



## Do Housewives' Micro-Businesses Have the Potentials to Generate Income in Rural Areas?

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### Abstract

*This study examines the determinants of income generating capacities of the housewives micro-businesses. The paper employs multivariate regression model with income of the housewives as dependent variable, while, age, government support, education, access to finance and experience as independent variables. The result reveals that age and education are positive and statistically significant with the dependent variable; access to finance and government support are not statistically significant but are positively related with income, whereas experience has a negative relationship with income of the housewives. The paper provide useful information to the informal sub—sector and it suggests that women clusters as well as housewives associations should be formed, through which financial and other support services by the government can be channeled to them to take care of collateral and repayment demands. The paper concludes that housewives micro-businesses in rural areas have the potentials to generate income of up to 13.5 Million Naira monthly.*

**Keywords:** Housewives, Micro-Businesses, Income, Rural Areas.

**JEL Classification:** O11, O12, J16

### Contribution/Originality:

This study contributes to the existing literature on housewives micro-business potentials to generate income in rural areas of North-Western Nigeria. Also, it is one of the very few studies which investigated women entrepreneurial activities in informal sub-sector of the economy which have contributed in gender development discourse.

### 1.0 Introduction

Rural women activities mainly range from petty trading, foods and local snacks, handicraft, and farming to agro processing among many others which generates income to them (Onyenechere, 2011). It is these income yielding informal economic activities by women that make them indispensable in the process of rural development. This view corroborated by Aspaas (1998) and Barrett (1995). Throughout the Third World, most low income women have an important productive role. Women are also involved in producing agricultural raw materials for our industries.

The income of housewives is crucial for the basic survival of low-income families in many developing countries. Housewives from low-income families who do not have access to the formal job market often use their domestic spaces for income generation and get involved in a variety of economic activities (Shihabuddin, 2003). A close overview of world economies shows that women have often looked down upon in terms of their ability to contribute to the economic well-being of their families which invariably has some correlation to a nation's economic growth. The under-utilization of housewives' labour as well has obvious implications for economic welfare and growth. In particular, the participation of women in labour force appears to depend much more on the social environment than is the case for men (Shihabuddin, 2003).

Moreover, arguments have been raised in favour or against women in their roles towards economic growth and development. Traditional African gender theory developed by (Tsikata, 1997; Mernissi,

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1988; Gaidzanwa, 1992) suggests that women are less important such that they are relegated to the upkeep of domestic household tasks. It is therefore not surprising that the clamours for more birth were and are still being emphasizes in most developing countries. The theory holds that women should in no way be found rubbing minds with their husbands in family meetings, and community gatherings. Traditionally, women were regarded as homemakers, who oversee and coordinate the affairs and activities at home. Previously, in Africa, women remained at home while their husbands and sons went out to the farm to work. However, women are never idle at home. They are engaged in manual processing of food crops and other farm produce in addition to their housekeeping duties, this if translated into the nation's economy, will contribute greatly.

There is no study found of this nature concerning women micro-business in rural areas of north-western region of Nigeria, especially in Jigawa state. The purpose of this study is to examine the determinants of income generating capacities of the housewives in informal economic activities engaged by them in the rural areas.

## **2.0 Theoretical and Empirical Literature**

The theoretical literature review pays attention to theory, models, paradigm that we may lean on to explain the work. Also, the empirical literature looks at the variable empirics' literature and it covers age of the housewives, level of education, accessibility to finance, government support and years of experience in business.

### **2.1 Theoretical Literature**

In Schumpeterian theory of innovation and entrepreneurship which is believed to be the first theory on entrepreneurship, explained the linkage on how innovation leads to new market which creates profitable business opportunities. His writing showed an understanding of the benefits and dangers of business that proved to be far ahead of its time. Schumpeter believed that an entrepreneur is the prime mover in economic development (see Schumpeter, 1911). However, this paper dwells on the business activities of housewives in generating income which translates to economic development if incorporated; hence housewives are treated as entrepreneurs.

The Financial self-sustainability paradigm as propounded by Mayoux (1998) is related to the 'financial systems approach' which offers a commercial-oriented and a minimalist package of financial services for economically active poor (Kabeer, 2005). It includes neo-liberal development model which support the provision of credits to women as a tool for their empowerment, especially economic empowerment (Basu, 2008). Economic empowerment is defined in this model as expansion of individual choice and capacities for self-reliance (Mayoux, 1998), that is generating more income independently through businesses.

According to Ahrentzen (2000), since the 1990s there has been great attention in home-base activities; home business, telecommunications among others, that has been regarded as very profitable and flexible way of working that many preferred over the traditional dynamics. However, very little attention has been given to the prevalence of self-employment among working and lower income householders (especially housewives) who often establish their businesses at home due to capital constraints as well as household needs and preferences.

Using home as a place for work is one of the practices that the literature on the informal sector, claims as a genuine and entrepreneurial response that the poor have created, to the incapacity of the formal sector to provide for other ways of employment as well as to their low access to capital (Serna, 2005).

This study adopted the Home-base Enterprises (HBE) rationale in explaining the potentialities of housewives micro-business activities in generating income. After having described the housewives economic activities as one of the informal sector potentialities, at this point the definition of the HBEs practices can be drawn amongst one of the most remarkable potentials within the informal activities as a survival strategy for the poor (Tippie *et al.*, 2002). Furthermore, these experiences have encountered from the perspective of the people, that HBEs have both positive and negative effects, but also, that the first overweighed the second, for poor women, the double burden of taking care of the household and the children, while having to complement their husband's income, HBEs have a substantial impact and constitute a routine of their daily lives. However, there is still a strong criticism about the unregistered contribution of women when engaging in HBE, and the way in which homework is regarded.

Additionally, Nurhadi & Poernomo (2017) formulated a model of woman entrepreneurial learning in order to support the independence and sustainability of productive business groups for people in the coastal area. Their model of woman entrepreneurial learning of coastal communities involves three phases of activity, namely: mapping of business groups, counseling and advocacy capacity of women entrepreneurs and the acceleration towards self-reliance and sustainability of women's businesses.

It is clear that the most important reason for having income generating activities at home by housewives is the need for maximisation of limited resources, named time, space and money from the poor. In that sense the flexibility for managing these resources is met when poor families are able to accommodate their income generating activities in the same place where they live, since in most communities, women are not allowed to work outside of their homes.

Furthermore, Bobrowska & Conrad (2017) found that, despite the increased variety in the representations of female entrepreneurs, traditionally gendered discourses prevail in positioning women as inferior in the entrepreneurship discourse specifically, and in the social order at large. Female entrepreneurs were depicted in 'wives, mothers and consumers' frames which positioned them outside the mainstream discourse on entrepreneurship. Therefore, undermining their role as producers in the economy and emphasizing their role in supporting the capitalist patriarchal order based on the gendered division of labour.

## **2.2 Age of the Housewives**

Researchers such as Staw (1991) found a positive relationship between the age of the women and their business success or failure. However, Staw (1991) opined that age is related to business success if it includes both chronological age and entrepreneurial age. This means that the older an entrepreneur (housewife) is, the more experience in business she has. Thus, age, therefore implies experience. Also, Halim and Omar (2011), wrote that the population size of Langkawi was approximately 73,091 in 2000 with a distribution of 49.2% women. They found that the working age from 15 - 64 years consists of 10,764 (76.8%) men and 3,253 (23.3%) women. Thus, women's participation in the labor force is only one-third of male participation. In addition, young person with a business owning parent may well be expected to join the family business and not doing so would create a vacuum in the business. For instance Ruth (2011) suggested that people below the age of thirty may not have acquired sufficient organizational experience. But, Bonte *et al.*, (2009) in their research in western Germany found an inverse relationship between *age* and the *decision to start a business*, implying that age does not matter in starting a business.

### **2.3 Level of Education of the Housewives**

The level of educational achievement reflects the type of employment obtained. Generally, those who did not receive any formal education are involved in the traditional sector such as paddy planters and rubber tappers, as compared with those who have received formal education, who are mostly working in manufacturing, service and sales sectors (Halim & Omar, 2011).

The association between the level of education and informal participation by the rural housewives did not hold true in rural settings. In a study, Nelson (1999) opined that participation in the informal economy in a rural setting, a respondent's level of education measured as a dichotomous variable less than high school or a high school graduate had little effect in predicting participation. Similarly, Sinha (1996) noted that 72% of the entrepreneurs that had a minimum level of technical qualification are successful, whereas 67% of the unsuccessful entrepreneurs did not have any technical background. Thus, education seems to play a crucial role in entrepreneurial effectiveness.

### **2.4 Accessibility to Finance**

Accessibility to finances to housewives business is a pivot point for the business to flourish. Hence, Nawaz (2009) wrote that due to small incomes by the housewives, it makes them hardly save any money to generate capital which will in turn create more employment. Also, Afrin, Ahmed and Islam (2008) noted that, rural women very seldom get financial support from their husbands. Hence, women unlike their male counterpart have limited access to resources. The connection between a person's level of income and the likelihood that this person will engaged in informal work is unclear. In their work, Campell, *et al* (1993) reported that when families have access to formal income they are less likely to participate in the informal economy. Also, Jensen, *et al* (1995) found that the percentage of families engaging in any informal activity varied somewhat across income categories. Lower income families were more likely to participate in the informal economy – 61% of the second to lowest income group compared with 49% of the highest income group.

### **2.5 Government Support to Improve Housewives Business**

The goal of Government intervention and support for housewives business is to enhance their performance. Hence, World Bank (2007) noted that empowering women to become entrepreneurs according to will not only have impact on the economy of developing societies and also positively improve people's standards of living. It is believed that when working women are engaged in self-employment or wage-employment, they contribute to household income and expenditure. Thus, small-scale businesses as a tool of economic empowerment make women to be self-reliant and their own bosses. Government financial support is expected to increase the performance of SMEs by increasing their profit, turnover and employment generation. However, Correia, *et al.* (2003) pointed out that the impact of the use of credit from the Government credit scheme on the profitability of firms can be positive or negative. Positive relationship occurs when the firms operate under favorable conditions, when sales and profit margins are higher and when the firms are able to generate a good return on asset. The final impact of the positive relationship is on the return on equity which increases at rate faster than if the firms had not acquired credit. On the other hand, the negative relationship occurs when the credit acquired is used to generate a return on asset that is lower than before tax cost of debt, when sales and profit margins are low.

## **2.6 Experience of Housewives in their Business**

Education is not an important tool to run small businesses but is of advantage to those who have it. Therefore, for housewives small businesses to operate well, housewives need to have a sound education that will help them acquire skills and management techniques to run a successful business. Researches show that majority of those who run small businesses are ordinary people whose educational background is low. Hence, they may not be well equipped to carry out managerial function for their businesses (Ruth, 2011). Furthermore, King & McGrath, (2002) suggested that entrepreneurs with more education and training are more likely to be successful in business. They are more likely to generate income and employment. Similarly, Charney & Libecap (2000) found that entrepreneurship education produces self-sufficient enterprising individuals. Their research further revealed that entrepreneurship education increases the formation of new ventures, the likelihood of self-employment, the likelihood of developing new products, and the likelihood of self-employed graduates owning a high-technology business. They also discovered that entrepreneurship education of employees increases the sales growth rates of firms.

Education, thus, seems to play a crucial role in entrepreneurial effectiveness. Also, the findings of Meng & Liang (1996) that involves entrepreneurs in Singapore which disclosed that successful entrepreneurs have higher education levels compared to that of unsuccessful entrepreneurs. Seventy percent (70%) of successful entrepreneurs are university graduates, while twenty three percent are not.

## **3.0 Methodology**

### **3.1 Scope and Sample**

The survey was conducted among housewives micro-business operators in Jigawa state of Nigeria. We adopted stratified random sampling technique; samples were drawn from each Senatorial District. Three local government areas were sampled from each senatorial district, namely: Kiyawa, Kafin-Hausa and Ringim. In each sample location one hundred and fifty (150) housewives were randomly selected for the survey. The survey was conducted with the use of structured questionnaires. In all, a total of four hundred and fifty (450) housewives were obtained from the survey.

### **3.2 Income Regression Model**

The study employs descriptive statistics, and the multiple regression analyses using income of the responding housewives as the dependent variable, while the independent variables are; age, government support, level of education, accessibility to finance and experience.

In the informal micro-business sector such as the housewives micro-businesses, which is the focus of this research, the functional form of the income model and the econometric form are given as (1) and (2) respectively below;

$$INC_D = f(AGE, GSP, EDU, dFIN, EXP_d) + e \quad \dots (1)$$

$$INC_D = \alpha_0 + \alpha_1 AGE + \alpha_2 GSP + \alpha_3 EDU + \alpha_4 dFIN + \alpha_5 EXP_d + e \quad \dots (2)$$

Where;  $INC_D$  = Income of housewives enterprises, AGE = Age of respondents, GSP = Government Support, EDU = Education of level, dFIN = Accessibility to finance,  $EXP_d$  = Experience of entrepreneurs, e = Error term. Thus, this model is in conformity with the study conducted by Afrin *et al.*, (2008).

## 4.0 Results and Discussion

In this section, the results of findings are discussed under two broad heading, viz the descriptive statistics results and the regression results.

### 4.1 Descriptive Statistics

The descriptive statistics of the variables used in the models are presented in sub-sections 4.1.1 to 4.1.6 which discusses each of the variables used in the regression model as asked in the structured questionnaire.

#### 4.1.1 Amount of Present Business Capital

After been involved in their business for some number of years, majority of them have a present capital of between N501 – N7,000 with 220 frequency (i.e. 48.9%) followed by above N11,000 with 172 frequency (i.e. 38.2%). Therefore, with these percentages, it revealed that most of the housewives have a positive business increase in their initial capital. Those that have present capital below N500; N7,001 – N9,000; and N9,001 – N11,000 constitutes frequencies and percentages as; 11 (2.4%), 18 (4%) and 29 (6.4%) respectively (See, Table 1) below.

**Table 1: What is the amount of the present capital you have? (Discrete)**

|                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------|-----------|---------|---------------|--------------------|
| 500 and Below   | 11        | 2.4     | 2.4           | 2.4                |
| 501 – 7000      | 220       | 48.9    | 48.9          | 51.3               |
| 7001 – 9000     | 18        | 4.0     | 4.0           | 55.3               |
| 9001 – 11000    | 29        | 6.4     | 6.4           | 61.8               |
| 11001 and Above | 172       | 38.2    | 38.2          | 100.0              |
| Total           | 450       | 100.0   | 100.0         |                    |

Source: Fieldwork, 2017.

#### 4.1.2 Age of Respondents

The respondents' age in discrete form are shown in Table 2. Majority of the respondents falls within the age bracket of 36 and above with 163 respondents representing 36.2% followed by ages 26 – 30 with a frequency of 101 or 22.4%, also, ages 31 – 35 have 77 respondents with 17.1%, while ages 21 – 25 have accounted for 68 responses, about 15%, while 20 and below has 41 respondents constituting only 9.1%. This result indicates that most of the women interviewed have life experience of the reality concerning women activities in their rural communities which is a good representation of their statistics.

**Table 2: Age Discrete**

|                    | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------------|-----------|---------|---------------|--------------------|
| Valid 20 and Below | 41        | 9.1     | 9.1           | 9.1                |
| 21 – 25            | 68        | 15.1    | 15.1          | 24.2               |
| 26 – 30            | 101       | 22.4    | 22.4          | 46.7               |
| 31 – 35            | 77        | 17.1    | 17.1          | 63.8               |
| 36 and Above       | 163       | 36.2    | 36.2          | 100.0              |
| Total              | 450       | 100.0   | 100.0         |                    |

Source: Fieldwork, 2017.

#### 4.1.3 Educational Level of Respondents

We categorized the level of education into Non-formal, Arabic, Primary, Secondary and Tertiary levels. Out of the aforementioned, Arabic education recorded the highest number which constitutes 38% (171 of the respondents), Non-formal, Secondary, Primary and Tertiary have the following percentages and responses; 21.3% (96), 19.6% (88), 16% (72) and 5.1% (23) respectively. This result

indicates that women in the state are disadvantaged in terms of formal education which could affect their business activities and this could have a negative effect to the state's economic growth and sustainability of their businesses (Table 3).

**Table 3: Education**

|       |            | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|------------|-----------|---------|---------------|--------------------|
| Valid | Non-Formal | 96        | 21.3    | 21.3          | 21.3               |
|       | Arabic     | 171       | 38.0    | 38.0          | 59.3               |
|       | Primary    | 72        | 16.0    | 16.0          | 75.3               |
|       | Secondary  | 88        | 19.6    | 19.6          | 94.9               |
|       | Tertiary   | 23        | 5.1     | 5.1           | 100.0              |
|       | Total      | 450       | 100.0   | 100.0         |                    |

Source: Fieldwork, 2017.

#### 4.1.4 Accessibility of Loan/Credit Facilities of the Businesses

Majority of the respondents, 395 (87%) do not enjoy any loan facility, but only 122% (55 respondents) do enjoy credit facilities to boast their business activities (see table 4). Moreover, among those who enjoyed loan facilities, 38 respondents (67.9%) sourced it from private individuals, government intervention programmes accounted for 8 respondents (1.8%), loan and thrift society has 6 respondents (1.3%), while microfinance bank and others recorded 2 respondents (0.4%) respectively.

**Table 4: Are you enjoying any loan/credit facility?**

|       |       | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | No    | 395       | 87.8    | 87.8          | 87.8               |
|       | Yes   | 55        | 12.2    | 12.2          | 100.0              |
|       | Total | 450       | 100.0   | 100.0         |                    |

Source: Fieldwork, 2017.

However, out of the 397 respondents who never enjoyed loan facilities, 122 (30.7%) have no awareness on sources of loan facilities, lack of collateral to collect loan and absence of banking/lending services has 49 responses (12.3%). Those that refuse the loan facilities on account of high interest rate constitute 55 responses (about 13.5%). This implies that most of them are not aware of business/credit facilities. If the government or NGOs could create awareness to these categories of entrepreneurs, there is a tendency that their business could be increased by about 30.7%.

#### 4.1.5 Government Support to Businesses

The findings of this research on government support, only 34 of the respondents (7.6%) do ever enjoyed one form of government support to their business while a larger portion of 416 respondents (92.4%) of those interviewed never enjoyed any government support (see table 5). It simply means that governments within these rural areas need to support housewives businesses well.

**Table 5: Have you ever enjoyed any government support in your business?**

|       |       | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | No    | 416       | 92.4    | 92.4          | 92.4               |
|       | Yes   | 34        | 7.6     | 7.6           | 100.0              |
|       | Total | 450       | 100.0   | 100.0         |                    |

Source: Fieldwork, 2017.

Also, for those who have enjoyed government support, most of them benefitted financially with 28 frequencies while those who receive machines/equipment are only 4 respondents and those who benefitted from skills acquisition/training are just 2 respondents.

#### 4.1.6 Duration of time in the Business (Experience)

This reveals that 14.7% of the respondents spent below 1 year in their business, 44.9% have spent between 2 – 5 years, 10.2% spent 6 – 9 years, 10 – 13 years have 14.9% and those above 13 years are 15.3%. It is clear here that most of the 202 respondents (i.e.44.9%) fall within 2 – 5 years of experience in their line of business which means that most of them have a short-term experience in their businesses (See, Table 6).

**Table 6: How long have you been in this line of business? (Discrete)**

|       |              | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------|-----------|---------|---------------|--------------------|
| Valid | 1 and Below  | 66        | 14.7    | 14.7          | 14.7               |
|       | 2 – 5        | 202       | 44.9    | 44.9          | 59.6               |
|       | 6 – 9        | 46        | 10.2    | 10.2          | 69.8               |
|       | 10 – 13      | 67        | 14.9    | 14.9          | 84.7               |
|       | 13 and Above | 69        | 15.3    | 15.3          | 100.0              |
|       | Total        | 450       | 100.0   | 100.0         |                    |

Source: Field work, 2017.

#### 4.1.7 Average Income Earned by Housewives Business

Here, we converted individual respondent's answers into discrete form for ease of analysis. It shows from table 7 below that most of the business engaged by housewives 233 respondents earned a daily income of between N201 – 1000 naira only (51.8%), this is followed by those who earned below N200 with 155 respondents (i.e. 34.4%). While those who earn N1001 – N1500, N1501 – N2000 and above N2000 have the following responses and percentages; 22 (4.9%), 18 (4%) and 22 (4.9%) respectively. Therefore, more than 50% of the average housewives who earn N201 – N1000 (when multiplied by 30 days, it amount to N6,000 – N30,000 monthly) are not been captured in the state GDP or national income of Nigeria.

**Table 7: On the average, how much income do you earn from your business?(Discrete)**

|       |                | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | 200 and Below  | 155       | 34.4    | 34.4          | 34.4               |
|       | 201 – 1000     | 233       | 51.8    | 51.8          | 86.2               |
|       | 1001 – 1500    | 22        | 4.9     | 4.9           | 91.1               |
|       | 1501 – 2000    | 18        | 4.0     | 4.0           | 95.1               |
|       | 2001 and Above | 22        | 4.9     | 4.9           | 100.0              |
|       | Total          | 450       | 100.0   | 100.0         |                    |

Source: Field work, 2017.

#### 4.2 Regression Result of the Income Model

The coefficient of age of the housewives is  $\alpha_1 = 0.190$ . It was found to be positive and statistically significant at 1%. This conforms to our expectation. It implies that a unit increase in housewives age on the average tends to increase housewives income by 19%. This indicates that enterprises managed by older housewives are likely to generate higher income than those managed by younger ones.

**Table 8: Regression Result of Housewives Income Model**

Dependent Variable: Income

| Variables        | Coefficients | Std. Error | T     | Sig.  |
|------------------|--------------|------------|-------|-------|
| (Constant)       |              | .186       | 5.650 | .000* |
| AGE              | .190         | .039       | 3.613 | .000* |
| EDU              | .176         | .041       | 3.679 | .000* |
| dFIN             | .018         | .142       | .394  | .694  |
| GSP              | .021         | .177       | .450  | .653  |
| EXP <sub>c</sub> | -.003        | .008       | -.050 | .960  |

R<sup>2</sup> = 0.051, F = 4.806

Source: Authors' Computation, 2017.

Significant level at 1% (\*); 5% (\*\*); 10% (\*\*\*).

Similarly, the coefficient of housewives level of education is  $\alpha_2 = 0.176$ . It has a positive relationship with the dependent variable and statistically significant at 1%. This is in line with our *a priori* expectation. It implies that a unit increase in level of education on average tends to increase housewives income by 17.6%. Therefore, enterprises managed by highly educated housewives are likely to generate more income than those managed by uneducated housewives.

However, the coefficient of housewives access to finance, which is a dummy variable has  $\alpha_3 = 0.018$ . It has a positive relationship with the dependent variable but is not significant statistically. Also, the coefficient of government support to housewives businesses is alpha ( $\alpha_4 = 0.021$ ) which is positively related to the dependent variable but is not significant statistically. Besides, the coefficient of experience or duration in business by the housewives is alpha  $\alpha_5 = 0.003$  and is negatively related to the dependent variable. A unit increase in experience on average tends to decrease housewives income by -0.3%, which is negligible and is insignificant at any level.

Therefore, this study affirmed that, housewives in the study area are engaged in some business/trading activities which yield income to them and are not captured in the national income. Hence, Micro-business by housewives is an essential tool in generating income for their family. Unlike our result, Nurhadi & Poernomo (2017) believed that many women feel powerless in developing their potential, especially for rural women, including coastal areas of society. While, Bobrowska & Conrad (2017) concluded that the Japanese discourses were remarkably similar to those found by other researchers in Western contexts and confirmed the male-gendered nature of entrepreneurship in the Japanese case.

## 5.0 Conclusion and Recommendations for Future Research

Housewives in the study area are engaged in some business/trading activities which yield income to them and are not captured in the national income. Despite the poverty and high level of unemployment, an average housewife earn between six thousand naira only (N6,000) and thirty thousand naira only (N30,000) monthly (see Table 7) and the 450 sampled housewives aggregately will earn between two million seven hundred thousand naira only (N2.7M) and thirteen million five hundred thousand naira only (N13.5M) monthly (i.e.  $450 \times N6,000 = N2.7m$ ;  $450 \times N30,000 = N13.5m$ ). Hence, we can see that housewives' micro-businesses in the rural areas have the potentials to generate income of between N2.7m to N13.5m monthly. Also, the determinants of income of housewives are age and level of education (see, Table 8).

Micro-business by housewives is an essential tool in generating income for their family. Thus, the study recommends that: (1) Women clusters and housewives associations should be formed in the rural areas, through which financial and other support services by the government can be channeled to them to take care of collateral and repayment demands. (2) There is a need for the government and policy makers at all levels to include the housewives proceeds into state GDP and national income

respectively. There is need for further studies in terms of micro-business data base for housewives in the state, and approaches to the measurement of these businesses as well as tax payments.

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## APPENDIX

### Regression

[DataSet1] C:\Users\HP\Desktop\Research File\Substantive Work Updated1.sav

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .227 <sup>a</sup> | .051     | .041              | .975                       |

a. Predictors: (Constant), EXP<sub>d</sub>, dFIN, EDU, GSP, AGE

**ANOVA<sup>b</sup>**

| Model |            | Sum of Squares | Df  | Mean Square | F     | Sig.              |
|-------|------------|----------------|-----|-------------|-------|-------------------|
| 1     | Regression | 22.839         | 5   | 4.568       | 4.806 | .000 <sup>a</sup> |
|       | Residual   | 422.026        | 444 | .951        |       |                   |
|       | Total      | 444.864        | 449 |             |       |                   |

a. Predictors: (Constant), EXP<sub>d</sub>, dFIN, EDU, GSP, AGE

b. Dependent Variable: INC<sub>D</sub>

**Coefficients<sup>a</sup>**

| Model |                  | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|------------------|-----------------------------|------------|---------------------------|-------|------|
|       |                  | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)       | 1.051                       | .186       |                           | 5.650 | .000 |
|       | AGE              | .140                        | .039       | .190                      | 3.613 | .000 |
|       | EDU              | .149                        | .041       | .176                      | 3.679 | .000 |
|       | dFIN             | .056                        | .142       | .018                      | .394  | .694 |
|       | GSP              | .080                        | .177       | .021                      | .450  | .653 |
|       | EXP <sub>d</sub> | .000                        | .008       | -.003                     | -.050 | .960 |

a. Dependent Variable: INC<sub>D</sub>