



**THE IMPACT OF INCOME-GENERATING ACTIVITIES OF RURAL WOMEN ON THEIR
SOCIOECONOMIC STATUS AND DECISION-MAKING ROLES IN THE HOUSEHOLD**

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LIST OF ABBREVIATIONS

GAD	Gender and Development
LGA	Local Government Area
LGAs	Local Government Areas
NLFS	Nigerian Labour Force Survey

ABSTRACT

The focus of this research is on the income-generating activities of women living in rural areas of Nnewi and Onitsha Local Government Areas of Anambra State, Nigeria, and how these activities influence socioeconomic status and decision-making within the household. In this context of the discussions regarding empowerment and poverty reduction, this study also seeks to clarify the relationship of economic empowerment to poverty alleviation. 15 women were purposively sampled; 8 in Nnewi and 7 in Onitsha were interviewed using a structured questionnaire and the information was analyzed qualitatively and quantitatively. From the findings, the majority of the women are involved in agriculture, but women's income levels in the trade and artisan sectors are higher. It also shows that women use their income to cater to families in which case in Nnewi women spend more including education and health than women in Onitsha. Almost 80% of the women indicate that because of their ability to generate income, their decision-making level in the family has risen. But family setup, education, access to land access to finance, and so forth, make the degree to which women are empowered differ. This research therefore elucidates that although engaging in economic activities has some empowering effect on women, this is however not sufficient to eradicate poverty among them. For sustainable change, empowerment should be integrated with education, enhancing access to financial resources and supporting the availability of development strategies that promote equal participation of men and women in decision-making.

RELEVANCE TO DEVELOPMENT STUDIES

The study on the "Income-Generating Activities of Rural Women in Nnewi and Onitsha, Anambra State" is highly relevant to the field of development studies in Nigeria for several key reasons:

1. Focus on rural women's entrepreneurship: The paper offers a detailed look at the income-earning processes and entrepreneurship of rural women, a demographic that remains underrepresented in development literature. It is especially important because rural women are the economically active and socially essential agents contacting family income and providing for and nurturing the young, elderly, and sick in society but their work and achievements often remain invisible or ignored.

2. Contribution to household well-being: The study findings suggest that the total income earned by rural women is being principally utilized to cater to household expenses including health and education. This goes a long way in supporting the reason why women in rural areas are important in uplifting the overall welfare of their families and the societies in which they live. Much evidence, both qualitative and quantitative, has already been highlighted to explain how women's incomes are employed, and development actors can then fashion targeted and efficient programs and support for a crucial economic and social investment.

3. Influence on household decision-making: Based on the studies made, more than 80% of the women engaged in the study exercise high levels of decision-making in their households because of income-generating activities. This stands as a rebellion against the idea of a patriarchal society and how women are subjugated economically, socially, and politically.

4. Identification of regional disparities: The facts revealed in the study include findings on differences including the family structure, education standard, land holding, and facilities in the financial institutions among the rural women of Nnewi and Onitsha. This observation suggests that, while there is merit in taking a wider perspective on development interventions, the specific context within which an intervention is implemented must be given very serious consideration; that, under no circumstances, is the status quo acceptable as a development intervention strategy to be adopted without more considerations than, 'we have done it this way and it has worked'.

5. Recommendations for policy and program design: The details of the study suggest various potential changes that will be helpful to policymakers and development practitioners, such as enhancing

financial and Comm Desk Agricultural extension services, girl child education, poverty reduction, and rural development targeted and equipped, empowering through the decision-making and gender equality. Therefore, such evidence-based recommendations can be useful in shaping improved, fair, and efficient development interventions.

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KEYWORDS: Women, entrepreneurs, income-generating, Household, contribution, Economic activities, development, income

CHAPTER 1: INTRODUCTION

1.1 IMPORTANCE OF ECONOMIC EMPOWERMENT OF RURAL WOMEN

Women living in rural areas play an essential role in their environments' social and economic development even though they are perceived as less important (Duflo, 2012; Baba et al., 2015). In numerous developing countries, rural women take responsibility for much of agriculture and household work that improves families' welfare and the local economy (Quisumbing et al., 2003). However, they often must overcome challenges before accessing resources, education, or opportunities for economic advancement.

If a woman has a stable source of income, it can help change her household life tremendously for the better (Gombe 2022). The ability of a woman to earn money and retain control enhances the chances that she will invest in good education and health care services for her children and promote the general living standards of her family members. As such, this will be key to a reduction in levels of poverty coupled with increased food security as well as improved social as well as economic outcomes at the community level (Duflo 2012).

In Nigeria, rural women have been receiving attention in research and development of gender and improvement of women's participation in income-generating activities, and have been well documented (Adepoju and Yusuf, 2018; Ikejiaku, 2009). Still, while engaging in income-generating activities, many such women remain susceptible to long-standing difficulties in raising their standard of living and decision-making capacity within their homes (Ugwu and Kanu, 2012; Nwankwu *et al.*, 2012). The current study therefore seeks to evaluate the income-generating activities of women in Nnewi and Onitsha local districts of Anambra state Nigeria with the main objective of establishing the extent to which these activities have impacted their socio-economic status and decision-making responsibility within their households. This research therefore builds on a body of work done by researchers that revealed that despite the involvement of rural women in Nigeria in income-generating activities, they are still poor and neglected (Ogege, 2011; Ezirigiwe, 2020).

Previous research on women's livelihoods in rural Nigeria has established that rural women engage in a variety of income-generating activities that include farming and fishing, petty trading, handicraft production, and business entrepreneurship, amongst others (Ukwueze, 2022; Ogege, 2011). Yet, there is a lacuna as to the degree and effectiveness those activities have brought about positive change in

the lives and socio-economic status of those women, and the decision-making roles they assumed in their households because of the contribution they make economically (Ikejiaku, 2009).

This study focuses on the income-generating activities of rural women in Nnewi and Onitsha Local Government Areas of Anambra State to explore the impact of these activities on the social and economic welfare of women and the roles they play in making decisions on household expenditures within the context of poverty alleviation. These cases are significant in understanding the relationship between poverty and the impact of empowerment in efforts to promote and advance the outcomes of gender and socioeconomic disparities in rural areas, thus adding to the existing literature that explores whether or not economic empowerment is effective in bringing about transformative improvements in gender and poverty within such regions.

Moreover, it questioned the claims that women's participation in entrepreneurial activities empowered them as argued by proponents opposing the feminization of poverty. Thus, the correlation between such empowerment and the enhanced rates of specific sociocultural attributes questions the conventional use of gender as a tool for the poverty narrative.

It was established that income-generating activities improve women's socioeconomic status, but the level of empowerment depends on factors such as land ownership, education level, and family type. However, this study maintains that while ensuring women's empowerment is crucial, it is not enough to help women out of poverty if they cannot procure resources and be included in decision-making structures.

1.2 CONTRIBUTION OF WOMEN'S ENTREPRENEURIAL ACTIVITIES TO HOUSEHOLD WELL-BEING AND LOCAL ECONOMY

The small-scale business ventures carried out by women include informal sector activities which are locally owned enterprises involving few employees only but still perform economically strong functions in all sub-sectors—agriculture, trade and commerce, and industry among others.

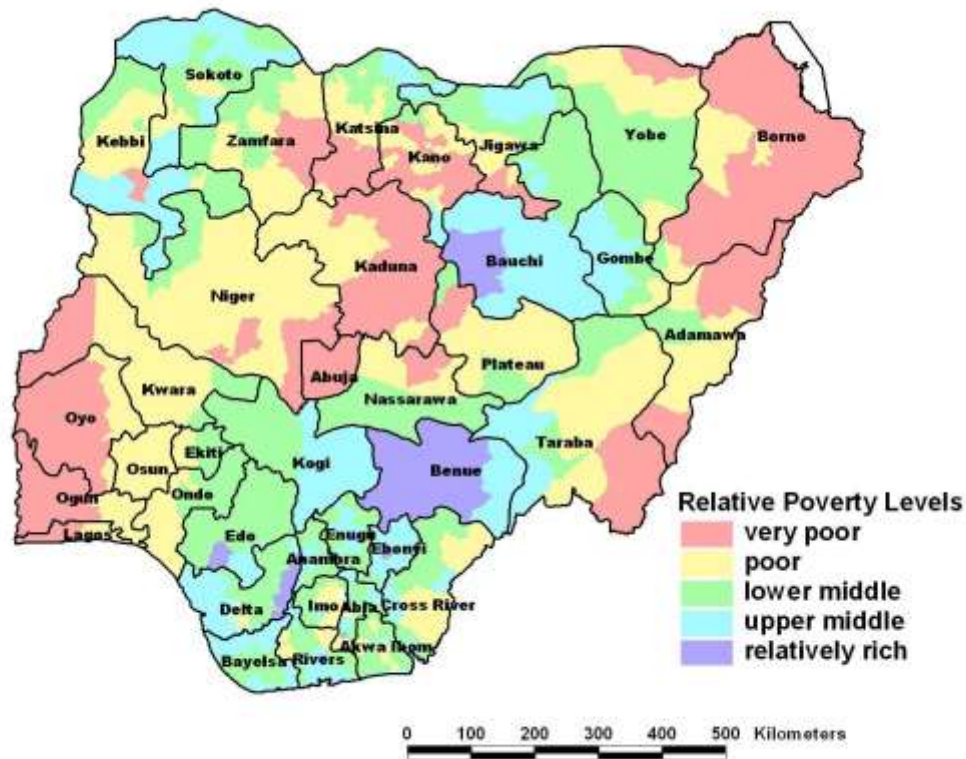
There is empirical evidence that the mere possession of an enterprise in addition to self-employment in small-scale businesses, artisanal production, and community-based ones plays a critical role in improving the socioeconomic status of households as well as the economy (Bardasi et al., 2011). Research has also shown that when women are allowed to participate in income-generating activities

and then, generate an income, they are inclined to spend it back on their families and, thus, enhance their family's education, health, and basic needs (Duflo, 2012; Gombe, 2022; Bardasi et al, 2011).

Furthermore, an increase in the number of women entrepreneurs has the potential to diversify and enhance the national economy. Businesses owned by women impact other employment income for other people in society for instance women and vulnerable individuals (Bardasi et al., 2011). Furthermore, women are innovative when it comes to creating products and services that are relevant to the community hence improving the economy of the region.

The demographic and socioeconomic background of the rural women in Nnewi and Onitsha local government areas are yet to be explored in detail so that the findings will be useful in understanding the environment of the women and the problems they encounter. Thus, it is believed that this sort of information would be beneficial for development studies in Nigeria as it would provide insight into living standards, availability, and utilization of resources amongst a segment of the population.

The results will only include general comparisons and differences between the two local government areas (LGAs) more specifically educational achievement alike, the land tenure system, and access to capital. It is for this reason that these comparisons aim at drawing attention to the specific concerns and challenges faced by rural women and urge the government to design policies to deal appropriately with these issues as presented in various districts of the country.



Map 1.1 Map of Nigeria Showing Economic Activities (Maps Nigeria, 2024).

It is crucial to discern and analyze the demographic and socioeconomic characteristics of these women to be able to effectively factor into their responsible and efficient development, adequate resource distribution, capacity for attaining sustainable livelihood opportunities as well as the achievement of their empowered status.

In addition, the benefits of using income-generating activities as a means of enhancing the welfare and agency of rural women can be realized by stating the following: Therefore, if the above-mentioned gaps and challenges are tackled, the policymakers and development actors can effectively promote the cause of improving the economic and social conditions of rural women, thus achieving the larger objectives of the sustainable and inclusive development in Nigeria.

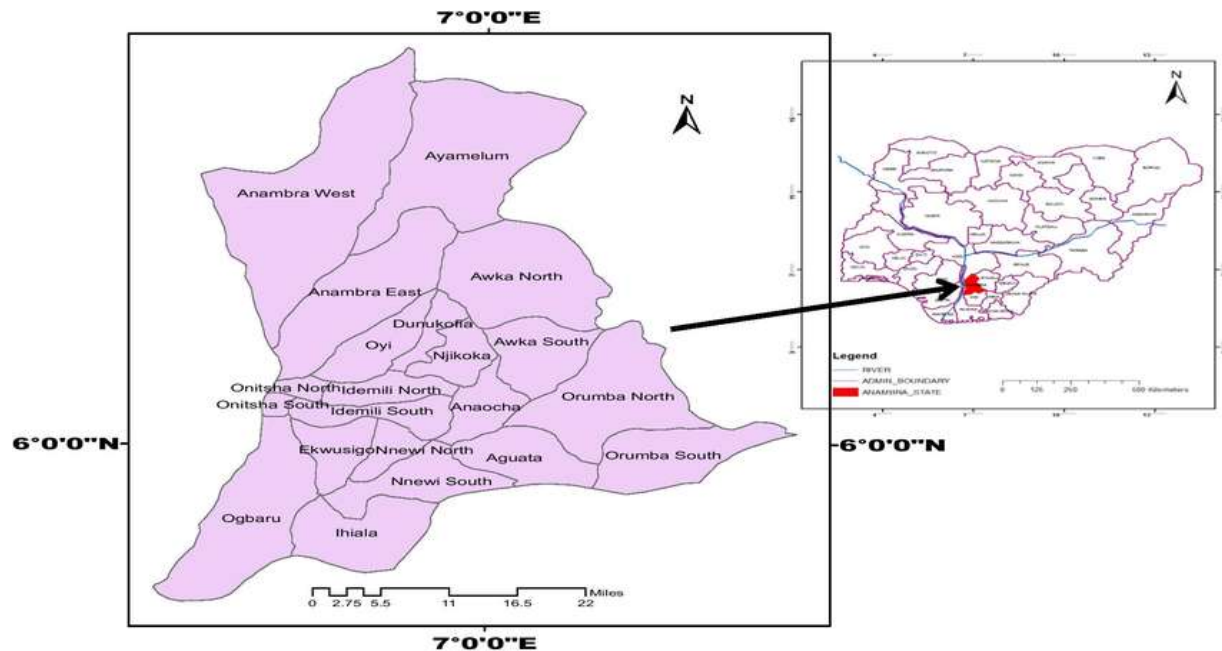
1.3 THE NEED TO UNDERSTAND THE PREVAILING SITUATION IN NNEWI AND ONITSHA LOCAL GOVERNMENT AREAS OF ANAMBRA STATE

Anambra state occupies a position in the southeastern part of Nigeria and is famous for its traders' activities and innovations in business. Self-employment is dominant in Nnewi and Onitsha local government areas where women-owned small-scale firms particularly those in the artisan business are high (Adogu et al., 2014). For instance, according to the Nigerian Labour Force Survey (NLFS), it has been reported that a large number of the Nigerian workforce work for themselves which is a development typical for both the rural and urban populations (National Bureau of Statistics, 2023). Currently, about 88% of the Nigerian population are self-employed, and many of the self-employed individuals work in the informal economy such as in artisan industries where most of the women own small businesses. This pattern is particularly evident in Nnewi and Onitsha, which are regions of Anambra State, densely urbanized, and commercially active; women involved in small-scale trading and artisans are most affected (Adogu et al., 2014).

Although there is a tendency towards wage employment especially in urban areas, self-employed dominates since they allow flexibility and accessibility, especially for women who encounter limitations in accessing formal employment. Even though there was a slight decline, the level of female entrepreneurship in Nigeria up to early 2024 indicates that about 87.9% of Nigerian women are self-employed in various forms of independent businesses (National Bureau of Statistics, 2023).

However, information is scarce on the exact income-earning ventures of these women in the said regions and the effects they have on the status of their households as well as the overall economy. It is through such knowledge about the current situation of women entrepreneurship in Nnewi and Onitsha that programs and policies, which would assist the rural women entrepreneurs in enhancing their economic base can be designed and implemented to enhance the position of women entrepreneurs in the overall socioeconomic structure of the region.

This proposed study will seek to address this knowledge deficiency by providing an extensive analysis of income-earning ventures of rural women in Nnewi and Onitsha, and the impact of these ventures on the welfare of the households and the broader economy of these regions. This will provide policymakers, development agencies, and potential consumers with a better understanding of how rural women entrepreneurs can be supported, which will lead to growth in the economy.



Map 1:2 Map of Anambra State. Source (Chukwuma, 2021)

1.4 SCOPE OF THE STUDY

The scope of this research study was focused on assessing the income-generating activities of rural women in two specific LGAs of Anambra State, Nigeria: Nnewi and Onitsha. The study focused only on Nnewi and Onitsha Local Government Areas of Anambra State of Nigeria which are predominantly found to be populated with women who are involved in small to medium-scale enterprises and characteristically low-income-generating activities (Azunna and Botes, 2020; Chukwuma et al., 2021).

The target study group consisted of fifteen (15) rural women; eight (8) of these women are from Nnewi while seven (7) of the women are from Onitsha. While the sample size adopted in this study is small, it was adequate to undertake descriptive and exploratory, qualitative study of the experiences of the women.

The research focused on four key areas such as avenues through which rural women earn an income, the extent such activities helped to enhance their level of socioeconomic status, evidence that women involved are included in household decision-making activities, and the financial decisions made on

what the women earned on their sources of income. Thus, by focusing on these particular issues, the researchers were able to make a more profound discovery of the role that income-generating activities in rural women's lives in the selected LGAs. Data were gathered with the help of structured questionnaires administered among the respondents, and quantitative as well as qualitative methods of analysis were used. This made it possible for the researchers to note down the similarities and differences between the rural women of Nnewi and Onitsha.

1.5 OBJECTIVES OF THE RESEARCH

The objectives of this research are as follows:

To establish the kinds of money-making ventures rural women in Nnewi and Onitsha engage in.

To determine the degree to which these income-generating activities improve the socioeconomic standing and affect the decision-making roles of rural women in the household, Nnewi and Onitsha will be used as a case study.

1.6 QUESTIONS FOR THE STUDY

What are the main sources of income for rural women in Nnewi and Onitsha?

In what ways do these income-generating activities affect the socioeconomic standing and enhance the decision-making roles in their households?

CHAPTER 2: LITERATURE REVIEW

2.1 THEORETICAL FRAMEWORK

The theoretical foundation of this research on the income-generating activities of rural women in Nigeria and their impact on socioeconomic status and decision-making is rooted in several key frameworks: The feminization of poverty theory, Gender and Development (GAD) theory, and Empowerment theory. Altogether, these theories give a framework through which this study might look at the impact of economic endeavors on rural women's power and decision-making within their homes especially in developing countries. As a result, locating this study within these theoretical backgrounds creates a framework by which the research can uncover the mechanisms by which such empowerment is attainable through economic intervention while reflecting on the measures that structural realities curb such endeavors.

1. Empowerment Theory

Empowerment theory is core to discuss the possibility of change in disadvantaged groups through economic activities, especially in rural women. According to Kabeer (2005), Empowerment can therefore be well described as “the process by which those who have been denied the capability of making strategic life choices attain such capability.” In Empowerment theory there is a focus on gaining assets (income, education, skills), the role of agency (the capacity to set goals and achieve them), and finding outcomes that indicate greater levels of freedom and control.

This theory is particularly useful for this study because it allows us to evaluate the degree to which income-generating activities make women more masters of their destinies. The belief here is that the attainment of economic power is likely to result in improved decision-making opportunities within the household. That's why scholars such as Bradshaw et al. (2017) have noted that the economic literature offers solely the income-generating concept of empowerment, ignoring social and other structures that limit women's agency. Overall, the concept of empowerment informs us how to investigate not only the financial impact of the business initiatives of rural women but also the environmental conditions that may distort genuine empowerment.

Another way in which empowerment theory coincides with the concept of power is power within and it is the psychological empowerment of women or their ability to distinctly speak up for themselves in the decision-making processes of the household (Raju, 2021). Research shows that if one

contributes some cash, the 'power within' the home empowers a woman by giving her more say on welfare matters affecting the family (Baba et al. 2015). However, the theory acknowledges that such empowerment is situational and has a complex nature to it. This is quite important since it expounds why certain economic activities take place, and factors that hinder empowerment as this depends on the ideology held by a certain society such as that of Nigeria which is patriarchal (Emeasoba, 2012).

2. The Gender and Development (GAD) Theory

Gender and Development or GAD theory was developed in a bid to correct the mistakes of previous systemic development models that did not consider the impact of gender in development. GAD questions how the structures and the role of gender within these structures, affect women, and their possibilities for agency (Ogege, 2011). The gist of GAD theory is that there can be no question of there being development if women are not allowed to assume full participation in household and community affairs because of structural barriers.

Grounding this study in GAD theory shows that women's ability to generate income in rural areas may not sufficiently empower them if structures remain untransformed. According to the authors Bradshaw et al. (2017), economic rights have to be explained with the processes that have to be initiated to change the lines of gender discrimination in the provision of resources, education, and legal systems. For example, the economic power of rural women in Nigeria is limited by the share controlling of land by traditional methods of inheritance which is dominated by male systems (Ajala, 2017). This holds with what GAD looks at when talking about gender power relations and disparities as these limit women regardless of their involvement in income-generating activities from fully benefiting from the economic opportunities.

3. Feminization of Poverty

The feminization of poverty refers to the increase in the number of women who are poor all over the world as well as the nature of poverty affecting women. This theory contends that instead of simply amounting to a lack of economic resources; poverty is also reinforced by structural gender injustices that deprive women of their capacities and choices. Chant (2016) further argues that the feminization

of poverty depicts the facilitation of gender discrimination to economic risks that are seen to be worse among women than among men especially those living in rural areas.

This theoretical perspective is useful to explain the patterns of the socio-economic effects of income-generating activities among rural women in Nigeria, focusing on how poverty and gender constrain women's empowerment. Vice and Obulutsa (2013) further observed that despite changes in social policies influenced by structures, rural women and girls face peculiar challenges that have hurt their economic situations; most rural women lack fair access to credit facilities, they have weak property rights, and are burdened with caring for their households as they have no paid employment (Idris and Agbim, 2015). All these structural factors imply that while rural women engage in income-generating activities they cannot rise out of poverty without external assistance in the form of social protection and favorable gender policies.

In this regard, the feminization of poverty thesis offers an understanding of why income-earning strategies do not necessarily translate into significant social mobility for most rural women in Nigeria. The theory argues that women's economic potential can only be achieved if they are equipped with economic resources based on gendered claims, but also need structural reform to fix what is wrong with women's economic status. In other words, the elimination of poverty of such women in rural areas needs government policies that provide women with access to land and educational facilities and encourage society to embrace women's economic activities (Ugwu, 2023; Emeasoba, 2012; Ajala, 2017). The feminization of the poverty framework therefore augments empowerment theory and GAD by underlining the absorptive and structural changes indispensable for enduring poverty eradication.

2.2 EMPIRICAL REVIEW

The initiatives aimed at the economic mobilization of rural women to undertake income-generating activities have received considerable consideration in the development and especially in the discourses on gender and poverty. With most rural women in many parts of the world contributing to the incomes and livelihoods, entrepreneurship is seen as a viable means toward upward social and economic mobility, mainly because of its efficacy in enriching rather in rural areas where structures and restrictions to women's power, is predominant (Wube, 2010; Ukwueze, 2022).

Income-generating activities, in particular, have been investigated given their role in increasing the incomes of women in the rural areas with a focus on sub-Saharan Africa. Craft/petty trading and

farming are income-generating activities that support household needs among rural women (Kabeer, 2005; Chant, 2016). Rural women in Nigeria are involved in agriculture production even though the little inputs they can afford to make towards the sector are often not recognized and valued due to restricted access to productive resources for instance land, credit, and markets (Uwu, 2023; Okeke and Nwankwo, 2021). Analysis of literature by Gombe (2022) and Sambo (2023) shows that rural Nigerian women engaged in Petty trade and Informal business were in a reduced source of capital to fund their businesses thus limiting the capability to transform their business into bargaining income.

Subsequently, the assertion of such potentials as a source of empowerment is only realized where such activities are beyond the level of subsistence activities. In a similar view, Ikejiaku (2009) has argued that because some economic activities do not entail substantive monetary profitability, they lack significant potential to empower or alter class. Therefore, despite employment activities yielding improved financial outcomes for the households, employment cannot independently influence change in women's status in terms of autonomy and decision-making in the households. This gap means that there is a need for a comparative analysis of key income-generating activities that enhance women's empowerment and transcendent to determine whether or not they provide positive social and economic mobility among women.

Today, capacity is regarded as a key component of poverty reduction measures, especially if implemented through strengthening women's decision-making and financial literacy (World Bank, 2013). Empowerment is sometimes defined in terms of women's ability to decide how income is spent, their involvement in household decisions, and governance issues at the community level. However, conclusions such as the fact, that women are highly represented among the poor – feminization of the poverty overwhelming factor – cast doubts. Socio-cultural writers assert that income does not empower women due to gender bias in the availability use and control of resources and social capital that lock women in poverty (Ikejiaku, 2009; Chant, 2016). If women have no access to land, little education, and no money, then, there is little power to be gained and any poverty alleviation is unlikely to be sustainable (Ugwu, 2023).

In Nigeria, rural women have been disadvantaged by other structural factors such as lack of access to proper resources, culture, and legal hindrances to ownership of land (Sraboni et al., 2014; Ajala, 2017). Osanu et al. (2020) note, the findings by many scholars indicate that even with increased financial contributions by rural women through income-generating activities, the social and structural barriers cum gender disparity cannot be surmounted.

As the analysis of the correlation between income-earning processes and the concept of Empowerment winks, several research works depict the significant gap in the economic contribution to social transformation. Kabeer (2005) in this case notes that there are several indicators of empowerment these include economic and social, psychological and political. Thus, income generation cannot lead to sustainable empowerment if other dimensions are not intervened. As an example, in Nigeria, such programs as increased engagement of income-generating activities as ways of combating poverty fail to address problems like lack of women's representation in decision-making, ownership of assets, or women abuse (Baba et al., 2015; Adepoju and Yusuf, 2018).

Being economically active is one of the measures of encouragement that shows the extent of women's participation in decision-making in the household. Research analysis shows that the more women work, the better their bargaining power when it comes to making family decisions, health, education, and family expenditure (Etim, 2021). In Nigeria, Okeke and Nwankwo (2021) concluded that the earnings status of the women crystallizes their substantive responsibilities in determining family needs expenditure mainly in the rural areas. Likewise, Ukwueze (2022) noted that girls involved in micro-entrepreneurial ventures are most likely to have better control of economic resources indicating the existence of a relationship most likely between economic participation and decision-making.

The results from the Nigerian economy show that economic activities may reduce poverty levels but they need to be placed in the right environment for them to bring about this change (Wube, 2010). For instance, studies conducted in the East African countries of Uganda and Kenya reveal that to enhance women's economic capability and political participation, social and political rights that support women's income generation have to be strengthened in the Women's Empowerment process (Kantor, 2003; Quisimbing and Muluccio, 2003; Alemu et al., 2022). These cases illustrate why economic improvement measures need to be complementary to other changes that will bring equity to gender disparities.

2.3 FACTORS AFFECTING THE LOW SOCIOECONOMIC STATUS OF RURAL WOMEN IN NNEWI AND ONITSHA

Several extrinsic factors are responsible for the low socioeconomic status of rural women in Nnewi and Anambra. Consequently, these factors influence their choice of business and the kind of income-generating activities they eventually participate in. There are at least five (5) known actors that can justify their classification as having an impoverished or low socioeconomic standing. These are:

1. Gender-based Inequalities:

As women from rural areas, the participants are likely to experience other forms of barriers and limitations imposed on them due to their gender including restricted control over resources, decision-making power, and mobility (Baba et al., 2015). Patriarchal culture is also known to play a huge role in ensuring that many of the rural women from developing countries live in poor standards.

Gender inequalities therefore are known all over as predictors of low standard of living and poverty in Nigeria. This is because gender inequalities occupy one of the key features of poverty especially among the female gender in the villages and other parasitic regions. Women suffer different forms of gender oppression and inequality in access to property, education, employment, healthcare services, and leadership roles in Nigeria (Ogege, 2011). This inequality stems from such factors as cultural beliefs, male-dominated social systems, and traditions which often give precedence to male domination of women (Etim, 2021).

For example, women in rural areas such as Nnewi and Onitsha may have restricted rights in land ownership and access to credits and agricultural inputs which are essential in carrying out business ventures for enhancing their social and economic status (Ugwu, 2023). On the same note, girls in these communities may not access education and skills training thus contributing to their poor economic and social status (Ogege, 2011). In addition, violence against women and girls, partners, and domestic violence, among others, are known to impact negatively the health of women and limit their access to income-generating activities, education, and other social opportunities (Ogege, 2011). This in a way goes to further assess their socioeconomic repositioning and increases their chances of relapsing into poverty.

For the comparison between Enugu and Anambra especially for Nnewi and Onitsha, gender-based injustice occurs in the ability to access resources, division of labor in the household headed by men, restrictions placed on the women in business and leadership roles (Emeasoba, 2012). These inequalities may lead women to have remunerative opportunities which are much lower as compared

to men, lower negotiating power, and also less authority to make decisions in households as well as larger society (Ogege, 2011).

2. Low Educational Attainment:

As in the case of most developed countries, the education achievement of rural women in developing nations is generally lower than that of their urban counterparts (Adeyeye and Ighorjeh, 2019). Lack of education means that the person cannot secure better-paying jobs, thereby keeping the poverty cycle and issues of poor socio-economic status going around.

It is common knowledge that low educational attainment is one of the indices of low socioeconomic status or poverty in Nigeria. This is a phenomenon that has been evident from research work that has been conducted on the chosen topic. In his work, Etim (2021) found that there is a high negative correlation between poverty and the level of education in Nigeria. In analyzing their findings, the conclusion was that people with lesser educational attainment have a high chance of being poor and have poor access to economic resources as depicted by the poor economy (Etim, 2020).

This is more so the case in the rural areas where this phenomenon is well observed, especially in Nnewi and Onitsha in Anambra state. According to the National Bureau of Statistics report (2020), there is a low literacy level among women in rural Anambra; most of them cannot read or write, and many have never been to school or have not had the opportunity to receive any form of vocational training. This is because several factors make the education attainment of women in Nnewi and Onitsha's rural region low. Triggers to the disparities include cultural practices that promote a patriarchal system and the practices that accord male education a higher priority than females in some rural areas (Akinwumi and Unaeze, 2023).

In addition, the high cost of education, lack of schools and educational facilities, early marriage, and the fact that children must help support their families or do house chores also reduce the chances of attaining education mostly for the girls and women in those areas (Akinwumi and Unaeze, 2023). Education however not only deters rural women from accessing a wide range of income-generation activities that are productive and can earn more than low-level wages but also restricts them from engaging in better-paid jobs. This paper by Adeyeye and Ighorjeh (2019) brought to the foreground; that female job seekers with the least educational qualification are often locked in informal employment or other marginal income-generating activities, including farming or petty trading in which the majority are found to be working under the poorest paid employment in the population.

3. Lack of Diversified Income Sources:

The revealed income sources show that few participants are involved in other sources of income-generating activities such as petty-bargaining, handicraft sale, and tailoring. Dependence on a single and low-return earning activity is a classic example of an economic risk factor and poverty. Indeed, other sources of income, especially sources other than daily wages, are universally considered as an epitome of the low standard of living or poverty in Nigeria (Nwankwo et al., 2012). The dependence on one or few sources of income is therefore seen to be a result of increased hardship and limited opportunities and funds available among various groups of people especially those in the rural areas.

Nigerian poverty has been observed to be linked with a very high prevalence of subsistence farming, low-skilled jobs, and other informal earnings, with very low and unstable cash flows (Adepoju and Yusuf, 2018). Again, this implies that the majority of the people and families are highly vulnerable to other aspects of economic risks including changes in prices of agricultural produce, post-harvest disasters, and disease rates which may easily pull them deeper into poverty (Ikejiaku, 2009).

All in all, the above concepts of poverty and their analyzed correlation with the lack of diversified income sources are especially disturbing in the case of Nnewi and Onitsha – the two local government areas of the Anambra state having been adopted in the study. It has been noted that rural entrepreneurial development in Anambra state particularly in Nnewi and Onitsha is in its infancy and faces a lot of challenges in bringing out the multiplicity of income-earning ventures that go beyond farming (Nwankwo et al., 2012). These integrated and systemized cultural barriers include poor infrastructural development and deterred access to financial services and entrepreneurial support services in these areas, making it impossible to diversify the economic opportunities needed by these people especially women in the rural areas leading to poor improvement of their socioeconomic status (Ugwu & Kanu, 2012).

Therefore, the fact of the single or multiple income earner indication in this study as subsistence farming or petty trading and Nnewi and Onitsha rural women are likely to be more prone to higher levels of poverty and economic risks compared to those women who are in urban areas or have multi income base (Eze & Ibekwe, 2007). This lack of diversification can severely constrain their capacity to invest in education, health, and other human development needs that are endogenous and will perpetuate poverty.

4. Minimal Access to Financial Resources:

The availability of cash resources affects the socioeconomic status of individuals, and the degree of poverty prevalent in Nigeria. In Nigeria, exclusion from banking and other related services like account facilities, loans, credits, etc. is well related to low social, economic, and poor status/standard in the society (Ukwueze, 2022). Low-income earners and heads of poor households have fewer means to balance their consumption, accumulate for productivity or self-investment, or deal with Prevention and contingencies (Idris and Agbim, 2015). This in turn leads to poverty because their credit status limits them to not being able to boost their standard and quality of life.

Restricting the area of analysis to the rural regions of Nnewi and Onitsha of the Anambra state, the problem of limited availability of money is most critical. A literature review has revealed that many Nigerian rural communities including Nnewi and Onitsha have been adjudged to experience great difficulty in accessing institutionalized financial services (Oranu et al., 2020). Such barriers may be geographical isolation from the financially formal institutions, lack of assets to offer as securities, low financial education, and various societal norms that frown upon using formal financial channels.

The restrictions in financial accessibility in such rural areas may sharply limit the earning capacity and business opportunities for women who are often the head of the households (Ugwu, 2023). Without credit savings or another financial tool, these women may not be able to reinvest in their businesses, purchase productive assets, or find other sources of earning that can help improve their low status of living and reduce vulnerability to poverty.

Concisely as stated, the restricted probability of getting access to finance by the rural women in Nnewi and Onitsha suggests that the position of this category of women is low in the socioeconomic channel, implying the tendency of frequent poverty in such regions. The elimination of such exclusion by mobile financial services through the provision of relevant products and services through state-of-the-art demand-side interventions and policies is one significant way of enhancing the social and economic welfare of these women (Idris and Agbim, 2015).

5. Geographic Isolation and Infrastructure Deficits:

The study targets rural Nnewi and Onitsha districts which usually lack even the most basic amenities, inadequate transportation, and poorly developed infrastructure (Adogu et al., 2014). All these contextual factors can limit access and utilization of economic resources and development for the rural people and hence contribute to their poverty status. These aspects can greatly affect the chances

of citizens and cultures as a whole to receive necessary services, earnings, and assets that claim their poverty states.

Geographical detachment is defined as a lack of physical access from rural areas to urban areas, which are the core of economic and social interactions (Adogu et al., 2014). In Nigeria, the majority of the rural communities such as the ones found in Nnewi and Onitsha are located in remote areas of the country far from big towns. It means that the needed infrastructure like; motorable road networks, reliable transportation, and amenities including; healthcare, schools, and the like are hardly available to these communities (Ogege, 2011).

Whereas, infrastructure gaps consist of deficiency in or constraint of appropriate physical and social structures in the rural territories. These may comprise a of lack dilapidated infrastructure such as roads, electric power and water/sanitation facilities, communication, and other infrastructural facilities that would otherwise form part of public utilities (Ogege, 2011). These deficiencies can greatly limit the opportunity of rural inhabitants to engage in income-generating pursuits markets and the general economic and social life within a given nation.

Thus, while writing about the problems affecting development in an area, one is likely to encounter issues of geographic isolation, or lack of infrastructure development in an area, these are sensitive issues that can best be described and illustrated with concrete examples; this is why Nnewi and Onitsha being local government areas in Anambra state are perfect examples of areas where these issues are prominent. Most of the rural communities in these areas are situated in very remote areas and have poor access to paved roads and other means of transport (Idris and Agbim, 2015). These imply that poor access and connection to social amenities like electricity, access to clean water, and health facilities further enhance the region's poverty and low-income bracket among rural dwellers (Ogunleye, 2017).

Geographical remoteness and infrastructural deprivations have the potential of influencing negatively the revenues, health, and quality of life of the people in Rural areas. These factors will make them be relegated to the lowest paying income-generating activities, education, and relevant basic services leading to perpetuated poverty and poor socioeconomic status (Ogege, 2011).

2.4 CONCEPTS OF HOUSEHOLD ECONOMICS AND WOMEN'S CONTRIBUTION PREVIOUS TO THE FEMINIST MOVEMENT

The theoretical framework of the proposed study will also consider the theoretical approaches towards household economics as a theoretical unit of economic and social analysis recognizing the role of the household in economic and social contexts (Bardasi et al., 2011; Baba et al., 2015). This framework takes into account the processes of change within the household and the interdependencies of the family members especially the mothers towards the required sustenance and security of the whole family.

Theories used to explain studies in this area include the New Household Economics that focuses on the division of labor and resource control and distribution within a home as well as the models of bargaining of household behavior that analyses the structures of power and decision-making impacts on household conditions (Bardasi et al., 2011). These theories will assist in explaining the attitude of generating an income by rural women within the household's economic and social position, and the global importance of this interaction within the local community.



Figure 2.1 Rural Women Working in a Farm. Source: Farming Farmers (2023).

2.5 IMPACT OF WOMEN'S INCOME-GENERATING ACTIVITIES ON HOUSEHOLD WELL-BEING

Theoretical Framework of Women's Income-Generating Activities and Household Welfare

Researchers have also focused on analyzing the effects of women's engagements in income-earning ventures on the socioeconomic status and welfare of their households in Nigeria. These studies have shown that when women get empowered to be economic resources and financially independent, they are likely to invest in better child health and education as well as better standards of living than their counterparts (Yusuf et al., 2014, Onyegbu, 2016).

For example, some research conducted in some selected rural settlements of Enugu, Iare Sobon-Gari of Enugu and Kaduna States showed that Women-Micro, Small, and Medium Enterprises (WMSME) enhancements striving in business activities improved children's nutrition, schooling, and household consumption in the household (Onyegbu, 2016; Yusuf et al., 2014; Sambo, 2023). Later a study conducted in sub-Saharan Africa also found that women's entrepreneurship in agricultural production and marketing implied betterment in the food security status of the household as well as improved dietary diet variety (Quisumbing and Maluccio, 2003).

Even though Duflo (2012) suggests that such changes caused an improvement in child health and education, a study conducted in India revealed that greater decision-making power of women in a household led to such positive effects. The researcher further noted cognate aspects recommending that women are usually more conscientious when managing resources for their children and families.

Similarly, a survey carried out by Quisumbing and Maluccio (2003) among Ethiopians, Bangladeshi, and South Africans depicted that women's bargaining power inside the house lifts due to participating in income-generating activities were seen as spending a lot on children's education and health.

2.6 EMERGING ROLE PERTAINING RURAL WOMEN ENTERPRISES IN THE ECONOMIC DEVELOPMENT OF THEIR LOCALITY

The previous studies have also addressed the influence of rural women's ventures on overall regional economic advancement. As supported by literature, and demonstrated by various research, the expansion of women's entrepreneurship has impacts that must be seen in the enhancement of the economy by providing employment and increasing income for the population (Baba et al., 2015; Anyawu, 2014).

Moreover, studies have also shown that women entrepreneurs aim to offer an array of specialized goods and services that meet the needs of the consumers in a given society (Bardasi et al., 2011). This,

in turn, can trigger enhanced business activity at the local level thereby building enhanced, more effective local markets. Bardasi et al. (2011) conducted a study on women-owned enterprises in sub-Saharan Africa and noted that these ventures offered a priceless contribution to the livelihood of the region via diversity and adaptability. The researchers observed that while women entrepreneurs brought new business ideas and offered new products and services in the market to support needs of the society, they provided another booster to innovation and entrepreneurship in the local economy.

CHAPTER 3: METHODOLOGY

3.1 RESEARCH LOCATION

Anambra State, particularly Onitsha and Nnewi Local Government Area, has a relatively active informal economy and market connectivity amongst the rural and Semi-rural people. The relatively high percentage of economically active women in these sectors provides a good background against which analysis of the socio-economic effects of such engagement both on the household good and on the women as decision-makers can be done effectively. This setting offers a chance to study the results of women's work with an examined array of socioeconomic factors, which come from partially urbanized and partially rural backgrounds.

Consequently, I selected the rural women of Anambra State for this study because of the historical great women from this region. Anambra has continued to produce very beautiful women who have wandered and contributed immensely to the Nigerian nation. For example, Dame Virginia Ngozi Etiaba emerged as the first female governor in Nigeria, whereas Obiageli Ezekwesili was the Minister of Education and Minister of Solid Minerals in two Nigerian governments. Another important person of focus is Professor Philomena Kanwulia Igbokwe who is the first Nigerian female professor of Chemical Engineering. These women were all from rural and low-income Anambra and were able to succeed in their chosen careers despite the odds. These successes explain why Anambra women are resilient and productive, which makes them deserving subjects of this research.

In these two LGAs, various dimensions of rural entrepreneurship and gender activity are expressed, with income-earning activities spanning trade and agriculture to crafts, as well as services. These selections put the research in place, both the congested commercial hub (Onitsha) and not-so-compact, more agrarian (Nnewi) regions. The selection provided enables the examination of the effects of different types of rural enterprises on women economically and on their authority within their households.

The socioeconomic characteristics of women reflect the importance of which participating women meet specified criteria such as age, household role, type of economic activity, and level of control over income use. Using this targeted sampling ensures that the data collected will address differences and the impact of women's income on the households. The research involves women from diverse income statuses, kinds of employment, and family situations. The noted inclusion of various experiences in the study is mandated by the fact that participants who engage in income-generating activities directly

and contribute to household finances were targeted, which makes the experiences diverse across all profiles.

3.2 RESEARCH DESIGN

The research questions can only be answered with the help of both quantitative and qualitative data. The quantitative data will be collected by examining features which will include income levels, expenditures, and time use patterns. On the other hand, qualitative data will help fill in the details regarding participants' views, household composition, and perceived social correlations. The use of a mixed-methods approach is eminent in socioeconomic effects and gender-empowered studies as it makes it easy for me to combine numerical values with other perceived experiences to give a balanced approach.

In this study, the approach of an interview method is reliable and detailed. It minimizes the likelihood of prejudice and increases the generalisability of findings on socioeconomic effects and choices. The triangulation inherent in mixed-methods research enhances validity through variation in how income-generating activities more or less limit women's roles within households.

This study also emphasizes household decision-making and thus its theoretical framework derives from the work of other scholars including Onyebu (2016) discussing women's empowerment and income control. Similarly, utilizing the bargaining power of gender and households by Oladeji et al., (2006) looks into the income of women regarding intra-household distribution.

Yusuf et al., (2014) have pointed out that the mixed method approach is useful in social sciences research when the focus is to study the results and the phenomenon or personal or social significance. This approach aligns with the dual objectives of this research: evaluating the consequences of the stock from economic perspectives as well as the consequences of the flow in terms of the decisional power of the households.

3.3 QUALITATIVE RESEARCH

An explorative approach that is appropriate for undertaking the research is the qualitative method. Semi-structured interviews were conducted for their flexibility but at the same time keeping the focus on capturing participants' self-generated views, and the less obvious social effects or effects of their business activities or income-generating initiatives on their overall social status and the overall household decision-making processes. The interview guide was developed to contain structural

questions and allow the participants to provide as much information as possible. All key themes, for example, the impact of income generation on family gender roles and dynamics, were covered but in a way that enables further probing questions based on the participants' responses.

The nature of the questions used ensured that cultural and social as well as economic factors within the researched community may not be evident when using structured questions. Through these interviews, qualitative data was collected from participants, which was then confined to the set of narrative data. For this, I asked 15 women to fill out the questionnaires. I picked 8 women from Nnewi and 7 from Onitsha to answer these questions.

The interview aimed to get detailed answers about:

1. What kinds of income-generating activities do these women do to earn money
2. What challenges do these women face in their businesses
3. How do these business ventures affect their socioeconomic status?
4. How do these business activities influence their decision-making role in the home and to what degree?
5. What financial decisions are these women likely to make in the household?

This research consequently adopted a qualitative case study method that will explore further the micro-level income-generating activities practiced by rural women, particularly in Nnewi and Onitsha local government areas of Anambra state, their effects on the welfare of households, and the kinds of contributions these women made to their households. Data collected from the participants were integrated to interpret this research phenomenon.

3.4 QUANTITATIVE RESEARCH

The quantitative data collection method of the interview is structured since it incorporates closed-ended questions which make it easy to obtain standard information that may be analyzed statistically. The questions address quantitative concerns in the domain of income, expenses, and the extent of participant's engagement in decision-making. This structure ensures that reliable and consistent response is obtained and this is very important when in the process of obtaining quantifiable information regarding the overall experience of rural women in chosen local government areas of Onitsha and Nnewi.

I employed numerical analysis techniques on qualitative data obtained from the questionnaires to examine the patterns, trends, and relationships in information. Our analyses include:

1. Descriptive statistics: An overview of participants' demographic characteristics and the distribution of income-generating activities, challenges, and access to resources was given by computing frequencies, percentages, and measures of central tendency.
2. Cross-tabulations: To find out the relationship between variables, I performed bivariate analyses. For example, I explored how the type of income-generating activity was related to the perceived level of socioeconomic status as well as forces responsible for challenges faced.
3. Thematic analysis: Major themes and patterns identified in respondent narratives were derived from open-ended answers in questionnaires that were coded and analyzed. The qualitative data was converted into numeric values by deriving frequencies and percentages of identified themes

The research techniques used in achieving the objectives include Interviews I carried out with a purposively selected sample size of rural women involved in income-generating activities. From these interviews, I was able to understand the reasons behind their actions, what they face, as well as the effects of the activities that they undertake in their homes and communities.

3.5 SAMPLING AND DATA GATHERING

Unfortunately, due to present circumstances, I could not travel to Nigeria; as a result, I arranged and supervised the research processes with the help of a research assistant. I described step-by-step how to complete the questionnaires and how to conduct interviews; every questionnaire was filled out properly, and every interview was recorded for further analysis. They reported back progress from time to time, especially through the online platforms in case of any emerging issues. Interviews were taken on audio record by the assistant; thus, the data was available in full as I analyzed it. This approach helped in fashioning the systematic data collection to be consistent with the research objectives.

The participants in the study were selected by the purposeful sampling techniques. Purposeful sampling is a type of sample selection that occurs in a non-random manner purposely targeting individuals, events, or objects, which are most relevant to the research questions under study. To achieve the population for this research, the target population was poor rural women who are involved in income-generating activities within Nnewi and Onitsha local government areas of Anambra state. I approached the leaders of the local community, those women who actively participate in community

groups and development organizations, and women's groups to help me find and invite the targeted participants.

The specific inclusion criteria for the study participants were:

1. Female residents living in the Nnewi and Onitsha local government of Anambra State particularly those residing in rural centers.
2. Involved in any form of income-generating activity.
3. Subject to their ability to volunteer and provide informed consent.

Securing the support of local leaders such as market chairs and union heads, for this research would have improved participants' cooperation due to the mobilizing and legitimizing of my inquiries. However, the suggested approach led to definite paradoxes. Several biases in the responses of the participants emerged as a result of factors like social norms, as the participants provided answers that were acceptable in their local community. Furthermore, the influence of local leaders limited the expression of some people who felt intimidated or unqualified to speak by others within their community. This study, therefore, endeavored to attain a theoretically selected sample that would include women between the ages of 18-60 years, who engage in income-generating activities within the identified regions and in the identified categories. It involved women working in the trading, manufacturing, services sectors, and arable farming sectors including those who are in the formal employment sectors and part of the formal and informal economy.

3.6 DATA ANALYSIS

The following steps were used to analyze the data:

1. Data Collection and Interpretation:

Structured questionnaires were used to obtain information from consenting parties, and any interviews conducted in the local language (Igbo) were translated into English.

2. Introduction to data:

The texts were re-read to gain a broader understanding and familiarity. In this section, comments were made first, and at the same time, possible themes and patterns will be identified.

3. Coding:

All the information gathered was coded systematically which means labels or tags are assigned to relevant parts of texts. Through coding it becomes easy to arrange the information thus alluding to the organization; more so this process brings out the main concepts ideas experiences expressed by participants.

4. Developing Themes: research

Once coded, the data was used to ascertain and develop themes that capture what the participants think or feel (i.e., their perspectives) as well as their general experiences.

5. Reviewing and Refining Themes:

Identified themes were reviewed and refined to guarantee their fidelity to the data by joining or disregarding as the case may require; this involved comparisons between themes and original data until no inconsistencies existed.

6. Defining and Naming Themes:

Final themes should have clear definitions and names so that they reflect each theme's core idea(s) while also relating to question(s) raised during the study objectives setting stage(s).

7. Data Triangulation and Validation:

This framework was used to compare and test data from in-depth interviews increasing the reliability of the findings in the data collection process. This helped validate the findings and ensured that the findings were well-grounded in the data.

8. Context Analysis:

Other contextual factors were considered in the study such as the socio-economic, cultural, and political dynamics of Nnewi-Onitsha Local Government Areas. This enabled me to contextualize his findings into the appropriate pool of relevant socio-economic policies, and reasonable information on the topic will be influenced.

9. Report:

Following the data analysis, the main findings were presented clearly. The definitions of the themes were used to put the research objectives into a proper context and to develop a good understanding

of rural women's income-generating activities in Nnewi and Onitsha, as well as their contributions to the household and community economies.

By employing this rigorous thematic analysis approach, the research will ensure that the findings of the study are well-established in the data and provide a rich, contextual understanding of the topic under investigation.

3.7 ETHICAL CONSIDERATION

The survey on the income-generating activities of rural women in Nnewi and Onitsha of Anambra State has generated several ethical considerations that were taken into consideration during the study.

1. Respect for Participant Autonomy and Informed Consent:

I made sure that all the participants knew the details about the study, the general idea, the goal, and some of the advantages and disadvantages of it. Each participant agreed to participate in the study voluntarily and in writing and was informed that he or she could withdraw from the study at any time without any repercussions.

2. Privacy, Confidentiality, and Data Protection:

I ensured that the study participants remained anonymized and that their information remained discretionarily secured from any other party. All the respondents' identifying details remained undisclosed and data was minimized to protect respondent identity. All electronic data was archived and guarded and only the member of the research team had access to it.

3. Minimization of Harm and Risks:

To reduce any risk which may be associated with the participants, the research methodology and data collection methods were planned. The structured questionnaires did not cover traumatic and sensitive areas, and the researchers were keen on the psychological wellness of the women during the interviews.

4. Fair and Equitable Participant Selection:

The selection of the 15 participants; 8 participants from Nnewi and 7 participants from Onitsha was done in such a manner that ensured that the samples that were used in this study were those that represent the target population. To promote a range of rural women's voices, I deliberately recruited women from various economic and social strata and age groups.

5. Beneficence and Social Value:

The main purpose of the study was therefore to produce findings that would assist in policy formulation and implementation agenda that sought to enhance the quality of life of women in rural areas of Nnewi and Onitsha. For this reason, I was determined to follow through and make certain that the study implications also served the interest of the participants as well as their communities.

6. Community Engagement and Feedback:

I interacted with the community people and stakeholders in Nnewi and Onitsha during the entire research to seek their opinions. This made certain that the research was directed and responsive to needs and challenges within the communities being studied thus making sure that the results would be implementable.

3.8 LIMITATIONS OF THE STUDY

The sample size of 15 was relatively small with 8 participants from Nnewi while other respondents were 7 from Onitsha. Because the research only looked at two Local Government Areas in Anambra State, it may not apply to women living in rural areas that exist somewhere else within that same state or nation. Details regarding how exactly 15 participants for my study were chosen are not present in this paper. A more targeted or strategic sampling technique would have produced an appropriate representation of the subjects' population.

Although there is an acknowledgment by the researcher about positionality according to her cultural/geographical background as compared to the study area, there still is a hyperbole of unconscious biases or assumptions embedded within the data collection process (flawed hearsay). This could mean an embodiment of mediocrity thus revealing a sample selection flaw (for example). The study depended heavily on the self-reported data obtained through questionnaires, all subject to problems like social desirability bias or recall bias or participants' information might not be complete.

The sole collection method for this study was questionnaire-based interviews; this means that some additional sources could have been used for example observation, focus group discussions, and secondary data which would offer more triangulation and validation of the study. Even though open-ended questions were part of the questionnaires to solicit qualitative insights, the participants' narratives may have lacked depth and richness due to their structured nature. Hence in-depth

interviews or focus groups could have helped to look into women's experiences and perspectives more broadly. There are no explicit contextual factors in this study such as cultural norms, political and economic environments, or community dynamics that might affect rural women's income-generating activities and socio-economic status.

CHAPTER 4: FINDINGS AND DISCUSSION

4.1 RESULTS

This part presents detailed demographic and socioeconomic profiles of rural women of Nnewi and Onitsha that will serve as the basis for the discussion on the effects of the women's income generation on their welfare and human development. Based on the data collected through the questionnaires from 15 rural women across Nnewi and Onitsha local government areas, the following discussion on the income-generating activities undertaken by these women can be presented.

Educational Attainment

Schooling of rural women in Nnewi and Onitsha was quite diverse in terms of education level. Among the women in Nnewi, 28% had no education at all, 42% of them had attended primary school, 25% of the women attended secondary school and only 5% of the women had been to tertiary school. However, a slightly better picture of education was seen in Onitsha; 22% of the persons had no formal education; 38% had only primary education; 30% only secondary education; and only 10% had tertiary education.

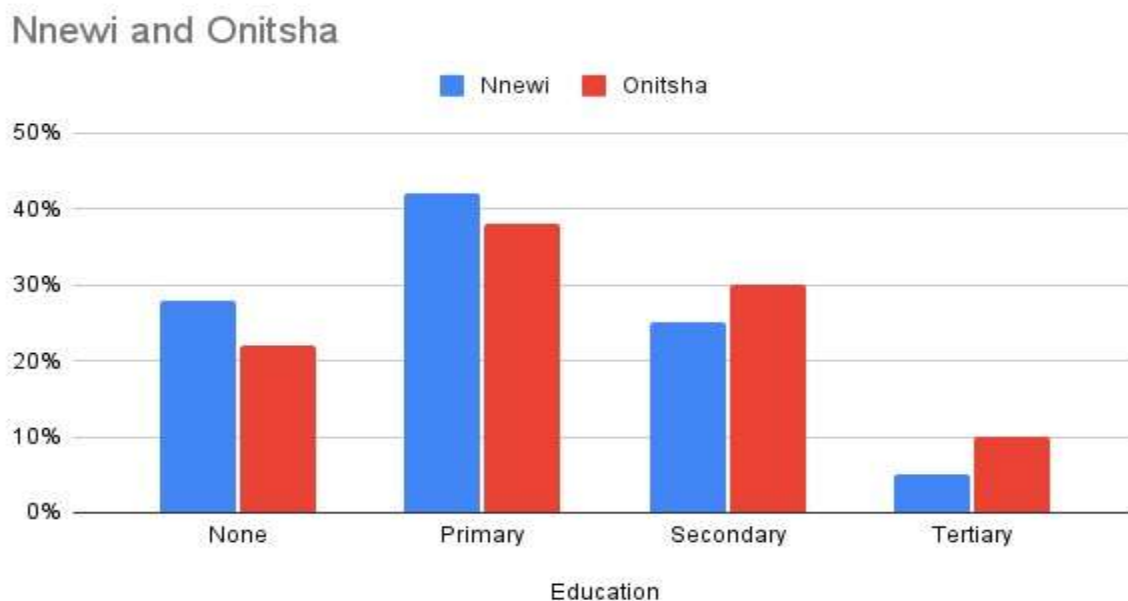


Figure 4.1 Comparative Bar Graphs showing the Level of Education of Nnewi and Onitsha Participants

Primary Occupations

Of the different parameters enumerated in the survey, Nnewi women involved mainly in agricultural activities included 65% farmers in farming such as crop and animal rearing while that of Onitsha was 72% farmers in farming. The rest of the women engaged in petty trading (20% in Nnewi, 15% in Onitsha), and artisan work (10%, 8% Onitsha respectively) while a minority had casual employment or in any informal job (5%, 5% Nnewi and Onitsha respectively).

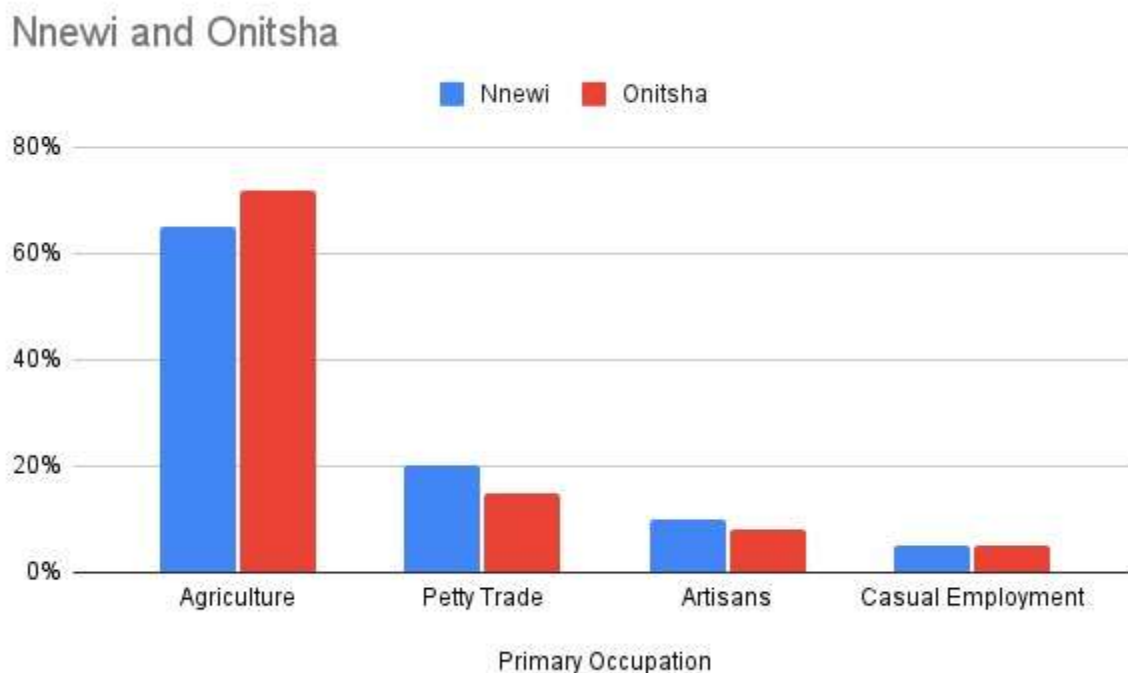


Figure 4.2 Comparative Bar Graphs Showing the Types of Income-generating Activities Rural Women in Nnewi and Onitsha Engage in.

Average Monthly Income

Rural women, except for a few earn an average monthly income from their major income-generating activities. Farmers highlighted that they earned an average of ₦18, 000 monthly from farming while businesswomen who participated in sorting and selling food items earned an average of ₦22,500

monthly from their business. In the same way, the average monthly income was highest with artisans/technical/vocational skilled workers earning ₦25,000.

These findings imply that although agriculture was the dominant initial source of income, women in Small Scale Trading and Artisanal/ Skilled work earn relatively better than other women with an average monthly income.

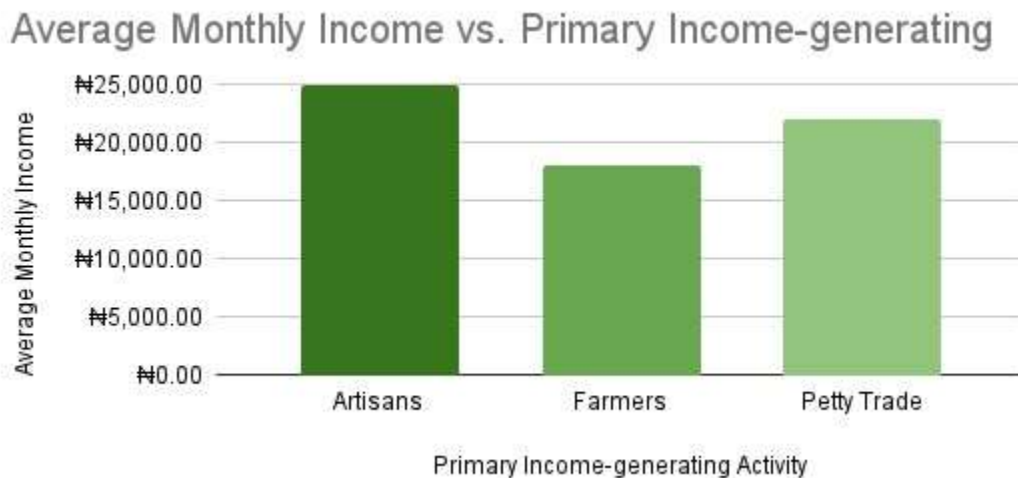


Figure 4.3 Bar Graphs Depicting the Average Monthly Income of Rural Women Relative to their Chosen Profession.

4.3 IMPACT OF INCOME-GENERATING ACTIVITIES RURAL WOMEN

Decision-Making Power Within the Household

Income-earning activities of the rural women in Nnewi and Onitsha affected their decision-making power in the household. In the survey, 12 out of 15 women said that participation in income-generating activities had empowered women to participate in decision-making in their homes.

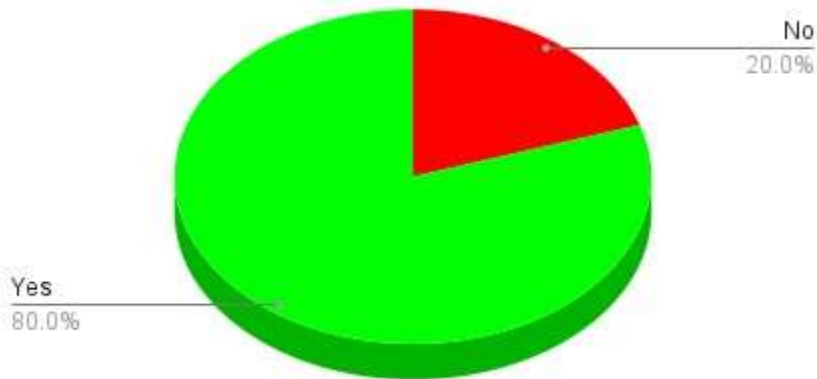


Figure 4.4 Pie Chart Showing the Percentage of Women who Reported Improved Decision-Making Household Roles because of their Income-generating Activities.

The women from Nnewi who owned land and engaged in profitable farming activities including two married women revealed that because of their earnings in the household have made them more authoritative in the decisions made within the family, especially in terms of finances, investment, and children's education. According to one "Earlier, my husband used to decide everything and even take a lot of actions against me but now he treats me well and involves me in most of the things he does, and I also take part in decision-making as I help to sell our crops."

Likewise, the rural women in Onitsha, the small-scale traders reported that the ability to earn their own money also enhanced their position in the family. One of the participants further said, "Before I started this small business supplying vegetables, my husband showed little interest in my decisions. However, after I began to use my money to put the house in order and take some responsibilities off him, his behaviours towards me changed positively, and we began to make financial decisions together. Now, some things are completely my responsibility, and he does not even ask me how to go about them."

These findings above aligned with Conner's (2013) view on women's financial freedom. She affirms that women's economic independence can free them from domestic abuse. Raju (2021) also attests that women now work not only do domestic work but also do other jobs outside their home and this has aided them in taking decision-making roles in their family. The findings are useful in the

development studies literature where there is a growing recognition of women's economic independence as a way of achieving gender equity and improving women's decision-making power within the household. This paper also finds that through participation in income-generating activities in Nnewi and Onitsha, rural women were able to contest traditional gender roles and assert themselves within the home front.

Additionally, the study's comparative research design for the two LGA shows how these contextual factors relate to or determine the level of women's decision-making power, for instance, land ownership and income-generating activities. Therefore, the rural women in Nnewi with better access to land and specialty crop farming enterprises to generate more income had a dominant decision-making influence in comparison to their counterparts in Onitsha who were mainly traders and engaged mostly in the informal sector business enterprise.

These results call for development initiatives that will encourage women's labour market access besides tackling biophysical and socio-cultural factors that subjugate them. More developed policies and specified programs that grant rural women access to productive resources, financial services, and markets will play the main role in improving the bargaining position of the women within the household for improved results on equitable development.

Access to Healthcare and Education Opportunities

1. Access to Healthcare

Among the factors influencing the use of healthcare services by the rural women in Nnewi and Onitsha were their income-generating activities. Raju (2021) affirms that the development of any nation can not be achieved without the equal participation of both men and women. These women's income-generating activities have contributed to the socioeconomic development in their households and the community at large. The interviews carried out with the women of Nnewi showed that 67% of them pointed to the fact that their income-generating activities facilitated access to regular checkups and treatment for their family members' illnesses. The proportion also decreased slightly in Onitsha to 62%; this is because Onitsha women, especially those in the rural areas are not as wealthy as some of the other cities and towns with the average incomes and poverty levels being slightly lower.

The women were able to pay for consultations with doctors, buy prescribed medicines as well as being able to pay hospital bills when required. This enhanced the level of health of the rural households

since the women could access treatment for minor illnesses and avert the situations where these conditions would complicate into worse states.

2. Investment made in education, particularly to children will not be realized.

The interviews also found that income-generating activities enhanced the ability of rural women to invest in the education of their children. It was discovered that these women invest more in the education of their children. In line with Bradshaw et al., (2017) assertion, an investment made for human capital development has a positive impact and it is also good for productivity. The research elucidated that in Nnewi 73% of the women indicated that the earnings they receive were used to pay for children's school fees, buying school stationery, and other expenses towards education which impacted the family in positive ways. Scholars have noted that in some countries women give out their earnings towards the education of their children. Likewise, out of the total money earned by the women in Onitsha, 68% spent their earnings on children's education.

The women appreciated education as one of the strategies to better the socioeconomic chances of their children in society. The rural women were therefore able to change the generations of poverty by focusing their efforts on schooling for their children towards the long-term development of the societies aligning with Kobani and Nkpolu, (2014) view that education is the key to all the necessary instruments that makes life worthwhile in a society.

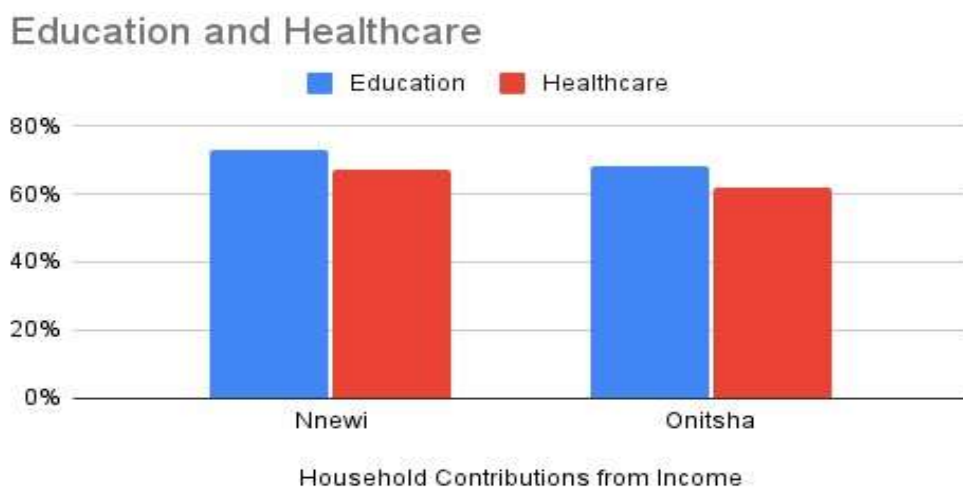


Figure 4.5 Bar Graphs Illustrating the Percentage of Women that Contribute to the Health and Educational Needs of the Household Among Nnewi and Onitsha Rural Women.

Household Investment Patterns

While studying respondents' expenditure priorities, I found that the rural women in both Nnewi and Onitsha are committed to placing their income toward the needs of their households' health and education. In Nnewi, 70% of the women's earnings were spent on health and education expenses than Onitsha women, where the figure was 65%.

Concerning the investment patterns, they showed the women as the key decision-makers of the households of the society and allocating the resources to enrich the quality of life and future perspectives of the family members. Although this imposed certain advantages in the individual households for health and education, it also had some good effects of improved health and education in the daily social outlook of development of the larger community, in terms of healthier, better-educated children in the population of the upgraded regional community then can make a better contribution to the socio-economic development of the region.

These results, therefore, establish how rural women's income-generating activities influence their ability to afford health care and education and their important function in directing household resources toward these fundamental services. Therefore, this provides the impetus for enhancing rural women's economic initiatives to promote development in the studied areas.

4.4 CORRELATING FINDINGS WITH EXISTING LITERATURE

1. Low Socioeconomic Standing

The observations made from the research study support the earlier research done on the socioeconomic condition and entrepreneurial ventures among the rural women of Nigeria. A noteworthy observation was that the monthly household income of the women entrepreneurs fell between ₦18,000 and ₦25,000 of which a clear majority of them earn less than the national minimum wage of ₦70,000. This highlights the fact that these women are from the rural setup with low socioeconomic status this is evidenced in the literature.

Previous research has revealed the presence of several factors that would predispose the rural women in Nigeria to poverty and low socioeconomic status. For instance, Ajala (2017) noted that limited land control by women is a key factor that stands in the way of their economic development due to the absence of proper investments in productive agriculture. Also, Akinwumi & Unaeze (2023) have

pointed out the role of gendered division of housework as women are most often confined to domestic duties that greatly limit them from other income-earning activities outside the home.

Similarly, the authors also highlighted literacy, training, and education as some of the root causes that have led to the slow economic development of rural women. Ogege (2011) agreed to the call to encourage women to go for education and acquire relevant skills in the job market since this helps boost the skills and incomes in entrepreneurial activities among women. Furthermore, customs and cultural imperatives that exclude women from owning or inheriting property as highlighted by Adogu et al. (2014) equally sustain women's low socioeconomic status.

Consistent with this study, the main economic activity that employed most women in the study areas was agriculture while the highest-paid entrepreneurial activity was identified as artisanal/skills trade though few women were involved in it. This therefore shows that Rural women have very few chances and avenues to transform their lives as well as their status in society.

1. Prevalence of Illiteracy:

For the level of education, 70% of women in Nnewi and 60% in Onitsha were either illiterates or only had a basic education, this concurs with Etim (2020) who noted that illiteracy and poverty are closely related and that this may in some way limit women's choices for businesses to start. Besides, the Anambra State and the entire Nigeria in general based National Bureau of Statistics (2020) revealed that literacy levels were low in Anambra State as the findings of this research noted.

2. Lack of Government Assistance, Access to Financial Resources, and Overdependence on Agriculture and Farming:

The interviewed study participants claimed that they never received government support, training, and financial resources. These findings are in line with the existing literature attributed by Ukwueze (2022) who has also identified these problems faced by the rural women in the region. Furthermore, analyzing the results of the study, it is possible to identify a severe issue of the absence of diverse income-earning opportunities; more than 70% of respondents are farmers and related to agriculture. This bears the same logic as what Adepoju and Yusuf (2018) found earlier, reporting that the poverty rate remains high in the region due to the prevalence of subsistence farming.

This study also revealed that agricultural and farming practices recorded the lowest monthly income of ₦18,000 per month other than other entrepreneurial activities, which also explains why these rural women are socially and economically disadvantaged.

Another issue highlighted from the current research study is that over 60 percent of the women surveyed in Nnewi and Onitsha spend their income towards some of the key expenditures including child healthcare and education costs and this is confirmed by the fact that more of the women in Nnewi spent more of their income in these areas compared to the women in Onitsha. This concurs with the findings made by Kantor (2003) on the impact of globalization on aging, rural women in India. Kantor's study noted that the expenditure pattern of women's earnings was towards meeting the needs of the household, especially for the children and the family therefore the role rural women had on the development welfare of society was evident.

3. Contributions to Household and Financial Decisions:

The current study is also in agreement with Yusuf and others (2014) and Sambo, (2023) who took up the study on the income-producing ventures and decision-making amongst the rural women in Kaduna, Nigeria. Like these studies, it also discovered that rural women's income-expenditure was mainly on meeting the needs of the household, this established that the examined trend was applicable in at least two of Nigeria's three geographical territories.

Furthermore, the current study is supported by the research conducted by Onyegbu (2016) among the rural women in the neighboring Enugu State. From the work of Onyegbu, it was emphasized that rural women have a great concern in providing financial inputs towards expenditure within the family and within those aspects that affect the welfare of the family and the community in question.

4. Contributions to the Local Economy

Thus, in addition to the findings on women's income utilization, the current study also established that women, given a chance, will engage in business that offers new products and services that are needed in society. Bardasi et al. (2011) considered the involvement of women in the economy of the sub-Saharan Africa region. They pointed out that women entrepreneurs were involved in such activities as fulfilling user needs that had not been met this shows the opportunity and entrepreneurship of rural women when given the right and necessary tools.

This research has provided strength and meaningful insight into the employment-related challenges and encounters of rural women in Nnewi and Onitsha by comparing the study findings with the existing theories. Considering the above, it can be argued that the study, findings dovetail quite well with the extant literature on Rural Development and Women's Rights in Nigeria to the extent that such replication brings shifts in confidence and utilitarian values of such findings on policies and/or program development efforts in the region.

The correlation of the current study with the existing body of knowledge emphasizes the need to elucidate rural women's roles and perceptions of economic development and other household decisions. On this progressing research foundation, policymakers and development practitioners will be better placed to design gender-sensitive interventions that take advantage of the opportunities and mitigate the challenges that affect rural women to aid sustainable and efficient development in Nigeria and other developing countries in the future.

4.6 FACTORS INFLUENCING THE IMPACT OF INCOME-GENERATING ACTIVITIES ON RURAL WOMEN'S EMPOWERMENT AND WELLBEING

From the analysis of this study, it is very clear that there are factors that make a difference in income-generating activities on empowering and improving the well-being of rural women in Nnewi and Onitsha. These issues are important in establishing the complexity of the interaction of economic activity and other developmental issues of such women.

1. Resource Availability and Resource-Control Rights

Another key pattern established is that of production resources control; this is the extent to which the rural women had access to and control over productive resources including land, finance, and technology within the income-generating activities. The result also revealed that the women in Nnewi, who had a higher proportion of owning land, having access to credit enjoyed better expansion of their income-generating activities to fortify their decision-making power to invest in health and education for their family members thereby improving their life standard. On the other hand, the rural women of Onitsha had more challenges in accessing and controlling productive resources and thus were not able to transform their income-generating endeavors into forms of empowerment and/or well-being.

This is a view supported by the sustainable livelihoods framework because this framework is based on the premise that ownership and control of these assets are central to the achievement of sustainable

livelihoods and therefore, positive development by individuals and households (Azunna and Botes, 2020). The differences in resource availability in Nnewi and Onitsha go to show that community sensitivity through policies and other forms of intervention that uniquely address the challenges that contribute to the rural women's lack of control and access to these important resources could go a long way in enhancing the impact of the income-generation activities of the women.

2. Household and Community Mobility

Another discovery made by the authors was the role of household and community characteristics in influencing the possible positive effects of income-generating activities on rural women's empowerment and well-being. In Nnewi where male dominance was relatively moderate, the rural women were in a better position to bargain for more influential decision-making roles as well as to provide resources such as health and education for the family members. On the other hand, in Onitsha, more structured gender jobs and social coherence acted as great barriers to negating the increment of income-generating activities to bring improvements in the women's and the families' quality of life.

This finding is in line with the gender and development literature that underlines the social and cultural barriers that either support or hinder women in economic transformations. Implications of the study are that there is a need to have interferences that attain to the root causes that enable social relation to negate the rural women's capacity to optimally leverage their income-generating activities and therefore, developmental goals.

3. Support at the Institutional and Policy Level

Other important variables identified in this study include the level of institutional and policy support that make up a significant variable for determining the empowerment gains attributable to income-generating activities among rural women. To be specific, the rural women of Nnewi gave more attention to the activities of extension services, business training and development, and business credit to dismantle the barriers, improve the economic returns on their income-generating activities, and enable them to invest in their personal and household capital formations. While the women in Nearby Urban were able to utilize their income-generating activities in a more transformative manner due to similar forms of institutional support, the same could not be said for the rural women in Onitsha.

These are consistent with the development literature where a permissive policy and institutional framework for women's economic participation and nationwide development has been stressed (World Bank, 2012). Comparing the institutional support between Nnewi and Onitsha affirms the fact that it is high time policymakers and development practitioners designed and implemented sound gender-sensitive programs and policies that would help in tackling all these problems confronting the rural women in Nigeria.

Therefore, this study has raised awareness of the interactional and composite nature of the determinant of income-generating activities in the empowering and improved quality of life of women in rural Nnewi and Onitsha. This study supplements these insights through the critical evaluation of the resource availability, involvement of households and communities, and institution support and sheds light on the way through which economic engagement may lead to desirable development for individuals of diverse groups in society. The findings from this work can guide the socially appropriate and culturally sensitive interventions and policies that would build on the value of additional activities of rural women to engender sustainable development in Nigeria and comparable settings.

4.7 CHALLENGES AND BARRIERS FACED BY RURAL WOMEN IN SUSTAINING POSITIVE IMPACT IN THEIR INCOME-GENERATING ACTIVITIES

This study demonstrates that although the income-generating activities of rural women in Nnewi and Onitsha have contributed positively to their well-being and empowerment, several challenges and obstacles have hindered their sustainability efforts.

1. Lack of Formal Training and Skills Development

In terms of barriers faced, rural women consider the lack of access to formal training and skills development opportunities as a significant barrier. The data indicates that a substantial proportion of the women, particularly in Onitsha, had very little or no formal education which made it difficult for the women to acquire business, financial, and technical skills necessary for the effective management and growth of the income-generating activities. The lack of such formal training has also resulted in the women's inability to respond to changing market environments, acquisition of new technologies, and diversification into other income sources.

2. A Poor Financial Situation and Untapped Chances of Credit Schemes

Also determined as a factor affecting the rural women's income undertaking activities is insufficient credit and an opportunity to develop additional income-sustaining sources. Only about 10% of the total number of women in each of the areas in Onitsha and Nnewi had such facilities as mortgage and personal loans and other financial vices. Access to such financial resources was regrettably out of the reach for such women with grand ambitions. They could not purchase essential machinery, or raw materials or even consider the likelihood of enlarging their businesses due to little funds.

3. Inadequate Support from the State and Local Community

Concerning the communities, it was also established that the rural women had very minimal support from the relevant local administration and the respective communities towards their income-generating projects. Activities such as business development services, agricultural linkage, or infrastructure development, for instance, were not available or were very rare in the two locations Nnewi and Onitsha. The absence of such supportive mechanisms has compounded the problems of these women in trying to cope with prevailing adverse conditions, penetrating new markets, or organizing to improve their economic conditions.

4. Macroeconomic Challenges

Furthermore, there were serious macroeconomic issues in sustaining their self-employment in Nnewi and Onitsha that the rural women also encountered. Their earnings lost to the high inflation rate, changing prices, and uncertain market conditions have deteriorated their standard of living as well as reduced their ability to reinvest in their businesses.

CHAPTER 5: RECOMMENDATIONS AND CONCLUSIONS

5.1 DISCUSSION

The study shows that the majority of the Rural women in Nnewi and Onitsha are farmers with abundant produce; few of the women who engage in artisan work or running small businesses earn relatively higher incomes. This aligns with research that shows that women in rural areas across the world are hugely involved in agriculture but in most cases earn more in sectors other than agriculture once they can secure a place in the sector. For instance, studies in sub-Saharan Africa, including Nigeria, show similar patterns. Ajala (2017) pointed out that agriculture is the leading economic activity and non-agricultural incomes enhance income, more so for those with business skills.

Also, it is noteworthy that the commitment of Nnewi women to health and education expenses was higher than Onitsha women which corroborates Nigerian regional comparison studies on the trends. Onyegbu (2016) postulates that women in South-South Nigeria, for instance, are inclined to care more about family utility than for personal subsistence incomes as has been proved by the general cross-sectional findings on various African countries (World Bank, 2018). Nevertheless, the observed higher investment in family health and education among the women of Nnewi may also testify to factors of expenditure apart from the income level that includes culture or family type in consort with Kobani and Nkpolu's (2014) arguments that local factors determine the spending pattern of empowered women.

The discovery indicates that close to 80% of the women received enhanced decision-making in the house as a result of their earnings. This is supported by literature that relates women's employment status to improved decision-making powers in households in Nigeria and other parts of the world. For instance, Alemu et al.'s (2022) study on income-earning women in Ethiopia observed that such women had higher levels of decision-making on children's education and family health thus supporting the assertion that economic opportunities promote women's empowerment within families.

Yusuf et al. (2014) established that economic productivity by the female participants in Nigeria contributes to decision-making since the earnings empower them. However, they want to stress that this impact is relative, and differs a lot. Some Latin American and South Asian research shows that decision-making authority does not necessarily correlate to minimum income; it depends on resource decision-making power and family (Ogege, 2011). In this study, the finding of differentiated outcomes

of empowerment by education and access to land also reflects this complexity of the concept arguing that empowering means is many-faceted and context-sensitive.

These outcomes must include the fact that while engagement in economic activities raises women's socioeconomic status, it does not do so for all women because of poverty, lack of access to property rights, and similar factors. This aligns with a burgeoning scholarship that challenges the premise that income-generating activity is equivalent to empowerment. Thus, many critics including Chant (2016) highlighted that even mere economic ways that are often used to tackle the feminization of poverty cannot be effective without direct consideration of the structural factors, including gendered patterns of asset and resource access. Likewise, Kobani and Nkpolu (2014) argue that while income can equal empower, it requires equal resources for a positive indicator that is sustainable to emerge.

These arguments are supported by my observations because while income generation does ease the present material burdens, more transformative processes, including women's rights to land and credit, are necessary for real change. Conner (2013) and Bradshaw et al. (2017) established that women in rural Nigeria lack formal credit access thus inhibiting their chances of gaining formal business and lasting economic independence; similar accounts have been observed in other African and Asian nations (UN Women, 2019).

Such a differential educational level observed between women in Nnewi and Onitsha also accords with the literature revealing that education improves the output and economic returns of women's income-generating ventures. Empirical evidence from countries in the global south reveals elevated levels of productivity among women with formal education, and increased autonomy over income-generating activities (Duflo, 2012). For instance, Alemu et al. (2022) compared women with at least the lowest level of educational attainment to illiterate women living in Ethiopia.

Also, the fact that Nnewi women have spent more, relative to Onitsha women, on family welfare shows that education influences spending and decisions. This is in consonant with a view by the World Bank (2020) that educated women have higher chances of investing in their children's health as well as education hence facilitating improvement in intergenerational mobility. Yet, education is still not always equally provided in rural areas of Nigeria which prevents analytical empowerment—though this problem corresponds to the data given by UNESCO (2021) in its gender and education reports at present.

Family setting, culture, and those about owning land in this study impact on the outcomes of empowerment mirror a dimension that is critical in the empowerment kinds of literature. Ugwu (2023) also pointed out that control of land resources is linked to economic self-reliance and the ability to make decisions for rural women but cultural factors hinder them. This finding resonates with Agarwal's (2003) study of South Asia; owning land improves women's access but is often thwarted by patriarchal structures. This confirms that the empowerment of rural Nigerian women is not just a product of income but the social-cultural-structural capital. This is in line with other global critics like Quisimbing and Muluccio (2003) who argue that measurers of income empower women, ignoring the fact that social structures and prejudice limit the full potential of power.

Therefore, my findings have been useful in supporting literature evidence on the economic and social gains of income generation schemes among rural women but also in identifying gaps in income generation as a stand-alone solution to women's empowerment. The comparison with other Nigerian research and international literature establishes a call for restructuring and holistically involves education, the right to resources, and gender-sensitive reforms. Such an understanding is concomitant with both national and global discourses on women's economic agency. It supports the argument, which presents a threat against the view commonly held by many development agencies that economic participation means total empowerment and therefore fully supports the stand that empowering women must involve changing structures besides the actual economic participation.

5.2 IMPLICATION OF THE STUDY FOR POLICY AND PRACTICE

Based on the comprehensive overview of the demographic and socioeconomic characteristics of rural women in Nnewi and Onitsha local government areas, several important implications for policy and practice can be drawn:

1. Targeted Interventions for Poverty Alleviation:

Thus, the study shows that most rural women in Nnewi and Onitsha are poor with Onitsha being more affected by poverty. Hence the call for a more specific focus aimed at eradicating poverty level and social safety nets for poor individuals to be provided, along with access to productive resources and financial services as well as employment. It therefore becomes the duty of the policymakers and development practitioners to ensure that poverty reduction strategies that best suit these women in such regions are enforced.

2. Enhancing Access to Education and Skills Development:

The differences in the level of education between Nnewi and Onitsha imply that there is a lack of education facilities and girls' education programs in the rural areas of Nigeria. Here the interventions should aim at increasing the enrollment and completion of girls in primary and secondary education and avail vocational and skill training that enhances rural women's employment and entrepreneurship. This may involve the provision of learning facilities such as Community-Based Education Centers, scholarships for needy students, and self-employment skills development among others.

3. Improving Access to Land and Financial Services:

The results presented regarding the rights to land and credit and non-credit financial services suggest that rural women in both Nnewi and Onitsha have limited access to productive assets and funds for their financial activities. There is need for the policymakers to introduce the issue of land tenure reforms and programs to support the issue of Women to access land either as an owner or a lease holder. Furthermore, microfinancing, saving, and credit services can help rural women enhance and develop their sources of income by improving coverage and access to financial services.

4. Promoting Inclusive Decision-Making and Gender Equality:

As shown by the differences in households' configuration and gender roles between Nnewi and Onitsha, there is a problem of patriarchy and power imbalance within rural households. Solutions undertaken should reflect women's right to participate in decision-making both in the household and in the community and to seize control and make decisions regarding various resources. Farmer's awareness campaigns, debate forums with the community, and involving men in gender-sensitive approaches can thus assist in the establishment of socially empowering environments for women in rural areas.

Through the formulation of these key implications, the policymakers and the practitioners in development would be able to foster the necessary environment to support business ventures of the rural women in Nnewi and Onitsha local government areas in Anambra state.

5.3 RECOMMENDATIONS

Based on the findings from the assessment of the impact of income-generating activities on the well-being and empowerment of rural women in Nnewi and Onitsha local government areas, here are some recommended interventions to enhance the positive impact:

1. Formulate a gender-mainstreamed credit, land, and financial services policy that seeks to address issues of equity in the credit, land, and financial service front:

The study reveals that the women do not have adequate autonomy to manage the financial resources and income and the access to Land is also limited among the women. Lack of ownership of such assets limits women's options to make decisions on financial matters and try to enter into more lucrative business propositions. To address this, the local government and banks have to adopt policies for women's land and property rights with cheap credit facilities, rebates, or micro-credit products designed for women in rural areas.

2. Contribute to the education programs geared toward women's development, which gets matched with locally feasible and higher-paid skills, and enrollment of girls in primary and secondary education in rural sectors:

Income generation ability is also associated with education, pointing strongly to the correlation between educational attainment and socioeconomic enfranchisement. However, it was also clear that there were definite barriers to education for women in these regions, which kept them from fully participating in the economy. Develop home-based adult instruction programs that would produce specific business and technical skills to meet market needs. For instance, trade skills like clothing designing, basket and winnowing, or knitting and weaving, could also help women to diversify their sources of income other than agri-business and earn better, thus, be economically empowered. It not only makes young women economically productive in the future but also maintains the economy of the coming generations and the health of homes.

3. Engage gender-specific community programs selected to question gendered sterility and policy-gendered conjugal choice:

The results show that economically active women have wider decision-making power than those who do not engage in earning an income, underlining the role of income generation in changing maternal roles. However, the change is constrained by cultural factors and this has been evident by the variation in empowerment results from family and culturally acceptable norms. More inclusive societal decisions can be achieved through shifting of perception by community-level interventions in matters to do with women's contribution to the finances of the household. Develop support programs for the local

politicians, religious organizations, and community-based organizations to launch promotion of the fact that partnership is good and equal responsibilities between partners in the household is the best. All these campaigns should employ appropriate culture appealing to change the negative attitudes towards women involving their economic and decision-making responsibilities (Heise et al., 2019).

4. Create targeted support programs that will make the government facilitate rural women's participation in high-paying sectors such as artisan industries, retail, and businesses:

Although agriculture is still the most dominant focus, the results of this study show that if women move from this sector into the artisan or business areas they get paid more therefore policy and funding interventions should focus more on such sectors. Unlike the general support for all income-generating activities, policies should target areas that have more earning potential and women's movement from lower value to higher value added.

5. Introduce instruments for the constant evaluation of the impact of empowerment interventions and redesign based on assessment results that are referred to as an adaptive M&E system:

Due to the multifaceted nature of the conditions that influence empowerment and considering the elements such as education, asset control, and social norms, it is necessary to develop an ongoing evaluation system that adapts the policies to real conditions and their results. Such checks can help confirm that programs remain current as they meet the new needs of the females in rural areas or highlight effective practices and the ones that lack effectiveness. Always gather information about income, expenditure, authority, and power to make decisions and women's attitudes towards being empowered. This data can thus offer an overall picture of the program's impact on learners. It is recommended that information coming from M&E is used for modifying the current programs, expanding the proven successful efforts, or adjusting the projects that show low efficiency.

5.4 SUGGESTIONS FOR FUTURE RESEARCH ON THE LINKAGES BETWEEN INCOME-GENERATING ACTIVITIES AND WOMEN'S EMPOWERMENT IN NIGERIA

The focus on the demographic and socioeconomic profiles of the rural women of Nnewi and Onitsha local government areas has been useful in establishing the background where these women's earning and empowering themselves, are situated. The study discovers that despite the similarities between the

two sectors, there are significant differences in some characteristics like age structure, education level, land ownership, and financial facilities.

Such differences in the socioeconomic characteristics of the rural women in the two local government areas call for the examination of context when establishing the relationship between waged employment and women's empowerment. The findings demonstrate that rural women are a diverse group, it requires that program interventions and support that is formulated for women in rural areas need to be contextualized according to location, level of poverty, and other characteristics of those areas.

Subsequent studies on the ways gendered income-generating activities and women's empowerment interrelate in the Nigerian household can be expanded upon employing a context-sensitive framework more detailed.

Firstly, taking more respondent samples randomly from more rural areas in Nigeria apart from the south-south zone in order to enhance the generalization of results and look for similarities in different areas. Also, using a cross-sectional study design to analyze the prevalence of income-generating activities on women's empowerment, decision-making ability, and general well-being will be beneficial since these variables are likely to change with time. More so, investigating how factors that cut across and interact, including marital status, household structure, and culture, influence the relationship between income-generating activities for women and women's empowerment is highly recommended.

Emphasis should be placed on studying intervention strategies common for improving the support received by women, and the extent to which credit, skills development, and market access serve to augment the benefits of income-generating activities for women's freedom and well-being. Additionally, performing interviews and focus group discussions to explore the research participants' daily life experiences and impressions of their working and business environment will help in a better understanding of the discourse.

5.5 SUMMARY

This research investigates the current income-generating activities of the rural women in Nnewi and Onitsha LGAs of Anambra State Nigeria, to establish the impacts of their earnings on the socio-economic status of these women and the extent they are empowered to share in household decisions. In the quantitative questionnaires part, certain types of income-generating activities rural women

participate in, their expenditures and expenses characteristics, as well as factors that potentially influence the financial independence and decision-making capability of those women were identified. Cultivation activities are most common, and although few women engage in higher earning categorizations like art making and trading, they have enhanced their economic power.

The study indicates that rural women spend their income to cover family necessities most especially health and education with a small disparity found in the spending patterns between Nnewi and Onitsha. Furthermore, 40 percent of the women said they had a major role in decision-making in their households meaning that economic activities are positively related to empowerment among women. However, some of these factors included restricted access to assets, low education status, and culture some of the factors that were seen to hinder their complete empowerment.

5.6 CONCLUSION

This research has proven that income-generating activities have a significant positive influence on the socioeconomic status and decision-making of women within the household leading to financial independence. However, as with any form of advancement, the level of empowerment and economic outcome depends on factors like education, ownership of land, and financial capital. Although income generation enables women to improve household livelihoods, a higher level of women's empowerment and poverty eradication involves positive macro-level changes like access to capital, skill-enhancing education, and liberal policies that transform the sexist culture. Therefore, these outcomes show evidence that the support of rural women's economic status is not only required for their advancement but also for the advancement of socioeconomic development, which calls for increased investments in effective and sustainable models that aim to overcome the economic and social factors that hinder women's economic promotion.

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APPENDIX A

QUESTIONNAIRE GUIDE

This questionnaire guide for this research study aims to capture extensive information on the income-generating activities among rural women in Nnewi and Onitsha both in Anambra State, Nigeria. The guide is divided into the following sections:

I. Demographic and Household Information

- Age
- Marital status
- Number of children
- Household size
- Education level
- Spouse occupation (if a person has a job and is working then the spouse should state what he/she does for a living).
- Land ownership status

II. Income-Generating Activities

- Primary occupation/income-generating activity
- Secondary income-generating activities
- How long has the candidate been engaged in the current activities conducted in the organization?
- Mean Monthly/Annual income per activity
- Impact of choices current income sources
- Some of the problems encountered when carrying out these activities

III. Contribution to Household Well-being

- The number of financial contributions the respondent makes towards the household income expenses incurred on Health, Education, Home expenses and Savings

- Impact on the decisions in the household (for example, financial ones, decisions regarding children's education and healthcare).
- Assessed the community's perception of the effect of income-generating activities on the welfare of the household.

IV. Access to Financial Services and Resources:

- Formal financial services such as those provided by a bank (account, loan, saving, etc.)
- Usage of credit from formal agencies (e.g. banks), and non-formal sources (e.g. money lenders)
- Agricultural extension services and training received
- Business development support services available to Small and Medium-sized enterprises

V. Aspirations and Needs

- Proposed acceptable business or income-generating ventures
- Issues that some individuals consider as obstacles to the development of the diversification of income sources
- Cooperation required for enhancement or increase of existing activity (financial, technical, infrastructural support, etc.)
- Recommendations for policies or programs which can enhance Rural Women's enterprises and economic participation

The questionnaire will be in part of a closed type of question that will enable the collection of the quantitative data package and also, the open type of the question that will allow the collection of the qualitative data package as well. The closed-ended questions will enable comparison of the responses of the two LGAs while the open-ended questions will give a qualitative view of the experiences and future expectations of the rural women.

I pretested the questionnaire with a limited number of respondents to make sure that the questions asked were comprehensible and appropriate to the study's objectives. Also, I had ear-to-ear training with the enumerators in an attempt to standardize the process of data collection as well as to address issues of ethical research.

APPENDIX B

SECTION 1: DEMOGRAPHIC INFORMATION

1. Name (optional) _____
2. Age _____
3. Marital status _____
4. Number of domestic utensils/ articles _____
5. Level of education _____

SECTION 2: INCOME-GENERATING ACTIVITIES

6. What are your major sources of income emanating from economically as you provide for your household needs?

7. For how many years have you participated in these activities?

8. How much money do you make from your business activities bring you on a monthly or yearly basis?

9. What are some of the difficulties that you encounter while performing such income-generating activities?

10. In what manner do these sources of income enhance your contribution to your household?

11. Is there any way that you have sought or been provided with training or any measure that helped to enhance your income-generating activity? Yes, if yes could you please elaborate?

12. What new forms of support would you like to receive to advance your income-generating activities?

SECTION 3: HOUSEHOLD DYNAMICS

13. In what ways do you allocate the income that you make from your activities toward the general household expenditures?

14. What part do you play in the decision-making process as to the usage of your income within the household?

15. How does your income-generating activity affect the well-being as well as the lives of members of your households?

SECTION 4: LOCAL ECONOMY

16. Have you been able to contribute to your local community from the proceeds of your business? If yes, kindly elaborate.

17. Is there any local program that has been put in place to support or encourage the income-generating activities of rural women in your area?

18. How else do local authorities or community organizations assist rural women in their income-generating activities?

ISS Research Ethics Review Form for RP research carried out by MA students¹

Aim:

This Form aims to help you identify research ethics issues which may come up in the design and delivery of your Research Paper (RP). It builds on the session on Research Ethics session in course 3105 and subsequent discussions with your peers and RP supervisor/reader. We hope the form encourages you to reflect on the ethics issues which may arise.

The process:

The Ethics Review process consists of answering questions in the following two checklists: B1-Low-sensitivity and B2-High-sensitivity. Depending on the answer to these questions you might need to fill section **C-Statement of Research Ethics** too.

The background document “ISS Research Ethics Guidelines for MA Students” provides advice and detailed information on how to complete this form.

Step 1 - Fill checklists B1 and B2

Step 2 - After answering checklists B1 and B2, the process proceeds as follows:

- **If you answer ‘yes’ to one or more low-sensitivity questions (checklist B1):** please discuss the issues raised with your supervisor and include an overview of the risks, and actions you can take to mitigate them, in the final design of your RP. You can refer to the ISS Research Ethics Guidelines for MA Students for help with this.
- **If you answer ‘yes’ to one or more high-sensitivity questions (checklist B2),** please complete section ‘C’ of the form below describing the risks you have identified and how you plan to mitigate against them. Discuss the material with your supervisor, in most cases the supervisor will provide approval for you to go ahead with your research and attach this form to the RP design when you upload it in canvas. If, after consultation with your supervisor, it is felt that additional reflection is needed, please submit this form (sections B1, B2, and C) to the Research Ethics Committee (REC) for review as follows:

When submitting your form to the REC, please send the following to researchethics@iss.nl:

- 1) the completed checklists B1 and B2 (or equivalent if dealing with an external ethics requirement)
- 2) the completed form C ‘Statement of Research Ethics’
- 3) a copy of the RP design
- 4) any accompanying documentation, for example, consent forms, Data Management Plans (DMP), ethics clearances from other institutions.

Your application will be reviewed by a reviewer who is not part of your supervisory team. The REC aims to respond to ethics approval requests within a period of 15 working days.

Step 3 - Integrating the Ethics Review process into the RP:

- This Ethics Review Form needs to be added as an annex in your final RP Design document to be uploaded in the Canvas page for course 3105.

¹ This checklist and statement is adapted from the Institute of Development Studies (IDS) Research Ethics Committee and informed by the checklists of two Ethics Review Boards at EUR (ESHCC and ERIM) and the [EU H2020 Guidance – How to complete your ethics self-assessment](#).

Project details, Checklists, and Approval Status

A) Project/Proposal details

1. Project/Proposal Title	
2. Name of MA student (applicant)	
3. Email address of MA student	
4. Name of Supervisor	
5. Email address of Supervisor	
6. Country/countries where research will take place	
7. Short description of the proposed research and the context in which it is carried out:	

B) Research checklist

The following checklist acts as a guide to help you think through what areas of research ethics you may need to address. For explanations and guidance please refer to the background document 'ISS Research Ethics Guidelines for MA students'. Please complete both sections (B1 and B2)

	<i>Please tick the appropriate box</i>	YES	NO
B1: LOW-SENSITIVITY			
1. Does the research involve the collection and or processing of (primary or secondary) personal data (including personal data in the public domain)?		<input type="checkbox"/>	<input type="checkbox"/>
2. Does the research involve participants from whom voluntary informed consent needs to be sought?		<input type="checkbox"/>	<input type="checkbox"/>
3. Will financial or material incentives (other than reasonable expenses and compensation for time) be offered to participants?		<input type="checkbox"/>	<input type="checkbox"/>
4. Will the research require the co-operation of a gatekeeper for access to the groups, communities or individuals to be recruited (e.g., administrator for a private Facebook group, manager of an institutions, government official)?		<input type="checkbox"/>	<input type="checkbox"/>
5. Does the research include benefit-sharing measures for research which takes place with people who could be considered vulnerable? – please revise the background document (Guidelines) for more information.		<input type="checkbox"/>	<input type="checkbox"/>

If you have ticked 'yes' to any of the above boxes (1-5), please discuss with your supervisor and include more information in your RP design describing the issue raised and how you propose to deal with it during your research.

ISS Research Ethics Review Form - MA Research

B2: HIGH SENSITIVITY	YES	NO
6. Does the research involve the collection or processing of sensitive (primary or secondary) personal data? (e.g. regarding racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, biometric data, data related to health or a person's sex life or sexual orientation)	<input type="checkbox"/>	<input type="checkbox"/>
7. Does the research involve participants for whom voluntary and informed consent may require special attention or who can be considered 'vulnerable'? (e.g., children (under 18), people with learning disabilities, undocumented migrants, patients, prisoners)?	<input type="checkbox"/>	<input type="checkbox"/>
8. Will it be necessary for participants to take part in the research without their knowledge and consent (covert observation of people in non-public places)?	<input type="checkbox"/>	<input type="checkbox"/>
9. Will the research be conducted in healthcare institutions, in healthcare settings, or will it involve the recruitment or study of patients or healthcare personnel?	<input type="checkbox"/>	<input type="checkbox"/>
10. Could the research induce psychological stress or anxiety or cause harm or negative consequences for research participants, researchers, or persons and institutions connected to them?	<input type="checkbox"/>	<input type="checkbox"/>
11. Could the situation in one or several of the countries where research is carried out put the researcher, individuals taking part in the research, or individuals connected to the researcher, at risk? Presence of an infectious disease such as COVID-19 is considered a risk – please provide information as outlined in the background document (Guidelines).	<input type="checkbox"/>	<input type="checkbox"/>
12. Does the research require ethical approval or research permission from a local institution or body?	<input type="checkbox"/>	<input type="checkbox"/>

If you have ticked 'Yes' to one of the above (5-11), please complete section 'C' below describing how you propose to mitigate the risks you have identified. After discussion with your supervisor, please submit the form to the Research Ethics Committee. In addition, if you have ticked 'Yes' to a question on any kind of personal data, please also complete the privacy questionnaire.

ISS Research Ethics Review Form - MA Research

YOU ONLY NEED TO COMPLETE THIS SECTION IF YOU HAVE ANSWERED YES TO ONE OF THE QUESTIONS IN SECTION B2 ABOVE (Questions 5-11)

C) Statement of Research Ethics

Using the background document 'ISS Research Ethics Guidelines for MA students', please address how you are going to deal with the ethics concern identified, including prevention measure to avoid them from manifesting, mitigation strategies to reduce their impact, and preparedness and contingency planning if the risks manifest.

Please number each point to correspond with the relevant checklist question above. Expand this section as needed and add any additional documentation which might not be included in your RP design, such as consent forms.

[TO BE COMPLETED BY MA STUDENT AND DISCUSSED WITH THE SUPERVISOR. IF THE SUPERVISOR FINDS IT NECESSARY TO SEEK FURTHER REVIEW, THE STUDENT MUST SUBMIT THE FORM TO THE RESEARCH ETHICS COMMITTEE]

D) Approval from Research Ethics Committee

*To be completed by the Research Ethics Committee only if

Approved by Research Ethics Committee: **Date:**

Additional comments for consideration from Research Ethics Committee:

If the REC needs more information before approving, the REC secretary will be in touch with the MA student. If after requesting more information the REC still has concerns, the REC secretary will ask the supervisor to discuss these with the student. In the unlikely event that there is still no resolution, the REC will refer the application to the Institute Board.

**SIGNING OF ISS ETHICS FORM**

Victoria Chin...



Mon 21/10/2024 21:05

A very good evening to you, hope this me...



Andrew Fischer



To: Victoria Chinonso Onyima

Tue 29/10/2024 14:03

Dear Victoria,

I approve your ethics form. I think this email is sufficient for them to accept my approval.

Best
Andrew

Andrew M. Fischer

[Professor of Inequality, Social Protection and Development](#)

Institute of Social Studies (ISS, The Hague), part of
Erasmus University Rotterdam



Reply

