Livelihood Build-up through Micro-entrepreneurship in Rural Nigeria

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Abstract

Purpose- Livelihood build-up is one of the most important pathways to improving the economic activities of rural areas. Despite an increasing call for diversification, through entrepreneurship, most rural households are challenged by limited means of livelihood. Consequently, the purpose of this study is to identify livelihood options for rural households through micro-entrepreneurship and analyze determinants and constraints to livelihood build-up in rural areas of Ogun State in the Southwest region of Nigeria.

Design/methodology/approach- A two-stage sampling technique was used to select 900 rural households for the study. The required primary data for the study was collected through a structured questionnaire. The data on livelihood activities of rural households, micro-enterprises, and rural household characteristics were collected. Simpson index, multiple regression, and descriptive statistics were used to analyze the data.

Findings- The results show that aside from agriculture and agribusiness-related activities (0.501), micro and retail business enterprises (0.619) are the dominant livelihood activities in the rural areas. Livelihood build-up in rural areas is significantly determined by factors including the size of the rural households (β = 0.458, t = 3.092, p < 0.05), and access to credit (β = 0.416, t = 2.895, P < 0.05). Also, the results show that the livelihood build-up of most rural households is constrained by lack of access to credit, risk-averse attitudes of most rural households, low level of awareness, poor rural infrastructure, and rural transportation problems.

Originality/value- The study focuses on the pathway to building a better livelihood for the rural populace through entrepreneurship. The findings of this study provide insight into part of the policy strategy required to solve livelihood challenges in most rural communities.

Keywords: Livelihood, Micro-entrepreneurship, Livelihood Diversification, Rural, Agriculture, Simpson index

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1. Introduction

Diversification of rural livelihoods is an important subject of rural development because earnings from the primary occupation are no longer sufficient to meet the needs of the rural poor. In most rural communities, livelihood poses a great challenge as a larger percentage of the rural people are often in a state of poverty where they lack access to basic necessities for survival. Livelihood represents a set of activities, assets, and access that jointly determine the individual and the households’ access to income, food, water, health, shelter, clothing, and related needs of life (Khatun & Roy, 2012; Mphade, 2016; Ayana, Megento & Kussa, 2021). At a global level, up to 90% of households in rural areas are engaged in farming and agricultural-related activities. In the Africa continent, over 70% of income and other livelihood earnings are generated from farming (Mphade, 2016). Unfortunately, the over-dependence of rural households on farming as the primary source of livelihood has not placed them above the poverty line. In Nigeria, rural communities are still being described with poverty, and lack of access to sustainable income and other livelihood assets (Oni & Fashogbon, 2013; Omotayo, et al., 2018).

For the rural poor to survive, there is a need for livelihood strategies that would sustain and support their households and communities. Livelihood is a way of securing basic necessities of life including different aspects of essential capital or assets. Such assets include financial (e.g., income, access to credit and investments), human (e.g., education, job, access to health), physical (infrastructure), and natural (land) and social assets (networks that facilitate opportunities) (Ayana, et al., 2021). Livelihood diversification is a strategy that allows rural households to construct a diverse portfolio of activities and social support capabilities in their struggle for economic survival and improvement in the standard of living (Warren, 2002; Gautam & Andersen, 2016). It also refers to the attempts by individuals and households to find new ways of raising incomes and reducing vulnerability to different livelihood shocks (Harvey et al., 2014; Banerjee & Jackson, 2017). Diversification could help rural people exploit multiple sources of income and asset acquisition.

Diversification of livelihoods at rural levels could occur in two ways. First, there could be diversification of agricultural practices where different opportunities in agricultural farming and businesses could be explored. Second, it could occur through non-agricultural livelihood diversification strategies such as undertaking micro-businesses entrepreneurship or selection of other non-agricultural options of livelihood such as casual jobs or migration to urban cities. However, existing study (Bhuiyan & Ivels, 2019) have shown that livelihood diversification through entrepreneurship activities at the micro-level is a possible strategy for supporting rural people's adaptive response to shocks, shortage of funds, and lack of access to basic needs.

In an uncertain economic environment, entrepreneurship is viewed as an essential tool to enhance the livelihoods of the most vulnerable people (Panda & Dash, 2014). Most entrepreneurial ventures are non-farm-based and are usually regarded as micro-enterprises in most rural settings with limited livelihood opportunities. For most developing parts of the world, studies (Sohns & Diez, 2018) have shown that micro-enterprises have important characteristics for the development of the rural economy. It is generally believed that diversification through entrepreneurial strategy could reduce poverty and support the economic upliftment of people (Cho, 2015). Micro enterprises are considered to be essential to absorbing excess labour force from rural agrarian activities, alleviating poverty, and reducing the rate of rural-urban drift (Gries & Naude, 2010; Wood et al., 2015; Sohns & Diez, 2018). Micro enterprises are businesses that employ less than ten with asset value below 10 million Naira, excluding land and buildings (SMEDAN, 2017). These characteristics of micro-enterprises appear more suitable for supporting rural livelihood activities due to the increasing size and distribution of the population across rural villages. Enterprise-based diversification appears to be more suitable due to its alleged potential to enhance the sustainable livelihood of rural people.

In Nigeria, rural dependency on small and marginal farming activities is becoming increasingly unsustainable. Rural-based farming is no longer able to meet the requirements of livelihood survival of over 90% of the rural populace. Consequently, rural households are constrained to look for alternative sources of livelihood. Some studies (Khatum and Roy, 2012; Tamvada, 2015) have suggested diversification through micro-business entrepreneurship as a possible adaptive response to livelihood challenges in rural communities. Yet, there is limited information on the possible options for most rural people. The main objective of this study is to investigate rural livelihood
diversification strategies using the frame of micro-business entrepreneurship.

The purpose of this study is to identify and analyze livelihood activities and existing micro-entrepreneurship of rural households; analyze determinants of livelihood diversification through entrepreneurship, and analyze the constraints to livelihood build-up in rural areas of Ogun State in the Southwest region of Nigeria. The findings of the study can help rural policy makers to identify the livelihood strategies that can lift poor rural communities from poverty. The study will provide adequate insights into livelihood diversification options available to rural people and serve as an opportunity to examine the relevance of micro-business entrepreneurship to rural livelihood diversification and survival. Also, the findings of the study have the potential to help rural managers to understand the effectiveness of micro entrepreneurship in rural livelihood management. Consequently, the basic research questions of the study are: What are the existing entrepreneurship options for livelihood diversification of rural households? What are the significant determinants of livelihood strategies of rural households through micro entrepreneurship? And what are the challenges or constraints to livelihood in rural communities in Ogun State of Southwest Nigeria?

2. Research Theoretical Literature

Diversification of livelihoods is a common coping strategy that is employed to manage economic shocks and instruments of reducing poverty (Gautam & Andersen, 2016). At the rural level, it is a strategy for rural households to build a diverse economic capability away from existing farming activities, to improve income and required assets for a living (Ellis, 2000; Audretsch et al., 2012; Tamvada, 2015; Ayana et al., 2021). Available studies indicate that diversification from farm to non-farm economic strategies empowers rural households to have better livelihoods through improved incomes, enhanced food security, and better livelihood assets (Bezu et al., 2012; Hoang et al., 2014). However, the extent to which diversification from farming to non-farm business could ameliorate the livelihood condition of the rural poor remains unknown (Gautam & Andersen, 2016).

As a possible livelihood alternative for rural people, Bhuiyan and Ilevs (2019) argued for the relevance of micro-entrepreneurship. While micro-enterprises could offer to enable the availability of microcredit, the study could not find its direct effect on the livelihood outcomes of the rural poor. Rather, increased worry and life dissatisfaction among the rural populace are observed. This shows that the anticipated benefit of micro-entrepreneurship to support rural livelihood remains unclear (Becchetti & Conzo, 2013). A study conducted by Khatun and Roy (2012) suggests that constraints to benefit from rural livelihood diversification options could be due to specific rural households’ characteristics. But, support for this argument is weak due to likely heterogeneity across regions and livelihood groups. In a similar study conducted by Ayana et al. (2021), different factors including the level of different forms of assets were found to influence the livelihood diversification strategy of the rural people. The identified factors are however different from those established by Ellis (2000) indicating a lack of consensus on the determinants of rural livelihood diversification.

Despite this finding, the observed strategy of diversification by the researchers is more of specialization in trade rather than diversification. This further leaves a gap for further inquiry.

As the entrepreneurial process is determined by several factors other than the entrepreneurs’ personal characteristics such as education and other demographics (Stam, 2011; Sohns & Diez, 2018), characteristics of the region whether rural or urban could also play important roles (Hindle, 2010; Sohns & Diez, 2018; Ayana et al., 2021). It remains questionable whether entrepreneurship at the micro level could support livelihood strategies in the rural environment. Most of the empirical studies on the relevance of micro-entrepreneurship are located in a non-rural environment in developing nations (Tamvada, 2015; Hundt & Sternberg, 2016).

The existing literature on rural livelihood diversification has ignored the empirical contribution of micro-entrepreneurship to rural economic shocks. The possible entrepreneurial opportunities in rural settings are largely ignored. Furthermore, the likely determinants of rural livelihood diversification in developing countries like Nigeria and her cultural diversity are yet to be explored. The existing literature has also not provided the answer to the question of whether rural livelihood diversification is possible through micro-business entrepreneurship. Livelihood outcomes encompass many assets ownership to boost the economic capacity of rural households. The implication of entrepreneurial option as a livelihood enhancing strategy is yet to receive adequate attention in the literature, hence, this study.
3. Research Methodology

The study was carried out in rural communities in Ogun State located in Southwest geographical region of Nigeria. There are large rural communities in the selected area of study. The primary occupation of people in these rural communities is farming with huge potentials for entrepreneurship activities. The study area falls within the latitudes 6°N and 8°N and longitudes 3°E and 5°E. The study area is bounded by the Republic of Benin in the West and covers about 16,762 square kilometers (Solanke, 2015). The sample population includes rural households in 23 rural communities with increasing levels of entrepreneurial activities as livelihood options. The rural communities in the study area have sparse populations. Hence, villages were categorized into two based on population sizes. The villages sampled include Kikelomo, Olorunda, Obada, Okeola, Olouw, Isoope, Kesan, Odorori, Okerori, Olouw, Isaleearaba and Idofoye. The livelihood of the rural populace in the study area is largely agricultural with a good presence of micro-enterprises and trade. A two-stage sampling technique was used. A total of 900 rural households based on the +/−5% margin of error, the standard deviation of 0.5, and the confidence level of 95% were sampled. However, only 675 representing 75% was found useful for further data analysis. The items for the instrument include rural households’ characteristics, rural livelihood strategies, micro-enterprises in rural areas, and its characteristics. The data was analyzed using diversification index such as the Simpson index (SID), and multiple regression analysis. The SID, a diversification index is measured as:

\[ SID = 1 - \sum_{i=1}^{n} P_i \]

N represents the total number of income sources of respondents, and \( P_i \) indicates the proportion of the income of the \( i \)th household. The value of \( P \) lies between 0 and 1. The index takes a value of 0 when the income source is one, indicating a single source of income, and moves closer to one of the levels or choices of livelihood diversification is more than one. The multiple regression model is specified to identify the factors of livelihood diversification. The general model of the regression is specified as:

\[ SID = \beta_0 + \beta_{age} + \beta_{hhs} + \beta_{edu} + \beta_{sex} + \beta_{credit} + \beta_{coop} + \beta_{asset} + \mu \]

(2)

Where:

- \( SID \) = Simpson Index (Dependent variable); Age = Age of respondents; hhs = Household size; sex = Gender of the respondents; credit = access to credit; coop = cooperative membership; asset = asset ownership; \( \beta \) = parameter to be estimated; \( \mu \) = error term

4. Research Findings

Results in Table 1 show the socioeconomic characteristics of the respondents. The results indicate that most (61%) of the sampled households are male while 38.7% are female. The age distribution of the respondents shows that 27.3% are less than 30 years of age; 41.3% are between 31 and 40 years of age; 19.3% are in the age bracket of 41 and 50 years; 10.7% are between 51 and 60 years of age. Less than 2% (1.3%) are above 60 years of age. The results suggest that most of the respondents are still in their active age bracket. According to study cases, older population group in the rural communities are reducing due to negative consequences of primitive ways of carrying out farming activities. Consequently, most youths are drifting towards entrepreneurship against full concentration on agriculture as the primary source of livelihood.

The descriptive statistics of the marital status show that 23.3% are single while 62.0% are married. Also, 11.3% are divorced while 3.3% are widowed. The distribution statistics of the household size show that 56% of the sample have between 1 and 3 members in their households; 26.7% have between 4 and 6 household sizes while 14.6% have a household size ranging between 7 and 9. The results further show that 2.7% have up to 10 members in their household. The statistics of the level of education indicate that 24.7% have no formal education, 46.7% have primary education, 17.3% have secondary education while 11.4% have post-secondary education. Evidence from the field shows that villagers in the study area have made attendance at primary school level a customary issue. Consequently, most of the village people have one level of formal education or the other. The descriptive statistics show that the respondents are in their active age bracket to pursue diversified means of living with an appreciable level of education to manage information relating to their livelihood.
Table 1: Socio-economic characteristics of respondents

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
<th>Frequency</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>Male</td>
<td>414</td>
<td>61.3</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>261</td>
<td>38.7</td>
</tr>
<tr>
<td>Age (years)</td>
<td>&lt; 30</td>
<td>184</td>
<td>27.3</td>
</tr>
<tr>
<td></td>
<td>31-40</td>
<td>279</td>
<td>41.3</td>
</tr>
<tr>
<td></td>
<td>41-50</td>
<td>130</td>
<td>19.3</td>
</tr>
<tr>
<td></td>
<td>51-60</td>
<td>72</td>
<td>10.7</td>
</tr>
<tr>
<td></td>
<td>60 and above</td>
<td>9</td>
<td>1.3</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Single</td>
<td>157</td>
<td>23.3</td>
</tr>
<tr>
<td></td>
<td>Married</td>
<td>419</td>
<td>62.0</td>
</tr>
<tr>
<td></td>
<td>Divorced</td>
<td>76</td>
<td>11.3</td>
</tr>
<tr>
<td></td>
<td>Widowed</td>
<td>22</td>
<td>3.3</td>
</tr>
<tr>
<td>Household size</td>
<td>1-3</td>
<td>378</td>
<td>56.0</td>
</tr>
<tr>
<td></td>
<td>4-6</td>
<td>180</td>
<td>26.7</td>
</tr>
<tr>
<td></td>
<td>7-9</td>
<td>99</td>
<td>14.6</td>
</tr>
<tr>
<td></td>
<td>10 and above</td>
<td>18</td>
<td>2.7</td>
</tr>
<tr>
<td>Education (years)</td>
<td>No Formal Education</td>
<td>166</td>
<td>24.7</td>
</tr>
<tr>
<td></td>
<td>Primary Education</td>
<td>315</td>
<td>46.7</td>
</tr>
<tr>
<td></td>
<td>Secondary Education</td>
<td>117</td>
<td>17.3</td>
</tr>
<tr>
<td></td>
<td>Post-secondary</td>
<td>77</td>
<td>11.4</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2022

4.1. Diversification options through micro-entrepreneurship

Results in Table 2 show the different micro-entrepreneurship options taken by rural households as means of diversification and survival. The results based on the Simpson index indicate that most rural households diversify largely into micro and retail businesses (0.619), and technical works (0.548). The results further show that some rural households diversify from main agricultural cultivation to value chain businesses in agriculture and agribusiness-related activities (0.501). Transport services from rural areas to urban centers (0.384) were also part of the option taken by the rural areas. Teaching at a pre-basic level in the education sector (0.195) and wage labor in farm construction sites (0.225) were part of the options for living for the rural people.

Table 2: livelihood diversification through micro entrepreneurship options

<table>
<thead>
<tr>
<th>Livelihood categories</th>
<th>Simpson Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture and Agribusiness activities</td>
<td>0.501</td>
</tr>
<tr>
<td>Wage labour</td>
<td>0.225</td>
</tr>
<tr>
<td>Micro and retail business</td>
<td>0.619</td>
</tr>
<tr>
<td>Transport</td>
<td>0.384</td>
</tr>
<tr>
<td>Education</td>
<td>0.195</td>
</tr>
<tr>
<td>Technical works</td>
<td>0.548</td>
</tr>
</tbody>
</table>

Source: Data Analysis, 2022

4.2. Determinants of livelihood build-up through micro entrepreneurship

Table 3 shows the determinants of livelihood diversification in the study area. The diagnostics of the multiple regression model show the appropriateness of the specification. Several socioeconomic factors are found to determine the livelihood diversification among rural households. Age of the respondents, gender, household size, and access to credit significantly (P < 0.05) determine livelihood diversification of the rural households. The coefficient of age is negative but significant (β = -0.341, t = 3.647). The results indicate that younger members of the households
can diversify their means of living better than the old ones. The younger the composition of the households, the more the capability to have diversified means of living. The results also show that gender has an indirect effect on livelihood diversification ($\beta = -0.167, t = 3.271$). The negative sign associated with the coefficient of gender show that households with more female members can diversify more than others. Furthermore, household size ($\beta = 0.458, t = 3.092$) has a direct effect on livelihood diversification. The finding suggests that the more the size of the households, the more the need for livelihood diversification. Furthermore, credit access ($\beta = 0.416, t = 2.895$) also has a direct effect on diversification. Households with greater access to credit can diversify more than those with lesser access to credit.

### Table 3: Determinants of livelihood build-up

<table>
<thead>
<tr>
<th>Variables</th>
<th>Coefficients</th>
<th>t-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>-0.167</td>
<td>-3.271***</td>
</tr>
<tr>
<td>Age</td>
<td>-0.341</td>
<td>-3.647***</td>
</tr>
<tr>
<td>Marital status</td>
<td>0.072</td>
<td>1.439</td>
</tr>
<tr>
<td>Education</td>
<td>0.287</td>
<td>1.321</td>
</tr>
<tr>
<td>Household size</td>
<td>0.458</td>
<td>3.092***</td>
</tr>
<tr>
<td>Access to credit</td>
<td>0.416</td>
<td>2.895**</td>
</tr>
<tr>
<td>Cooperative membership</td>
<td>1.769</td>
<td>0.414</td>
</tr>
<tr>
<td>Asset value</td>
<td>1.204</td>
<td>1.763</td>
</tr>
<tr>
<td>Intercept</td>
<td>4.600</td>
<td>4.219***</td>
</tr>
</tbody>
</table>

Adjusted $R^2 = 0.715$
F-value = 11.481
P-value = 0.000
N = 675

Source: Data Analysis, 2022

### 4.3. Constraints to diversification among rural households

The identified constraints to diversification among the rural households are presented in Table 4. The constraints are ranked according to the level of difficulties they pose to livelihood diversification.

### Table 4: Constraints to diversification

<table>
<thead>
<tr>
<th>Constraints</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk-averse attitude</td>
<td>2nd</td>
</tr>
<tr>
<td>Lack of access to credit</td>
<td>1st</td>
</tr>
<tr>
<td>Lack of awareness and training</td>
<td>3rd</td>
</tr>
<tr>
<td>Poor infrastructural facilities</td>
<td>4th</td>
</tr>
<tr>
<td>Transportation</td>
<td>5th</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2022

### 5. Discussion and Conclusions

Entrepreneurship, especially at micro level is capable of improving livelihood status of rural households. Limited access to livelihood options could worsen the economic conditions of most rural people who are generally characterized as resource-poor. Hence, it is important for rural managers and policy makers to identify livelihood options for rural people. Consequently, we identified and analyzed the livelihood activities and existing micro-entrepreneurship of rural areas in this study. Preliminarily, the results showed that over 60% of the rural households are male dominated while 60.6% are in the age bracket of 31 and 50 years. The active age bracket is part of the factors driving livelihood diversification from farming to micro-entrepreneurship. The results from Simpson Index showed that the existing entrepreneurship options for livelihood diversification are micro and retail enterprises.
Livelihood Build-up through Micro Entrepreneurship as a response to Changing Consumption Patterns: Evidence from Humla, Nepal,


References


ایجاد معیشت از طریق کارآفرینی خرد در مناطق روستایی نیجریه

محمد افولابی الادجا 1
مورف سانجو 2
نورالدین افولابی سوفولو 3

چکیده مبسوت

1. مقدمه
هدف این مطالعه شناسنامه و تجویه و تفاوت‌الیتیهای زندگی و میکرو-کارآفرینی موجود در خاروپارهای روستایی است; تجربه و تحلیل عوامل تصمیم‌گیری برای تنومنوی زندگی از طریق کارآفرینی و تجویه و تحلیل محدودیت‌های ساخت کارآفرینی در مناطق روستایی ایالت اوگون در منطقه جنوبی نیجریه است. یافته‌های این مطالعه می‌توانند به شناسنامه روستایی‌ها در کارآفرینی کسب و کار کمک کنند تا این درمان‌های زندگی را شناسنامه کنند که می‌توانند جوامع کارآفرینی را از بین ببرند. این مطالعه برای مردم روستایی‌ها، این گونه ارائه می‌دهد که بیشتر روستایی‌ها در مناطق محدودیت‌های زندگی و کارآفرینی بکار می‌رود.

2. مبانی نظری تحقیق
ادبیناد موجود در مورد تنوع منابع زندگی در مناطق روستایی، تأثیر تجربه کارآفرینی میکرو در برابر تکانه‌های اقتناضیدی روستایی‌ها پرداخته است. این پژوهش برای ترویج کارآفرینی و کارآفرینی میکرو در مناطق روستایی است. همچنین، با توجه به شاخص‌های کارآفرینی موجود در مناطق روستایی، این پژوهش به دیدگاه‌های جدید در این زمینه توجه دارد.

3. روش تحقیق
نتایج نشان می‌دهد که به جز فعالیت‌های مرتبط با کشاورزی و کسب‌وکار در کشوری (2011)، طرح‌های تجاری کوچک و جردابی در مناطق روستایی می‌تواند منابع معنی‌داری در تأمین معیشت روزمره در مناطق روستایی باشد. این پژوهش نشان می‌دهد که با توجه به نتایج آماری، تحقیق و پژوهش در این زمینه می‌تواند به دست آورندگان کارآفرینی و کارآفرینی میکرو در مناطق روستایی، و پیشنهادات و تکنیک‌های جدید را برای کسب و کار در مناطق روستایی ارائه نماید.
کشاورزی به کارآفرینی میکرو، فرآیند تربیتی برای حل جالش‌های سیک‌زندگی در اکثر اجتماعات روستایی ارائه می‌دهد.

بحث و نتیجه‌گیری

کشاورزی، به ویژه در سطح میکرو، قادر به بهبود وضعیت سیک‌زندگی خانواده‌ای روستایی است. دسترسی محدود به زمین‌ها می‌تواند شرایط اقتصادی اکثر مردم روستایی را که به طور کلی به عنوان محدود منابع شناخته می‌شوند، بدتر کند. بنابراین، باید مدیران و سیاست‌گذاران روستا به دنبال کاهش سیک‌زندگی و استفاده از مقادیر مالی‌های موجود در مناطق روستایی در منطقه مورد مطالعه آنهاست.

کلیدوواژه‌ها: سیک‌زندگی، کارآفرینی میکرو، تربیت، سیک‌زندگی روستا، کشاورزی، شاخصی سیک‌زندگی

تشکر و قدردانی

مطالعه توسط صندوق ارتقاء مهارت عالی (TETFUND)، و نیجریه، به همکاری دانشگاه خودرو، اتریش که در این مطالعه فعالیت‌های مهارت و کارآفرینی میکرو موجود در مناطق روستایی را شناسایی و تجزیه و تحلیل کرد. بنا بر طرح مقدمه، نتایج این مطالعه گزارش شده است که در سطح میکرو در روستاهای مورد مطالعه، در حالی که ۶۰% از آنها در باره سنی ۳۱ تا ۵۰ سال قرار دارند، به سمت فعالیت‌های اقتصادی و سیک‌زندگی از

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