

## Training Needs of Rural Women Entrepreneurs in Non-Farm Enterprises in Imo State, Nigeria

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### Abstract

*The study measured the variables : socio- economic characteristics of the respondents, their non-farm preferred enterprises, perceived training needs, and challenges encountered by the respondents in the study area. The sample size was 120 respondents generated via multi-stage sampling procedure. Data were generated using questionnaire and analyzed using descriptive statistics such as frequency, percentage, mean, ranks, pooled mean and standard deviation. Results showed 30 years as the mean age of the respondents, 83.3 % were literates, 70.8 % were married and earned a mean monthly income of ₦27,250.00. Eateries ( $\bar{x}$  = 3.17), farm- gate trading ( $\bar{x}$  = 3.08), hired labour workers ( $\bar{x}$  = 3.04) and general merchandise ( $\bar{x}$  = 3.00) were identified as non-farm enterprises in the study area. Record - keeping ( $\bar{x}$  = 4.17), access to capital ( $\bar{x}$  = 4.08), self - confidence ( $\bar{x}$  = 3.83), decision - making ( $\bar{x}$  = 3.75), resource allocation ( $\bar{x}$  = 3.71) and market information ( $\bar{x}$  = 3.50), were identified as preferred training needs by the respondents. High social barrier (100%), lack of start-up fund (95.83 %), lack of credit facilities (91.67 %), limited access to business training (79.17 %) were identified as challenges confronting rural women entrepreneurs. The study concludes that the rural women entrepreneurs training needs include record keeping and how to access capital, therefore government and other stakeholders should encourage and empower the respondents by mounting entrepreneurial training in the areas of identified training needs.*

**Key Words:** Training needs, rural women entrepreneurs, non-farm enterprise.

### Introduction

Entrepreneurial talents and capabilities abound in all rural communities, but their translation to innovative action depends on appropriate stimuli and environment, and these stimuli can be generated through training (Agbarevo, Uduma and Ellah, 2006). Training, according to Ukoha (2014), is the process of acquiring skills to perform a job better. It helps people to become qualified and proficient in doing some job. It also, plays an important role in the advancement of human performance in a given situation (Sajeev and Sangha, 2010). It provides a systematic improvement of knowledge and skills which in turn helps the trainees to function effectively and

efficiently in their given task on completion of the training. Similarly, “Need” is the gap that exists between what is and what should be. Ekong (2003) defined need as a condition that exists between what is and what is desirable. Laogun (2002) equally, defined need as a perception of lack of something which if present, would improve the welfare of individual. Hence, need therefore, is a function of individual or group behaviour. It was based on the above premise that Laogun (2002) argued that human performance is a function of the gap or need that exists between what is or the present condition and the desirable or expected performance. Therefore, according to him, training needs is the learning needed by an individual to leave undesirable level and move to desirable level. Ekong (2003) equally, stated that training need analysis epitomizes what leads an individual or group to perform to a desired level; it prioritizes the needs that affect behaviour for a better performance or ability. He equally, observed that appropriate training programmes can play a critical role in bridging this gap, providing beneficiaries with the new skills and technical knowledge necessary to implement improved methods and make informed decisions about the best options to suit their needs. He further, noted that effective training of any kind requires comprehensive knowledge of the training needs of the target group. Nwachukwu (2008) observed that in many cases in Nigeria, that training needs of the beneficiaries were identified by organizations or individuals at national level without taking into account the specific needs and preferences of the beneficiaries themselves. He therefore, concluded that this often led to a mismatch between training programmes and methods and the specific requirements of beneficiaries in terms of skills, knowledge and interest. It was based on that note that, a training needs assessment identifies the “gap” between current performance and the performance required and thereby explores the causes and reasons for the gap and methods for closing or eliminating it (Laogun, 2002). Therefore, a needs assessment that takes into account the views of the beneficiaries is essential to ensure that the design and development of training curricula meets the needs of those it aims to serve (Rajani, 2008). Training women for entrepreneurial and managerial capabilities is conceived as one of the most important factors for accelerating growth. However, the efforts that are being made only brought changes quantitatively but not qualitatively. Therefore, it is only appropriate training and interventions that can bring qualitative changes in the situation. However, training needs often remain the responsibility of outside training operators. The training operators are characterized by their analysis of the situation and objectives that they are pursuing which are often times determined by their institutional requirements (Laogun, 2002).

On the other hand, Rajani (2008) postulated that entrepreneurship was a more suitable profession for women than regular employment in public and private sectors since they have to fulfill dual roles. He equally, stated that the two most important goals for the establishment of businesses by women were to generate income to support themselves and their families and to achieve enough balance between work, family responsibilities and other interests. However, women initiate micro – enterprises because of certain factors that limit their capacity to start large ventures. Such limitations include: low level of self – confidence, little access to technical information, poor local market conditions, regulatory barriers and no access to capital among others (Rajani, 2008). In a related situation Himanshu *et al.*, (2013)

have noted recent shift to non–farm income generating activities in the Nigerian rural areas due to increase in population which has led to land scarcity among rural dwellers. They equally, noted very low income returns from farming activities which are saddled with the uncertainties of rainfall and input supply which result to low yield and returns. Therefore, in order to meet up with the household demands which are on the increase, the rural dwellers diversify into non–farm income generating activities. Similarly, Kazungu and Guuroh (2014) observed that non–farm sector is very diverse in its nature and activities. Ogbunje, Chidebelu and Nweze (2015) equally, noted that non-farm sector is of importance to the rural economy because of its production linkages and employment effects, while the income it provided to the rural households represented a substantial growing share of farm capital. Rajani (2008) equally, posited that development as entrepreneurs is a recently discovered phenomenon for which women need motivation, training and family support. He further stated that in realizing the need for training, government started introducing several programmes as a means of empowering the women entrepreneurs. It was based on the above that the study sought to assess the training needs of rural women entrepreneurs in non–farm enterprises in Imo State, Nigeria. The study specifically sought to:

- (i) examine the socio economic characteristics of the respondents,
- (ii) identify the respondents' preferred non–farm enterprises;
- (iii) determine the respondents' perceived area of training needs in the non–farm enterprises;
- (iv) determine the respondents' preferred methods and time of training and
- (v) identify the challenges encountered by rural women entrepreneurs in the study area.

## **Methodology**

The study was conducted in Imo State, Nigeria. Imo State is located in the South Eastern part of Nigeria. The State lies between longitude 6<sup>o</sup> 50' and 7<sup>o</sup> 25' East of the Greenwich Meridian and latitude 4<sup>o</sup> 45' and 7<sup>o</sup> 15' North and is located in the tropical rain forest belt of Nigeria. The State has a population of 3,934,899 people with an annual growth rate of 3.2 % with a population density of about 815 persons / KM<sup>2</sup> (National Population Commission (NPC), 2006). Imo State is divided into three main Agricultural Zones namely: Owerri, Orlu and Okigwe Agricultural Zones respectively (Mbah, 2001).

The population of the study comprised all rural women entrepreneurs engaged in non – farm enterprises in the study area. A sample size of 120 respondents realized via multi- stage random sampling procedure was used. In the 1<sup>st</sup> stage, all three Agricultural Zones of Imo State were selected. In 2<sup>nd</sup> stage, four Agricultural Blocks were randomly selected from each of the three Agricultural Zones to give a total of 12 Agricultural Blocks out of the 38 blocks in the state. In the 3<sup>rd</sup> stage, 10 respondents were randomly selected from each of the 12 selected Agricultural Blocks to give a total of 120 respondents that were used for the study. Primary data were generated using structured questionnaire. Data generated were analyzed using descriptive statistics such as frequency counts, percentages, mean, pooled mean and standard deviation respectively. Borich Model (1980) was adopted for the assessment of the training needs of the respondents. The model which assumed the

difference in two extreme positions; that is – the measure of behaviour, skills, and competencies of training and what should be – which is the goal of the programme was used for the study. In order to identify the non- farm preferred enterprise, a 4 point Likert-type scale of highly preferred scored 4, preferred scored 3 points, not highly preferred, 2 points and not preferred 1 point respectively. A bench mark of 2.5 was established. Any mean score  $\geq 2.5$  was adjudged as significant and any mean score  $< 2.5$  was adjudged as not significant. On the other hand, in order to determine the perceived area of training needs by the respondents in the study area. A 5 point Likert scale of very high interest scored 5 points, high interest scored 4 points, moderate interest scored 3 points, low interest scored 2 points and very low interest scored 1 point respectively. A bench mark of 3 points was established, any mean score  $\geq 3$  was adjudged significant, while any mean  $< 3$  was adjudged not significant.

## **Results and Discussion**

### **Socio-Economic Characteristics of the Respondents.**

Table 1 shows the mean age of the respondents as about 30 years. This indicates that the women were young and at the peak of their socio economic activities (Ekong, 2010). Table 1 equally, shows that about 83.3 % of the respondents were literates, with about 25 % completing primary education, 33.3 % completing Secondary School and 25 % completing tertiary education respectively. This finding also indicates that the respondents were literate enough to undertake any entrepreneurial activities. About 70.8 % of the respondents were married and only 16.7 % were single, with mean household size of about 5 persons which indicates that the respondents engaged into entrepreneurial activities in order to generate income to support themselves and their families. The finding corroborates Rajani (2008) who observed that the women entrepreneurs' had two very important goals for the establishment of businesses and these were; to generate income to support themselves and their families and to achieve enough balance between work, family responsibilities and other interests. Table 1 equally, shows mean monthly income of ₦27,250.00 for the respondents with about 8 years as the mean years of business experience. This corroborates Babatunde (2008) who reported that income from non- farm sector doubles as risk minimization and household income stabilization strategies for the rural household in Nigeria.

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

| <b>Variables</b>                      | <b>Percentage (%)</b> | <b>Mean (<math>\bar{x}</math>)</b> |
|---------------------------------------|-----------------------|------------------------------------|
| <b>Age</b>                            |                       |                                    |
| 16 -25                                | 25.00                 |                                    |
| 26 - 35                               | 41.67                 |                                    |
| 36 & above                            | 33.33                 | 29.8years                          |
| <b>Marital status</b>                 |                       |                                    |
| Single                                | 16.67                 |                                    |
| Married                               | 70.83                 |                                    |
| Widowed                               | 04.17                 |                                    |
| Divorced/Separated                    | 08.33                 |                                    |
| <b>Education attainment</b>           |                       |                                    |
| No formal education                   | 16.67                 |                                    |
| Primary school                        | 25.00                 |                                    |
| Secondary school Certificate          | 33.33                 |                                    |
| Tertiary institution                  | 25.00                 |                                    |
| <b>Household size (No of persons)</b> |                       |                                    |
| ≤ 2                                   | 12.50                 |                                    |
| 3 – 4                                 | 25.00                 |                                    |
| 5 - 6                                 | 33.33                 | 5 persons                          |
| 7 & above                             | 29.17                 |                                    |
| <b>Monthly income in naira (₦)</b>    |                       |                                    |
| 10,000.00 – 18,000.00                 | 16.67                 |                                    |
| 19,000.00 – 27,000.00                 | 33.33                 | 27,250.00                          |
| 28,000.00 – 36,000.00                 | 25.00                 |                                    |
| 37 & above                            | 25.00                 |                                    |
| <b>Years of business experience</b>   |                       |                                    |
| ≤ 5                                   | 12.50                 |                                    |
| 6 - 10                                | 33.33                 | 8.3 years                          |
| 11 & above                            | 45.83                 |                                    |

Source: Field Survey 2016

### Identification of Non-Farm Enterprises

Table 2 shows the non-farm enterprises the respondents preferred and were engaged in: eateries (Restaurants/ Bars) ( $\bar{x}$  = 3.17), farm – gate petty – trading ( $\bar{x}$  = 3.08), hired labour worker ( $\bar{x}$  = 3.04). Others include: general merchandise ( $\bar{x}$  = 3.00), traditional midwives/ healer ( $\bar{x}$  = 2.93), hair saloon ( $\bar{x}$  = 2.92) and agro – processing ( $\bar{x}$  = 2.92). Tailoring/ Cloth weaving and soya milk making ( $\bar{x}$  = 2.75) respectively, phone call centres ( $\bar{x}$  = 2.67), soap making ( $\bar{x}$  = 2.67) and pottery with a mean score of ( $\bar{x}$  = 2.63). These had mean scores above the benchmark of 2.50, showing they were the preferred enterprises by the respondents. On the other hand, confectionery ( $\bar{x}$  = 2.21), transport services ( $\bar{x}$  = 1.83) and artisans ( $\bar{x}$  = 1.58) were the least preferred with mean scores below the benchmark 2.50. This implies that out of 15

enterprises investigated, the women entrepreneurs in the study area preferred to be engaged in 12 of them. This corroborates the findings of Ogbanje, Chidebelu and Nweze (2015) which reported that female entrepreneurs in Nigeria operated more in the informal sector (traditional sector) that is home based which comprised mainly retail and service enterprises.

**Table 2: Identified non–farm enterprises**

| <b>Enterprises</b>              | <b>Mean (<math>\bar{x}</math>)</b> | <b>Standard Deviation</b> |
|---------------------------------|------------------------------------|---------------------------|
| Eateries (Restaurants and Bars) | 3.17*                              | 0.947                     |
| Farm-gate petty-trading         | 3.08*                              | 0.958                     |
| Hired Labour workers            | 3.04*                              | 0.982                     |
| General Merchandise             | 3.00*                              | 1.017                     |
| Traditional midwives/Healers    | 2.93*                              | 1.109                     |
| Hair salon operation            | 2.92*                              | 0.965                     |
| Agro processing                 | 2.92*                              | 1.042                     |
| Tailoring/ Cloth weaving        | 2.75*                              | 1.015                     |
| Soya milk making                | 2.75*                              | 1.094                     |
| Phone-call operating centres    | 2.67*                              | 1.183                     |
| Soap making                     | 2.67*                              | 0.853                     |
| Pottery making                  | 2.63*                              | 1.116                     |
| Confectionery                   | 2.21                               | 1.084                     |
| Transport service operation     | 1.83                               | 0.990                     |
| Artisans                        | 1.58                               | 0.762                     |

\* =High

Source: Field Survey 2016

### **Areas of Training Needs**

Table 3 shows that trainings on record keeping ( $\bar{x}$ = 4.17, SD = 0.31), access to capital ( $\bar{x}$ = 4.08, SD= 0.298), self – confidence ( $\bar{x}$ = 3.83, SD = 0.265). Decision – making ( $\bar{x}$ = 3.75, SD = 0.252) and resource allocation ( $\bar{x}$ = 3.71, SD= 0.247) had mean scores above 3.00 which showed the respondents were interested in them and needed the training. Others include trainings on market information ( $\bar{x}$  = 3.50, SD = 0.247), numeric manipulation ( $\bar{x}$ = 3.46, SD = 0.20) and entrepreneurial skills ( $\bar{x}$ = 3.17, SD = 0.139); these, they also had interested in as shown by the mean scores above the benchmark of 3.00. Trainings on investment opportunities ( $\bar{x}$ = 2.67, SD = - 0.139), networking ( $\bar{x}$ = 2.33, SD = - 0.21), ability to identify investment opportunity ( $\bar{x}$  = 1.92, SD = - 0.278), commitment to business ( $\bar{x}$ = 1.75, SD = - 0.366), E-marketing web ( $\bar{x}$ = 1.3,SD = -0.353) and business evaluation and growth ( $\bar{x}$ = 1.25, SD = - 0.30), had mean scores below the benchmark of 3.00 and the respondents did not show much interest in them. Table 3 therefore shows that out of 14 areas of training needs investigated, the respondents indicated high interest in 8 of them while their interests in the other remaining 6 was low . This implies that the women entrepreneurs preferred training in the areas that centered mainly on small – scale enterprises. This result corroborates Rajani (2008) who posited that female entrepreneurs operate more in the informal sector or in traditional female sector

which primarily includes retail and service activities. This allows them to operate from home where they can satisfy competing demands for their time caused by the disproportionate share of household and child care responsibilities. Also, he argued that the informal sector requires less experience and lower start – up capital, the downside is that these sectors also offer lower return, social norms are also an important factor accounting for high number of women entrepreneurs who operate in the informal sector.

**Table 3: Areas of preferred training needs**

| <b>Training Options</b>                    | <b>Mean (<math>\bar{x}</math>)</b> | <b>Standard Deviation (SD)</b> |
|--|------------------------------------|--------------------------------|
| Training on record keeping                 | 4.17*                              | 0.31                           |
| Training on access to capital              | 4.08*                              | 0.298                          |
| Training on self confidence                | 3.83*                              | 0.265                          |
| Decision – making                          | 3.75*                              | 0.252                          |
| Resource allocation                        | 3.71*                              | 0.247                          |
| Market information                         | 3.50*                              | 0.21                           |
| Training on numeric manipulation           | 3.46*                              | 0.20                           |
| Entrepreneurial skills                     | 3.17                               | 0.139                          |
| Investment opportunity                     | 2.67                               | -0.139                         |
| Training on networking                     | 2.33                               | -0.21                          |
| Ability to identify investment opportunity | 1.92                               | -0.278                         |
| Commitment to business                     | 1.75                               | -0.366                         |
| E- marketing web                           | 1.30                               | -0.353                         |
| Business evaluation & growth               | 1.25                               | -0.30                          |

\*=High Source: Field Survey 2016

### **Challenges of Women Entrepreneurs**

Table 4 shows that high social barriers (100%), Lack of start – up fund (95.83%), lack of access to credit facilities (91.67%) and lack of time (91.67%) were some of the challenges encountered by the respondents. .. Others include limited access to business training (83.33%), Limited access to appropriate technology (79.17%), limited access to appropriate market and products information (79.17%),. Lack of mobility (70.83%)and lack of interest (50%). The finding corroborates Rajani (2008) who posited that women who initiate a micro – enterprise do so due to limiting factors such as low – level of self – confidence, little access to technical information, poor local market conditions, regulatory barriers and no access to capital among others.

**Table 4: Entrepreneurial challenges**

| <b>Challenges</b>  | <b>Percentage n = 120</b> |
|--|---------------------------|
| High social barriers   | 100.00                    |
| Lack of start-up fund  | 95.83                     |
| Lack of access to credit facilities                          | 91.67                     |
| Lack of time   | 91.67                     |
| Limited access to business training                          | 83.33                     |
| Limited access to appropriate technology                     | 79.17                     |
| Limited access to appropriate market and product information | 79.17                     |
| Lack of mobility   | 70.83                     |
| Lack of interest   | 50.00                     |

Source: Field Survey 2016  
 Multiple Responses recorded

### **Conclusion and Recommendation**

The study therefore concludes that the rural women in the study area were more involved in home based enterprises, and needed trainings to enhance their entrepreneurial skills. The training needs of women in the study area were record keeping, access to capital, self confidence, decision making, resource allocation, market information and training on numeric manipulation. Government and other stakeholders should encourage and empower the respondents by mounting entrepreneurial training in line with the areas of identified training needs. In addition, government should make available revolving loan scheme that will enable the respondents to access start – up fund for their enterprises.

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