



## Assessment of Livelihood Activities of Beneficiaries of Village Alive Development Initiative, Kwara State, Nigeria

Popoola O. P.<sup>1\*</sup>, Yusuf A. O. T. J.<sup>2</sup>, Ishola S. O. D.<sup>2</sup>, Adara C. T.<sup>1</sup>, Yakubu S.<sup>1</sup>, Oyeyemi P. O.<sup>1</sup>, Nwankpa F. I.<sup>2</sup>

<sup>1</sup>Department of Rural Development and Gender Issues (RUDEG), Agricultural and Rural Management Training Institute (ARMTI), Ilorin, Kwara State, Nigeria

<sup>2</sup>Agricultural Development & Management (ADEM) Department, Agricultural and Rural Management Training Institute (ARMTI), Ilorin, Kwara State, Nigeria

### \*Corresponding Author

Popoola O. P.

Department of Rural Development and Gender Issues (RUDEG), Agricultural and Rural Management Training Institute (ARMTI), Ilorin, Kwara State, Nigeria

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**Abstract:** The study assessed the livelihood activities of beneficiaries of Village Alive Development Initiative (VADI) in Kwara State, Nigeria. It specifically identified the types of livelihood of beneficiaries in the study area and assessed how the programme benefited rural communities. Data were collected using structured questionnaire administered to fifty-seven beneficiaries using three-stage sampling technique. Data generated were analyzed with descriptive and inferential statistical tools. The study revealed that the age bracket is uniformly distributed across the age groups with greater proportion (37.78%) of the respondents' ages falling within the age bracket of above 56years. Majority of the respondents were married (91.11%) and educational exposure (84.4%). Also, about 25% (11) of the respondents earned less than ₦100,000 annually and (77.27%) made use of their personal savings to run their enterprises. The majority of farmers engaged in crop production (77.27%) and plant grains (57.14%) as their major crop produce. Also, majority (72.09%) of the Community farmers had no access to credit facilities and nearly half of the respondents (46.51%) did not practice record keeping. The study further showed that majority (56.1%) adopted the banking savings as their preferred mode of saving and (83.33%) do not belong to any existing groups and cooperatives. (64%) had never participated in any agricultural and rural development project. The study found out that access to credit facilities was the major interest of communities and existing groups were not strong enough to control market or operate as pressure group to influence access to credit facilities. Thus, the study recommends a simple and functional micro credit delivery system to the farmers in order to enable them access loan for their businesses, there should be awareness of the project in order to increase and strengthen their livelihood activities.

**Keywords:** Farmers Group, Livelihood, Credit, Income, Diversification.

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## INTRODUCTION

Rural livelihood encompasses the capabilities, assets and activities required for a means of living (Geleta *et al.*, 2021). Livelihood sustainability is therefore the ability of rural communities to cope with and recover from stress or shocks and maintain or enhance livelihood assets and provide sustainable livelihood opportunities for

the next generation. Over the years, most rural households in Africa have been involved in agricultural activities such as livestock farming, crop production or fisheries as their main source of livelihood and they also engage in other income generating activities to augment their main source of income. Iwundu and Winifred, 2022 asserted that majority of rural farmers have diversified their

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productive activities to encompass a range of other non-farm productive areas. In Nigeria, most rural people are involved in agriculture as farmers in crops production, animal husbandry and fisheries. Others are farm workers or get non-farm job opportunities seasonally and often on a part time basis. In addition to their farming activities, individuals and households create a living from other various sources such as: local craftwork, small-scale industries, own labour and trading, just to mention a few. The country's agricultural sector provides a livelihood for the bulk of the rural population (Musa *et al.*, 2022) to provide a large active labour force, supply raw materials required by the industries and generate foreign exchange through export. However, in the quest for creating livelihood opportunities for rural households in Nigerians, several programmes were introduced and implemented at different periods by different governments such as: Operation Feed the Nation (OFN) of 1977, the green revolution of 1980, Directorate of Foods, Roads and Rural Infrastructure (DFRRI), Agricultural Development Project (ADP), Fadama Development Project (I-III), IFAD- Value Chain Development Programme (VCDP), National Cash Transfer Programme amongst many others. The main objective of the programmes amongst other things was to create livelihood opportunities for grassroots with the aim of alleviating poverty. In addition, effort has been committed as well by other government agricultural agencies in order to attain self-reliance in food production as well as increase livelihood opportunities among poor farmers such as the Village Alive Development Initiative.

The Village Alive Development Initiative (VADI) was initiated by Agricultural and Rural Management Training Institute (ARMTI) as an action oriented research which initially took off in 1995 as Village Alive Women Association (VAWA) in the communities of Idofian, Elerinjare, Jimba-oja and Kabba-owode in Kwara State. At the initial stage in 1995, the introduction of VAWA in the communities greatly increased the productivity of community members through improved access to modern farm inputs, extension services, reduction in postharvest losses and enhanced access to credit facilities provided by the project. Unfortunately, the intervention after some years became inactive due to poor funding. ARMTI management resuscitated the project as the Village Alive Development Initiative (VADI) in 2011 and the concept was changed to include Men, Women and Youths as beneficiaries (VADI, 2018). The VADI intervention is designed as a social laboratory aimed at creating more livelihood opportunities in food processing, value addition and other farming enterprises for poor rural dwellers thus, consequently addressing social problems such as poverty, unemployment,

food insecurity, illiteracy, child abuse and other maladjusted behaviours in the selected communities.

As a result of the VADI intervention, beneficiaries are engaged in several off-farm and non-farm activities for survival and this has become an important component of livelihood strategies among rural household sustainability in Nigeria. Diversification into off-farm income generating activities has been found to improve food access and nutrition (Babatunde and Qaim, 2010). The need for income diversification in rural areas includes higher pay, lower risks, worsening terms of trade in agriculture, change in environmental resource base, climatic change, and natural disasters (Reardon *et al.*, 2006; Porter *et al.*, 2007; Akinwale, 2010). This study will provide value addition to literature base of rural livelihood, since it will provide empirical evidence of the likely link between livelihood and income diversification at grassroot level. The main objective of this study is to assess the livelihood activities of beneficiaries of Village Alive Development Initiative (VADI) in Kwara State. Thus, the study assessed the livelihood activities of the respondents, their livelihood diversification strategies, the resources available to them, and the constraints faced by the VADI beneficiaries in diversifying their livelihood.

## METHODOLOGY

The study was carried out in Kwara State, Nigeria. Kwara State lies on latitudes 11° 2' and 11° 45'N, and longitude 2° 45' and 6° 4'E (National Population Commission, 2016). It covers a land area of about 32500km<sup>2</sup>. It is bounded in the north by Niger State, in the south by Oyo, Osun and Ekiti States and in the east by Kogi State. It also has an international boundary in the west with the Republic of Benin. The seasonal pattern of the state is dual; with dry and wet seasons with the wettest months occurring usually between July and September. Monthly rainfall varies between 50.8mm and 241.3mm levels with the annual mean rainfall between 745.5mm and 1,409.2mm. Average atmosphere temperature is between 18°C and 35°C. Kwara state has 24 forest reserves covering 5,087.2sq km (National Population Commission (NPC), 2016).

A three-stage sampling procedure was employed for the study. The first stage involves a purposive selection of the two local government areas (Ifelodun and Ekiti) where arable crop farmers are largely dominated in the VADI programme in Kwara State. The second stage involves a random selection of two (2) communities out of six (6) participating communities in Ifelodun LGA while one (1) community was also selected out of eleven (3)

participating communities in Ekiti LGA. In Ifelodun LGA, Koko-Araromi and Jimba-oja communities were randomly selected while in Ekiti LGA, Osi community was randomly selected.

The third stage involves a random selection of twenty-five percent (25%) from the list of participants in each of the three (3) selected communities, totaling fifty-seven (57) respondents. The data for the study were collected using structured interview schedule.

### 3.0 RESULTS AND DISCUSSION

#### 3.1 Result and Discussion of Baseline Survey in Koko-Araromi Community

##### 3.1.2 Socioeconomic Features of Respondents in the Study Area

The descriptive analysis of socioeconomic characteristics of respondents in the study area is shown in table 1 below.

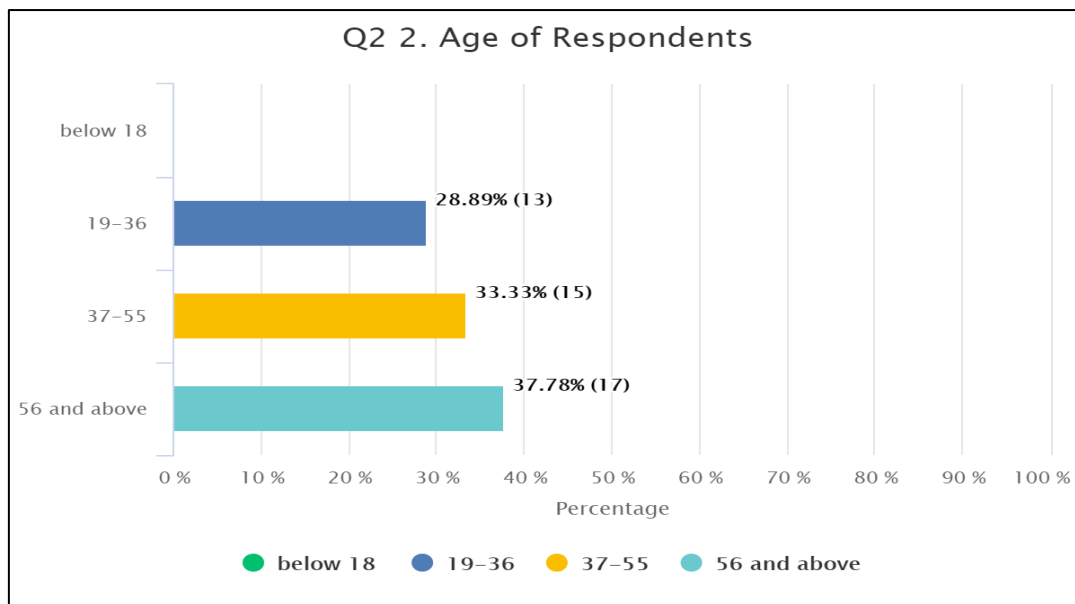
**Table 1: Frequency Distribution on Socioeconomic features of Respondents**

Variable	Categories	KOKO-ARAROMI	
		Freq.	%
Age	<18	0	0
	19 – 36	13	28.8
	37 – 55	34	33.3
	>56	10	37.7
Gender	Female	40	88.9
	Male	5	11.1
Marital status	Single	2	4.4
	Married	41	91.1
	Divorced	0	0
	Widower	0	0
	Widow	2	4.4
Level of education	No formal	7	15.6
	Quranic	8	17.8
	Adult Education	0	0
	Primary	18	40
	Secondary	7	15.5
	Tertiary	5	11.1
House hold size	<5	6	13.3
	5 – 10	26	57.7
	> 10	13	28.8

*Source: field survey, October, 2021*

Table 1 shows that the age bracket is uniformly distributed across the age groups with majority (37.78%) of the respondents' ages in Koko-Araromiare within the age bracket of above 56. This implies that majority of the respondents in the study area were in their old age, while 33.3% are in their middle age which indicates that some of the respondents are still in their economic active age which may enhance agricultural production. The table revealed only (11.11%) of the respondents in

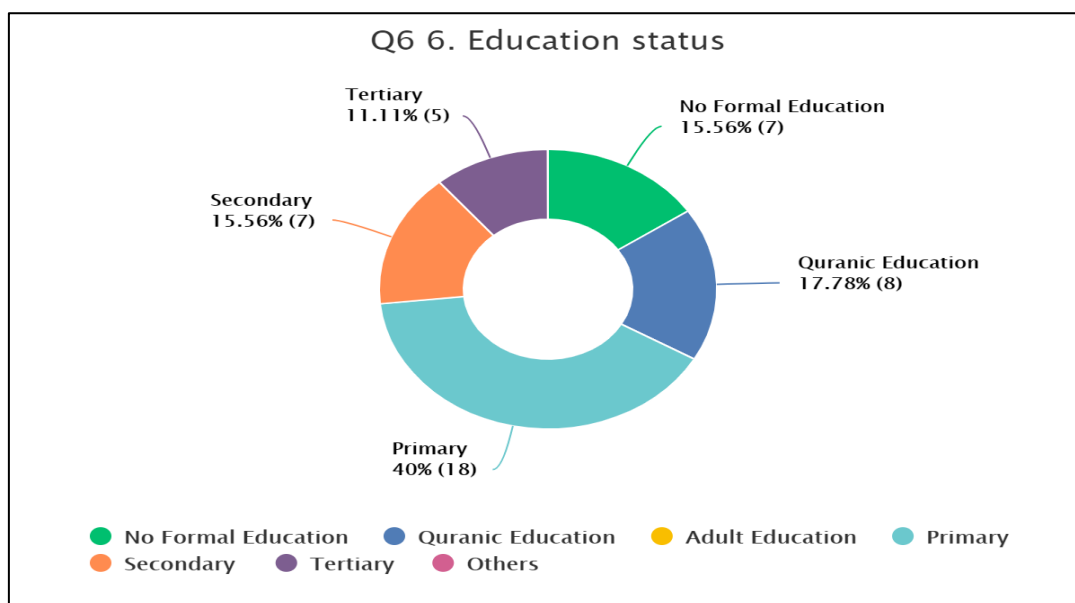
Koko-Araromiare females. This may be due to the fact that most of them are family women and who stay at home to attend to basic house chores and taking care of the house. Table 1 further reveals that majority (91.11%) of the respondents in Koko-Araromiare married. This corroborates the stand that the marriage institution is still cherished and an indication of economic responsibilities of the respondents in caring for their dependents (Adeyemiet *al.*, 2002).



**Figure 1: Age of Respondents**

Also, in table 1, it can be observed that education plays important role in technology adoption. Results showed Koko-Araromi (84.4%) have one form of educational exposure or the other.

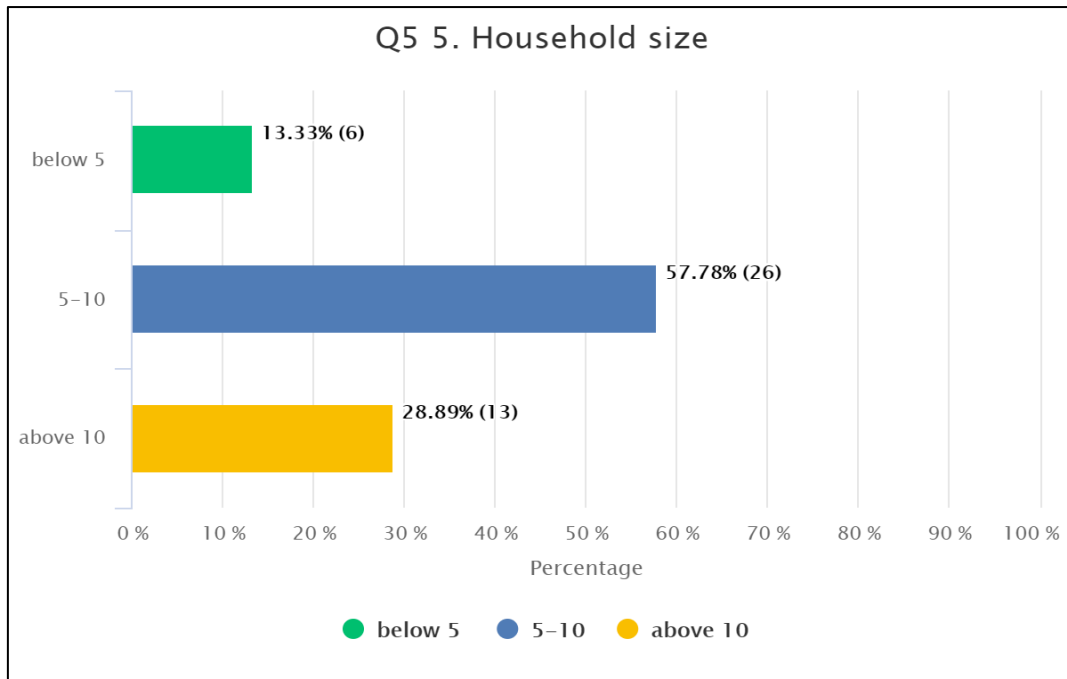
The proportion of respondents with formal education was encouraging and it can likely have positive impact on adoption.



**Figure 2: Respondents Educational Status**

A relatively large household size was found in the study area with an average size of 5-10 persons per household in Koko-Araromi having (57.78%). The implication of this is that there will be more members of the family working thereby increasing the total manpower on the farm. This is because small-scale farming is labour intensive,

requiring labour contribution from the farming family, particularly in post-harvest activities. This is in line with Ahmed (2003) who reported that farming communities in Nigeria consider marriage as an important aspect of their culture and hope that family members will help with farming activities.

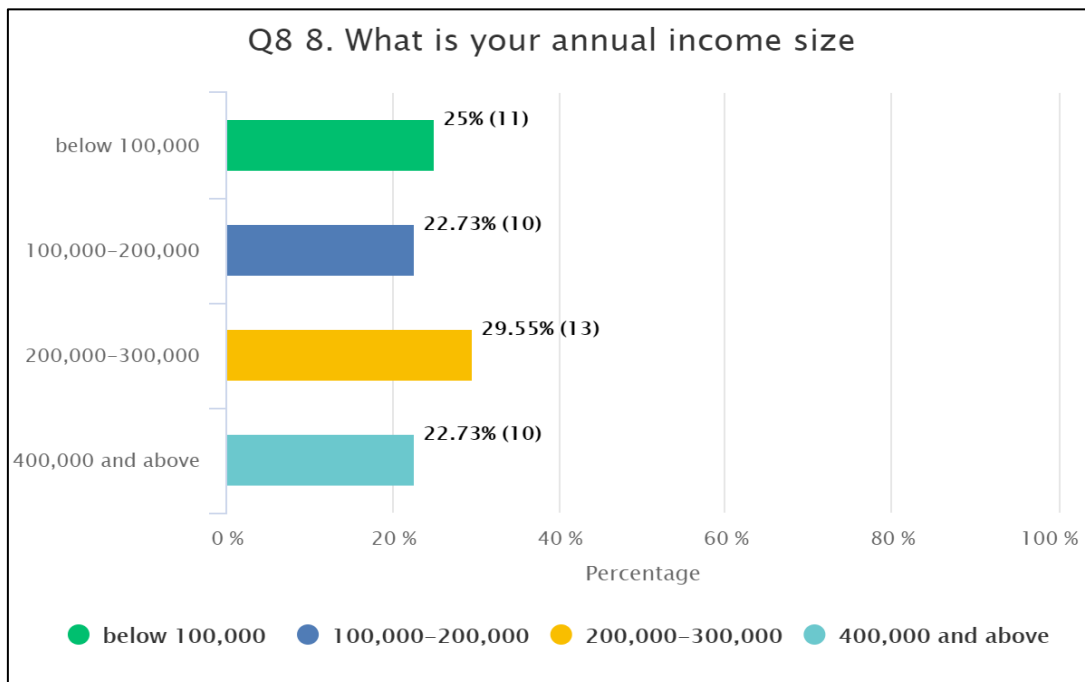


**Figure 3: Respondents Household Size**

**3.1.3 Estimated Income of Households in the Study Area**

Table 2 below revealed the distribution of income in the study area. Table 4 results showed that the annual income size spread across the 4 groups. The results shows that 25% (11) of the respondents earn less than ₦100,000 annually, 22.7% (10) of the respondents earn between the

range of ₦100,000 to ₦200,000, 29.5% of the respondents (13) earn between the range of ₦200,000 to ₦300,000 while 22.7% (10) of the respondents earn above ₦400,000. This showed that the average annual income of most of the respondents in the study area is more than ₦100,000 which translates to a mean daily income of about ₦548.00.



**Figure 4: Respondents Annual Income Size**

**Table 2: Annual Income Size of Respondents**

N		Community
		KOKO-ARAROMI
Annual Income Size	< 100,000	11 25%
	100,000-200,000	10 22.73%
	200,000-300,000	13 29.55%
	400,000 and above	10 22.73%
Total		44 100.0%

Source: field survey, October, 2021

**3.1.4 Sources of Fund to Run Household Businesses**

The result of figure 5 below revealed that majority of the respondents in Koko-araromi (77.27%) makes use of their personal savings to run their enterprises. Very few respondents (9.09%) have access to loans to run their enterprises. Also, respondents in Koko-Araromi (6.82%) indicated friends and family as the next option after their personal savings to run their businesses. This conforms to the study of Abe (1982) who reported

that informal financial institutions accounts for 70% of the total credits received by Nigerian farming population. They further observed that rural farmers in Koko-Araromimakes use of informal financial institutions because they give them access to loans that they cannot get from formal financial institutions due to lack of collateral. Though this sector has its own hampering problems such as inadequate capital base for effective operation, poor record keeping, crude accounting system, gross mismanagement; farmers still prefer it to banks.

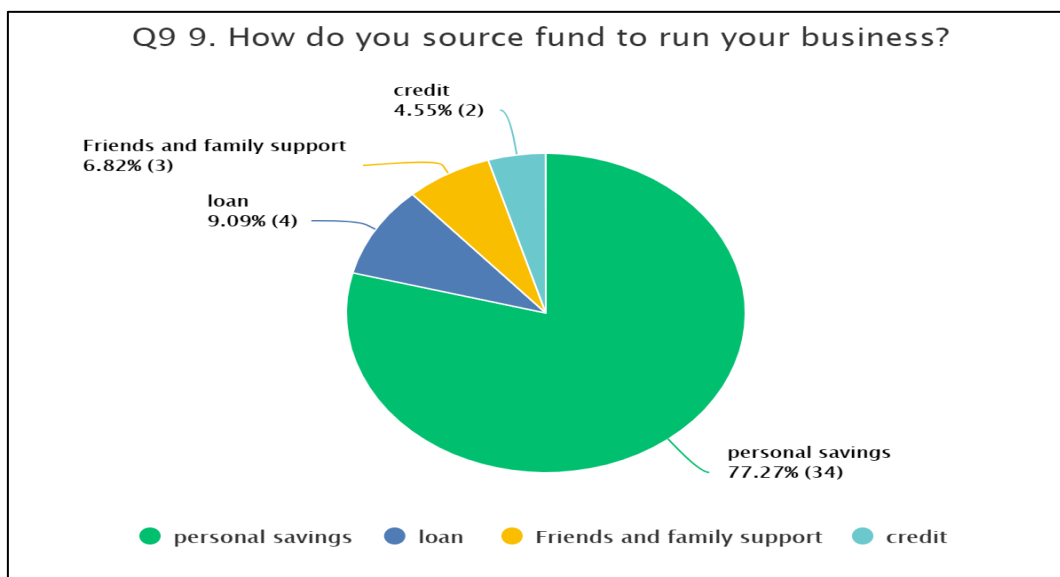


Figure 5: Sources of Fund to Run Business

**3.1.5 Agricultural Enterprises in the Study Area**

The descriptive analysis of agricultural enterprise of respondents in the study area is shown in table 3 below.

**Table 3: Type of Agricultural Enterprise in the Study Area**

Variable	Categories	KOKO-ARAROMI	
		Freq.	%
Types of Business	Crop	34	77.27
	Livestock	1	2.27
	Trading	1	2.27
	Fishery	0	0.0

Variable	Categories	KOKO-ARAROMI	
		Freq.	%
Types of Crops Cultivated	Artisan	6	13.64
	Grains	20	57.14
	Tubers	13	37.14
	Vegetables	0	0
	Legumes	0	0
	Cash Crop	2	5.71
Types of Livestock Reared	Chicken	0	0
	Sheep	2	22.2
	Goat	4	44.4
	Cow	2	22.2
Types of Fishes raised	Aquaculture	0	0

The results in table 3 below revealed most of the respondents in Koko-Araromi (77.27%) are engaged in crop production in the study area. This corroborates with the statement from (Agricdemy, 2017) which states that the agricultural sector is

being driven by crop production output, which accounted for (93.45%) of overall nominal growth in the agriculture sector. It can therefore be deduced, that arable crop production is a major agricultural livelihood of farmers in the study area.

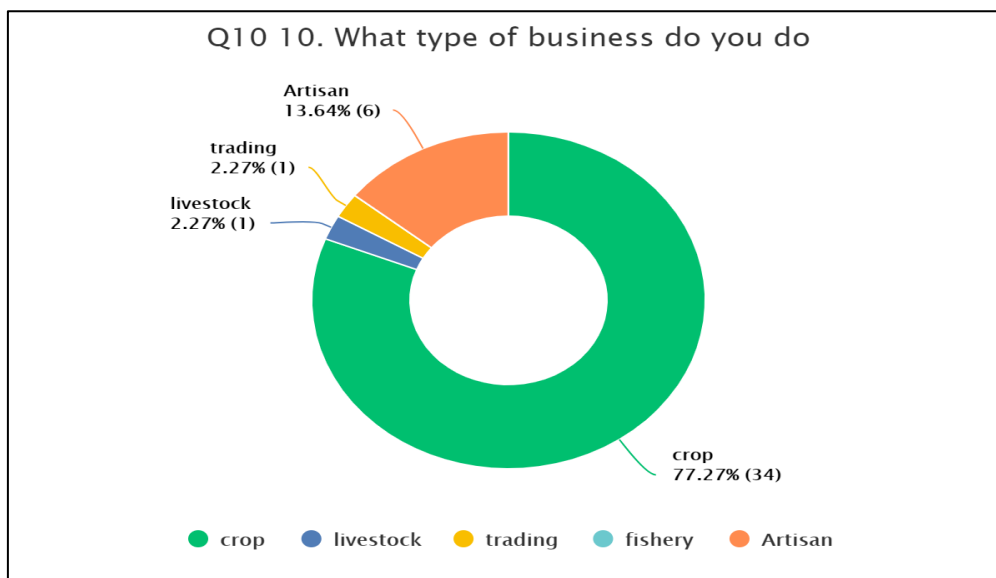


Figure 6: Respondents type of Business

Furthermore, table 3 below revealed that most crops farmers in Koko-Araromi community plant grains (57.14%) as their major crop produce

while (37.14%) of the respondents plant tubers (yam, cassava, potato).



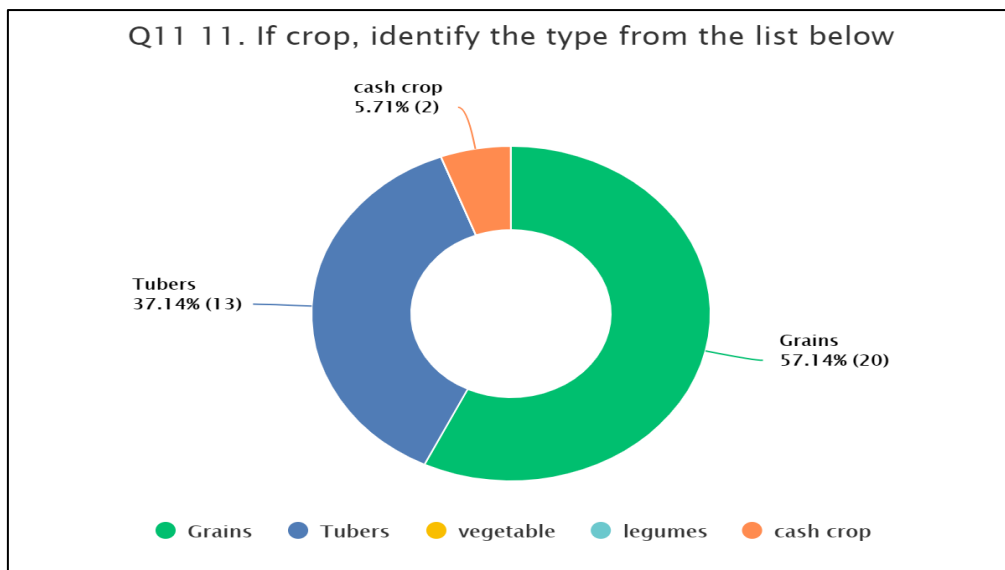


Figure 7: Respondents Type of Crop Production

**3.1.6. Factors Militating Against Expansion of Business**

Figure 8 below revealed majority of the respondents in Koko-Araromi (72.09%) Community has no access to credit facilities. This is a major factor for expansion of their businesses. Consequently, small-scale farmers’ productivity and growth are hindered by limited access to credit facilities in the study area. In many African countries, including Nigeria, lack of access to credit or its inadequacies is most frequently mentioned as a leading constraint to increased agricultural production. The constraint is particularly more acute for women than men, most of who could improve on their agricultural production if they had the requisite financial resources (Coleman, 1997).

Generally, lack of access to credit by rural farmers is attributed to the fact that not only that most of the rural farmers rarely attain formal education, but also lack collateral, which virtually locks them out of the conventional banking system. Worse still, credit obtained from informal financial institutions is not always enough for a meaningful increase in their agricultural production (Ike, 2009).

This corroborates the study conducted by Enhancing Financial Innovation and Access (EFInA-2008) which posited that (23%) of the adult population in Nigeria have access to formal financial Institutions, (24%) have access to informal financial services, while (53%) are financially excluded.

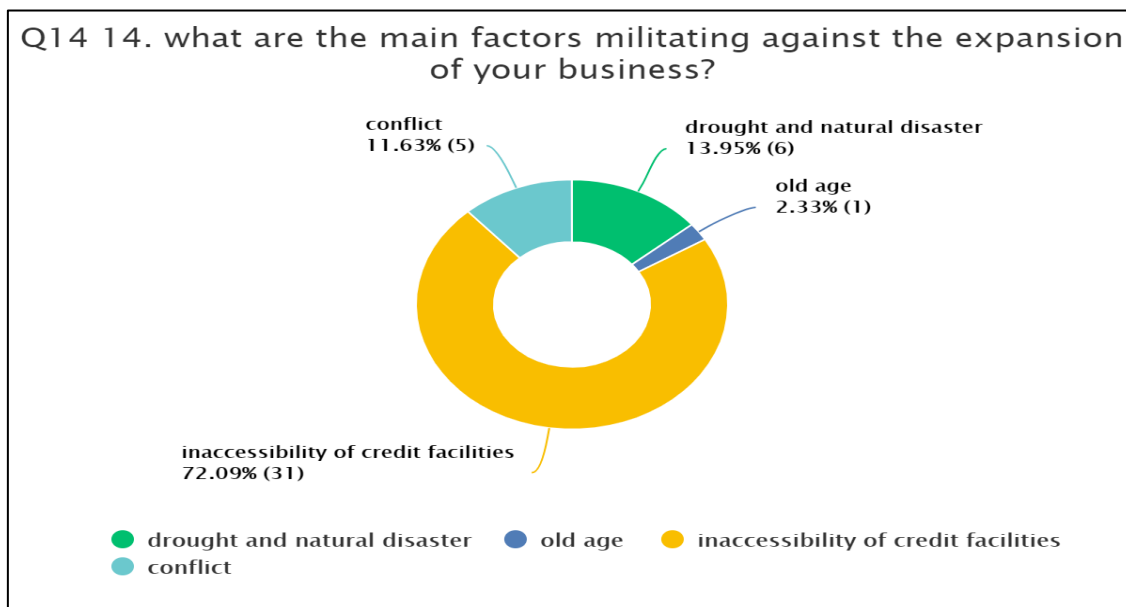


Figure 8: Factors Militating Against Expansion of Business



### 3.1.7 Respondents Ability to Keep Records

Record keeping has become the foundation on which the totality of modern business depends. This is because without it, it will be impossible to ascertain the level of profitability and the level of business vulnerability to fraud. Record keeping and

good record management is also essential for any corporate body to function effectively.

Data in table 4 below revealed that nearly half of the respondents (46.51%) in Koko-Araromi do not practice record keeping and majority of the respondents (55%) main type of record keepings for sales of farm produce.

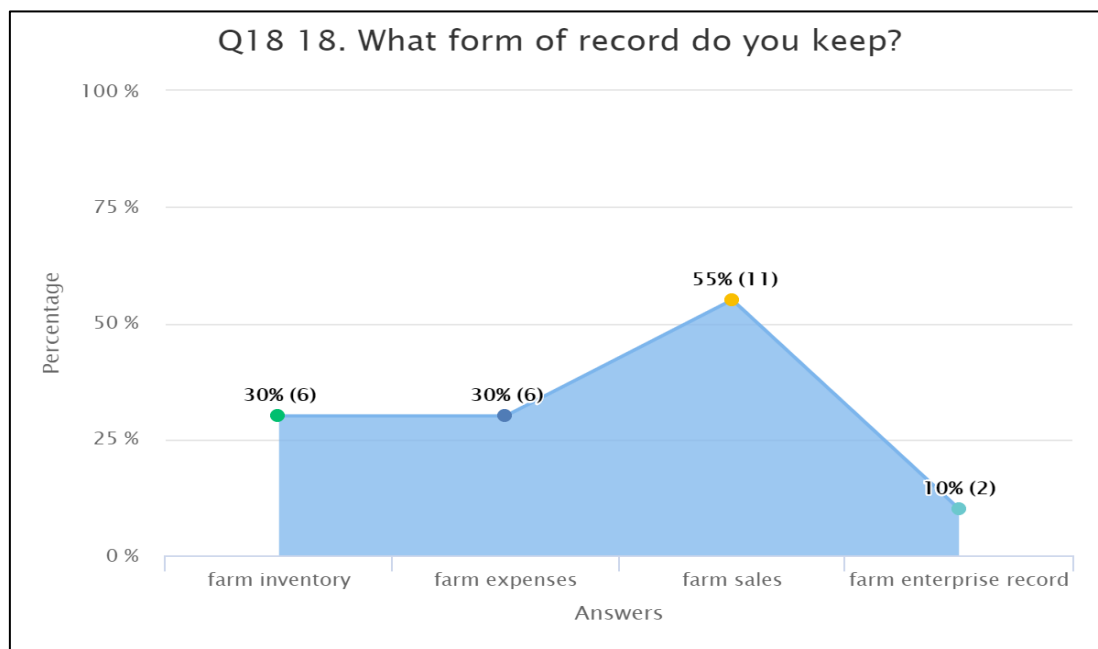


Figure 9: Respondents forms of record keeping

Also, a fair proportion of the respondents in Koko-Araromi (45.8%) adopted the use of diary as a method in keeping their records in the study area.

The focus group discussion carried out in the study area showed there was no uniformity in the form of records kept.

Table 4: Respondents Ability to Keep Records

Variable	Categories	KOKO-ARAROMI	
		Freq.	%
Do you keep Record of your Produce or Sales	Yes	20	46.51
	No	23	53.49
If yes, why do you keep Record	Evaluate business success	16	80.00
	Planning purpose	4	20.00
	Credit purpose	2	10.00
How do you keep your records?	Use of diary	11	45.83
	Memory recall	13	54.17
What forms of record do you keep	Farm inventory	6	30.00
	Farm expenses	6	30.00
	Farm sales	11	55.00
	Farm enterprise	2	10.00

Source: field survey, October, 2021

### 3.1.8 Mode of Savings in the Study Area

Data in figure10 below revealed majority of the respondents in Koko-araromi (56.1%) adopted the banking savings as their preferred mode of

saving even though they keep money in other places. This implies that the financial inclusion effort of the CBN is gaining awareness in the grassroots.

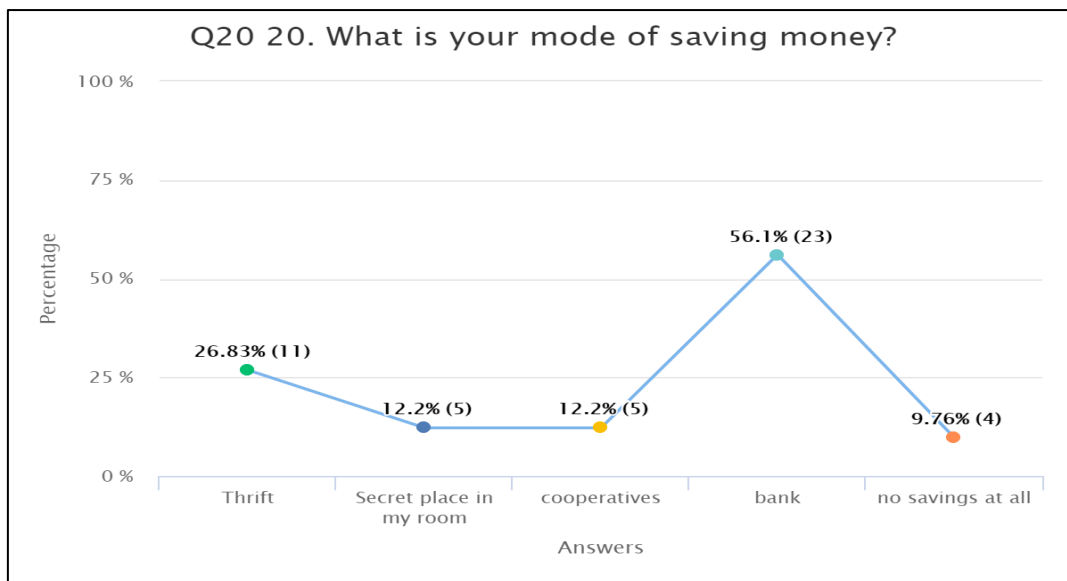


Figure 10: Respondents Mode of savings

### 3.1.9 Group Dynamics in the Study Area

The descriptive analysis of Group Dynamics of respondents in the study area is shown in table 5 below.

Table 5: Group Dynamics in the Study Area\

Variable	Categories	KOKO-ARAROMI	
		Freq.	%
Are you a member of any cooperative group?	Yes	7	16.67
	No	35	83.33
If yes, for how long?	<1 year	1	16.67
	1-2 years	1	16.67
	2-3 years	1	16.67
	3-4 years	0	0.00
	5 years and above	3	50.00
Are there terms and conditions for joining the group?	Yes	5	83.33
	No	1	16.67
If yes, who set these terms and conditions?	Group members	1	20.00
	Group Leaders	3	60.00
	Government cooperative Officers	1	20.00
	LGA, State and Federal Government	0	0.00
What are the management activities being carried out in your group?	Attendance at meetings	6	100
	Monitoring enterprise activities	0	0
	Preparation of minutes	4	66.67
	Keeping membership register	3	50.00
	Keeping financial records	4	66.67
	Involving members in decision making	3	50.00
Do you have access to savings and loan in your cooperative society?	Yes	6	100.00
	No	0	0.00

Source: field survey, October, 2021

Data in table 5 revealed that majority of the respondents in Koko-Araromi community (83.33%) do not belong to any existing groups and cooperatives. This implies that community members are not aware of the importance of belonging to a group which can enhance economy of scale and are not taking advantage of the economy of scale which

is one of the benefits of belonging to a cooperative group.

Also, in table 5, respondents in Koko-Araromi community (83.33%) reported there were terms and conditions for joining groups. They also reported that the terms and conditions were set by the group leaders. This shows group leaders and

executives are in control of the groups, though the formation of such groups may be initiated by intervention projects of donor agencies.

Many of the respondents in the study area have activities that are bringing them together such

as attendance of meetings (100%), monitoring of members' enterprises (66.67%), etc. Consequently, it can be deduced that group management issues did not pose major challenge to the group performance.

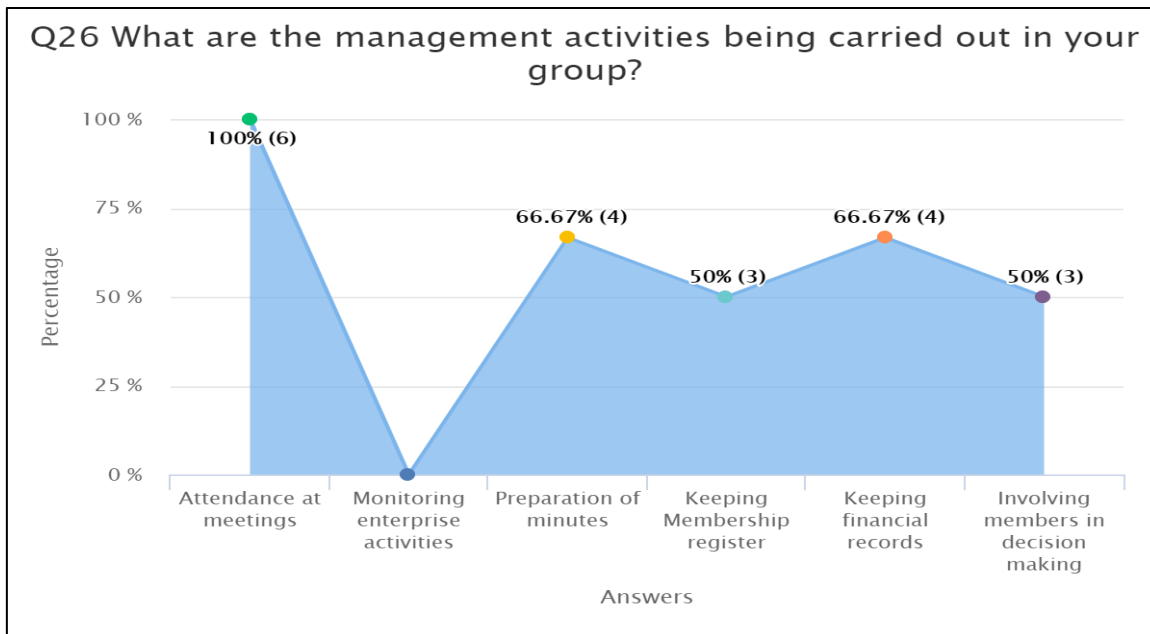


Figure 11: Respondents Management Activities Carried Out in Group

3.1.10 Participation of Communities in ARD Projects

The descriptive analysis of participation of communities in ARD Projects can be seen in table 6 below.

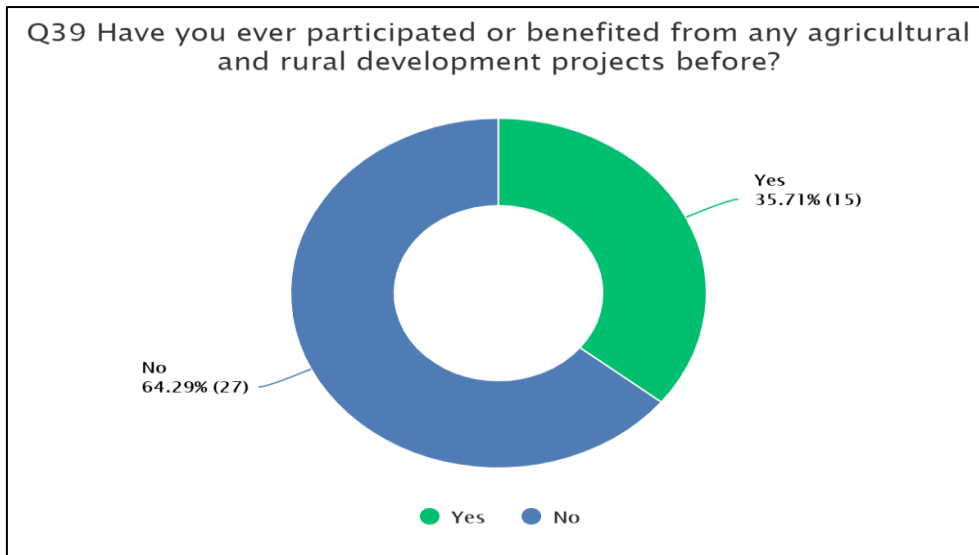
Table 6: Participation of Communities in ARD Projects

Variable	Categories	KOK-ARAROMI	
		Freq.	%
Have you ever participated or benefitted from any agricultural and rural development projects before	Yes	15	35.71
	No	27	64.29
When was the project established in your community	< 2yrs	5	31.25
	2 - 4yrs	2	12.5
	4 - 6yrs	4	25
	>6yrs	5	31.25
What is the status of the project	Completed	12	70.59
	On-going	3	17.65
	Suspended	0	0.00
	Abandoned	2	11.76
Did you pay any contribution for the project or activity	Yes	7	38.89
	No	11	61.11
If yes, indicate the mode of contribution	Cash only	3	30.00
	Kind only	4	40.00
	Cash and kind	0	0.00
	Nil	3	30.00

Source: field survey, October, 2021

Table 6 revealed most of the respondents in Koko-Araromi (64.29%) had never participated in any agricultural and rural development project. This

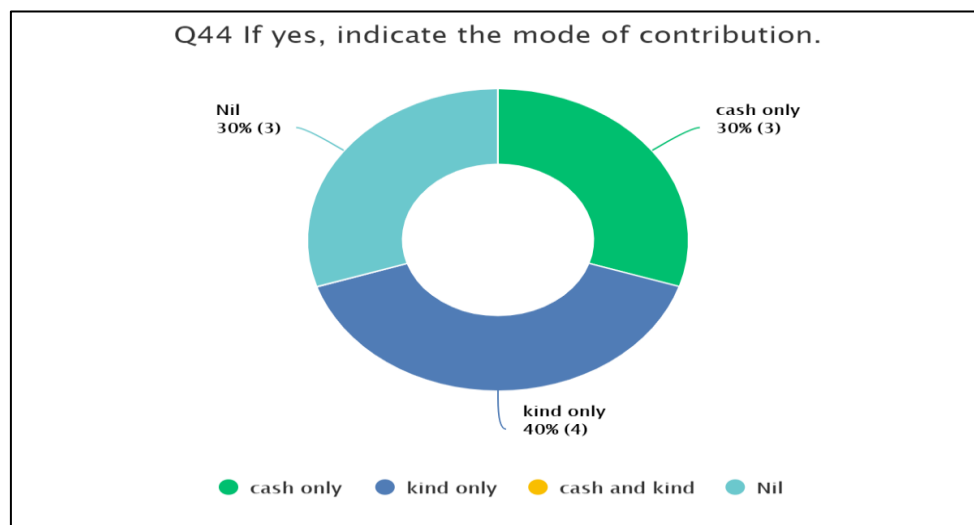
is an indication that the benefit of development is not being enjoyed in the study area.



**Figure 12: Respondents participation in ADP**

However those respondents in the study community (30%) who said they have participated in agricultural and rural development projects reported that they paid cash contribution as their own counterpart funding. This implies commitment

on the part of the beneficiaries. In this wise, the beneficiaries will take ownership of their project and sit at the driver’s seat of their own development and consequently, promoting sustainable development initiative of the federal government.



**Figure 13: Respondent Mode of Contribution**

**3.1.11 Extension Support in the Study Area**

The descriptive analysis of extension support in the study area can be seen in table 7 below.

**Table 7: Extension Support in the Study Area**

Variable	Categories	KOKO-ARAROMI	
		Freq.	%
Have you been having extension visitors	Yes	19	51.35
	No	18	48.65
If yes, for how long	< 2yrs	15	75.00
	2 - 4yrs	3	15.00
	> 4yrs	2	10.00
Did you benefit from their visits	Yes	11	55.00
	No	9	45.00
Which kind of communication channel did they used	Interpersonal	19	82.61

Variable	Categories	KOKO-ARAROMI	
		Freq.	%
	Mass	4	17.39
	Media	0	0

Source: field survey, October, 2021

Tables 7 revealed that half of the respondents in Koko-araromi (51.35%) have been receiving extension agents in their farms. However, result of the key questionnaire administered showed the frequency of the extension visit is once in the last two years. The inaccessibility to extension support by the ADP and other extension organizations is a key factor that has greatly limited agricultural development in the study area. Ozowa (1995) observes that the agricultural information provided

is exclusively focused on policy makers, researchers and those who manage policy decisions with less attention paid to the information needs of the targeted beneficiaries of the policy decisions. It is safe to assert that the information needs of Nigerian small scale farmers revolve around the resolution of problems such as pest hazards, weed control, moisture insufficiency, soil infertility, inadequate farm credit, herdsmen farm invasion and conflicts, labour shortage and soil erosion.

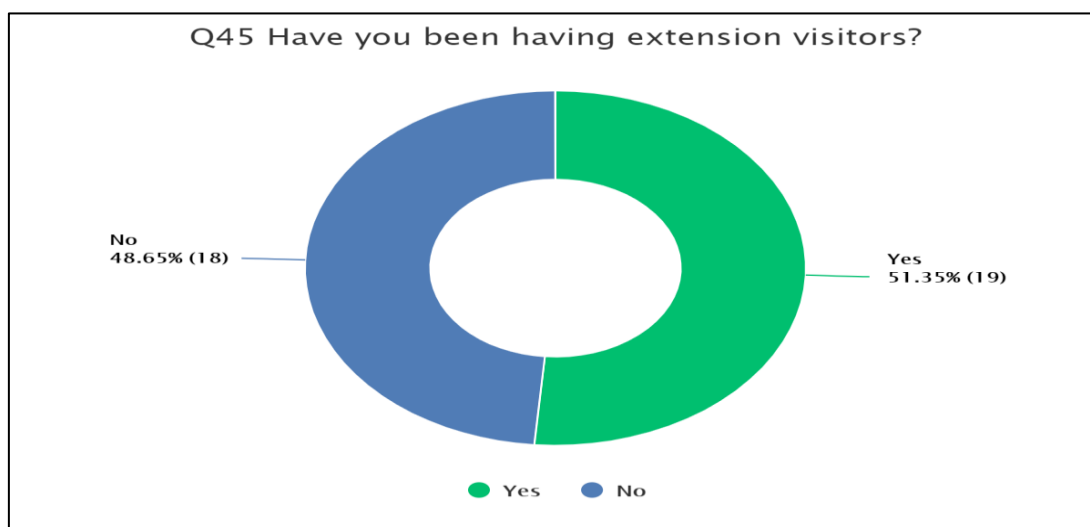


Figure 14: Respondent response to having extension visitors

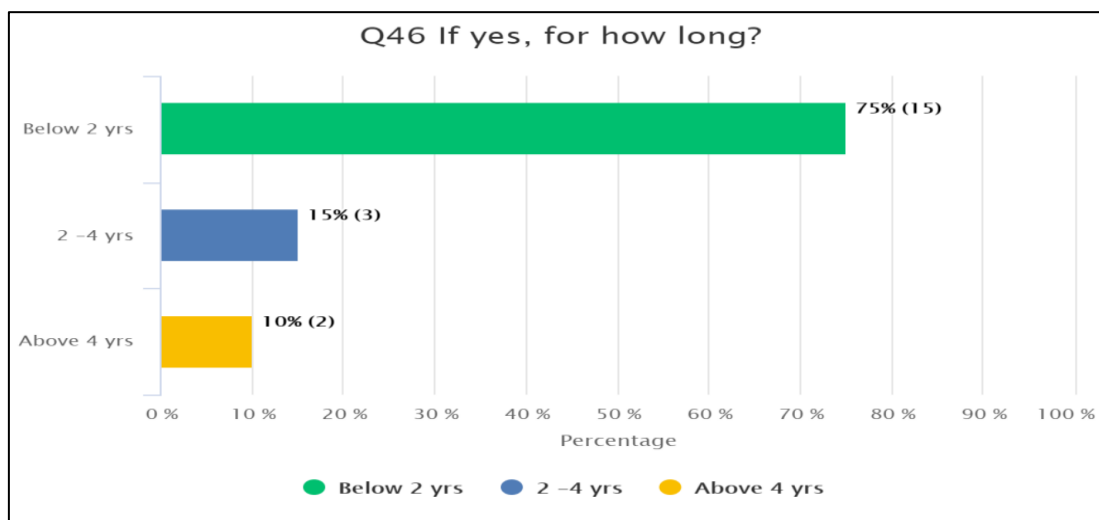


Figure 15: Extension period

**CONCLUSION**

Based on the finding of the study found out that access to credit facilities was the major interest of communities and existing groups were not strong

enough to control market or operate as pressure group to influence access to credit facilities.

## RECOMMENDATION

Considering the findings of the study upon which the conclusion was drawn, the following recommendation were considered necessary;

1. A simple and functional micro credit delivery system to the farmers in order to enable them access loan for their businesses.
2. There should be awareness of the project in order to increase and strengthen their livelihood activities.

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