
Assessing Women's Participation in Non-farm Activities and Its Effects on Their Household Income

Wole-Alo Felicia Itunnu^{1, *}, Alo Oluwole Joseph²

¹Department of Agricultural Extension and Communication Technology, Federal University of Technology Akure, Akure, Nigeria

²Department of Agricultural Resource Economics, Federal University of Technology Akure, Akure, Nigeria

Email address:

fiwolealo@futa.edu.ng (W. F. Itunnu), oluwolealo18@yahoo.com (A. O. Joseph)

*Corresponding author

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Abstract: The study was carried out to assess women's participation in non-farm activities and its effects on their household income in Ekiti State, Nigeria. Data were collected with the use of a well-structured questionnaire containing open and close end questions which were administered among the rural women farmers in the study area. Multistage sampling technique was used to select 96 respondents. The data collection was analyzed using descriptive (frequency tables and percentage) statistics. The study revealed that most of the respondents were married with a total of 64.2% having a household mean of 2.3, mostly Christians with a total of 46.3% having a mean of 1.74 mostly adults between the ages of 41-50 years with a total of 41.6% having a mean of 47, mostly learned with a total of 55.4% having a mean of 3.62, mostly large farm owners with a total of 7-9 acres having a mean of 5.61. Results showed that most of the respondents who engaged in non-farm activities have higher household income compared to those who do not ($X=3.54$ and $X=3.34$). It is therefore recommended that the government and private organizations involved in farming should make adequate capital available to poor farmers by granting loan and also introduce relevant training programs and introduction of high yielding technologies.

Keywords: Non-farm Activities, Income, Participation, Household and Rural Women

1. Introduction

In face of low agricultural productivity and high poverty levels in rural households, agriculture alone cannot cater sufficiently for livelihood opportunities. Furthermore, migration is not an option for many of the rural households. Thus, the reallocation of labour from farm to off-farm employment is essential in reducing rural poverty this is according to Adjogben et al., 2017 [2]. Studies were conducted regarding the economic contribution rural women made to community development that involves their participation in different forms of economic activities for their family and societal development. Such economic activities involve Agriculture, Trade transaction, food processing, hairdressing and weaving, Sewing and Knitting, and handcraft and creative art. Rural women in Nigeria have little benefits compared to men regarding Education, Employment opportunities, personal income, Assets and land

tenure. Over 50% of women in Nigeria live in a rural community where they draw their livelihood and highly struggle for surviving. They engage in peasant farming and house gardening as their major occupation Barret et al., 2015 [3]. Rural non-farm employment (RNFE) is important for the livelihoods of rural people in developing countries like Nigeria Rijkers and Costa, 2012 [11]. RNFE is widely associated with poverty reduction, risk reduction, higher income and reduced pressure on natural resources Janvry and Sadoule, 2010 [7]. Therefore, understanding the nature and patterns of participation in RNFE is a first step towards assessing its potential as a rural development tool. A number of empirical studies found that female-headed households with good education and access to credit were more likely to participate in non-farm work; non-farm self-employment was common among women, while non-farm wage employment was carried out mainly by the well-educated. Nagler and Naude, 2014 found that the likelihood of participation in RNFE was higher near population centres [10]. To anticipate

some of the findings, non-farm employment is the principal source of income for an important fraction (36%) of Ecuador's rural population.

1.1. Problem Statement

In 2017, Adjogben et al., 2017 reported inadequacy of farm income and high incidence of poverty among small-scale farmers [2]. Saliu and Adedayo, 2010 supported the view as they reported that vast majority of rural families in Nigeria who are basically farmers could not meet the global challenges in the quest to ameliorate rural poverty [12]. Therefore, resorted to diversify into non-farm income generating services as coping strategy. In Africa, 80% of the agricultural production comes from small scale farmers, who are mostly rural women. Women make significant daily contributions to their households as entrepreneurs and caretakers to their families and elders. However, female farmers are less likely to succeed when compared to their male counterparts; this problem is often due to a number of setbacks that range from a lack of same access to seeds, credit, extension services and technology. This foregoing was described as the push factors of rural women from agricultural practice to non-farm activities. It is in the light of this that this study set to assess women's participation in non-farm activities and its effects on their household income.

1.2. Objectives of the Study

The broad objective is to assess women's participation in non-farm activities and its effects on their household income in Ekiti State. While the specific objectives are to:

- i. ascertain the socio-economic characteristics of the respondents
- ii. identify the types of non-farm and farm activities that they engage in.
- iii. determine the contribution of non-farm income to household income
- iv. determine the perception of rural women towards non-farm activities.
- v. identify the limitations to involvement in non-farm activities.

1.3. Research Methodology

The research was conducted in Ekiti State in Nigeria. A multistage sampling technique was used in selecting the respondents for the study. The first stage involved the random selection of three (3) local government areas among the Sixteen (16) local government areas in Ekiti state namely Ado-ekiti, Ikere and Moba. The second stage involved the selection of two (2) communities randomly from each of the three (3) towns making a total number of six (6) communities. The third stage involved the selection of sixteen (16) respondents randomly from each of the six (6) communities making a total of Ninety-six (96) respondents used for the study.

2. Results and Discussion

2.1. Socio-economic Characteristics of the Respondents

According to Table 4, it was observed that majority 64.2% of the respondents were married, 7.4% of the respondents were Single while 11.6% were divorced and 16.8% were widowed. Debrauw, 2013 posited that more married rural women engage in non-farm activities with the major reason of having to cater for a large number of people. This study buttressed this fact, 64.2% of married women engaged in non-farm activities [4].

It was observed that majority of the respondents 46.3% were of the Christian religion, 36.8% practice the Islamic religion, 13.7% are traditionalists; while just 3.2% of the respondents are loyalists of some other religions. Findings according show that 41.6% of the respondents fell within the age range 41-50 years, 25.0% fell within 31-40 years, 25.0% fell within 51-60 years, 4.2% of them were within the age range above 70 years. 4.2% were lesser than 30 years with the total mean age of 47 years. In applying this classification to the findings of this study where 41.6% with the age range of 41-50 years happens to be the majority, it becomes clear that the respondents are of the middle age range and are still physically fit to engage in both farm and non-farm activities. It could be seen in Table 4 that 24.5% of the respondents attempted secondary school, 16.0% has no education; 16.0% attempted primary school; 12.8% completed their primary school, 16.0% completed secondary school; 6.4% attempted tertiary school; and, lastly, 8.5% of them completed their tertiary education. This showed that most of the respondents were literate. This is in consonance with the findings of Adepoju and Obayelu who indicated that majority (64.1%) of rural women had secondary school as the highest level of educational achievement [1]. It was also observed from Table 4 that majority of the respondent 97.0% earned less than N20,000 from farming activities; 1.0% earned between N20,000 and N30,000; 1.0% earned between N30,001 and N40,000; 0.0% earned between N40,001 and N50,000; and 1.0% earned between N50,001 and N60,000 as their on-farm income with the mean total value of N12,000. It could be deduced from the findings that majority of the respondent earn N20,000 or below quarterly which is a very low return. considered people living below \$1.9 (N684) as poor. It is deducible from this study that 97.0% of respondents were rural poor, despite rustling, hustling and bustling every day to make a living.

A respondent from Moba community during the research conducted stated that "I went to farm early daily, and at the end, nothing tangible to show for it in terms of money. I am not rich my sister". She went further to attribute her involvement in tailoring service as a result of poor proceed from farming practice. Studies showed that majority of the rural women divert into non-farm activities because of low return gotten from the farm and also because of large household size and the inability to finance their family properly especially women who are family heads, Zone, 2009 [14].

Eighteen point seven percent (18.7%) of the respondents earned less than N20,000; 32.5% earned between N20, 001 and N30,000; 38.1% earned between N30,001 and N40,000; 6.1% earned between N40,001 and N50,000; 4.6% earned

N50,000 and N60,001 as their non-farm income with the total mean of N21,000. This result revealed that majority of the respondent were into non-farm activities and get good income from it. Literature shows that farm family members seek off-farm employment for income to meet family needs, to finance farm inputs and technologies, or even as risk management strategy. However, this direction of causality is not always the case and households can be affected differently depending on their characteristics. This is supported by Mezid, 2014 [13] who observed that non-farm income generating enterprises have been identified to have

positive correlation with financial saving, social contacts, education and local capacity building opportunities among the rural poor in Africa. Therefore, non-farm activities contribute to household food security by providing cash for food and other household purchases and equally, in agricultural assets acquisition. This is also supported by Saliu and Adedayo, 2010 [12] that Off farming income generating activities ostensibly obviate the seasonality of primary agricultural production and create a continuous stream of income to cater for exigencies of life.

Table 1. Distribution of Respondent According to Marital Status.

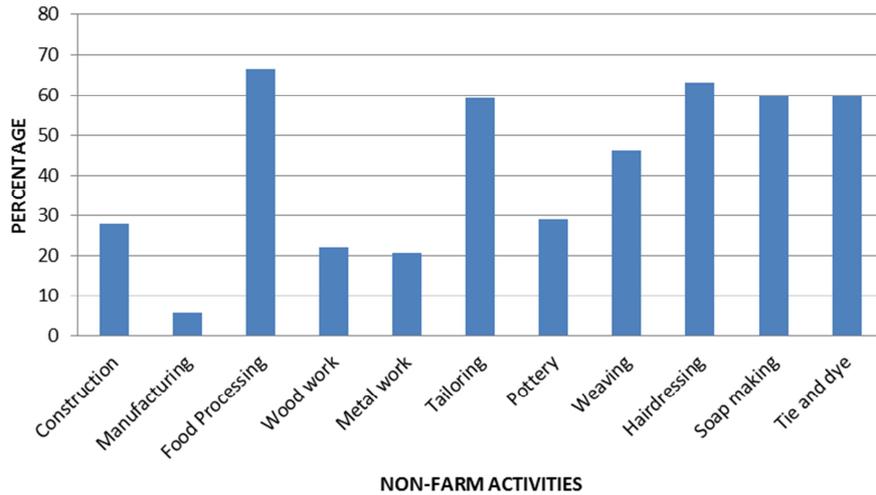
Variables	Frequency	Percentage (%)	Mean N =96
Marital status			
Single	8	7.4	
Married	61	64.2	
Divorced	11	11.6	
Widowed	16	16.8	
Single	8	7.4	
Religion			
Christianity	44	46.3	
Islam	35	36.8	
Traditionalist	13	13.7	
Educational level			
No education	15	16.0	
Primary School Attempted	15	16.0	
Primary School Completed	12	12.8	
Secondary School Attempted	23	24.5	
Secondary Completed	15	16.0	
Tertiary School Attempted	7	6.4	
Tertiary School Completed	9	8.5	
Income from farming activities (monthly)			
Less than ₦20000	93	97.0	
₦2000 – ₦30000	1	1.0	
₦30001 – ₦40000	1	1.0	
₦40001 – ₦50000	0	0.0	
₦50001 – ₦60000	1	1.0	
Income from non-farm activities (monthly)			
Less than ₦20000	85	18.7	
₦20001 – ₦30000	7	32.5	
₦30001 – ₦40000	3	38.1	
₦40001 – ₦50000	2	6.1	
₦50001 – ₦60000	0	4.6	
Farm size			
Less than 3	34	35.1	
4 – 6	13	13.9	
7 – 9	43	44.7	
10 – 12	4	4.3	
13 – 15	2	2.2	5.61

Source: Field Survey, 2019

2.2. Non-farm Activities Involved in by the Respondents

Figure 1 revealed that about 27.8% were into construction as their non-farm activity; 5.6% have theirs as manufacturing; 66.7% have it as food processing; 22.2% have it as wood work; 20.6% have it metal work; 59.2% have it as tailoring; 28.9% have it as pottery; 46.2% have it as weaving; 63.3% have it as hairdressing; 60.0% have it as soap making; and, 30.0% have

their non-farm activity as tie and die. It can be deduced from the findings that most rural women in Ekiti state are involved in one non-farm activities or the other and in which majority of the respondents are involved in food processing. This is supported by Mezid, 2014 [13] who stated that households are pushed into off-farm sector due to lack of opportunities.



Source: Field Survey, 2019

Figure 1. Non-farm activities.

2.3. Effects of Non-farm Activities on Household Income

Table 2 shows the contribution of non-farm activities to household income. Non-farm activities increase household income has a mean of 3.54. Non-farm activities increase and stabilizes household food consumption has a mean of 3.34. Low-return non-farm work is associated with lower income has a mean of 2.91. Non-farm activities do not improve their household livelihood has a mean of 2.7. High-return non-farm activities have a disequalizing impact on household income distribution has a mean of 2.65 It reduces income inequalities and poverty among rural households has a mean of 3.37. Non-farm activities help in supplementing farm income has a mean of 2.29. It provides a safety net and alleviate poverty among households has a mean of 3.26. Non-farm activities enable accessibility to financial resources has a mean of 3.06. Non-farm activities do not equip poor households with better skills has a mean of 2.47. Non-farm activities increase investment in infrastructure has a mean of 3.04. Poverty situation is worse for households who depend solely on farming income have a mean of 2.7. Some of the respondents disagreed that Income from on-farm activities is more than income from non-farm activities with a mean of 2.52.

Non-farm activities do not improve household food security with a mean of 2.37. Diversifying into non-farm activities is not a way to minimize food insecurity risk with mean of 2.41. Non-farm activities contribute so much to household income by increasing it. This is supported by Olanipekun and Kuponiyi, 2010 [9] who stated that, the agricultural sector and the rural non-farm economy coexist. Literature shows that farm family members seek off-farm employment for income to meet family needs, to finance farm inputs and technologies, or even as risk management strategy. They also increase and stabilize household food consumption. Non-farm activities reduce income inequalities

and poverty among rural household and to an extent increases their standard of living this according to Ivanic and Martin, 2017 [6].

2.4. Perception of Respondents on Non-farm Activities

Majority of the respondent agreed that to a very high extent that Non-farm activities increase the availability of fund for agricultural production has a mean of 3.35. Non-farm activities enhance the efficient production of agricultural produce has a mean of 2.95. Non-farm activities help in creating employment opportunities has a mean of 2.96. Non-farm activities indirectly shape agricultural activities with implications of sustainability has a mean of 2.92.

Participation in no-farm activities does not exert a pronounced impact on agricultural productivity has a mean of 2.63. Non-farm activities enhance farm production by providing the finances needed for farm inputs and technologies has a mean of 2.75.

It was also revealed the following are of low extent; Non-farm activities incur high capital, thereby making it difficult to invest in farm activities has a mean of 2.65. Non-farm activities do not have any risk minimizing strategies that safeguard farmers against crop and market failures has a mean of 2.53. Non-farm activities need extensive and effective development has a mean of 2.58. Non-farm activities have detrimental effect on farm output by competing with farming for labour has a mean of 2.19.

It can be observed from the table below that to a very high extent non-farm activities increase the availability of fund for agricultural production. Also, to a high extent, non-farm activities do not have any risk minimizing strategies that safeguard farmers against crop and market failure. And, to a very low extent, non-farm activities have detrimental effect on farm output by competing with farming for labour.

Table 2. Effects of Non-Farm Activities to Household Income.

	Strongly Agree	Agree	Strongly Disagree	Disagree	Mean	Remark
Non-farm activities increase household income	56 (60.2%)	34 (36.6%)	0 (0.0%)	3 (2.4%)	3.54	Strongly Agreed
Non-farm activities increase and stabilizes household food consumption	37 (38.9%)	54 (56.8%)	3 (3.2%)	1 (1.1%)	3.34	Agreed
Low-return non-farm work is associated with lower income	31 (33.3%)	29 (31.2%)	27 (29.0%)	6 (6.5%)	2.91	Agreed
Non-farm activities do not improve their household livelihood	23 (25.0%)	29 (31.5%)	29 (31.5%)	11 (12.0%)	2.7	Agreed
Income from on-farm activities is more than income from non-farm activities	22 (23.2%)	28 (29.5%)	22 (23.2%)	23 (24.2%)	2.52	Disagreed
High-return non-farm activities have a disequalizing impact on household income distribution	19 (20.4%)	32 (34.4%)	32 (34.4%)	10 (10.8%)	2.65	Agreed
Non-farm activities do not improve household food security	15 (16.0%)	30 (31.9%)	24 (25.5%)	25 (26.6%)	2.37	Disagreed
It reduces income inequalities and poverty among rural households	51 (55.4%)	27 (29.3%)	11 (12.0%)	3 (3.3%)	3.37	Agreed
Non-farm activities help in supplementing farm income	29 (31.5%)	38 (41.3%)	20 (21.7%)	5 (5.4%)	2.99	Agreed
It provides a safety net and alleviate poverty among household	39 (42.2%)	43 (46.7%)	5 (5.4%)	5 (5.4%)	3.26	Agreed
Non-farm activities enable accessibility to financial resources	33 (35.1%)	40 (42.6%)	15 (16.0%)	6 (6.4%)	3.06	Agreed
Non-farm activities do not equip poor households with better skills	16 (17.0%)	29 (30.9%)	32 (34.0%)	17 (18.1%)	2.47	Disagreed
Non-farm activities increase investment in infrastructure	30 (31.9%)	45 (47.9%)	12 (12.8%)	7 (7.4%)	3.04	Agreed
Poverty situation is worse for households who depend solely on farming income	26 (28.0%)	24 (25.8%)	32 (34.4%)	11 (11.8%)	2.7	Agreed
Diversifying into non-farm activities is not a way to minimize food insecurity risk	22 (23.7%)	14 (15.1%)	37 (39.8%)	20 (21.5%)	2.41	Disagreed

Grand Mean: 2.89

Source: Field Survey 2019

Table 3. Perception of Respondents on Non-farm activities.

	Very High Extent	High Extent	Very Low Extent	Low Extent	Mean	Remark
Non-farm activities increase the availability of fund for agricultural production	50 (52.6%)	32 (33.7%)	9 (9.5%)	4 (4.2%)	3.35	High Extent
Non-farm activities incur high capital, thereby making it difficult to invest in farm activities	16 (17.0%)	39 (41.5%)	29 (30.9%)	10 (10.6%)	2.65	Low Extent
Non-farm activities do not have any risk minimizing strategies that safeguard farmers against crop and market failures	20 (21.1%)	26 (27.4%)	33 (34.7%)	16 (16.8%)	2.53	Low Extent
Non-farm activities enhance the efficient production of agricultural produce	28 (29.8%)	41 (43.6%)	17 (18.1%)	8 (8.5%)	2.95	High Extent
Non-farm activities need extensive and effective development	23 (24.7%)	23 (24.7%)	32 (34.4%)	15 (16.1%)	2.58	Low Extent
Non-farm activities help in creating employment opportunities	32 (33.7%)	35 (36.8%)	20 (21.1%)	8 (8.4%)	2.96	High Extent
Non-farm activities indirectly shape agricultural activities with implications for sustainability	35 (36.8%)	29 (30.5%)	19 (20.0%)	12 (12.6%)	2.92	High Extent
Participation in non-farm activities does not exert a pronounced impact on agricultural productivity	25 (26.6%)	23 (24.5%)	32 (34.0%)	14 (14.9%)	2.63	Low Extent
Non-farm activities have a detrimental effect on farm output by competing with farming for labour	15 (15.8%)	17 (17.9%)	34 (35.8%)	29 (30.5%)	2.19	Low Extent
Non-farm activities enhance farm production by providing the finances needed for farm inputs and technologies	23 (24.2%)	39 (41.1%)	19 (20.0%)	14 (14.7%)	2.75	High Extent

Grand Mean: 2.75

Source: Field Survey 2019

2.5. Limitations to Involvement in Non-farm Activities Among Rural Women

The Table below shows the limitations to involvement in non-farm activities among rural women. 83.3% of the rural women have limitations of insufficient capital, 57% has a limitation of lack of raw materials, 76.3% lack technical know-how, 63.6%-time factor, 58.6% Little/No education, 58.1% Ignorance, 71.3% Laziness, 62.7% inadequate or no training personnel, 57.1% social status of the inhabitants and 55.7% low population.

As observed from the Table below, insufficient capital is considered the greatest limitation rural women have to get involved in non-farm activities. These findings are supported by Haggblade et al. 2010, Janvry and Sadoule, 2010 and Ovwigho and Ifie, 2002 [5, 7, 8].

Table 4. Limitations to Involvement in Non-Farm Activities among Rural Women.

	Yes	No
Insufficient capital	65 (83.3%)	13 (16.7%)
Lack of raw materials	49 (57.0%)	37 (43.0%)
Lack of technical know how	61 (76.3%)	19 (23.8%)
Time factor	49 (63.6%)	28 (36.4%)
Little/No education	41 (58.6%)	29 (41.4%)
Ignorance	43 (58.1%)	31 (41.9%)
Laziness	57 (71.3%)	23 (28.8%)
Inadequate/No training personnel	47 (62.7%)	28 (37.3%)
Social status of the inhabitants	44 (57.1%)	33 (42.9%)
Low population	44 (55.7%)	35 (44.3%)
Child bearing	46 (59.0%)	32 (41.0%)
Others	7 (36.8%)	12 (63.2%)

Source: Field Survey 2019

Who stated that withdrawal of scarce resources such as capital from farm activities to off-farm activities hampers investment in farm technologies and land conservation resulting in low production Haggblade et al. 2010, Janvry and Sadoulet, 2010 and Ovwigho and Ifie, 2002 and Saliu Adedayo, 2010 [5, 7, 8].

3. Summary

The study was carried out to assess women's participation in non-farm activities and its effects on their household income in Ekiti State, Nigeria. Data were collected with the use of a well-structured questionnaire. The data collection was analysed using descriptive statistics (frequency, tables, percentage). The study revealed that women participated well in non-farm activities which help them in coping with off farm season. The Non-farm activities increases household income has a mean of ($X=3.54$), non-farm activities increases and stabilizes household food consumption has a mean of ($X=3.34$), low-return non-farm work is associated with lower income has a mean of ($X=2.91$), non-farm activities do not improve their household livelihood has a mean of ($X=2.7$). The above result shows that non-farm activities contribute so much to household income ($X=3.54$ and $X=3.34$). Literature shows that farm family members seek off-farm employment for income to meet family needs, to finance farm inputs and technologies, or even as risk management strategy. They also increase and stabilize household food consumption. Moreover, non-farm activities reduce income inequalities and poverty among rural household.

4. Conclusion and Recommendation

The study concluded that the respondents realized more income monthly from non-farm activities than from farm activities which helped them in financing their family needs. Based on the findings from this study the following recommendations were made to promote entrepreneurship in rural areas.

1. Government and private organizations involved in farming should make adequate capital available to farmers by granting loans to poor farmers and also introduce relevant training programs and introduction of high yielding technologies.
2. The top down attitude of extension agents and managers toward farmer groups in need of food security should be reversed
3. The human resource capacity of poor farmer's organization should be strengthened and also they should be empowered on the value behind farming as this will be of great help in the production of resources.
4. Government should also organize educational programs as regards non-farm engagements as some of the respondents do not participate as a result of ignorance
5. Another means to bring sustainable farming activities, emphasis should be given on agricultural development through adequate capacity building, implementation of

relevant training programs, and introduction of high yielding technologies.

6. Adequate farm tools and training should be giving to farmers to bring good income from crop production.

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