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DETERMINANTS OF FARMERS' ACCESS TO INFORMAL SUPPORT IN NKANU WEST LOCAL GOVERNMENT AREA, ENUGU STATE, NIGERIA

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ABSTRACT
The study examined socio-economic determinants of farming households' access to informal support in Nkanu West Local Government Area of Enugu State, Nigeria. A multistage random sampling technique was used to select 200 respondents from farming communities in the area for the study. Data were collected from primary sources with the aid of a well-structured questionnaire and analyzed using both descriptive and inferential statistics such as mean, percentages and multiple regression. Result showed that majority of the farming households were headed by males (73%) whom were mostly married (79%). Age of heads of households and number of years spent in formal education averaged 47 and 11 years respectively while average farm size and household income were 1.7 hectares and ₦159, 700.00 respectively. The farmers had average of 13 years farming experience; about 83% did not belong to any form of farmers' association while 77% had no access to formal sources of credit. Results showed that family members, relatives and friends were the main sources of informal support. Major forms of informal support received include; care/support during sickness (74%), care/support during bereavement (58%), and sundry advisory services (43%). Result of regression analysis showed that age (0.499), membership of cooperative society (0.472) and educational status (0.014) had positive and significant effects, at 1% level, on access to informal support. Hence, policies aimed at addressing these factors are important to enhance access to informal support among the respondents in the study area. It was recommended among others that effort should be intensified at encouraging farmers to form cooperative societies or join existing ones. There is also need for access to free and affordable education to enable farmers' access and process information to enhance access to informal support in the study area.

***Keywords:** Socio-economic, Determinants, Farmers' access, Informal Support, and Nigeria*

Introduction

Informal support system plays an important role in African societies, including Nigeria, where cultural and social value systems support social and family ties in providing succor to vulnerable group members within the social system (World Bank, 2012; Devereux and Getu, 2013; Dafuleya, 2013). Informal support systems are supports received from family members, friends and acquaintances, faith organizations, community members among others, especially at times of adversity, stress or risk (Burton *et al*., 1995). Armi, Guilley and D'Epinay (2008) see informal support as the help received from family members, friends and/or acquaintances - excluding help received from household members. Informal support has also been described as the unpaid support provided to dependent persons by a person with whom they have a social relationship, such as relative, neighbour, friend or other non-kin (Triantafilounet, 2010). Verbeek-Oudijk et al (2014) and Swinkels et al (2015) observed that this form of support is increasing in recent times in most countries of the world due to lack of formal support from the government. The UN (2002) considers informal support and assistance not as ends in themselves but as means to preserving dignity and enabling individual autonomy and social inclusion. Equal rights and participation are thus to be achieved, in part, through the provision of support services for people with disabilities and their families. Quality informal support is needed to meet the objectives of encouraging prevention of ill-health or dependency, accessing early help to maintain or regain economic independence, promoting self-reliance and community inclusion to increase social

and economic well-being (Da Roit, 2013; Swinkels et al, 2015). According to Chitonge (2012), informal support reduces the occurrence and severity of shocks (prevention), reduces the impacts of shocks when they occur (mitigation), helps people deal with shocks (coping), and helps people rebuild their lives to the pre-shock level of well-being (revival). Hence, informal support helps more citizens to overcome social and economic vulnerability and enhance physical and emotional well-being (Verbeek-Oudijk et al, 2014).

Rural dwellers in general and farming households in particular are vulnerable to variety of stresses, due mainly to age, income, strength of social networks, and neighborhood characteristics (Flanagan, Gregory, Hallisey, Elaine, Heitgerd, and Lewis, 2011). They need informal support to help them guard against, manage and rebuild from effects of environmental, socio-political and external shocks (World Bank, 2012). Evidence indicate that the poor are more vulnerable in all stages – before, during and after – catastrophic events (Flanagan et al, 2011), hence, informal support offers means of addressing multiple factors causing persistent poverty and rising vulnerability among farming households (Ellis, Devereux and White, 2009). Informal support is therefore, needed to help poor and vulnerable farming households mitigate the impact of stress emanating from low yield, climate change, disease and pest infestation, and lack of access to productive inputs (Flanagan et al, 2011).

All vulnerable groups need opportunities to participate in the community common wealth and enjoy supportive and diverse social contacts such as informal support. Vulnerable groups who may require social support can sometimes be isolated from these opportunities because of the way that support is designed (Verbeek-Oudijk et al, 2014). This informs the need to target unique and distinct economic groups like rural farmers. Furthermore, there is often the tendency to group people based on their vulnerability for formal support systems rather than exploring ways of engaging them in community rehabilitation process through informal support system. This is in spite of the generally traditional set of options available that individuals are 'fitted into' in groups rather than options that are tailored to the individual. Often these options are designed for doing things for people rather than helping them to do themselves - this can encourage further loss of capacity and diminishing self-reliance. There are only a small number of options that actively promote self-help and self-reliance and early community intervention/prevention process for ameliorating the impact of vulnerability particularly in developing countries. There is need for more community-based informal support system activities dedicated to ensuring the contribution of vulnerable groups in communities and fully integrate them to participate in the social system and not socially isolated. Flanagan *et al*. (2011) maintain that activity that increases social inclusion and community support for vulnerable groups in the community is underdeveloped and need to be developed. Koloto (2003) in his study of needs of Pacific peoples when they are victims of crime, reported that the most effective forms of informal support the respondents received were from family and friends. This is because family and friends are people that can share their concerns and issues and trust to keep information confidential.

Despite a growing body of literature on informal support system in Sub-Saharan Africa, there appears to have been no study that focused on access to informal support systems by farming households as a unique economic group. Consequently, empirical evidence seems to be lacking on socio-economic factors influencing farming households' access to informal support systems, particularly in a clan setting like Nkanu West LGA of Enugu State, Nigeria. This study seeks to fill this gap.

Methodology

Study Area

The study area is Nkanu West Local Government Area of Enugu State, Nigeria. Nkanu West is one of the largest of the 17 Local Government Areas (LGAs) in Enugu State. Its headquarters is in the town of Agbani. The local government is made of eight (8) autonomous communities, namely: Akegbe Ugwu, Akpugo, Ozalla, Obe, Umueze, Amodu, Obuoffia, and Amurri. It has an area of 225 km² and a projected population of 203, 906 for 2019 from the National Census of 2006 (NPC, 2006). The LGA is located in latitude 6° 19' 40" North and longitudinal 7° 31' 32" East. The area is influenced by two main types of wind which are the South-West and North-East trade winds (Fedelina and DiBrito, 1999). The people of the area are Igbo speaking people with agricultural activities as their major occupation. This is due to the rich soil type that supports agricultural activities. Apart from agricultural activities, the people of this area are also engaged in secondary occupation such as trading, artisans, palm wine tapping, craft and civil service. The major staple crops grown by the people are cassava, yam, cocoyam and ground nut. Others are vegetables such as okra, melon, water leaf, *Telfalia occidentalis* (Ugu). Cash crops grown in the area include cashew, oranges, banana, plantain, mango and oil palm.

Sampling Techniques/Data Collection

A multistage random sampling technique was used to select the respondents used for the study. The first stage involved random selection of 5 out of 8

communities in Nkanu West Local Area Government. The second stage involved random selection of 2 villages from each the selected communities making a total of 10 villages. Finally, 20 respondents were selected from each of the 10 villages making a total of 200 respondents used for the study. Randomization was done with the use of ballot box. Data for this study were collected from primary source (rural households), and with the aid of structured questionnaire.

Data Analysis

Data collected were analyzed using both descriptive and inferential statistics. Descriptive statistics used were mean, frequency and percentages while inferential statistics used was multiple regression.

Model Specification

Implicit Multiple Regression Model:

$$Y = X\theta + ei \quad (1)$$

The explicit empirical form is stated thus:

$$Y = \theta_0 + \theta_1X_1 + \theta_2X_2 + \theta_3X_3 + \theta_4X_4 + \theta_5X_5 + \theta_6X_6 + ei \quad (2)$$

Where,

Y = Access to informal support system (estimated as amount of money [₦] benefited from this source)

θ_0 = constant

Θ_1–θ_6 = parameters to be estimated

X_1 = age (years)

X_2 = household size (number)

X_3 = Gender (a dummy variable with male having 1 and 0 otherwise)

X_4 = Educational level (years)

X_5 = Membership of Cooperatives (a dummy variable with being a member having 1 and 0 otherwise)

X_6 = Marital status (a dummy variable: 1 if the respondent is married and 0 otherwise)

e_i = error term

Results and Discussion

Socio-economic Characteristics

Result showed that the average age of heads of farming households in the study area was 47 years (Table 1). Furthermore, 40% of the heads of farming households were 40 years or less, 95% were 50 years or less while on the whole, 60% were above 40 Years. This analysis presents a picture of heads of farming households that are predominantly within the productive and economically viable age. This is a slight shift from the often reported aged or ageing population of farmers in the South East Region and Nigeria as a whole (FMARD, 2015; Odoh and Nwibo, 2017) but agrees with the findings of Okwoche and Asogwa, (2012). An explanation to this may be that the policy efforts of Federal and State Governments to get youths to embrace agriculture may have begun to yield positive results (FMARD, 2015).

Result showed that majority (73%) of farming households in the study area were headed by in contrast to their female counterparts (27%). This finding follows the recognized traditional pattern in the whole South East region where a male is the recognized head of the household except in a situation where there is none (Okwoche and Asogwa, 2012). Majority (79%) of the heads of households were married. Household size in this study refer to number of people residing in the same house and eating from the same pot. Large household size can be an asset to a farmer in terms of more labour force but the farmer is faced with the challenges of providing for education, feeding, shelter, health care and other living expenses for household members. The result showed that majority (89%) of the farming households had between 6 and 10 members while the average household size was 9.

Education is a social capital which could impact positively on household ability to take good and informed production decisions. Result showed that majority (94%) of the heads of farming households in the study area had above 6 years of formal education (i.e. completed primary education). The average number of years spent in formal education was 11, which shows that majority of the farming households have basic literacy but may not be said to be adequately educated. This finding conforms with the finding of Razavi (2007) and Okpachu, Okpachu, Godwin and Ifeoma (2014) who reported a low educational attainment among rural households in Africa.

The average farm size held by farming households in Nkanu West was found to be 1.7 hectares. Based on Federal Ministry of Agriculture and Rural development (FMARD, 2010) categorization of Nigerian farmers into small (less than 5 hectares), medium (5 to 20 hectares) and large (above 20 hectares), result shows that 99% of farming households studied were small holders. This finding is in conformity with the study of Ilu, (2015). The average annual income of the farming households was found to be ₦159,700.00, which shows that the farming households in Nkanu West are mostly low-income earners. Low income ties with small operations and expectedly, hold implications for the welfare of farming households in the area as reported by Odoh and Nwibo (2017) andDonkor, Onakuse, Bogue and Carmenado, (2017).

Majority (56%) of respondents had more than 10 years of experience in farming. The average number of years of farming experience among the farmers was 13 years. According to Lu (2003), the longer a farmer stays in the farming business, the better his performance tend to be hence, the studied farmers could be said to have been experienced in the

business. Furthermore, result showed that 77% of farming households studied does not have access to formal credit sources. This most probably leaves the farmers with informal sources as the only option for credit acquisition. Similarly, an overwhelming majority (83%) of the farmers do not belong to cooperative society thus, missing out on most opportunity for formal support from governmental and non-governmental agencies. These findings are in correspondence with Odoemenem and Obinne (2010) who also reported that majority of rural small holder farmers in Nigeria do not belong to cooperative societies and have no access to formal credit.

Assessment of Informal Support Systems benefited by the Farming Households

Forms of informal support accessed by respondents were identified and analyzed using percentage frequency distribution. Result obtained is presented in Table 2. Result showed that respondents received informal support mainly from family members, relatives and friends then social groups and Church groups. Similarly, informal supports were received mainly in forms of care and support in times of sicknesses or ill-health (74%); care and support in situations of bereavement, child birth and ceremony (58%); and sundry advisory services (43%). Other forms in which respondents received informal support include grants and soft loans from social groups (35%); provision of employment by family members, relatives and friends (26%); and educational support for children by family members, relatives and friends (24%). Supply of relief materials in times of disaster by family members, relatives and friends (12%); provision of shelter or accommodation by family members, relatives and friends (11%); gifts/remittances by family members, relatives and friends (8%); gifts, grants/soft loans by Church groups (6%); and supply of farm inputs by family members, friends and relatives (4%) were also identified.

Socio-Economics Factors influencing farmers Access to Informal Support Systems

The factors that influenced farming households' access to informal supports in the study area were analyzed using multiple regression and the result is presented in Table 3. Result showed the value of R^2 as 0.62 which indicates that 62% of the variation in the dependent variable was caused by the combined effects of the independent variables used in the model. The percentage is high enough indicating that the chosen independent variables exerted enough influence on the dependent variable hence; the model was a good fit. It is believed that the explanatory power of the model was not exaggerated since the value of R^2 (0.62) is closely related to that of adjusted R^2 (0.616) in numerical terms. The overall significance of the regression was confirmed by F-ratio of 25.28 which was significant at 1% level. Result further showed that age (0.499), membership of farmers' association (0.472), and educational level (0.014) had significant positive influences on farmers' access to informal support in the study area. These imply that the older the farmer, more educated and the more number of cooperatives he/she belonged to, the more access the farmer has to informal support. This is in line with the *a priori* expectation, and agrees with the findings of Kamanou (2002), who reported that older farmers received more support from different informal sources. Household size (0.060) and gender (0.013) had positive but statistically insignificant influence on the farmers' access to informal support while marital status of the farming household heads (-0.321) had negative and insignificant influence on their access to informal support.

Conclusion

The study showed that farming households in Nkanu West Local Government Area of Enugu State, Nigeria accessed informal support mainly from family members, relatives, friends and social groups. Furthermore, it was concluded that the farmers accessed informal support mostly in forms of care and support in times of sicknesses; care and support in situations of bereavement, child birth and ceremony; and sundry advisory services. The study also showed that age, educational level and membership of farmers' association were the main socio-economic determinants of access to informal support by farmers in Nkanu West Local Government Area of Enugu State, Nigeria. The study therefore, recommended that farmers should be encouraged by relevant governmental and non-governmental organizations, to form or belong to cooperative societies to enhance their access to informal support. Also, efforts should be intensified at continued education of the farmers through seminars and adult education classes to enable them build social systems and access support mechanisms in their communities.

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Table 1: Distribution of farming Households According to Socio-economic characteristics

Socio-economic Characteristics	Frequency (N = 200)	Percentage (100%)	Mean
Age			
≤ 30	16	8.00	
31 – 40	64	32.00	47
41 – 50	110	55.00	
Above 50	10	5.00	
Sex			
Male	146	73.00	
Female	54	27.00	
Marital status			
Married	158	79.00	
Single	12	6.00	
Divorced/separated	04	2.00	
Widowed	26	13.00	
Household size			
≤ 5	08	4.00	
6 – 10	178	89.00	9
Above 10	14	7.00	
Educational level			
Below 6 years	12	6.00	
6 – 12 years	122	61.00	
13 – 18	30	15.00	11
19 – 24	36	18.00	
Annual income			
≤ 100,000	42	21.00	
100,001 – 200,000	146	73.00	159,700
200,001 – 300,000	10	5.00	
Above 300,000	02	1.00	
Farm size			
≤ 1	88	44.00	
1 – 2	102	51.00	1.7
2.1 – 4	08	4.00	
Above 4	02	1.00	
Farming experience			
<5	10	5.00	
5 – 10	78	39.00	
11 – 15	92	46.00	13
Above 15	20	10.00	
Access to credit			
Yes	46	23.00	
No	154	77.00	
Membership to Cooperative society			
Yes	34	17.00	
No	166	83.00	

Source: Field Survey, 2018.

Table 2: Percentage frequency distribution of respondents according to forms and sources of informal support accessed

Informal support variables	*Frequency (N = 200)	Percentage (%)
Provision of accommodation by family members and relatives	22	11
Supply of relief materials in times of disaster by family members, friends and relatives	24	12
Educational support for children by family members, relatives and friends	48	24
Provision of employment for head of household/wife/children by family members, friends and relatives	52	26
Gifts/remittances from family members, relatives and family friends	16	8
Advisory services by family members, friends and relatives	86	43
Care and support during sickness by family members and relatives	148	74
Care and support during bereavement/child birth/ceremony by family members, friends and relatives	116	58
Grant/soft loan from social group	70	35
Gifts and grant/soft loan from Church group	12	6
Supply of farm inputs/labour by family members, relatives and friends	08	4

Source: Field Survey, 2018. *Multiple responds recorded

Table 3: Socio-Economic Factors Influencing Access to Informal Support Systems

Variables	Variable name	Regression coefficient	Standard error	T-value	Level of significance
θ_0	Constant	2.278	0.401	5.680	***
X_1	Age	0.499	0.087	5.736	***
X_2	Household size	0.060	0.118	0.508	NS
X_3	Gender	0.013	0.011	1.180	NS
X_4	Educational level	0.014	0.009	1.555	**
X_5	Membership of association	0.471	0.053	8.905	***
X_6	Marital status	-0.321	0.400	-0.803	NS
	F-ratio	25.28			
	prob>F	0.0000			
	R^2	0.620			
	Adj. R^2	0.616			

Source: Field survey, 2018. Note: NS = Not statistically significant; ** = significant at 5%; * = Significant at 1%**