



Youths' Contribution to Household Welfare in Rural Areas

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Abstract

Rural households are faced with low purchasing power, poor food consumption, and poor general well-being. Youths are economically active, which could contribute to reducing these problems and improving rural development. However, the extent to which youths contribute to improving rural household welfare has gained little attention. Thus, this study assessed youths' contributions to household welfare and the factors influencing their contributions to household welfare. Data were collected from 180 youths using a structured questionnaire and then subjected to descriptive and multiple regression statistical analysis. The findings revealed that youths contribute significantly to rural households' welfare. The monthly income, access to credit, association membership, gender, age, and access to remittances are responsible for the level of youths' contributions to household welfare. The challenges that prevent youths' contribution to household welfare in rural areas were poor government support, poor credit facilities, unemployment, lack of access to business information and lack of training opportunities and vocational programmes. Government support to rural youths through the provision of grants and loans as start-up capital is needed to empower youths to contribute to their household welfare. Also, youths should be encouraged to go for vocational training to acquire a skill that could be a vehicle for a source of income.

Keywords: contribution, economic activities, rural household, welfare, youths

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Introduction

Rural households in developing countries, particularly in Sub-Saharan Africa, are faced with a variety of developmental issues, including low purchasing power (poverty), low and poor food consumption (food insecurity and undernourishment), underemployment, and general poor welfare (Bank, 2019; FAO, IFAD, UNICEF, WFP, & WHO, 2021; Mukaila et al., 2022; World Bank, 2021). Contributions to income or economic well-being are divided among members of different ages in the same household, such as youths, adults, and the elderly.

Adolescence to middle age is considered to be youth. Youth are categorised as people within the age group of 15 to 24 years by the United Nations (2015). The Federal Ministry of Youth and Sports Development (2019) classified youths in Nigeria as those between the ages of 15 and 29 years. The population accounted for about 60% of the Nigerian population (Ogunmodede et al., 2020). Youth is the most significant segment of the population because of their enthusiasm, vibrancy, ingenuity, and dynamic character (Verma et al., 2017). They exhibit intense enthusiasm, drive, and willpower, making them the most valuable human resource for promoting the political, cultural, and economic development of a country. The amount of youth in a nation affects its capacity and potential for growth. Youth are the community's creative digital innovators and take part as engaged citizens wanting to contribute to sustainable development (Verma et al., 2017).

Every civilization's greatest natural resource is its youth. They are credible and effective partners when they are inclusive. Given that today's youth will make up tomorrow's nation, both the federal and state governments have recognized the critical role that youth play in development (Afande et al., 2015). If used effectively, the youth's enthusiasm and energy may significantly improve society and advance the country (Rai & Kaur, 2019). It is widely acknowledged that the most valuable human resource group that may make a substantial contribution to a nation's overall growth is its youth. They are the heart of society, the soul of the present, and the glimmer of hope for the future. They are the most productive and socially engaged sector. Youth contribution is a phenomenon related to human development. Therefore, youths' contributions to household welfare in rural areas can go a long way in improving society because the youth will be productive, reducing their dependence on family members and helping them develop themselves.

However, the extent to which youth contribute to households' welfare has gained little or no research attention despite a huge literature on rural youths (Adeyanju et al., 2021; Akrong & Kotu et al., 2022; Arslan et al., 2021a; Arslan et al., 2021a; Barsoum et al., 2017; Fasakin et al., 2022; Fawole et al., 2019; Ibrahim et al., 2021; Ng'atigwa et al., 2020; Osabohien et al., 2020; Osabohien et al., 2021; Rufai et al., 2021). Recent studies on

rural households' welfare focus on the level of welfare (Donath et al., 2021; Delesalle, 2021). Thus, the relationship between youths' economic activities and family expenditures remains unclear.

This study makes three major contributions to the literature on rural household welfare and youths' nexus. First, it investigated the level of youth contribution to different household welfare measures. Secondly, this study revealed the factors responsible for the level of youth contribution to household welfare. Third, the challenges that militate against youths in their contribution to household welfare were also examined. Therefore, this study aims at enriching the current discourse on youth economic activities and rural household welfare and to supplement existing information available about the values and aspirations of young people towards participation in rural household development.

Methodology

Study Area

Kwara State is the study area. It is situated in north central Nigeria, between latitudes 7°45'N and 9°30'N, and longitudes 2°30'E and 6°25'E. The larger proportion of the state is rural and engaged in agriculture and other self-employment activities such as artisanship, trading and business.

Sampling Technique

Since the general objective of this study is to assess youths' contributions to household welfare in rural areas, the target population for the study was youth. Following Mukaila (2022), this study defines youths as those between 15 and 29 years old. We employed a three-stage sampling technique. Firstly, four Local Government Areas (LGA) were purposively selected based on the concentration of youths in the region. The second stage was the random selection of five communities from the LGA chosen to make a total of 20 communities. The third stage was the random selection of 9 youths each from the communities, bringing a total of 180 respondents.

Table 1: Summary Table on Sampling Size

<u>Local Government Area</u>	<u>Communities Sampled</u>	<u>Number of Youths Selected</u>	<u>Total Number of Youths</u>
Asa	Ago Oja	9	45
	Laduba		
	Ogbondoroko		
	Afon		
Ifelodun	Ilaji Garuba	9	45
	Okode		
	Jimba Oja		
	Omupo		
Oyun	Yaru	9	45
	Igbaja		
	Ipee		
	Erin		
Kaiama	Ijagbo	9	45
	Ilemona		
	Igosun		
	Kugiji		
	Banisula		
	Sabo gari		
	Shwirigberia		
	Ginepttera		
<u>Total</u>	<u>20</u>	<u>36</u>	<u>180</u>

Source: Field Survey, 2021

Data Collection

The data was sourced primarily from a field survey conducted from September to November 2021. The data was collected from youths with a structured questionnaire.

Analytical Techniques

The objectives were achieved using descriptive statistics and multiple regression analysis.

Descriptive statistics were used to obtain the economic activities being engaged in by the youth in rural areas, and they were also used to assess the contribution of the youth in rural areas to household expenditure. The analytical tools that were used include frequency distribution tables, mean and percentages.

Multiple regression was used to assess the factors influencing youths' contributions to household welfare.

The model is given as:

$$Y = \beta_0 + \beta_1 Ag + \beta_2 Ed + \beta_3 MS + \beta_4 G + \beta_5 C + \beta_6 In + \beta_7 HS + \beta_8 R + \beta_9 AM + \varepsilon_i$$

Where:

Y = Level of contribution to household welfare

Ag = Age (years)

Ed = Level of education (no education = 1, primary = 2, secondary = 3, tertiary = 4)

MS = Marital status (married = 1, others = 0)

G = Gender (Male = 1, female = 0)

C = Access to credit (amount in naira)

In = Income (Naira)

HS = Household size (number)

R = Access to remittance (amount received in naira)

AM = Association membership (Yes = 1, no = 0)

β_0 = Constant

β = coefficient

ε = error

Likert Type Scale

A 4-point Likert-type scale was used to highlight the challenges to youths' contributions to household welfare in rural areas as follows: 4 = extremely severe, 3 = very severe, 2 = moderately severe, and 1 = not severe. Based on this, a mean score of 2.5 was taken as the cut-off point for severe constraints.

Results and Discussion

Socio-economic Characteristics of Youths

Table 2 shows the socio-economic characteristics of youths in the study area. The majority of the respondents were males, with an average age of 22 years. The majority of the youths can be said to be literate as only 7.8% had no formal education, which indicates that most of the youths acquired formal education. This could enhance their contribution to household welfare (Donath et al., 2021). The majority of the youth were single, which is not surprising due to their age. Approximately 60% of the youths were not members of an organization, which may limit their ability to benefit from economies of scale in their farming business and other income-generating activities. The majority of rural youths did not have access to credit facilities. Considering that the majority were not salary earners, low credit facilities could lower their level of operation. Thus, access to credit is an important factor in boosting youth productivity. A little more than half of the youths received money from family members/relatives who lived far away from their community.

Table 2: Socio-economic Characteristics of Rural Youths

Variables	Category	Frequency	Percentage	Mean
Gender	Male	116	64.4	22
	Female	64	35.6	
Age	15-20	63	35.0	
	21-25	72	40.0	
	26-29	45	25.0	
Educational status	Tertiary	10	5.6	
	Secondary	108	60.0	
	Primary	48	26.7	
	No formal education	14	7.8	
Marital status	Single	140	77.8	
	Married	40	22.2	
Member of association	No	107	59.4	
	Yes	73	40.6	
Access to credit facilities	No	169	93.8	
	Yes	11	6.1	
Access to remittances	No	78	43.3	
	Yes	102	56.7	

Source: Field Survey, 2021

Economic Activities of Rural Youths

Table 3 shows the major economic activities engaged in by the youth. Non-agricultural activities such as services and sales, craft and related trade works, and elementary works had the highest share of economic activities among youths, while farming was the main economic activity for 40.6% of the youth. This indicates the youths' apathy to farming. This is because most youths perceive agriculture as a poor man's business (Sumberg et al., 2017). This requires agricultural-based interventions such as the provision of finance and awareness creation to promote youth participation in agricultural activities (Geza et al., 2021; Magagula & Tsvakirai 2020). The youths engaged in services and sales work such as trading, tailoring, motorcycle riding, hairdressing, barbing, civil services, local security and photography. They also worked in crafts and trades like shea butter processing, bricklaying, welding, electrical work, plumbing, mechanic, shoemaking, painting, and aluminium installation.

Table 3: Economic Activities of Rural Youths

Groups	Category	Frequency	Percentage
Agriculture	Farming	73	40.6
Service and sales workers	Tailoring	15	8.3
	Hairdressing	4	2.2
	Motorcycle rider	12	6.7
	Trader	28	15.6
	Civil service	5	2.8
	Photography	1	0.5
	Local security (vigilante)	1	0.5
	Barbing	3	1.7
Craft and related trade workers	Shea butter processing	7	3.9
	Bricklayer	4	2.2
	Welding	2	1.1
	Electrician	7	3.9
	Plumbing	1	0.5
	Mechanic	4	2.2
	Aluminium installation	3	1.7
	Shoemaker	3	1.7
	Painter	1	0.5
Elementary workers	Apprentice	6	3.3

Source: Field survey, 2021

Area of Contribution to Rural Household Welfare by Youths

Table 4 shows the area of the youths' contributions to household welfare. The majority of the youths contributed to the food consumed in the household. This was followed by their contribution to clothing, especially during the festive period, transportation expenses, and household savings. Other areas of contribution to household welfare by the youths were electricity supply, education, fuel/firewood, investment, rent, health and medical expenses, and water supply, in order of decreasing importance. These indicate that the youth contributed to and played a significant role in rural household welfare. Youth play an important role in contributing to household welfare because they are in their active stage of life. This supports the opinion of Arslan et al. (2019) that youths contribute to their household.

Table 4: Distribution of Respondents based on the Area of Contribution per Annum

Areas of contribution	Frequency	Percentage	Amount (₦)
Food	130	72.2	51,000
Clothing	123	68.3	5,500
Transportation	92	51.1	3,000
Savings	84	46.6	8,000
Electricity supply	77	42.7	7,000
Education	65	36.1	30,000
Fuel/Firewood	64	35.5	6,000
Investment	62	34.4	15,000
Rent	39	21.6	2,800
Health and medical expense	28	15.5	1,000
Water supply	19	10.5	1,200
Total		100	130,500

Note: Multiple responses were recorded

Source: Field survey, 2021

Factors Influencing Youths' Contribution to Rural Household Welfare

Table 5 shows the result of multiple regression for the determinants of youth contributions to rural household welfare. Age had a positive influence on youths' contributions to household welfare. As the age of the young increases, so does their contribution to household welfare. This could be due to their understanding of economic activities and the gathering of experience as their age increases, which will in turn increase their income and, consequently, their financial contribution to household welfare.

Educational level was positive and significantly related to youths' contributions to household welfare. This implies that an additional level of education among the youth would increase their contribution to household welfare. This supports Donath et al. (2021) that education enhances household welfare among youths.

The gender of the youth was positive in relation to their contribution to household welfare. This indicates that the probability of being a male increases the level of a youth's contribution to household welfare. In a typical rural African household, a female is more engaged in domestic activities, which limits their number of working hours and results in low income and financial contribution to household welfare among females.

Access to credit was also positively related to the youth's contribution to household welfare. This implies that as the credit accessed by the youths increases, so does their contribution to households' welfare. Thus, access to credit enhanced youths' contributions to household welfare. This is due to increased levels of investment and income as a result of credit availability (Falola et al., 2022a), which will increase their financial contribution to household welfare.

In the same vein, monthly income was significant and positively related to the level of youths' contributions to household welfare. According to this finding, the higher the income of the youths, the greater their contribution to household welfare. Income improves household welfare (Falola et al., 2022b). Thus, youths with a higher income had a higher contribution to rural household welfare than their counterparts with lower income.

Remittances were also an important variable, which had a positive and significant influence on youths' contributions to household welfare. This implies that the amount of money received by youths in the form of remittance increases their level of contribution to household welfare. Thus, youths who received money (remittance) from their relatives had a higher contribution to their household welfare than their counterparts who did not receive remittance. Remittances enhance household consumption and play an important role in poverty reduction (Salifu, 2021).

Association membership also positively influenced youths' contributions to household welfare. Association is a form of getting several benefits, such as access to fin-

ance, information, and savings (Akanbi et al., 2022). Thus, youths who belong to associations were able to save and get the financial support needed to boost their income and make a financial contribution to household welfare.

Table 5: Factors Influencing Youths' Contribution to Household Welfare

Variables	Coeff.	Std. Err.	T	P>t
Age	0.341202*	0.187473	1.82	0.074
Educational qualification	0.086336**	0.039786	2.17	0.031
Marital status	0.090201	0.115385	0.78	0.439
Gender	0.655321***	0.191056	3.43	0.001
Access to credit	0.638066***	0.193941	3.29	0.002
Monthly income	0.425172***	0.021995	19.33	0.000
Household size	-0.006879	0.04586	-0.15	0.885
Remittances	0.331006***	0.05797	5.71	0.000
Association membership	0.030469***	0.006124	4.98	0.000
Constant	0.545272	0.107126	5.09	0.000
$R^2 = 0.732$				
Adjusted $R^2 = 0.724$				
F-ratio = 16.097				
Prob > F = 0.0000				
*** = $P < 0.01$, * = $P < 0.1$				

Source: Data analysis, 2021

Challenges Faced in Contributing to Household Welfare

Table 6 shows the limiting factors (challenges) to youth contributions to rural household welfare. The results revealed that poor government support (local, state, and federal) is the most prominent problem encountered among youths in contributing to their household's welfare. This was followed by poor access to credit. Nigerian rural youths, like other African youths, have limited capital and are unable to access external funds either through loans or grants needed for their economic activities (Mukaila, 2022). Lack of ac-

cess to business information was perceived by the youths as a factor limiting their contribution to their household's welfare. The youths lamented that they are doing what (job) they are used to due to a lack of information on new businesses that could boost their income and, consequently, their contribution to the household's welfare. The youths also lamented the high level of unemployment or underemployment among them, as some of them have qualifications that can earn them white-collar jobs. The lack of training opportunities and vocational programmes in rural areas limits their contribution to household welfare. Poor financial background and health issues were ranked least among the challenges faced by youths in contributing to their households' welfare.

Table 6: Challenges Faced in Contributing to Household Welfare

Challenges	Ex. severe Freq (%)	V. severe Freq (%)	M severe Freq (%)	Not severe Freq (%)	Mean	Rank
Poor government support	109(60.6)	24(13.3)	23(12.8)	24(13.3)	3.21	1 st
Poor access to credit	82(45.6)	33(18.3)	45(25.0)	20(11.1)	2.98	2 nd
Unemployment or underemployment	65(36.1)	54(30.0)	32(17.8)	29(16.1)	2.86	3 th
Lack of access to business information	70(38.9)	28(15.6)	57(31.7)	25(13.9)	2.79	4 rd
Lack of training opportunities and vocational programme	57(31.7)	25(13.9)	53(29.4)	45(25)	2.52	5 th
Poor financial background	25(13.9)	40(22.2)	61(33.9)	54(30.0)	2.20	6 th
Health issues	3(1.7)	4(2.2)	14(7.8)	159(88.3)	1.17	7 th

*Ex = Extremely, V. = Very, M. = Moderately

Source: Field survey, 2021

Conclusion

Youths contribute significantly to rural households' welfare. Thus, youths' contribution to household welfare in rural areas is a prerequisite for the effective mobilization of all rural youth for self-dependency. The monthly income, access to credit, association membership, gender, age, and access to remittances are responsible for the level

of youths' contributions to household welfare. The severe challenges faced by youths in their contribution to household welfare were poor government support, poor credit facilities, unemployment, lack of access to business information and training opportunities, and vocational programmes. To increase youths' contributions to households' welfare, there is a need for government support through the provision of entrepreneurship opportunities, which will serve as income-generating activities for rural youths to aid their contribution to family welfare. Grants and loans should be made available to rural youths to encourage them to actively contribute to household welfare. Youth should be provided with the vocational training programme and be encouraged to participate so that they can have a skill that will be a vehicle for means of income and consequently enhance their contribution to household welfare.

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