



## SOURCES OF INFORMATION AND FINANCE FOR WOMEN SHEA BUTTER PRODUCERS IN NORTH CENTRAL STATES OF NIGERIA

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### ABSTRACT

Shea butter production activities in North Central States of Nigeria are sources of income to women in the area but the level of income received is generally low when compared with the potentials due to several factors one of which is the lack of awareness of the collectors and processors of sources of information and finance for superior handling and processing methods and equipment. The study ascertained their sources of information and finance for the activity. Data were collected from 197 respondents which represented 50% of the 400 shea butter producers from Niger and Nassarawa states (200 from each state) using questionnaire and interview schedule and analyzed using descriptive statistics. Results revealed that majority (89.6%) of the respondents had 11 years' experience in shea butter production. They were married, illiterate and young with the average age of 36 years and average family size of 8. Many belonged to cooperatives (about 58%). Extension agents constituted the major (57.9%) source of information for the respondents. They had some level of contact with agricultural extension workers with majority (48.7%) having contact with extension workers every 3-6 months. However, family and friends were equally important in Nassarawa state including extension agents (62.9%). The major source of finance for their shea butter processing business was personal savings (69.1%). However, Nassarawa state respondents depended more on personal savings with a percentage of 69.1% compared to Niger state (36%). The study recommends among others that other sources of information like the electronic media should be used to complement the efforts of the extension agents and the rural women should form cooperative bodies to access better funding for enhanced shea butter production for higher income and consequent improved standard of living.

**Keywords:** Women, Shea butter production, Nigeria

### INTRODUCTION

Shea tree (*Vitellaria paradoxa*) grows naturally in the wild in the Savannah belt of Africa, from Senegal in the west to Sudan in the east and into the foot hills of the Ethiopian highlands, as well as in 17 countries across the African Continent: Benin, Ghana, Chad, Burkina Faso, Cameroon, Central African Republic, Guinea Bissau, Cote D' Voire, Mali, Niger, Nigeria, Sierra Leone, Togo, Uganda, Zaire, Guinea and Gambia. In Nigeria the tree grows abundantly in Niger, Nasarawa, Kebbi, Kwara, Kogi, Oyo, Ondo, Kaduna, Adamawa, Zaria, Taraba, Borno and Sokoto States (Ogunsami, 2008).

The benefits derived from the shea butter tree as follows – the pulp of the fruit is edible while the bark and root are used in traditional medicine. It is used in childhood ointments for minor scrapes and cuts, and the shell of the nuts can be used to repel mosquitoes. The seed, when crushed, yields a vegetable oil that can be used in cooking, soap making, skin and hair care. This makes it a valuable trade commodity. Collecting the nuts and making butter have traditionally been women's work. Suleman (2008) observed that marketing the oil was giving women better opportunities, primarily through improved income. Shea tree activities in North Central States of Nigeria are sources of income to many people, especially women, in the area but the level of income received is generally low when compared with the potentials. This is attributable to several factors one of which is the lack of awareness of the collectors and processors of superior handling and processing

methods and equipment. Where they are aware, the cost of such equipment is generally beyond what they can afford as individual operators.

In order to transform these shea butter processing activities from a marginal economic activity into a veritable vehicle of poverty alleviation, there is the need to assess these activities of the women in the shea industry and create awareness on how to obtain higher quantity and quality of shea nuts and butter through better handling, processing and marketing procedures for higher economic returns. One of the ways of facilitating this is by assessing their sources of information and finance for their activities with a view to recommending better sources for enhanced productivity and consequently higher income for improved standard of living for the rural women.

The general objective of this study is the involvement of women in shea butter production in the north central states of Nigeria. The specific objectives are to:

1. examine the socio-economic characteristics of respondents,
2. ascertain their sources of information for the technologies available for the activities,
3. investigate the women's source of finance for the production of the shea butter in the study area.

### METHODOLOGY

The area of study is the North Central Zone of Nigeria. The zone is made up of six states

namely Kogi, Benue, Niger, Kwara, Nassarawa, Plateau. The zone has a population of 21.1 million (2006 census) and a land area of 235,110 km<sup>2</sup> within the Guinea Savannah region of Nigeria. The zone has seven months of rainfall in the year (April – October) with July and August having the heaviest rainfall. This area has the largest concentration of shea trees in Nigeria (Okolo *et al.*, 2009). Two States Niger and Nasarawa were purposively selected because of the high density of shea trees and high level of activities in shea butter production and trade in the states.

Niger State is the largest State in Nigeria with a total land area of 76,363 sq km. It has a population of 3,950,245 (2006, census). The state is endowed with great potential for agricultural production because of the availability of abundant arable land. Nasarawa State has total land area of 27,117sq km with a population of 2,040,097 (2006 census). Nasarawa State has agriculture as the mainstay of its economy with the production of varieties of cash crops throughout the year.

There are three zones in Niger State Agricultural and Rural Development Project- Zone A (Niger South), Zone B (Niger Central), Zone C (Niger North). For administrative purposes, each zone is made up of 10 extension blocks. Each block has 8 extension circles with each extension circle having 8 extension sub-circles. From this structure, each zone is made up of 640 extension sub-circles and a total of 1920 extension sub-circles in the three zones of the entire State. There are also three zones in Nassarawa State Agricultural and Rural Development Project also namely Western zone, Eastern zone and Southern zone. Each zone is made up of 10 extension blocks, each block has 8 extension circles, while the extension circle has 8 extension sub-circles and a total 1920 extension sub-circles in the entire State.

In each state, there are 20 registered women shea butter producers per block. There is therefore a total of 200 women shea butter producers that formed the sample frame in each State. Fifty percent (50%) of the sample frame i.e. 100 women shea butter producers, were randomly selected in each State for the study. The population for this study included all women shea butter producers in Niger and Nasarawa states of Nigeria. Sampling of respondents was done using the multi-stage sampling process. The first stage involved the purposive selection of Zone A (Niger South) and Western zone in Nasarawa State for their more intensive shea butter production activities. In each State the zone like the other zones had 10 extension blocks. Each block had 20 registered women shea butter producers making a total of 200. In the second stage 50% of the sample frame i.e. 100 women shea butter producers, were randomly selected for the study.

Data required to accomplish the objectives of the study were obtained from primary (questionnaire/interview schedule) and secondary (i.e. textbooks, journals and publications) sources. A comprehensive open and close-ended questionnaire / interview schedule was developed and administered to the women shea butter farmers who constitute the target population of the study. Secondary data were collected from literature and records of the ADPs.

Data collected were analyzed using descriptive statistics such as frequency value, mean and standard deviations and percentages.

## RESULTS AND DISCUSSION

**Socioeconomic characteristics** -The socioeconomic characteristics of the respondents including the pooled results are as shown in Table 1. The result for age revealed that the majority of the shea butter producers in the study area were within the age bracket of 30-39 years, 26.9%, within 40-49 years, 11.9% were less than 30 years while 1.6% were within 50-59 years of age. The average age of the respondents was 36 years (35 years for Nassarawa and 37 years for Niger respondents) suggesting that the producers were young. This probably indicates that shea butter production is an energy consuming activity that would be too stressful for older persons to engage in hence the predominance of young persons in the business. Reports by Ani *et al.*, (2012) corroborate this finding and reported an average age of about 30 years for shea butter processors. However, studies by Matanmi *et al.*, (2011) revealed that shea butter producers were generally older with over 80% of their respondents above 40 years old.

The pooled results for the marital status showed that most of the respondents were married with a percentage of 95.3%. The fact that almost all those involved in shea butter production were married (this is true for respondents in Niger, 90.6%, and Nassarawa, 100%, States). This is an indication that they engaged in it to cater for their families. The level of divorce among the respondents was very low (1%). This suggests that the family setting is closely knit. The findings agree with the results of Moore (2008) who reported that most shea butter producers were married. An examination of the respondents' household size showed that about 46.6% had 5-7 persons, about 19% had 8-10 persons while 22.3% had over 10. The average household size was 8 (7 for Niger and 9 for Nassarawa state respondents) indicating that the respondents had several persons staying with them. No doubt this large number of persons can assist them in the shea butter production operation. A household size of 7 was reported for shea butter producers in Benue state by Ani *et al.*, (2012).



The result also revealed that majority of them was not literate with a percentage of 86% having no formal education. About 11.4% attended primary school while 1.6% went to secondary school. Respondents from both states showed similar poor educational background (i.e. no formal education) with a percentage of 86.5% and 85.6% for Niger and Nassarawa state respondents. This finding suggests that most shea butter producers in the study area were non-literate with very few having formal education. This finding agrees with the report of Matanmi *et al.*, (2011) who found that most shea butter producers were not educated. This low level of education may affect their adoption of new practices such as improved processing methods since it is asserted that being educated enables farmers to understand more easily the use of improved technologies (Tshivunza, *et al.*, 2001).

Almost all the respondents interviewed were Muslims with a percentage of 92.7% (Table 4.1). This suggests that the study area was predominantly a Muslim area. The implication of this is that the religion is not against the adherents engaging in shea butter production. The pooled results for the major occupation of the respondents revealed that most of them were farmers. The percentage was 89.6%. This is true for the

respondents in both states (80.2% for Niger and 99% for Nassarawa state). Very few or 7.3% were into trading as their major occupation. Shea butter production is generally not a sole or major occupation among the respondents. This is because activities of shea butter production are carried out based on the availability of fruits which is seasonal.

In terms of experience in shea production the result of Table 1 showed that majority or 46.6% have been involved for 1-5 years, 30.1% have been for 1-6 years while 16.1% have been involved for 11-15 years. The average shea butter production experience of the respondents was 11 years showing that the respondents were quite experienced in shea butter production. The results for both states indicate that Nassarawa state respondents had relatively more experience than Niger respondents with an average of 15 to 8 years respectively.

About 41.5% of the respondents were not members of any farm association. About 32.1% of them belonged to Fadama association, 15.5% belonged to Ena eko kpara chizhi group while only 6.7% belonged to shea butter fruit association. Membership of farm organizations has the benefit of enabling farmers' access information and capital among others (Madukwe, 2005).

**Table 1: Socio-economic Characteristics of Respondents**

Characteristics	Categories	Niger		Nassarawa		Total	
		Freq	%	Freq	%	Freq	%
Age (range)	<30	7	7.3	16	16.5	23	11.9
	30-39	56	58.3	59	60.8	115	59.6
	40-49	30	31.3	22	22.7	52	26.9
	50-59	3	3.1			3	1.6
	Total	96	100	97	100	193	100
Marital status	Single	5	5.2			5	2.6
	Married	87	90.6	97	100	184	95.3
	Widow	2	2.1			2	1
	Divorced	2	2.1			2	1
	Total	96	100	97	100	193	100
Household size range	4 & below	16	16.7	7	7.2	23	11.9
	5-7	56	58.3	34	35.1	90	46.6
	8-10	15	15.6	22	22.7	37	19.2
	>10	9	9.4	34	35.1	43	22.3
	Total	96	100	97	100	193	100
Educational level	No formal education	83	86.5	83	85.6	166	86
	Primary sch.	11	11.5	11	11.3	22	11.4
	SSS			3	3.1	3	1.6
	NCE	2	2.1			2	1
	Total	96	100	97	100	193	100
Religion	Christianity	7	7.3	7	7.2	14	7.3
	Islam	89	92.7	90	92.8	179	92.7
	Total	96	100	97	100	193	100
Major occupation	Farming	77	80.2	96	99	173	89.6
	Civil service	5	5.2	1	1	6	3.1
	Trading	14	14.6			14	7.3
	Total	96	100	97	100	193	100
Production	1-5	76	79.2	14	14.4	90	46.6

Characteristics	Categories	Niger		Nassarawa		Total	
		Freq	%	Freq	%	Freq	%
experience	6-10	11	11.5	47	48.5	58	30.1
	11-15	6	6.3	25	25.8	31	16.1
	>15	3	3.1	11	11.3	14	7.3
	Total	96	100	97	100	193	100
Membership of Farm Associations	Fadama association	14	14.6	48	49.5	62	32.1
	Shea fruit association	1	1	12	12.4	13	6.7
	Ena eko kpara chizhi			30	30.9	30	15.5
	Cooperatives	2	2.1	6	6.2	8	4.1
	None	79	82.3	1	1	80	41.5
	Total	96	100	97	100	193	100

Source: Field survey (2014)

### Source of Information on Shea butter production

Table 2 shows the information sources to the respondents. From the pooled result, it is seen that 57.9% of the respondents got information from extension agents, 4.7% from families/friends while 37.4% of obtain information from both extension agents and family/friends. From the results it can be said that extension agents constitute the major source of information for shea butter producers in

the study area. However, for Niger state respondents extension agents were the major source with percentage of 79.6% compared to Nassarawa state where the source of information is 37.1% of the respondents. Findings by Kante (2008) showed that most women shea butter producers in Mali received information on production issues from weekly meetings, opinion leaders or from a radio station at the village level.

**Table 2: Sources of Information on Shea Butter Production**

Sources	Niger		Nassarawa		Pooled	
	Freq	%	Freq	%	Freq	%
Extension agents	74	79.6	36	37.1	110	57.9
Family/friends	9	9.7			9	4.7
Ext agents/family/friends	10	10.8	61	62.9	71	37.4
Total	93	100.0	97	100.0	190	100.0

Source: Field survey (2014)

### Respondents' sources of finance

Table 3 shows the respondents sources of finance used in their business. From the pooled results it is seen that 50.3% of them used their personal savings, 17.8% borrowed money from moneylenders, 51.3% collected loan from cooperatives. From the findings, personal savings constitute the major source of finance for the respondents in their business. When personal savings constitute the largest source of finance it is possible that respondents level of investment in the business may remain low which will affect the level of output. This is because respondents' personal income may be low. For both states, Nassarawa state respondents depended more on

personal savings with a percentage of 69.1% compared to Niger state (36%). Similarly, there was high dependence on moneylenders by respondents from Nassarawa state (30.9%) compared to the 5.6% of Niger state respondents. The results showed that very few respondents patronised commercial bank loans. It is said that high interest rates, collateral requirements and cumbersome documentation demanded by the formal financial institutions deter many clients such as shea butter producers from easily assessing formal or commercial bank loans (Esinam, 2010). The low patronage of the informal sources such as moneylenders has been explained as due to their high interest rates (Ani *et al.*, 2012).

**Table 3: Respondents source of finance**

Sources	Niger		Nassarawa		Pooled	
	Freq*	%	Freq*	%	Freq*	%
Personal savings	32	36	67	69.1	99	50.3
Bank loan	2	2.2	1	1	3	1.5
Money lenders	5	5.6	30	30.9	35	17.8



Cooperatives	50	56.2	51	52.6	101	51.3
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Source: Field survey (2014)

## CONCLUSIONS AND RECOMMENDATIONS

From this study it can be concluded that shea butter production process is dominated by women with no formal education and their participation in the process was affected by or related to some socio-economic characteristics of the women. Extension agents constitute the major source of information for shea butter producers in the study area. However, for Niger state respondents extension agents were the major source with percentage of 79.6% compared to Nassarawa state where only extension agents was the source of information for 37.1% of the respondents. Majority (69.1%) of the respondents used their personal savings to finance their shea butter business. However, Nassarawa state respondents depended more on personal savings with a percentage of 69.1% compared to Niger state (36%). The study therefore recommends among others that other sources of information such as the electronic media should be used to complement the efforts of the extension agents and women should form cooperative societies to access better funding for enhanced shea butter production and consequently higher income for improved standard of living for the rural women.

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