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Gender Dimension of Income Distribution and Tax Incidence In Nigeria.

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Abstract
The study carries out an over view tax incidence and its impact on income distribution in Nigeria, gender wise. It examines the current situation and the nature of tax incidence as regard its income redistributive effect using the various taxes in operationin the country.The study observes that originally, distribution of income by gender has been significantly skewed in favour of the males both quantitatively and qualitatively; making Nigeria to rank amongst the worst countries in the world in terms of income distribution by gender, with gini-coefficient index of 0.447 in 2010. The study concludes that, though Nigeria's income distribution has originally been poor, it is gradually improving due to regular youths/women targeted employment generating programs of government. This is evidenced by the gini-coefficient index improving by 11% to 0.387 in 2016. Poor access to human capital development programs by the women and cultural beliefs are considered as the chief constraints that limit the women in their job preferences and placements. The study therefore recommends that education for women be encouraged and that, fees, levies and other similar charges be removed for women up to secondary school level. In addition, since a high proportion of women live and work as agriculturists in rural areas, government should give attention to such farming activities and provide for them subsidized seedlings, fertilizer, extension services etc. Government should also give them micro loans to encourage them to invest in food production. These will ensure more equitable gender distribution of income in Nigeria.

Key words: *Tax incidence, gender-dimension, income-redistribution, gini-coefficient index and cultural belief.*

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I. Introduction

Economic growth & development of a country depends on the quantity and quality of its resources (Olaloku, et al 1979). And labour being a dynamic factor of production, is a principal resource of a country. Its productivity depends significantly on how much motivation it gets from its employers. Right motivational laws and guidelines can appropriately and significantly improve distribution of income amongst the genders to encourage higher productivity.Labour can be classified by gender(males and females). However, its gender composition depends on such factors as income levels, education, law & custom and developing social structures".

Existing literature reveals income levels as a significant determinant of the size of labour force. Wages in an economy are determined in several ways. Such ways include societal regulations, customs or be fixed by labour market forces, including collective bargaining. In Nigeria, wages are determined in the informal and intermediate sectors, primarily by market forces.

According to UNDP (2009), the skewness in Nigeria's income distribution, age and gender wise, worsened between 1985 and 2008and the "GiniCoefficient" deteriorated to 0.49 from 0.43, making the country to rank among countries with the worst levels ofunequal distribution of income in the world. Scholars have confirmed in the literature that poor distribution of income impede growth and development of a country's economy.More so, when it has gender dimension (Awotide, Awoyemi, and Oluwatayo, 2015;Makama, 2016). Nigeria is not exempted from this situation. The patriarchy inheritance system which is prevalent in Nigeria bequeaths the inheritance of land and landed properties to the males in the family. This plays a significant role in the skewness in the gender income distribution.

The poor distribution of income in the country has serious implications both socially and economically. Persistent gender income distributional gap constrains the society's productivity and ultimately slows down its economic growth. The economy will as a result suffer reduced labourforce, diminished productivity, and poor allocation of resources, (Awoyemi, 2006).

Tax incidence involves the use of taxation to influence the distribution of income.Essentially, tax consists of personal income tax (PIT), corporate income tax (CIT), and consumption tax (VAT). Scholars are unanimous that good taxation system has a redistributive impact on income gender wise. Tax incidence is concerned with who bears the burden of tax and how does taxation affect households' income? Is the wealthy segment being justifiably taxed?

Objectives of the study

The main objective of this study therefore is to examine the nature of tax incidence in Nigeria and how it impacts on distribution of income, gender wise

More specifically, the study aims to investigate the impact of tax incidence on income distribution, gender wise; using value added tax (VAT), Personal Income Tax (PIT), Companies Income Tax (CIT) and Education Tax as case studies.

In order to achieve the above objectives, the study willattempt to provide answers to the following questions:

- To what extent would tax incidence of Value Added Tax (VAT), influence distribution of income by gender?
- To what extent would tax incidence of Personal Income Tax (PIT), influence distribution of income by gender?
- In what way can the Federal Government's subsidized agricultural programs influence the distribution of income, gender wise?

II. Literature Review

Income distribution deals with variations in the average earnings of the different age groups within the population, whether males or females in an economy (Fapohunda, 2013). And according to UNDP (2009), huge gaps in income distribution is partly a feature of the characteristics of individuals in the population. The UNDP reports reveal that the distribution of income in Nigeria is gender biased in favour of men. The gender biasness, the report further states, can negatively impact on the generality of the society with far reaching consequences on economic growth.

2.1 Theoretical Review

2.1.0 Theories of Gender Dimension of Income Distribution

The following theories will help to throw light on the issues of gender dimension of income distribution in Nigeria.

2.1.1 The Human Capital Theory

Arrow (2003) in Fapohunda (2013, pp. 215), had this to say on human capital theory;

"the core thesis of human capital theory is that people's learning capacities are comparable to other natural resources involved in the production process and when the resource is effectively exploited, the results are profitable both for the enterprise and for society as a whole".

This theory sees human capital as a resource that is fed in alongside other resources for productive purpose. Its supply relies on its capacity to perform and expects the best opportunities in terms of wages and responsibilities. On the demand side, capabilities based on level of skills and educational attainments are also considered. Based on these, the employers are likely to settle for the labour that parades the best credentials in terms of skills, capability and education. Now, the labour market is approached by both genders with different taste, different qualification, training, experience, physical strength and other characteristics that relate to productivity. All these will be duly considered, making the employer to settle for one of the genders as preferred over the other and so offered the job or higher wages. Quite often the males are at advantage. Labour, having regard to their various areas of strength and preferences would naturally gravitate to where its worth is paid. And profit maximizing employers will hire labour with potential for high productivity; not minding the gender.

2.1.2 Over-crowding Theory

Becker (1993) in Fapohunda, (2013,pp. 215), stated the following as assumption of this theory:

"The theory assumes that, on the average, differences exist in productivity, skills and experience etc of distinct groups of workers and that there is high search and information association with recruitment and promotion decisions".

It is a settled matter in the literature that rational employers discriminate between workers on the basis of abilities of the workers. Abilities of workers are functions of education and other variables of human capital development. The employers will prefer a group whose capabilities will be cheaper to develop and maintain.

Now, looking at the work force, gender wise, it is clear that male abilities are different from those of females. According to Bergmann,(1974), stereotypes and societal perceptions of right and wrong, beautiful and ugly, etc, split the labour force into two groups – one group with male characteristics, while the other with female characteristics, though the individuals in the groups are substitutes. Each of the groups has acceptable occupations which have been selected by the society. Occupations earmarked for women emphasize female characteristics, so women tend to crowd into them. Also, those earmarked for men emphasized male characteristics which also pull men.

2.1.3 Discrimination Theory

Employment of labour ought to be based on level of productivity. Any employment not considered on the basis of productivity is discriminatory. When two individuals who are intending to hire out their services, one female and the other, male and it happens that the man is preferred on the basis of his gender, and not his superior skills or education; we say, it is pure discrimination. Societal stereotypes and other cultural biases are chiefly responsible for gender discriminations at the work place. Becker (1993) in Fapohunda (2013,pp.216).

Discrimination occurs in different ways and for different reasons. There are employers who just dislike working with the opposite gender. Discrimination due to dislike can also play out in a disadvantageous way, where a boss dislike the opposite gender and gives negative job assessment reports which ultimately affect his/her chances of promotions and salary increases.

Another type of labour market discrimination is where there is imperfect information.Under this situation the individual is considered not necessarily on the basis of his/her abilities but on the basis of general beliefs about the capabilities of a certain group which the individual belongs. In this case the individual is discriminated against because he/she is a member of a group which shares certain infamous stereotypical attributes. Women as a group suffer most of this type of discrimination as it is erroneously believed that they play a lot of tricks at the job place to have free time to spend on their homes. Consequently, they are priced lower than men, denied training opportunities, denied promotions, etc

They are not interested in investing in their training as they are not confident that they will remain on the job for long. They also believe that the woman could get married/ pregnant soon after training, and might withdraw her services and thereby waste the cost of her training,

2.1.4 Social Norms;

The cultural belief in Nigeria celebrates men at the expense of women. Women are more regarded when it comes home keeping and child birth. These beliefs affect the women adversely when it comes to hiring and job placements. The OECD (2010), reported on women behavior in the labour market and claim that women have accepted what they believe is their role as set up for them by culture and they tend to shy away from those jobs that are reserved for men while they go for the less rigorous ones, those that will enable them time to keep their homes.

Flowing from the cultural beliefs of the Nigerian society, which is mainly rooted in religion (Christianity and Islam), that a woman is made for the home (President Buhari, 2017), where she is meant to take care of family needs and bear and rear children.The Nigerian cultural beliefs regarding the genders, also affect their education and training. In the home, the girl child is subordinated to her boy child counterpart.

In Nigeria, because the woman is meant to be provided for by her man (husband), the tax authorities treat her earnings as something she really does not need. So the tax laws are not friendly to her too. The Nigerian tax laws are gender biased, with the woman at a disadvantage, in allocation of tax allowances, hencethe women technically pay more tax.

2.2.1 Gender Dimension of Income Distribution

In Nigeria, there is wide gap in income distribution gender wise. And this trend since 1986 seemsto be increasing (UNDP, 2009). In discussing the nature of gender income distribution in Nigeria, it is necessary to look at it from the point of view of the income earning opportunities available to the genders. This should be considered alongside the percentage of each of the sexes in the labour force. This will expose what percentage of the total income that accrues to each of the genders.

According to Gender in Nigeria report (2012), males in Nigeria earn more than their female counterparts and it is wide spread across areas of economic opportunities such as access to education, health and even financial services. On the average, unemployment rates are higher for women than for men and female incomes are lower than men's. The table below will expose the level of participation in the labour force of the genders.

Table 2; Teachers in Nigerian Educational Institutions, by Sex.

	Males	Females	Total	% of females
Primary school	231,375	274,852	509,036	54.0
Secondary schools	88,486	52,545	141,031	37.3
Universities	21,795	1,740	2 3,535	7.4
Total	**341,656**	**329,137**	**673,602**	**48.9**

Source: Federal ministry of Education, Abuja 2010

The table above is self explanatory as regard the level of female participation in the labour force of the country. Despite that teaching is one area females dominate, males are still more represented, particularly in the universities. This confirms that women are grossly less represented in the executive and higher paying jobs. To further buttress the point that males out-number the females in the Nigerian labour force, a gender analysis of workers in the banking industry is displayed in table 3.

Table 3: Gender Analysis of Bank Workers in Nigeria

	Males	Females	Total	% of females
New hire in 2016	5,489	3,300	8,789	37.5
Total workers-31/12/16	28,620	19,400	48,020	40.4
Snr. Mgt. (AGM-GM)	620	240	860	27.9
Middle mgt. (AM-SM)	3,100	1,320	4,420	29.9
Executive Directors	65	18	83	21.7
Non-Executive Directors	100	60	160	37.5
Managing Directors	22	2	24	8.3

Source: Various banks annual reports, 2016 / NSE factbook

As can be seen from table 3, the proportion of female participation in the work force of the banking industry is 40.4%, leaving about 60% to the male counterparts. However, at the middle and senior management levels, female representation is poor, at 29.9% and 27.9% respectively.

2.2.2Tax Incidence

Tax incidence can also be seen as the impact of tax and who finally bears its payment burden, (Ojo, 1982). Tax incidence is of two types: formal and effective. Formal incidence addresses the question: what is the initial effect of the tax on the tax object? The tax object here is the income, while the income earner is the one who bears the tax burden. For example, when an income tax is imposed, what happens to the income being taxed? Of cause, the income will reduce by the margin of the tax. Now, who bears the impact of the reduction of income? Is it not the income earner? The income earner (tax payer)'s disposable income (after tax income) will reduce. The reduction in disposable income is the tax effect and is directly born by the income earner and cannot be moved to someone else

Taxes levied on commodities can be passed to consumers of such commodities by way of higher prices. In this situation, a tax levied a commodity makes price to increase by the amount of the tax. The consumer who is price insensitive will still buy at the increased price; meaning he has absorbed the tax burden. But look at another scenario where the commodity has elastic demand, the tax burden will be on the seller/producer; reason being that any attempt to shift the tax to consumers by increasing the product price will make its demand to fall significantly.

If government so desires to make redistribution of income and wealth its objective, this can be achieved by changing tax rates. The government can adopt the progressive tax system which levies more taxes on the wealthy.

Examples of some popular taxes that are operated in Nigeria are as follow;

i) Value Added tax (VAT)

The VAT decree no. 2 of 1993, introduced this tax in replacement of the old sales tax. It is a Federal Tax which is managed by the Federal inland-revenue service (FIRS). This tax is imposed on consumption of goods and services and the tax payers are the end consumers of the chargeable goods and services.VAT is fixed at 7.5% flat of the selling price of the taxable goods and services.

VAT applies to all those who make their purchases from vattable channels. It could be argued that the upper income class pays more since the patronize the vattable channels more. The lower income class households make their purchases mainly in the open markets, many of which are in rural places where traders are not registered VAT payers. From this, it can be seen that the rich are the main bearers of the VAT burden.

What of the impact on women? It is arguable that are at a disadvantage with VAT. Women do their shopping at supper markets that vat their goods; so they are among those, who pay higher prices for goods purchased. In this context, VAT is not gender income redistributive.

Table 1, shows the extent of VAT revenue realized in Nigeria since 2010 which, according to the various annual budget estimates have been used to finance social spending of the government.

Table 4; Contribution of VAT to non-oil revenue

SHARE OF VAT IN NON-OIL REVENUE OF Nigeria; 2010-2017

YEARS	VAT REVENUE IN ₦ BILLIONS	% OF VAT IN NON OIL REVENUE
2010	540.3	29.5
2011	623.5	29.1
2012	719.5	28.1
2013	763.8	27.1
2014	762.4	24.2
2015	747.6	25.2
2016	838.3	25.2
2017	929.1	30.1

Source; CBN Annual Reports (Various issues).

ii) Personal Income tax (PIT)

The personal income tax decree 104 of 1993 provides that all adults in Nigeria are liable to pay tax. And it should be paid on the total amount of his income within and outside of the country. Chargeable incomes include salaries, wages, fees, allowances, benefits and other gains granted to an employee. Employers of labour are seen as agents of the tax authorities for the purpose of collecting and remitting the taxes from their employees. The residency of the tax payer determines the extent of his tax.

Personal income tax is considered as a progressive tax as it is based on the principle of the more you earn, the more you pay (PAYE). By this, the higher income groups pay more tax than the lower income groups. Viewed from the perspective of gender, PIT has income distributive effect that is disadvantageous to women. This is because the men are given more tax free allowances than their female canter-parts.

However, when viewed from the perspective of pool tax which exempt women and tax only men, PIT is women friendly and has income redistributive effect.

iii) Education Tax

A tax of 2% is imposed on the profit before tax of all companies operating in Nigeria. The proceeds of this, completely goes to the funding of education in Nigeria.

iv) Petroleum Profits Tax

This tax is paid by all companies in the extraction and transportation of petroleum business in Nigeria. The taxable income of a petroleum company comprises proceeds from the sale of oil and related substances used by the company in its own refineries plus any other income of the company incidental to and arising from its petroleum operations. A petroleum company pays a tax of 85% on its taxable income royalty of 20%. This is however subject to some concessions, depending on the age of the company.

The petroleum profit tax contributes significantly to the Federal government revenue; some-times up to 53% of the annual total revenue accruing to the country. It is therefore important to look at this closely to see what distributive impact it possesses.

viii) Company Income Tax (CIT)

This tax is payable on annual profit before tax of all companies registered in Nigeria. The tax rate is 40% of assessed profits. Corporate tax contributes significantly to the annual revenue of the country and could be used for redistribution of income by way of tax exemptions and tax holidays. For example, companies that invest in agricultural activities may be given a tax holidays, or have certain expenses tax deductable. Seen from this angle, women are at advantageous position since a good proportion of women are in the rural areas where they engage mainly in agricultural activities. Therefore, a large proportion of the tax exemptions and holidays could be accruing to them and helping to beef up their income level.

Other taxes include Capital gains tax, Education tax, With holding tax and Stamp duties.

2.3 Empirical Review

Meerman (1979), had carried out a survey, using Malaysia as a case study to investigate how government could use tax and expenditure to achieve a more desirable level of income distribution. In his findings, he reported that spending in women education and health have redistributive effect on income.

Stotsky, in 2016, studied Nigeria gender budgeting, by doing an overview of gender related programs in education, health, agriculture and open apprenticeship. His aim was to link improvement in income distribution to any of these programs or a combination of them. He reported that there is indeed a connection between government spending on these programs and improvement in income distribution. This agrees with the findings of Stotsky (2016), Okafor and Ichoku (2015), and Meerman (1979).

Using New Zealand as a case study, Omar, Norman and Athene did an investigation in 2013 on the relationship between fiscal incidence and income distribution by age and gender. The study relied on primary data which were analyzed, using ordinary least square, simple regression method. The study reported a positive relationship between fiscal incidence and distribution of income by age and gender.

Ogbeide and Agu, (2015), while studying the causal effect of poverty and income inequality in Nigeria, concluded that human capital development and social norms affect gender income inequality.

Uzochukwu and Kanayo (2010), agree with this finding while using gender based welfare dominance method to study the distributional impact of public expenditure on education and health care.

Similarly. Fapohunda (2013) and Makama (2015), while working separately and using survey method, reached the same conclusion that human capital development and social norms have relationship with distribution of income by age and gender.

III. Methodology

The study employs secondary data sourced from Central Bank statistical bulletins, Central Bank annual reports, National Bureau of statistics, 2016, Federal Government of Nigeria Budgets for 2009-2015, and United Nations Statistical Division, of various years and UNESCO Institute of statistics. Mean comparisons and simple percentages were used to determine the significance of impact of various taxes on female gender income as compared to their male counterparts. How can Nigeria as a country usetax incidence toachieve a reduction in the skewness of her income distribution, gender wise? In answer to this question, the study has relied on 'gini coefficient' and simple percentages techniques to analyze the impact of tax incidence on the skewness in income distribution gender wise, in Nigeria. To achieve this, the study considered two main tax systems in Nigeria that are considered progressive as case studies. They are Value Added Tax (VAT) and Personal Income Tax (PIT).

The overall impact of all these taxes and their impact on the distribution of income will be evaluated by the use of Gini Coefficient. In which case we need a rule that determines when one distribution is better or worse than the other, i.e. income distribution skewness reduction. The Gini coefficient will serve this purpose.

IV. Analysis of impact tax incidence on gender distribution of income

4.1 Using VAT to influence gender distribution of income;

What proportion of VAT revenue is gender biased or youth biased or even elderly people biased?

The various taxes discussed above; the burdens of payment of some are on the rich. For instance, value added tax and Company income tax are mainly for the rich who engage on business activities through companies and consume items that attract such taxes. As for VAT, though it is listed as retrogressive, the rich, mainly femalesare those who patronize the sales channels, where value added tax can be charged. The females are particularly victims when it comes to purchasing fashion items such as gold, trinkets, wigs, clothes, etc. Revenue expected from these taxes in the five years 2011 to 2015 and the budgeted expenditures are given below:

Table 6: Revenue from value added tax

	2011	2012	2013	2014	2015		
	₦ billion	₦ billion	₦billion	₦ billion	₦ billion		
Revenue (from VATetc)	29.4	55.7	86.4	68.6	71.7		
Social & community services exp.	11.0	13.8	17.7	21.3	22.8		

Source: Author's computation from Budget estimates (2011-2015)

Table 6, shows the revenue generated from those tax sources which were not completely expended to provide pro-poor social and community services. Therefore, their redistributive value is low. The more of the revenue from these tax sources are spent to benefit the youths and women, the more re-distributive, their tax incidences will become. As it is in this case, the revenue from these taxes hasnot been expended fully. As can be seen in the table, only 37% was spent on community services in 2011, decreasing to 25% in 2012 and to 20.5% 2013.In this case VAT has not achieved the desired effect of redistributing income by gender.

4.2Female Gender Educational Development

The federal government of Nigeria has been embarking on programs after programs, investing in women development in order to wipe, if possible, the gap in the gender dimension of income distribution in Nigeria. Table 7, below show the yields of the government investments and efforts.

Table 7: Female School Enrollment in Nigeria

	PRIMARY	SECONDARY	TERITARY
2000	88.15	22.43	5.36
2001	87.04	24.51	
2002	88.46	25.54	
2003	90.15	NIL	7.88
2004	91.61	31.00	8.20
2005	92.56	31.66	8.66
2006	94.24	30.89	
2007	87.34	27.67	
2008	79.03	32.12	
2009	80.60	36.43	
2010	80.92	41.17	8.12
2011	87.40	41.87	8.30
2012	90.79	44.93	
2013	92.83	53.48	8.45

Source: United Nations Educational, Scientific and Cultural Organization (UNESCO) Institute for Statistics

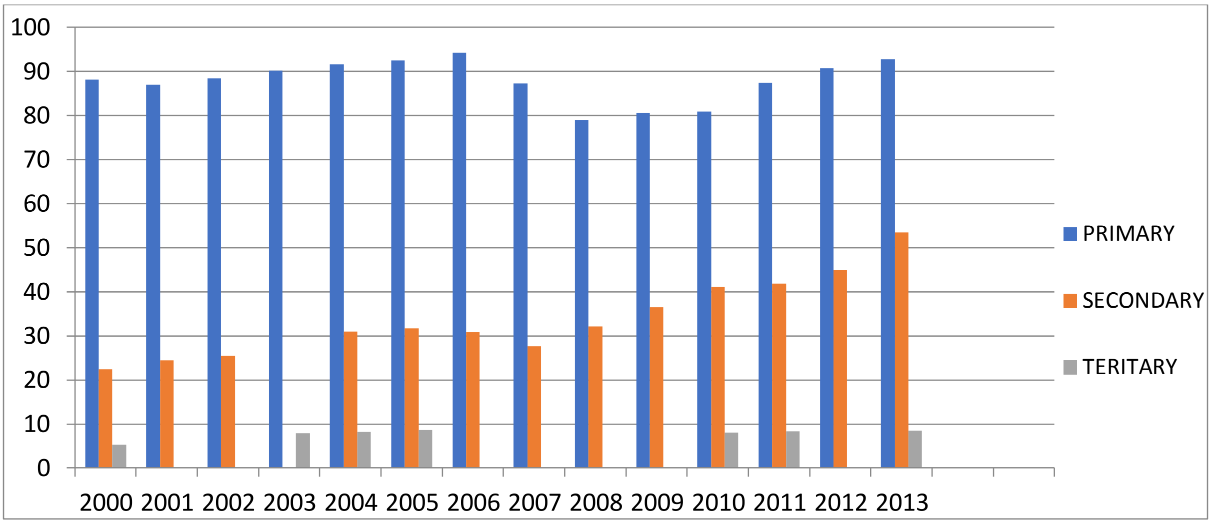

Figure 1: shows % of gross primary, secondary and tertiary enrollment in Nigeria

Table 7 indicates rate of enrollment of females of primary school age into the primary schools. It also shows enrollments for secondary/post- secondary schools for years 2000 to 2013. As shown, the primary school enrollment is high all through, fluctuating between 79% and 94%. This is considered high, though lower then the enrollment of males and also considering that government's target is to put all children of school age in school. There is therefore room for further improvement.

Figure 3 shows enrollment of girls into secondary schools. Enrollments increased from 22.4% in 2000 to 53.5% in 2013. This shows over 130% increase in the 14 years under consideration.The tertiary enrollment also shows significant growth; increasing from 2.2% in year 2000 to 8.45% in 2013. This indicates a significant growth of over 300% in the period under consideration, pointing to the fact that there has been an increment in the availability of trained and educated women in the labour force which will ultimately narrows the gender gap in the income distribution. All these enrollments are represented in figure 1, which shows a graphical picture of the primary school enrollments, together with the growth in both the post-primary and tertiary schools. A look at table 7 again will reveal the decreasing gap in gender education.

Table 8: Gini coefficient index

	2004	2010	2013	2016
NATIONAL	0.4296	0.447	0.362	0.387
URBAN	0.4154	0.4329	0.346	0.368
RURAL	0.4239	0.4334	0.349	0.378

Source: National Bureau of Statistics 2016

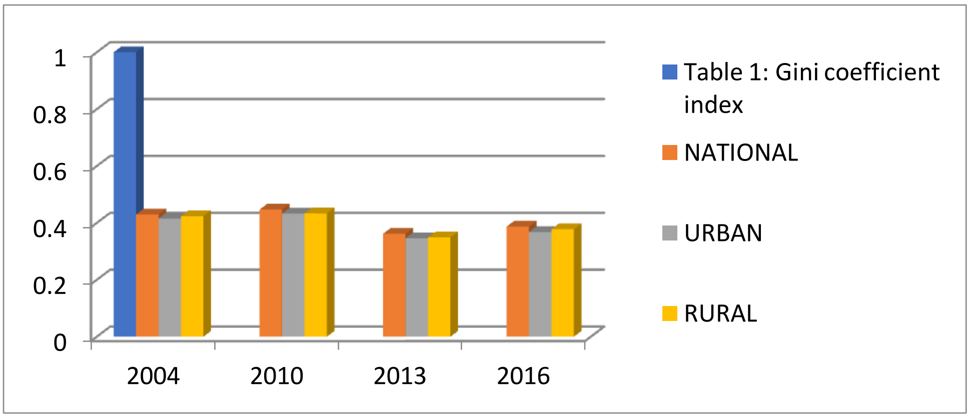

Figure 2: shows Gini Coefficient Index of Nigeria

Table 8 and figure 2, show the 'Gini Co-efficient Index' of four periods – 2004, 2010,2013 and 2016. They show that the national gini-coefficient index fluctuated between 0.4296 and 0.387. However, over-all there is a 11% improvement in income distribution over those years. The rural area distribution is even better at 12% improvement. From this, we deduce that income distribution between the genders has improved since women dominate the jobs in the rural areas.

This is also represented in the Gini coefficient table 8. Figure 2, is a graphical demonstration of the improvement in the income distribution in Nigeria. The 'Gini coefficient' declined from 0.447 in 2010 to 0.387 in 2016, indicating an improvement of 13.4% during the period of 12 years. Though, the rate of improvement may be seen as low, but it is a testimony that the income redistribution programs of the federal government are achieving desired impacts.

V. Summary and Conclusion

This study examines gender dimension of income distribution and see how the re-distributional efficiency of taxincidence have impacted on individual income.

The various studies (Obi, 2007; Makama, 2012; Awotida, et al 2015; Fapohunda, 2013), are unanimous in their findings that income distribution, gender wise is significantly skewed in favour of men. Men earn more because they are more in number in the labour force and also are more in the middle and senior positions in work places. This is considered to be a fall out of their better education and more readiness to go for jobs that are more risky and tasking.

However, the under-dog status of women is a fall out of societal norms and customs which impose constraints that inhibit women development; constraints that should be addressed to achieve an equitable gender-wise income distribution.

Different tax systems and their redistributive impact were examined to knowthe efficiency oftax incidence in Nigeria. The study, in agreement with Gender in Nigeria Report, (2012), concludes that, there has been a narrowing, gender wise, in income distribution in Nigeria. This has beenshown in the decreasing "Gini Coefficients index", which decreased from 0.447 in 2010 to 0.387 in 2016 (NBS, 2017). Despite this improvement in Nigeria's Gini coefficient index, it is still worse than the world's acceptable normal standard of 2.4.

VI. Recommendations

In order to improve it to the standard level, it is recommended that government should single mindedly pursue programs that will result in the removal of all constraints that are imposed by society which limit women's efforts at developing. According to Aigbokhan, (2016), tackling inequality requireshuman capital development, particularly women and youth. Consequently, government must give foremost priority to education of women. All cost barriers to education of women should be removed. Fees, levies and charges should be abolished for women/girls in primary and post-primary institutions.

Gender in Nigeria Report (2012), states that 54 millions of Nigeria's 80.2 million women live and work in rural areas where they constitute 60.79% of the work force. Therefore, we further recommend that rural women should be empowered to attain a more equitable income distribution. Therefore, government should prioritize agricultural development in the rural settings. In empowering the rural agricultural women, they should be supplied subsidized improved seedlings, fertilizers, extension services and grass-root micro loans to improve their food production and earn higher income.

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