

## Determinants Of Rural Women Economic Empowerment In Ondo State, Nigeria

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**Abstract:** The study examined the determinants of women economic empowerment in Ondo State, Nigeria. A multistage sampling procedure was used in the selection of 128 respondents for the study. Structured questionnaire with Interview schedule was used to elicit information for the study. Data collected were analyzed with the aid of descriptive statistics and regression analysis. The mean age of respondents was  $45.7 \pm 2.4$  years, 57.7% were married with mean household size of  $8 \pm 3$  members. Majority of the respondents (66.5%) had adult literacy education and 54.8% were into farming. Constraints facing women economic empowerment included inadequate funding, poverty, illiteracy, among others. The regression analysis revealed that age ( $\beta = 0.380$ ;  $p < 0.05$ ), education ( $\beta = 0.451$ ;  $p \leq 0.01$ ), occupation ( $\beta = 0.295$ ;  $p \leq 0.01$ ) were the significant factors influencing women economic empowerment. Access to credit, education and entrepreneurship training should be provided for the rural women.

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### Introduction

Women's economic empowerment in rural areas has gained greater attention on every level of the development agenda and particularly in sub-Saharan African (SSA) countries. Women economic empowerment is important most especially in developing countries such as Nigeria where majority of the women are living below the poverty line. Women empowerment and gender equality is globally acknowledged as a major element to achieve progress and development in all areas as enshrined in the Millennium Development Goals (goal 3). Empowerment is therefore an important concept in the sphere of women development. Empowerment is the process by which women take control and ownership of their lives through expansion of their choices (United Nations Organisation, (UNO, 2001). It is a multidimensional process which should enable individuals/women or group of individuals/women to realize their full identity and power in all spheres of life. According to Malik and Luqman (2005) empowerment is the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them. Kabeer, (2005) describes empowerment as to having decision making power, freedom of choice, access to facilities and resources. Linking empowerment with rural women, who are described as generally poor, therefore implies making women to be self-dependent, giving them freedom, and access to resources, property and opportunities (Awan and Iqbal, 2015).

According to Sultana (2011) women empowerment is a continuous process where the

powerless people become conscious of their situation and organize themselves to improve it and access opportunities, as an outcome and take control over their lives, gain skills, solve problems and become self-reliant. It entails women gaining more access to a steady income and economic power or security (Malhotra, *et al.*, 2002; Kabeer, 2005). By implications women empowerment connotes the ability of women to improve upon their economic potentials when empowered in order to be able to undertake economic activities and participate in the decision making process in the household and on issues that affect their lives. However, Mayoux (2005) applies the term economic empowerment as one of the defining dimensions of women empowerment. Women economic empowerment one of the most powerful ways for women to achieve their potential and advance their rights and status in the society thus enhances their economic productivity which is an important strategy for improving women welfare. Women economic empowerment leads to among other things economic independence. The goals of women economic empowerment entails changing the structures and institutions that reinforce and perpetuate gender discrimination and inequality thus enable them to have access to financial resources, income-generating assets, savings, increased financial decision-making power and more economic independence (World Bank, 2001).

Women constitute nearly one half of the world's population (Meti, 2013). Women have huge potential for the economic development of any country; make substantial labour contributions to farming (UNDP, 2004), perform several household chores (Meti, 2013),

among others, however, their activities are usually under estimated in economic and national accounting (Todaro and Smith, 2009). They have remained as a neglected section of the workforce; suffer from social, cultural and political biases and they lack access to resources and property. Moreover, most of the rural women have little opportunity to participate in intra-household, socio-economic and political decision-making processes, have limited access to education and employment opportunities and majority are predominantly in low paid, and low productive job (World Bank, 2005; Quisumng and Mcclafferty, 2006). Women control over resources and income is limited for a number of reasons; large proportion of work performed are not remunerated, many women from poor households are not paid for the work done in agriculture and business, and in many cultures, it is socially unacceptable for women to contribute to household income (Todaro and Smith, 2009). Hence, these combined factors perpetuate the low economic status of women and can lead to strict limitations on their control over household resources. Above all, most women in the rural areas suffer from poverty, discrimination and deprivation due to poor economic clout. All these factors combined tend to isolate women from development activities as well as from acquiring income, knowledge, skills, and engage in income generating activities which make it difficult for them to be economically and socially independent (DFID, 2000). Odubokun (1996) examines the extent of economic empowerment of the rural women in Nigeria based on evidence of their participation in various economic activities and found that the economic power of Nigerian women is systematically and persistently deteriorated. He posited that unless there is general, global constitutional empowerment of all women and all Nigerians, only few women would inherit the economic empowerment conferred on them. The need to economically empower the rural women from the foregoing therefore becomes important for our society because women are major factors for overall development of any country.

There are several literatures on women economic empowerment and income generating activities (Parvin et al., 2005), women empowerment and poverty reduction (Naryaan, 2002), food security and women empowerment through micro-finance (Mayoux, 2005) among others; however, there is little empirical work done on factors influencing women economic empowerment in the rural areas. It is believed that an understanding of these variables will enable developing countries to formulate development policies and programmes that will help to promote the economic empowerment of rural women. Hence, this study will fill the gap in literature by identifying the determinants of economic empowerment of rural

women in the study area. Arising from the above, the following are the objectives of the study to;

- (a) examine socio-economic/demographic characteristics of the rural women.
- (b) identify the empowerment programmes available in the study area.
- (c) identify the constraints facing rural women economic empowerment programmes.
- (d) determine factors influencing rural women participation in economic empowerment programmes.

## **Methodology**

### **Study Area**

The study was carried out in Ondo state in the South-West part of Nigeria. Ondo state consists of 3,441,024 people (with 1,679,761 of the population as women NPC, 2006) occupying approximately 14,798.8 square kilometers land area (Ondo State, 2010; Vanguard, 2012). The study area lies between latitude  $5^{\circ} 45^1$  and  $8^{\circ} 15^1$  North and longitude  $4^{\circ} 45^1$  and  $6^{\circ}$  East of Greenwich meridian. Ondo state is predominantly an agrarian state with majority of the population engaging in farming and petty trade. The study area falls in the tropical rainforest zone with a temperature range of between  $24^{\circ}\text{C}$  and  $33^{\circ}\text{C}$  during rain and harmattan seasons respectively and the rainfall ranges between 1000mm to 2200mm per annum. The study area favours the production of both arable crops (yam, maize, cassava etc.) and cash crops (cocoa, kola, oil palm, etc.). The study area has abundant natural resources such as forest and economic trees and extensive deposit of minerals which include; crude oil, bitumen, kaolin, granite, among others.

### **Sources and Collection of Data**

The primary data for this study which was collected from the respondents' on their socio-economic/demographic characteristics with the aid of well-structured questionnaire and interview schedules. Other information gathered included various empowerment programmes, benefits derived and constraints encountered in the programme.

### **Sample and Sampling Procedures**

A multi-stage sampling technique was employed in the selection of the respondents for the study. The first stage is the random selection of two (2) Local Government Areas from the four agricultural zones in the state. The second stage involved random selection of four (4) villages/communities from each Local Government Area (LGA). The third stage was random selection of four (4) household from each village/community. The last stage consists of a random selection four (4) women household heads from each village/community. A total of one hundred and twenty-eight (128) women respondents were used for the purpose of analysis.

### Analytical Techniques

Data collected were analyzed using descriptive statistics such as frequency distribution counts, percentage, means and standard deviation, were used to analyze respondents' socioeconomic/demographic characteristics and benefits of empowerment programmes. The Regression analysis was used to analyse factors influencing women participation in economic empowerment programmes in the study area.

### Results And Discussion

Table 1 shows the result of the socio-economic characteristics of respondents. On age, the mean age of respondents was  $45.7 \pm 2.4$  years which implies that the women are still within the economically active age. This is in line with Maxwell *et al.* (2001) that age is an important factor to individual's choices and decision make up and this determines household activities. The marital status revealed that majority

(57.80%) of the women were married while 17.19%, 15.63% and 9.38% were single, widowed and divorced respectively. The above is in agreement with Mercer and Zhang (2005) that marriage yields economies of scale and provides a risk-sharing protection against unexpected events and it makes families better off partly by allowing individuals within families to specialize, hence yields greater productivity and income. The result on household size shows the mean household size as  $8 \pm 3$  members which implies that household size in the study area is fairly large. This concurs with Kiwemba (1998) report that large family size can be useful to women up to a point in providing labour; they can also be a hindrance by creating extra expenses for women, whose income is already limited. Moreover, Paddy (2003) also submitted that large family size puts more pressure on consumption and expenditure in the family than the labour it contributes to agricultural production.

**Table 1: Socio-economic/Demographic Characteristics of Respondents n= 128**

Variables	Frequency	Percentage (%)	Mean(SD)
<b>Age (Yrs)</b>			
<25	21	16.41	
25-65	78	60.93	45.70(5.40)
>65	29	22.66	
<b>Marital Status</b>			
Single	22	17.19	
Married	74	57.80	
Widowed	20	15.63	
Divorced	12	9.38	
<b>Household Size (Number)</b>			
<5	51	39.84	
5-12	58	45.31	8.34(3.01)
>12	19	14.85	
<b>Educational Attainment</b>			
Adult Literacy education	85	66.50	
Primary education	21	16.41	
Secondary education	14	10.94	
Tertiary education	8	6.25	
<b>Occupation</b>			
Farming	70	54.68	
Petty Trading	16	12.50	
Artisans	28	21.88	
Civil Servants	14	10.94	

Source: Field Survey, 2015

On education attainment of respondents, majority (66.5%) had adult literacy education while primary, secondary and tertiary education accounted for 16.41%, 10.94% and 6.25%, respectively. The above finding is in line with Ebele (2003) that low level of literacy among women accounted for lack of training and information regarding opportunities and new

technologies which can improve their economic potentials. He opined that education increases the chances of employment for women thereby empowering them economically but unfortunately, equal access to education for girls is still a very big challenge in developing countries in general and Nigeria in particular. Corroborating the above,

Akomolafe (2006) reported that low education coupled with cultural discrimination against women is a constraint to women empowerment. He however stated that literacy skills of rural women have a beneficial impact on their household income. Occupation reveals that majority (54.68%) of the women are into farming while petty trading, artisans and civil servants accounted for 12.50%, 21.88% and 10.94%, respectively. This is in agreement with Todaro and Smith (2009) that rural women engaged majorly in farming and they are regarded as the invisible farmers of the developing countries.

The result on Table 2 shows that 36.72% of the respondents participated in micro-credit schemes. Women are the target group of micro-credit programmes as a result of the barriers to female self-employment and entrepreneurship. This implies that improvement in women's access to economic opportunities through micro-credit schemes and employment program could expand their choices.

According to Murdoch (1999), micro-credit is a useful tool for the empowerment of women, for poverty alleviation and a relatively new approach for developing economies to solve women's difficulties in obtaining finance. Vocational skill acquisition/entrepreneurship training accounted for 29.69% of the women respondents. Vocational skills acquisition/entrepreneurship training in soap making, tie and dying, hair dressing among others, helps to boost woman economy and capacity development. Empowering women through self-employment and entrepreneurship in different socio-economic sectors, results in new opportunities for income generation (Islam et al, 2012; Albert *et al.* 2013). Moreover, working tools/input supply and literacy education programme accounted for 15.27% and 17.97% respectively. The ability to understand and be aware of the situation in which women live increases significantly with education (Mahmudul *et al.*, 2003).

**Table 2: Empowerment programmes available in the study area n =128**

Empowerment Programmes	Frequency	Percentage (%)
Micro-credit /Loan Schemes	47	36.72
Vocational Skill/Entrepreneurship Training	38	29.69
Working Tools/Input supply	20	15.62
Literacy Education	23	17.97

Source: Field Survey, 2015

The result on Table 3 shows some of the constraints facing women participation in empowerment programmes. The study revealed inadequate capital/economic problem (35.16%) is a major constraint facing the rural women within the households and on the farm. This suggests that access to credit is a major constraint faced by women in the study area and this hinders their participation in income generating activities. This is consistent with Malami (2008) that lack of proper funding/capital is one of the fundamental problems blocking the chances of women from attaining economic empowerment and that if provided, it will assist to empower their economic position. However, women lack access to capital, land and other subsidiary resources which can boost their economic potentials (Adegoroye and Adegoroye, 2008). According to Magaji and Aliyu (2007) credit influences physical autonomy and affects most of the women empowerment indicators significantly and lack of finance and access to loans militate against women economic empowerment. Illiteracy/lack of training accounted for 24.22% of the respondents in the study area. This implies that with the low level of education, women are lacking in proper training and skills, information and awareness on economic empowerment activities/programmes. This is supported by Olekulein and Ojo (2006) that

women education is essential for rural women economic development however, women are not well equipped to contribute their useful quota in the society as a result of illiteracy. Adegoroye and Adegoroye (2008) also reported that low literacy level of the rural women denied them access to vital information that can improve their lots economically.

Socio-cultural factors (14.05%) in the study area affect women participation in empowerment. In the rural areas of the developing world, socio-cultural factors/social pressures and beliefs make it difficult for women to play active role in economic, employment and welfare issues in order to improve their living standards. According to Adegoroye and Adegoroye (2008) harmful cultural practices militate against women economic empowerment. Also, in agreement with Ebele (2003) inherited tradition prevents women from inheriting land both from their fathers or husbands thereby limiting their access to collateral and productive opportunities. Poverty was also found to be an important factor affecting women participation in economic empowerment programmes because it accounted for 17.97% of the respondents. Studies have shown that women and children suffer more from poverty (United Nations Development Programme (UNDP), 2008). According to Todaro and Smith, (2009) women have less access to education, formal-

sector employment, social security, and government employment. They posited that with the low earning potentials of women compared with their male counterparts, women are more likely to be among the very poor, hence the need for economic empowerment. This is in consistent with Tesfay and Tadele (2013) that economic empowerment increases women's access to economic resources and opportunities.

Poor access to resources (8.16%) was identified as hindrance to women participation in economic

empowerment programmes in the study area. Women in developing countries do not have access to productive resources (Tesfay and Tadele, 2013). However, women's access to productive resources will promote their economic potentials and opportunities including jobs, financial services, technical services, skills development, property, market information and other productive assets (Johnston and Ketilson, 2009; Eyben and Cornwall 2008).

**Table 3: Challenges facing women participation in empowerment programmes n= 128**

Constraints to women Participation	Frequency	Percentage (%)
Inadequate capital/economic problems	45	35.16
Illiteracy/Lack of training	31	24.22
Socio-cultural factors	18	14.05
Poverty	23	17.97
Poor access resources	11	8.60

Source: Field survey, 2015

#### Regression result of factors influencing women participation in economic empowerment programmes

The results of the regression revealed that significant relationship exist between participation in economic empowerment programmes and women socio-economic characteristics (age  $X_1$ , education  $X_3$ , occupation  $X_4$ , household size  $X_5$ , and distance  $X_7$ ) in the study area. The result shows that R is 0.762 which implies that there is high correlation between participation in economic empowerment programmes and women socio-economic/demographic variables.

The  $R^2$  was 0.581 which implies that 58.1% of the variation in the dependent variable (participation in empowerment programme) was explained by variations in the independent variables (socio-economic/demographic characteristics). This means that age, education, occupation, household size, and distance to empowerment programme centres have influence on participation in women economic empowerment programmes in the study area. The Adjusted  $R^2$  shows that 50.5% of the variance in the dependent variable was explained by variations in the independent variables.

**Table 4: Regression result of women participation in economic empowerment programmes**

Model	B	Standard Error	Beta	T	Sig.
(Constant)	1.538	0.347		4.438	0.000*
Age $X_1$	0.543	0.026	0.380	0.519	0.036**
Sex $X_2$	-0.125	0.100	-0.124	-0.243	0.220
Marital Status $X_3$	0.028	0.070	0.047	0.396	0.693
Education Attainment $X_4$	0.308	0.044	0.451	0.937	0.000*
Major Occupation $X_5$	0.213	0.089	0.295	0.401	0.002*
Household Size $X_6$	0.050	0.018	0.313	0.739	0.009*
Years of Experience $X_7$	-0.013	0.016	-0.082	-0.779	0.439
Distance $X_8$	0.007	0.009	0.083	0.775	0.002*
Income $X_9$	-2.208E-7	0.000	-0.050	-0.532	0.597

R = 0.762;  $R^2$  = 0.581;  $AR^2$  = 0.505 (\* and \*\* Significant @ 1% and 5%)

#### Conclusion And Recommendations

Woman economic empowerment is germane in promoting women economic potentials and development of rural areas where poverty and unemployment is so prevalent. The mean age of women was 45.7 years, while 57.7% were married with mean household size of  $8\pm 3$  members and 66.5%

of the respondents had adult literacy education and majority (54.8%) were into farming. Women in the rural areas of the developing countries are still being faced with challenges in terms of access to credit, assets, education, employment opportunities, among others. However, it could be concluded that rural women are still lacking economically so the need for

empowerment is germane. It is therefore necessary on the part of the government, NGOs and other rural practitioners and donor agencies to address women empowerment through assistance with micro-credit/soft loans, entrepreneurship training, and access to education in order to boost women income generating activities, improve their well-being and alleviate poverty among them.

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