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AUTHOR(S)	CONTENT(S)	PAGE(S)
UMEAKA, E.C. PhD, CNA, FCMA	EVALUATION OF THE IMPACT OF TAXES ON THE ECONOMIC GROWTH OF NIGERIA (2005 - 2012)	207-218
Dappa, Tamuno-omi Godwin (Ph.D) ¹ Nwaorgu Humphry Chinedu ²	NIGERIA-INDIA MILITARY RELATIONS: CHALLENGES AND PROSPECTS	219-226
DAPPA, TAMUNO-OMI GODWIN (Ph.D) ¹ DANJUMA JOSEPH ²	THE ORIGIN OF NATO: RESOLVING A HISTORIOGRAPHICAL PROBLEM OF CANADA	227-235
*Ukogo, Ifeoma ¹ ; Chukwu, Hannah ² and Nwaeze, E.U.C ¹	CHALLENGES OF OPEN AND DISTANCE EDUCATION: THE NIGERIAN EXPERIENCE.	236-247
Egornu C.A.	DECLINE IN ATTRIBUTES AND VALUES OF VISUAL ART IMAGES IN IGBO FESTIVALS: THE OKOROSHA AMANANO NKWERRE EXAMPLE	248-257
Anyanwu, Anthonia C. Ajukwara, I. Ugochukwu Godson Ikechi Anyanwu, PhD.	IMPACT OF CREDIT RISK ON THE PERFORMANCE OF SELECTED DEPOSIT MONEY BANKS IN NIGERIA	258-275
¹ Chukwu, Luke. C. Phd , ² Otiwu, Kingsley. C. Phd , ³ Nkwocha, Kelechi Justice	AUDITING OF IFRS FINANCIAL STATEMENTS; ISSUES AND CHALLENGES	276-283
A.V. Ahmed ¹ Dr. Adama Joseph G.T Owa ³	RURAL WOMEN EMPOWERMENT; A PANACEA TO POVERTY ERADICATION IN NIGERIA	284-291

RURAL WOMEN EMPOWERMENT; A PANACEA TO POVERTY ERADICATION IN NIGERIA

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Abstract

Nigeria government has embarked on several programmes in the time past with the aim of combating the menace of poverty especially in the rural areas. Some of these programmes are specifically targeted at alleviating women poverty; examples are the Better Life for Rural Women, Family Support Programme, etc. Apparently, those efforts have not yielded expected impact as evidenced by continuous increase of poverty in depth and width. It has been argued that government alone cannot overcome the menace of poverty. Hence some Non-Governmental Organizations have, in the recent times been engaging in empowering some rural dwellers. The aim of this study is to serve as a sort of feedback of some of these programmes whose aim is to empower women especially in rural areas to start self-employment activities. The basic objective of the study is to examine the economic enhancement of rural community through Non-Governmental Organization facilities. The study was restricted to Kabba/Bunu Local Government Area of Kogi State, Nigeria as the area is predominantly rural. A field survey was employed to collect primary data. Analytical technique used includes descriptive statistics (frequency counts, and percentages). Result of the study show that the programme has actually impacted positively in the livelihoods of the beneficiaries. From the samples, it was observed that majority of the respondents (91%) actually spent their loans on income-generated activities and 56% of them have increased their income by 20% and above. Majority (64%) increased their income in agriculture sector, 12% in merchandise, and 24% in other areas. The study discovered that majority of the beneficiaries are women. The main challenge was the absent of proper and constant market for their products

coupled with the bad roads leading them to cities and the high cost of transportation. The study concluded that micro credit facilities have impacted positively on the livelihoods of the rural dwellers and by extension, has helped to reduce poverty. The study recommends that the programme should proceed further and be strengthened. It is recommended, also, that strong market linkage be created between village producers and their prospective costumers in cities.

Key words: Rural; Empowerment; Poverty; Women

INTRODUCTION

Poverty is a global problem that draws the attention of all and sundry. Its presence is felt all over the world although, at different magnitude from one country to the other.

The National Bureau of Statistics (2012) released figures that showed that Nigeria's poverty level was on the increase. According to the Statistician-General of the Federation, Dr. Yemi Kale, about 112 million Nigerians (or 67.1 per cent of the country's total population of 167million) lived below poverty level i.e. living below US\$1.00-US\$1.25 per day. In the words of Kale, "It remains a paradox that despite the fact that the Nigerian economy is growing, the proportion of Nigerians living in poverty is increasing every year." (NBS; 2012)

Poverty is especially severe in rural areas, where up to 80 percent of the population lives below the poverty line. The rural poor depend on agriculture for livelihood. Small-scale farmers cultivate small plots of land and make use of crude farm implements for their operations. IFAD (2007)

Rural infrastructure has long been neglected while investments in health, education and water supply have largely been focused on the cities. The Local Government Authorities, which are supposed to fill the gap, are not forth coming. As a result, the rural population has extremely limited access to services such as schools and health centres and a large proportion of the rural people lack safe water and sanitation. Nigeria's rural road network is not developed. The poor tend to live in isolated villages that can hardly become accessible during the raining season.

Poverty, definitely, is not limited to rural areas. Majority of urban poor live in slums under sub-human conditions without meaningful employment and any visible legitimate means of livelihood. They live in overcrowded rooms with poor sanitation. Slum areas are deprived of infrastructural facilities like water, health centres, schools and good roads.

Obviously, the ultimate responsibility for poverty alleviation rests with the government. Since 1980, successive governments in Nigeria have initiated measures aimed at poverty reduction. These include; the Green Revolution (1980), Directorate of Food, Road and Rural Infrastructure (DFRRI), National Directorate of Employment, (NDE), the People's Bank of Nigeria, Better Life Programme, Family Support Programme, etc. In recent years, there have been renewed efforts in attacking poverty in country. Prominent among these policies include. National Poverty Eradication Programme, NAPEP and the National Economic Empowerment and Development Strategy NEEDS. In May 1999, the government set out poverty eradication as priority.

The administration approved the National Poverty Eradication Programme (NAPEP) as a central coordination point for all anti-poverty efforts from the Local Government to the National level. NAPEP is expected to execute schemes with the sole purpose of eradicating absolute poverty. NAPEP is organised around four schemes namely Youth Empowerment Scheme (YES), Rural Infrastructure Development Scheme (RIDS), Social Welfare Services Scheme (SOWESS) and Natural Resources Development and Conservation Scheme (NRDCS).

Statistics have shown that poverty; especially, rural poverty has been on the increase inspite of several policies and programmes that had been implimented in the time past. Apparently, none of the previous programmes has achieved much. To support the efforts of the government, some Non-Governmental Organizations have decided to invest in women empowerment and there is the need to examine the impact of their efforts.

2. Review of Literature

2.1 Conceptional Discourse

2.1.1 Empowerment

Empowerment, as a concept, defies a single definition. This is because it cuts across many disciplines. In recent times, the meaning of the term is often assumed rather than explained or defined in literature. The term covers a vast landscape of meanings, interpretations and definitions ranging from community development, psychology, education, economics, and studies of social movements and organizations, among others. The understanding of empowerment among these perspectives varies.

Sociological empowerment often addresses people that social discrimination processes have excluded from decision-making processes through - for example - discrimination based on disability, race, ethnicity, religion, or gender. Empowerment as a methodology is often associated with feminism. The United Nations Research Institute for Social Development (UNRISD) defined Political empowerment as the organised efforts to increase control over resources and regulative institutions on the part of groups and movements of those hitherto excluded from such control. It is about given a set of people **a voice and a vote** Political empowerment is characterised by producers organising collectively and attempting to enhance their influence and bargaining power.

Political empowerment is about the capacity of producers to exert claims on such actors and institutions, and to hold them accountable. Political empowerment is also about the capacity of smallholders to have a voice and to exert influence in the organisations that claim to represent them or speak on their behalf, whether such organisations be producer associations, NGOs or the growing array of private and multi-stakeholder standard-setting initiatives, associated with fair and ethical trade and CSR.

As standards regimes develop, it is essential to consider how they are governed. How much of a voice and a vote do small producers have in the governance structures of standards-based initiatives? Political empowerment is also about the struggle of ideas and definitions of development, and the capacity to frame and re-frame development discourse. Political empowerment is about the ability to contest approaches and bodies of knowledge, and to ensure that blind spots, contradictions and assumptions that are taken for granted are exposed.

In the mid-20th century, political empowerment was central in industrialised countries



that were developing some degree of agrarian welfare state. For farmers, such arrangements provided significant protection against the vagaries of the market. They were fundamentally an institutional outcome that was based on the political empowerment of farmers who were well organised, and who could negotiate policy, use their bloc voting power as a bargaining chip and, if necessary, engage in various forms of direct action.

Definition of the concept of empowerment is subject to debate. This is because it means different things to different people. It has been argued that it is easy to define empowerment by its absence rather than its action. Zimmerman (1984) has stated that asserting a single definition to empowerment may attempt to achieve it rigid or prescription-like, contradicting the very concept of empowerment.

A common understanding of empowerment is necessary, however, for program evaluation. According to Bailey (1992), how we precisely define empowerment within our projects and programs will depend upon the specific people and context involved.

Three components from various definitions of empowerment have been identified as fundamental to the understanding of the concept; Empowerment is a process, it is social, and multi-dimensional. It is multi-dimensional since it occurs within sociological, psychological, economic, and other dimensions. Empowerment also occurs at various levels, such as individual, group, and community. Empowerment, by definition, is a social process, since it occurs in relationship with others. Other aspects of empowerment may vary according to the specific context and people involved, but these remain constant.

2.1.2 Poverty

There is no consensus on the definition of poverty in the literature. A number of criteria have been used to conceptualize poverty. According to UNDP (1998), a precise definition has proved elusive as poverty is easily recognized than defined. This is so because poverty affects many aspects of human conditions ranging from physical to moral, psychological and even spiritual (Ogwumike and Ozughalu, 2004).

Poverty is viewed in absolute or relative terms. In the words of Pope John Paul II (1981), "absolute poverty is a condition in which life is so limited by lack of food, malnutrition, illiteracy, high infant mortality and low life expectancy". "Absolute poverty is a condition of life degraded by diseases, deprivation and squalor. In general, it can be conceptualized as inability to afford a commodity basket that guarantees the attainment/maintenance of an objective minimum and acceptable standard of living" (Olowononi, 1997)

UNDP's definition of poverty incorporates the view that poverty is not merely in the impoverished state in which the person actually lives, but also in the lack of real opportunity due to social constraints and personal circumstances to lead valuable and valued lives (UNDP, 1997). Narayan et al (2000) defined poverty as lack of voice, power, independence or will.

The global Human Development Report 1997 shifted focus from income poverty to human poverty. It is more than a lack of what is necessary for material well-being. Poverty manifests itself in the deprivation of the lives that people live. Poverty means the denial of choices and opportunities most basic to human development like the opportunities to live a tolerable life not only materially but also psychologically, politically, socially and culturally. Deprivation in any of these areas can make life

difficult, painful, hazardous and even shortened prematurely. Therefore, poverty must be addressed in all its dimensions and not in terms of income alone. (Human Development Report 1998).

As stated earlier, poverty is also relative. Relative poverty connotes the inability of certain individuals and regions of a society to earn adequate income to satisfy their basic needs according to what obtains in the better-off regions. Those members of a society whose income are below a certain proportion of the per capita income of the society in question may be said to be in relative poverty (UNDP, 1997. Ozughalu, 2004). Lending credence to this, Nigeria Human Development Report (1998) expressed that the population that may be classified as poor in a developed country would be regarded as materially sound in less developed countries. Gulbrath (1958) shared the same opinion with the above. He opined that people are poverty-stricken when their incomes, even if adequate for survival, fall radically behind that of the community.

From the foregoing, one could say that poverty has no precise definition as it is multidimensional and too complex a concept to be streamlined into a sentence as a definition. Therefore, Poverty is more easily recognized than defined.

2.2 Rural Poverty

Poverty is synonymous with rural areas. Rural poverty Report 2000/2001 Fact sheet on "The Rural Poverty" reported that 1.2 billion people survive on less than one U.S dollar per day. Three quarters of these people, almost 1 billion, live and work in rural areas. They have little land, less access to education and health services.

2.3 Gender-Based Violence and Women's Vulnerability

Gender-based cruelty is a global occurrence and a serious infringement on the rights of women. Data gathered from almost 50 countries on the prevalence of intimate partner violence reported that between 9% and 60% of women, aged 15 to 49 years have experienced violence at the hands of intimate partners in the last 12 months. Studies in different countries have also revealed high incidence of rape, physical violence and other forms of abuse. Women, many who may be engaged in sex work as a survival strategy, are also often targets of violence and abuse. Women in conflict-affected situations face increased vulnerability to sexual violence and mass rapes during conflicts. (UNAIDS 2013 Global report)

2.4 Marginalization and Gender Inequality

Marginalization refers to a situation whereby those perceived as lacking desirable traits or deviating from the group norms within a society are excluded by wider society and ostracized as undesirables. *Gender inequality* refers to unequal handling or perceptions of individuals based on their *gender*. Discrimination based on gender is a common phenomenon in many parts of the world, especially in Africa. Discrimination could take many forms such as sexual harassment, unequal pay with male counterpart, etc.

Marginalized people who are financially disadvantaged become dependent on charity, or welfare. They lose their self-confidence, as they cannot be fully self-supportive. The opportunities denied them also deprive them of the pride of accomplishment, which others, who have those opportunities, can develop for themselves. This in turn can lead to psychological, social and even mental health problems.



Empowerment becomes imperative to create opportunities for marginalized people, either directly by government, individuals or through the non-governmental organizations. Empowerment also includes encouraging, and developing the skills for self-sufficiency, with the aim of eliminating the future need for charity or welfare in the individuals of the group.

2.5 Economic benefits of women empowerment

The World Bank has recognized the significance of gender equality in poverty alleviation. Studies have shown correlation between improving women's health, education, and empowerment on one hand, and socio-economic development of a country on the other. In this light, the World Bank began to institute policies to address gender issues in its projects since 1994 (<mailto:ieg@worldbank.org>). In most households, especially in Africa, the task of meeting basic needs of the family fall on the shoulder of women yet they are deprived resources and freedom of action needed to meet this responsibility.

Majority of the world's poor are said to be women. A significant percentage of women eat only once per day. Many women even sacrifice that one meal to ensure that their children are fed. These women are already suffering the effects of even more severe malnutrition, which inevitably will be their children's fate as well. Two-thirds of the world's illiterate population are female. Majority of the millions of school age children that are not in school are girls. Further more, about 60 percent of all people living with HIV/AIDS in Sub-Saharan Africa are women (UNAIDS, 2013).

Studies show that the society at large benefits when women are empowered. Their families are healthier, more children go to school, agricultural productivity improves and incomes increase. (Women empowerment, www.undp.org). Many people believe that empowering women to be key change agents is crucial in combatting hunger and poverty. OECD (2008),

2.6 An overview of Government past efforts and attempts to empower rural women;

Over the years Nigeria government has put in place several programmes aimed at empowering women. Few of these programmes are highlighted below.

2.6.1 Better Life for Rural Women

The Late Mrs. Maryam Babangida founded the Better Life for Rural Women Programme in 1986. This programme was established to enhance the status of women in the rural areas. The aims and objectives of this Programme are the following:

2.6.2 The Family Support Programme / Family Economic Advancement Programme

In 1993, Late Sanny Abacha and his wife set up the Family Support Programme and the Family Economic Advancement Programme. The objectives of the programme include-

- a) provision of basic working capital requirements for small scale farming and traditional processes as loans to the low income groups;
- b) provision of facility for the procurement of machinery and equipment for Nigerians to set up and run cottage and small scale industries
- c) encouraging the design and manufacture of appropriate plants, machinery and equipment;
- d) creating employment opportunities at ward levels through the establishment of

- enterprises and pilot projects in the wards
- e) encouraging producers of goods and services at ward levels to form co-operative societies;
 - f) utilising all available local resources for the benefit of Nigerians through improved production, preservation, etc.;
 - g) providing an enabling environment for private sector and United Nations Agencies participation in the Programme.

2.6.3 Peoples Bank.

The People's Bank of Nigeria (PBN) was "established in October 1989 by the Stimulating and motivating rural women towards achieving better living standards and sensitising the rest of the Nigerian population to the problems of women;

Educating rural women on simple hygiene, family planning, the importance of child-care and increased literacy rates;

Mobilising women collectively in order to improve their general lot and ability to seek and achieve leadership roles in all spheres of society;

Raising consciousness about the rights of women, the availability of opportunities and facilities, their social, political and economic responsibilities;

Encouraging recreation and enriched family life; and

Inculcating the spirit of self-development, particularly in the fields of education, business, the arts, crafts and agriculture. (www.maryambabangida.com)

government of President Ibrahim Babangida to cater for poor professional people and traders who, because of the stringent requirements of orthodox commercial banks, might not have access to loans."

Functions of the Bank

The functions of the Bank include:

- a) the provision of basic credit requirements of the under-privileged Nigerians who are involved in legitimate economic activities in both urban and rural areas and who cannot normally benefit from the services of the orthodox banking system due to their inability to provide collateral security;
- b) the acceptance of savings from the same group of customers and make repayments of such savings together with any interests thereon, after placing the money, in bulk sums, on short term deposits with commercial and merchant banks.

The **underprivileged Nigerians** include roadside mechanics, self-employed plumbers and electricians, petty traders, small-scale farmers, poultry and other livestock keepers, truck pushers, petty tailors, dressmakers, barbers, hairdressers, washer-men and women, and other persons who need financial assistance to improve their trade and economic well-being throughout the country.

3. Methodology

A field survey was employed to collect primary data. A self-administered questionnaire was used to collect data from beneficiaries of loanable funds in the study area. The questionnaires were distributed based on a convenience sampling method. Five hundred questionnaires were distributed out of which four hundred and twenty five were obtained after excluding the incomplete ones making 85% percent response.

All the respondents are 18 years and above. The highest population fall within the ages of 18 to 30 years with 138 respondents. This forms 33 percent of the

population. 118 of the respondents fall within 31 and 40 years forming 28 percent of the population. There are 86 of the respondents within the ages of 41 and 50 years representing 20.5 percent of the population. Forty four respondents fall within 51 to 60 years representing 10.5 percent of the population while there are 34 respondents above the age of 61 years representing 8 percent of the population.

All the respondents are adults thus they are matured enough to give objective information on the loans. The Analytical technique used includes descriptive statistics (frequency counts, and percentages).

4. Presentation of Result:

Result of the study shows that the programme has significantly impacted in the livelihoods of the beneficiaries. From the samples, it was observed that 387 respondents (91%) actually spent their loans on income-generated activities and 56% of them have increased their income by 20% and above. Majority (64%) increased their income in agriculture sector, 12% in merchandise, and 24% in other areas.

Conclusion

The study concluded that micro credit facilities have impacted positively on the livelihoods of the rural dwellers and by extension, has helped to reduce poverty.

Providing women easy access to credit facility would enable them to engage in income-generating activities to increase their incomes and invest in their families and communities.

Recommendations

The study recommends that the programme should proceed further and be strengthened. It is recommended, also, that strong market linkage be created between village producers and their prospective costumers in cities.

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