

**ASSESSMENT OF THE EFFECTS OF SELECTED
RURAL DEVELOPMENT INTERVENTIONS ON
RURAL WOMEN IN IMO STATE, NIGERIA**

BY

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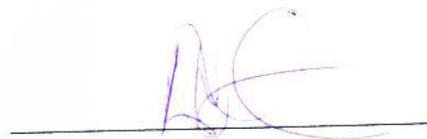
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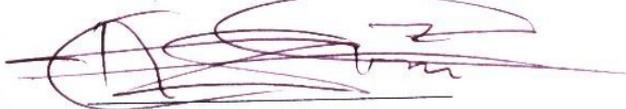
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DEDICATION

This thesis is dedicated to my lovely husband, Engr. Dr. Celestine Chukwudi Egwuonwu and my wonderful children; Adanna, Chukwuebuka, Chinemerem and Chimamanda for their understanding, support, love and care.

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ABSTRACT

The study assessed the effects of selected rural development interventions on rural women in Imo State of Nigeria. The study determined the level of awareness and participation of rural women in the development projects, assessed the extent of intervention by development agencies, analyzed the effects of the selected intervention programmes on rural women's socio economic conditions and also examined the constraints militating against rural women from benefiting in the interventions. Data for the study were collected using structured and validated questionnaire from 402 rural women in the three agricultural zones of Imo state who were selected through multi-stage random sampling technique. Data were analyzed using descriptive and inferential statistics such as mean, frequency distribution, Analysis of Variance (ANOVA) and Ordinary Least Square (OLS) multiple regression technique. The result showed that majority of the rural women (34.3%) had primary education and had spent more than 17 years in their major occupation. Majority (50.2%) have household size of 5 to 8 members. The average monthly income of the rural women was ₦15,752. Majority of the women (64.2%) had savings while majority (64.9%) did not have access to credit facility. The mean level of participation in development intervention was 1.84 out of acceptable mean level of 2 indicating low level of participation. The extent of interventions was ($\bar{X} = 2.84$) out of 2.5 decision rule which indicated that the development agencies intervened to some extent. The level of perception of the effects of rural development intervention on women was low ($\bar{X} = 2.38$) out of 2.5 decision rule and most of the agencies efforts were directed towards agricultural productivity. The grand mean of constraints limiting women from benefiting from development interventions was high ($\bar{X} = 3.07$), some of the constraints women perceived were lack of continuity in the program ($\bar{X} = 3.60$) and embezzlement of fund meant for development ($\bar{X} = 3.43$) among others. The OLS result showed that women's age, years of education, household size, major occupation, income and years of experience showed significant contributions in the level of participation in rural development. Also, household size, major occupation, membership of social organization, income and years of experience contributed significantly to the variation in the level of perception of effects of rural development interventions. Therefore, the study recommended among others that government should ensure that the development intervention agencies should be functional and effective in the rural areas since the rural women could not feel the impacts of these interventions. The activities of these development interventions should be well packaged by creating awareness through several seminars, campaigns, meetings, and publicity in order to encourage rural women to participate and benefit from the development interventions.

Keywords: *Assessment, Effects, Rural development interventions, Women and Participation.*

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In recent years, the challenge of developing the rural areas through alleviating poverty has been the major concern of both developed and developing countries. Poverty reduction is a significant component of the overall development initiative of various nations. It was in recognition of its importance that it was number one of all the Millennium Development Goals (MDGs); to eradicate poverty and hunger (UNDP, 2004). This goal aimed at improving the quality of rural people and enhancing development of the nations.

It was reported by World Bank (2001) that poverty is a rural phenomenon and about 1.1 billion of the poor live in extreme poverty, poverty is higher in the rural areas than urban areas. People living in extreme poverty often lack opportunities to have their basic needs met. Most of the people lack education and are vulnerable to diseases (Lindsert, 2006). In a similar vein, Momoh (2005) noted that poverty is a multi-dimensional phenomenon related to the inadequacy or lack of social, economic, cultural, and political entitlements. The United Nations Development Project (UNDP) Report (2010) covering a period of 2000-2008 indicated that 64.4% of Nigerians live below poverty line while the country occupies 142nd position out of 147 countries in human development index. Poverty in Nigeria continues to

assume worrisome dimension inspite of several rural development interventions. It is unfortunate that despite impressive growth since democratization, poverty level still remains high in Nigeria. This has continued unabated as indicated in Table 1.1 below.

Table 1.1: Indicative percentage of poverty trends by region in Nigeria.

Level	1996	2002	2004	2010	2014	2016
National	65.6	51.6	54.4	69.0	33.10	62.6
Sector						
Urban	58.2	40.1	43.2	61.8	12.6	
Rural	69.3	60.6	63.3	73.2	44.9	
Geopolitical zone						
South-South	58.2	47.6	35.1	63.8	24.2	
South-East	53.5	31.2	26.7	67.0	28.8	
South-West	60.9	40.2	43.0	59.1	16.0	
North-Central	64.7	58.6	67.0	67.5	33.1	
North-East	70.1	64.8	72.2	76.3	50.2	
North-West	77.2	61.2	71.2	77.7	45.9	

Source: British Council Nigeria (2012), World Bank (2014) and National Human Development Report, 2016.

Given the table above, (the trend of poverty rates in Nigeria) every year there is increase in the poverty level of the various geo- political zones in the country, and

the poverty in the rural areas is higher than that in the urban areas. Also, poverty rate increase in 2016 to 62.6% (National Human Development Report, 2016). Abiola and Olaopa (2008) states that the scourge of poverty in Nigeria is an incontrovertible fact which results in hunger, ignorance, malnutrition, disease, unemployment, poor access to credit facilities, and low life expectancy as well as a general level of human hopelessness.

Rural communities are seriously marginalized in terms of most basic elements of development and this explains their high level of vulnerability. In addition, the inhabitants tend to live at the margin of existence and opportunities. Most rural communities lack potable water, electricity, health care, educational, recreational facilities and motorable roads. They experience high population growth rates, high infant and maternal mortality, low life expectancy and a peasant population that lacks modern equipments that can guarantee sustainable exploitation of the natural resources on which they live (Oyeranti and Olayiwola, 2005). Rural poverty is related to food insecurity, inaccessibility to assets, services and markets, income-earning opportunities, and the organisational and institutional means for achieving those ends (Prakash, 2003). In a bid to overcome rural poverty, rural development initiatives are pursued.

Rural development generally refers to the process of improving the quality of life and economic wellbeing of people living in relatively isolated and sparsely populated areas. Jibowo (1992) defines rural development as the transformation of

rural community into socially, economically, politically, educationally, orderly and materially desirable condition with the purpose of improving the quality of life of the rural population. Therefore rural development is a good strategy for poverty reduction and achievement of economic prosperity at the grassroots since majority of the people in Nigeria live in rural areas. The concept of rural development as embraced by most countries connotes a process through which rural poverty is alleviated by sustained increases in the productivity and incomes of low - income workers and households. The true success of any comprehensive, economic and social development programme in Nigeria is primarily dependent upon the extent to which it contributes to the well being of the ruralites. This is because the bulk of the country's population, resources, particularly land and mineral resources are in these areas and agriculture remains the principal source of livelihood in Nigeria. This sector employs nearly three quarters of the nation's workforce (Phillip et al, 2008).

In the rural areas, we find the poorest of the poor; the most vulnerable of all, the landless and powerless, most of whom are women. Most rural women are known to face greater and worsening dimensions of poverty over time, than men in areas of social, economic, political, human rights and security (Afro-Asian Rural Development Organization (AARDO), 2011). Rural women play a key role in supporting their households and communities in achieving food and nutrition security, generating income, and improving rural livelihoods and overall well-being. They contribute to agriculture and rural enterprises while adding to local and global

economies. With unsatisfactory agricultural productivity and rising poverty, rural women farmers in Nigeria increasingly have to bear with hunger and malnutrition. This is because they are the mainstay of small-scale agriculture, the farm labour force and day-to-day family subsistence. They bear more of the burden of providing food as plant, plough, harvest and fish, gather fuel wood, fetch water, cook, and breastfeed and sell foodstuff. Yet rural women are faced with a number of constraints, especially since they have more difficulties than men in gaining access to land, credit and extension services. Also, although they are the main actors in feeding their families and fighting hunger and malnutrition, they are grossly under equipped to carry out these roles and little attention is paid to alleviating women's drudgery in the rural areas (Egbuna, 2005).

However, Nigeria in the past has made concerted efforts in increasing the quality of life of the rural people. These can be seen in the plans to alleviate the socio economic status of the rural poor households. Government of various regimes has employed some strategies targeted at developing rural areas. Some of the rural development interventions with their year of establishment include:

- a) The Agricultural Development Projects (ADP) (1973)
- b) Women in Agriculture (WIA) (1991)
- c) Multi-State Agricultural Development Project – Cassava Multiplication Programme (MSADP-CMP) (1999)
- d) Poverty Alleviation Programme (PAP) (2000)

- e) Nigerian Agricultural Cooperative and Rural Development Bank (NACRDB) (2000)
- f) National Poverty Eradication Programme (NAPEP) (2001)
- g) Root and Tuber Expansion Programme (2001)
- h) Special Programme for Food Security (SPFS) (2001)
- i) Community Based Agricultural and Rural Development Programme (CBARDP) (2001)
- j) Community Based Natural Resources Management Programme (CBNRMP) (2002)
- k) Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) (2003).
- l) European Union Micro Projects Programme (EU MPP6) (2003)
- m) Rural Finance Institution- Building Programme (RUFIN) (2006)
- n) Rural Micro Enterprise Development Programme (RUMEDEP) (2007)
- o) Micro, Small and Medium Enterprises (MSMEs) (2007)
- p) National Enterprise Development Programme (NEDEP) (2010)
- q) Youth with innovation in Nigeria (YOUWIN) project (2011)
- r) Subsidy Reinvestment and Empowerment Program (SURE P) (2012)

Furthermore, the Federal government, in order to achieve accelerated rural development in line with the Millennium Development Goals has set out to achieve at the national level; the National Economic Empowerment and Development

Strategy (NEEDS) (2004), at the state level; State Economic Empowerment and Development Strategy (SEEDS), and at local government level; Local Empowerment and Development Strategy (LEEDS). Generally, some of these interventions were meant to improve generally the quality of rural life while some targeted only women, especially the interventions organized by wives of governors in the country.

In Nigeria, the effort of the government in rural development and alleviating poverty is supported by Non Governmental Organizations and international development partners such as World Bank, United Nations Children's Fund (UNICEF), United States Agency for International Development (USAID), United Nations Development Programme (UNDP), International Fund for Agricultural Development (IFAD), New Partnership for Africa's Development (NEPAD) (2001), etc.

The development of rural areas is of importance to national development since rural development is the pillar in the fight against rural poverty and enhancement of food security. However, it is sad to observe that government effort in developing rural areas has not been fully achieved (Ocheni and Nwankwo, 2012). Therefore, rural development needs to be given priority attention especially issues affecting rural women who form bulk of the food producers.

1.2 Statement of the Problem

In Nigeria, about fifty four million of the country's 80.2 million women live and work in rural areas where they constitute 60-79 percent of the rural work force (British Council Nigeria, 2012). Rural women are involved in both farming and non farming activities and they are the key development actors, playing a significant role in the domestic and socio economic life of the rural society by supporting their households and communities in achieving food and nutrition security, generating income, and improving rural livelihoods and overall well-being. However, despite the contributions of women to development, much attention has not been given to these rural women. These women often face more serious constraints than men; have little or no access to land, credit, health facilities, experience diseases, hunger, and are ignorant. Various rural development interventions have by-passed these women who constitute about half of the population of the country (Onyenechere, 2010). Worse still, these women have not been captured by benchmark surveyors for the attention of development practitioners and interventionists.

Furthermore, inspite of various interventions of international agencies, governmental and non- governmental agencies and the huge budget outlays attached to rural development programmes, only marginal improvement has been recorded among Nigerian rural women (Okoli, 2009). Most of the programmes have failed to ameliorate the working and living conditions of the rural women as the women lagged behind in terms of socio-economic advancement (Onyenechere, 2011).

From the various interventions of the federal government, what is yet to be answered is the extent to which these interventions have impacted the rural poor of which women are the most vulnerable. Some studies showed that there are gaps existing between the financial allocation and achievement of the projects (Ekesionye and Okolo, 2012; Egbuna, 2005; Orji, 2005). Orji (2005) observed that some of these programmes interventions are hijacked by politicians, who make their family members and their loyal friends the beneficiaries of the programmes excluding the genuine, vulnerable members of the society. One of the failures of the rural development interventions is ineffective programmes for the rural women who are seriously marginalized. Also, programmes that impacted the women have not been identified and where identified, the nature of the impact has not been properly ascertained. Rural development programs are generalized thus subsuming women further and increasing their levels of vulnerability.

It seems that the efforts of various governments are ineffective and not much has been done to actualise the objectives of rural development. When the rural women experience poverty, they get involved in anti social activities like prostitution, child labour trafficking, drug trafficking and these invariably affect their health. Therefore the rural women who would have contributed to the food security and growth of the nation will start migrating to the already populated urban areas. This situation contributes to limiting the rural labour workforce.

The effect of the strategies and programmes of various successive governments in Nigeria has remained worrisome. The dearth of empirical data on these has resulted in serious lack of knowledge and these have not armed the government with the right tools to design the right policies and programmes. It is against this backdrop that this research will therefore attempt to answer the following questions:

1. What are the socio-economic characteristics of rural women in Imo State Nigeria?
2. What are the identifiable rural development interventions for the rural women?
3. What is the level of rural women awareness and participation in the rural development projects/programmes?
4. What is the extent of intervention by development agencies in rural women's development?
5. What effects have the various rural development interventions made on the socio economic conditions of the rural women?
6. What are the factors limiting rural women from benefitting in development intervention programmes?
7. How can the development agencies reduce the constraints limiting rural women from fully benefitting from development interventions?

1.3 Objectives of the Study

The broad objective of this study was to assess the effects of selected rural development interventions on rural women in Imo State of Nigeria. The specific objectives of the study were to:

1. describe the socio-economic characteristics of rural women in the study area;
2. identify selected development interventions for rural women in the area of study;
3. determine the level of awareness and participation of rural women in the development projects;
4. assess the extent of intervention by development agencies in rural women's development;
5. analyze the effects of the selected intervention programmes on rural women's socio economic conditions;
6. examine the constraints militating against rural women from benefiting in the intervention programmes;
7. suggest some strategies that will guide development agencies to overcome the challenges to sustainable rural women development.

1.4 Hypotheses of the Study

The following null hypotheses were tested.

1. There is no significant relationship between the rural women's socio-economic characteristics and their level of participation in the rural development interventions in Imo State.
2. There is no significant relationship between the rural women's socio-economic characteristics and their perceived effects of the rural development interventions.
3. There is no significant relationship between the socio-economic characteristics of rural women and their perceived constraints to the benefits from the rural development interventions.
4. There are no significant differences in the effects of the rural development interventions among rural women in the three agricultural zones of Imo State.

1.5 Justification of the Study

The significant contribution of rural women to development process in Nigeria and increase in poverty among them prompted governments of Nigeria to intervene in improving the socio-economic livelihood of the rural areas. It has been observed that most rural development interventions tend to favour those who are already better off and neglect the disadvantaged rural majority which constitute mainly

women, thereby widening the socio-economic gap in the rural areas. Investing in women will improve productivity and growth of the nation; it will also lead to a more peaceful, healthy and skilled work force.

Therefore, this study is to determine if government's vision of improving the quality of life of rural communities where women are in majority has been achieved through the numerous intervention agencies. Also to ascertain if the programmes actually match with efforts and reality on ground in the rural communities of Imo State. The study will check whether the rural development interventionists are meeting up with their targets and whether the rural women are benefitting from the program interventions.

This research will publicise the activities of Women in Agriculture (WIA) in Agricultural Development Programme (ADP), NAPEP, SURE P, SMEDAN, FADAMA II and III and micro finance institutions. The study is further expected to benefit all intervention agencies, programme planners and programme coordinators of rural development to be able to articulate and highlight the challenges, successes and failures of development interventions facing rural women.

Also, this study will help government to understand why most interventions are not producing the expected impact on the rural women, and thus refocus and direct their approaches to combat rural poverty. The study will further help the implementing agencies in designing holistic approaches towards effective women development.

The study will also form a data bank for policy makers in rural development strategies; and contribute further information to the existing body of knowledge while forming basis for further studies.

1.6 Scope and Limitation of the Study

This study focused on the rural women in the three agricultural zones of Imo State, Nigeria. The study identified development interventions in the study areas and determined the extent of participation among the rural women. Also, the study examined the effects of the interventions on the lives of the rural women. However, this research experienced some limitations due to attitudinal disposition towards release of information from some of the women who needed to understand the items in the instrument. The questionnaire was administered to four hundred and five women and it took time to collect the data. Also, in the course of the research, there was inadequate information or data on assessing effects of rural development interventions since many previous studies focused on a particular intervention at a time.

CHAPTER TWO

LITERATURE REVIEW

Literature related to the theme of this work was reviewed under these sub-themes namely:

- i. Concept of rural development
- ii. Objectives of rural development
- iii. Rural development strategies
- iv. Rural development interventions
- v. Past and present rural development interventions in Nigeria
- vi. Evaluation of performance of rural development interventions in Nigeria
- vii. The role of women in rural development in Nigeria
- viii. Participation of rural women in development interventions
- ix. Approaches to women development in Nigeria
- x. Constraints limiting women in rural development
- xi. Theoretical framework
- xii. Conceptual framework

2.1.1 Concept of Rural Development

Rural development has become one of the major aims of various assistance or intervention programs of both individual developing countries and of multilateral institutions or donors. The concept of rural development has been viewed from

various perspectives. First, the understanding of the meaning of rural and development will give a clearer picture of rural development. Rural has been defined as any settlement with a population less than 5,000 persons (Colonial definition), or as implied in the 1963 and 1991 Census of Nigeria, a settlement with a population less than 20,000 (Ekong, 2003). It can be seen as a settlement whose population has agriculture as a major occupation or means of livelihood. The rural area is characterised with an agrarian culture, closeness to nature, relative dearth or absence of social services and social amenities or infrastructural facilities, high resistance to change, relative neglect or marginalization in the area of social, economic, political resources and other opportunities, high level of poverty, illiteracy and poor nutrition.

Generally speaking, according to Afolayan (1995), rural areas are easily identified by other criteria, apart from population. Such criteria include:

a) Level of infrastructural development: road networks, educational institutions, water supply, electricity, health facilities, communication, etc. The rural area lacks most if not all of these infrastructures and where they are available the quality as well as quantity is usually below desirable standard;

b) Occupational differentiation: Most rural dwellers earn their living by engaging in subsistent agriculture production;

c) Housing: Houses in rural areas are generally below known standards;

d) Extent of community planning: Community development activities in the rural areas are often carried out with little or no planning, such that future development activities cannot be undertaken without interfering with the existing structures;

e) Poverty: Arising from the combination of the above factors is a characteristic of abject poverty when related to the economic buoyancy of urban centers.

Development on the other hand is a process of change which involves the economic, social, political and physical dimensions of the society and also means aggregation of intended actions to bring about change. Hornby (2000) defines development as the gradual growth of something that becomes more advanced and stronger. The definition implies that development involves advancement through progressive changes. Umehali (2006) sees the changes to be multi-dimensional involving changes in structures, attitude and institutions as well as the acceleration of economic growth, the reduction of inequality and eradication of absolute poverty. Viewing the concept differently, Simon (2004) sees development as an improvement in quality of life in both qualitative and quantitative terms. He opines that development must be seen as actually temporarily relative, needing to be appropriate to time, society, space and culture. Development is a practice of setting a goal to ameliorate the life of a group and transforming the society by obvious interventions.

Rural development has been described in different ways by different authors, depending on the discipline or line of thought of the person concerned. But all

definitions have a central theme, which is “improvement of the economic and social conditions of the rural people”. It involves extending the benefit of development to the poorest among those who seek a livelihood in the rural areas. This group includes small scale farmers, tenants and landless (Ogidefa, 2010). Jibowo (1992) also defined rural development as the transformation of the rural community into a socially, economically, politically, educationally, orderly, and materially desirable condition, with the purpose of improving the quality of life of the rural population. Rural development is therefore concerned with raising the quality of life of people living in the rural areas through adequate nutrition, housing, health, education as well as creating opportunities for employment. It is the process of empowering the rural people by harnessing and mobilizing their human and material resources for the purpose of transforming their environment for the better and providing their socio-economic needs ranging from improvement in agricultural production, employment, qualitative health care, improved nutrition, good quality education (Obasi, 2010).

Therefore, rural development is a programme of change aimed at the elimination of the poverty of rural dwellers and the ultimate enhancement of their quality of life and general well-being.

The “sustainability of rural development” therefore refers to long-term human and material sustenance. It is the continued existence of programmes long after their establishment. Sustainability remains central to all rural development effort.

Sustainable rural development calls for the introduction of environment friendly technologies, habits, production systems and environmental impact assessment (EIA) of human activities so as to avoid activities that may have adverse effects on the environment, human and non-human species Ocheni and Nwankwo (2012).

2.1.2 Objectives of Rural Development

The overall objective of rural development is to bring about improvement in the rural environment, achieve total transformation in the life pattern and production behaviour of the rural people and improvement in the quality life of the rural people. Ezeh (2007) and Obasi (2010) summarized the objectives of rural development as:

- 1. Improvement in Food Production and Supply Services:** Rural development seeks to improve the agricultural practice of the rural people, or to bring about efficiency and profitability in crop and livestock production, storage, processing and marketing, and provision of modern facilities.
- 2. Improvement and Equity in Income Distribution:** Rural development involves activities and programmes directed towards narrowing the existing disparity in income distribution within rural communities and between rural and urban communities.
- 3. Development in Productive Capacities of the People:** This is basically achieved through sensitizing the rural people on their potentials for

development, the prospects of rural environment and employing educational procedure to achieve these obvious potentials.

- 4. Increase in Productive Employment for Rural Population:** Creation of employment opportunities empowers the rural people economically and reduces idleness.
- 5. Provision of Necessary Infrastructure:** This involves infrastructural facilities such as housing, roads, pipe borne water, electricity, modern markets, educational and health facilities in order to address the welfare needs of the people and achieve overall improvement in their standard of living.
- 6. Empowerment of rural people:** Rural development aims at empowering the rural people. This is achieved through creating awareness and widespread literacy programmes for the rural people in order to enable them acquire appropriate knowledge, skills and attitudes. This situation is desired to enable rural people participate intelligently in the political, economic and social activities.

2.1.3 Rural Development Strategies

In different parts of the world different rural development strategies have been employed towards improving the quality of life of the rural people. Jibowo (1992) refers to rural development strategy as a systematic, comprehensive and reliable

tool aimed at bringing about desirable rural transformation. Rural development strategy is a systematically, organized plan or policy, usually by the government or other development agencies aimed at improving the quality of life of the rural people. The strategy identified as crucial in rural development include:

a) Community Development Strategy: This strategy can also be referred to as Self Help strategy, the objective is to harness the effort and resources of the local people with the assistance of government to bring about improvement in the standard of living of the people. This strategy aims at social development through self-help projects, health and nutritional improvement projects. It involves community members in planning and implementing programmes for their own development (Ekong, 2003)). The community development strategy appreciates the initiation of the project emanating from the people themselves.

b) Agricultural Extension Strategy: The main occupation of the rural people is agriculture. It is believed that promotion of agricultural activities will lead to improved agricultural productivity, higher income and improved standard of living (Nwafor and Madu, 2002). The rural farmers are assisted by the extension agents by facilitating education of farmers to improve their skills, attitude and knowledge as related to agricultural development. Agricultural extension approach achieves these through understanding of extension principles, rural social dynamics, involvement of social tools and cooperation with existing local leaders in order to motivate group participation for rural community development (Eze and Igbokwe, 1997).

c) Integrated Rural Development: This strategy is a holistic approach to rural development; it combines the development of agriculture, health, education nutrition, water supply and cooperatives of the rural society (Jibowo, 1992). Integrated rural development is also viewed as participation of all stakeholders or actors in rural development, which includes the rural people, the government and its agencies, interest groups, age grades, voluntary organizations, non-governmental organizations (NGOs) and international organizations (Obasi, 2010). The integrated rural development will be successful when there is a joint effort of many national and international organizations and agencies.

2.1.4 Rural Development Interventions

Development interventions are programmes and activities undertaken by government, NGOs, international agencies to improve and enhance the productivity of an existing production system. In the past most of the rural development projects are centred on agricultural development but recently Nigeria experienced community-based and people-centred approach to rural development with emphasis on women, children and the less privileged. UNDP (2004) viewed that to foster progress towards agriculture – led food security and economic growth, the developing countries need to pay attention to the development of human capital through investment in education and training, health and sanitation, and food nutrition. Pursuing a vision that promotes human development is a key to sustaining social and economic progress.

Some of the development interventions are majorly classified as:

a) Agricultural interventions: Some agricultural interventions in Nigeria are: National Agriculture Land Development Authority, Strategic Grains Reserve Programmes, Small-Scale Fishery, Small Ruminant Production, Pasture and Grazing Reserves, Accelerated Crop Production, Agricultural Credit Guarantee Scheme and Agricultural Development Programmes, FADAMA, Root and Tuber Expansion Programme, Special Programme on Food Security. These programmes promote utilization of land resources through subsidized land development, supply of farm inputs and services and credit extension to farmers, plus institutional support for produce marketing cooperatives.

b) Rural non-farm opportunities: The population density and depletion of natural resources are such that agriculture cannot possibly remain the only source of income to the rural people. Intervention in non-farm opportunities is necessary since there are several people that do not own land. Non-farm activities include small scale business, trading, shop keeping, hairdressing, tailoring and so on. Diversified production and trade activities have also offered rural communities better employment prospects and accordingly more stable growth of their economies. Non-farm opportunities may also curb rural urban migration. Interventions in non-farm opportunities include Small and Medium Enterprises, Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) etc.

c) Health care interventions: Health plays an important role in agricultural production since rural people major in agriculture. Poor health limits the capacity of the labour force to work leading to decrease in rural productivity and this has significant negative effect on the growth of the nation. Hawkes and Ruel (2006) viewed that agriculture contributes to major health problems of the rural people such as malaria, food borne diseases, diet related chronic diseases and occupational health hazards. Illness and death can reduce innovations in agriculture through loss of knowledgeable productive adults working in the sector and the loss of assets used to carry out innovations. The intervention in health is necessary for the rural poor especially women because good health and productive agriculture will work together in the hand in fight against poverty. Health scheme interventions in Nigeria are: Diseases Eradication Schemes, Expanded Programmes on Immunisation, Primary Health Care (PHC) Scheme, which aims at providing at least one health centre in every local government and the Guinea worm Eradication Programme, with the assistance of donor agencies including UNICEF, which supports health interventions to control diarrhoea diseases, eradicate guinea-worm, and promote changes in knowledge, attitudes and practices relating to water use, excreta disposal and general hygiene (Lewu, 2008). The effectiveness of the PHC programme was hampered by inadequate funding from the LGAs, and lack of equipment, essential drugs, and trained manpower.

d) Micro credit interventions: Credit enables producers to initiate, sustain, or expand agricultural production and increase productivity. Micro-credit has been noted to increase access to basic social services that enhanced the well - being of the very poor. Micro finance is the provision of thrift, credit and other financial services and products in very small amounts to the poor to enable them to raise their income levels and improve their standard of living (Eluhaiwe, 2005). Micro finance has also been defined as the provision of very small loans that are repaid within short period of time and is essentially used by low income individuals and households who have few assets (Obadan, 2003). Some of the agencies involve in micro finance are: Nigeria Agricultural and Co-operative Bank; Nigerian Bank for Commerce and Industry; Nigerian Industrial Development Bank; People's Bank of Nigeria; National Economic Reconstruction Fund; Community Banks and National Economic Reconstruction Fund, which provides long-term loans at concessionary interest rates to promote small and medium-scale industrial projects; the People's Bank of Nigeria, which extends credit to the poor who do not have access to the credit facilities available in the commercial and merchant banks; and the commercial and merchant banks; and the Community Banking Scheme, which provides credit to small-scale producers on their own personal recognition (Obadan, 2003). However, producers with limited resources, especially rural women, receive only a minor share of formal agricultural credit even in countries where they are major producers.

Some Nigerian NGO's have adapted traditional credit practices to finance community programmes in order to impact positively on the lives of Nigerians. The Farmers Development Union (FADU) and the Country Women Association of Nigeria (COWAN) have a national spread and are involved in micro-credit programmes while the Development Exchange Centre (DEC) and Life above Poverty Organisation (LAPO) cover several states within a region where they have comparative advantage (Lewu, 2008).

e) Education: Most rural people are poorly educated or have no formal education at all. This limits their ability in benefiting from interventions coming in to their community, some are not even aware of such interventions. Moreover, some off-farm opportunities require some formal education in order for them to fully benefit from it. However, the major focus of the National Policy on Education has remained making education meet the economic need and development of every Nigerian. Though the Federal Government has spent huge sums of money on education, much of it had been spent on secondary and tertiary education whereas it is the primary and adult education that the poor need most (Lewu, 2008). The Universal Primary Education (UPE) programme started during Third National Development Plan. Some programmes specifically targeted at the poor include, the nomadic education developed to train the children of nomads, especially in the north. Other programmes are: Migrant Fishermen Scheme; Adult and Non-Formal Education Programme; Family Support Basic Education Programme. These were focused on

girls' education, adult literacy, women and children in exceptionally deficient circumstances.

2.2 Past and Present Rural Development Interventions in Nigeria

In Nigeria, government of various regimes embarked on several programmes targeted at rural development to help them develop their communities, improve on their agricultural production efficiency, improving their farm income as well as raising the standard of living of the populace. Nigeria rural development involves many government agencies. These agencies make policy, manage rural development, build and maintain infrastructure, channel funds to farm and non-farm activities, sell inputs and carry out other activities in the rural sector. Thus, as far back as early 1970s, rural development has been identified as a strategy for improving the economic and social life of the rural poor in Nigeria. Some of the development programmes established under development agencies are:

2.2.1 The Agricultural Development Projects (ADPs): The projects commenced in Nigeria in 1973. The ADP was jointly funded by the World Bank, the Federal and State Governments. The ultimate objective of the ADPs system was to increase productivity, increase income and standard of living of the rural people through farm inputs supply, extension services and construction and maintenance of rural roads (Obasi and Oguche, 1995).

The distinguishing characteristics of ADPs include:

- a) Input and credit supply system through a network of farm service centres which ensure that no farmer travels more than 5-15km to purchase needed farm inputs;
- b) Massive feeder road network that has opened up new areas for cultivation and has facilitated rapid evacuation of farm produce and prompt delivery of inputs;
- c) Revitalized unified extension and training system backed up by timely input supply and adaptive research services;
- d) Joint state-federal collaboration for project implementation; and
- e) Solid project management together with built-in project monitoring and evaluation.

The ADPs represent a truly innovative approach to agricultural and rural development both in their integrated supply of farm inputs and infrastructural support and in their efforts to revamp and revitalize extension services. The emphasis of the programme was on the promotion of small-scale autonomous projects operated by a multi-disciplinary management unit. However, Lack of continuous funding due to expiration of external funding from World Bank was experienced by the ADP; nevertheless in the history of extension development in Nigeria, the performance of ADP seems to be successful. Therefore the ADP is a viable project in Nigeria.

2.2.2 The River-Basin Development Authority (RBDA): It was launched in 1973 by the Federal Government to provide water and irrigation facilities to farm communities for productive farming for nation self-sufficient in food production and to uplift the socio-economic standard of the rural dwellers. Their functions include the comprehensive development of both surface and underground water resources for multipurpose uses, with particular emphasis on the provision of irrigation infrastructures and the control of floods, soil erosion and watershed management. They also construct, operate and maintain dams, dykes, polders, and wells, bore-holes, irrigation and drainage systems and other relevant works. They supply water to all users for a fee. They construct, operate and maintain infrastructure services such as roads, bridges linking projects; and develop and keep up to date comprehensive water resources master plan, as well as identify all water resources requirements in their areas of operation (Oyemomi, 2003). Moreover, the increasing cost of running them due to huge capital investment led to several policy adjustments. The authorities have a poor revenue collection system, poor maintenance of equipment, gross under-utilization of functional plant and machinery and general neglect of development of irrigation activity downstream. The level of activities of the institutions does not justify the huge investments of the government in them. Now the RBDAs concentrate on water resources development.

2.2.3 Poverty Alleviation Programme (PAP): The intervention programme of PAP 2000 was introduced in 2000 to urgently create a menial based 200,000 jobs.

The objective was to engage 200,000 persons preferable the youth. The projects undertaken by the participants of the programme was to stimulate economic activities and improve the environment .It was also to reduce the social vices and stem rural-urban drift. The participants were paid N3,500 monthly each for a period of twelve months as they engaged in direct labour activities such as patching of potholes, vegetation control along highways, afforestation, environmental sanitation, maintenance of public buildings, among others (Oyemomi, 2003). The programme was discontinued, problems identified with the programme included over centralization, unsustainable design, uncoordinated management, over-politicisation, irregular payment, lack of monitoring logistics and high-level and low-level corruption.

2.2.4 National Poverty Eradication Programme (NAPEP) was established in the year 2001 with the aim of eradicating absolute poverty and it consist of four schemes namely;

1. Youth Empowerment Scheme (YES);
2. Rural Infrastructure Development Scheme (RIDS);
3. Social Welfare Scheme (SOWESS); and
4. Natural Resource Development and Conservation Schemes (NRDCS).

The government placed emphasis on collaboration and coordination between the government, Donor/Agencies, non-governmental organizations and local communities. Particularly this programme, NAPEP is being implemented in Nigeria

till date. Data has it that over N25billion from 2001 to 2010 have been received by NAPEP for the fight against poverty in Nigeria (World Economics, 2010). Also, NAPEP generated funds from other sources and expended N21.725 billion on the programme from 2001 to 2008 while the programme has received N11.8 Billion as budgetary allocation, N4billion for procurement of Keke NAPEP, N10 billion from State Governments and commercial banks for multi- partnership programme and N8.2 billion from the Millennium Development Goal (MDG) which amount N34billion (World Economics, 2010). However, the high rate of poverty in the country has not really justified the funding of the programme. NAPEP have problem with inconsistent policies, indiscipline and corruption. The rate of unemployment has continued to rise and the poverty situation is increasing.

2.2.5 National Economic Empowerment and Development Strategy (NEEDS):

The NEEDS is the Nigeria's plan for prosperity and focused on Nigerian's welfare, health, employment, education, political power, and security. The NEEDS is an improvement on the previous poverty alleviation programmes: the Poverty Alleviation Programme (PAP) and the Poverty Eradication Programme (PEP) that aimed at reducing poverty among the youth by creating gainful employment for the youth through the Youth Employment Scheme (YES), and the development of rural infrastructure and natural resources. NEEDS distinguishes itself from earlier plans by its participatory process (to ensure ownership and sustainability), larger scope and coordination (to reflect federalist planning), and content (more focused,

realistic, and reform based). It is committed to improve in the area of agriculture, environment, health, education, water, and infrastructure (NEEDS, 2004).

In line with NEEDS, the government's Commercial Agriculture Development Programme aims to strengthen food security, increase employment opportunities and boost agriculture as an engine for broad-based economic growth in the country (Ogunmola and Badmus, 2010). NEEDS strategies developed across the 36 states and 774 local government areas of the country as State Economic Empowerment and Development Strategy (SEEDS) and Local Empowerment and Environmental Management Programme (LEEMP) at the state and local government levels respectively. The same objectives are pursued at the state level with the State Economic Empowerment and Development Strategy (SEEDS) while the same goals are implemented at the third level of government through the Local Government Economic Empowerment and Development Strategy (LEEDS). Most rural development efforts revolve around the (NEEDS). But Osagie (2007) identified lack of institutional coordination and absence of effective leadership as most important problems that limit efforts at guaranteeing sustainable and long-term rural development programme.

2.2.6 Women in Agriculture (WIA)

In Nigeria, majority of women are in the agricultural and informal sectors of the economy; they constitute about 60 per cent of Nigeria's farm labour and produce

over 90 percent of the domestic food supply (Aina, 2001). Therefore the integration of women in extension is essential for the achievement of some goals such as increased food production, food self-sufficiency and sustained reduction of poverty and malnutrition. In Nigeria, the Agricultural Development Projects (ADP) of the different States of the Federation had made important advances in incorporating gender in agricultural extension, by modifying the ADP system midstream to provide for women farmers through the creation of Women-In-Agriculture (WIA) programmes in the department of Extension Services of the State ADPs with a gender focus (Onyibe, 2001). The recognized involvement of women in agriculture and especially food production made it possible for the government to establish Women in Agriculture (WIA) unit in April 1989.

It became obvious that in spite of a decade of World Bank's assistance in building up Nigeria's agricultural extension service, women farmers were still receiving minimal assistance and information from extension agents (World Bank, 2003). The WIA programme, which was launched as a pilot, therefore sought to improve agricultural extension services for women. This entailed the retraining of existing home economics agents in agriculture and extension methodologies, with emphasis on women's activities.

Objectives of the WIA unit of the ADP, Nigeria

The main objective of the WIA unit of the ADP is to improve the living standard of rural women farmers. The specific objectives of the WIA unit of the ADP according to Odebode (2008) include:

1. identification of the constraints faced by women farmers;
2. sourcing and collaborating with research institutions to develop suitable technologies to meet identified constraints and needs;
3. Ensuring timely extension support to women farmers in the area of agricultural production, processing, utilization (with greater emphasis on production);
4. Improving extension services through increase in number of female extension agents;
5. Introducing improved and appropriate technologies which are labour saving and can remove drudgery, and are yet affordable by the women farmers;
6. Organizing women groups and encouraging groups to register as viable cooperative groups so as to have access to credit facilities;
7. Introducing newly recommended farm technologies by conducting SPATS and establishing women groups;
8. Updating and up-grading the skills of WIA agents in agricultural/food production, preservation, storage, processing, utilization and nutrition;

9. Training women farmers to increase their agricultural food production income and to improve their nutritional status;
10. Developing local recipes from farm produce;
11. Providing assistance to women in post harvest technologies; and
12. Initiating technologies that will reduce the drudgery associated with day-to-day activities of women.

The Imo state WIA programme was set-up under the Imo state Agricultural Development Project (ISADP) in 1991. The major activities of WIA are to form women group and assisting them to establish group-farms. It is through these groups that WIA extension agent transfers recommended technology to the women for adoption. The formation of WIA farmers' groups facilitates the dissemination of agricultural innovations and provides women farmers with better access to farm inputs and credit than they would have as individuals. The activities of the WIA as a component within the extension department had focused on rendering of agricultural extension services through female extension staff to female farmers as individuals and groups in areas of crops and livestock production, handling and marketing techniques, processing, storage, and utilization.

According to Odurukwe et al (2006), WIA programme places much emphasis on off-farm activities of the women and has concentrated in the transfer of the following home economic technology as:

- a. Cassava processing and utilization- pancake, flour and odorless fufu
- b. Processing and storage of maize gari, cassava flour, tapioca, maize flour, malted maize drink, corn meal, pap (wet and malted maize flour).
- c. Processing and utilization of soybean into soymilk, flour paste and soy meal
- d. Processing and storage of fresh tomatoes into tomato paste.
- e. Rabbit meat processing and utilization. Processing and storage of melon
- f. Cocoyam processing and utilization into cocoyam flour for soup thickening and cocoyam chips
- g. Dry season vegetable gardening. Harvesting and storage of paddy rice.

2.2.7 The Subsidy Reinvestment and Empowerment Program (SURE-P): This programme was established on January 2012 during the administration of Goodluck Ebele Jonathan, the former president of Nigeria to re-investing the federal government savings from fuel subsidy removal on critical infrastructure projects and social safety net programmes with direct impact on the citizens of Nigeria (SURE P, 2015). The objectives of the Subsidy Reinvestment and Empowerment Programme are:

- a. To mitigate the immediate impact of the partial petroleum subsidy removal on the population by laying a foundation for the successful development of a national safety net programme that targets the poor and vulnerable on a

continuous basis. This applies to both the direct and indirect effects of subsidy withdrawal.

- b. To accelerate economic transformation through investments in critical infrastructural projects, so as to drive economic growth and achieve the Vision 20:2020.
- c. To promote investment in the petroleum downstream sector.

SURE-P was conceptualised to achieve so much through various components.

The Maternal and Child Health component (MCH) of the SURE-P, (SURE-P MCH) was conceptualised to contribute to the reduction of maternal and newborn morbidity and mortality, and place Nigeria on track to achieve the fourth and fifth Millennium Development Goals to enhance health service delivery at the primary health care level. Specifically, it aims to refurbish Primary Health Care infrastructure nationwide; increase the number of trained health workers (midwives, community health extension workers (CHEWs) and village health workers (VHWs) to guarantee adequate antenatal attendance, skilled delivery at birth, routine immunization and postnatal care for women and their babies (The Nation, 2015).

Graduate Internship Scheme (GIS): aimed towards providing the unemployed and underemployed graduate youths with job apprenticeship opportunities that will expose them to skills and experiences relevant to the current labour market and enhance their employability.

SURE-P Railways Project, the Abuja Light Rail & Mass Housing (ALRMH) project and the **Niger-Delta East/West Road (NDEWR)** project were solely focussed on infrastructural development.

Also, the Technical & Vocational Education Training (TVET) project.

However, despite the huge allocation of resources in SURE P, little success was recorded in the programme, The Nation (2015) observed that there was gross mismanagement of fund by the intervention agency that was expected to use a sure and steady stream of billions of Naira to make an enduring impact on lives of citizens across the Nigerian federation.

2.2.8 National Special Programme for Food Security (NSPFS): National Special Programme for Food Security (NSPFS) took off in Nigeria in November 2001 after a successful pilot project had been carried out in 3 sites in Kano State. The main objective of the SPFS is to improve food security within poor households through National Programmes for Food Security (NPFS) and Regional Programmes for Food Security (RPFS) aimed at increasing and stabilizing food production rapidly and sustainably through the widespread dissemination of improved technologies and management practices in areas with high potential, and to create an economic and social environment conducive to food production which will improve national food security, reduce pressure on national resources and reliance on food aid, and stimulate wider economic development.

The NSPFS was directed at ensuring national food security, employment generation, and eradication of rural poverty, through the adoption of improved technology to boost production, strengthening of research and extension services, and effective utilization of land and development of aquaculture, small ruminants and post harvest management. The program has been successfully implemented in 109 sites nationwide from 2003 to 2007 (African Development Fund, 2009).

The NSPFS has five components which include

- i. Security Project,
- ii. Agriculture and Inland Fisheries Project,
- iii. Animal Disease and Trans-Boundary Pest Control,
- iv. Marketing of Agricultural Commodities and Food Stock Management Project
and
- v. Soil Fertilities Initiative.

National Special Programme for Food Security is a participatory bottom up approach project module, the farmers felt needs form the prime focus and not imposed programme module on the farmer. Umeh et al, (2015) reported that despite the outstanding contribution in agriculture, women are frequently underestimated and overlooked in development strategies.

2.2.9 Small and Medium Enterprises Development Agency of Nigeria

(SMEDAN): The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) was established in 2003. The Agency seeks to promote the

development of the Micro, Small and Medium Enterprises (MSME) of the Nigerian Economy. The Small and Medium Enterprises (SMEs) are globally acknowledged as the oil required to lubricating the engine of socio -economic transformation of any nation. The SME sector is strategically positioned to absorb up to 80% of jobs, improve per capita income, increase value addition to raw materials supply, improve export earnings and step up capacity utilisation in key industries (Oduyoye, et al, 2013). The sector is structured across other key sectors, including agriculture, mining and quarrying, building and construction, manufacturing, solid minerals, etc, and thus has strong linkages with the entire range of economic activities in the country.

The objectives of SMEDAN according to International Organization for Migration (2013) are to:

- a. Source, process and disseminate business information.
- b. Develop policy.
- c. Establish business support programmes.
- d. Build capacity and promote services.
- e. Enhance MSME access to finance.

Access to finance services of SMEDAN include:

1. Assistance to MSMEs to prepare bankable business plans
2. Appraisal and recommendation of project proposals from MSMEs to partner with financial Institutions

3. Collaboration with promoters of specialised (micro) finance schemes for the benefit of MSMEs.

To achieve the objectives, the SMEDAN carries out a number of functions as contained in the enabling act of 2003. These are as follows:

- a. Stimulating, monitoring and co-coordinating the development of the MSME sector,
- b. Initiating and articulating policy ideas for MSME growth and development,
- c. Serving as vanguard for rural industrialization, poverty reduction, job creation and enhancing sustainable livelihood, and
- d. Promoting and facilitating development Programme instruments and support services to accelerate the development of MSME operations.

SMEDAN partners with trade groups, NGOs, Government Ministries, Agencies, Research and Technological Institutions to create a dynamic network of stakeholders in the Development of MSME sub-sector in Nigeria.

Kofuor (2008) reported that the sector has the potential to provide gainful employment and significantly reduce rate of poverty among cities in any given economy. In Nigeria, the catalytic roles of SMEs in economic growth and development have been rather low, this is not farfetched because most of the challenges facing the sector emanated not only from the nature and mode of operation of the enterprises but also from the external environment.

2.2.10 MICRO FINANCE BANKS: The launching of the Micro Finance Policy, Regulatory and Supervisory Framework for Nigeria, establishing the Micro Finance Bank (MFB) Scheme on 16th December 2005.

Features of Microfinance Banks

The distinguishing features of microfinance which may be termed sustainable Finance are identified by CBN (2005) as including the following:

- i. The smallness of loans advanced to their customers
- ii. Small transactions and minimum balances (whether loans, savings or insurance)
- iii. Savings from the customers are very small
- iv. Loans are for entrepreneurial activity
- v. The absence of asset-based collateral
- vi. Group lending
- vii. Simplicity of operation
- viii. Simple application process
- ix. The extension of banking services beyond economic to social and cultural benefit.
- x. Development of good inter-personal relationship between the MFI and its customers leading to high degree of trust and openness on both parties.
- xi. Provision of services in underserved communities.

Hence they are characterized by the small scale of their operations at the individual level and the inclusion of social and environmental aspects which distinguish them from the purely financial aspects of conventional banks.

Most microfinance initiatives explicitly target the poor (Oluyombo, 2010). They overcome conventional obstacles to banking with the poor by paring down traditional branch – banking structures to reduce transaction costs, by using collateral substitutes that harness peer screening and monitoring effort via group lending contracts, and by creating dynamic incentives by increasing loan sizes over time conditional on repayment histories.

2.2.11 Nigeria Agricultural Cooperation and Rural Development Bank

(NACRDB): Nigeria Agricultural Cooperation and Rural Development Bank Ltd (NACRDB) was established by the Obasanjo Administration in year 2000,; the government merged the Nigeria Agricultural Cooperative Bank (NACB), the People’s Bank of Nigeria (PBN) and Family Economic Advancement Programme (FEAP) to form the Nigerian Agricultural Cooperative and Rural Development Bank Limited (NACRDB). The bank was set up to enhance the provision of finance to the agricultural and rural sector.

2.2.12 National Enterprise Development Programme (NEDEP):

NEDEP was established in the year 2010. NEDEP aims to create a minimum of 1million jobs annually by strengthening the existing Micro, Small and Medium Enterprises (MSMEs) in the country and making them employers of labour and by creating new

and sustainable enterprises in the country (NEDEP, 2010). The implementing agencies for NEDEP are: The Bank of Industry (BOI), The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and the Industrial Training Fund (ITF).

To achieve the objectives of NEDEP, a priority agenda has been developed as follows:

- i. Strengthening Institutional Framework
- ii. Developing a revised national Policy on MSME
- iii. Implementation of a robust delivery and monitoring structure
- iv. Increasing access to affordable finance
- v. Increasing access to markets
- vi. Developing business development skills
- vii. Developing technical skills
- viii. Promoting Youth Inclusion
- ix. Reducing High Operating costs

2.2.13 The Root and Tuber Expansion Programme (RTEP): The Root and Tuber Expansion Programme (RTEP) was conceived in 2001 as a follow up phase that extends support to other roots and tubers (including yam and potatoes) and placing additional emphasis on processing and marketing (International Fund for Agricultural Development (IFAD), 2001). The long-term objective of the programme is to commercialize root and tuber production to improve the living

conditions, income, food security and nutritional health of the poorest smallholder households in the programme area. It particularly targets small-scale farmers with less than 2 hectares of land per household. The programme uses the existing extension service system to introduce improved varieties of roots and tubers and better cultivation techniques. Since women play a major role in cassava and other food crop production, processing and marketing, the programme encourages them to participate in research trials and demonstrations.

The specific objectives of Root and Tuber Expansion Programme were:

- a) Development of root and tuber production technology to increase productivity.
- b) Multiplying improved planting material of cassava, yam and sweet potatoes,
- c) Developing processing technology and marketing activities,
- d) To collaborate with NGOs to provide training to farmers.

The programme has improved the availability and access to new varieties of planting materials, and has also enhanced the processing and marketing of products. It introduces trade policies to expand the breadth of demand for root and tuber products, and cassava in particular. It also helps targeted communities purchase equipment for processing (IFAD, 2001).

2.2.14 Presidential Initiative on Cassava (PIC): Presidential Initiative on Cassava (PIC) was established in 2002 to address issues of food production and rural poverty. At the local farmers' level, the program aims to achieve economic

growth, improve access of the poor to social services and carry out intervention measures to protect poor and vulnerable groups. At the national level, the program was designed to achieve food security and stimulate demand for cheaper staple food such as cassava, yam, cocoyam, potato etc. The overall target group was about 5.2 million small holders with less than 2 to 3 hectare re of land holding per household in (Adeniyi, 2009).

2.2.15 European Union Micro-Projects Programme (EU MPP6). The European Union Micro-Projects Programme was initiated in 2003. The programme was generally designed to improve the quality of life in the rural communities. The EU MPP6 aim was to ensure that communities have access to water supply and sanitation services in safe and adequate quantities. EU-MPP6 was executed in Bayelsa, Delta and Rivers States and was later extended to Abia, Akwa Ibom, Cross River, Edo, Imo and Ondo States.

The goal of the projects is the development of the social and economic well-being of benefitting communities in response to their needs through a participatory approach, while the specific objectives of the project are to:

- a. improve communities' access to water supply and sanitation facilities and services;
- b. cultivate the spirit of community ownership of the water supply and sanitation projects through the involvement of the communities in their planning and execution;

- c. build the capacities of the communities to enable them continue local actions stimulated by the water supply and sanitation projects;
- d. promote the ability of the communities to initiate new projects as a result of the built-up capacity of the benefitting communities (FGN-EU 2006).

2.3 Interventions from International Development Agencies

International development partners in Nigeria include bilateral and multi-lateral agencies, foundations and international NGOs, many of these are understandably based in Abuja. The main priority was to assist the developing countries in their pursuit of eradicating poverty more particularly in the rural communities.

2.3.1 New Partnership for Africa's Development (NEPAD): NEPAD was initiated in 2001; it is a comprehensive, integrated strategic framework for the socio-economic development of Africa. Under the NEPAD, African leaders pledged on the basis of a common vision and a firm shared conviction - that the pressing duty to eradicate poverty and to place their countries (both individually and collectively) on the path of sustainable growth and development was essentially their responsibility (NEPAD, 2003). A number of sectoral priorities for development were identified which included bridging the infrastructure gap, tackling health, education, environment, agriculture and gender challenges. The policy provides a framework for public-private partnership between and among Africans in the first instance and then with the rest of the world. The objective is to meet the Millennium Development Goals of reducing poverty in Africa by 50% by

2015 and to transform our societies in order to place them both individually and collectively on a path of sustainable growth and development. NEPAD focused much on health area to reduce poverty. The urgent need for improvements in the health sector is therefore recognised as a priority area for action. This strategy highlights the interrelatedness between health and human development, and is incorporated within the broad framework for human resource development in the region. Regional and international goals and targets have been set in recent years and they include: the Abuja Declarations; the Health-for-All Policy in the 21st Century in the African Region: Agenda 2020; and the health-related MDGs.

2.3.2 International Fund for Agricultural Development (IFAD): IFAD is an international financial institution which was established in 1978 to alleviate poverty and improve the nutritional level of the poorest populations in developing countries through lending, primarily on highly concessional terms. The Fund's primary objective was to increased food production by smallholders, and this remains central, but within a broadened vision of rural development that includes those who do not own or have access to land (IFAD, 2011). IFAD emphasises the necessity of ensuring that its interventions in Nigeria for poverty alleviation and sustainable development can be effectively achieved through distributional equity: women and men have equal access to development opportunities as also equal control over resources and participation in decision-making. IFAD supports programmes and projects that work with communities, with smallholder farmers as the key players.

The organization also promotes commodity-based interventions that provide technical and financial support along several value chains – such as livestock products, rice and other cereals, roots and tubers, vegetables and agro-forestry products.

IFAD's focus on the poorest of the world's poor – small farmers, the rural landless, nomadic pastoralists, artisanal fishermen and indigenous people, and, across all groups, poor rural women – presents enormous challenges (IFAD, 2001). So far, IFAD has financed over 130 investment projects in the 24 countries of the Western and Central Africa (WCA) region for a total commitment of US \$1.3 billion. Since 1985, IFAD has financed nine programmes and projects in Nigeria, with a total loan commitment of over US\$232.2 million. The country currently attracts over 40 per cent of the financial resources that IFAD allocates to Western and Central Africa. All programmes and projects have addressed the livelihood needs of poor rural people, including smallholders, women, small business owners, and poor fishing communities, young people and landless people (IFAD, 2012). Some IFAD interventions in Nigeria according to IFAD (2012) are:

Rural Finance Institution-Building Programme (RUFIN): The objective of this programme is to strengthen microfinance institutions and establish linkages between them and formal financial institutions in 12 Nigerian states. The programme supports the development of target-group organizations into rural finance

institutions that improve poor rural people's access to low-cost credit. It also assists microfinance institutions, including the Nigerian Agricultural Cooperative and Rural Development Bank, the National Poverty Alleviation Programme, and microfinance banks and NGO microfinance institutions operating in rural areas.

Total cost of the intervention is US\$40.0 million (IFAD loan: US\$27.6 million, IFAD grant: US\$400,000). Co financing by the Federal government (US\$6.2 million); Ford Foundation (US\$0.5 million); Central Bank of Nigeria (US\$1.0 million); National Poverty Eradication Programme (US\$0.1 million); Nigerian Agricultural, Cooperative and Rural Development Bank (US\$0.8 million); microfinance banks (US\$1.6 million); National Micro-Finance Bank (US\$0.8 million); participating institutions (US\$0.5 million); clients (US\$1.0 million). The programme is directly benefiting 345,000 households (IFAD, 2012).

Community-Based Natural Resource Management Programme – Niger Delta:

This programme has made a community development fund available to support local initiatives in sustainable livelihood improvement, natural resource management and the provision of small-scale community infrastructure. The goal of the programme is to improve the standards of living and quality of life of poor rural people in the Niger Delta, with a special focus on women and young people management activities. In the nine Niger Delta states of Abia, Akwa Ibom, Bayelsa, Cross River, Delta, Edo, Imo, Ondo and Rivers, poverty is severe and widespread despite a wealth of natural resources. The programme encourages them to

participate in development activities. It also builds the capacity of government institutions at different levels to meet the development needs of these groups, and consolidates partnerships among donors, NGOs and other agencies.

Total cost is US\$82.2 million- IFAD loan: US\$15.0 million, Co financing are the Federal government (US\$3.8 million); state/local government (US\$40.2 million); Niger Delta Development Commission (US\$15.0 million); clients (US\$4.4 million)
Duration: 8 years Directly benefiting: 416,600 households (IFAD, 2011).

Community-Based Agricultural and Rural Development Programme: This programme was launched in eight northern Nigerian states where poverty is widespread: Jigawa, Kano, Katsina, Kebbi, Sokoto and Zamfara in the north-west, and Borno and Yobe in the north-east. It builds on IFAD's previous experience with implementing community-based projects in the northern states of Sokoto and Katsina, and its objective is to help the most vulnerable groups improve their incomes and living conditions. The programme targets a large section of the rural population, especially women, landless people, nomadic pastoralists and small-scale farmers, and those with only marginal lands. It is designed to empower these groups to participate in development activities.

Total cost: US\$68.4 million IFAD loan: US\$42.9 million Co-financing: Federal government (US\$2.9 million); state/local government (US\$28.6 million);

communities (US\$4.0 million); technical assistance (US\$3.0 million) Duration: 7 years Directly benefiting: 400,000 households

Gender strategy- Household-Food-Security Strategy: IFAD has contributed to the international discussion of gender and HFS issues. It has raised awareness; tested approaches; financed agricultural and rural development projects, and research and technology transfer initiatives through technical assistance grants (TAGs); influenced policy, programmes and rural development planning; and generated co-financing. The Fund is increasingly designing and implementing a new type of project with an explicit interest in gender and that has household food security and beneficiary participation as its guiding principles (IFAD, 2011). IFAD-supported projects demonstrate that investing in women can generate significant improvements in productivity and food security. Entire communities benefit socially and economically when women have access to land, water, education, training, financial services and strong organizations.

2.3.3 World Bank: The World Bank financed the National Fadama Phase I Project in Nigeria from 1994 to 1999. The word “Fadama” is a Hausa name for irrigable land usually low-lying and flood plain areas underlined by shallow aquifers and found along Nigeria’s river system (Ibeawuchi and Nwachukwu, 2010). This National Fadama Phase I project was funded by World Bank with a total cost of USD 67.5 million, was built on the achievements of some of the Agricultural Development Programs in the north of the country in developing the Fadama

irrigation system through the extraction of shallow groundwater with low-cost pumping devices. By making agricultural production less dependent on erratic rainfall, the project raised farmers' incomes and contributed to food security and poverty alleviation. One of the shortcomings of the project, however, was that not enough attention was accorded to downstream processing and marketing (Federal Republic of Nigeria, 2005). Also, low investment in irrigation technology, poor organization of Fadama farmers as well as lack of adequate techniques for greater productivity in particular are the lessons learnt in implementation of the First National Fadama Development Project (NFDP) (Ibeawuchi and Nwachukwu, 2010).

World Bank also initiated the Second National Fadama Development Project to address some of the factors that militate against the full realization of the potential benefits of agricultural production activities. Twelve states benefited under the Fadama II projects, (Adamawa, Bauchi Gombe, Imo, Kaduna, Kebbi, Lagos, Niger, Ogun, Oyo and Taraba Federal capital Territory). Fadama Project uses community driven development approach and because of that beneficiaries are given the chance to choose the kind of activities that they want to pursue. The major productive sectors that Fadama II supports include crops, livestock, agro forest fishing and fish farming (fisher folk), also supports non-productive activities that are closely linked to the productive enterprises and rural marketing services providers. Fadama II also

provides special preferences to groups of youth, women (especial widows), physically challenged, the elderly and people with HIV/AIDS.

Fadama project development objective (PDO): The NFDP II has three major objectives according to Oredipe (2007) as:

1. 20 percent increase in the income of 50 percent of the Fadama Users that participated in the project.
2. Empowering communities to take charge of their development agenda so that 60 percent of the Local Development Plans prepared by Fadama Community Associations are implemented.
3. Fifty percent reduction in conflicts by users of Fadama resources.

The Third National Fadama Development Project (Fadama III) in Nigeria, the project has been approved on 1 July 2008. The main objective of the Third National Fadama Development Project in Nigeria is to develop a sustainable income of rural land and water resources users. The World Bank estimates the total project cost at US\$ 432 million with an IDA grant financing of US\$ 250 million of the total cost. The project started in 2009 and was expected to end 2014. The project was to increase the incomes of users of rural land and water resources on a sustainable basis by facilitating the demand-driven investments and empowerment of local communities groups and improving productivity and land quality. The Fadama project also focuses on localized improvements of feeder roads and construction of Fadama access roads to link farmers to primary and secondary market (World Bank,

2010). Implementing agency of Fadama project are National Food Reserve Agency (NFRA) and Federal Ministry of Agriculture and Water Resources. But despite investment in Fadama project, Oredipe (2007) noted that, low level of monitoring of the Fadama sub-projects has been a persisting problem to the successful delivery of Fadama development projects in Nigeria.

Furthermore, identified intervention in the plight of women are Kabissa (Niger Delta Women for Justice), Women in Agriculture in Nigeria, Women in Development Network, The African Women's Development and Communication Network, and, United Nations Development Fund for Women, among others.

2.4 Evaluation of Performance of Rural Development Interventions in Nigeria

Since independence, various governments established programmes targeted at developing rural areas but not much impact has been made on the rural lives as poverty is still endemic in the areas. Each regime comes with its own programme and policy, thereby neglecting the old ones. The governments hardly involved the participation of the rural communities in decision making and their approach had been top down. Those who designed the programmes did not involve the poor who are the prospective beneficiaries. It is believed that the target group should have been involved during the planning and designing stages. Ocheni and Nwankwo (2012) identified one major factor that has contributed to the failure of rural development agencies to achieve their noble goal of poverty eradication in Nigeria today as the policy of the centralized control of the programmes of rural

development set up by members of the elite who do not have the data available from the deprived social groups or even from the private sector.

A survey by Okafor (2003), of 450 Nigerians randomly selected to represent all the strata of the society; revealed that the failure of the old poverty reduction and rural development programmes is mainly attributed to:

1. Their weak political base and their personalization;
2. The proliferation of projects with little, if any effort to harmonize and/or coordinate their activities.
3. The lack of sustainability arising from the abandonment of programmes as soon as the Head of State, often its initiator, leaves office;
4. A top-down approach to project formulation, rarely the bottom-up approach
5. Little or no involvement of the Non-Governmental Organizations or other parties concerned in the development projects;
6. The inadequate funding of the project. Besides, the performance of the rural development agencies and programmes launched either by the agencies or government are almost always second-rate. The reasons suggested for this by Okafor (2003) include:
 - a) The politicization of the programme by men in power;
 - b) The poor “ownership” of the programme by over half the population (70%) which surely affects its attitude and involvement.

2.5 The Role of Women in Rural Development in Nigeria.

The role that women play and their position in meeting the challenges of agricultural production and rural development are quite dominant and prominent. Their relevance and significance, therefore, cannot be overemphasized (Rahman, 2008; Aina, 2001). Rural women have the responsibility for food production, processing, marketing, cooking, child care and other home activities (Pakrash, 2003). Findings from a study financed by the United Nations Development Programme (UNDP) revealed that women make up some 60-80 percent of agricultural labour force in Nigeria (World Bank, 2003), depending on the region and they produce two-thirds of the food crops. Several reports showed that in Africa, women constitute 52% of the total population, contribute 75% of the agricultural workforce, produce and market 60 to 80% of food (Ekesionye and Okolo, 2012; Aina, 2001).

In Nigeria, farming is the most important economic activity of the rural women in the Eastern part of the country. Studies in former Anambra and Imo states, revealed that over 90% of the rural women were engaged in farming and post-harvest operations, as they perform such tasks as land clearing and preparation, planting, weeding and harvesting work on their own small plots as well as on their husbands' plots (Yusuf et al, 2010). Interestingly, this report reflects current observations concerning women's responsibilities in Nigeria. Intrinsically, most rural women in both Oyo and Imo States spend between 9 to 16 hours daily on household and

market/agricultural-related works (Yusuf et al, 2010). In spite of these long working hours, many rural women still live below the national poverty line. Thus, it is relevant to question the emphasis on rural development projects and policies in Nigeria (Nwanesi, 2006). The women grow food crops such as rice, maize, cassava, vegetable etc while men on the other hand grow tree crops and tuber crops especially yams.

In Yoruba land, rural women are involved in activities like petty trading, poultry farming, cloth weaving etc., in the Riverine areas, some of them are engaged in fishing and in the Northern areas, cattle Fulani women engage in selling milk and milk product. Their involvement in agriculture in Nigeria has attracted greater attention in recent years. Reasons for their involvement are as many as are diverse. In some states rural women have virtually taken over the production and processing of arable crops (Afolabi, 2008), being responsible for as much as 80 % of the staple food items. Women make significant contribution to food production and processing, but men seem to take more of the farm decisions and control the productive resources. In Nigeria, women play a dominant role in agricultural production. But men seem to take care of the farm decisions and control the productive resources.

The Rural women play a key role in supporting their households and communities in achieving food and nutrition security, generating income, and improving rural livelihoods and overall well-being. They did this through production, processing

and marketing of food. They assist on family farm; fetch water, and fuel wood. Most importantly, they act as health workers to their children by providing health needs. They also provide food, clothing, and education to their children (Nnadi et al, 2010). Their work and contributions have remained largely unnoticed and taken for granted. This remains the fact because societies have traditionally failed to recognize the contributions of women to the development of the nation (Ekesionye and Okolo, 2012). Women are critical change agents assuming the primary responsibility for children's health and nutrition and most of the early processes of socialisation. Women are thus of critical importance for rural development and poverty alleviation.

Equally important at the household level are women's indirect contributions to household income. Women's domestic roles as wives and mothers support and enhance the capacity of male family members and working female children to undertake economic activity. Poor women also often make an important indirect contribution to household income by substituting long hours of laborious drudgery gathering fuel and water, toiling in low yield subsistence cultivation, or collecting field and forest foods in order to save direct cash outlays (United Nations, 2012). The poorer the household, the longer the hours worked by women in such low-yield activities.

Women who are struggling to ensure the survival of their families may be forced to neglect the nutrition and health of young children and often experience higher levels

of infant mortality. Alternatively, with the aid of appropriate development programmes, poor women can be the means of providing their children with good nutrition and health and access to education. Research has shown conclusively that education and health are the keys to eradicating poverty in the current generation and to preventing the transmission of poverty to the next generation. Research has also shown that mothers are the principle influence on children's nutrition, health and education. Thus, women can become critical agents of change in anti-poverty programmes (United Nations, 2012).

Rural women spend more time than urban women and men in reproductive and household work, including time spent obtaining water and fuel, caring for children and the sick, and processing food. This is because of poor rural infrastructure and services as well as culturally assigned roles that severely limit women's participation in employment (United Nations, 2012). Faced with a lack of services and infrastructure, rural women carry a great part of the burden of providing water and fuel for their households.

Yet, in spite of these women roles in society, rural women in the country are among the voiceless, especially with respect to influencing agricultural policies. Such policies, which are aimed at increasing food security and food production, tend to either under-estimate and totally ignore women's role in both production and the general decision-making process within the household (Ogunlela and Mukhtar, 2009). In all of these, the rural woman plays a pivotal role and she is crucial to the

overall success of efforts directed at development of rural areas. Therefore the basic aim of rural development for women should be to improve women's socio economic livelihood, thereby alleviating the problems of food security and poverty.

2.6 Participation of Rural Women in Development Interventions

For the success of any development intervention, participation of people is very important. Failure of past development interventions has been hinged on to the lack of people's participation. Participation means involvement of the people from the beginning of the project in the designing, planning, implementation and evaluation (Masanyiwa and Kinyashi, 2008). The broad aim of participation in development is to actively involve people and communities in identifying problems, formulating plans and implementing decisions over their own lives (DFID, 2002).

Masanyiwa and Kinyashi (2008) suggests participation occurs on four levels:

1. Information sharing: People are informed so that collective individual action can be facilitated;
2. Consultation: People are consulted and interact with an agency so that they Provide feedback;
3. Decision making: People have a decision making role on specific issues which they do on their own, or joint decision making with other people; and
4. Initiating action: people are proactive and able to take initiative on a certain issue or project activity.

Participation of rural women in food production, processing and marketing is very crucial in order to achieve food security (National Economic Empowerment and Development Strategy (NEEDS), 2004). Women's participation can increase the efficiency, effectiveness, self-reliance, coverage and sustainability of development projects and programmes (Kumar, 2002). However, despite the importance placed upon people's participation in development programmes, Masanyiwa and Kinyashi (2008) reported that many agencies still experience poor participation of women in development interventions.

2.7 Approaches to Women Development in Nigeria

In Nigeria, government of various regime adopted policy approaches with the aim of improving women socio-economic conditions thereby reducing poverty and enhance food security among them. Specific approaches to women development are welfare approach, equity approach, anti-poverty approach, efficiency approach and empowerment approach (Olanike, 2011).

a) The Welfare Approach: This approach is one of the earliest women's development approach traced down to the colonial era and is still extensively use in the Northern area (Nwanesi, 2006). This approach perceived women as recipients of aids and beneficiaries of development due to their role as mother and wives. According to Olanike (2011), the welfare approach's initial concern was what could be done to ensure that women had the conditions which enable them to meet the needs of their children and family, since they were largely seen as mothers and

carers rather than as economic actors. Therefore welfare services were confined to food aids, maternal health services, child care and training in home making. Some of the projects launched were: organization of mother's clubs, establishment of girl's school and home management training centers.

Furthermore, during the Third (1975-1980) and Fourth (1981-1985) Nigeria National Development Plans, the Free Universal Primary Education Programme (UPE) was introduced. The UPE was to increase the literacy level and discourage early marriages for girls. Parents were encouraged to send their girl-children to schools. Ezumah (2004) noted that the UPE programmes provided free primary education with free writing materials for both girls and boys. Nonetheless, this welfare programme failed to yield positive results as parents continued to withdraw their girl-children from schools in preference to their male children as the economic crisis set in (Ezumah, 2004).

Welfare approach adopted a top-down contact strategy where women's problems are identified by top most position of the Nigerian government, the programme does not include women or gender-awareness in participatory planning processes hence could not carry the target people along in rural development interventions. This approach marked the beginning of the rising poverty among the women in the rural areas in Nigeria according to Olanike (2011) because they were completely left out in the development process which could have empowered them in the necessary resources for improved agriculture.

b) The Equity Approach: Equity approach was introduced during the 1976 to 1985 United Nations Women's Decade. The continuous increase in poverty level among rural women formed the basis of change in policy approach from welfare to equity approach which sought to gain equity for women. This approach recognises that women who are active participants in the development process through both their productive and reproductive roles provide a critical (often unacknowledged) contribution to economic growth. Families and communities are strengthened when men recognize and support women and girls in all aspects of their lives, especially their education, health, access to resources and decision-making opportunities (Nwanesi, 2006).

In Nigeria, despite the significant contribution of women to national development through their involvement in agricultural production, women are marginalized. This forms the basis for adoption of equity approach in dissemination of agricultural innovations to farmers and this led to establishment of Women in Agriculture (WIA) unit in ADP in Nigeria (Olanike, 2011). The Better Life for Rural Women Programme (BLP)" approaches were based on WID's Equity and Anti-poverty approaches. The programme's principal objective was to improve the standard of living in the rural areas through appropriate mobilisation of women for productive endeavours on a cooperative self-help basis. In adopting an equity approach, BLP advocates social consciousness and women's rights. In addition, BLP pressed for the mobilisation of women collectively in order to improve their general lot and

their ability to seek and achieve leadership roles in all spheres of society. However, the programmes failed to advance women's issues such as land inheritance and girl-child educational rights. The reformation of inheritance laws and similar ideas were only expressed in seminar halls and newspapers, but not in the Nigerian constitution or in the communities, nor was it put into practice (Nwanesi, 2006). Also, Olanike (2011) noted that equity approach could not achieve as expected because of lack of a single unified indicator of social status or progress of women's data about their socio economic and political status. Other factors were inadequate funding, the prevailing cultural norms and environment which are hostile to women. Nineteen years after the introduction of the equity approach in Nigeria, habitual prejudices and legal discrimination have continued to make it impossible for women to have access to land on their own, and a girl-child educational rights are still second to a boy-child's education.

c) The Anti-Poverty Approach: In order to improve the productivity of poor women, new development approach - the anti-poverty approach emerged due to the controversy which tails the equity approach. The anti-poverty approach focuses mainly on women's productive role, on the basis that poverty alleviation and the promotion of balanced economic growth requires the increased productivity of women in low-income households.

The anti-poverty approach has the concept of growth, provision of basic needs, and ensuring an increase in the productivity of poor women since there is a fundamental

assumption that women are poorer than men and poverty is more in the rural area than the urban area (Nwanesi, 2006). The level of women's poverty is as a result of underdevelopment, hence, the anti poverty approach recognised the productive role of women and sought to increase the income earnings of women through small-scale enterprises.

Some of the recent agencies interventions in Nigeria are using this approach known as poverty reduction, the strategy aim at eliminating poverty especially for women who are the most vulnerable.

Anti-poverty programmes spread across all Nigerian villages with emphasis on income generating creativities. Through this development policy the BLP provided financial and technical assistance for rural women. Agricultural materials such as fertilizers, credit facilities and improved varieties of seedlings, and high-breed livestock were distributed or sold at a subsidized rate (Nwanesi, 2006). This approach enhances diversification from farming to non-farming jobs among the women in the rural areas of Nigeria.

d) The Efficiency Approach: This approach is more associated with the introduction of SAP in most developing countries. The main objectives of efficiency approach is “to ensure that development is more efficient and effective through women's economic participation” the efficiency approach seeks to meet practical gender needs while relying on all the four roles (i.e. participation,

homemaker, reproduction and production) of women and an elastic concept of women's time (Nwanesi, 2006). This approach according to Olanike (2011) was based on the perception that women are underutilized labour forces, who have surplus spare time which is being wasted for lack of efficient utilization. Interestingly, advocates of the efficiency approach have further argued that it sought to increase productivity in order to enhance the quality of people's lives, rather than solely to achieve economic growth. However, the approach failed to meet both the strategic and practiced gender needs of the women in rural areas because the problem of rural area is not underutilization or wastage of their resources but lack of opportunities and access to resources that could empower them to contribute significantly to decision making within the development process in Nigeria.

e) The Empowerment Approach: The empowerment approach advocates self-reliance by means of supporting bottom-up or grassroots mobilisation such as the micro-credit scheme. This approach focus on equal sharing of power between men and women so that, both can contribute adequately to the development of their communities. Empowerment means assistance which may be in form of cash, materials or training provided to women to enable them influence changes in their socio-economic status and to use their capacities to harness the hidden potentials in material and human resources. Empowerment is a social action process that promotes participation of people, organizations and communities in gaining control over their lives in their community and larger society. Women can be empowered

through provision of education and training opportunities to improve their skills and enhance their access to credit facilities. Women need well packaged empowerment programmes to enable them participate fully in economic activities. Olanike (2011) identified four elements of empowerment approach as equity, power, choice and control. These elements will make Nigerian women to possess internal strength and confidence to face life, have the right to determine their choices in life, and strengthen their abilities to influence the social processes, which are the direction of social change that affect their lives. Programs that used this approach in Nigeria are Better Life for Women in Rural Areas, Women in Agriculture, Family Support Program, FEAP, and other poverty alleviation interventions in the country. However, the hindrances to women empowerment approach were identified by Okoli (2009) as cultural norms, religion, inadequate government policies for women upliftment.

2.8 Constraints Limiting Women in Rural Development

Factors militating against women in their participation in rural development interventions are many, some of which are socio-cultural and economic in nature. Rural women have the responsibilities for food production, processing and marketing of farm produce. Rural women strive to earn a living for the entire family while contending with basic issues of child care, cooking, quality nutrition, other home activities and improved living condition. However despite rural women's contribution to the development of the nation several constraints face them ,

especially since they have more difficulties than men in gaining access to land, credit and extension. Oluwemimo (2001) reported the rural women challenges as:

1. The male dominated cultures in Nigeria like most developing nations give women inferior position in society;
2. Customs, taboos and the serious division of labour which keep women subordinate to men;
3. The failure to value unpaid work performed by women at the domestic front and in the agricultural sectors.

It was further noted by Ogunlela and Mukhtar (2009) that systemic gender biases may exist in the form of:

- (a) Customs, beliefs and attitudes that confine women mostly to the domestic sphere;
- (b) Women's economic and domestic workloads that impose severe time burdens on them and;
- (c) Laws and customs that impede women's access to credit, production inputs, employment, education, or medical care.

A careful examination alludes to the fact that there is definitely need for sensitivity on the social and cultural barriers that may inhibit women's participation in agricultural activities. Also, rural women face persistent structural constraints that

prevent them from fully enjoying their human rights and hamper their efforts to improve their lives as well as those of others around them. Report shows that the major institutional constraints in women's participation in economic activities and development process in societies are inadequate access to factors of production and trade, lack of credit facilities, lack of training opportunities and skill acquisition, limited access to appropriate production technologies and social services (Agwu, 2001; Odebode, 2012; Ekesionye and Okolo, 2012). Some of the constraints faced by women are further elaborated as:

a) Lack of Land/Land Tenure System: Land ownership is very low among women, women have little or no access to productive resources such as land and agricultural inputs thus productivity has not kept pace with the growing population. In most countries, women do not own the land they cultivate. Discriminatory laws and practices for inheritance of access and ownership to land are still widespread. Land that women do own tends to consist of smaller, less valuable plots that are also frequently overlooked in statistics. Concerns about women's access to, control over and ownership of land and resources have been raised over the years at different but inter-related levels. Land and environmental resources are central to the lives of people living in countries whose economic development and subsistence depends on the resources. With regard to environmental resources, women's access to and control over forests, water and wildlife, has come into sharp focus as it has become clear that the performance of women's day to day chores is anchored on

these resources. Making access to land and environmental resources equitable is one way to achieve development (Nnadi et al, 2010). Lack of land for farming is perhaps the severest constraint faced by the rural poor, and one that affects more women than men. This factor limit women's ability to exploit a land based strategy. It affects women's ability to have access to finance.

For rural women and men, land is perhaps the most important household asset to support production and provide for food, nutrition and income security. Yet an international comparison of agricultural census data shows that due to a range of legal and cultural constraints in land inheritance, ownership and use, less than 20 percent of landholders are women (United Nations, 2012). Women represent fewer than 5 percent of all agricultural land holders in North Africa and West Asia, while across Sub-Saharan Africa; women average 15 percent of agricultural land holders (FAO, 2011). Extensive evidence shows that rural female-headed households also have more limited access than male-headed households to a whole range of critical productive assets and services required for rural livelihoods, including fertilizer, livestock, mechanical equipment, improved seed varieties, extension services and agricultural education (FAO, 2011). When women are denied equal tenure rights with the same degree of security as enjoyed by men, then society as a whole and children in particular, suffer (Nnadi et al, 2010). Therefore, women access to land can bring improvement in rural women condition.

b) Lack of credit facilities: Women in Nigeria are unable to secure credit facilities from financial institutions due to lack of collateral. In most of the developing countries, 30% of women receive less than 1% of the total credit given annually (Ekesionye and Okolo, 2012). This development has resulted to the increasing insecurity in income on the part of women. Experience has shown that majority of women especially those in rural communities do not benefit in the programmes of the various governments even when they are involved in economic activities that need support (Ikeduru, 2002). Micro-credit facilities in some cases do not reach market and rural women for enhancement of their production and trade.

As land is the major asset used as collateral to obtain rural credit, women have limited access to credit facilities. Withdrawal of credit provided by the Government in rural areas as the result of an increased liberalization and privatization of the financial sector can make access to credit even more difficult for women. Lack of information and knowledge concerning how to apply for credit and mutual distrust between banking institutions and agricultural producers constitute additional obstacles (Gender and Food Security, 2000).

c) Illiteracy: In Nigeria, women form the highest percentage of illiterate groups (Ogunbameru et al, 2006). Some institutions that are responsible for providing loans to those cooperative organization and small scale industries emphasises certain level of literacy as a prerequisite for enjoying credit facilities, women who are illiterate group will be at disadvantage, even some of them cannot participate in the

programme effectively. Therefore the problem of illiteracy is a serious obstacle to women benefiting from existing loan schemes.

d) Poor Health Facilities: - Inadequate health care services in rural areas; - Inadequate water supply for household and farm operations, these hinder women in contributing fully in rural development activities. Research has shown that around 80 per cent of maternal deaths could be averted if women had access to essential maternity and basic health-care services (DFID, 2007).

e) Limited Information: Most women farmers do not know about the existence of interventions in agriculture, availability of new technologies in utilization and knowledge about the returns of adoption. Also, the loan schemes are located in the urban areas and information of their activities is limited to urban areas. The rural dweller especially women are not aware of the interventions.

2.9 Theoretical framework

Some theoretical concepts to provide a reliable base for the study are:

1. Rural economy theory
2. Feminist theory
3. Poverty theory

2.9.1 Rural Economy Theory

The dynamics in a typical rural community are an irony between simplicity in rural life and the complexity of the economic system that it is operating. One of the contemporary issues of planning rural development in the developing countries of the world is rural economy. The rural areas constitute over 90 per cent of the land area of the earth surface and in spite of the rapid rate of urban population growth in many developing countries including Nigeria, the vast majority of the population still reside in rural areas (Philip et al, 2008). Rural economy was defined as the study and analysis of the relevant facts in the development, expansion and modernization of agriculture within its rural setting (Castle, 2000). It also includes a means of stimulating efficiency as well as contributing a rightful quota to the public good. Onwuebele and Ekuase (2011) viewed rural economics as embracing an analysis of food and fibre productions and the associated problems in any given rural setting.

In the past, rural economy was majorly seen as agriculture because majority of the rural dwellers are involved in agriculture but recently Csaki and Lerman (2000) recognized that the rural economy is not confined to the agricultural sector alone, but embraces all the people, economic activities, infrastructure and the natural resources in rural areas. Contemporary definitions of rural economics has expanded its scope to include the study of both the farm and non-farm industry (Onwuebele and Ekuase, 2011). Economic activities both in the farm and non-farm sectors of the

rural economy are undertaken by rural people making use of the resources of the environment and other resources provided by man. Therefore, rural economics can be conceived as the study of rural people, their livelihood activities, natural and man-made resources utilized by rural people (Onwuemele and Ekuase, 2011). However, Onwuemele, (2009) identified five major components of rural economy as human resources, natural resources, primary production, agricultural and non-agricultural activities.

a) Human Resources: This is made up of the population of people in any given rural location utilizing the natural resources of the environment in the production of food and other basic necessities of man. Human resources encompass the collective skills, knowledge and life experience of individuals within a community as well as their level of physical capability (Tol, 2002). The human factor is a central theme in the analysis of any rural economy. The population of the rural people is widely dominated by women and children thereby constituting major human resources in the rural communities.

b) Natural Resources: These include soil, forest, minerals, water, plants, and animals. Soils are basic environmental component in farming systems. Soil provides the complex nutrients which are necessary for plant growth and therefore, is a vital necessity for agricultural production (Onwuemele and Ekuase, 2011). Natural resources provide the base from which a large proportion of people's basic needs are derived. There is serious relationship between natural resources and rural

women. This is because natural resources are being exhausted by women in meeting up with their daily requirements and income generation.

c) Physical Resource: which is relevant to the analysis of the rural economic base in Nigeria relates to the existence or non-existence of plant and animal diseases. Through their adverse effects on crop production and animal husbandry, pests and diseases have negative effects on rural development planning in localities where they are found.

The rural economy encompasses both agricultural activities and non-agricultural activities.

Agricultural Activities: Agriculture is one of the most important economic activities in the world. The importance of agriculture as an economic activity is most appreciated in rural areas in developing countries including Nigeria where most of the people are engaged in agricultural production. Majority of rural women are involved in agriculture as a source of livelihood.

Non-Agricultural Activities: Non agricultural activities are activities which cannot be classified as primary production. The non-agricultural sector is playing a significant role in the development of many rural communities in Nigeria (Onwuemele, 2009). Rural people diversify their livelihoods into the rural non-agricultural sector partly because of inadequate access to land. Also, some rural women who have access to land are marginalized and in order to earn more income

and contribute fully to family development, women engaged in non- farm activities such as trading, weaving, hand crafts business, tailoring and food vending.

In conclusion, the rural economy theory identifies the activities of the rural people in which women are contributing significantly to the economic development of their communities. The women's economic activities have a strong bearing on the general survival and sustainability of Nigeria as a nation and West Africa as a region. Women play a key role in food production, food security and the sustainability of Nigeria economics. Interventions in economic activities of rural women are very important for the growth of the nation. Economic development in any rural area arises from the activities of government, the private sector and the voluntary or community sector. However, it is clear that in some areas, or at different times in a single area, one or more of these actors may not be making a significant contribution to rural economic development. In other words, there may be government, private or community sector failure in terms of their contribution to economic development. Intensive intervention of the rural women economic livelihood activities will bring improvement to the rural areas thereby eliminating poverty and improve the quality of life of the rural women or dwellers.

2.9.2 Feminist Theory

Feminist theories (liberal feminist, radical feminist and Marxist feminist) are primarily concerned with variables associated with women's productive and

reproductive roles in the community. These theories stand on one basic premise, which is: That women's economically disadvantaged position is caused by, and is a reflection of, patriarchy and women's subordinate position in society and the family (Hoven, 2001; Henderson and Hoggart, 2004; Owusu and Lund, 2004). Feminist theory offers a perspective for understanding human behaviour in the social environment by centering on women and issues that women face in contemporary societies.

Feminism involves political and sociological theories and philosophies concerned with issues of gender difference, as well as a movement that advocates gender equality for women and campaigns for women's rights and interests. A feminist lens asks us to see individuals, groups, family, and organizations in their social, political, economic, ethnic, and cultural contexts (Lay and Daley, 2007). The aim of most feminist analyses was to demonstrate the important role of women's domestic or household related work to the survival of the family and the farm business. It was also to highlight its inclusion in agricultural labour (an aspect of capitalist labour relations) as well as drag in issues of gender relations and gender identities inherent in them (Onyenechere, 2011). Feminist theory requires critical analysis of what is happening in our social world from multiple contexts and provides strategies to ameliorate the adverse conditions that affect the lives of women. Using feminism as a lens to conduct research allows researchers to explore a better understanding of women's views and experiences when they face a wide range of issues

(homelessness, family violence, child rearing, academia, rural communities) (Lay and Daley, 2007). In other words, the use of feminism as a guide in research is a tool that has wide-ranging utility.

Feminist theory is used to explore the commonalities and differences in rural women's experiences while infusing feminist and rural social theories with rural women's understanding and strategies for coping, surviving, shaping and changing their daily lives.

Most rural areas are economically depressed and offer few opportunities for enhancement of human capital. There is limited economic opportunities in rural areas since majority of rural women are farmers. Rural women are in fact, one of the poorest populations in Nigeria. Rural areas are characterized with hunger, poverty, diseases. Rural women have tendency toward more traditional views about themselves, believing that their primary role is to bear, raise, and protect children.

One of the feminist theories is radical feminism which focuses on power disparities, the experiences of women and the operation of power in society. Pruitt (2007) asserts that women have systematically been subjected to physical insecurity; targeted for sexual denigration and violation; depersonalized and denigrated; deprived of respect, credibility and resources; and silenced and denied public presence, voice and representation of their interests. Their low socioeconomic status magnifies their physical insecurity and denies them credibility and resources. So do

the practical challenges they face in accessing child care, educational opportunity, good jobs, and government assistance.

In conclusion, it has been noted by the feminist theorists that women are oppressed especially the rural women, despite their role in the development of their communities and contributions to their household. They experience conditions of oppression, lack of power, or lack of control, a male-dominated culture existing among them. Any development interventionist should be able to address these issues and empower the women so that their conditions can be improved and thereby upgrade their standard of living. Feminist theory will help rural development interventionist to be able to identify women's role, values, and gender distribution of resources, responsibilities, agency and power. Promoting feminist principles for social work practice is a critical priority for the future since women face issues of equity related to economics, poverty, healthcare, childcare, and so forth.

2.9.3 Poverty Theory

Poverty includes different dimensions of deprivations, such as economic opportunity, education, health, motivation, lack of empowerment and security. Abubakar (2002) defined poverty based on the utilitarian approach of income or consumption and material index as the totality or state of being wherein individuals, households or communities are unable to afford or fulfil the basic necessities of life: food, clothing and shelter and other economic and social obligations. Poverty is

more among women than men, feminisation of poverty is both quantitatively and qualitatively:

Quantitatively - women are more likely to be unpaid, work in low wage jobs, earn less than men for the same work, and gain a smaller share of the household income. Studies show that women producers have poorer access than men to all resources, from land to credit and technology (Onyenechere, 2011; Afro-Asian Rural Development Organization (AARDO), 2011; Prakash, (2003). All these factors suggest that women are likely to comprise the majority of the poor and constitute a compelling case for accepting that the feminisation of poverty is a quantitative reality.

Qualitatively: The feminisation of poverty can also be viewed from a qualitative perspective, women are responsible for family basic needs, and when income is insufficient, women must substitute effort for income. Women are more likely than men to be enumerated as economically inactive or to work as unpaid family workers. Rural women are not only the majority of the rural poor, but their poverty is likely to be aggravated by factors and processes that do not affect men. Due to cultural factors, intra-household distribution of food and other resources is far from equal (Nwanesi, 2006). Cultural norms require men to fulfil the role of breadwinner. In reality when men are unable to provide sufficient income for the family, then, it is the women who are ultimately responsible for ensuring the survival of their children. With or without the income that the husband is expected to provide,

women are responsible for feeding, clothing, sheltering and educating their children. Other known theories of poverty are absolute and relative poverty. The Copenhagen Declaration (1995) defined absolute poverty as a condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to social services. Absolute poverty set a poverty line at a certain income amount or consumption amount per year, based on the estimated value of a basket of goods (food, shelter, water, etc) necessary for proper living (Lawal and Hassan, 2012). Absolute poverty suggests living below a certain minimum standard in relation to the quality of life of people while relative poverty is that people are poor in relation to other people. This is measured in terms of judgment by members of a particular society of what is considered a reasonable and acceptable standard of living. Relative poverty is when households are not absolutely poor but are less rich than others in terms of income, property and other resources. Hence, both absolute and relative perception of poverty are complementary in the sense that while absolute poverty deals with lack of basic needs of existence; relative poverty considers what in a given society constitute the basic requirements for an acceptable living condition.

Thus, poverty threatens women's primary role as mothers. Poor women struggle to ensure survival in a variety of ways: by accepting the lowest paid and most arduous jobs as a last resort and by substituting their own time and effort to provide basic

subsistence for their families, often by toiling long hours in backbreaking work with extremely low productivity.

2.10 Conceptual Framework

The conceptual framework of this study presents the effects of development interventions on rural women. The Figure 1 presents the framework of interrelationships between the independent, dependent and intervening variables.

The independent variables - personal characteristics **(A)** of rural women such as age, marital status, educational status, household size, occupation, income, membership of social organization, farm size, years of experience and access to credit facilities are influenced by the dependent variables **(B)**; level of women's participation in the development intervention and also influenced on constraints limiting women from participating or benefiting from the development interventions. The intervening variables **(C)** of the study are institutional factors of agencies responsible for rural development of rural women such as policy, functions, and objectives, also socio cultural factors in achieving rural development. Participating in the selected interventions results in an effect or output **(D)** such as increase in agricultural production.

All these variables are interrelated with one another in a more dynamic way such that one variable is not a direct causality of another but an interconnectivity of several variables. For instance, the intervening variables moderate the

interrelationship between the dependent and independent variables. They form the external environment where the dependent and independent variable operate. These variables may create conducive or unfavourable environment for sustainability of rural development interventions for women which may improve the living condition of rural women or increase the level of poverty among them. The personal characteristics of rural women have direct relationship on the accessibility of women to rural development intervention programmes. Likewise the institutional factors of the agencies involved in rural development programmes affect the outcome of their intended programmes for women.

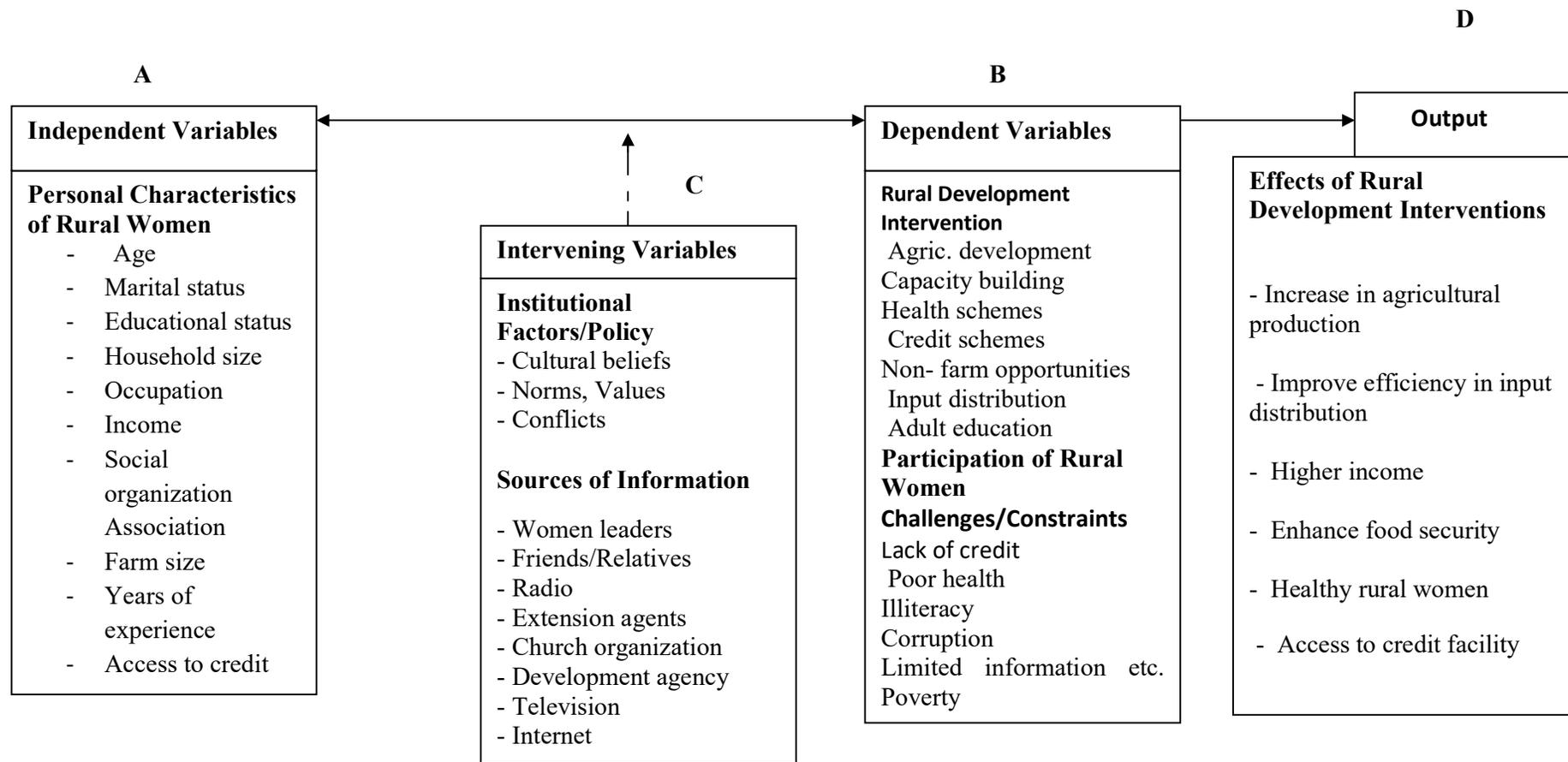


Figure 1: Schema for Assessing the Effects of Selected Rural Development Interventions on Rural Women in Imo State, Nigeria.

Source: Adapted from Conceptual Framework of Impacts of Highly Pathogenic Avian Influenza (HPAI) on Rural Livelihoods. pp. 7. (Oparinde and Birol, 2010).

CHAPTER THREE

METHODOLOGY

3.1 Area of the Study

The study was conducted in Nigeria with a special focus on rural women in Imo state in South-east region of the country. Imo State lies within latitudes $4^{\circ} 45'N$ and $7^{\circ}15'N$, and longitude $6^{\circ}50'E$ and $7^{\circ}25'E$ with an area of around 5,100 square kilometers. The population of the state is 3,934,899 persons divided into 1,902,613 females and 2,032,286 males and the population density varies from 230-1,400 people per square kilometre (NPC, 2006). The state is bordered by Abia State on the East, by the River Niger and Delta State on the west, by Anambra State to the north and River State to the south.

Imo State is made up of twenty-seven Local Government Areas. The state is rich in natural resources which include crude oil, natural gas, lead, and zinc among others. Economically exploitable flora like the iroko, mahogany, obeche, bamboo, rubber tree, and oil palm predominate. Farming is the major occupation of the people in the state. The climate is of two types: the dry and wet seasons with intervening cold and dry harmattan period usually experienced during December and January. The state has an annual rainfall range of 2000mm - 2500mm while maximum average temperature ranges between 30 – 35 degrees centigrade (Imo ADP, 2009). With this climatic pattern and few sizeable expanse of arable land due to high population

density, the farmers in the area grow crops like yam, cassava, maize, fruits and vegetable among some cash crops like oil palm, coconut and plantain.

Administratively, Imo state is divided into three agricultural and political Zones namely; Okigwe, Owerri and Orlu Zones. The women of these zones are engaged in diverse livelihood activities as farming, trading, processing and marketing of agricultural products to earn income.

3.2 Sample and Sampling Procedure

The population of the study was the entire rural women in Imo State, Nigeria. This study used multi stage random sampling technique. The three agricultural zones of the state were covered in the study. This was to ensure adequate inclusion and coverage of the diverse distribution of the population by socio-economic characteristics, livelihood activities, edaphic and ecological features. Three Local Government Areas (LGAs) were randomly selected from each zone of the state. The selected local government areas were Isiala Mbano, Ihitte Uboma and Okigwe (Okigwe zone); Ezinihitte, Owerri west and Ohaji/Egbema (Owerri zone) and Isu, Oru west and Orsu (Orlu zone). Three autonomous communities were randomly selected from each of the LGAs. This made up to 27 communities. Finally, fifteen (15) women were randomly selected from each of the rural communities sampled from the list of the rural women compiled by the key informants and community leaders. The entire sample size was four hundred and five (405) rural women and 402 useful copies of the questionnaire were used for this study.

Table 3.1: Agricultural zones, selected Local Government Areas and communities in Imo State

Zones	Local Government Areas	Communities
Okigwe	Ihitte Uboma	Onicha, Ikperjere and Amainyinta
	Isiala Mbano	Amara, Umuelemai and Obollo
	Okigwe	Aku, Akuwanta and Agbobu
Orlu	Isu	Isuobishi, Isuajaba and Umundugba
	Oru West	Ibiasoegbu, Eleh and Obi Mgbidi
	Orsu	Amararu, Isiama and Awoidemili
Owerri	Ezinnihte	Owutu, Ezegbogu and Itu
	Ohaji/Egbema	Mmahu, Umuokane and Mgbirichi
	Owerri West	Umukoto, Umuguma and Eziobodo

3.3 Data Collection

Data for the study were generated from both primary and secondary sources. The primary data were obtained through the administration of structured questionnaire. This was complemented with personal observation and interview. The questionnaire was designed and directed at the women to gather information relating to their socio-economic characteristics, their awareness, participation and accessibility to project interventions, their constraints in participating fully in the programmes and also the effects of the development interventions on them.

Secondary source of information such as journals, textbooks, reports, existing literatures review, internet and newspaper were used in this study to get information

on the intervention agencies, their mission and objectives; activities; and generally provided background information and other information in achieving the objectives of the study.

3.4 Standardization of the research instrument

3.4.1 Validity of Data Collection

Validity is a degree to which an instrument and its measurements serve the purpose for which they are intended. For validity, independent panel of knowledgeable individuals on the subject were consulted for content and face validity to assess the questionnaire for adequate coverage of relevant dimensions of the research objectives. Their suggestions and views were utilized positively in this study for a more valid instrument.

3.4.2 Reliability of Data Collection

Reliability is the degree to which the measurement resists variation in everything it measures. It is the ability to consistently yield the same result with repeated measurement of the same object.

Reliability of the instrument was determined using test- re-test method. This test instrument was first administered to 30 rural women in five communities in the study area and an interval of two weeks was allowed, after which the same instrument was administered to the same group of women. The results of the two

cases were correlated using Pearson Product Moment Correlation (PPMC). The correlation coefficient (r) was found to be 0.73 for objective 3, 0.84 for objective 4, 0.75 for objective 5 and 0.89 for objective 6, this means that the values of r are high; these result therefore, considered the instrument reliable for this study.

3.5 Measurement of Variables

A) Personal and Socio-economic Characteristics:

1. Age: The age of the respondents was measured as actual number of each respondent's chronological years.
2. Marital Status: This was measured at nominal level as Single =1, Married = 2, Widowed = 3, Divorced = 4.
3. Educational Status: The respondents' level of education was measured as total number of years spent in school and this was categorized as: No formal education = 1; Adult education = 2; Primary education = 3; Secondary school = 4; Tertiary education =5.
4. Household Size: It was measured by the total number of people under the same roof and feed from the same pot.
5. Primary Occupation: This was measured with a nominal scale: Farming = 1; Trading = 2; Teaching = 3; Civil service = 4; Others = 5.
6. Farm Size: It was measured in hectares

7. Years of experience: This was measured in actual years of involvement in economic activities.
8. Income Level: This was the aggregate income in naira from the primary and secondary sources of income.
9. Membership of Social Organization: This was measured as membership of social organization(s) by the women Yes = 1, No = 0 to not a member and subsequently an indication of the organization measured nominally as Women association = 1; Farmers' group = 2; Traders' association = 3; Cooperative society = 4; Church organization = 5.
10. Membership Status: Ordinary member = 1; Regular member = 2; Financial member = 3; Committee member = 4; Executive member = 5.
11. Access to credit facilities: This measured access to credit as Yes = 1; No = 0

B) This section identified selected development programmes existing in the study community.

i). Awareness of the interventions in the community was measured as Aware = 1; Not Aware = 0

ii). Level of participation was measured with a scale: Not Participating = 1; Partially Participating = 2; Fully Participating = 3

iii). Constraints or challenges faced by rural women participating in rural development was measured using Likert- type scale responses of Strongly Agree = 4; Agree = 3; Disagree = 2; Strongly Disagree = 1. The total score for each respondent's rating for the number of items was obtained.

iv). The perceived effects of rural development interventions on women was obtained using Likert-type rating scale of Strongly Agree = 4; Agree = 3; Disagree = 2; Strongly Disagree = 1. The total sum of the rating of the effects of development interventions was obtained for each respondent.

3.6 Method of Data Analysis

In order to achieve the objectives of this study and test the research hypotheses, the data collected were analysed using both descriptive and inferential statistical analyses. Descriptive statistics such as frequency distribution, percentage, mean scores and standard deviation (S.D) were used to describe the data and present them in tables and charts. For inferential statistical, the following statistical tools were used: Ordinary Least Square (OLS) Multiple Regression Analysis, Correlation analysis and Analysis of Variance (ANOVA) at 0.05 level of significance. The descriptive statistics (mean, percentages, tables and frequency distribution) were used for objectives 1, 2, 3, 4, 5 and 6.

For objective three, the mean score was computed for the level of participation in the intervention programmes rated as Fully participated (FP) (3), Moderately

participated (MP) (2) and Not participated (NP) (1). The sum of the weights of the scales were added together and divided by the number of scales:

$$\frac{FP + MP + NP}{N}$$

$$\frac{3 + 2 + 1}{3} = 6/3 = 2 \text{ acceptance level}$$

Mean score equal to or greater than 2 was considered as participated while mean less than 2 is considered not participated in the intervention programme.

For the objective four, the mean score was computed for the extent of development interventions by development agencies rated as Highly Intervened (HI) (4), Moderately Intervened (MI) (3), Intervened (I) (2) Not Intervened (NI) (1). The sum of the weights of the scales were added together and divided by the number of scales:

$$\frac{HI + MI + I + NI}{N}$$

$$\frac{4 + 3 + 2 + 1}{4} = 10/4 = 2.5 \text{ acceptance level}$$

Mean score equal to or greater than 2.5 was considered as highly intervened while mean less than 2.5 was considered as lowly intervened in the intervention programme.

For objective 5 and 6, mean score based on the Likert-type scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD) with weights of 4, 3, 2

and 1 respectively was computed. The weights of the scales were added together and divided by the number of scales:

$$\frac{SA + A + D + SD}{N}$$

$$\frac{4 + 3+2+1}{4} = 10/4 = 2.5 \text{ acceptance level}$$

Specifically, hypotheses one and two were tested using OLS

Hypothesis one

Hypothesis one states that, there is no significant relationship between the rural women’s socio-economic characteristics and their level of participation in the rural development intervention programmes in Imo State. The Ordinary Least Square (OLS) model of the regression analysis was explicitly stated as follows;

$$Y = f(X_1, X_2, X_3, X_4, X_5, X_6, X_7, X_8, X_9, X_{10}, X_{11} +e) \quad \dots\dots\dots 3.1$$

Where

Y = Level of participation (Total score of each respondents rating of her participation in the intervention programmes)

X₁= age (number of years of respondents)

X₂= educational level (number of years spent in school)

X₃= marital status (dummy variable 1 for married, zero for otherwise)

X₄= household size (number of persons in a household)

X₅= occupation (farming = 1 and non farming = 0)

X₆= membership of social organization (dummy variable 1 for membership, zero for non membership)

X₇= membership status (ordinary member = 1 and executive member = 0)

X₈= years of experience in the programme activities

X₉ = income (average income of major and secondary occupation in Naira)

X₁₀ = Savings (yes = 1 and no = 0)

X₁₁ = access to credit facility (yes = 1 and no = 0)

e = stochastic error term.

It is expected *a priori* that the coefficients of X₁, X₂, X₃, X₄, X₅, X₆, X₇, X₈, X₉, X₁₀, X₁₁ > 0

Four functional forms of the OLS Multiple Regression model (linear, semi log, double-log and exponential) were tried to determine the equation that has the best fit based on the highest number of significant variables, coefficient of multiple determination (R²) and the F-value.

Hypothesis two

Hypothesis two states that, there is no significant relationship between the rural women's socio-economic characteristics and their perceived effects of the rural development intervention programmes. The Ordinary Least Square (OLS) model of the regression analysis was explicitly stated as follows;

$$Y = f(X_1, X_2, X_3, X_4, X_5, X_6, X_7, X_8 + e) \quad \dots\dots\dots 3.2$$

Where

Y = effects of the intervention programmes (Sum of the respondents rating scores of the effects of the intervention programmes)

X₁= age (number of years of respondents)

X₂= educational level (number of years spent in school)

X₃= marital status (dummy variable 1 for married, zero for otherwise)

X₄= household size (number of persons in a household)

X₅= occupation (farming = 1 and non farming = 0)

X₆= membership of social organization (dummy variable 1 for membership, zero for non membership)

X₇= income (average income of major and secondary occupation in Naira)

X₈= years of experience in the programme activities

e = stochastic error term.

It is expected *a priori* that the coefficients of X₁, X₂, X₃, X₄, X₅, X₆, X₇, X₈ > 0

Four functional forms of the OLS Multiple Regression model (linear, semi log, double-log and exponential) were tried to determine the equation that has the best fit based on the highest number of significant variables, coefficient of multiple determination (R²) and the F-value.

Hypothesis three

Hypothesis three states that, there is no significant relationship between the socio-economic characteristics of rural women and their perceived constraints to the

benefits from the rural development interventions. The hypothesis was tested with Multiple Regression model

$$Y = f(X_1, X_2, X_3, X_4, X_5, X_6, X_7, X_8, X_9, X_{10} + e) \quad \dots\dots\dots 3.3$$

Where,

Y = Perceived constraints militating against rural women from benefiting in the intervention programmes (Sum of the respondents rating using Likert scale of agreements).

X₁ – X₁₀ = Socio economic characteristic shown in 3.1 above

e = error term

It is expected *a priori* that the coefficients of X > 0

Four functional forms of the Multiple Regression model (linear, semi log, double-log and exponential) were tried to determine the equation that has the best fit based on the highest number of significant variables, coefficient of multiple determination (R²) and the F-value.

Hypothesis four

Hypothesis four states that, there are no significant differences in the effects of the intervention programmes among rural women in the three agricultural zones of Imo State. This was tested using Analysis of Variance (ANOVA) to obtain F ratio used to test the significance difference of effects of rural development interventions

among rural women in the three agricultural zones. The model was given as follows:

$$F = \frac{MSB}{MSW} = \frac{SSB / (k - 1)}{SSW / (n - k)} \dots\dots\dots 3.4$$

With degree of freedom = (k-1, n-k)

$$SSB = \sum_{j=1}^k n_j (\bar{X}_j - \bar{X})^2 \dots\dots\dots 3.5$$

$$SSW = \sum_{i=1}^{n_j} \sum_{j=1}^k (X_{ij} - \bar{X}_j)^2 \dots\dots\dots 3.6$$

$$SST = SSB + SSW \dots\dots\dots 3.7$$

Where,

F = This is the value of ratio of the variation among groups to the variation within groups. This is mean difference of perceived effects of rural development interventions among rural women across the three agricultural zones of Imo State.

MSB = Sum of square variation between the mean of perceived effects of rural development interventions among rural women across the three agricultural zones.

MSW = Sum of square variations within the mean of perceived effects of rural development interventions among rural women across the three agricultural zones.

SSB = Between sum of squares

SSW = Within sum of squares

SST = Total sum of squares

\bar{X} = Grand mean of effects of rural development interventions in the zones.

\bar{X}_j = Mean of effects of rural development interventions in the three zones.

X_{ij} = i th perceived effects of rural women in rural development interventions
from zone $_j$

n_j = Sample size of rural women in the three agricultural zone $_j$

n = no. of rural women in the three agricultural zones

k = no. of agricultural zones selected from the state.

$K - 1$ = degree of freedom for between the samples.

$n - k$ = degree of freedom for within the sample

CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter presents and discusses the results of the study. The discussions were made based on the objectives and hypotheses of the study. They were arranged and discussed as follows:

- a. Socio-economic characteristics of rural women
- b. Availability of development interventions in rural communities
- c. Level awareness of rural development interventions
- d. Level and area of participation in rural development programmes
- e. Extent of interventions by development agencies
- f. Effects of the rural development interventions on women
- g. Constraints limiting women from the development interventions
- h. Improvement of development interventions
- i. Effectiveness of rural development interventions and
- j. Tests of hypotheses.

4.1 Socio-economic Characteristics of Rural Women

The socio-economic characteristics of the rural women in Imo State, Nigeria that were analysed included age, marital status, educational level, household size, major and minor occupation, farm size, years of experience in major occupation, income from major and minor occupation, access to credit, membership of social organization, and membership status.

4.1.1 Age of Rural Women

Table 4.1 Distribution of women according to age

Age (Years)	Frequency	Percentage
Below 30	12	3.0
31 to 40	67	16.7
41 to 50	89	22.1
51 to 60	190	47.3
61 and Above	44	10.9
Total	402	100.0
Mean	48.7 years	

Source: Field Survey, 2015

The distribution of the women according to age is presented in Table 4.1 above. Out of 402 respondents, 3 percent of women fell below 30 years; 16.7 percent were between of 31 to 40 years; 22.1 percent were between 41 to 50 years; majority (47.3 %) were between 51 to 60 years while 10.9 percent were above the age of 60 years. The mean age of the respondents was found to be 48.7 years, the study agrees with

the findings of Akinola (2003) that there was a relative high proportion of middle aged people in the rural areas, thus implies that majority of the women in the rural areas are matured, well experienced and could be participating meaningfully in rural development interventions. The older respondents are likely to be better off than young ones because of accumulation of wealth and experience over the life cycle. Also, rural areas are predominantly dominated with adults and children with their youths migrating to the already populated urban areas in search of greener pasture (Ekong, 2003); this means that the bulk of the farming activities are left in the hands of these women to provide food for the ever growing population.

4.1.2 Marital Status

Table 4.2 Distribution of women according to marital status

Marital Status	Frequency	Percentage
Single	26	6.5
Married	285	70.9
Divorced	12	3.0
Widowed	79	19.7
Total	402	100

Source: Field Survey, 2015

Table 4.2 reveals the marital status of the rural women. The table shows that 70.9 percent were married; 6.5 percent were single; 3 percent were divorced and 19.6 percent were widowed. Beside the 6.5 percent indication for single, 93.5 percent (aggregate) were married (presently or in the past). The dominance of married

people could be a reflection of high level of responsibility of married people and also their higher capacity to discern potential impacts of programmes. This could further be a function of the number of prospective beneficiaries from their household and the value they attach to government initiatives. In the same manner, a family with the status of marriage comparatively has more people and each member is an asset in analysing the potential benefits from an intervention thus culminating in better judgement, rationality and participation. It is also worthy to note that a household headed by a widow could inevitably try and maximize opportunities and gains from interventions to be able to cater for the diverse needs of the family under her care. Furthermore, Dikito-Watchmeister (2001) confirms that marital status is an important factor in social participation and acceptance of development programmes.

4.1.3 Level of Education

Table 4.3 Distribution of women according to level of education

Level of Education	Frequency	Percentage
No Formal Education	45	11.2
Adult Education	37	9.2
Primary Education	138	34.3
Secondary Education	123	30.6
Tertiary Education	59	14.7
Total	402	100

Source: Field Survey, 2015

Table 4.3 presents the distribution of women according to their level of education. The result shows that most (34.3%) of the women completed primary education while 30.6 percent had secondary education. Also, 11.2 percent did not have formal education; 9.2 percent had access to adult education, while 14.7 percent of the women had tertiary education. The result implies that 88.8 percent of the women had one level of formal education or the other; the implication of this finding is that the women are fairly literate. Literacy is an asset for awareness and participation in development interventions. Literacy is also important for women's accessibility to credit facilities. The level of education attained by women not only increases her farm productivity and other income generating activities but also enhances ability to understand and make effective use of intervention programmes. This could take the

form of salient contributions to group rational judgement and wise use of resources. Again, literacy could engender high adoption capacity as the literate early discern the obvious advantages of innovations and goes ahead to adopt. Matthews-Njoku (2004) viewed formal education as means of facilitating rural people to make adequate use of information, increasing their knowledge and comprehension of new farm practices.

4.1.4 Rural Women Household Size

Table 4.4 Distribution of women according to household size

No. of Household Size	Frequency	Percentage
1 to 4	153	38.1
5 to 8	202	50.3
9 to 12	44	10.9
13 and above	3	0.7
Total	402	100.0

Mean = 7 persons

Source: Field Survey, 2015

The result of the household size is shown in Table 4.4 above. The table shows that about 38 percent had household size of 1 to 4 members, 10.9 percent of the women had household size of 9 to 12 and 0.7 percent had household size of 13 and above. The average household size was 7; the large household sizes have been noted by Ike and Uzokwe (2011) to have correlation with food insecurity and

poverty especially when the women are engaged in agriculture as the main source of livelihood and income. However, large household size may positively influence household food security if the members helped to reduce expenses on hired labour in farm production; household size has major implications in the provision of labour for farm work. Ezeh and Nwachukwu (2010) found out that emerging economic realities and deepening poverty levels have forced rural households to embark on family planning measures, nevertheless, the number of household members is still high and this had been responsible for the high rate of malnutrition, mortality, illiteracy and unemployment especially in the rural economy.

4.1.5 Major Occupation of Rural Women

Table 4.5 Distribution of women according to major occupation

Major Occupation	Frequency	Percentage
Farming	262	65.2
Trading	80	19.9
Teaching	31	7.7
Civil servant	24	6.0
Others	5	1.2
Total	402	100

Source: Field Survey, 2015

The distribution of the women according to their major occupation is presented in Table 4.5. The study revealed that the major economic activities of the women are

farming, trading, teaching and civil service. Others are livestock production, tailoring and hair dressing. The result specifically shows that majority (65.2 %) of the rural women were farmers; 19.9 percent of the women were traders; while 7.7 percent and 6 percent of women were teachers and civil servants respectively. The result implies that most of the rural women are farmers and this agrees with the findings of Umeh et al (2015), Odebode (2012) and Ajadi (2010) that Nigerian women in the rural areas are majorly farmers.

4.1.6 Farm Size

Table 4.6 Distribution of women according to their farm size

Farm Size (Hectares)	Frequency	Percentage
Less than 1	269	66.9
1 to 2	72	17.9
3 and above	6	1.5
No access	55	13.7
Total	402	100.0

\bar{X} farm size was 0.7 hectares

Source: Field Survey, 2015

Table 4.6 shows that majority, (66.9 percent) of the women had cultivating land of less than one hectare, 17.9 percent of the respondents had farm land cultivated of 1 to 2 hectares and 1.5 percent had above 3 hectares of land cultivated while 13.7 percent of the women had no farm land for cultivation. The average farm size cultivated was 0.7 hectares. This implies that majority of the women had little or no

access to land inspite of their numerous contributions to food production. Odoemelam (2014) reported that women access to needed farm resources has been very low, due to marital and religious factors. Ani (2004) also noted that women's access to land is within the household community, women farmers work on very small parcel of land which is either owned by their husbands or those leased from friends and relatives for short period of time. These therefore mean that meaningful development intervention in agriculture cannot take place and the impacts of the interventions will not be felt by the women since they have little access to land.

4.1.7 Secondary Occupation of Rural Women

Table 4.7 Distribution of women according to secondary occupation

Secondary Occupation	Frequency*	Percentage
Broilers Production	23	5.7
Farming	108	26.9
Fish Production	4	0.9
Food Processing	99	24.6
Hair Dressing	20	5.0
Labourer	58	14.3
None	57	14.2
Palm Oil Sales	12	3.0
Sales of Farm Produce	43	10.7
Tailoring	24	7.5
Trading	25	4.7

***Multiple responses recorded**

Source: Field Survey, 2015

The distribution of the rural women according to secondary occupation is presented in Table 4.7. The table shows that rural women engaged in multiple income generating activities in the study area. Women were engaged in broilers production (5.7%), 26.9 percent were engaged in farming, fish production (0.9%), food processing (24.6 %), hair dressing (5.0%), supply labour (14.3%), palm oil sales (3.0%) engaged in sales of farm produce (10.7%), tailoring (7.5%) and 4.7 percent were engaged in trading. This corroborates the findings of Adebayo (2010) that women contribute to the well being of their household through their income

generating activities. The finding is further supported with the view of Ekesionye and Okolo (2012) who observed that women earn income through a range of economic activities such as sales of fuelwood, weaving, fashion designing, hair dressing, fishing activities, food processing, and the likes for the purpose of generating additional income to the family with which to support their households. In most cases, the women use the income to supplement household upkeep, pay rent, school fees, and training of children (Flann and Oldham, 2007). These activities undertaken by the women provide avenue for them to contribute to family and community maintenance and development since women are viewed as the backbone of agricultural and economic production in Africa.

4.1.8 Years of Engagement in Major Occupation by the Rural Women

Table 4.8 Years of engagement in major occupation

Years of Major Occupation	Frequency	Percentage
1 to 3	10	2.5
4 to 6	35	8.7
7 to 9	56	13.9
10 to 12	90	22.4
13 to 15	56	13.9
> than 15	155	38.6
Total	402	100.0

Mean = 12.6 years

Source: Field Survey, 2015

The distribution of rural women according to their years of experience in the primary occupations is shown in Table 4.8. The table indicates that 2.5 percent of the respondents had spent 1 to 3 years in their primary occupation, 8.7 percent of women had 4 to 6 years of experience and 13.9 percent had 7 to 9 years experience. Also, 22.4 percent had spent 10 to 12 years while 13.9 percent had 13 to 16 years of experience. The average years spent was 12.6 years. This findings indicates that majority of the rural women had long years of experience and must have fully participated as well as perceived the effect of rural development intervention very well. This is in line with Umeh et al, (2015) that rural women have many years of experience which could have a positive impact on them by influencing them to participate in development projects.

4.1.9 Income of the Rural Women

Table 4.9 Distribution of women according to their income level

Income (Naira)	Frequency	Percentage
Less than10000	5	1.2
10000 to 20000	153	38.1
20001 to 30000	137	34.1
30001 to 40000	55	13.7
40001 to 50000	35	8.7
50001 and Above	17	4.2
Mean	₦15,752	
Total	402	100.0

Source: Field Survey, 2015

Table 4.9 shows the income distribution patterns of the rural women. From the table, out of the 402 rural women, 1.2 percent of the women earned monthly income that was less than ₦10000, 38.1 percent of the women realized ₦10000 to ₦20000 monthly, 34.1 percent of the women earned monthly income of ₦20001 to ₦30000, 13.7 percent, 8.7 percent and 4.2 percent of the women earned monthly incomes of ₦30001 to ₦40000; ₦40001 to ₦50000 and ₦50000 and above respectively from their operations. The average monthly income of the rural women was ₦15,752. This implies that the rural women had low income and this means that some rural women may not be contributing financially to rural development projects since their income may not be enough to adequately cater for their household needs. This is in line with findings of Ezeh and Nwachukwu (2010) that rural people earn low income and could pose a great threat to acceptance and participation of development programmes. Also, Flann and Oldham (2007) viewed that the income of women affects their accumulation of personal assets (human, physical and financial) and these assets enable their ability to cope with shocks, to invest and expand their earnings and economic opportunities.

4.1.10 Savings Status of Women

Table 4.10 Distribution of women according to their savings

Savings	Frequency	Percentage
Yes	258	64.2
No	144	35.8
Total	402	100.0

Source: Field Survey, 2015

The distribution of the women according to ability to save money is presented in Table 4.10. The table shows that majority (64.2%) had savings no matter how little their income was while 35.8 percent did not have any savings from their income. Some of the women save money through the association they belong to through contribution to meet up with their needs, as women are known to care for their children. Also, some save money for special occasions, festival, dress /attire or uniforms and also to help members, so no matter how little the women still try to save.

4.1.11 Rural Women's Accessibility to Credit Facility

Table 4.11 Distribution of women according to accessibility to credit facility

Accessibility to Credit Facility	Frequency	Percentage
Yes	141	35.1
No	261	64.9
Total	402	100

Source: Field Survey, 2015

Table 4.11 presents the distribution of the rural women according to accessibility to credit facilities. The result of the data collection shows that majority 64.9 percent of the respondents did not have access to credit facility while 35.1 percent of women had access to credit facility.

The women are unable to secure credit facilities from financial institutions, some of the reasons are due to lack of collateral such as land, also, as a result of low education in the study area, the level of education among the rural women is low as majority claimed to have completed their primary school, the impact of educational intervention is minimal and this has a vital role to play in assessing credit facility, thus, accessibility to credit facilities enhances women participation in development intervention and alleviating poverty, since micro credit give poor people access to small amounts of financial credit to assist them in economic activities (Nwanesi, 2006). It is revealed that credit provision reduces poverty (Hallman et al, 2003) makes women joint decision makers with their husbands regarding children and overall household expenditure (Skoufias and McClafferty, 2001). According to the International Food Policy Research Institute, credit improves food nutrition and security and mitigates impact of AIDS on food security by reducing high-risk transactional sex (IFPRI, 2005). Credit provision also results in improvements in children's health and nutritional status. Akpabio (2007) reveals that credit advances (to women) opens up employment opportunities, ensures increased income, smoothens consumption fluctuations arising from income seasonality and increases

options for optimizing the use of available resources (including time) across household and external activities. Therefore, intervention in micro credit will enhance development and improve the economic activity of rural women.

4.1.12 Rural Women’s Membership of Social Organization

Table 4.12 Distribution of women based on membership of social organization

Member of Social Organization	Frequency	Percentage
Yes	382	95.0
No	20	5.0
Total	402	100.0

Source: Field Survey, 2015

In Table 4.12, 95 percent of the women were members of social organization, while 5 percent of the women were not members of any social organization. Based on the result, the high membership of the majority of the women in social organization indicated that social organizations help in creating awareness and disseminate useful information on development interventions. This finding support Chen et al, (2005) assertion that women constitutently seek to create and join groups that will provide them with critical economic and social benefits. When rural women are actively involved in social organization they will be able to effectively participate in rural development interventions.

4.1.13 Social Organization

Table 4.13 Distribution of women according to social organizations belonged to

Social Organization	Frequency*	Percentage
Age grade	26	6.5
Women association	161	40.0
Cooperative society	142	35.3
Farmers group	251	62.4
Church organization	338	84.1
Teachers association	2	0.5
Trader association	40	10.0
None	20	5.0

***Multiple responses recorded**

Source: Field Survey, 2015

The distribution of women according to social organizations belonged to is presented in Table 4.13. The table shows multiple responses of rural women's engagement in social organization, the result shows that rural women are dynamic, they belong to more than one organization, majority (84.%) of the rural women belong to church organization, also 62.4 percent of the respondents belong to Farmers group, 40 percent of the women belong to farmer's group while 10 percent of the women belong to traders association. This implies that there are no stiff rules against becoming members of more than one organization and therefore it would not be difficult for governmental agencies or the interventionists to incorporate

them into formidable formal organizations that would be very active in developmental activities.

4.1.14 Membership Status of Rural Women

Table 4.14 Distribution of women according to membership status

Membership Status	Frequency	Percentage
Ordinary Member	86	21.4
Regular Member	54	13.4
Financial Member	150	37.3
Executive Member	91	22.9
Non Member	20	5.0
Total	402	100.0

Source: Field Survey, 2015

The distribution of women according to their membership status is presented in Table 4.14; the result shows that 21.4 percent of rural women were ordinary member in their social organization, 13.4 percent of the women regularly attended meeting, majority of the women (37.3%) admitted that they were financial members while 22.9 percent of the women were executive member and 5 percent of the women did not have membership status because they do not belong to any social organization. The women who are committee or executive members are committed financially and also attend meeting regularly. The active involvement of rural women in social organization will enable them to participate in development programmes.

4.2 Availability of Rural Development Interventions

Table 4.15 Distribution of respondents according to availability of development interventions in their communities.

Development Interventions	Zones	Not Available*		Available*		Rank
		Frequency	Percentage	Frequency	Percentage	
Women in Agriculture	Okigwe	29	7.2	105	26.1	2 nd
	Owerri	40	10.0	94	23.4	
	Orlu	35	8.7	99	24.6	
	Total	104	25.9	298	74.1	
FADAMA	Okigwe	44	10.9	90	22.4	4 th
	Owerri	48	11.9	86	21.4	
	Orlu	51	12.7	83	20.6	
	Total	143	35.6	259	64.4	
Rural Micro Credit Programme	Okigwe	71	17.7	63	15.7	5 th
	Owerri	52	12.9	82	20.4	
	Orlu	68	16.9	66	16.4	
	Total	191	47.5	211	52.5	
Maternal Health Programme	Okigwe	20	5.0	114	28.4	1 st
	Owerri	12	3.0	122	30.3	
	Orlu	15	3.7	119	29.6	
	Total	47	11.7	355	88.3	
National Poverty Eradication Programme (NAPEP)	Okigwe	93	23.1	41	10.2	6 th
	Owerri	51	12.7	83	20.7	
	Orlu	74	18.4	60	14.9	
	Total	218	54.2	184	45.8	
Small Medium Enterprises Development Agency of Nigeria Special Programme on Food Security (SPFS)	Okigwe	133	33.1	1	0.02	7 th
	Owerri	81	20.2	53	13.2	
	Orlu	100	24.9	34	8.5	
	Total	314	78.1	88	21.9	
S URE P	Okigwe	32	8.0	102	25.3	3 rd
	Owerri	61	15.2	73	18.2	
	Orlu	27	6.7	107	26.6	
	Total	120	29.9	282	70.1	
European Union Micro Projects Programme (EU MPP6)	Okigwe	130	32.3	4	1.0	9 th
	Owerri	124	30.9	10	2.5	
	Orlu	130	32.3	4	1.0	
	Total	384	95.5	18	4.5	
European Union Micro Projects Programme (EU MPP6)	Okigwe	114	28.4	20	5.0	8 th
	Owerri	100	24.9	34	8.5	
	Orlu	109	27.1	25	6.2	
	Total	323	80.3	79	19.7	

*Multiple responses recorded

Source: Field Survey, 2015

Table 4.15 shows the distribution of the rural women according to the rural development interventions available in their communities. The table shows the presence of rural development interventions in each agricultural zone. Availability of Maternal health intervention scheme is the highest in the study area which accounted for 88.3 percent of the respondents. Owerri has the highest percentage of maternal health programme (30.3%) while Okigwe zone had least 28.4 percent, however, only few of the respondents (11.7%) said there was no maternal health scheme in their communities.

Presence of Women in Agricultural (WIA) programme ranked second in the study area. About 74.1 percent of the respondents identified WIA intervention while 25.9 percent did not. The rural area occupation is predominantly farming, it is expected that intervention in agricultural programme should be present there, women are very engage in agricultural activity especially processing and storing of food items which WIA is deeply involved. The rural women in Okigwe identified the presence of WIA more than the rural women in Owerri zone. Also, availability of Special Programme on Food Security (SPFS) intervention ranked third in the study area (70.1%). This is also one intervention that is targeting the main occupation of the rural people. FADAMA intervention is also prevalent among the studied community and this was ranked fourth (64.4%). Availability of Rural Micro Credit Programme in the zones was ranked fifth (52.5%). Presence of National Poverty Eradication Programme (NAPEP) intervention is ranked sixth (45.8%) while

majority of the women could not feel the presence of NAPEP intervention, availability of Small Medium Enterprises Development Agency of Nigeria (SMEDAN) ranked seventh (21.9%) which means that SMEDAN is not doing well in the rural area as few rural women could not identified the presence of their intervention. Also, availability of European Union Micro Projects Programme (EU MPP6) ranked eighth (19.7%) in the study area while the least available intervention in the study area was SURE P (4.5%) only few rural women identified the SURE P intervention. This means that this programme is not effective in the rural area since majority could not even identify the programme, some rural women have not even heard the name before.

4.3 Awareness and Participation in Rural Development Programmes

4.3.1 Awareness of Rural Development Interventions.

Table 4.16 Distribution of rural women according to their awareness of rural development interventions.

Development Interventions	Not Aware	Aware
Women in Agriculture	88 (21.9)	314 (78.1)*
FADAMA	198 (49.3)	204 (50.7)*
Rural Micro Credit Programme	175 (43.5)	227 (56.5)*
Maternal Health Programme	38 (9.5)	364 (90.5)*
National Poverty Eradication Programme (NAPEP)	270 (67.2)	132 (32.8)
Small Medium Enterprises Development Agency of Nigeria (SMEDAN)	326 (81.1)	76 (18.9)
Special Programme on Food Security (SPFS)	171 (42.6)	231 (57.4) *
SURE P	380 (94.5)	22 (5.5)
European Union Micro Projects Programme (EU MPP6)	330 (82.1)	72 (17.9)

Figures in parentheses are percentages

* Awareness of development interventions

N = 402

Sources: Field Survey Data, 2015.

The result in Table 4.16 indicates that the majority of the respondents were aware or had knowledge of Women in Agriculture (78.1%), since the programme is directed at alleviating the socio- economic condition of the women. The rural women were also aware of FADAMA project (50.7%); Awareness of women in Rural Micro Credit Scheme was (56.5%), even though some women admitted that it is not available in the community but their activities are not really noticeable as they are

looking for the presence of micro finance bank. Micro credit tends to reduce economic dependence of women on their husbands, enhance them in full support of their household and thus enhances economic autonomy. For Maternal Health Programme (90.5%), majority of those interviewed were highly aware of this government Maternal Health Programme. Majority of the rural women were not aware of National Poverty Eradication Programme (NAPEP) (67.2%). Therefore, poverty alleviation programmes of the government lack adequate public enlightenment, and should be reinforced and strengthened. Also, majority of the rural women were not aware of Small Medium Enterprises Development Agency of Nigeria (SMEDAN) (81.1%), few of the rural women in the study area were aware of the development intervention (18.9%). This implies that government intervention in improving small scale industry is not being felt in the rural areas. It is like their activities are majorly in the urban areas while women that are into diverse economic activities to improve the standard of living of their household are being neglected despite the enormous investment of government in the programme. However, rural women were highly aware of the National Programme on Food Security (57.4%), since the programme is targeted towards agriculture and farming is the major occupation of the rural people. Thus, any intervention targeted towards improving production of food is always received and accepted by the rural people.

Furthermore, few of the women were aware of Subsidy Reinvestment and Empowerment Programme (SURE P) (5.5%) and European Union Micro Projects

Programme (EU MPP6) (17.9%). Some of the women were just hearing of the intervention for the first time at the time of administering the questionnaire as the activities of the intervention agencies are concentrated in the urban area neglecting the rural women whose population are higher.

In general, the majority of the rural women were aware of Women in Agriculture, FADAMA, Rural Micro Credit Scheme, National Programme on Food Security and Maternal Health Programme while majority of the women were not aware of National Poverty Eradication Programme, Small Medium Enterprises Development Agency of Nigeria, Subsidy Reinvestment and Empowerment Programme, European Union Micro Projects Programme (EU MPP6).

4.3.2 Sources of Awareness of Rural Development Interventions

Table 4.17 Distribution of respondents according to sources of awareness of the interventions programmes.

Source of Awareness	Frequency	Percentage
Radio	236	58.7
Friends	108	26.9
Development agency	17	4.2
Extension agents	147	36.6
Television	23	5.7
Women leaders	110	27.4
Church organization	33	8.2

Multiple responses were recorded

Source: Field Survey, 2015

Table 4.17 indicated the sources of awareness of rural development intervention among the rural women. The main source of awareness of the development interventions was radio (58.7%). Radio is an effective channel through which large number of rural people gets access to information. The source of radio as the most popular source of awareness of rural development programmes among the respondents was in agreement with Tologbonse et al (2013) that use of radio by the rural women is the most popular source of information, all the related information would be made available to them even without electricity, thereby making use of cheap dry cell batteries as a source of power.

Another source of awareness of development interventions was through extension agent (36.6%), this show that extension agents have a big role to play in passing information to women. Also, awareness through development agency was 31.3 percent, the other sources of rural women's awareness of development interventions were indicated as women leaders (27.4%), through friends (26.9%), church organization (8.2%), while few rural women (5.7%) were aware of development interventions through television. Success of rural development programmes depend on accessibility to information, if people are aware of an intervention there is probability that they will participate in the programme and the programme can now have positive impacts on the lives of the people, so source of information is very necessary. Effective information service delivery and coordination is the essential ingredient for development.

4.3.3 Level of Participation in Rural Development Interventions

Table 4.18 Level of Participation in Rural Development Interventions.

Development Interventions	Not Participated	Partially Participated	Fully participated	Mean	S.D
Women in Agriculture (WIA)	113 (28.1)	85 (21.1)	204 (50.8)	2.23*	0.616
FADAMA	227 (56.5)	107 (26.6)	68 (16.9)	1.60	0.763
Rural Micro Credit Programme	275 (68.4)	88 (21.9)	39(9.7)	1.34	0.663
Maternal Health Programme	70 (17.4)	125 (31.1)	207 (51.5)	2.34*	0.758
(NAPEP)	236 (58.7)	110 (27.4)	56 (13.9)	1.55	0.724
Small Medium Enterprises Development Agency of Nigeria	328 (81.6)	27 (6.7)	47 (11.7)	1.30	0.667
Special Programme on Food Security (SPFS)	131 (32.6)	117 (29.1)	154 (38.3)	2.06*	0.823
SURE P	384 (95.5)	8 (2.0)	10 (2.5)	1.06	0.489
European Union Micro Projects Programme (EU MPP6)	377 (93.8)	20 (5.0)	5 (1.2)	1.04	0.307

*Accepted Level ($M \geq 2.0$)

Mean Level of Participation = 1.84

Figures in parentheses are percentages

Total respondents is 402

Source: Field Survey, 2015

The distribution of rural women according to level of participation in rural development interventions is presented in Table 4.18. The result shows that most of the rural women fully participated in Women in Agriculture programme (50.8%)

and the mean score for participation was 2.23 which indicated high level of participation because rural people are predominantly farmers and any intervention targeted towards improving agriculture will attract high participation. This result is supported by Odurukwe et al (2006), that women participated in cassava processing and utilization- pancake, flour and odourless fufu; processing and storage of maize, gari; cassava flour, tapioca, maize flour, malted maize drink, corn meal, pap (wet and malted maize flour); processing and utilization of soybean into soymilk, flour paste and soy meal; processing and storage of fresh tomatoes into tomato paste, rabbit meat processing and utilization. Also rural women participated in the processing and storage of melon; women also participated in the processing and utilization of cocoyam for soup thickening and cocoyam chips also. Furthermore, women also participated in dry season vegetable gardening.

There was also high level of participation in Maternal Health Programme (51.5%). The mean score was 2.34 and most rural women participated in health care activities such as child bearing, delivering and immunization. Women contribute immensely to health development in the society through their unwavering and relentless effort in promoting healthcare delivery. Also, Azikiwe (1992); Ekesionye and Okolo (2012) noted that women are often first in health care delivery especially to children. He also noted that women are at the forefront of child survival revolution and that the success of the expanded programme on immunization

launched in Nigeria in 1985 depended much on the high participation and cooperation of the women in the programme.

Special Programme on Food Security (SPFS) mean score for participation was 2.06. This implies that some rural women participated in SPFS. The result is supported with the findings of Adesope et al, (2010) and Umeh et al, (2015) that women fully participated in SPFS activities such as garri processing and partially participated in palm oil processing, cassava retting, tomatoes/fruit juice processing and rice milling. The NSPFS is all encompassing because the intervention is concentrated on women's involvement in crop production, animal production and agro processing to tackle post harvest losses in agricultural production (Adesope et al, 2010).

Meanwhile, from the table above, there was low participation in FADAMA (mean score = 1.60). Despite the federal government intervention in FADAMA programme, rural women did not participate fully in the programme.

Rural Micro Credit Programme mean score for participation was low (1.34) majority did not participate in the programme even though rural women were aware of the micro credit scheme, rural women have little or no access to land that they can use as collateral for obtaining loan and this affects their extent of involvement in their economic activities. Micro-credit schemes give poor people access to small amounts of financial credit to assist them in economic activities, micro-credit programmes have become an increasingly important intervention for addressing poverty, through a strategy of direct lending or of financial intermediation

(Nwanesi, 2006). Therefore, government intervention in improving the rural life condition by providing small credit to women is not effective in the rural areas.

The National Poverty Eradication Programme (NAPEP) had mean score of 1.55 which indicates low participation as majority of women (58.7%) did not participate in the programme, 27.4 percent of rural women admitted that they moderately participated in the programme despite great awareness of the programme while 13.9 percent of rural women participated in the programme. NAPEP as an anti-poverty agency of the government has no doubt pursued the realization of its goals. This result agrees with Oladimeji and Said (2012) that stressed that not all the beneficiaries from the NAPEP programme are people who are actually poor, indeed, some of the beneficiaries of the programme were already employed while the poor are denied access to the scheme.

The Small Medium Enterprises Development Agency of Nigeria (SMEDAN) also had participation mean score of 1.30 which is very low, most of the respondents were not even aware of the intervention and could not participate in the programme. This is in line with Oduyoye et al, (2013) that reported low participation in SMEDAN. This means that government intervention in enhancing and boosting small business had not being felt in the rural areas.

SURE P had participation mean score of 1.06 with high percentage of rural women that did not participate in the intervention (95.5%). The activities of the intervention agency were not felt in the rural area. Lastly, European Union Micro Projects

Programme had the lowest mean score of participation, mean score of 1.04. The result further shows that all the standard deviations values were less than 1.0. This signifies that all the respondents' individual scores related to the level of participation in rural development interventions did not vary much from the mean scores, the respondents were in agreement with one another.

Generally, the level of participation of the women in the rural development intervention was 1.84 out of the maximum of 3 points which indicated low level of participation of the rural women in development interventions in Imo State. This implies that despite the effort of the government in development interventions to improve the quality of rural lives, the respondents were not deeply involved in the development interventions. The finding corroborates that of Masanyiwa and Kinyashi (2008) who reported that despite the importance placed upon people's participation in development programmes, many agencies still experience poor participation of women in the development interventions thereby limiting the success of the programmes. Deji (2007) also viewed that the participation of women is inevitably significant to the success and sustainability of rural development projects and that the level of their participation determines the extent to which the project succeeds.

4.3.4 Areas of Participation in Rural Development Interventions

Table 4.19 Distribution of respondents according to areas of participation in rural development interventions

Interventions	Areas of Participation	Frequency	Percentage
Women in Agriculture (WIA)	Need assessment	191	47.5
	Priority setting	127	31.6
	Decision making	93	23.1
	Program planning	166	41.3
	Program execution	215	71.9
	Program monitoring	112	27.9
	Program evaluation.	98	24.4
	Financial contribution	176	43.8
	None	113	28.1
FADAMA	Need assessment	88	21.9
	Priority setting	88	21.9
	Program planning	100	28.9
	Program execution	175	43.5
	Program monitoring	137	34.1
	Program evaluation.	49	12.2
	Financial contribution	112	27.9
	None	227	56.5
Rural Micro Credit Programme	Program execution	127	31.6
	Financial contribution	56	15.9
	Program monitoring	14	14.0
	None	275	68.4

Multiple responses recorded

Field Survey, 2015

Table 4.19 Continued

Interventions	Areas of Participation	Frequency	Percentage
Maternal Health Programme	Need assessment	233	58.0
	Priority setting	166	41.3
	Decision making	98	24.4
	Program planning	203	50.5
	Program execution	322	80.0
	Program evaluation.	45	11.2
	Financial contribution	248	61.7
	None	70	17.4
National Poverty Eradication Programme	Need assessment	107	26.6
	Priority setting.	55	13.7
	Program execution.	166	41.3
	None	236	58.7
SMEDAN	Need assessment	58	14.4
	Program execution	74	18.4
	None	328	81.6
Special Programme on Food Security	Need assessment	59	14.7
	Program planning	58	14.4
	Program execution	271	67.4
	Program monitoring	92	22.9
	Program evaluation.	68	16.9
	None	131	32.6
SURE P	Need assessment	14	3.4
	Priority setting	5	1.2
	Program execution	18	11.9
	None	384	95.5
European Union Micro Projects Programme	Need assessment	37	9.2
	Decision making	23	5.7
	Program execution	25	6.2
	None	377	93.8

Field Survey, 2015

Table 4.19 presents the distribution of the rural women according to the areas of their participation in rural development interventions. The areas of participation were; Need assessment, Priority setting, Program planning, Program execution, Decision making, Financial contribution, Program monitoring and Program evaluation. The table shows multiple responses of women participation development interventions. The highest area of women participation in WIA intervention programme was in programme execution (71.9%), other areas were need assessment (47.5%), priority setting (31.6%), program planning (41.3%), decision making (23.1%), financial contribution (43.8%), program monitoring (27.9%) and program evaluation (24.4%) while 28.1 percent of women did not participate in WIA intervention.

For FADAMA, the highest area of participation was in program execution (43.5%), others were need assessment (21.9%), priority setting (21.9%), program planning (28.9%), financial contribution (27.9%), program monitoring (34.1%), program evaluation (12.2%) while 56.5 percent of women did not participate in FADAMA.

In Rural Micro Credit Programme, the areas of participation were in program execution (31.6%), program monitoring (15.9%), financial contribution (14.0%) while 68.4 percent of women were not involve in rural micro credit scheme. Also, areas of participation in Maternal Health Programme were need assessment (58.0%), priority setting (41.3%), decision making (24.4%), program planning

(50.5%), program execution (80.0%), financial contribution (61.7%), program monitoring (17.4%) and program evaluation (11.2%).

In National Poverty Eradication Programme, the areas of participation were in program execution (41.3%), need assessment (26.6%) and priority setting (13.7%). For Small Medium Enterprises Development Agency of Nigeria, the areas of participation were in Need assessment (14.4%) and program execution (18.4%) while 81.6 percent of the women did not participate in SMEDAN. Also, in Special Programme on Food Security, the areas of participation were in need assessment (14.7%), program planning (14.4%), program execution (67.4%), program monitoring (22.9%) and program evaluation (16.9%).

SURE P had very small participation in need assessment (3.4%), priority setting (1.2%), and program execution (11.9%). Also, the European Union Micro Projects Programme areas of participation were in need assessment (9.2%) decision making (5.7%) and program execution (6.2%).

Generally, the result in table 4.18 shows that rural women did not participate en-masse in the area of need assessment, priority setting, decision making, programme planning, monitoring and evaluation, but most of them participated in maternal and agricultural related interventions programmes. However, it was noted, that virtually all the women were basically involved in execution process in all the interventions programmes. This implies that government officials were not doing much in

involving women in all stages of the programmes. The interventionist and programme planners took decisions for the programme without consulting the women. This contradicts the view of Oyebamiji and Adekola (2008) that the people should be involved in need assessment, planning, execution, utilization and assessment of development projects in order to improve women's socio-economic condition.

4.4 Perceived Extent of Interventions by Development Agencies

Table 4.20 Distribution of respondents according to their perceived extent of interventions by development agencies.

Extent of Interventions	Not Intervened	Intervened	Moderately Intervened	Highly Intervened	Mean	S.D
Provision of agricultural inputs (fertilizer, seeds etc.)	34 (8.5)	54 (13.4)	111 (27.6)	203 (50.5)	3.20*	0.69
Building of farm structures	120 (29.9)	108 (26.9)	98 (24.4)	76 (18.9)	2.32	1.09
Subsidizing of agricultural inputs	8 (2.0)	91 (22.6)	178 (44.3)	125 (31.1)	3.05*	0.79
Provision of veterinary services	90 (22.4)	170 (42.3)	86 (21.4)	56 (13.9)	2.27	0.96
Marketing of agricultural produce	46 (11.4)	123 (30.6)	124 (30.8)	109 (27.1)	2.73*	0.98
Processing and storage of farm produce	20 (5.0)	63 (15.7)	114 (28.4)	205 (51.0)	3.25*	0.90
Extension services	4 (1.0)	18 (4.5)	79 (19.7)	301 (74.9)	3.68*	0.60
Health care services/Immunisation	15 (3.7)	25 (6.2)	112 (27.9)	249 (61.9)	3.58*	2.11
Provision of drugs and equipment	93 (23.1)	113 (28.1)	80 (19.9)	116 (28.9)	2.54*	1.13
Provision of portable water	73 (18.2)	123 (30.6)	122 (30.3)	84 (20.9)	2.54*	1.01
Accessibility to credit facilities	141 (35.1)	104 (25.9)	100 (24.9)	57 (14.2)	2.18	1.07
Vocational skill acquisition	117 (29.1)	94 (23.4)	116 (28.9)	75 (18.7)	2.37	1.09
Co-operative societies formation	6 (1.5)	54 (13.4)	199 (49.5)	143 (35.6)	3.19*	0.71
Building of local shops and stores	111 (27.6)	86 (20.4)	104 (25.9)	101 (25.1)	2.49	1.14

*Acceptance means for extent of intervention ($M \geq 2.5$)

Level of extent of interventions = 2.84 out of maximum of 4 points

Total of respondents is 402

Source: Field Survey, 2015

Table 4.20 presents distribution of women according to their perceived extent of development interventions by development agencies. The result shows that the most significant extent of development intervention among the rural women in Imo State was extension services with a mean score of 3.68 and S.D of 0.60. This means that the rural women had access to extension services and they are carrying out their work effectively among women. Egbuna (2005) viewed that access to extension services is crucial to the fight against hunger in rural Nigeria and the ability to feed the nation in a sustainable way. The other development intervention that is prominent in the study area was health care services/Immunization (mean score = 3.58, S.D = 2.11) which ranked second. The women acknowledged that immunization is being done regularly in the rural areas and that government has been making serious effort towards improving their health status by building health centers or clinics to take care of pregnant women and their children, also, providing mosquito nets, etc.

Development interventions in processing and storage of farm produce (mean score = 3.25, S.D = 0.90) ranked third and provision of agricultural inputs (mean score = 3.20 with S.D of 0.69 ranked fourth, Co-operative societies formation (mean score = 3.19, S.D = 0.71), subsidizing of agricultural inputs (mean score = 3.05, S.D = 0.79), marketing of agricultural produce (mean score = 2.73, S.D = 0.98); all these are activities being undertaken by Women in Agriculture (Odurukwe et al, 2006), FADAMA, SURE P. Also, the rural women identified development interventions in

provision of drugs and equipment (mean score = 2.54, S.D = 1.13) and provision of portable water (mean score = 2.54, 1.01) to an extent in the study area.

On the other hand for rural women in the study area, the interventions below have the mean score less than 2.5 such as: Building of local shops and stores (mean score = 2.49, S.D = 1.14); Vocational skill acquisition (mean score = 2.37, S.D = 1.09); Building of farm structures (mean score = 2.32, S.D = 1.09) and Provision of veterinary services (mean score = 2.27, S.D = 0.96). This shows that the intervention agencies have not done much in these areas. The rural women also further admitted that government intervention in the accessibility to credit facilities (mean score = 2.18, S.D = 1.07) was the lowest in the study area as rural women find it difficult to access loan from the bank. Most of the women depend on the thrift and credit from the association that they belong to not from the bank. This means that poverty level will still be on the increase.

The result shows that some of the values of the standard deviations of the extent of development interventions by development agencies were less than 1.0 while some were above 1.0. This signifies that the women's individual scores related to the extent of development interventions by development agencies vary from the mean scores. In general, the study found out that women were basically involved in execution processes in virtually all the development programmes, this implies that

4.5. Perceived Effects of the Rural Development Interventions

Table 4.21 Distribution of respondents according to perceived effects of the rural development interventions.

Effects of the Rural Development Interventions	Strongly Disagree	Disagree	Agree	Strongly Agree	Mean	S.D
Increase in agricultural production	90 (22.4)	69 (17.2)	111 (27.6)	132 (32.8)	2.65*	1.50
Improved access to agricultural input	58 (14.4)	87 (21.6)	133 (33.1)	124 (30.8)	2.69*	0.66
Improved efficiency in processing and storage	74 (18.4)	42 (10.4)	147 (36.6)	139 (34.6)	2.87*	1.08
Improved household food and nutrition security	61 (15.2)	75 (18.7)	72 (17.9)	194 (48.3)	2.99*	0.73
My income level has increased tremendously	100 (24.9)	69 (17.2)	132 (32.8)	101 (25.1)	2.32	1.05
Enhanced access to credit facilities	123 (30.6)	118 (29.4)	72 (17.9)	89 (22.1)	2.31	1.14
Income sources diversification	108 (26.9)	168 (41.8)	72 (17.9)	54 (13.4)	1.91	1.79
Increased volume of business	107 (26.6)	80 (19.9)	123 (30.6)	92 (22.9)	2.50*	1.02
Greater self employment	52 (12.9)	149 (37.1)	121(30.1)	80 (19.9)	2.56*	1.00
Enhanced access to health facilities	36 (9.0)	54 (13.4)	166 (41.3)	146 (36.3)	3.05*	0.66
Improved better healthy living	40 (10.0)	31 (7.7)	179 (44.5)	152 (37.8)	3.10*	0.69
Increase in acquisition of property	135 (33.6)	90 (22.4)	90 (24.6)	78 (19.4)	2.30	1.06
Improvement in contributing financially to children's education	81 (20.1)	99 (24.6)	121 (30.1)	101 (17.2)	2.60*	0.89
Enhanced educational opportunity	90 (22.4)	91 (22.6)	119 (29.6)	102 (25.4)	2.60*	0.92
Improved confidence in taking up activities	55 (13.7)	100 (24.9)	158 (39.3)	89 (22.1)	2.61*	0.96
Partaking in decision making	151 (37.6)	100 (24.9)	59 (14.7)	92 (22.9)	2.22	0.95
Acquisition of leadership skills	181 (45.0)	82 (20.4)	79 (19.7)	60 (14.9)	2.05	0.95
Greater respect in male dominated household	131 (32.6)	104 (25.9)	105 (26.1)	62 (15.4)	2.24	1.07
Reduced rural-urban migration	104 (25.9)	89 (22.1)	114 (28.4)	95 (23.6)	2.50*	1.11

Table 4.21 Perceived effects of the rural development interventions continued.

Effects of the Rural Development Interventions	Strongly Disagree	Disagree	Agree	Strongly Agree	Mean	S.D
Reduced child labour and trafficking	172 (42.8)	98 (24.4)	68 (16.9)	64 (15.9)	2.06	1.11
Less dependence on tradition/superstition	107 (26.6)	115 (28.6)	111 (27.6)	69 (17.2)	2.53*	1.05
The programmes increased women work load	225 (56.6)	101 (25.1)	57 (14.2)	19 (4.7)	1.67	1.36
Less time for social activities	116 (28.9)	158 (39.3)	40 (10.0)	88 (21.9)	2.25	1.16
The programme empowers the rich while the poor get poorer	137 (34.1)	118 (29.4)	55 (13.7)	92 (29.9)	2.25	1.00
Less time in taking care of the family	113 (28.1)	117 (29.1)	97 (24.1)	75 (18.7)	2.30	1.08
Increased promiscuity among women	233 (58.0)	94 (23.4)	36 (9.0)	39 (9.7)	1.70	0.99
Disrespect for husband	287 (71.4)	64 (15.9)	16 (4.0)	35 (8.7)	1.50	0.92

*Acceptable mean ($M \geq 2.5$)

Effects of rural development intervention = 2.38

Source: Field Survey, 2015

The result in Table 4.21 shows the distribution of rural women according to their perception of the effects of the development interventions on their socio economic well being. The result shows that improvement in better health living (mean = 3.10) and enhanced access to health facilities (mean = 3.05) are the most important positive effects that rural women perceived of the rural development interventions. Other perceived effects of rural development intervention on rural women are improved household food and nutrition security (mean = 2.99), improved efficiency in processing and storage (mean = 2.87), improved access to agricultural input (mean = 2.69) and increase in agricultural production (mean = 2.65). These show that Maternal Health intervention and intervention in agriculture (WIA, FADAMA

and SPFS) had positive effects on the rural women. The results of the studies of several researchers supported this (Odurukwe, 2006; Adesope et al, 2010; Onyenechere, 2010).

The result also shows that rural women perceived further the effects of development intervention in aspect of improved confidence in taking up activities (mean = 2.61), enhanced educational opportunity (mean = 2.60), increase financial contribution to children's education (mean = 2.60), greater self employment (mean = 2.56), less dependence on tradition/superstition (mean = 2.53), increase volume of business (mean = 2.50) and reduced rural-urban migration (mean = 2.50).

The less perceived effects of development interventions on rural women in the study area are; my income level has increased tremendously (mean = 2.32), enhanced access to credit facilities (mean = 2.31), this is in line with the findings of Oluyombo (2010) that rural credit scheme has not really impacted positively on the lives of rural people because 39.6 percent of loans given by the microfinance banks went for other areas that do not directly or indirectly affect the socio economic well being of the rural people and do not contribute to their developmental status.

These result also revealed less perceived effects of development intervention in the study area to be: increase in acquisition of property (mean = 2.30), greater respect in male dominated household (mean = 2.24), partaking in decision making (mean = 2.22), reduced child labour and trafficking (mean = 2.06), acquisition of leadership skills (mean = 2.05) and income sources diversification (mean = 1.91). These imply

that with the intervention of the government in alleviating poverty among women, they still cannot acquire property like their male counterpart, also the micro credit scheme had less effect among the rural women as rural women cannot feel their impact. Furthermore, the intervention programmes had not been able to intervene much on child labour and trafficking.

The result further shows the negative perception of effects of rural development: majority disagree that disrespect for husband (mean = 1.50) was a perceived effect of rural development programme. Increased promiscuity among women (mean = 1.72) was also strongly disagreed, this implies that rural women value their relationship with their husband and are committed to their homes irrespective of whatever progress they make in life. Majority of the rural women strongly disagree that programme empowers the rich while the poor get poorer (mean = 2.38) since some of them benefitted in some interventions programme. Rural women strongly disagree that less time is taken care of the family (mean = 2.30), this is because one of the women roles is taking care of the family.

The table also revealed that the rural women strongly disagreed that development interventions give them less time for engaging in social activities (mean = 2.33) and that the programmes increased their work load (mean = 1.70).

However, some of the standard deviations scores of perceived effects of development interventions by women were less than 1.0 while some were a little above 1.0. This signifies that the women's individual scores related to the perceived

effects of development interventions by the women did not vary much from the mean scores.

Generally, the study found out that the general mean for perceived effects of rural development intervention on rural women was 2.38. This implies that efforts of development intervention agencies are not enough in the study area. Although majority of the interventions were directed towards increasing agricultural productivity and improving the health condition of rural women. However, women still have not had their poverty alleviated as their income has not really been improved. This work supports claims of Njoku (2008) and Okeke (2008) that the impacts of rural development had not been felt much by rural people. Also, Onyenechere (2010) study in Imo State contends that intervention programmes to empower the poor do not appear to be sufficient or effective in eradicating poverty.

4.6 Constraints limiting Women benefits from the Development Interventions.

Table 4.22 Distribution of respondents according to constraints limiting women from benefiting from the development interventions.

S/ N	Constraints	Strongly Disagree	Disagree	Agree	Strongly Agree	Mean	S.D
1	Non access to land	32 (8.0)	45 (11.2)	78 (19.4)	247 (61.4)	3.34	0.96
2	Bank refusal to give loan due to no collateral	50 (12.4)	54 (13.4)	118 (29.4)	180 (44.8)	3.06	1.03
3	Poor viable cooperative society	38 (9.5)	51 (12.7)	145 (36.1)	168 (41.8)	3.10	0.96
4	Inadequate training opportunity	31 (7.7)	74 (18.4)	179 (44.5)	118 (29.4)	2.96	0.89
5	Poor access to information and knowledge	5 (1.2)	27 (6.7)	166 (41.3)	204 (50.7)	3.42	0.67
6	Illiteracy /ignorance	49 (12.2)	94 (23.4)	116 (28.9)	143 (35.6)	2.88	1.03
7	Inadequate coverage and poor quality of health services	33 (8.2)	60 (14.9)	123 (30.6)	186 (46.3)	3.15	0.96
8	Poor coordination and poor implementation of projects	52 (12.9)	46 (11.4)	139 (34.6)	165 (41.0)	3.03	1.02
9	Inadequate supervision of Women in Agriculture (WIA)	44 (10.9)	26 (6.5)	98 (24.4)	234 (58.2)	3.30	1.00
10	Problem among women in the community	80 (19.9)	77 (19.2)	111 (27.6)	134 (33.3)	2.74	1.12
11	Embezzlement of fund for development	17 (4.2)	12 (3.0)	137 (34.1)	236 (58.7)	3.48	0.75
12	Poor community leadership	100 (24.9)	94 (23.4)	86 (21.4)	122 (30.3)	2.57	1.16
13	Corruption and insincerity on the part of agencies	48 (11.9)	43 (10.7)	110 (27.4)	201 (50.0)	3.15	1.03
14	Religious and cultural myths	113 (28.1)	118 (29.4)	74 (18.4)	97 (24.1)	2.38	1.13
15	Elites interference	67 (16.7)	123 (30.6)	108 (26.9)	104 (25.9)	2.62	1.04
16	Poor level of involvement of local people in programs	55 (13.7)	79 (19.7)	138 (34.3)	130 (32.3)	2.85	1.02
17	Political attachment to development interventions	27 (6.7)	46 (11.4)	164 (40.8)	165 (41.0)	3.16	0.88
18	Excessive bottleneck/logistics to access intervention	14 (3.5)	17 (4.2)	135 (33.6)	236 (58.7)	3.48	0.74
19	Lack of continuity	7 (1.7)	23 (5.7)	95 (23.6)	277 (68.9)	3.60	0.68

Level of constraints = 3.07

Total of respondents is 402

Source: Field Survey, 2015

Result in Table 4.22 shows several factors that constrained women from benefiting from the rural development interventions. Despite the numerous benefits accruing from the participation of the rural women in various rural development interventions to the communities and the nation at large, the study revealed that lack of continuity in the programme (mean = 3.60) was found to be the highest constraint. This result was supported by Prakash (2003) who identified lack of sustainability following the exit of the initiator of a programme from office as a major constraint to rural development.

Also, these were found to be serious constraint that women faced as majority of the women in the study area strongly agreed to excessive bottleneck or logistics to access intervention (mean = 3.48), Osagie (2007) identified lack of institutional coordination as constraint limiting effectiveness of development interventions. Embezzlement of fund for development (mean = 3.48) was found to be high constraint, this result was in agreement with NEEDS (2004) that systemic corruption and low levels of transparency and accountability have been major sources of development failure. It gives forms of corruption but those that have affected the rural development programmes are: misappropriation or diversion of fund; demanding of percentages from contractors over an awarded contract (that is kick back); under and over invoicing, bribery, etc. These forms of corruption had become salient decimal in the implementation of rural development policies of every administration over the years period.

This constraint was also found to be high; lack of information and knowledge (mean = 3.42), Dukeshire and Thurlow (2002) asserted that rural people feel that there is a lack of access to information about programmes and services initiated by government and the difficulty in obtaining general knowledge on government policy. Local knowledge is critical to informed decision making and only local people who understands the local complexities can help to effect participation, it is inevitable that their voices, ideals, fears, aspirations and concerns must be accommodated and put into use.

Lack of access to land (mean = 3.34), Ugboh (2006) observed that customary land rights forbid female land ownership, and the weakness of women's land rights results in their inability to venture into more profitable aspects of agriculture like cash crop production. The ownership of land and easy access to farm inputs and services by rural women are essential to increase their productivity and hence income status.

Inadequate supervision of women in agriculture (mean = 3.30) was also found to be a serious constraint, women also perceived constraint of political attachment to development interventions (mean = 3.16), corruption and insincerity on the part of agencies (mean = 3.15), inadequate coverage and poor quality of health services (mean = 3.15), lack of viable cooperative society (mean = 3.10), bank refusal to give loan due to no collateral (mean = 3.06) and poor coordination and poor implementation of projects (mean = 3.03).

Lack of training opportunity (mean = 2.96), illiteracy /ignorance (mean = 2.88), poor level of involvement of local people in programs (mean = 2.85), problem amongst women in the community (mean = 2.74), elites interference (mean = 2.62) and poor community leadership (mean = 2.57) were also found to be limiting women from benefiting from development interventions, while constrain due to religious and cultural myths (mean = 2.38) was found to be the lowest factor. These result were in accordance with Okafor (2003) and Odebode (2012) that identified inadequate health care services in rural areas; inadequate water supply for household and farm operations; lack of appropriate agricultural technology aimed at reducing the physical burden of farm women; inadequate access to credit and agricultural inputs and other services; lack of female farm extension workers; lack of marketing facilities and opportunities; traditional, religious, social and cultural obstacles and less participation in decision-making – even within the household.

The result also shows that some of the values of standard deviations scores were less than 1.0, while others were a little above 1.0. This suggest that the respondents individual responses regarding their opinion on perceived constraints limiting women from benefiting from rural development interventions did not differ much from the mean scores, the respondents were in agreement with one another.

Generally, the overall mean of constraints limiting women from benefiting from rural development interventions in Imo state was found to be 3.07. This means that government efforts in improving the rural women's condition are not effective

because women were highly constrained from benefitting in development interventions.

4.7 Area of Improvement in Rural Development Interventions.

Table 4.23 Distribution of respondents according to improvement of development interventions.

S/N	Area of Improvements in Development Interventions	Strongly Disagree	Disagree	Agree	Strongly Agree	Mean	S.D
1	Provision of incentives/ supply of farm inputs	7 (1.7)	14 (3.5)	64 (15.9)	317 (78.9)	3.72	0.61
2	Adequate funding of development programmes	5 (1.2)	8 (2.0)	101(25.1)	288 (71.6)	3.68	0.58
3	Provision of credit with low collateral requirements	33 (8.2)	64 (15.9)	116 (28.9)	189 (47.0)	3.15	0.97
4	Mobilizing people to organize themselves into viable groups	25 (6.2)	24 (6.6)	158 (39.3)	195 (48.5)	3.40	2.10
5	Need for proper coordination of existing agencies	46 (11.4)	41(10.2)	142 (35.3)	173 (43.1)	3.10	0.99
6	Rural women should be involved at all stages of the programme	67 (16.7)	26 (6.5)	147(36.6)	162 (40.3)	3.00	1.07
7	Need for effective planning, monitoring and evaluation	11 (2.7)	2 (0.5)	133(33.1)	256 (63.7)	3.58	0.65
8	More awareness should be created by the intervention agencies	47 (11.7)	24 (6.0)	121(30.1)	210 (52.2)	3.23	1.00
9	Provision of sustainable land tenure system	4 (1.0)	13 (3.2)	115(28.6)	270 (67.2)	3.62	0.60
10	Provision of training programmes for skill acquisition	17 (4.2)	24 (6.0)	120(29.9)	241 (60.0)	3.45	0.79
11	Adequate provision of quality health services (personnel, drugs & equipment)	4 (1.0)	8 (2.0)	58 (14.4)	332 (82.6)	3.79	0.52

Acceptable mean ($M \geq 2.5$)

Figures in parentheses are percentage of response

Total of respondents is 402

Source: Field Survey, 2015

Table 4.23 presents the distribution of rural women according to their responses in areas of improvement in interventions. Adequate provision of quality health services (personnel, drugs & equipment) (mean = 3.79) was found to be the highest area in which the rural women want the government to intervene. Provision of incentives or supply of farm inputs (mean = 3.72) ranked second, this shows that rural women want improvement in the area of their livelihood despite government interventions. Also, majority of rural women strongly agreed to adequate funding of development programmes (mean = 3.68).

Rural women strongly agreed to provision of sustainable land tenure system (mean = 3.62), need for effective planning, monitoring and evaluation (mean = 3.58), provision of training programmes for skill acquisition (mean = 3.45), mobilizing people to organize themselves into viable groups (mean = 3.40), more awareness should be created by the intervention agencies (mean = 3.23), provision of credit with low collateral requirements (mean = 3.15), need for proper coordination of existing agencies (mean = 3.10) and rural women should be involved at all stages of the programme (mean = 3.00).

The result further shows that most of the values of standard deviation were less than 1.0 and few were a little above 1.0. This shows that the individual responses did not vary much from their mean scores and the respondents were in agreement with one another regarding their opinions on the areas that women want improvement.

4.8 Effectiveness of Rural Development Interventions

Table 4.24 Distribution of respondents according to effectiveness of rural development interventions.

Development Interventions	Very effective	In- Ineffective	Effective	Very Effective	Mean	S.D
Women in Agriculture	14 (3.5)	13 (3.2)	102 (25.4)	273 (67.9)	3.58*	0.72
FADAMA	66 (16.4)	129 (32.1)	121 (30.1)	86 (21.3)	2.56*	1.00
Rural Micro Credit Programme	110 (27.4)	127 (31.6)	122 (30.3)	43 (10.7)	2.24	0.97
Maternal Health Programme	33 (8.2)	35 (8.7)	175 (43.5)	159 (39.6)	3.14*	0.89
National Poverty Eradication Programme (NAPEP)	103 (25.6)	140 (34.8)	97 (24.1)	62 (15.4)	2.29	1.02
Small Medium Enterprises Development Agency of Nigeria	172 (42.8)	163 (40.5)	45 (11.2)	22 (5.5)	1.79	0.85
Special Programme on Food Security (SPFS)	57 (14.2)	77 (19.2)	125 (31.1)	143 (35.6)	2.88*	1.05
SURE P	190 (47.3)	179 (44.5)	21 (5.2)	12 (3.0)	1.63	0.72
European Union Micro Projects Programme (EU MPP6)	157 (39.1)	175 (43.5)	58 (14.4)	12 (3.0)	1.81	0.79

*Acceptable mean ($M \geq 2.5$)

Figures in parentheses are percentage of response

Total of respondents is 402

Source: Field Survey, 2015

The result in table 4.24 shows that 67.9 percent of rural women perceived Women in Agriculture as very effective intervention programme (mean = 3.58) and 43.5 percent of women also perceived Maternal Health Programme as effective, 39.6 percent perceived the intervention as very effective (mean = 3.14). About 35.6 percent of women viewed Special Programme on Food Security (SPFS) as very

effective and 31.1 percent of women perceived SPFS as effective (mean of 2.88). Also, FADAMA programme had mean of 2.56.

National Poverty Eradication Programme (NAPEP) (mean = 2.29), Rural Micro Credit Programme (mean = 2.24), European Union Micro Projects Programme (EU MPP6) (mean = 1.81)

Small Medium Enterprises Development Agency of Nigeria (mean = 1.79) and SURE P (mean = 1.63). These interventions program was perceived as very ineffective by the rural women in Imo state. This is in line with Oduyoye et al, (2013) that SMEDAN, being a government agency, did not quite measure up to public expectation as far as its mandate to the SME sector is concerned. Furthermore, the result shows that all the standard deviation scores were small and close to the mean, this suggest that the individual responses did not deviate much from their mean scores, the respondents were in agreement with one another about their opinion on effectiveness of development interventions

The result shows how rural women prioritize the importance of rural development intervention as it affects their livelihood and their socio economic conditions. Interventions in agriculture and health were found to be effective in the study area while intervention like NAPEP, Rural Micro Credit Programme, SMEDAN, EU MPP6 and SURE P were perceived not to be effective among the study community as the rural women could not feel the impact of the programme in their lives.

4.9 Tests of Hypotheses

4.9.1 Hypothesis One: There is no significant relationship between the level of participation in the rural development interventions and the socio economic characteristics of rural women in Imo state.

Table 4.25 Result of Ordinary Least Square Regression Analysis of Relationship between level of participation in rural development interventions and socio- economic characteristics of respondents.

Explanatory Variables	Linear function	Semi-log function	Double-log function	Exponential function
Constant	14.923 (9.033)*	14.290 (12.197)*	2.634 (36.382)*	2.673 (26.154)*
Age (X ₁)	0.542 (3.878)*	2.015 (3.495)*	0.123 (3.460)*	0.33 (3.842)*
Year of education (X ₂)	0.362 (2.325)*	0.240 (2.110)*	0.330 (2.113)*	0.493 (2.362)*
Marital status (X ₃)	-0.221 (-0.975)	-0.370 (-0.604)	-0.013 (-0.351)	-0.010 (-0.720)
Household Size (X ₄)	0.221 (-3.013)*	0.420 (-3.211)*	0.141 (-3.106)*	0.213 (-2.995)*
Major occupation (X ₅)	0.442 (2.095)*	0.791 (1.890)	0.057 (2.202)*	0.031 (2.353)*
Membership of Social organization (X ₆)	-0.116 (-0.153)	-0.001 (-0.001)	0.005 (0.072)	-0.005 (-0.098)
Income (X ₇)	0.348 (2.246)*	0.880 (1.811)*	0.757 (1.897)*	0.922 (2.346)*
Years of experience (X ₈)	0.237 (2.579)*	0.534 (2.484)*	0.430 (1.897)	0.794 (2.371)*
Savings (X ₉)	0.382 (0.697)	0.672 (0.538)	0.497 (0.633)	0.020 (0.753)
Access to credit (X ₁₀)	-0.561 (-0.590)	0.291 (0.325)	0.232 (0.038)	-0.071 (-0.505)
Membership status (X ₁₁)	1.424 (-0.302)	1.138 (0.146)	1.051 (0.428)	-0.243 (-0.612)
R ²	0.389	0.327	0.398	0.403
F Statistic (F value)	10. 236 *	9.542*	10. 465*	10.617*
Sample size (n)	402	402	402	402

Figures in the first row are regression coefficients.

Figures in parenthesis are t-ratios

* t-ratios significant at 0.05 probability level

Field Survey, 2015.

Table 4.25 shows that the level of participation in the rural development interventions by the women is significantly related to age, years of education, marital status, household size, major occupation, membership of social organization, income, years of experience, savings, access to credit and membership status.

The Ordinary Least Square multiple regression analysis produced the t-ratios that were used to test the hypothesis. Four functional forms of the multiple regression model; linear, semi-log, double –log and exponential functions were tried. The result shows that the exponential functional form produced the lead equation and the result was confirmed by the F-ratio value of 10.617 which was significant at 0.05 probability level which gave a good fit to the data.

Also, the result of the ordinary least square multiple regression analysis shows that the coefficient of multiple determinations (R^2) was 40.3 percent of the variation in rural women's level of participation, could be explained by their socio economic characteristics in the equation.

The result shows that six of the eleven multiple regression coefficients of the independent variables: age (X_1) = 0.33, years of education (X_2) = 0.493, household size (X_4) = 0.213, major occupation (X_5) = 0.031, income (X_7) = 0.992 and years of experience (X_8) = 0.794 were significantly related at 5% probability level with the

participation of rural women in rural development interventions. These variables are important for rural women participation in development interventions.

The regression coefficient for age was positively and significantly related with level of participation of women in development interventions having a t-value of 3.878 which was significant at 0.05 probability level. This implies that as the age of the rural women increases their level of participation in development programme increases. This could be that older women are more mature and are better in making decision in participating in development intervention that will improve their living condition. This is in line with Ogunbameru et al (2006) who identified age as one of the factors affecting women participation in development programme. Also, Akinola (2003) reported that matured women participated more in development interventions.

Number of years spent in school had positive and significant relationship with level of participation in development programmes with a t-value of 2.362 at 0.05 probability level. This implies that the quality of education a woman has increases her chance in participating in development programmes. Angba, et al, (2009) finds out that as one attain a higher level of education, attitudes towards participation in community development is likely to be more favourable. Also, Oladipo and Adekunle (2010) observed that individuals with higher educational attainment are usually faster in adoption of innovation and studies have shown that educational attainments help people to participate in development interventions.

Household size was negatively and significantly related with participation in development interventions with a t-value of -3.211. This implies that small household size can influence women's participation in development programme. This confirms the findings of Imoh et al, (2009) who observed that as household size decreases, participation in community development programs increases and confirms to prior expectations that community members with small household size will participate more than large households because of the heavier burden of household sustenance. Also, Haq et al, (2010) agreed with this assertion when they observed that larger family size hampers participation in programs as a result of lower educational attainment of children from larger family size. Families with large size may not allow women to participate in socio-economic development due to routine burden of meeting the needs of many children.

The coefficient of major occupation (X_5) was positively and significantly related with level of participation in development intervention with a t-value of 2.353 at 0.05 probability level. Income of the women (X_7) had positive and significant relationship with level of participation in development interventions with a t-value of 2.346 at 0.05 probability level. The higher the income of the rural women, the more they participate in development interventions. This is in line with Chesoh (2010) who reported that individual and economic security variable especially income were major factors affecting people's participation in development interventions.

Years of experience was also found out to be positively and significantly related with level of participation in development interventions at a t-value of 2.579 at 0.05 probability level. This implies that that the higher the number of years spent in their occupation, the more experienced they are. Years of experience increases women participation in development interventions.

However, Table 4.25 shows that regression coefficients of marital status (X_3), savings, access to credit (X_{10}), membership of organization (X_6) and membership status (X_{11}) were not significantly related with the level of participation in rural development interventions at 5% probability level.

4.9.2 Hypothesis Two: There is no significant relationship between the rural women's socio-economic characteristics and their perceived effects of the rural development interventions.

The Ordinary least square (OLS) multiple regression produced t-ratios that were used to test the hypothesis. Four functional forms of the regression analysis were produced (linear, semi log, double log and exponential) and the result of the analysis were presented in Table 4.26.

Table 4.26 Result of Ordinary Least Square Regression Analysis of relationship between effects of rural development interventions on socio-economic characteristics of respondents.

Explanatory Variables	Linear function	Semi-log function	Double-log function	Exponential function
Constant	67.233 (13.329)*	62.478 (17.436)*	4.148 (54.074)*	4.265 (39.462)*
Age (X ₁)	0.632 (1.482)	1.833 (1.040)	0.034 (0.892)	0.012 (1.283)
Years of education (X ₂)	-1.008 (-1.789)	-2.103 (-1.601)	-0.045 (-1.602)	-0.023 (-1.920)
Marital status (X ₃)	-0.874 (-1.262)	-2.308 (-1.233)	-0.048 (-1.199)	-0.019 (-1.289)
Household Size (X ₄)	2.243 (2.589)*	3.260 (2.221)*	0.068 (2.179)*	0.046 (2.481)*
Major occupation (X ₅)	1.515 (2.354)*	3.728 (2.342)*	0.079 (2.887)*	0.032 (2.308)*
Membership of Social organization (X ₆)	-5.029 (-2.170)*	-8.004 (-2.342)*	-0.184 (-2.513)*	-0.117 (-2.358)*
Income (X ₇)	1.206 (2.548)*	3.820 (2.569)*	0.075 (2.366)*	0.025 (2.422)*
Years of experience (X ₈)	2.601 (5.670)*	8.256 (5.045)*	0.165 (4.698)*	0.051 (5.235)*
R ²	0.339	0.327	0.319	0.330
F Statistic (F value)	17.911*	17.108*	16.610*	17.310*
Sample size (n)	402	402	402	402

Figures in the first row are regression coefficients.

Figures in parenthesis are t-ratios

* t-ratios significant at 0.05 probability level

Source: Field Survey, 2015.

Based on the number of significant variables the linear model functional form produced the highest value of F-ratio of 17.911 that was significant at 5 percent level of probability indicating that the linear function gave a good fit to the data. Therefore, the null hypothesis which states that there is no significant relationship between the rural women's socio-economic characteristics and their perceived effects of the intervention programmes was rejected.

Table 4.26 also shows the value of the coefficient of multiple determination (R^2) was 0.339. This implies that 33.9 percent of the variation in the women's perceived effects of rural development interventions was accounted for by the joint action of the socio-economic characteristics in the regression model. The result shows that five of the socio economic characteristics of rural women (household size, major occupation, membership of social organization, income and years of experience) were significantly related with the rural women's level of perception of the effects of rural development interventions in Imo state.

The household size (X_4) had positive and significant relationship with effects of rural development intervention on women with a t-value of 2.589 which was significant at 5 percent level of probability. This implies that large household size influences women's perception of effects of development programme. This result is in accordance with Ike and Uzokwe (2011) and Ozor et al, (2010) that rural people have household size of more than seven persons, large household size contributes to

cheap farm labour supply and also help in spreading of information as regard rural development programmes.

Also, major occupation (X_5) was positively and significant related with the perceived effects of rural development intervention on women with t-value of 2.887 at 5 percent level of probability. The implication of this is that since majority of the rural women are involved in agricultural activities, they will feel the effect of development interventions on agriculture more than other interventions that are not agriculture oriented. As reported by Aina (2001) that majority of women are domestic food supply.

Membership of social organization (X_6) had negative and significant relationship with the effects of rural development intervention on women with t-value of -2.513 at 5 percent level of probability. This implied an inverse relationship. The result indicated that increase in the involvement of women in social organization activities will lead to decrease in their perception of effects of development interventions. This does not corroborate with earlier findings by some authors that women social organizations foster development (Chen et al, (2005); Umeh et al, (2015) and that women social groups have proved to be one of the most effective entry points for initiating activities and reaching poor household.

Level of income was positively and significantly related with the effects of rural development intervention on women with t-value of 2.569 at 5 percent probability

level. This implies that the higher the income of the women, the more they perceive the effects of rural development interventions.

Years of experience (X_8) in major occupation was positively and significantly related with the effects of rural development intervention on women with t-value of 5.670 and significant at 5 percent probability level. This shows that as the year of experience in the rural women occupation increases their chances of perceiving the effects of the development intervention increases.

However, the regression coefficients of age (X_1), years of education (X_2) and marital status (X_3) were not significant at 5 percent level of probability which means that these variables were not significant for rural women perception of effects of rural development interventions.

4.9.3 Hypothesis Three: There is no significant relationship between the socio-economic characteristics of rural women and their perceived constraints to the benefits from rural development interventions.

Table 4.27 Result of Multiple Regression Analysis of relationship between perceived constraints in benefiting from rural development interventions and socio- economic characteristics of respondents.

Explanatory Variables	Linear function	Semi-log function	Double-log function	Exponential function
Constant	63.384 (8.621)*	65.784 (12.722)*	4.150 (40.456)*	4.096 (28.063)*
Age (X₁)	2.199 (3.536)*	9.250 (3.636)*	0.190 (3.763)*	0.45 (3.614)*
Level of education (X ₂)	-0.303 (-0.369)	-3.164 (-1.669)	-0.070 (-1.868)	-0.010 (-0.640)
Marital status (X₃)	1.724 (1.707)	6.003 (2.222)*	0.122 (2.278)*	0.034 (1.709)
Household Size (X ₄)	-0.769 (-0.609)	-1.496 (-0.706)	-0.033 (-0.775)	0.016 (0.639)
Major occupation (X ₅)	0.563 (0.600)	0.231 (0.125)	0.001 (0.030)	0.011 (0.575)
Membership of Social organization (X ₆)	1.324 (-0.392)	1.218 (0.247)	0.051 (0.518)	-0.043 (-0.648)
Income (X ₇)	0.641 (0.929)	1.595 (0.743)	0.046 (1.082)	0.017 (1.233)
Years of experience (X₈)	1.871 (2.797)*	7.283 (3.084)*	0.144 (3.082)*	0.037 (2.809)*
Savings (X ₉)	0.057 (1.897)	0.075 (2.366)*	3.820 (2.569)*	0.025 (2.422)*
Access to credit (X ₁₀)	0.165 (4.581)*	8.256 (5.231)*	651 (5.650)*	0.051 (5.135)*
R ²	0.424	0.470	0.475	0.468
F Statistic (F value)	13.267*	13.558*	13.858*	13.497*
Sample size (N)	402	402	402	402

Figures in the first row are regression coefficients.

Figures in parenthesis are t-ratios

* t-ratios significant at 0.05 probability level 2.

Field Survey, 2015.

The result of the multiple regression analysis was presented in table 4.27 and four functional forms of the multiple regression model; linear, semi-log, double –log and exponential functions were tried. The result shows that the double-log function form produced the highest value of the regression coefficients, coefficient of multiple determination (R^2).

The result indicates that F-ratio value was 13.858 and was significant at 0.05 probability level which gave a good fit to the data. This implies that there is significant relationship between socio-economic characteristics of rural women and their perceived constraints militating against rural women from benefiting in the intervention programmes.

Table 4.27 shows that the value of the coefficient of multiple determination (R^2) was 0.475 which implies that only 47.5 percent of the variation in the women perceived constraints militating against rural women from benefiting in the intervention programmes was accounted for by the joint action of the socio economic characteristics in the regression model. The result further shows that five of the socio economic characteristics of rural women age, marital status, years of experience, savings, access to credit facility were significantly related with rural women's level of perception of constraints militating against rural women from benefiting in the development interventions.

The regression coefficient for age had positive and significant relationship with perceived constraints of women benefiting from development interventions with a t-value of 3.878 which was significant at 0.05 probability level. This implies that as the age of the rural women increases their level of perception of constraints increases. This is possible because older women due to years of experience could feel the obstacle hindering them from benefiting in development intervention than younger women.

Marital status was positively and significantly related with perceived level of constraints limiting women from benefiting from the development interventions with a t-value of 2.278. Most of the respondents were married, implying that married women perceived high level of constraints in the development interventions. Despite rural women's contribution to development programme, they face persistent constraints that prevent them from fully enjoying their efforts to improve their lives as well as those around them. Agwu (2001) and Ogunlela and Mukhtar (2009) observed that women's economic and domestic workloads impose severe burden on them thereby limiting them from fully benefiting in development interventions.

Also, years of experience was positively and significantly related with the perceived level of constraints limiting women from benefiting from the development interventions with a t-value of 3.084 at 5 percent probability level.

Savings was positively and significantly related with perceived level of constraints limiting women from benefiting from the development interventions with a t-value of 2.569 at 5 percent probability level. Similar findings were reported by Ogunbameru et al, (2006) who identified inadequate savings as one of the factors limiting women from fully benefiting from development interventions.

The rural women's access to credit facilities was positively and significantly related with perceived level of constraints limiting women from benefiting from the development interventions with a t-value of 5.650 at 5 percent probability level. This implies that women inadequate access to credit facilities is one of the of constraints of women in development interventions. This finding is in line with Ogunbameru et al (2006) and Agwu (2001) that identified lack of access to credit facility as a major institutional constraint in women's participation in economic activities.

The value of regression coefficients and t-ratios of level of education (X_2), household size (X_4), major occupation (X_5) membership of social organization (X_6) and income (X_7) were not statistical significant at 5 percent level of probability which implies that these variables are not important determinants of rural women perceptions of constrains limiting them from benefitting in the development interventions.

4.9.4 Hypothesis Four: There are no significant differences in the effects of the rural development interventions among rural women in the three agricultural zones of Imo State.

Table 4.28 Result of Analysis of Variance for differences on the effects of the intervention programmes among rural women in the three agricultural zones of the Imo State.

Sources of Variation	Sum of Squares	Degree of Freedom	Mean Square	F-cal.	F-tab
Between Groups	1427.184	2	713.592	6.777	3.018
Within Groups	42013.313	399	105.297		
Total	43440.498	401			

Total no. of respondents = 402
 F-Calculated value significant at 0.05
Source: Field Survey, 2015

Table 4.29 Result of Post Hoc Test for differences on the effects of the intervention programmes among rural women in the three agricultural zones of the Imo State.

EFFECTS

(I) Agricultural zones	(J) Agricultural zones	Mean Difference (I-J)	Standard Error	Sig.
Okigwe	Owerri	-3.43284*	1.25363	.018
	Orlu	0.95522	1.25363	.727
Owerri	Okigwe	3.43284*	1.25363	.018
	Orlu	4.38806*	1.25363	.001
Orlu	Okigwe	-0.95522	1.25363	.727
	Owerri	-4.38806*	1.25363	.001

*Mean difference significant at 0.05 probability level

Hypothesis four was analysed and the result presented in tables 4.28 and 4.29. Table 4.28 shows the result of Analysis of Variance (ANOVA) in the perceived of effect rural development interventions among the women in the study area. The result indicates that the variation in perceived effects of rural development interventions within each of the agricultural zones and between the zones was statistically significant. F- calculated value of 6.777 is greater than F-tabulated value of 3.018 at 5 percent probability level. The result was further subjected to post hoc testing (Table 4.29) and it revealed a significant mean difference between the effects of development interventions among rural women in Okigwe and Owerri zones (3.43284) as well as significant mean difference in Owerri and Orlu zones (4.38806) at 5 percent probability level. Rural women in Owerri zones has the

highest mean difference of effects of development interventions, this could be as a result of several development interventions situated in Owerri which is the capital of Imo state, many women in Owerri zone had access to interventions and participated more in developing interventions than women in Okigwe and Orlu zones, this could make them perceive the effects of development interventions more than women in other zones.

Thus, the null hypothesis was rejected, since there are significant differences on the effects of the intervention programmes among rural women in the three agricultural zones of Imo State. This indicates that rural women's perceptions of the effects of development interventions differ among the three agricultural zones

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

The study assessed the effects of selected rural development interventions on rural women in Imo State of Nigeria. In Nigeria, rural women are involved in both farming and non-farming activities, contributing to the domestic and socio economic life of the society by supporting their households and communities in achieving food and nutrition security, generating income, and improving rural livelihoods and overall well-being. Government has made concerted effort in improving the quality of life of rural women through numerous rural development interventions. But despite government effort, poverty is still endemic in rural.

This study specifically examined the socio-economic characteristics of rural women in the study area, identified selected development interventions for rural women in the area of study, determined the level of awareness and participation of rural women in the development projects, assessed the extent of intervention by development agencies in rural women's development, analyzed the effects of the selected intervention programmes on rural women's socio economic conditions, and also examined the constraints militating against rural women from benefiting from the intervention programmes. The study used structured questionnaire to obtain information from 402 randomly selected rural women in the three agricultural zones

of Imo state and the data were analyzed using descriptive statistics and inferential statistical tools.

The results of the socio-economic characteristics of the rural women show that their mean age was 48.7 years and 70.9 percent were married. The women were fairly literate with 34.3 percent that had completed primary education and average household size was 7 members. The major occupation engaged in by the respondents was farming (65.2%) and average years of experience in their primary occupation which was farming was 12.6 years. The major secondary occupation apart from farming was food processing (23.9%). It was also revealed that the average farm size was 0.7 hectares. The study further revealed that the average monthly income of the rural women was ₦15, 752. Majority (64.2%) of the respondents had savings while 35.8 percent did not have any savings from their income. Also, the majority (64.9%) of the rural women did not have access to credit facility. Women in the study area belonged to more than one social organization.

The result further shows that maternal health intervention scheme is the most prevalent in the study area (88.3%), Women in Agriculture (WIA) programme ranked second (74.1%), Special Programme on Food Security (SPFS) intervention ranked third (70.1%), presence of FADAMA intervention ranked fourth (64.4%), Rural Micro Credit Programme ranked fifth (52.5%), while National Poverty Eradication Programme (NAPEP) intervention ranked sixth (45.8%), also, Small Medium Enterprises Development Agency of Nigeria (SMEDAN) ranked seventh

(21.9%), European Union Micro Projects Programme (EU MPP6) ranked eighth (19.7%) and the least responses of rural women to availability of rural development intervention in the study area was SURE P (4.5%).

Findings from the study further show that the majority of the rural women were aware of development intervention in Maternal Health Programme (90.5 percent), Women-in-Agriculture programme (78.1 percent), Special Programme on Food Security (57.4 percent), Rural Micro Credit Scheme (56.5) and FADAMA project (50.7 percent), while few rural women were aware of National Poverty Eradication Programme (32.8 percent), Small Medium Enterprises Development Agency of Nigeria (18.9 percent), European Union Micro Projects Programme (17.9 percent) and Subsidy Reinvestment and Empowerment Programme (5.5 percent). The main source of awareness of rural development interventions among the rural women was through radio.

Majority of the rural women fully participated in Maternal Health Programme (mean = 2.34, S.D = 0.758), Women in Agriculture programme (mean = 2.23, S.D = 0.616) and Special Programme on Food Security (SPFS) (mean = 2.06, S.D = 0.823). However, the majority of the rural women had low participation in the following development interventions; FADAMA (mean = 1.60, S.D = 0.763), National Poverty Eradication Programme had mean of 1.55; S.D of 0.724, Rural Micro Credit Programme (mean= 1.34, S.D = 0.663), Small Medium Enterprises Development Agency of Nigeria (SMEDAN) (mean = 1.30, S.D = 0.667), SURE P

(mean = 1.06, S.D = 0.489) and European Union Micro Projects Programme (mean = 1.06).

The study further revealed some of the extent of development interventions by development agencies, the extension services ranked first (mean score = 3.68, S.D = 0.60), also, health care services/Immunization (mean score = 3.58, S.D = 2.11), processing and storage of farm produce (mean score = 3.25, S.D = 0.90) while extent of development intervention in accessibility to credit facilities by the women is the lowest (mean score = 2.18, S.D = 1.07).

The result shows that the most important significant effects of rural development interventions perceived by the women were improvement in better health living, improved access to agricultural input, improved efficiency in processing and storage, improved household food and nutrition security, enhanced access to health facilities and increase in agricultural production.

The major factors that constrained women from benefiting from the rural development interventions were lack of continuity in the programme, excessive bottleneck or logistics to access intervention, embezzlement of fund for development, lack of information and knowledge, lack of access to land, inadequate supervision of women in agriculture, political attachment to development interventions, corruption and insincerity on the part of agencies, inadequate coverage and poor quality of health services, lack of viable cooperative society,

bank refusal to give loan due to no collateral, provision of incentives or supply of farm inputs, inadequate funding of development programmes.

Some of the development interventions that rural women perceived as effective were Women in Agriculture (mean = 3.58), Maternal Health Programme (3.14), Special Programme on Food Security (mean = 2.88), FADAMA (mean = 2.56) while development interventions of National Poverty Eradication Programme (NAPEP) (mean = 2.29), Rural Micro Credit Programme (mean = 2.24), European Union Micro Projects Programme (EU MPP6) (mean = 1.81), Small Medium Enterprises Development Agency of Nigeria (mean = 1.79) and SURE P (mean = 1.63) were perceived not effective in the study area.

The result of the ordinary least square (OLS) multiple regression analysis shows that there is significant relationship between the level of participation in the rural development interventions and the socio economic characteristics of rural women in Imo state. The result shows that the multiple regression coefficients of the independent variables for age, years of education, household size, major occupation, income and years of experience were significant with level of participation of rural women in rural development interventions.

The ordinary least square regression analysis further showed that there is significant relationship between the socio-economic characteristics of rural women and their perceived effects of the intervention programmes. The regression coefficient for household size, major occupation, membership of social organization, major

occupation income and years of experience were significantly related with rural women's level of perception of effects of rural development intervention.

Also, multiple regression analysis result shows that the socio economic characteristics of age, marital status, years of experience, savings, access to credit facility were significantly related with the rural women's level of perception of constraints militating against rural women from benefiting in the development interventions.

Furthermore, the result of Analysis of Variance (ANOVA) shows that there are significant differences on the effects of the intervention programmes among rural women in the three agricultural zones of the Imo State. The result shows the F-value to be 6.777 which was significant at 5 percent probability level.

5.2 Conclusion

From the analysis and findings of this research work, the following conclusions can be drawn. The major occupation of rural women in Imo State was farming and other agricultural related activities such as processing and marketing of agricultural produce. Rural women participated in development interventions that are agriculturally related such as Women in Agriculture programme, Special Programme on Food Security and FADAMA. Also, rural women participated in Maternal Health Scheme, while rural women participated less in development interventions of Rural Micro Credit Programme, National Poverty Eradication

Programme (NAPEP), Small Medium Enterprises Development Agency of Nigeria (SMEDAN), SURE P, European Union Micro Projects Programme as majority of them were not aware of the development interventions.

Furthermore, the rural women in the study area perceived Women in Agriculture programme, Special Programme on Food Security, Maternal Health Scheme and FADAMA as very effective while they considered Rural Micro Credit Programme, National Poverty Eradication Programme, Small Medium Enterprises Development Agency of Nigeria, SURE P, European Union Micro Projects Programme as not effective since the women could not feel the impacts of the programme in their lives.

Therefore, government efforts in alleviating poverty through development interventions for women are yet to be achieved, since few of the development interventions were effective in their communities.

5.3 Recommendations

Based on the findings and conclusion of this work, the following recommendations are made:

1. Intervention in rural micro credit should be improved by government in order to boost agricultural productivity and ensure food security as a means of reducing poverty among rural women since farming is their major occupation.

2. The rural women's educational status was very low and since education is central to women's development, intensive campaign in education should be reinforced by the government in order to enable rural women make adequate use of opportunity available to them and also have access to better health care and information that will help them in improving their access to credit so as to expand their income base.
3. The intervention of maternal health scheme was taken seriously by the rural women, therefore, health personnel and agency responsible for maternal health care should double their effort in helping women managing stress accumulated from work and domestic activities also, reduce maternal and child mortality rate, effective immunization and provision of mosquito nets.
4. Government should ensure that the intervention agencies responsible for NAPEP, SMEDAN, SURE P, EU MPP6 should be functional and effective in the rural areas since the rural women could not feel the impacts of these interventions as most of their activities are in the urban areas. Therefore, the activities of these development interventions should be well packaged by creating awareness through several seminars, campaigns, meeting, and publicity in order to make rural women to participate and benefit in the programmes so that rural women can change their attitude towards government programmes.

5. Government should increase their campaigns against corruption and ensure that administrator of each intervention should avoid excessive politicization and personalization of development projects, also avoid embezzlement of funds by diverting funds for project into their personal account.
6. Rural development interventions should be well articulated, coordinated and implemented in the rural areas with proper consultation with the stakeholders on a bottom up approach by ensuring that rural women are partakers of decision making process.
7. Regular monitoring and evaluation of development interventions by the government should be made to ensure that the intervention agencies are meeting up with their goal.
8. All tiers of government should increase the budgetary allocations and prompt release of funds to the intervention agencies and monitor the program implementation.
9. Rural development interventions should be made sustainable and be enforced with relevant laws so that each successive government should not scraped the programme, instead let there be continuity of the programme.
10. Poverty is a serious problem in the country especially in the rural areas. The population of rural women are high, all development interventions must ensure that they are contributing their quota in order to see a visible change in the standard of living of the rural women.

11. Women should come together and form a viable group that can protect and monitor some of the development interventions. Rural women's social organizations in the communities should be encouraged by the governments and NGOs for active participation of women in the development interventions.
12. Women should be involved in identification of the rural problems and also be involved in the implementation of the development interventions.

5.4 Contributions to Knowledge

This research contributes to knowledge and literature firstly by providing information on the awareness and participation in rural development interventions among rural women in the study area.

Previous studies found out that agricultural related interventions were prevalent in the rural areas (Ajadi, 2010; Odurukwe, 2006; Akpabio, 2007) but this study established that the majority (88%) of the rural women in Imo State identified the availability of Maternal Health intervention in their communities and that the intervention was very effective. Therefore, interventions on agriculture and health had more effects on rural women than other interventions on micro credit, small scale business and other anti-poverty programmes.

The study also contributed to knowledge by identifying constraints limiting women from benefiting fully in development intervention, which could help the

development interventionist and programme planners to find remedies for those leakages

The study identified several ways through which there can be improvement in women's development. More so, this research has provided grounds that effective participation of rural women in development interventions will enhance their perception of effects of rural development interventions thereby increase their level of confidence, knowledge and skills to improve their quality of life. This study further contributes to the intellectual development of intervention agencies and programme planners of rural development/ agricultural extension.

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APPENDIX

**FEDERAL UNIVERSITY OF TECHNOLOGY OWERRI
SCHOOL OF AGRICULTURAL AND AGRICULTURAL TECHNOLOGY
DEPARTMENT OF AGRICULTURAL EXTENSION**

Dear Respondent,

I am a Ph.D student of the above - named University and Department, currently carrying out a study on “Assessment of the Effects of Selected Rural Development Interventions on Rural Women in Imo State, Nigeria”. You are therefore; requested to please respond sincerely to the questions contained in the attached questionnaire.

Please note that this is strictly an academic exercise towards the attainment of the above purpose. You are hereby assured that the information will be treated confidentially.

Thank you for your anticipated kind response.

Yours Sincerely,

Egwuonwu, Helen A.

Please tick or fill as appropriate in the space provided in the questionnaire.

SECTION A

Socio-Economic Characteristics of Respondent

- 1) Name of Community.....
- 2) Name of Local Government Area.....
- 3) Name of Agricultural Zone.....
- 4) Age in years? -----
- 5) Marital status? (a) Single [] (b) Married [] (c) Divorced []
(d) Widowed []

6) Level of education? (a) No formal Education [] (b) Adult Education [] (c) Primary education [] (d) secondary education [] (e) Tertiary education [].

7) Household size? (a) 1 - 4 [] (b) 5 - 8 [] (c) 9 - 12 [] (d) 13 and above []

8) Major occupation? (a) Farming [] (b) Trading [] (c) Teacher [] (d) Civil service [] (e) others (specify)

9) If farming is your major occupation, what is your farm size? Crop in ha: (a) < than 1 [] (b) 1-2 [] (c) 3-4 [] (d) 5-6 [] (e) 7-8 [] (f) > than 8 []

Livestock (Numbers)

10) Secondary occupation? (a) Farming [] (b) Hair dressing [] (c) Tailoring [] (d) Food Processing [] (e) Labourer [] (f) Others

11) For how long have you been in your primary occupation? (a) 1-3 [] (b) 4-6 [] (c) 7-9 [] (d) 10-12 [] (e) 13-16 [] (f) > than 17 []

12) Head of the household? (a) Wife [] (b) Husband [] (c) Relatives [] others (specify) ----

13) Categorize your monthly income (Naira) from your major occupation? Less than N10000 [] (b) N10001 – N20000 (c) N20001-N30000 (d) N30001-N40000 (e) N40001-N50000 (f) N50001 and above []

14) Categorize your monthly income (Naira) from other income generating activities?

Less than N10000 [] (b) N10001 – N20000 (c) N20001-N30000 (d) N30001-N40000 (e) N40001-N50000 (f) N50001 and above []

15) Do you make savings? (a) Yes [] (b) No []

16) Do you have access to credit facility? (a) Yes [] (b) No []

17) Are you a member of any social organization? (a) Yes [] (b) No []

18) If yes, mention (a) Women association [] (b) Farmers' group [] (c) Trader's association [] (d) Cooperative society [] (e) Church organization [] (f) Others (specify)-----

19) What is your membership status? (a) Ordinary member [] (b) Regular attendant to meetings [] (c) Financial member [] (d) Committee member [] (e) Executive member []

Section B Development Interventions

20) Have there been development interventions in your community? (a) Yes [] (b) No [].

21) If yes, what are the rural development interventions in your community? (Tick)

Development Interventions	Available	Not Available
Women in Agriculture (WIA)		
FADAMA		
Rural Micro Credit Programme		
Maternal Health Programme		
National Poverty Eradication Programme (NAPEP)		
Small Medium Enterprises Development Agency of Nigeria (SMEDAN)		
Special Programme on Food Security (SPFS)		
Sure P		
European Union Micro Projects Programme (EU MPP6)		
Others		

Section C Awareness and Participation

22) Level of awareness?

Development Interventions	Not Aware	Aware
Women in Agriculture		
FADAMA		
Rural Micro Credit Programme		
Maternal Health Programme		
National Poverty Eradication Programme (NAPEP)		
Small Medium Enterprises Development Agency of Nigeria		
Special Programme on Food Security (SPFS)		
Sure P		
European Union Micro Projects Programme (EU MPP6)		
Others		

23) How did you become aware of the development intervention? (Tick as many as possible) (a) Women leaders (b) Friends (c) Radio
 (d) Extension agents (e) Church Organization (f) Development agency (g) Television (h) Internet (i) Others, specify.....

24) Did you participate in development programme? (a) Yes (b) No

25) If yes, what was your level of participation in the development interventions?

Development Interventions	Fully participated	Partially Participated	Not Participated
Women in Agriculture			
FADAMA			
Rural Micro Credit Programme			
Maternal Health Programme			
National Poverty Eradication Programme (NAPEP)			
Small Medium Enterprises Development Agency of Nigeria (SMEDAN)			
Special Programme on Food Security (SPFS)			
European Union Micro Projects Programme (EU MPP6)			
Sure P			
Others, specify			

26) In which area did you participate?

Interventions	Need Assessment	Priority setting	Program planning	Prog. Execution	Decision making	Financial contribution	Prog. monitoring	Prog evaluation
Women in Agriculture (WIA)								
FADAMA								
Rural Micro Credit Programme								
Maternal Health								

Programme								
National Poverty Eradication Programme (NAPEP)								
Small Medium Enterprises Development Agency of Nigeria								
Special Programme on Food Security (SPFS)								
Sure P								
European Union Micro Projects Programme (EU MPP6)								
Others, specify								

Section D- Extent of interventions by development agencies

27) To what extent have the development agencies intervened in the under listed areas of rural needs? Highly Intervened (HI), Moderately Intervened (MI), Intervened (I) and Not Intervened (NI)

S/N	Area of intervention	HI	MI	I	NI
1	Provision of agricultural inputs (fertilizer, seeds etc.)				
2	Building of farm structures				
3	Subsidizing of agricultural inputs				
4	Provision of veterinary services				
5	Marketing of agricultural produce				
6	Processing and storage of farm produce				
7	Extension services				
8	Health care services/Immunisation				
9	Provision of drugs and equipment				
10	Provision of portable water				
11	Accessibility to credit facilities				
12	Vocational skill acquisition				
13	Co-operative societies formation				
14	Building of local shops and stores				
15	Others, specify				

Section E- Effects of the Interventions

28) If you have benefitted in the rural development programme, kindly respond to the effects of rural development interventions on your socio economic conditions as follows: Strongly Agree (SA); Agree (A); Disagree (A); Strongly Disagree (SD).

S/N	Effects of Rural Development Interventions	SA	A	D	SD
1	My income level has increased tremendously				
2	Increase in agricultural production				
3	Improved access to agricultural input				
4	Improved efficiency in processing and storage				
5	Increase volume of business				
6	Enable income sources diversification				

7	Improvement in contributing financially to children's education				
8	Improved household food and nutrition security				
9	Enhanced access to credit facilities				
10	Enhanced access to health facilities				
11	Improvement in better health living				
12	Enhanced educational opportunity				
13	Greater self employment				
14	Increase in acquisition of property				
15	Improved confidence in taking up activities				
16	Greater respect from male dominated household				
17	Partaking in decision making				
18	Acquisition of leadership skills				
19	Reduced rural-urban migration				
20	Reduced child labour and trafficking				
21	Less dependence on tradition/superstition				

29) What are the negative effects of these interventions on you?

S/N	Negative effects of Rural Development Interventions	SA	A	D	SD
1	The programmes increased women work load				
2	Less time for social activities				
3	The programme empowers the rich while the poor get poorer				
4	Less time in taking care of the family				
5	Increased promiscuity among women				
6	Disrespect for husband				

Section F- Constraints

30) Are there constraints limiting your benefits from the development interventions? (a) Yes [] (b) No [].

31) What are the constraints limiting you from benefitting in rural interventions? Kindly respond to constraints or challenges in benefitting from rural development interventions as follows: Strongly Agree (SA); Agree (A); Disagree (A); Strongly Disagree (SD).

S/N	Constraints	SA	A	D	SD
1	Lack of access to land				
2	Bank refusal to give loan due to no collateral				
3	Lack of viable cooperative society				
4	Lack of training opportunity				
5	Lack of information and knowledge				
6	Illiteracy /ignorance				
7	Inadequate coverage and poor quality of health services				
8	Poor coordination and poor implementation of projects				
9	Inadequate supervision of Women in Agriculture (WIA) on, monitoring and evaluation of projects				
10	Problem amongst women in the community				
11	Embezzlement of fund for development				
12	Poor community leadership				
13	Corruption and Insincerity on the part of agencies				
14	Religious and cultural myths				
15	Elites interference				
16	Poor level of involvement of local people in programs				
17	Political attachment to development interventions				
18	Excessive bottleneck/logistics to access intervention				
19	Lack of continuity				

20	Others, specify				
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Section G – Improvement of development interventions

32) How best can the services of the development interventions be improved? Tick the ones that apply to your situation.

S/N	Improvement of development interventions	SA	A	D	SD
1	Provision of incentives/ supply of farm inputs				
2	Adequate funding of development programmes				
3	Provision of credit with low collateral requirements				
4	Mobilizing people to organize themselves into viable groups				
5	Need for proper coordination of existing agencies				
6	Rural women should be involved at all stages of the programme				
7	Need for effective planning, monitoring and evaluation				
8	More awareness should be created by the intervention agencies				
9	Provision of sustainable land tenure system				
10	Provision of training programmes for skill acquisition				
11	Adequate provision of quality health services (personnel, drugs & equipment)				
12	Others, specify				

33) Could you rate the performance of these interventions in improving your socio economic conditions? Very Effective (4) Effective (3) Ineffective (2) Very Ineffective (1)

Development Interventions	Very Effective	Effective	Ineffective	Very Ineffective
Women in Agriculture (WIA)				
FADAMA				
Rural Micro Credit Programme				
Maternal Health Programme				
National Poverty Eradication Programme (NAPEP)				
SMEDAN				
Special Programme on Food Security (SPFS)				
Sure P				
European Union Micro Projects Programme (EU MPP6)				
Others, specify				



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