

# The battle against rural poverty and other challenges of development: Empirical analysis of women empowerment programme of Justice, Development and Peace Movement (JDPM) in Osun State, Nigeria

La batalla en contra de la pobreza rural y otros retos de desarrollo: Análisis empírico del programa de justicia y empoderamiento femenino, movimiento de paz y desarrollo (JDPM) en el estado de Osun, Nigeria

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## Abstract

The vital role played by women in agriculture and non-farm activities for achieving food security and economic growth led to the recognition of women as a vital instrument by both government and non-governmental organizations in the 'battle' against rural poverty and other challenges of development process. Hence, this article analysed the women empowerment programme of Justice, Development and Peace Movement (JDPM) of Osogbo Catholic Diocese in Osun State with a view to enhancing its effectiveness. The impact of the programme on the beneficiaries was assessed on four randomly selected communities from each of the three administrative zones of Osogbo, Ila and Ilesa. Twenty-five percent of the participants were proportionately sampled from each community selected, making 104 respondents. Structured interview schedule was performed for each data collection from programme beneficiaries while seven key informants were interviewed among the workers of the Diocese. Descriptive statistics (frequency counts, mean, percentages and standard deviation) and Pearson correlation was used to make inferences. Some of the results revealed that members of all religions practiced in the area benefitted from the programme. Results also revealed that age ( $r = -0.514$ ), group size ( $r = -0.448$ ), years of schooling ( $r = 0.407$ ) were significantly related to achievement of programme objectives at 0.01 level of significance while number of community associations ( $r = 0.201$ ), size of enterprise ( $r = 0.448$ ), and income ( $r = 0.205$ ) had significant relationship at 0.05 level of significance. The study also revealed that the programme had made the beneficiaries self reliant through skill acquisition but faced with financial constraint to start or expand the businesses learnt. It was recommended that the beneficiaries should be linked with financial institutions or banks where they could access loan with ease.

**Keywords:** Women empowerment, rural poverty, development and non-governmental organization

## Resumen

El rol vital ejercido por la mujer en la agricultura y en actividades no agrícolas para el establecimiento de la seguridad alimentaria y el crecimiento económico, ha llevado al reconocimiento de la mujer como un instrumento vital tanto para el gobierno como para organizaciones no gubernamentales en la batalla en contra de la pobreza rural y otros retos de procesos de desarrollo. Por lo tanto, esta investigación analizó el programa de justicia y empoderamiento femenino, el movimiento de paz y desarrollo (JDPM) de la diócesis católica de Osogbo en el Estado de Osun, Nigeria con el fin de mejorar su eficacia. El impacto del programa sobre los beneficiarios fue evaluado en cuatro comunidades seleccionadas aleatoriamente de cada una de las tres zonas administrativas de Osogbo, Ila e Ilesa. El 25% de los participantes fueron proporcionalmente muestreados de cada una de las comunidades seleccionadas obteniendo 104 encuestados. La entrevista estructurada fue presentada para cada

colecta de datos a partir del programa de beneficiarios, mientras que siete informantes clave eran entrevistados entre los trabajadores de la diócesis. La estadística descriptiva (frecuencia, promedio, porcentajes y desviación estándar), así como la correlación Pearson fueron utilizados para realizar inferencias. Algunos de estos resultados revelaron que los miembros de todas las regiones practicaban en el área beneficiada del programa. Los resultados también revelaron que la edad ( $r = -0.514$ ), el tamaño del grupo ( $r = -0.448$ ), los años de escolaridad ( $r = 0.407$ ) estaban significativamente relacionados con el establecimiento de los objetivos del programa con un nivel de significancia del 0.0, mientras que el número de asociaciones comunitarias ( $r = 0.201$ ), el tamaño de la empresa rural ( $r = 0.448$ ), y los ingresos ( $r = 0.205$ ) presentaron una relación significativa con un nivel del 0.05 de significancia. El estudio también reveló que el programa ha hecho independientes a los beneficiarios gracias a la adquisición de herramientas pero también al enfrentarse con restricciones financieras para iniciar o expandir su negocio. Se recomendó que los beneficiarios deberían estar vinculados con instituciones financieras o bancos donde podían acceder a préstamos con facilidad.

**Palabras clave:** Empoderamiento femenino, pobreza rural, desarrollo y organización no gubernamental

## Introduction

Nigeria is an agrarian country blessed with natural resources such as land, water, human resources and relatively favourable climate. Due to availability of these resources, a large percentage of the nation's population reside in the rural areas and engage in agriculture and non-farm activities. In Sub-saharan Africa, Nigeria inclusive, women constitute majority (60 to 80%) of labour force in agriculture (FAO, 2003; Odebo, 2011). They are enterprising in agriculture, economic and social spheres and substantially contributing to the nation's economy. They are food producers, processors and marketers in addition to their traditional role as household domestic caregivers (Deji, 2012). Hence, the popular notion among development practitioners is "empower women and build a nation". Literature have shown that in addition to the prominent role played by Nigerian women in agricultural development, they also play multiple roles as mothers, wives and homemakers (World Bank, 2008). Studies have also revealed that if women farmers were given equal access to resources (for instance finance) as men, their agricultural yields could increase by 2.5 to 4 percent while the number of malnourished people could be reduced by 12 to 17 percent (FAO, 2011). However, despite the indisputable vital roles played by women in the family and national economy, they seriously represent underdeveloped potentials in the developing process (Dada, 2011). Thus, women constitute the largest percentage of the world poorest people (Bridge, 2008).

It is pertinent to mention that the existence and use of NGOs as a veritable strategy for rural community development is as old as the communities themselves are. With the coming of the missionaries, the community-based groups provided readily available human resources needed for various community works in building of churches,

schools and other important infrastructure as well as promoting human right activities.

After independence in 1960, the challenges to develop both urban and rural communities were enormous, thus the government encouraged NGOs both within and outside the country to collaborate for the development of the nation. These NGOs are diverse in nature and focus but they are vital instruments for complementing governments' efforts. The NGOs include faith-based organizations, which engaged in several programmes. They include Diocesan Agricultural Development Project (DADP) of the Catholic Diocese of Ijebu-Ode established in 1992, the Rural Development Project (RUDEP) of Ekiti Catholic Diocese in 2000. Rural Development project (RUDEP) Ondo Catholic Diocese, 2000 and Oyo-Osogbo Diocesan Agricultural Programme (OODAP) in 1994.

In addition, there is the Justice Development and Peace Movement (JDPM) of Osun Catholic Diocese established in 1995, which is still in existence until now. Within the JDPM, there are three main Departments, which are the Rural Development Programme (RUDEP), Politics and Human Rights as well as Women Empowerment and Youth Development. These departments are not very autonomous since they network in programme planning and execution. The Women Empowerment and Youth Development department was created to drastically enhance the economic improvement of women through information on small scale enterprises and skill acquisition, self reliance through savings, thrift and credit schemes, facilitation of loans, promotion of healthy living and eradication of ignorance through enlightenment and awareness creation.

This article specifically assessed participants' perception of the programme, assessed implementation of programme objectives, determined extent of participants' involvement in the empowerment programme of the organization and

identified the perceived organizational and participants' constraints with a view to enhancing the effectiveness of the programme.

## Materials and method

### Study area

The study was carried out in Osun state, one of the states in Southwestern Nigeria. It was created in 1991 with the capital in Osogbo. Ogun bound it in the south in the north by Kwara, to the east by Ondo and Ekiti states. The state is typically agrarian and many activities of the Catholic Diocese have taken place to enhance farming and empower women in non-farm activities. The state has two distinct climatic seasons (Dry and Rain); supporting the cultivation of various tree crops (Cocoa, palm trees, kolanut, oranges etc) and arable crops (cassava, yam, maize and vegetables).

### Sample procedures and beneficiaries

A multi stage sampling procedure was used to select sample for the study. In the first stage all, the three administrative zones of the JDPM of Osogbo Catholic Diocese (Osogbo, ILA and Ilesa) were used for the study. In the second stage, four communities were randomly selected from each of the administrative zones, making 12 communities. In the third stage, 25 percent of the registered participants under the project in each community were proportionately selected, making 41 in Osogbo, 28 in ILA and 35 in Ilesa. Thus, 104 beneficiaries were used for the study. Structured interview schedule was used to elicit information from the beneficiaries because their literacy status was unknown and generally, in most rural communities, level of illiteracy is high. The structured interview schedule was performed to collect information on their perception about the programme and the level of participants' involvement in the programme. In addition, purposive sampling technique was used to select 7 staff members (Diocesan workers) based on length of service and positions held within the organization. Key informant interview was used between the diocesan workers to obtain information on the organizational constraints.

### Data analysis

Statistical Package for Social Sciences (SPSS 16<sup>®</sup>) was performed to analyse the data collected. Descriptive statistics (Frequency counts, percentages, mean and standard deviation), were used to describe the data while inferential statistics (Pearson's Product Moment Correlation (PPMC)) was employed to examine the relationship between selected personal and socio-economic cha-

racteristics and implementation of programme objectives, due to these variables were measured at interval and ratio levels.

### Measurement of variables

For the socio-economic characteristics, data on age and years of schooling were collected at ratio level and they were scaled down to nominal during analysis while marital status, religion, community association membership and major occupation were measured at nominal scale.

For the perception, 5 point Likert Scale of strongly agree (5), agree (4) undecided (3), disagree (2) and strongly disagree (1) was used for the 7 positive statements. This order of scoring was reversed for the seven negative statements. The mean was calculated for each of the statements and the grand mean score was obtained. These were performed to judge statements that were favorably perceived and otherwise.

To assess whether the objectives of the programme were met, implementation of programme objectives were rated based on a 6-point scale of very poor (1), poor (2), fair (3), good (4), very good (5) and excellent (6). The mean and the grand mean were used to rate the programme effectiveness as effective and not effective.

## Results and Discussion

### Socio-economic characteristics of participants

Results in Table 1, reveal that despite free and voluntary participation by all women in JDPM programme, majority (75.0%) of the beneficiaries were married and out of the remaining 25%, 12.5% of them were widowed, 11.5% of the respondents were singled while only few (1.0%) divorced. This implies that higher percentage of married women was empowered by JDPM than others who were single, widowed and divorced. However, participation was free, voluntary and depended on the interest and willingness of participants. The age range of participants revealed that 31.7 percent of them were within the age bracket of 41 and 50 years, 30.8% were between 21 and 30 years, 24% were 31-40 years and 11.5%, 51-60 years while only 1.9% of the women were 61 years and above. This shows that majority of the respondents were within the active age range and capable of participating in agriculture and non-farm activities. The data show that majority of the respondents (78.8%) engaged in non-farm activities, while 21.2 percent were involved in farm related activities. This implies that the middle-aged women were more involved in non-farm activities than in agriculture. The

**Table 1.** Distribution of respondents by socio-economic characteristics

Age (Years)	Frequency	Percentage
21-30	32	30.8
31-40	25	24.0
41-50	33	31.7
51-60	12	11.5
61 years and above	2	1.9
<b>Years of school</b>		
1-6	34	32.7
7-12	51	49.0
Non-formal education	19	18.3
<b>Marital status</b>		
Married	78	75.0
Single	12	11.5
Widowed	13	12.5
Divorced	1	1.0
<b>Religion</b>		
Christians	68	65.4
Muslims	26	25.0
African traditional worshippers	10	9.6
<b>Community association</b>		
Members	81	77.9
Non-members	23	22.1
<b>Major occupation</b>		
Farm related	22	21.2
Non-farm activities	82	78.8

data also show that 81.7% of the women had formal education while 49% and 32.7% spent 7-12 and 1-6 years in schools, respectively. However, 18.3% of the women were not literate. In addition, 65.4% of the respondents were christians of various denominations while 25% and 9.6 % were

muslims and those practicing African traditional religion, respectively. Despite the fact that christianity and islam are the dominant religions in the study area, fewer muslim women participated in women empowerment programme of JDPM. This may not be due to religious bias; rather, it may be associated with religious practice. Dawson (1968), observed that Islam instructs the seclusion of women, which often prevents their active involvement in agriculture, most especially outside their home. In addition, 77.9% of the respondents were members of community based associations while 22.1 % were non-members. This could possibly imply that the women were still active and useful in their communities and are likely to benefit from group activities.

### Level of perception of the programmes by the participants

Analysis of data in Table 2 reveal 14 perceptual statements made by the participants which were grouped into two, (7 negative and 7 positive) in order to determine the level of perception of the women empowerment programme of JDPM by the participants. A 5 point Likert scale of Strongly Agree (5), Agree (4), Undecided (3), Disagree (2), and Strongly Disagree (1) were used for scoring all the positive statements while the scores were reversed for all the negative statements. The first four highly rated statements were that the programme transformed the rural communities with a mean score of 4.7, it provides skill acquisition for women (4.7), created awareness and action on small scale enterprises for improved economic status (4.6) and that communication methods

**Table 2.** Distribution of respondents according to level of perception of the programme

Perception of respondents programme	SA	A	U	D	SD	Mean
It has improved peoples economic status by providing education for action on small scale enterprise	65 (62.5)	38 (36.5)	1 (1.0)	-	-	4.6
It encourages savings, thrifts and credit schemes through group formation	42 (40.4)	51 (49.0)	9 (8.7)	2 (1.9)	-	4.3
It promotes healthy living through sensitization and awareness on the prevention of diseases like AIDS	10 (9.6)	40 (38.5)	44 (42.3)	10 (9.6)	-	3.5
Provides women with skills towards achieving self-reliance and development of community	79 (76.0)	22 (21.1)	1 (1.0)	1 (1.0)	-	4.7
It is not an important programme since the major role of women is child bearing and we depend on our husband for sustainability	4 (3.8)	8 (7.7)	6 (5.8)	59 (56.7)	26 (25.0)	3.9
There is no follow up after training to monitor the participants' performance in their business	3 (2.9)	10 (9.6)	6 (5.8)	59 (56.7)	26 (25.0)	3.9
It assists loan accessibility to start small scale enterprises learnt	14 (13.5)	70 (67.3)	13 (12.5)	7 (6.7)	-	3.9
The programme targets winning more members to the church	7 (6.7)	4 (3.8)	5 (4.8)	57 (54.8)	31 (29.8)	2.0
The communication method used during training sessions is not simple for everybody in the group to understand the instructions	42 (40.4)	55 (52.9)	3 (2.9)	4 (3.8)	-	1.7
It enables us to understand our fundamental human rights and participate in activities that would enhance good governance	15 (14.4)	55 (52.9)	22 (21.2)	11 (21.2)	1 (1.0)	3.7
The programme has transformed our rural community by improving our livelihoods	88 (84.6)	12 (12.5)	1 (1.0)	-	1 (1.0)	4.7
The programme is religious based meant for only Catholic members in the community	4 (3.8)	13 (12.5)	4 (3.8)	58 (55.8)	25 (24.0)	3.8
There is politics in the programme because attention is given to only catholic members in the group	3 (2.9)	9 (8.7)	4 (3.8)	57 (54.8)	31 (29.8)	4.1
Insufficient instructors to train during the training sessions	3 (2.9)	7 (6.7)	12 (11.5)	40 (38.5)	42 (40.4)	4.1
<b>Grand mean</b>						<b>3.9</b>

SA=Strongly Agree; A=Agrees; U=Undecided; D=Decided; SD=Strongly Disagree Source: Field survey, 2013.

used were not simple (4.4). This shows that the first three highly rated perceptual statements were positive with mean scores ranging from 4.6 to 4.7 out of a maximum of 5.0 points expected for each statement while the fourth was a negative perceptual statement about the programme.

Further analysis revealed that only one out of the seven negative perceptual statements was rated below average score (1.7) out of a maximum of 5.0 points. This shows that the participants had low perceptual score in only one of the negative statements. It shows that only a few disagreed with the negative statement, which implied the severity of the constraint. Thus, the results underscored the need for better communication methods, which, according to FAO (2011), report that effective communication was a crucial requirement in strengthening United Nation programme across the world. Similarly, results of analysis revealed a grand mean score of 3.9 out of a maximum of 5.0 points. However, adequate attention is urgently required to strengthen the communication methods used for training and dissemination of information to the target group with a view to improving the programme performance. The incorporation of mass media (radio jingles, television programme and social media) acclaimed for effectiveness in creating mass awareness and popularization would enhance the programme performance if used. In addition, making use of individual and small group contact methods and the use of visual aids would enhance knowledge and skill transfer.

### Rating of women empowerment programme based on achievement of its objectives

The beneficiaries of women empowerment programme of JDPM assessed its performance based on the achievement of programme objectives. Monitoring and evaluation is crucial to the effectiveness of any programme. It includes assessment of the extent to which desired changes occur in the target beneficiaries. Data in Table 3 reveal that all the objectives of the programme were met. High mean scores were recorded for each of the objectives (ranging from 4.1 to 5.8) out of a maximum score of 6.0 points expected for each objective. In addition, a grand mean score of 5.1 was recorded for all the objectives. The high grand mean score implied that, it has affected various aspects of their lives. The catholic diocesan programme of Oyo-Osogbo yielded high impacts on farmers' production in Osun state.

### Extent of involvement in women empowerment programme of JDPM

Results of analysis in Table 4 reveal the extent of participants' involvement in all the eight identified activities of women empowerment programme in the study area. All the respondents (100 %) were involved in entrepreneurial training, followed by health awareness and management of diseases (94.2%). In addition, majority (65.4% and 55.8%) was involved in cloth making as well as tie and dye, respectively. The involvement

**Table 3.** Rating of women empowerment programme

Programme Objectives	Excellent	Very good	Good	Fair	Poor	Very poor	Mean
Provision of entrepreneurial training towards self-reliance and follow-up	82 (78.8)	19 (18.3)	3 (2.9)	-	-	-	5.8
Education & awareness on preventive & management of diseases like HIV/AIDS	12 (11.5)	10 (9.6)	58 (55.8)	24(23.1)			4.1
To create awareness on how to participate actively in human rights and good governance	17 (16.3)	24 (23.1)	48 (46.2)	15 (14.4)			4.4
Provision of enlightenment education on business opportunities	74 (71.2)	21 (20.2)	9 (8.7)	-	-	-	5.6
Improving knowledge, attitude and skills among the rural dwellers	62 (59.6)	33 (31.7)	8 (7.7)	-	1(1.0)		5.5
Transformation of rural areas with a view to improving their livelihood	45 (43.30)	46 (44.2)	12 (11.5)	-	1(1.0)		5.3
<b>Grand mean</b>							5.1

**Table 4.** Involvement in women empowerment activities

**Activities	F	%	AI	I	RI	NI	Ranked mean
Entrepreneurial training	104	100.0	26	69	8	1	2.15
Health awareness & management of diseases	98	94.2	27	47	8	22	1.76
Cloth making	64	61.5	19	35	10	40	1.32
Tie and dye	56	53.8	11	27	18	48	1.01
Awareness of human rights	46	44.2	17	21	8	58	0.97
Soap making	49	47.1	3	38	8	55	0.89
Leadership training	31	29.8	11	5	15	73	0.56
Awareness on good governance	22	21.2	3	12	7	82	0.38
Accessibility to credit facility	21	20.2	-	15	6	83	0.35

F=frequency; %=percentage, AI=Actively Involved; I=Involved; RI=Rarely Involved; NI=Not Involved, Source: Field survey, 2013. \*\*Multiple responses

of the respondents were ranked in descending order. The involvement of most of the women in the four activities above implied that the women were benefiting from the livelihood and health empowerment programme of the organization, which is a proven record of performance of the organization. However, further analysis revealed that the women had least (20.2%, 21.1% and 29.8%) involvement in accessibility to credit facilities, awareness on good governance and leadership training which are essential ingredients for creating conducive environment for sustainable wealth creation and rural development. With evidence of low accessibility to credit, facilities and involvement in leadership training self-reliance and sustainability after completion of the programme may be hindered.

### Constraints encountered by beneficiaries of women empowerment programme

Data in Table 5 reveal the various constraints listed by the beneficiaries, which were 10 in number. Majority (98.1%) of the respondents were faced with financial constraints, improper communication (76.0%). In addition, the restriction of women by their husband (76.0%) would hinder them from actively participating in the empowerment programme. These three constraints were ranked first and second, respectively. Financial constraint would hinder the establishment and expansion of small-scale businesses after training. The finding aligned with the report of Kakumani and Kotte (2011), that lack of finance was one of the major constraints facing NGOs in India. Other obstacles identified by majority (71.2%, 69.2% and 65.4%) of the women were rigorous training sessions, lack of follow-up after training and large group size, respectively. These constraints if not addressed are capable of hindering programme effectiveness. However, widowhood, illiteracy and bureaucracy were ranked

Table 5. Distribution of beneficiaries by constraints

Constraints	Frequency	Percentage (%)	Ranking
Financial constraint	102	98.06	1 <sup>st</sup>
Restriction by husband	79	75.96	2 <sup>nd</sup>
Improper communication	79	75.96	2 <sup>nd</sup>
Rigorous training sessions	74	71.15	4 <sup>th</sup>
Lack of follow-up after training received	72	69.23	5 <sup>th</sup>
Large size of group	68	65.38	6 <sup>th</sup>
Large number of children owned by family	43	41.35	7 <sup>th</sup>
Widowhood	39	37.50	8 <sup>th</sup>
Illiteracy	32	30.77	9 <sup>th</sup>
Bureaucracy	27	25.96	10 <sup>th</sup>

least (8<sup>th</sup>, 9<sup>th</sup> and 10<sup>th</sup>) respectively among the 10 constraints listed by the women. The identification of widowhood as a constraint by as much as 39 respondents despite their low representation (13) in the population studied (Table 1) would not be unconnected with the vulnerability of widows generally in the study area. The death of their husbands would automatically expose them to lots of difficulties, which include, describe the widow status: financial, social, physical, sexual, emotional and societal. Obviously, these would affect their participation in activities.

### Organizational constraints to programme effectiveness

Data in Table 6 show the obstacles listed by the seven key informants who were workers of the organization. Majority (85.7%, 71.4% and 57.1%) indicated limited staff number, inadequate training materials, unfavourable leadership style, and job insecurity as obstacles against programme effectiveness. In addition, 42.9% identified unattractive staff salaries as a constraint.

Table 6. Distribution of respondents based on organizational constraints

Organizational constraints	Frequency	Percentage
Limited number of staff	6	85.7
Inadequate training materials	5	71.4
Unfavourable leadership style of the organization	4	57.1
Job insecurity	4	57.1
Unattractive staff salaries	3	42.9
Inadequate finance	2	28.6
Inadequate transportation facilities	2	28.6

### Relationship between selected socio-economic characteristics of beneficiaries and achievement of programme objectives

Results of Pearson correlation analysis in Table 7, reveal that age ( $r = -0.514$ ), years of schooling ( $r = 0.507$ ) and group size ( $r = -0.448$ ) were significantly related to achievement of programme objectives at 0.01 level of significance. Also, number of association collaborating with the organization ( $r = 0.201$ ), size of enterprise ( $r = 0.448$ ) and monthly income ( $r = 0.205$ ) were significantly related to achievement of programme objectives at 0.05 level of significance. The implication of this finding is that the age of beneficiaries and group size should be considered by the organization if women empowerment programme is to achieve its desired objectives. The age was significantly correlated with effectiveness of community-based development in poverty reduction in Pakistan.

**Table 7.** Results of Pearson correlation analysis linked to the programme objectives

Variables	Correlation coefficient (r)	Coefficient of Determination (r <sup>2</sup> )	Decision
Age	-0.514**	0.264	S
Years of schooling	0.507**	0.257	S
Number of community associations	0.201*	0.040	S
Size of enterprise	0.448*	0.201	S
Group size	-0.448**	0.201	S
Monthly income	0.205*	0.042	S

\*\*significant at 0.01 level. \*significant at 0.05 level.

## Conclusions

Women of all religions practiced in the study area participated in women empowerment programme of JDPM. Beneficiaries had high positive perception of the programme, which may imply high impact expectation about the programme. Majority of the women had high rating for achievement of programme objectives that may imply that the programme had affected many areas of their lives. They were involved in four (entrepreneurial training, health awareness and management of diseases, cloth making, and tie and dye) of the empowerment activities. However, only one empowerment activity (entrepreneurial training) had a mean score of 2.15 out of a maximum expected score of 4.0 points for each activity. Fewer women were involved in leadership training, awareness of good governance and accessibility to credit facility.

Despite the contributions of JDPM to women empowerment, the beneficiaries were faced with many constraints that could hinder the achievement of programme objectives. These include financial constraint, restriction by husband, improper communication, rigorous training sessions, and large size of group and lack of follow-up after receiving training. Therefore, adequate steps

must be taken to address these constraints if women empowerment programme objectives are to be met.

Age of beneficiaries, years of schooling, number of community association, size of enterprise, group size and monthly income were significantly related to the achievement of programme objectives. Based on the achievements of JDPM, it is pertinent to mention that collaboration between the Government and NGOs would strengthen the technical, financial and administration of women empowerment programme in Nigeria with a view to reducing household poverty and development of rural economy.

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