

Impact of Women's Economic Empowerment in Development: An Evaluation of Development Exchange Centre in Plateau State

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Abstract

Women in our society face a lot of challenges and barriers because they are a disadvantaged group. The narrative is that the social order limits women's development despite efforts by some development partners and their collaborators in empowering women. In this article, there is a concise discussion on a systematic discrimination against women created by social inequality and how the Development Exchange Centre's (DEC) interventions impact on women's economic empowerment and its attendant consequences on development. Women groups who are beneficiaries of loan facilities from DEC were drawn across six local government areas in Plateau State, using stratified sampling technique. The Semi-Structured Interview and Focused Group Discussion used identified poverty as a phenomenon which affects women in Plateau State. The study revealed that women need more economic empowerment which can determine how they improve their lives. It is recommended that more women Non-Governmental Organizations (NGOs) should be created to engage the women in economic activities that will bring about their self-development.

From the outset, women have been a marginalized group. This is so because they do not own the means of production. As a result, they are not at par with their male counterparts. The scriptures in NIV topical study bible (1998) states in Genesis 1:27, that God created man in His image. In the image of God, He created them male and female. This scripture opens us first to the status of women as created by God in His image, then to their equal responsibility and blessing with men as companions. A further search in the holy scripture points to the woman however as subordinated to man. (Genesis 3.16 NIV (1998) Taking a queue from that, right from inception, women have always been at the receiving end where our cultural and religious practices, sex roles and social construct have placed a lot of impact on them. Igube (2004) points to the fact that due to dysfunctions in the social structure, one gender is systematically discriminated against to the extent that inequalities are created in access to societal social services, resources, property, wealth, culminating in stratification by gender. This impact created, highlights the fact that generally women have been left out of the process that will enhance their movement towards self-actualization and economic empowerment. Where these are lacking, it creates poverty which forms obstacles that prevent most women from actualizing their potentials, thereby leading to a violation of their basic rights.

Economic viability in women is rather low, where they are mostly reduced to petty trading and low-income jobs. This is partly informed by the fact that women are still not allowed to grab the opportunities which come their way. These opportunities can only be met if their basic needs to have good health care, political freedom, and freedom from violence are attained. A healthy educated woman is likely to be an economically effective one. Where governments cut down budgets on health, education, women are particularly hit hard by these developments therefore they face more risks that challenge their empowerment. In 'words into action', an OXFAM publication, Simmons (1995, p82) writes that "in particular, no nation can genuinely claim to be 'developing' if half its population-its women are disadvantaged and marginalized, cut off from the advantages of that development.

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Circumstances in our culture and traditions that do not allow women to own land and property of their own, thereby depending on the man, act against them and such patterns lead women to serious economic decline.

X-raying write-ups on economics and gender, Mhone (1999) in "Engendering African social sciences", a book edited by Ayesha Imam and others writes that issues of gender in economics have been addressed primarily as an aspect of discriminatory behavior in the market, thereby placing women at a disadvantaged position where they end with low paid jobs. To this effect, Moser (1989, p160) in 'Gender Analysis and Economics in the context of Africa' in Diane Eglon's write-up points that..." when there are large changes in the level of national output and its sectoral composition, breaking point may be reached and women's capacity to care adequately for their families may collapse, undermining the foundations of economic activity...".

Another factor that poses difficulty for women empowerment is social inequality. Women have over the years grappled with this challenge where the society has created an oppressive class system. The Marxian view gives a critique of inequality. Here it says the ownership of the means of production-land, tools, machinery-created unequal class with the division between exploitative workers and exploited workers. Most people who fall within the category of exploited workers are those who do low paid jobs. Sow (1999, p43) writing on the social sciences in Africa and Gender Analysis in the book "Engendering African social sciences" captured Stomp's idea thus: 'an entire literature on the feminization of poverty shows that women, economically and socially disadvantaged represents the majority of the world's poor because their work is generally free: underestimated and poorly paid...' (Stomp 1990:25).

Sow (1999, p43), in a further argument on the subject of inequality and women's economic marginalization, points that "despite the official discourses full of good intentions, women's political and economic marginalization remained linked to the stereotype perception of their roles in agriculture, the craft industry, environmental management, etc. Development planning continued to define women as housewives and referred to their work in terms of type of domestic activity. It perpetuated the image of the man as an exclusive economic provider for the family, whereas in reality particularly with the economic crisis, the number of women breadwinners has considerably increased. They have many responsibilities that are equally important in the domain of the family, market and, in short, production".

Women are particularly affected by the economic crisis that we face in our country today both in urban and rural settings. Nigeria has been placed by the Brookling's institute of public policy organization based in Washington DC, America as a country with the most extremely poor people. The high unemployment rate and poverty have created a circle that puts the burden of bringing in an income for the whole family more heavily on women than ever before. This means that women have to do extra work to help their families.

In urban areas, the increase in cost of living forces women and their children into poorer conditions of living, therefore, they are turning into the informal sector to face a wide range of services and small-scale businesses to keep the family going. For the women, this increased role in the struggle for economic survival is what they hope will one day change their position within their various communities.

It is a known fact in Plateau State that women fight and seek economic empowerment to improve their standard of living and means of livelihood for their families. This is evident in women's participation in the establishment of many cottage industries for soap making, fish smoking, tie and dye, bead making, and such other economic activities like farming, rearing of animals, poultry, etc. which testify to the initiatives of women in the state. Part of these initiatives is their mobilization of one another to form tribal association meetings, fellowships in their respective worship places and cooperative societies where they run them effectively. This is in addition to identifying with and joining some NGOs who help to ameliorate their sufferings. One of such is the Development Exchange Centre (DEC), a non-religious, not-for-profit and non-political organization that provides social and microfinance services to women groups and communities in Nigeria to enhance their capacity for sustainable development. A Centre for women empowerment and community development initiatives, DEC was established in November 1987 as a result of a joint research conducted by the Canadian University Services Overseas (CUSO), and the Adult Non-Formal Education Agency (ANFEA) in Bauchi State.

Findings from the research carried out in 1986 showed that women, especially those in rural areas are greatly disadvantaged in both social and economic terms- usually resulting from some harmful cultural practices, religious beliefs and coupled with a high degree of material poverty, thus making women highly dependent on men.

A strong need was born out of this concern by CUSO and ANFEA to establish a program to address this issue more sustainably.

There is a perception about women, not just in Plateau State but across Nigeria, in Africa and the world at large. Comparatively, women are deprived socially, economically and politically in relation to their male counterparts. This has resulted in giving women a smaller representation in development. In other words, women are marginalized, discriminated against and subordinated and this creates disparity in most aspects of their economic transformation and development.

In a developing economy like Nigeria, little efforts are made to bring about a higher standard of living to the most disadvantaged group (mostly women), therefore their purchasing power through employment is hampered because a majority of them are tailored towards settling for low paid jobs. By extension, women's access to resources, their powers of appropriation, their access to credit, level of political and social empowerment, as well as general status in the process of economic development is a major concern.

Women on the Plateau rather than men are involved in the production and delivery of goods and services that are essential and required to sustain families and eliminate poverty. However, efforts to empower them are rather very slow or sometimes neglected. This makes women and their issues to only be seen and not heard thereby marginalizing them based on a system that works continuously to ensure the dominance of men at the detriment of women's development.

1.0. Statement of Problem

To change the narratives and social order which limit women's development, some civil societies and religious groups as well as non-profit, non-governmental organizations started implementing certain empowerment programs and projects, in form of interventions, over the years. It seems that has been a helpful effort by development partners and their collaborators and sponsors. Some women and even their communities tend to celebrate the benefits of such interventions while others keep lamenting persistent lack of inclusivity in those empowering intervention programs.

Economic empowerment activities, if they must function properly and have the desired impact, must put into consideration the participation of individuals who need upliftment even more. It is, of course, the women who are mostly expected to participate and be empowered, as envisioned by development stakeholders.

The providers of empowerment interventions usually use their methods of reporting accountability and assessing if objectives are achieved or otherwise. However, no matter how committed they implement those well-coordinated methods; it must not necessarily translate to defining the real impacts of such interventions in practical terms. There is need for inclusiveness in terms of assessing intervention impacts across the divides. This calls for designing a study that could involve relevant societal strata as target population, to effectively evaluate intervention impacts in more practical terms, thus, despite the proliferation of intervention strategies being implemented, there has been insufficient empirical studies to fully track their impacts in women's empowerment and overall social development on the Plateau. In an attempt to assess the perceived problem empirically, the following research questions will, in the end, be answered:

1. Will there be any significant positive relationship between the Development Exchange Centre interventions and women's economic empowerment in Plateau State?
2. Will the women's empowerment bring any significant positive impact on the overall development in Plateau State?

1.1. Purpose of Study

The purpose of this study is to investigate how Development Exchange Centre interventions impact women's economic empowerment and its consequences on development in Plateau State. This is expected to be achieved based on the following objectives.

1.2. Objectives of Study

- 1.2.1. To evaluate the Development Exchange Centre's intervention as relates to women's economic empowerment.
- 1.2.2. To determine if and how women's economic empowerment impacts on development in Plateau State.

1.3. Significance of Study

Considering the nature of economic activities in Plateau State and Nigeria as a whole, this study is significant in many ways. It will broaden the theoretical understanding of the subject matter of women's economic empowerment and what impact it can have on them when there are interventions. The study will also contribute new ideas as well as fill in gaps in existing knowledge and literature in the area of women's economic empowerment. It is intended for female community leaders, traditional and religious leaders, women groups and relevant institutions to enhance placing vulnerable women at the front burner of empowerment. Again, this study will serve as a guide and reference document for future researchers who will be able to improve on the findings therein.

1.4. Research Hypotheses

1.4.1. There will be a significant relationship between the Development Exchange Centre interventions in Plateau State and women's economic empowerment.

1.4.2. Women's economic empowerment will have a significant positive impact on overall development in Plateau State.

1.5. Scope of Study

The major focus of this study is on the impact of women's economic empowerment in development as it evaluates interventions by the Development Exchange Centre. Attention will be given to only Plateau State and, particularly, the selected Local Government Areas where the Centre has been operational.

2.0. Literature Review

Much of what we know about women's economic empowerment has been a long-term struggle. Just like their role in development which gained momentum in the latter part of the 1980s, the women's international conference which took place in Beijing, China in 1995 brought about enhanced awareness of the Nigerian women who participated actively, Attoe (2012). Despite these efforts, women's economic empowerment on a general note has not been sufficiently emphasized. But they have remained resolute to ensure that they contribute to national development.

In pre-colonial times, the Nigerian economy was barely at a subsistence level, yet women contributed by participating effectively to sustain their kin groups. Aside from the role of being wives and mothers, who took charge of the domestic sector, they substantially contributed to the production and distribution of goods and services. In the agricultural sector, for example, Attoe (2012) points to the fact that, depending on the region, women took part in processing food. In the then eastern part, palm kernels and cassava were processed into palm oil and garri respectively by these women. In the coastal areas, they were involved in fish drying, while pottery making and weaving was done by the women in parts of western and northern Nigeria. Even the women in *purdah* in some northern parts of Nigeria were involved in food processing and also traded with the aid of their children. Most often, these women supplied the means of sustenance for entire households.

The colonial period relegated women to the background as Attoe (2012) stated that this did not allow them to grow economically because the colonial economy was an export-oriented one, and this seriously undermined the women. It enhanced the economic status of the British, some Lebanese and Nigerian males, while the traditional occupations of the women were placed at a disadvantaged position. The smaller markets hitherto dominated by women gradually disintegrated as a result of expatriate firms such as John Holt, United African Company (UAC), Lever Brothers and the like.

The women's economic power was negatively affected since they were denied access to medium and large-scale loans which were vital in operating at the bulk purchase level of the colonial economy. In agriculture also, the cash crop incentives, technology, and innovations were restricted to men. In the post-colonial period, it was, however, a difficult ball-game. There was massive exodus of able-bodied men who were given in to wage labor; therefore, the women were left to take over an increasing burden of production. In the agricultural sector, the percentage of women involved had raised significantly.

In Plateau this has come a long way; bothering on the fact that economic crisis in the state and across Nigeria has been accentuated by increased corruption, conflict situations, and gender inequality; all shrouded in how the status of women is seen. The consequence of this has given rise to continuous suffering and prolonged economic hardship aggravated by poverty and unemployment.

The Nigerian Gender Budget Network (2009) believes

"Women have been victims of Gender-based discriminatory practices and the economic crisis. They are underrepresented in the strategic heights of politics, government, economic, educational institutions and employed labor particularly in the oil and gas industry. It is an indisputable fact that society regards women as inferior to men. In the rural areas even to this day, women are only supposed to be seen and not heard"

Women's economic empowerment has its origin in the struggle for women's rights. This is also embedded in the struggle for women's empowerment generally. Women struggle because they have found themselves in a society where policies do not augur well with them. Igube (2004) buttresses this further using the Marxian perspective to argue that the state plays a role in the oppression and subordination of women. This is manifest in the laws, policies and development programs. But the state can play a very prominent and positive role in the empowerment of women.

It is as a result of these struggles by women that pushed the government to have a rationale behind establishing institutions that will cater for the needs of women in the development process. Of course, the Nigerian experience brought about the national policy on women in Nigeria which was established in 2002. Igube (2004) posits that the philosophical base of this policy is the need to restructure the economy and the political and social institutions to ensure social equity and economic growth.

Before the establishment of this national policy on women in Nigeria, is the establishment of the ministry of women affairs and social development in Nigeria in the year 1996.

In search of their economic rights, women are tirelessly involved in so many economic activities to alleviate their sufferings and cater for their families and the society at large. They play very critical roles in the country's economy. This cuts across every nook and cranny especially in rural communities where they have huge responsibilities. This involves things such as producing food through farming. Apart from that, they are into holistic care for their families such as providing firewood, water, sanitation, taking care of the children and a whole lot of other needs for survival. In addition to these is their participation in commercial activities to generate income. Women are indeed strong and resourceful; however, they are not allowed to take full part in the development process (NGBN 2009).

2.1. What Is Empowerment?

The term empowerment has different meanings in different socio-cultural and political contexts. There are local terms associated with empowerment around the world. These terms include self-strength, control, self-power, self-reliance, own choice, a life of dignity following one's values, capable of fighting for one's rights, independence, own decision making, being free, awakening, and capability- to mention only a few. Empowerment is of intrinsic value; it also has instrumental value. Empowerment can be economic, social or political.

In its broadest sense, empowerment is the expansion of freedom of choice and action. It means increasing one's authority and control over the resources and decisions that affect one's life. The Webster University identified empowerment to have four elements which are access to information, inclusion and participation, accountability and local organizational capacity.

Access to Information: Information is power. Informed citizens are better equipped to take advantage of opportunities, access services, exercise their rights, negotiate effectively and hold state and non-state actors. If information is not relevant, timely and presented in forms that are understood, people can't take effective action.

Inclusion and participation: In terms of inclusion, the question is who is included? Whereas participation addresses the question of how people are included. For both to happen, it requires changing the rules to create space for people to participate directly.

Accountability: Refers to the ability to call public officials, private employers or service providers to account, requiring that they be answerable for their actions and use of funds. It could be political, administrative and public.

Local organizational capacity: Refers to the ability of people to work together, organize themselves and mobilize resources to solve problems of common interest.

Ayebuomwan, Popoola and Adeoti (2016) in their study on 'Analysis of women empowerment in rural Nigeria: a multidimensional approach', recognized empowerment as a multidimensional process. That is, a woman may be empowered in one area or aspect of life but not in others. Their argument opens up the fact that one cannot assume that because an intervention promotes empowerment along a particular dimension, then empowerment in other dimensions must follow suit. It may or may not. However, they made us to understand that empowerment recognizes the poor state of women, their subordination, intimidation, inequalities in decision making, inability to own or control productive resources, lack of education or other required training needed to improve on their capabilities, unpaid employment and theorizes that economic empowerment cannot but cut across several dimensions and key indicators.

The Merriam-Webster Dictionary (n.d.) defines empowerment as the act or action of empowering someone or something; the granting of the power, right, or authority to perform various activities or duties. A second definition is the state of being empowered to do something; the power, right, or authority to do something.

According to Wikipedia ed. 4th Nov (2018) the term empowerment refers to measures designed to increase the degree of autonomy and self-determination in people and communities to enable them to represent their interests in a responsible and self-determined way, acting on their authority. It is the process of becoming stronger and more confident especially in controlling one's life and claiming one's rights.

Empowerment as action refers to the process of self-empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and use resources; to do work with power. Wikipedia (2018). It went further to say the term empowerment originates from American community psychology and is associated with the social scientist Julian Rappaport (1981). However, the roots of empowerment theory extend further into history and are linked to Marxist sociological theory. These sociological ideas have continued to be developed and refined through neo-Marxist theory (also known as critical theory).

In social work, empowerment forms a practical approach of resource-oriented intervention. Empowerment is a key concept in the discourse on promoting civic engagement, Wikipedia (2018). Empowerment as a concept which is characterized by a move away from a deficit-oriented towards a more strength-oriented perception can increasingly be found in management concepts, as well as in the areas of continuing education and self-help.

2.2. Women's Empowerment

Women's empowerment does not just happen. It is a process which starts from somewhere, an indication that women have been disempowered in the first place, therefore need to be empowered. This agrees with the thoughts of Kabeer (2005) which says there are several principles defining women's empowerment such as, for one to be empowered, they must come from a position of disempowerment.

Women empowerment is the process in which women elaborate and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied. Alternatively, it is the process for women to redefine gender roles that allows them to acquire the ability to choose between known alternatives that have otherwise been restricted from such ability. Kabeer (2005) believes that women must acquire empowerment themselves rather than have it given to them by an external party.

In the words of Arum (2010) women's empowerment is seen as involving the transformation of economic, social, psychological, political and legal circumstances of women, where women NGOs have been recognized as a very important tool for the empowerment of Nigerian women.

2.3. What Happens When Women Acquire Economic Empowerment?

Women's economic empowerment comes in different ways. First, in the form of the ability for them to enjoy their right to control and benefit from the resources they have acquired. Second, to acquire assets that will enhance their status and economic growth, and third, have income and their own time, as well as the ability to manage risk and improve their economic status and well-being.

Economic empowerment increases women's agency, access to formal government programs, mobility outside the home, economic independence and purchasing power Kabeer (2005). When women have opportunities, for Duflo (2012), it provides them with openings and more formal education that would allow for bargaining power and higher wages.

Economic empowerment according to Duflo (2012) also gives room for women to have access to property inheritance and land rights while at the same time afford them the ability to accumulate assets and have bargaining power to address inequalities.

Through microfinance institutions, Parmar (2003) believes women have access to micro-credit which usually comes in the form of soft loans at lower interest rates without collateral.

2.4. Review of Empirical Literature on Women Empowerment

Studies have been conducted on women empowerment and what leads to a successful economic empowerment. Findings from Osirike and Egbyebo (2012) on 'Women empowerment for community development in Nigeria' shows that through redefining cultural values and roles in Ilage Local Government of Ondo state which had hitherto relegated women to the background and placed them into lesser positions, now women actively participate in community development projects. This is made possible through the guidance of the educated women among them who have become self-reliant and can take care of their children financially. Also, these women have the opportunity to be more enlightened socially, politically and economically, an indication that self-development has been enhanced. In furtherance of this, their farming techniques, trading activities and nutrition have also changed. The research also deduced that through mobilization, proper education and encouragement, women at the grassroots level are capable of contributing substantially to the upliftment of life in their various communities socially, economically and politically. The research identified education as the key to women's economic empowerment in the area.

Findings based on Kemi and Jenyo (2016) on 'Gender equality and the empowerment of women and girls in Nigeria: The way forward to national security', indicate that the major ways to promote national security through gender equality and the empowerment of women and girls is by education and more empowerment through poverty alleviation programs and also to create awareness of everyone to the benefit that can drive national security through gender equality. They went further to identify strategies from the result of the analysis of the study to include the educational empowerment of women, economic empowerment of women and more political appointments for women.

Onyishi (2011) who carried a study on 'Empowerment and women's participation in development processes: a study of Nsukka community in Nsukka LGA of Enugu state', had such findings as, the higher the educational level of women, the higher their participation in development processes. On the relationship between income level and women's participation in the development process, the findings show that once their income level is higher, their participation in development processes also become higher. However, the study further revealed that women's participation in development processes is still generally low and this is attributed to such indicators as poor economic base of women.

In their study on 'Women empowerment: Panacea for poverty reduction and economic development in Nigeria', Uzoamaka, Gerald and Eze (2016) indicate that women's empowerment has a high relationship with poverty, discrimination, unemployment, and economic development. This was made visible using the Pearson's correlation coefficient $R=0.641$ which showed a high relationship. The result revealed that poverty can have a negative effect on women's empowerment as it showed $M=3.440; SD=.6328; p<.05$. In terms of discrimination, the study revealed that this also hurts women's empowerment where it showed a true value of $M=3.242, SD=0.7502; p<.05$. Also, women's empowerment is affected by unemployment as the variable was found to be moderately correlated, $r=0.641; p<0.05$, $M=3.603, SD=0.7079$. In concluding the study, therefore, they recommended that for their families and society to reap the benefits of economic development and poverty reduction, investments in and empowerment of women both economically and socially is inevitable.

Acha (2014) conducted a study on 'Trend and levels of women empowerment in Nigeria'. In this study, it was indicated that economic planning will be difficult without the knowledge of women's literacy, education, and employment status as these are strong factors of population change. Furthermore, the study revealed that the knowledge of population details such as literacy rate, education, and employment of women goes a long way in enhancing economic planning, women's empowerment and subsequent development it engenders. The results show that there is a disparity between women and men's education according to household economic status in poorest households where 40 percent of men are literate, compared to 13 percent of women. This is similar to results obtained from variables like occupation, agriculture, etc. in Nigeria.

Employment is identified as one source of economic empowerment for women but Acha (2014) in the study based on the data used indicated that in the North West of Nigeria for instance 54 percent of men are currently employed as against 46 percent of women, which show that the number of educated women is low, therefore, the realization of the 3rd Millennium Development Goal which is women empowerment can hardly be achieved if nothing is done to improve their literacy rate, educational attainment, and employment rate.

3.0. Methods

3.1. Research design

The study adopted a qualitative research design and will particularly use the interview and Focus Group Discussion (FGD) methods.

3.2. Study setting

The study setting of this research will be in Plateau State, in the North-Central geopolitical zone of Nigeria. Areas to be covered will include Bassa, Jos-South, Mangu, Bokkos, Langtang-North, and Shendam LGAs respectively. These are selected out of the seventeen (17) LGAs where the Development Exchange Centre (DEC) is operational in Plateau state. A sample will be drawn from the LGAs mentioned earlier; two each, out of the three (3) senatorial districts comprising of Northern, Central and Southern zones.

3.3. Target setting

The target population of this study will be women groups who are beneficiaries of different loan facilities from the Development Exchange Centre in areas where it is operational as mentioned above. This will be the study population.

3.4. Sample size determination

The study proposed to use 180 participants, particularly women who are beneficiaries of DEC loan facilities in Plateau state.

The analysis of this sample size (n-180) is that 90 participants will be interviewed while another 90 participants will participate as Focus Group Discussion panelists at different groups across the entire study setting. For interview, the sample size(n-90) include Jos south(n-20),Bassa(n-10), Mangu(n-15), Bokkos(n-15),Langtang-North(n-10) and Shendam (n-20).For Focus Group Discussions, the sample size(n-90) include Jos South(4 groups with 5 panelists each), Bassa (2 groups with 5 panelists each), Mangu(3 groups with 5 panelists each), Bokkos(3 groups with 5 panelists each), Langtang-North(2 groups with 5 panelists each)and Shendam(4 groups with 5 panelists each).

3.5. Sampling Technique

The stratified sampling will be used in this research. Elements to be stratified will include marital status, education, occupation, and income.

3.6. Instruments for data collection

The Semi-Structured Interview (SSI) and the Focus Group Discussions (FGDs) will be used as instruments for data collection. With the aid of two research assistants, to be recruited for this matter, the interviews will be carried out. The SSI is preferred for this study to allow the respondents to think and reflect before they answer questions. Through this, they can express themselves fully without some form of restriction. Also, questions will be open-ended so the respondents are not restricted by the researcher to yes or no answers.

The use of the FGD is also appropriate for this study based on the fact that it is an inexpensive and fast method of acquiring valuable data. People who belong to the same group are more comfortable in voicing their views in each other's company than when alone with the researcher, therefore a discussion between participants stimulates their thoughts and reminds them of their thoughts regarding the subject of research. While individuals along with the researcher have a chance to ask questions which help produce more information, they can build on the answers of each other. The researcher can clarify grey areas or clashes among panelists and ask about their diverse opinions.

3.7. Procedure for data collection

3.7.1. Interview method:

- ✓ Permission will be requested from the authority or management of each specific study site to collect data.
- ✓ Informed consent will be requested and obtained from participants.

- ✓ The interview participants will be contacted one-on-one for just one session in each case.
- ✓ Their responses to the interview questions will be appropriately documented by research assistants.
- ✓ After the interview, each participant will be appreciated for their time and kind participation.
- ✓ The data resulting from interview will thereafter be collated and transcribed for onward analysis.

3.7.2. Focus Group Discussion method:

- ✓ The Focus Group Discussion panelists will be selected with their consent to participate.
- ✓ They will be assigned a group consisting of 5 members in each case.
- ✓ While the panelists will be told to freely express themselves, the researcher will serve as facilitator, whereas, the recruited research assistant will help with recording and documentation during each session.
- ✓ At the expiration of the discussion time, the researcher will appreciate all the group members for their time and participation in the study.
- ✓ Data resulting from the recorded and documented information will be studied and transcribed as the study data.

3.8. Method of data analysis

Data collected with the instruments mentioned above will be edited to ensure accuracy. The data will be analyzed using statistical methods such as percentages, and frequency tables to reduce the raw data into manageable proportions.

4.0. Results and Analysis

In this research, two instruments were used to collect raw data from the field- the Semi Structured Interview (SSI) and the Focus Group Discussion (FGD). The SSI and FGD consisted of an interview schedule of fourteen (14) questions which was flexible and comprised of information on personal characteristics of respondents, knowledge on DEC's interventions and its impact on women's economic empowerment and if the intervention has positively affected their lives and that of their families. Also, their feelings about the DEC's mode of operation and how this can be improved was revealed. The questions were personal to reveal the actual social behavior of the respondents.

Interviews and FGDs were conducted among 180 women; clients of DEC who have benefited from various loans offered by the Centre, ranging from housing, educational, and micro, agricultural, acquisition of land and home assets, on-lending and small and medium enterprise loans. The interview sessions and group discussions were carried out during the researcher's call at various times and places comprising business premises and homes of clients in the three (3) senatorial districts of Plateau state. This data collection was done between the hours of 8:30 AM and 6:00 PM on selected days throughout the duration which lasted four (4) weeks. On each of the days, the two instruments were administered. The researcher visited the participating groups to ensure that the procedure for administering the instruments was carried out.

4.1. Findings and discussions

To ensure the checking and completeness of questions and accuracy of information, the handling and editing of data collected was manually done. The analysis was done to associate results as it formed the basis for stating various degrees of relationship as regards the dependent (Y) and the independent (X) variables. From the analysis, conclusions were drawn and highlighted. Development was used as the dependent variable while individual variables consisting of age; gender variable consisting of marital status, and socio-economic variables consisting of education, occupation, income among others were used as independent variables. The research is focused on how development depends on and is influenced by women's economic empowerment shrouded in the independent variables already mentioned. Frequencies of responses converted to form percentages were used to provide a sociological explanation of the existence of any relationship between the dependent and independent variables. The response rate for the field exercise is shown in table1.

Table 1. Response rate

Sample size	180
Total number of interviews conducted	90
Total number of FGDs held	18
Response rate	100%

The above shows the 100% response rate with a total of 90 interviews conducted and 18 Focus Group Discussions held with five panelists in each group, given a total of 90 panelists. Manual coding was employed because it saved costs and also encouraged familiarity with the responses. The responses to the questions did not prove too problematic since there was a face to face interaction which gave room for further explanation where questions were not well understood. An added advantage is the researcher's good command of Hausa language which helped in interpreting the questions where respondents did not understand or speak English. It also created a good rapport needed to solicit cooperation from some respondents.

4.2. Data organization

This phase concerns itself with bringing out the relevant variables and organizing them in a manner that will make subsequent analysis possible. A general description of the sample size is categorized into age distribution, marital status, occupation, income on a weekly or monthly basis, and educational attainment. The categorization technique used is considered suitable for this study. This is done using frequency distribution tables comprising of the frequency and percentages of the sample size grouped into the various categories.

Table 2. Age distribution

Age	Frequency	Percentage (%)
20-29	14	7.7
30-39	48	26.7
40-49	90	50.0
50 above	28	15.6
TOTAL	180	100

From the data collected, **table 2** above shows that 7.7% of the sampled population is below age 30, while 26.7% is between the ages of 30-39. While 50.0% fall into the 40-49 category, 15.6% is above the age of 50. This has significance. It implies that a greater percentage of the sampled population fall between the category of those who are active adults.

Table 3. Marital status

Marital status	Frequency	Percentage (%)
Never married	10	5.6
Married	140	77.8
Separated	4	2.2
Divorced	4	2.2
Widowed	22	12.2
TOTAL	180	100

Table 3 shows that there is a lesser percentage of those who are either single, separated or divorced totaling 10% of the sampled population, while those who are widowed are 12.2% which is slightly above that. However, more than half the sampled population 77.8% are married women, signifying that the majority of those who struggle to gain economic empowerment are women who have families to cater for. This agrees with the thought of the Nigerian Gender Budget Network (NGBN 2009).

Table 4. Occupation

Occupation	Frequency	Percentage (%)
Unskilled	6	3.3
Semi-skilled	144	80.0
Skilled	30	16.7
TOTAL	180	100

The data collected shows that a small percentage of the sampled population 3.3% is unskilled workers mostly made up of farmers and housewives.

While more than half of the sampled population 80.0% is made up of women engaged in training, tailoring, clothing and textile, storage, brewing, food selling, and the like, which falls under the category of semi-skilled workers, 16.7% are skilled workers who are mostly civil servants, teachers and some working in private companies. This shows the majority of the women are self-employed, struggling to meet up their daily demands.

Table 5. Income

What will you say is your average income on a weekly or monthly basis?	Frequency	Percentage (%)
Not sure, no savings	28	15.6
₦4,000 and below	20	11.1
₦5,000 - ₦10,000	50	27.7
₦11,000 - ₦20,000	36	20.0
₦21,000 - ₦30,000	18	10.0
₦31,000 and above	28	15.6
TOTAL	180	100

The income level is a very important index in the determination of the correlation between women's economic empowerment and development. For this study, the high-income level category consists of those earning from ₦31,000 and above, while the middle category consists of those earning between ₦10,000 to ₦30,000 per month. The low-income earners' category falls between those earning ₦5,000 and below. From data collected as shown in table 5 above, 15.6% fall into the high-income category. The combination of the percentages of those who are middle-income earners is 47.7%, while 11.1% fall into the low-income earners' category. Yet another category (those who are not sure of their income) is 15.6, a percentage higher than the low-income earners. The implication here is that poverty still looms over these women who are not earning much to cater for their families and personal needs as Stomp (1990:25) shares this thought.

Table 6. Educational attainment

Educational qualification	Frequency	Percentage (%)
No formal education	14	7.8
Primary school	30	16.7
Secondary school	74	41.1
Tertiary/university	42	23.3
Adult education/Islamiya	20	11.1
TOTAL	180	100

As shown in **table 6**, 7.8% of the respondents, lack any form of education in the formal sense, 16.7% went through primary education, 41.1% were able to attend secondary education although some dropped along the way as they couldn't cope or were forced into marriage at an early age.

Table 7a. Distribution of respondents by knowledge about DEC's loan facilities

Have you heard about DEC's loan facilities?	Frequency	Percentage (%)
Yes	178	98.9
No	2	1.1
TOTAL	180	100

As indicated in **table 7a**, two (2) respondents (1.1%) accounted for the least number of those who have not heard about DEC's loan facilities. Those who have heard about it accounted for 178 (98.9%) of respondents. This explains the fact that most of the respondents in these parts of Plateau State know about DEC's loan facilities.

Table 7b. Distribution of respondents by knowledge about DEC's loan facilities.

Which ones do you know about?	Frequency	Percentage (%)
Microloan	79	43.9
Small entrepreneur	3	1.7
Home assets	4	2.2
Housing	21	11.7
Education	15	8.3
Agricultural loan	58	32.2
TOTAL	180	100

It was also discovered that respondents have different views about their knowledge of DEC's loan facilities. 43.3% accounted for those who know about the microloan, 1.7% know about small entrepreneur, 2.2% know about home assets, 11.9% know that DEC provides housing loan, 8.3% know about the education loan, while 32.2% accounted for respondents who know about the agricultural loan. By these statistics, there is an indication that a majority of the women access the micro and agricultural loans.

Table 8. Distribution of respondents by types of loans they have benefitted from

Kindly mention the loans you have benefitted from	Frequency	Percentage (%)
Microloan	94	52.2
Educational loan	4	2.2
Agricultural loan	22	12.2
Housing loan	2	1.1
Others	58	32.2
TOTAL	180	100

Table 8 shows that respondents have benefitted from different types of loans. 52.2% accounted for those who benefitted from the microloan, while a smaller percentage (2.2%) accessed the educational loan. 12.2% benefitted from agricultural loan and another smaller percentage (1.1) accounted for those who accessed the housing loan. Meanwhile 32.2% fall under the category of those who benefitted from other loans such as small entrepreneurs, on-lending, home assets e.tc. There is an indication here that a majority of the respondents benefitted more from the microloan which is the commonest of all the loan products.

Table 9. Distribution of respondents by enhancement of their well-being and that of their families

How has that enhanced your well-being and that of your family?	Frequency	Percentage (%)
Payment of children's school fees	58	32.2
Enhanced feeding	21	11.7
House rent/building	10	5.6
Growth in business	49	27.2
Savings/helping others	42	23.3
TOTAL	180	100

Respondents were asked questions on how the loan facilities from DEC have enhanced their well-being and their families. Findings in Table 9 indicate 32.2% of respondents accounted for those whose finances were enhanced as a result and they were able to pay their children's school fees and other educational needs. 11.7% account for those who can now feed themselves and their families well. While 5.6% can pay their house rents or completed their buildings, 27.2% experienced growth in their businesses with a wider profit margin. Also, 23.3% were able to have savings of their own and assist others. From this data; there is an indication that a good percentage of respondents have experienced an improvement in the quality of life which is also positively affecting their families.

Table 10. Distribution of respondents by number of women they have introduced to DEC to access loan

How many women have you introduced to DEC?	Frequency	Percentage (%)
1-15	104	57.8
16-29	29	16.1
30 and above	33	18.3
Not at all	14	7.8
TOTAL	180	100

In the area of the number of women that respondents have introduced to DEC to access loan products, **table10** shows that 57.8% said they introduced between one to fifteen women, 16.1% introduced between sixteen to twenty-nine women, while 18.3% introduced above 30 women to DEC. However, a small percentage (7.8%) accounted for those who are yet to discuss DEC with other women and so have not introduced them to access loan. Although some within this category have the intention of talking to other women about DEC.

Table 11. Distribution of respondents according to their success story

What is your success story?	Frequency	Percentage (%)
My business is doing well and has expanded	62	34.4
DEC has helped me out of poverty	58	32.2
My family has benefitted	45	25.0
Yet to benefit from loan	15	8.3
TOTAL	180	100

Data collected on distribution of respondents on their success story indicates that 34.4% attest to the fact that their businesses are doing well and are expanding, while close to that 32.2% affirm that they have been lifted out of poverty by DEC. While 25.0% of respondents say their families have also benefited, a lower percentage accounting for 8.3% responded by saying they are yet to benefit from the loan products

Table 12. Distribution of respondents according to their expectation from DEC

What is your expectation from DEC	Frequency	Percentage (%)
Amount for starting microloan should be increased to ₦50,000	51	28.3
DEC should look into cases with genuine losses and revive insurance cover on clients	30	16.7
DEC should give souvenirs as end of year bonuses to its clients	30	16.7
DEC's staff should have a good working relationship with clients	31	17.2
Open up more loans to women	38	21.1
TOTAL	180	100

A study about the distribution of respondents according to their expectations from DEC as shown in **table 12** indicates that 28.3% of respondents expect the Development Exchange Centre to review upward the amount of money given to microloan beneficiaries who are starting for the first time whereas, 16.7 percent say that DEC should look into cases with genuine losses and duly compensate such. Also, the insurance cover on DEC's clients who benefit from loans should be revived to cater for losses when such cases arise. Another set of respondents who share the same percentage with the previous one expects DEC to give as bonuses, souvenirs at the end of the year. This is so that the women will be appreciated for their patronage especially those who have been faithful in loan repayment. While 17.2% say that staff of DEC should have a good working relationship with clients, 21.1% want DEC to open up more loans to women by creating awareness especially to women who are in the grassroots, in interior villages. The following responses from the group discussions held confirm this:

"May God help DEC. We need DEC to open up more loans to women especially the faithful ones. Other loans such as Building, entrepreneur, and the like" (Businesswoman, aged 30)

"DEC is trying but if they are willing to, they can make room for other bigger loans (Businesswoman aged 47)"

"I am grateful to DEC for empowering women. Poverty has been reduced. I desire that DEC should go further to the interior villages so that these women can also benefit". (Trader Aged 37)

"We want DEC to give us more than one loan at the same time" (Business Woman Hamdala Group)

4.3. Discussions

The review has shown that in Nigeria, women need more empowerment in all spheres of life, especially economic otherwise; they will continue to be marginalized. When women have economic empowerment, they can have a say over their lives, determine how they want to improve their well-being and deal with poverty which can lead to physical and psychological problems.

Poverty is a phenomenon that affects women worldwide. In Nigeria, a majority of the people who are affected by poverty are women and according to CIA (2017), more than 62% of Nigerians live in extreme poverty. National Bureau of Statistics (2016) indicates that 15% of Nigerians were poor in 1960; however, this percentage increased to 65.6% by 2010. Mark and Asheazi (2016) note that Nigerian women, in particular, are impoverished. Dormekpor(2015) notes that although poverty is experienced by both genders in developing countries, women have higher poverty rates, due to gender role expectations concerning traditional beliefs and practices relating to religion, cultural norms, and politics.

Women's economic empowerment is a critical issue that requires attention and intervention. Ajir (2002) agrees that the proportion of women in the formal sector is very minimal as this is noticeable in industries and the civil service. Despite some governmental steps towards equality, the effort is still a long way to go as women continue to earn far less than men, are less likely to make it to the top of the ladder in terms of career, and are more likely to spend their years in poverty (Bako and Syed 2018). For instance, Ugwuzor (2014) points out the poor economic development in Nigeria despite the abundant natural and human resources and attributes the phenomenon to gender inequality. Umukoro (2014) argues that Nigeria is diverse in terms of culture, religion, ethnicity and resource endowment. Gberebie (2014) argues that it is hard to achieve development in a patriarchal culture where women are denied leadership positions in the workplace, especially at higher echelons in organizations. While Modisane (2017) has highlighted the importance of leadership in the African context, there is an implication because marginalization is detrimental to women's development and the nation as a whole.

In terms of women's economic empowerment, a majority of the women struggle to gain access to resources to cater for the well-being of their families. Makama (2013) argues that women are mainly involved in petty trading, selling wares in the market and street hawking in urban areas. According to statistics, Makama (2013) points out that 78% of women are most engaged in the informal sector, which are farming and petty trading. Despite this, their contribution is not commensurate monetarily.

5.0. Recommendations and a way forward

As a step forward, towards a positive direction, more women NGOs need to spring up in Plateau State to aid the women in creating greater awareness about their contribution to national development. It is worthy of note that most women, especially in the grassroots, are engaged in a lot of economic activities that bring about growth in the country but they are hardly noticed or even involved in decision-making on issues that bother them. Thus, through the activities of women NGOs, statistics of women and their contributions, as well as case studies may be highlighted.

Also, contributions of women in both the informal and formal sectors of the economy need to be acknowledged and a reward system put in place so that from time to time; women who excel can be showcased as role models. This is another way of dealing with the issues of inequality as a way forward towards women's empowerment and development. While the government has taken steps in the past towards equality, it should make deliberate efforts at tackling discrimination against women in Plateau and Nigeria as a whole. There should be an urgent need for legal reforms and the government should implement positive actions to grant more women and girls education, employment and political representation with a specific focus on inclusion and empowerment of women. Gberivie et al. (2014) have pointed out that discrimination against women in Nigeria affects their performance and unless gender discrimination in employment and leadership is abolished, development will remain an evasive objective.

The issue of gender equality in employment in both public and private sectors across the federal, state and local levels should be revisited. Where government policies in this regard are put in place, positive action should be taken to ensure that women's full potential is utilized in education, employment, politics and most importantly the economy. As a way of intervention, the Development Exchange Centre (DEC) should network with other women NGOs to raise awareness and sensitize women especially those in the interior villages, while using approaches to open up more adult education centres for women. This will help deal with some cultural differences.

In terms of area of coverage, the Development Exchange Centre should expand to cover the thirty-six (36) States of the federation and the Federal Capital Territory. This should also take into consideration enlarging its manpower and working on the capacity of its staff to meet up with a larger responsibility and sustainability of the Centre.

For optimal performance, a department of Planning, Research, and Strategy (PRS) should be created in the Centre. This will positively enhance the activities of the Centre and deal with expectations from members and clients of DEC. It will also create a feedback mechanism where issues that bother on demands for creating more types of loan facilities, relationship between staff and members/clients of DEC, insurance policies and cover, and other pertinent matters can be attended to through meaningful strategies.

5.1. Conclusion

Poverty is a bane in every society but is particularly challenging in developing countries. Women are at the receiving end where economic, political, cultural and religious problems affect them and impede their development. The situation in Plateau State, Nigeria is not an exception because the women are still struggling economically and otherwise to survive hardship. Despite the government's efforts and the existence of anti-discriminatory laws, issues with women's economic empowerment persists due to the patriarchal culture and religious norms that have a strong influence on our society. For women to achieve full potentials in terms of economic empowerment and development, equal access to participation and decision-making in their social, political and economic life is paramount. The government needs to review legislation and amend some of the laws that impede gender equality. To attain women's economic empowerment and development, advocacy and sensitization are keys as a way forward.

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