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ASSESSING THE EFFECT OF ECONOMIC EMPOWERMENT PROGRAMMESON WOMEN IN RURAL COMMUNITIES OF OSUN STATE, NIGERIA.

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Abstract
The paper assessed the effect of economic empowerment programmes on women in rural communitieswithinthestudyarea. It explored the effect of economic empowerment programmeson women in rural communities of Osun State, Nigeria. The study adopted both primary and secondary sources of data collection. The study revealed that economicempowermenthasaneffectonwomeninrural communities of Osun State, Nigeria (chi-square (X^2) table at 0.05 or 5% level of significance is 0.816.). The paper highlighted some recommendations and concluded that one of the most important steps in promoting inclusive and sustainable development in Osun State, particularly in economic development is the empowerment of women, especially in rural areas.

Keywords: Women, Economic Empowerment, Rural Development, Osun State, Nigeria.

Introduction

Women's empowerment is a key objective in development efforts. The term women empowerment was coined by the third-world feminist and women organization in 1970 to establish a framework for women's empowerment and advance the struggle for social justice and gender equality by transforming social, political, and economic institutions on a global level as well as national level (Huis, Hansen, Otten, and Lensink, 2017). The notion that women can contribute to socio-economic growth in society facilitates the need to empower women. Women encounter an array of barriers in society that undermine them, women are constrained by their reproductive obligations as well as cultural standards, principles, and convictions that society uses to distinguish between women and men (Lawless, Cohen, McDougall, Orirana, Siota& Doyle, 2019).

Empowering women is a prerequisite for ensuring a better society in Nigeria, this is a result of the crucial role that women play in sustainable development. Igbolekwu, Arusukwu, Nwogu, Rasak, Asamu, &Osueke (2021) asserts that the absence of gender equality in Nigeria has resulted in the marginalisation of women's contributions to the development process. Nigerian society suffers when women are denied the opportunity to grow up and become responsible members of society (Badejo, 2013). There have been several efforts to empower women. These efforts are initiated by the government and non-governmental actors to improve the status of women in the country. These efforts include providing women access to education, encouraging women to participate in economic activities, motivating women to get involved in politics, and examining legislation on the roles of women in economic development (Okeke, 2015).

In Nigeria, women population constitute almost half of the entire country's population. In 2023, the female population was reported at 49.44 (Trading Economics, 2023). It is observable that these numerical advantages have not translated into equality in society. Women have enormous potential to create a new economic system, aiding the acceleration of social and

political advancement, and ultimately improving society (UN Women, 2023). In terms of involvement in economic activity, rural women outperform males, rural women are at a disadvantage because of the industry's persistent gender imbalance, which lowers their productivity (Agu, 2007). Challenges that hinder women's empowerment include low levels of education and income, poor economic conditions for Nigerian women, unequal access to education, limited access to land, lack of self-confidence among women, lack of data on women's ownership, control, and management of land, and men's perceptions of the importance of women's participation in development in Nigeria generally and Osun State in particular. This has made it challenging to identify the areas in which women need adequate support. This makes it more difficult to develop policies that would address the disadvantages that women face now and in the future (Food Policy Research Institute, 2014).

In pursuance of empowering women, Studies have identified various gender development-based interventions as a precondition for securing a better society in Nigeria. Although some economic empowerment initiatives such as micro-credit programmes, and skill training centers exist in Osun State, Nigeria, the impact of these initiatives on women's empowerment has not been adequately examined. Previous studies have highlighted the variations in how these women's empowerment and development programmes are outlined, the micro and macro levels are frequently outlined, but the intermediate levels particularly at the community level have received less empirical attention, hence this study on the impact of economic empowerment programs on women in rural communities of Osun State, Nigeria.

Methodology

The study utilized both primary and secondary sources of data collection. Primary data were collected through the administration of questionnaires, while secondary data were collected from the publication of relevant books, journals, and newspapers. A multistage sampling technique was employed for the study. In the first stage, Osun State was purposively selected because of the vast number of women's economic empowerment programmes in the state. At the second stage, all local governments in Osun State were grouped into three senatorial districts, namely; Osun East, Osun West, and Osun Central. In the third stage, Krejcie and Morgan's sample size table was used to obtain 384 respondents. In the fourth stage, proportionate sampling was used to administer the questionnaire to respondents. The distribution is as follows: Osun East: Ife South Local Government (Omi Fifun and Araromi) (121); Osun Central: Ifedayo (Okeila and Ora) (121); Osun West: Aiyedaade (Wakajaye and Ode Omu) (122). The validity of this instrument was affirmed by the researcher supervisors, experts, and other senior academic researchers in the area of behavioral sciences as well as tests and measurement.

Literature Review

Women Empowerment

Women's empowerment has gained momentum in the context of women's growth since the mid-1980s. Empowerment has historically been described by a variety of names, such as welfare, civic engagement, upliftment, and poverty alleviation. Empowerment is seen to be a solution for a variety of societal issues, including overpopulation, environmental degradation, and the poor status or condition of women (Adesanya, 2011). Empowerment is a tool for poverty eradication, low political participation, and improved literacy rate. The process of giving women the physical and mental abilities, strength, or skills they require to function effectively in their social environments is referred to as women's empowerment (Akomolafe, 2006). Women empowerment is an approach through which women who have traditionally been the most discriminated against attain gender equity,

The concept of women's empowerment emerged from the feminist movement, which advocated for women to be granted the freedom to direct their own lives and establish their own goals for what to do and how to accomplish the goals including activities that influence them (Okpoko, 2010). Hossain, (2015) posits that empowerment is not just a mental shift, it manifests as a change in behavior that the outside world must recognize, react to, and try to accommodate. Empowerment is a gradual process that should begin and entail exploring different aspects of oneself as well as learning to use one's mental and emotional faculties to accomplish goals. Women's empowerment is initially envisioned as raising awareness with an emphasis on enhancing gender equality, followed by the development of capacities and skills to ensure that women can participate effectively in present and future decision-making, as well as the organization of women into groups that take action to enact desired changes (Batliwala, 2013). Women's empowerment is the process of providing women with greater access to stable employment and other forms of financial stability.

Women's Economic Empowerment

Women's economic empowerment is essential to achieving women's rights and other development goals including economic growth, poverty alleviation, health, education, and welfare. (Golla, Malhotra, Nanda, & Mehra, 2018). A woman is considered to be economically empowered when she can decide and carry out financial decisions, as well as has the potential for economic development and growth. Women's economic empowerment is the ability of both men and women to participate, contribute, and benefit from the economic development process in a way that acknowledges the significance of their work, their notable contributions, and their dignity as well as facilitates negotiations for a more equitable distribution of the rewards of economic growth and development (Eyben, Kabeer, and Cornwall, 2008). Women's economic empowerment promotes the economic growth of the nation, women's access to financial services, jobs, real estate, other productive assets, skill development opportunities, and market knowledge.

Women's economic empowerment and participation are essential to promoting women's rights, granting them control over their lives, and influencing society. Women's economic empowerment aims to establish societies that are just and fair, to achieve inclusive and fair economic growth, women must be economically empowered. Women are strong and innovative economic agents who consistently overcome constraints based on gender discrimination to improve the health, education, and financial security of their families (Okereke, 2010). The full economic engagement of women promotes national development and sets wider development objectives for economic progress.

Women's economic empowerment is the process that allows women and girls to transition from having little control over their lives and economies to having the information, resources, and opportunities needed to compete fairly in markets as well as the authority to manage and benefit from economic gain (Ekesionye and Okolo, 2012). Women's economic empowerment is an effective catalyst for change, it could result in gender equality and other advantages that benefit women, their families, communities, and nations as a whole (SDG, 2015). Women's economic empowerment consists of three key components, which are; access to resources like income and assets, control over, and benefits from economic growth, and decision-making authority. When women have a source of income, the ability to choose where, when, and how to spend their money, and the capability to take intentional action and pursue goals without the danger of violence or punishment, they are firmly on the path to being a powerful independent economic participant (Danjuma, Muhammad, and Alkali, 2013).

Women's Economic Empowerment Programmes in Osun State

In Osun State, there have been various empowerment and economic empowerment programmes to alleviate women from poverty. The ministry that is charged with matters relating to women and children in Osun State is the Ministry of Women Affairs and Child Development. This ministry is charged with rural economic empowerment of women at the grassroots level. Some of the areas of work include managing all issues about women, women's empowerment through the creation and development of women's cooperative groups, women's education (the establishment and management of vocational training facilities), promotion and provision of small-scale industries and commercial operations among women's groups in collaboration with the Ministry of Cooperatives and Empowerment (Osunstate.gov.ng).

The various economic empowerment programmes in Osun State are centered on eliminating women's discrimination in society, alleviating women from poverty, and improving their standard of living. Some of these programmes are explained below:

i. **AFEEDi:** This is a non-profit organization in Nigeria, with the mission of maintaining and encouraging peace and prosperity in Africa, AFEEDi empowered hundreds of women through its program dubbed AFEEDi Women for Economic Freedom. The objective of the program according to the organizers was to advance economic freedom among the most severely underrepresented and economically disadvantaged gender at the local level. The goal of the initiative was to empower women to become economically valuable members of their communities and self-sufficient individuals. The objectives of this programme were accomplished by exposing women to economic freedom ideas and increasing their competence in practical skills. The Osun State Ministry of Women recommended a large number of participants (AFEEDi, 2021).

ii. **The National Center for Women Development (NCWD):** In collaboration with the Osun State Ministry of Women and Children Affairs, the National Center for Women's Development (NCWD), held a 5-days training on ICT infrastructure and empowerment training for women, girls, and youth. The objective of the initiative was to reduce the problem of unemployment in society and also give the participants the chance to care for their families whenever the need arises. One of the skills needed by women to stop them from pursuing white-collar jobs and becoming independent is ICT infrastructure and empowerment programmes. The National Center for Women's Development focuses on educating women in fields where males predominate to improve their status in society (Adereti, 2022).

iii. **Osun Youth Empowerment Scheme (OYES):**Ogbeni Rauf Adesoji Aregbesola fulfilled a manifesto promise to the people by introducing the Osun Youth Empowerment Scheme on December 17, 2010, less than 100 days after taking office as governor. The program is a rotating 2-year volunteer program open to both males and females in Osun State. At the start, 20,000 volunteers are empowered by the OYES programme throughout the state's 31 Local Government Areas, including Ife East Area Office. In addition, the empowerment scheme is a purposeful effort to revive the State's stagnant economy, the empowerment program also takes a bold and ground-breaking stance against young restiveness, unemployment, and possible criminal inclinations (Osunstate.gov.ng).

iv. **Osun Rural Enterprise and Agricultural Programme (OREAP):** The Osun Rural Enterprise and Agriculture Program, also referred to as O-REAP, was created and is being implemented by the State of Osun to aid agricultural growth. The main economic driver in Osun State is agriculture, however very little has been accomplished throughout the years to build on this foundation to transform and improve the State's economy by using agriculture as a catalyst. The State's O-REAP initiative aims to modernize agriculture and promote economic development (Osunstate.gov.ng).

v. Life Above Poverty Organization (LAPO): LAPO is a nonprofit community development organization that is non-governmental, with an emphasis on empowering those who are economically disadvantaged and vulnerable (lapo-ngo.org).

Findings of the Study

Table 1 revealed the socio-demographic features of the respondents. It shows that the respondents are mature, knowledgeable, and well-positioned to assess the effect of economic empowerment programmes on women in rural communities of the study area.

Table 1:Socio-demographic characteristics

Variables	Frequency (n)	Percentage (%)
Age (years)		
Below20	69	19.27
21-30	156	41.92
31-40	100	27.34
41-50	39	11.45
Total	**364**	**100**
Sex		
Male	173	47.7
Female	191	52.3
Total	**364**	100
Marital status		
Single	83	22.91
Married	216	57.55
Divorced	30	9.12
Widow	35	10.42
Total	**364**	**100**
Educationalstatus		
WASSCE/SSCE/GCE	166	45.1
OND/DIP	69	19.5
B.SC/HND	129	35.4
M.A/M.sc	0	0.0
Ph.D	0	0.0
Total	**364**	**100**
LGAofResidence		
Aiyedaade	122	33.8
Ifedayo	121	33.1
IfeSouth	121	33.1
Total	**364**	**100**
Occupation		
Trader	73	20.1
Tailor	66	18.2
Barber	72	19.8
Civil servant	39	11.2
Farmer	114	30.7
Total	**364**	**100**

Table 2 Assess the Effect of Economic Empowerment Programmes on Women in Rural Communities of the Study Area

Assertion	Strongly Agreed	Agreed	Disagreed	Strongly Disagreed	Remarks
	F(%)	F(%)	F(%)	F(%)	
Economic empowerment programs haveincreasedwomen'saccesstocredit and financial services in rural communities in the study area	74 (20.5)	148 (39.9)	78 (21.6)	64 (18.0)	Agreed
Economic empowerment programs led to increased participation of womenindecision-makingprocesses intheirhouseholdsandcommunities In the studyarea.	106 (28.9)	113 (30.7)	43 (12.5)	102 (27.9)	Agreed
Economic empowerment programs havebeenincreasingwomen'sincome levelsinruralcommunitiesinthe Studyarea.	110 (29.9)	159 (42.7)	67 (18.8)	28 (8.6)	Agreed
Economic empowerment programs have been implemented in rural Communities in thestudy area.	24 (7.6)	188 (50.2)	120 (32.6)	32 (9.6)	Agreed
Culturalandsocialnormshaveshaped women'sparticipationineconomic empowerment programs in rural Communities in thestudy area.	80 (22.2)	108 (29.4)	133 (35.9)	43 (12.5)	Disagreed
Economic empowerment programs haveaffectedwomen'soverallwell-being, including their health, education,andsocialstatusinrural communities in thestudy area	114 (31.4)	139 (37.8)	110 (30.5)	1 (0.3)	Agreed

Table 2 presents the effect result of the economic empowerment programme on women in rural communities of the study area. In an attempt to achieve this objective, the respondent was asked to either agree or disagree. From Table 2, it was revealed that 74 (20.5%) of the respondents strongly agreed that economic empowerment programs have increased women's access to credit and financial services in rural communities in the study area. A supporting trend of 148 (39.9%) of the respondents ordinarily agreed with this claim. However, 78 (21.6%) of the respondents disagreed, while 64 (18.0%) of the respondents strongly disagreed with the claim. The implication of this is that women's access to lending and monetary services has grown in rural communities within the study area as a result of economic empowerment programmes. This finding is consistent with previous studies that have shown that access to credit and financial services is essential for women's economic empowerment, particularly in rural areas. Economic empowerment programs often provide women with

access to credit and financial services, which enable them to invest in their businesses, expand their operations, and improve their livelihoods (Asian Development Bank, 2022).

More so, 106 (28.9%) of the respondents strongly agreed that economic empowerment programs led to increased participation of women in decision-making processes in their households and communities in the study area. This was complemented by 113 (30.7%) of the respondents who ordinarily agreed. However, 43 (12.5%) of the respondents disagreed, while 102(27.9%) of the respondents strongly disagreed with the assertion. The majority of the respondents agreed that economic empowerment programs led to increased participation of women in decision-making processes in their households and communities in the study area. This affirms with Sariyev, Loos, Zeller, & Gurung, (2020) that women who have access to income-generating activities and financial resources are more likely to have a say in important household decisions, such as spending on children's education and healthcare, and investment in household assets. Additionally, these women are also more likely to participate in community decision-making processes.

Concerning the assertion that the economic empowerment programs have been increasing women's income levels in rural communities in the study area, it was discovered that those who strongly agreed with this claim were 110 (29.9%) of the respondents. This was supported by 159 (42.7%) of the respondents who agreed to it. However, 67 (18.8%) of the respondents ordinarily disagreed, while 28 (8.6%) of the respondents strongly disagreed with the assertion. This shows that economic empowerment programs have been successful in increasing women's income levels in rural communities. This affirms Raghupathi, & Raghupathi (2020) that economic empowerment programmes provide women with access to training, financial resources, and market opportunities to start or grow their businesses. As a result, women have been able to generate income and contribute to the economic growth of their households and communities. The increase in income levels has also improved the standard of living for these women and their families, allowing them to afford better food, healthcare, and education. Furthermore, the economic independence gained through these programs has given women greater decision-making power within their households and increased their social status in their communities (Soetan, &Obiyan, 2019).

Table 2 showed that a few of the respondents 24 (7.6%) strongly agreed that economic empowerment programs have been implemented in rural communities in the study area. This claim was complemented by 188 (50.02%) of the respondents who ordinarily agreed. However, 120 (32.6%) of the respondents disagreed, while 32 (9.6%) of the respondents strongly disagreed with this claim. The significance of this distribution to the assertion is that economic empowerment programs have been implemented in rural communities in the study area. Economically, the Osun State government has implemented various programs aimed at supporting women in entrepreneurship and small business development. This includes access to credit facilities, business training, and mentorship programs. The state also provides support to women-owned cooperatives and associations, which provide opportunities for collective economic empowerment.

Presented in Table 2, showed that 80 (22.2%) of the respondents agreed that cultural and social norms have shaped women's participation in economic empowerment programs in rural communities in the study area, and 108 (29.4%) of the respondents strongly agreed with this assertion. However, 133 (35.9%) of the respondents disagreed while 43 (12.5%) of the respondents strongly disagreed with the claim. The implication of this is that cultural and social norms have not shaped women's participation in economic empowerment programs in rural communities in the study area. This contradicts the findings of Hyun, (2022) that

societal and cultural norms have an enormous effect on how women participate in economic initiatives empowerment. Societal and cultural norms can be both a barrier and a facilitator, influencing how they access opportunities, resources, and agency.

Table 2 showed that 114 (31.4%) of the respondents strongly agreed that economic empowerment programs have affected women's overall well-being, including their health, education, and social status in rural communities in the study area. This was supported by 139 (37.8%) of the respondents who ordinarily agreed to the claim. However, 110 (30.5%) of the respondents disagreed, while 01 (0.3%) of the respondents strongly disagreed. The analysis showed that economic empowerment programs have affected women's overall well-being, including their health, education, and social status in rural communities in the study area. This affirms the findings of Wei, Sarker, Żukiewicz-Sobczak, Roy, Alam, Rabbany, and Aziz (2021) that women's empowerment has a great influence on health, nutrition, education, and the overall well-being of societies as well as on the children and households.

Hypothesis Testing

The hypothesis tested for this study is expressly stated as:

$H_{o:}$economic empowerment programmes has no effect on women in rural communities of Osun State, Nigeria.

Table 3 Economic empowerment programmeshas no effect on women in rural communities of Osun State, Nigeria

Chi-Square Test			
	Value	**Df**	**Asymptotic Significance (2-sided)**
PersonChi-Square	5.204[a]	9	.816
LikelihoodRatio	6.180	9	.722
Linear-by-LinearAssociation	.071	1	.790
NofValid Cases	384		
a.8cells(50.0%)have an expectedcount of lessthan5.Theminimumexpected count is .18.			

A chi-square test of independent was performed to determine whether the economic empowerment programmes has no effect on women in rural communities of Osun State, Nigeria. The study claims economic empowerment programmes significantly affect women in rural communities of Osun State Nigeria, X^2 (9, N = 384) = 5.204, p = .816. It can be observed that the p-value of the chi-square test is statistically significant at 1. To this end, the null hypothesis (H_0) would be rejected.

Policy Implications and Recommendations

Empowering women in Osun State, particularly in rural areas, is a crucial step towards promoting inclusive and sustainable development in the state, especially, in the economic development which will bring about gender equality. However, women in Osun State face significant challenges that limit their ability to participate fully in the economic empowerment

processes. These challenges include Gender imbalance, cultural and societal attitudes, limited access to education and skills development opportunities, economic marginalization, political underrepresentation, Government empowerment policy, and Citizen bad attitude towards sustaining empowerment. In conclusion despite the challenges, economic empowerment has an impact on women in rural communities of Osun State, Nigeria.Based on the findings of this study, the recommendations below were deduced from the research:

- Access to loans should be improved through micro loan disbursement and these loans should be made available for women to economically empower them more
- The implementation of economic empowerment programmes should be structured to fashion out gender imbalances and religious differences.
- Government empowerment policies should be adequately implemented and evaluated to achieve the set goals of empowerment programmmes.
- There should be strategic monitoring of the loan given to the women as an economic empowerment scheme to make sure the loan serves its intended purpose.

Limitations of the study and suggestions for future research

The limitation of this study was the inaccessibility to reach the total number of all women empowered by the women's economic empowerment programme. Therefore, the study relied on the perception of different stakeholders and the available assessed empowered women in the communities selected under the study. Future studies can be conducted on the role of women in participation in governance in the Nigerian Fourth Republic to explore the role of women's participation in economic development in the Nigerian Fourth Republic.

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