

EFFECTS OF WOMEN PARTICIPATION IN INCOME GENERATING ACTIVITIES ON WOMEN EMPOWERMENT IN UMUAHIA NORTH LOCAL GOVERNMENT AREA OF ABIA STATE.

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Abstract

This paper examines the effects of women participation in income generating activities on their empowerment in Umuahia North L.G.A of Abia State. The study sought to find out the extent to which women have access to capital for engagement in income generating activities and the extent to which women are economically empowered through their participation in income generating activities. The descriptive survey was conducted with the population of 400 registered women from 8 organizations that are involved in income generating activities. The entire population was used for the study as it was not too large. A 22 item structured instrument developed by the researchers was used for data collection. The data collected were analyzed using weighted mean. The study revealed that only few women have access to capital from formal lending institutions most of them depend on personal savings or other informal sources. The study also revealed that there is low participation of women in income generating activities thereby hindering their economic empowerment. It was recommended among others that Abia State government and other stakeholders should enact laws and policies that will abolish artificial and institutional barriers that inhibit women participation in economic activities.

Keywords: Empowerment, Women Empowerment, Economic Participation, Access to Capital

Introduction

Women empowerment through income generating activities have currently been an issue of considerable debate globally. Economic marginalization of women is alarming and evident in developing countries including Nigeria. According to Dormekpor (2015), marginalization in the form of gender inequality in economic empowerment has persistently become a massive social problem in developing countries. Women in different cultures are economically powerless because they are relegated as housewives who are good only in bearing and rearing of children and therefore dependent on their husbands' income. World Report (2012) confirmed this by stating that women in Middle East and North Africa region are often dependent on their

husbands for everything, economic activities inclusive, thereby limiting their participation in income generating activities. Traditionally, women are excluded from land and property inheritance in some African regions. Majority of the women who are involved in income generating activities are not credit worthy. The reason is that women do not have farmlands and landed properties to present to the banks as collateral or financial security. As a result, women cluster on small-scale businesses due to lack of capital. Women who are into income generating activities such as handicraft, shop keeping, food drying, processing and preservation, marketing of dairy products and other agricultural production, cannot expand their businesses or buy improved varieties of seeds, fertilizers for their farm and other inputs for their businesses due to the fact that they

depend on their personal savings, money from friends, loan from money lenders and relatives as their major sources of capital. This has led to the need to establish community based women organizations.

These organizations enable women who are into income generating ventures to organize themselves into self-help groups that can work together as a team to achieve women empowerment. For women to be economically empowered, they must be independent and self-reliant. In support of this view, Palaniyelu and Madhupriya (2014) state that women empowerment is the increase in the capacity of women to become more self-reliant and act in confidence. According to Bayeh (2016), women empowerment is all about allowing and equipping women to make lifedetermining choices across different issues. The empowerment of women translates to

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economic empowerment of families. Sida (2015) opines that women empowerment has strong bearings on poverty reduction, growth and human development. This was clearly supported by Yong (2015), the UNIDO Director General in his statement on International Women's Day, when he declared that empowering women is empowering humanity as it is not only a matter of human rights but also a precondition for sustainable development and economic growth, which are drivers of poverty reduction and social integration. In order to achieve this, the community based women organizations that are into income generating activities create a springboard for these women to be empowered economically. It is also assumed that women involvement in income

generating activities enhance skill acquisition, selfemployment, self-sustenance and self-reliance to the group members. Coonrod (2011) believes so much in such women organizations that he asserts that in unity there is strength; grassroots women's organizations and cooperatives provide women sustainable platforms for advocacy and mutual empowerment. Cornwall (2016) adds to this by stating that aside from financial empowerment, income generating activities bring about personal transformation as a result of the courage that comes from collectivity and sociality of shared struggle. However, it is widely accepted that income generating activities alone cannot bring about true women empowerment. Women need a transformation from the public gender stereotyped life cycle; they need a change from the socially misconstrued identity to a more improved self-worth and partners with their male counterparts as equals in social,

economic, political and other spheres of life. Bradshaw (2013) opines that it is not women income per se that is important but the extent to which they can through income generating activities move out of confined roles and see themselves differently. No wonder Muritala (2010) emphasizes that women empowerment can best be achieved and sustained through enlightenment campaigns, skill acquisition, functional literacy and numeracy. The above assertion portrays that for proper women empowerment to take place income generating activities needs to be combined with other components of real empowerment such as health, politics, literacy, numeracy and training.

In other words, absence of the above components results among other things to

women reliance on their husbands to market their products and keep their accounts, which most likely encourage powerlessness rather than challenging the basis of women subordination. Some researchers have argued that generation of income or economic empowerment will not automatically increase women's independence rather the use of multiple development strategies such as acquisition of literacy skills, training on accountability and access to participation in decision making. However, Carr, *et al.* 1996 (as cited in Basu & Basu, n.d. p.5) pointed out that economic empowerment has been the entry point for all overall empowerment of women if organized under a common platform. Therefore lack of linkage between income-generating activities and other components of social realities of women contradicts the good practice of current development action planning and implementation.

In addition, most of the income-generating activities of the women are operated at small-scale levels which are unlikely to provide the women sufficient savings and capital with which to organize themselves and others towards challenging and eliminating their own subordination. Nwachukwu, Chigbo and Ugwunadi (2017) opine that rural women are often characterized by high level of poverty, limited access to credit facilities, inheritance and poor education. Research has also shown that financial barriers and lack of access to capital have prevented women from achieving their economic potentials. It is a known fact globally that women lack equal access to credit, capital and productive resources. Women face discriminatory laws, regulations and business conditions as well as lack access to property rights, finance, training, technology, markets,

mentors and networks (U.S Department of State, 2016). In support of this view, Legese (2012) asserts that women's access to credit has been a major constraint on their ability to earn an income in most developing countries. Nigeria as one of the developing countries has some of their women facing such challenges. This situation has limited women's productivity in the income generating activities. If women can have access to capital, there will be enormous economic benefits to families and to the country as a whole. Kato and Kratzier (2013) emphasize that provision of access to capital for entrepreneurial activities significantly increase women ability and capacity to work independently which indirectly reduces their vulnerability to poverty. They further state that women's access to capital is a significant determinant factor to the magnitude of their economic contributions. It is a known fact that the greater the amount of income under women's control, the greater amount devoted to their children's education, health and nutrition. Aside from the above individual benefits of women, members of these income generating activities are socially and emotionally integrated. Niekerk and Niekerk (2009) assert that active participation of women in income generating activities brings about institutional, political, economic, physical and social development amongst women of these groups. This brings to mind, the number of women that are allowed to participate in economic activities.

Inadequate participation in economic activities is another challenge faced by women in most developing countries, Nigeria inclusive. There are certain cultural and social inhibitions on the women folks. Some cultures believe that women are only meant to be seen and not heard. Others believe that educational training of a woman is a

waste since she would be married out at certain age. Then in the process of performing her biological roles, she is equally denied access to work or any form of income generating activities in order to rear her children. This greatly limits women participation in decision making, economic, social and political activities. Studies have revealed that globally, women make up to 50% of the global population yet they own only 1% of the world's wealth. This is because most women experience unnecessary barriers that limit their ability to fully participate in the economy. Basu and Basu (n.d. p. 6) opine that some women are not permitted to go outside their homes though they are trained and skilled with particular business skills because of social restriction. According to Noreen (2011), women face many socio-cultural difficulties, legal barriers, lack of education and personal difficulties. According to the study carried out by UN women (2017), it was revealed that 73 economies out of 143 economies of the world have laws that restrict the types of jobs that women do and husbands can object to their wives working or accepting jobs. The study further revealed that women put in one to three and more hours a day on domestic chores more than men; that women in developing countries work more than men, with less time for education, leisure, political participation and self-care. This has directly impacted negatively on women's economic participation.

It is no gain saying that if women participate fully in the economies of the various countries, there will be enormous economic growth. Sustainable and inclusive economic growth will be unattainable without the participation of women fully in all spheres of economic activities including education and entrepreneurship. Chauhan (2016) declares

that in the history of human development, women have been as important as men. In fact, the status, employment and work performed by women in societies are clear indicators of a nation's overall progress. This simply means that without the full participation of women in economic activities, the economic growth of a country can be stagnated. It is also revealed by U.S Department of State (2016) that African women are the backbone of communities and the continent's greatest potential to unlocking economic growth. The U.S department of State (2016) further states that the untapped potentials of women remain a lost opportunity for economic growth and development which the world can ill afford. It is only through women economic participation that agricultural productivity, enterprise development at micro, small and medium level can be promoted. Aside from social and personal benefits, Emam (2016) reports the statement of deputy Prime Minister Economic Affairs in Jordan stating that enhancing women participation in the economy is a key to higher gross domestic product (GDP). This was also in tandem with the assertion made by the U.S.A Department of State (2017). They opine that unleashing women's economic potential and reducing gender barriers can bring about economic growth and stability and increase in the world's GDP as much as 28 trillion U.S dollars in the year, 2025, which is an enormous increment in the current world's GDP of 88,504.57 billion U.S dollars (<https://www.statista.com>). In this trend, giving adequate and necessary support to women to participate economically in Nigeria will bring a multiplier effect on the country's economy's GDP.

There seems to be an appalling level of gender inequality in access to capital and economic participation of women in Umuahia North Local Government Area of Abia State. Despite their involvement in income generating activities, they still seem to be disempowered. It could be due to insufficient self-help groups or cooperative associations. It could also be as a result of inability to have access to capital for engagement in income generating activities. Probably, they could be lacking the basic skills needed to participate or they are being limited by their spouses. Currently, there are eight community-based women organizations demonstrating their interest in income generating activities such as basket making, garri processing, oil milling, poultry farming, soap making and palm kernel cracking. The above activities are strategies that could empower women economically.

It is on realization of the above problems that an attempt was made to investigate the effects of women participation in income-generating activities on women empowerment in Umuahia North Local Government Area of Abia State.

Purpose of the Study

The main purpose of this study is to investigate the effects of women participation in income generating activities. Specifically, the study intended to:

1. find out the extent women have access to capital for engagement in income generating activities.
2. investigate the extent women are economically empowered through their participation in income generating activities.

Research Questions

The study sought to find answers to the following questions:

1. to what extent do women have access to capital for participation in income generating activities?
2. to what extent are women economically empowered through their participation in income generating activities?

Method

Descriptive survey design was used for the research work. The population for the study was 400 registered members of women in eight organizations that are involved in income generating activities in Umuahia North Local Government Area of Abia State. The entire population was used for the study. This was because the population could be fairly managed. A 22 item structured instrument developed by the researchers titled ‘_Effects of Women Participation in Income Generating Activities on Women Empowerment Questionnaire’ (EWPIGAWEQ) was used. The likert scale questionnaire was used for data collection. The questionnaires sought information on the extent to which women obtained capital from different sources and how they were satisfied with their participation in some income generating activities. They responded on a scale of Very High Extent, High Extent, Low Extent and Very Low Extent. The researchers visited each of the 8 women income generating organizations in the area to administer the questionnaires to the respondents during their weekly meetings. The distributed questionnaires were collected 7 days later during their next meeting, and out of 400 copies of the questionnaires distributed, 370 were recovered. The weighted mean was used to analyze the data collected on the two research questions. For the purpose of getting the acceptance criterion

mean, the calculation was done by adding all the weighted mean and dividing them by the number of weight as shown below:

$$\frac{10}{4} = 2.5$$

Consequently, the acceptance mean was 2.5; the implication was that any response that had a mean below 2.5 was rejected and any response above 2.5 was accepted.

Results

The results are presented according to the research questions and hypotheses that guided the study.

Research Question 1

To what extent do women have access to capital for participation in income generating activities?

Table 1: Women Access to Capital for Income Generating Activities.

S/No	Items	Rank	Remarks
1	Personal Saving	3.57	1st Accepted as important
2	Thrift society 2.70	4 th	Accepted as important
3	Co-operative society 1.85	10 th	Not accepted as important
4	Loan from commercial bank	1.48	11 th Not accepted as important
5	Daily contributions 3.28	2 nd	Accepted as important
6	Plough back profit 3.12	3 rd	Accepted as important
7	Loan from poverty eradication	2.51	7 th Accepted as important programme
8	Capital from relations/friends	2.50	8 th Accepted as important
9	Micro-credit grant 2.52	6 th	Accepted as important
10	International financial support	2.54	5 th Accepted as important (UNDP)
11	Funds from non-governmental organizations	1.89	9 th Not accepted as important

Table 1 shows the opinion of the respondents on international financial support, micro-credit grant, women access to capital for income generating loan from poverty eradication programme and activities to include: personal saving, daily capital from relations as the respective means contributions, plough back profit, thrift society, were greater than the interpretative norm of 2.50.

The highlight of the table revealed that the **Research Question 2** respondents agreed with eight out of the eleven To what extent are women economically items provided as women access to capital for empowered through participation in income income generating activities. generating activities?

Table 2: Economic Empowerment of Women through participation in income generating activities.

S/No	Items	-	Rank	Remarks
12	Participation of women in decision making in the economy	2.86	7th	Accepted as important
13	Allocation of shares to women in government privatization.	2.55	9th	Accepted as important
14	Women influencing economic activities.	2.96	6th	Accepted as important
15	Improving economic status of women	2.58	8th	Accepted as important
16	Promotion of women interest in income generating activities.	2.54	10 th	Accepted as important
17	Provision of facilities by government for income generation.	3.46	3 rd	Accepted as important
18	Implementation of policies relating to women economy.	3.58	2 nd	Accepted as important
19	Women's control of income generation	3.58	2 nd	Accepted as important
20	Training women on income generation	2.98	5th	Accepted as important
21	Support from the international organization.	3.70	1 st	Accepted as important
22	Active involvement of women in income generation.	3.05	4th	Accepted as important

Table 2 shows the opinion of the respondents on economic empowerment of women through participation in income generating activities: support from international organization, women control of income, implementation of policies relating to women economy, provision of facilities by government for income generation, active involvement of women in income generation, training women on income generation, women influencing economic activities, participation of women in decision making, improving economic status, allocation of shares to women in government privatization and promotion of women interest in income generating as respective means were greater than the interpretative norm of 2.50. The highlight of the table revealed that the respondents accepted ten variables out of the eleven items provided as economic empowerment of women through participation in income generating activities.

Discussion of Findings

The discussion is organized based on the results on women access to capital for engagement in income generating activities and women empowerment economically through participation in income generating activities.

The mean rating on women access to capital shows that only few women obtain credit from formal lending institutions. Most of the women depend on their personal savings or other minor sources. This could be as a result of lack of collateral, or some cultural traditions that limit their control over financial resources and money allocation. It could also be as a result of no source of steady income to enable them pay up any credit facilities from financial institutions. The result supports the earlier findings of Ukonu and Ehiabhi (2011) whose study revealed that access to capital especially start-up capital was one of the major challenges faced by female entrepreneurs. Their study further revealed that guarantees required for external financing sometimes are beyond the scope of the women's personal assets. And stereotyping and disconnection also affect women ability to gain access to finance. Shukurana and Adamu (2017) also corroborated with the findings of this study. They found out that women lack support from financial institutions rather the common sources of funds from women are mostly from personal savings or other informal sources.

The result of research question one also indicated that women organizations in income generating activities in Umuahia North have full knowledge of access to capital for income generating activities from financial institutions but surprisingly they are limited from enjoying this facility. This could be as a result of inability of these institutions to meet up with their expectations or the unattainable repayment procedures posed by these financial institutions to these women organizations. Though the findings of Gangadha and Malyadri (2015) showed that microfinance is a powerful tool in enhancing women empowerment but the findings of

Kafle (2015) revealed that microfinance sometimes are unable to meet these women's expectations and necessities and this could be as a result of the cumbersome repayment procedures of these credit facilities as revealed in the findings of Osaremen (2015). All these agree with the findings of the present study.

The result on economic empowerment of women through participation in income generating activities shows that international organizations are fully in support of women participation in income generating activities and this could be in the area of sensitization or awareness programmes in the removal of artificial and institutional barriers based on religion, culture or tradition which has hindered women from participating effectively and freely in economic activities. This result agrees with the findings of Okafor and Akokuwebe (2015) which revealed that certain systemic practices serve as obstacles to effective women participation politically, socially and economically and if government and other stakeholders should engage in programmes that would empower women there will be greater participation of women in all spheres of Nigerian society. The study also revealed that there is low participation of women in income generating activities which could be as a result of socio-economic limitations faced by these women. It could also be as a result of lack of training in keeping records of these economic activities. This result agrees with findings of Aliyu (2013) which revealed that though some women are in active economic function to better the lives of their families but there are acute infrastructural and socio-economic challenges facing these women and thereby limiting their participation. The findings of Kongolo (2009) also revealed that illiteracy, unemployment and poverty are equally factors that have limited women participation in economic activities.

Conclusion

The findings of this study reaffirm the need for a strong participation of women in income generating activities. This could only be possible if women can have access to capital for their income generating activities. The multiplier effects of their access to capital and participation in income generating activities will directly reflect in their families and in the society as a whole. A country with a high number of economically empowered women is on the right track for sustainable development.

Recommendations

Based on the results from this study, the following are recommended:

1. Abia State government and other stakeholders should enact laws and policies that will abolish artificial and institutional barriers that inhibit women participation in economic activities.

2. Public and private sectors should design and develop programmes that will encourage women participation in economic activities in Umuahia North L.G.A
3. NGOs should set up advocacy programmes that will serve as a sustainable platform for women in income generating activities in Umuahia North L.G.A and other stakeholders to interact and find solutions to the socioeconomic challenges faced by these women.
4. Formal lending institutions and banks should make it easier for women in income generating activities in Umuahia North L.G.A to have access to loans by reducing the interest rates and removing all other obstacles that make it difficult for them access to loans for their economic activities.

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