

EXTENT AND EFFECTIVENESS OF MARKET WOMEN PARTICIPATION IN POVERTY ALLEVIATION PROGRAMMES IN SELECTED LOCAL GOVERNMENT AREAS OF KWARA STATE, NIGERIA

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ABSTRACT

The study described the socio-economic characteristics of women marketers, determine the extent and effectiveness of market women participation in poverty alleviation programmes and constraints women faced in participating in poverty alleviation programmes in Kwara State, Nigeria. A multi-stage sampling technique was employed to collect data from 96 market women with the aid of structured questionnaire, which were analyzed using descriptive statistics. The results of the socio-economic characteristics revealed that the mean age, household size and marketing experience of the women were 40 years, 5 people and 5.5 years. Majority (67.7%) of the market women had tertiary education with mean of 14 years spent in schooling with mean of 3 years of cooperative membership. Result of the extent of participation in the programmes revealed that Life Above Poverty Organisation, Self-reliance Economic Advancement Programme and National Health Insurance Scheme had high level of participation among the poverty alleviation programmes. Result of the effectiveness of participation in the programmes revealed that National Health Insurance Scheme was the most effective programme. The severe constraints faced by the market women in participating in the programme were problem of corruption in executing some of the poverty alleviation programmes (2.79), inadequate awareness of the poverty alleviation programme (2.47). The study however recommended that there is need for market women to be sensitized for effective participation about poverty alleviation programmes by the Government. There is need for Government and NGOs to constitute Monitoring and Evaluation (Mand E) committee that will oversee the implementation of programmes according to the blue-print.

Keywords: Level, Participation, Market, Women, Programmes.

INTRODUCTION

The risk of poverty can be felt all around the world from the degree of its manifestation in unemployment, hunger, conflict, crime, battle and so on however, it's far greater accepted in a few areas than the other (Oluwatoyin, 2013). Women comprise most of the population under the poverty line and

are very often in state of affairs of excessive poverty given, the tough realities of intra-household and social discrimination. No poverty and gender equality are keys to the Sustainable Development Goals (SDGs) being the first and the fifth out of the 17 goals listed.

According to Enfield (2019) in Nigeria, at the age of 20, less than 4% of men are married, compared to about 50% of ladies in rural areas. With early marriage comes early pregnancies and household obligations that efficiently cast-off ladies from labour marketplace opportunities. Women in Nigeria are much less likely to be energetic within the labour marketplace; much more likely to be in lower-incomes opportunities like farming and informal jobs; and earn less for a given stage of training and revel in than men of the equal degree. in the world of work women success is constrained by means of decrease tiers of education; barriers in access to finance and digital connectivity that could open their access to market records and cellular banking offerings. Women are more likely to become marketers than men out of monetary necessity. However, in commercial enterprise women make distinct strategic selections since they're confined through gender-specific factors (household associated needs, the contexts in which they perform, their assets). These affect the choices that woman marketers make, selecting low chance sectors that can be entered with low level of funding. A gender gap in income as excessive as 39% is discovered between male and female led small and medium enterprises in Nigeria (Enfield, 2019). A small quantity of pilot programmes was trailed in Nigeria and neighbouring international locations of West Africa, to test with approaches of helping fulfilment for women in the labour marketplace. These provide promising practice from examples of:

- a. imparting coins injections to women's organizations (through cash transfer or marketing strategy competitions)
- b. innovative saving schemes to permit women to maintain a more proportion of their profits
- c. education to foster private initiative and build an entrepreneurial mind-set, proved

to be extra successful that traditional business education

- d. A job specific training to dismantle women's internal biases and perceptions that certain sectors are not open or accessible to employing women.

Almost twice as many women as men stay beneath the poverty line. Between six and nineteen times extra men than women both conserving managerial positions in corporations, or possessing land or other properties disposable at will. This degree of gender disparity is the result of surroundings wherein numerous ceilings are located on opportunities for women empowerment. These ceilings are felony, political and socio-cultural (Egwurube, 2016).

Women empowerment may be taken into consideration as a weapon for alleviating poverty. In step with the view of numerous researchers (Zulfiqar, 2017; Louis-Weinstein, 2019; Singh and Chudasama, 2020) who have confirmed that the empowerment of women is crucial in creating sustainable development in poor nations. Therefore, the empowerment of the women can bring about sustainable development in the country, for that reason alleviating poverty. This study follows Nadim and Nurlukman (2017) which defined empowerment as an act and procedure of giving power and authority to take decision in every part of lifestyles, which includes family, monetary, social, political.

According to Myamba (2020), in spite of the government's efforts both at the national and global levels, the prevailing cultural and social norms continue to be a critical cause for disproportionately disadvantaging women and developing more than one constraints for them, consisting of: constrained ownership, access to, and

manipulate of long-term assets, assets and offerings; labour market exclusion; excessive stages of illiteracy and numeracy inability; confined get right of entry to profits and selection making over expenses; excessive fertility costs and excessive unmet desires for birth control and sexual and reproductive fitness training; overburdened with unpaid domestic work; and confined access to monetary offerings; among others. Social norms preserve to play a massive function in figuring out bargaining energy inside a family. Restrained control over resources and assets and their lack of power and autonomy does not best constrain women's health, however the wellbeing in their families and the community as a whole, while a few poverty alleviation initiatives need to become aware of and address the engendered root reasons of poverty that target both women and men and the values and structures that promote gender inequality, others have to be designed to mainly target poor women in order to immediately initiate the strategies of addressing and redressing the sex specific imbalances in the causes, experiences and effects of poverty (Jato, 2004).

As laudable as government intervention programmes might also appear to be in phrases of poverty alleviation in particular among women, these programmes do no longer appear to influence women socio-economically. Except, in which impacts are made, the level is simply too minimum to have an effect on the monetary boom of the country. Some other most important issue dogging these programmes is their lengthy-term sustainability (Nmadu *et al.*, 2015). More so, literature in this concept is scanty. This premise accordingly necessitated an investigation on the extent and effectiveness of women participation in these poverty alleviation programmes. Although Nigerian women have undergone a few transformations closer to empowerment how far such transformation has occurred is

limited by these kinds of constraints and restrained opportunities. The research questions targeted on the notion of market women at the perception of the extent and effectiveness of empowerment strategies carried out by government and Non-governmental organizations in order to reduce poverty. Therefore, this study tried to:

- i. describe the socio-economic characteristics of women marketers
- ii. determine the extent of market women participation in poverty alleviation programmes
- iii. effectiveness of market women participation in poverty alleviation programmes
- iv. constraints women faced in participating in poverty alleviation programmes

Conceptual framework

This study is conceptualized on feminist idea following (Louis-Weinstein, 2019), which pertains to social trade and improvement of women's lives in conjunction with the empowerment idea. in line with Lee (2001) referred to in Louis-Weinstein (2019), empowerment is a part of feminist idea as it stresses the need to increase the personal, interpersonal, and political energy of marginalized and oppressed human beings, finally allowing them to join forces to enhance their conditions. Over time, a few scholars have debated that the means of empowerment and whether to take into account it a principle or a procedure (Louis-Weinstein, 2019). Al-Maseb and Julia (2007) regarded empowerment as a concept that helped humans take manage of their lives. Whilst Gutierrez (1995) is at the view that empowerment turned into a procedure that started by means of recognizing the character of oppression human beings skilled,

accompanied by elevated awareness and focus, leading to non-public, circle of relatives and network transformation. Lending credence to this, Verma (2009) defined empowerment as a system of capability constructing to equip women to improve their residing situations. Contrary to this, Mosedale (2005) asserted that empowerment changed into improvement goal, which traditionally meant better fitness or increased earnings. In this regard, if women have been educated, then they may organize and grow to be self-reliant. The researcher created a model emphasizing several policy techniques to women's improvement and empowerment, which include the welfare, fairness, anti-poverty, performance, and empowerment approach. In line with Verma (2009) and Louis-Weinstein (2019), women need to get hold of empowerment socially, economically, and politically in five contexts: character, social, financial, physical, and psychological.

In Africa women are more likely to turn out to be marketers than men and accomplish that out of financial necessity. However, in enterprise women make or are obliged to make, exceptional selections than men. They are restricted by using gender-specific factors (family associated factors, the contexts wherein they perform, their property). These affect the strategic selections that female marketers make, avoid the growth of their companies and result in much less effective results (World Bank, 2019). According to (World Bank, 2019), women are more likely than male entrepreneurs to appoint different women and so catalyze women's entry and participation inside the personnel. But, the gender gap in income is as excessive as 39% among male and female led small and medium firms in Nigeria and this is linked to: region of choice (low funding, low danger regions chosen), return at the entrepreneur's level of training, hours worked in the business interest and marital status of the

entrepreneur, suggesting that family duties divert woman entrepreneurs from their main enterprise activity. Extra so, women's education and abilities and access to finance have the capability to make contributions more unexpectedly to women's economic empowerment (ProShare, 2018).

Rowland (1997) stated in Nadim and Nurlukman (2017) argued that empowerment goes beyond access to decision-making; additionally, encompass a procedure that directs humans to recollect themselves successful and entitled to occupy the decision-making area. This opinion reinforces the statement that empowerment can not only be seen on the idea of the system, but need to also see the impact that occurs in most cases in the utilization of these competencies and potentials within the face of problems that arise in social lifestyles. That is, empowerment approach maximizing the character's internal ability to attain notable consequences and this is an effort to increase productivity and boom one's dedication to his social environment. In line with Zulfikar (2017) women's empowerment may be gained by the wide variety of factors like get entry to academic opportunities, participation inside the political process and dispensation of economic possibilities and micro-credit applications. There may be numerous kinds of empowerment required via women consistent with their desires and needs. Economic empowerment increases women's access to financial assets and also opportunities, consisting of jobs, economic offerings, belongings alongside productive assets, abilities improvement and additionally marketplace information.

Numerous programmes had been introduced by means of Nigeria government intention at poverty alleviation. these consist of programmes such as: economic programs for the empowerment of women; primary health Care (PHC) programme, whose cause is to

bring fitness care, specially preventive health care to the grass roots of the Nigerian Society; establishment of the agricultural development Programme (ADP) in all States of the Federation; establishment of the people's bank, geared toward extending small credit to human beings inside the casual area of the economy with the intention of strengthening casual monetary activities, cities, towns and villages; establishment of the national economic recovery Fund (NERFUND), which affords clean access to credit score by small and medium scale enterprises; establishment of the national Directorate of Employment (NDE), a self-employment promoting program which has in large part promoted waste to wealth employment activities; establishment of the River Basin development authorities, and provision of rural access roads; establishment of the national Agricultural Land development Authority (NALDA), aimed toward promoting integrated rural development. Accordingly, the government's coverage of the national planning commission (NPC), in collaboration with the United Nations Development Programme (UNDP), is articulating a community action Programme for Poverty alleviation (CAPPA).

Better life for Rural women mission was introduced between 1985 - 1993 and geared toward assisting rural women improve their living requirements thereby reducing poverty at their tiers inside the rural areas. The family support program (FSP), as an arm of the family economic advance program (FEAP) became properly-conceived to help empower the financial activities of families in order to lessen poverty, but as common, the targeted poor were not absolutely carried along, nor ever consulted; so that they noticed the project as 'government project' and now not theirs. Youth Empowerment Scheme (YES) a non-governmental business enterprise changed into initiated as a form of human

development intervention organization which gives opportunity for a wide variety of vocational talents education for the youths because of their socio-monetary scenario. Similar non-governmental organisations were established inside the country to help the government effort towards poverty. Outstanding amongst these NGOs are: The African Diaspora basis, Lagos; Grassroots women foundation, Enugu; women's Consortium of Nigeria, Lagos; and people to people international, Lagos to mention however a few. Much like mission yes, the NGOs are non-profit making organizations committed to offering selfless service for the motive of humanity and finally supplementing government effort at improving the living standard of Nigerian. The family economic advancement Programme (FEAP) aimed at improving the rate of economic growth and development through higher rate of growth of the GDP, ability utilization of the producing region and employment generation. The projects blanketed farming requiring agricultural implements/miniature, tractors/storage, facilities/protection centres and processing of regionally to be had agricultural and mineral sources the use of appropriate machinery/gadget.

The government of President Olusegun Obasanjo in 1999 introduced some programmes and measures geared toward making a dent on poverty. Some of the early activities of the government on this regard was the launching of the universal primary education (UBE) Programme, the Poverty alleviation Programme (PAP), the constitution of the Ahmed Joda Panel in 1999, and the Ango Abdullahi Committee in 2000. These culminated within the early introduction in 2001 of the national Poverty Eradication Programme (NAPEP), and the establishment of the national Poverty Eradication Council (NAPEC). The poverty reduction program being carried out through

the Nigerian government in all regions of the economic system is the national economic Empowerment and development strategy (desires), a complete reform approach geared to deal with the financial, social and political challenges facing Nigeria; and it is primarily being monitored through the national planning commission of Nigeria.

METHODOLOGY

The study was conducted in Kwara State Nigeria. Kwara State lies between Latitude $7^{\circ} 45^1$ and $9^{\circ} 30^1$ North of the equator and also between Longitude $2^{\circ} 30^1$ and $6^{\circ} 23^1$ East of the Greenwich Meridian. Kwara State covers a total land area of 332,500sq kilometer or 8% of the land area of Nigeria (Fakayode *et al.*, 2008). According to the National Population Commission (2006) the State has a Population of 2,591,555 which is projected to be 3,236,496.78 as at 2015 at annual population growth rate of 2.5% (World Bank, 2012). The State climate is characterized by both dry and wet season, the raining season begins toward the end of April and last till October while dry season beginning in November and end in March. Temperature typically range is between 33°C to 34°C . The State shares boundaries with Ondo, Osun, Niger, and Kogi State in Nigeria. And an

international border with Republic of Benin along the north-western part. (Fakayode *et al.*, 2008). The State is divided into four zones (Zone A-D) by the Kwara State Agricultural Development Project (KWADP). Based on the ecological and cultural characteristics, cultural practices and project administrative convenience of the State (KWADP, 2004). The zones are: - A; (Baruten and Kaiyama Local Government Area). B; (Edu and Patigi Local Government Areas), C; (Asa, Ilorin East, Ilorin South, Ilorin West and Moro Local Government Areas). D; (Ekiti, Ifelodun, Irepodun, Offa, Oyun, Isin, and Oke-Ero local Government Areas).

A multi-stage sampling technique was employed in the collection of data for this study. In the first stage, one agricultural zone was randomly selected out of the four zones in the State. In the second stage, two Local Government Areas was randomly selected from the selected zone. In the third stage, three communities were randomly selected from each of the two selected Local Government Areas, giving a total of six communities. The fourth stage involved random selection of sixteen (16) women marketers from each of the selected communities to give a sample size of 96 respondents.

Table 1: Sampling procedure

LGAs	Selected Community	Sample size	Total per LGA
Ifelodun	Omupo	16	48
	Idofian	16	
	Bayero	16	
Irepodun	Ilala	16	48
	Omu-aran	16	
	Oro	16	
Total	6	96	96

Data were collected using structured questionnaire. Information that was elicited include socio – economic characteristics of the market women namely age, marital status, household size, educational status, various PAPs, extents of women participation in PAPs and constraints faced by the market women in participating in PAPs. The data were analyzed using the descriptive statistics such as mean, percentage and frequency distribution, as well as Likert scale for categorization.

RESULTS AND DISCUSSION

The age of the women determines the quality and quantity of work they can do. As revealed in the Table 2, majority (87.5%) of the market women were within the age range of 21 –50 years, while 12.5% were over 50 years. The mean age of the women was 40 years implying that market women in the study area were young and in their most productive stage of life where they can actively participate in poverty alleviation programmes. This finding is in agreement with the work of Adebayo (2013) who posited that the market women in the study area had mean year of 38, implying that they are middle-aged and economically active. As revealed in Table 2, majority (69.8%) of the women were married. This implies that the women would be very responsible as most of them were married. This could translate into

an increased supply of labour in the near future through the process of procreation of new generation that would go into marketing, hence the need to participation in poverty alleviation programmes. This finding is also in line with the work of Adebayo (2013) who posited that most of the women were married, thus they are charged with responsibilities to cater for the family in order to reduce poverty in the household. Majority (62.5%) of the market women had household size of less than 6 people, with mean household size of 5 people implying that there was moderate number of people eating from the same cooking pot or under the same roof. The larger the family size, the more thinly spread is the family's income on basic needs leading to poverty aggravation.

Education is important variable because it enhances the decision-making process of an individual. As revealed in Table 2, majority (67.7%) of the market women had tertiary education, 24.0% had secondary education. However, only few of the market women had no formal education. The mean years spent in school was 14 years implying that most of the market women in the study area are literate which could easily influence their decision to participate in poverty alleviation programmes. This finding is in line with the work of Adebayo (2013) who reported that majority of the women study area had formal education, implying that formal education will have a great influence on their poverty

status. Experience is gained over time as an individual continues to carry-out particular activities. Years of experience in marketing has great influence on their poverty status. As revealed in Table 2, almost half (49.0%) of the women had marketing experience of less than 6 years, 22.9% had between 6 – 10 years of experience, while only 11.4% had experience of more than 15 years. The mean marketing experience was 5.5 years, implying that the women have been involved in economic activities for quite some periods which could also influence their participation in poverty alleviation programmes. Table 2 further revealed that majority (69.8%) of the market women were self-employed, 22.9% were fully employed and pensionable, while the remaining 7.3% were fully employed but not pensionable. This implies that most of the women were able to establish themselves probably due to their level of education. As revealed in Table 2, majority (81.2%) of the market women were members of cooperative for less than six years, 14.6% were member ranging from 6 – 10 years, while only 4.2% were member for more than 10 years. The mean years of cooperative membership was about 3 years in the study area. This implies that the women were involved in cooperative associations through which they can participate and gain information in respect to participation in poverty alleviation

programme. This finding is in agreement with the findings of Emmanuel (2012) who found that majority of the market women in the study area belonged to at least one cooperative societies.

More than half (52.1%) of the women had no access to credit, while about 47.9% of the women had access to credit in the study area. More so, majority (61.5%) of the women accessed their credit from the agricultural bank, 30.2% from commercial bank, while 8.3% of the women accessed their credit through family and friends. This implies that agricultural bank is effective in disbursement of credit in the study area. This might be due to the fact that most of the poverty alleviation programmes credit components are disbursed through banks. Based on the credit amount accessed by the market women, Table 2 revealed that majority (74.0%) of the women accessed less than ₦100,000, about 20.8% had accessed between ₦100,001 to ₦400,000, while only 5.2% of the women had accessed more than ₦400,000 per annum in the study area. The mean credit accessed was ₦50,937.50, implying that the market women had a low access to credit amount for their economic activities, hence operating at a subsistence level. This finding is in agreement with the work of Adebayo (2013) who reported mean of ₦57,590.91.

Table 2: Distribution of the market women based on their socio –economic characteristics

Variables	Frequency	Percentage	Mean
Age (Years)			
21 – 30	15	15.6	
31 – 40	37	38.6	
41 – 50	32	33.3	
> 50	12	12.5	40.1
Marital Status (Dummy)			
Single	17	17.7	
Married	67	69.8	
Widowed	7	7.3	
Divorced	5	5.2	
Household (Number)			
< 6	60	62.5	
6 – 10	34	35.4	
> 10	2	2.1	5
Education (Years)			
Non-Formal	6	6.2	
Primary	2	2.1	
Secondary	23	24.0	
Tertiary	65	67.7	14.3
Experience (Years)			
< 6	47	49.0	
6 – 10	22	22.9	
11 – 15	16	16.7	
> 15	11	11.4	5.5
Employment Status			
Self – Employed	67	69.8	
Full –Time (Pensionable)	22	22.9	
Full –Time (Non-pensionable)	7	7.3	
Cooperative (Years)			
< 6	78	81.2	
6 – 10	14	14.6	
11 – 15	4	4.2	2.95
Credit			
Access	46	47.9	
No Access	50	52.1	
Credit (Source)			
Agricultural Bank	59	61.5	
Commercial Bank	29	30.2	
Family and Friends	8	8.3	
Credit (Amount in naira)			
< 100,000	71	74.0	
100,001 – 200,000	8	8.3	
200,001 – 300,000	3	3.1	
300,001 – 400,000	9	9.4	
> 400,000	5	5.2	50,937.5
Total	96	100.0	

Source: Field survey, 2016.

Result of the extent of participation in poverty alleviation programmes as shown in Table 3, revealed that Life Above Poverty Organisation (LAPO), Self-reliance Economic Advancement Programme (SEAP) and National Health Insurance Scheme (NHIS) had high level of participation among the poverty alleviation programmes in the study area which were ranked 1st, 2nd and 3rd respectively. Other poverty alleviation programmes in which the market women participated in were National Directorate of Employment (NDE), Women Affairs and Poverty Alleviation Programme (WAPA), National Economic Empowerment and Development Strategy (NEEDS), National

Poverty Eradication Programme (NAPEP), Life Empowered Anchors Hope (LEAH), Family Support Programme (FSP), Better Life for Rural Women (BLRW), Family Economic Advancement Programme (FEAP) and Youth Empowerment Scheme (YES). This indicated that the market women had participated in different poverty alleviation programmes with high level of participation in only three of the programmes and low level of participation in nine of the programmes introduced in the study area. High level of participation is expected to improve their economic activities which invariably would reduce their poverty status.

Table 3: Extent of market women participation in poverty alleviation programmes

PAPs	High	Moderate	Low	None	Weighted Sum	Mean Score	Remark	Rank
LAPO	176	105	28	3	312	3.25	High	1 st
SEAP	148	114	38	2	302	3.15	High	2 nd
NHIS	172	72	32	13	289	3.01	High	3 rd
NDE	32	48	70	37	187	1.95	Low	4 th
WAPA	40	48	42	49	179	1.89	Low	5 th
NEEDS	24	33	90	34	181	1.89	Low	5 th
NAPEP	24	45	72	39	180	1.87	Low	6 th
LEAH	16	21	110	30	177	1.84	Low	7 th
FSP	20	27	90	37	174	1.81	Low	8 th
BLRW	20	33	72	44	169	1.76	Low	9 th
FEAP	28	36	40	57	161	1.68	Low	10 th
YES	24	33	38	60	155	1.61	Low	11 th

Source: Field Survey, 2016.

Result of the distribution of market women based on the effectiveness of participation in poverty alleviation programmes as shown in Table 4 revealed that National Health Insurance Scheme (NHIS) was the most effective programme, followed by Self-reliance Economic Advancement Programme (SEAP), and then Life Above Poverty Organisation (LAPO) which were ranked 1st,

2nd and 3rd, respectively. This implies that the market women had really benefited from participating in these programmes. The women have participated in other programmes which were not effective. Effectiveness of the programmes are expected to translate into poverty reduction as well as improved standard of living.

Table 4: Effectiveness of market women participation in poverty alleviation programmes

PAPs	Very Effective	Effective	Not Effective	Weighted Sum	Mean Score	Remark	Rank
NHIS	195	36	13	244	2.54	Effective	1 st
SEAP	162	56	14	232	2.42	Effective	2 nd
LAPO	153	56	17	226	2.35	Effective	3 rd
WAPA	87	54	40	181	1.89	Not Effective	4 th
NAPEP	51	54	52	157	1.64	Not Effective	5 th
NDE	30	64	54	148	1.54	Not Effective	6 th
LEAH	21	66	56	143	1.49	Not Effective	7 th
FEAP	12	76	54	142	1.48	Not Effective	8 th
NEEDS	15	70	56	141	1.47	Not Effective	9 th
BLBW	24	56	60	140	1.46	Not Effective	10 th
FSP	18	48	66	132	1.37	Not Effective	11 th
YES	12	28	78	118	1.23	Not Effective	12 th

Source: Field Survey, 2016.

The constraints faced by market women in participating in poverty alleviation programme in the study area are presented in Table 5. The severe constraints faced by the market women were problem of corruption in executing some of the poverty alleviation programmes (2.79), inadequate awareness of the poverty alleviation programme (2.47), high interest on the credit received through participation in the poverty alleviation programme (2.39), inaccessibility of the poverty alleviation programmes (2.27), complexity of the operations of the programmes (2.25), unavailability of some of

the programmes (2.18), problem of illiteracy of the beneficiaries (2.16) and lack of confidence (2.03). The least constraints was gender discrimination among the beneficiaries (1.78) which was not considered a severe. These constraints prevent or limit the women participation in assisted programmes. This result is in agreement with the findings of World Bank Group (2020) who found out that information, aspiration, norms, financial aspects and operational features were the constraints women face to participate and complete skill trainings

Table 5: Constraints faced by market women in participating in poverty alleviation programmes

Constraints	Very Severe	Severe	Not Severe	Weighted Sum	Mean Score	Remark	Rank
Problem of corruption	240	24	4	268	2.79	Severe	1 st
Inadequate awareness	162	66	9	237	2.47	Severe	2 nd
High interest	159	54	16	229	2.39	Severe	3 rd
Inaccessibility of PAPs	126	76	16	218	2.27	Severe	4 th
Complexity of PAPs	114	88	14	216	2.25	Severe	5 th
Unavailability of PAPs	117	70	22	209	2.18	Severe	6 th
Problem of Illiteracy	84	110	13	207	2.16	Severe	7 th
Lack of Confidence	117	42	36	195	2.03	Severe	8 th
Gender Discrimination	75	50	46	171	1.78	Not Severe	9 th

Source: Field Survey, 2016.

CONCLUSION

The study concluded that market women had participated in different poverty alleviation programmes with high level of participation in Life Above Poverty Organisation (LAPO), Self-reliance Economic Advancement Programme (SEAP) and National Health Insurance Scheme (NHIS) programmes and low level of participation in nine of the programmes introduced in the study area. High level of participation is expected to improve their economic activities which invariably would reduce their poverty status. The study further concluded that the most effective programme in the study area was National Health Insurance Scheme (NHIS), followed by Self-reliance Economic Advancement Programme (SEAP), and then Life Above Poverty Organisation (LAPO). The severe constraints faced by the market women in participating in poverty alleviation programmes were problem of corruption in executing some of the poverty alleviation programmes, inadequate awareness of the poverty alleviation programme, high interest on the credit received through participation in

the poverty alleviation programme, inaccessibility of the poverty alleviation programmes, complexity of the operations of the programmes, unavailability of some of the programmes, problem of illiteracy of the beneficiaries and lack of confidence.

The study therefore recommended that there is need for market women to be sensitized for effective participation about the existing and new poverty alleviation programmes by the Government through block extension agents. There is also the need for Government and NGOs to constitute Monitoring and Evaluation (Mand E) committee that will oversee the implementation of programmes according to the blue-print in order to reduce the corruption tendencies and for effective execution of poverty alleviation programmes. Government and NGOs should come up with more programmes or strengthen the existing ones for market women that would provide them with credit facilities at low or no interest rate

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