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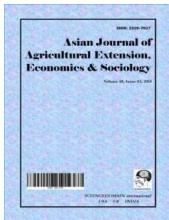
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Analysis of Perceived Constraints and Improvement Strategies of Development Interventions among Rural Women in Imo State, Nigeria

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Authors' contributions

This work was carried out in collaboration between all the authors. All authors read and approved the final manuscript. Author HAE designed the study, performed the statistical analysis and wrote the first draft of the manuscript. Authors ECNN, FNN and MAU read and supervised the study. All the authors read and approved the final manuscript.

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ABSTRACT

The study assessed the perceived constraints and improvement strategies of development interventions on rural women in Imo State of Nigeria. The study identified socio-economic characteristics of rural women; their perceived extent of interventions by development agencies; also examined the constraints militating against rural women from benefiting in the interventions and area of improvements in development interventions. Data for the study were collected using structured questionnaire from 402 rural women in the three agricultural zones of Imo state and were selected through multi-stage random sampling technique. Data were analyzed using descriptive and inferential statistics such as mean, frequency distribution and multiple regression technique. The result showed that majority of the rural women (34.3%) had primary education and had spent more than 17 years in their major occupation. Majority (50.2%) have household size of 5 to 8 members. The average monthly income of the rural women was N15, 752. Majority of the women (64.2%) had

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savings while majority (64.9%) did not have access to credit facility. The grand mean of constraints limiting women from benefiting from development interventions was high (mean = 3.07), some of the constraints women perceived were lack of continuity in the program (mean = 3.60) and embezzlement of fund meant for development (mean = 3.43) among others. The multiple regression analysis result shows that the socio economic characteristics of age, marital status, years of experience, savings, access to credit facility were significantly related with the rural women's level of perception of constraints militating against rural women from benefiting in the development interventions. Therefore, the study recommended among others that government should ensure that the development intervention agencies should be functional and effective in the rural areas since the rural women could not feel the impacts of these interventions.

Keywords: *Rural development interventions; women; constraints and strategies.*

1. BACKGROUND OF THE STUDY

Rural development has been described in different ways by different authors but all definitions have a central theme, which is "improvement of the economic and social conditions of the rural people". It involves extending the benefit of development to the poorest among those who seek a livelihood in the rural areas. This group includes small scale farmers, tenants and landless [1]. Rural development is therefore concerned with raising the quality of life of people living in the rural areas through adequate nutrition, housing, health, education as well as creating opportunities for employment. It is the process of empowering the rural people by harnessing and mobilizing their human and material resources for the purpose of transforming their environment for the better and providing their socio-economic needs ranging from improvement in agricultural production, employment, qualitative health care, improved nutrition, good quality education [2].

However, Nigeria in the past has made concerted efforts in increasing the quality of life of the rural people. These can be seen in the plans to alleviate the socio economic status of the rural poor households. Government of various regimes has employed some strategies targeted at developing rural areas. Some of the rural development interventions with their year of establishment compiled by [3] include: The Agricultural Development Projects (ADP) (1973); Multi-State Agricultural Development Project – Cassava Multiplication Programme (MSADP-CMP) (1999); Poverty Alleviation Programme (PAP) (2000); Nigerian Agricultural Cooperative and Rural Development Bank (NACRDB) (2000); National Poverty Eradication Programme (NAPEP) (2001); Root and Tuber Expansion Programme (2001); Special Programme for Food Security (SPFS) (2001); Community Based

Agricultural and Rural Development Programme (CBARDP) (2001); Community Based Natural Resources Management Programme (CBNRMP) (2002); Rural Finance Institution- Building Programme (RUFIN) (2006); Rural Micro Enterprise Development Programme (RUMEDEP) (2007). Subsidy Reinvestment and Empowerment Program (SURE-P) (2015). These interventions are meant for improving quality of life of people.

In the rural areas, we find the poorest of the poor; the most vulnerable of all, the landless and powerless, most of whom are women. Most rural women are known to face greater and worsening dimensions of poverty over time, than men in areas of social, economic, political, human rights and security [4]. The Rural women play a key role in supporting their households and communities in achieving food and nutrition security, generating income, and improving rural livelihoods and overall well-being. They did this through production, processing and marketing of food. They assist on family farm; fetch water, and fuel wood. Most importantly, they act as health workers to their children by providing health needs. They also provide food, clothing, and education to their children [5].

Report shows that the major institutional constraints in women's participation in economic activities and development process in societies are inadequate access to factors of production and trade, lack of credit facilities, lack of training opportunities and skill acquisition, limited access to appropriate production technologies and social services [6,7,8]. Some of the constraints faced by women are further elaborated as:

1.1 Lack of Land/Land Tenure System

Land ownership is very low among women, women have little or no access to productive

resources such as land and agricultural inputs thus productivity has not kept pace with the growing population. In most countries, women do not own the land they cultivate. Discriminatory laws and practices for inheritance of access and ownership to land are still widespread. Land that women do own tends to consist of smaller, less valuable plots that are also frequently overlooked in statistics. Concerns about women's access to, control over and ownership of land and resources have been raised over the years at different but inter-related levels. Making access to land and environmental resources equitable is one way to achieve development. Lack of land for farming is perhaps the severest constraint faced by the rural poor, and one that affects more women than men [5]. This factor limit women's ability to exploit a land based strategy. It affects women's ability to have access to finance. Therefore, women access to land can bring improvement in rural women condition.

1.2 Lack of Credit Facilities

Women in Nigeria are unable to secure credit facilities from financial institutions due to lack of collateral. In most of the developing countries, 30% of women receive less than 1% of the total credit given annually [8]. This development has resulted to the increasing insecurity in income on the part of women. Experience has shown that majority of women especially those in rural communities do not benefit in the programmes of the various governments even when they are involved in economic activities that need support [9]. Micro-credit facilities in some cases do not reach market and rural women for enhancement of their production and trade. As land is the major asset used as collateral to obtain rural credit, women have limited access to credit facilities. Withdrawal of credit provided by the Government in rural areas as the result of an increased liberalization and privatization of the financial sector can make access to credit even more difficult for women.

1.3 Illiteracy

In Nigeria, women form the highest percentage of illiterate groups [10]. Some institutions that are responsible for providing loans to those cooperative organization and small scale industries emphasises certain level of literacy as a prerequisite for enjoying credit facilities, women who are illiterate group will be at disadvantage, even some of them cannot participate in the programme effectively. Therefore the problem of

illiteracy is a serious obstacle to women benefiting from existing loan schemes.

1.4 Poor Health Facilities

Inadequate health care services in rural areas; - Inadequate water supply for household and farm operations, these hinder women in contributing fully in rural development activities. Research has shown that around 80 per cent of maternal deaths could be averted if women had access to essential maternity and basic health-care services [11].

1.5 Limited Information

Most women farmers do not know about the existence of interventions in agriculture, availability of new technologies in utilization and knowledge about the returns of adoption. Also, the loan schemes are located in the urban areas and information of their activities is limited to urban areas. The rural dweller especially women are not aware of the interventions.

The broad objective of this study was to assessed the perceived constrains and improvement strategies of development interventions on rural women in Imo State of Nigeria. The specific objectives of the study were to: describe the socio-economic characteristics of rural women; assess the extent of intervention by development agencies in rural women's development; examine the constraints militating against rural women from benefiting in the intervention programmes and determine the area of improvements in development interventions.

2. METHODOLOGY

The study was conducted in Imo state in South-east geo-political zone of the Nigeria. The population of the study was the entire rural women in Imo State, Nigeria. This study used multi stage random sampling technique. The three agricultural zones of the state were covered in the study. This was to ensure adequate inclusion and coverage of the diverse distribution of the population. Three Local Government Areas (LGAs) were randomly selected from each zone of the state. The selected local government areas were Isiala Mbano, Ihitte Uboma and Okigwe (Okigwe zone); Ezinihitte, Owerri west and Ohaji/Egbema (Owerri zone) and Isu, Oru west and Orsu (Orlu zone). Three autonomous communities were randomly selected from each

of the LGAs. This made up to 27 communities. Finally, fifteen (15) women were randomly selected from each of the rural communities sampled from the list of the rural women compiled by the key informants and community leaders. The entire sample size was four hundred and five (405) rural women and 402 useful copies of the questionnaire were used for this study. Data for the study were generated from primary source. The primary data were obtained through the administration of structured questionnaire and was complemented with personal observation and interview, the data collected was analyzed using descriptive and inferential statistics such as frequency counts, percentages, mean and multiple regression technique.

The data for this study was collected between January to March, 2016.

3. RESULTS AND DISCUSSION

3.1 Socio-economic Characteristics

Table 1 shows that the mean age of the respondents was 48.7 years, the study agrees with the findings of [12] that there was a relative high proportion of middle aged people in the rural areas, thus implies that majority of the women in the rural areas are matured, well experienced and could be participating meaningfully in rural development interventions. Also, 70.9% of the rural women were married (presently or in the past). The dominance of married people could be a reflection of high level of responsibility of married people and also their higher capacity to discern potential impacts of programmes. This could further be a function of the number of prospective beneficiaries from their household and the value they attach to government initiatives. The result further shows that majority of the women (34.3%) had primary education; the implication of this finding is that the women are fairly literate. Literacy is an asset for awareness and participation in development interventions. Literacy is also important for women's accessibility to credit facilities. The level of education attained by women not only increases her farm productivity and other income generating activities but also enhances ability to understand and make effective use of intervention programmes.

The average household size was 7; the large household sizes have been noted by [13] to have correlation with food insecurity and poverty especially when the women are engaged in

agriculture as the main source of livelihood and income. However, large household size may positively influence household food security if the members helped to reduce expenses on hired labour in farm production; household size has major implications in the provision of labour for farm work. The result implies that most of the rural women are farmers and this agrees with the findings of [14] and [15] that Nigerian women in the rural areas are majorly farmers. The average farm size cultivated was 0.7 hectares. This implies that majority of the women had little or no access to land inspite of their numerous contributions to food production. [16] also noted that women's access to land is within the household community, women farmers work on very small parcel of land which is either owned by their husbands or those leased from friends and relatives for short period of time. These therefore mean that meaningful development intervention in agriculture cannot take place and the impacts of the interventions will not be felt by the women since they have little access to land.

The average years spent was 12.6 years. This findings indicates that majority of the rural women had long years of experience and must have fully participated as well as perceived the effect of rural development intervention very well. This is in line with [14] that rural women have many years of experience which could have a positive impact on them by influencing them to participate in development projects. The average monthly income of the rural women was ₦15,752. This implies that the rural women had low income and this means that some rural women may not be contributing financially to rural development projects since their income may not be enough to adequately cater for their household needs. Some of the women save money through the association they belong to through contribution to meet up with their needs, as women are known to care for their children. Also, some save money for special occasions, festival, dress /attire or uniforms and also to help members, so no matter how little the women still try to save. The result of the data collection shows that majority 64.9 percent of the respondents did not have access to credit facility while 35.1 percent of women had access to credit facility.

3.2 Perceived Extent of Interventions by Development Agencies

Table 2 presents perceived extent of development interventions by development

agencies. The result shows that the most significant extent of development intervention among the rural women in Imo State was extension services with a mean score of 3.68. This means that the rural women had access to extension services and they are carrying out their work effectively among women. [17] viewed that access to extension services is crucial to the fight against hunger in rural Nigeria and the ability to feed the nation in a sustainable way. The other development intervention that is prominent in the study area was health care services/ Immunization (mean score = 3.58) which ranked second. The women acknowledged that immunization is being done regularly in the rural areas and that government has been making serious effort towards improving their health status by building health centers or clinics to take care of pregnant women and their children, also, providing mosquito nets, etc.

Development interventions in processing and storage of farm produce (mean score = 3.25) ranked third and provision of agricultural inputs (mean score = 3.20) ranked fourth, Co-operative societies formation (mean score = 3.19), subsidizing of agricultural inputs (mean score = 3.05), marketing of agricultural produce (mean score = 2.73); all these are activities being undertaken by Women in Agriculture [18], FADAMA, Subsidy Reinvestment and Empowerment Program (SURE-P) SURE P. The word "Fadama" is a Hausa name for irrigable land usually low-lying and flood plain areas underlined by shallow aquifers and found along Nigeria's river system [19]. Also, the rural women identified development interventions in provision of drugs and equipment (mean score = 2.54) and provision of portable water (mean score = 2.54) to an extent in the study area.

Table 1. Socio-economic characteristics of rural women

Socio-economic characteristics	Frequency /mode	Percentage	Mean
Age (Years)	51-60	47.3	48.7 years
Marital Status	Married	70.9	
Level of Education	Primary Education	34.3	
Household Size	5 to 8 persons	50.3	7 persons
Major Occupation	Farming	65.2	
Farm Size Hectares)	Less than one	66.9	0.7 hectares
Years of experience	> than 15 years	38.6	12.6 years
Income (Naira)	20001 to 30000	34.1	₦15,752
Savings Status			
Yes	258	64.2	
No	144	35.8	
Access to Credit			
Yes	141	35.1	
No	261	64.9	
Member of Social Organization			
Yes	382	95.0	
No	20	5.0	

No. of respondents = 402
Field Survey, 2016

Table 2. Distribution of respondents according to their perceived extent of interventions by development agencies

Extent of interventions	Not intervened	Intervened	Moderately intervened	Highly intervened	Mean
Provision of agricultural inputs (fertilizer, seeds etc.)	34 (8.5)	54 (13.4)	111 (27.6)	203 (50.5)	3.20*
Building of farm structures	120 (29.9)	108 (26.9)	98 (24.4)	76 (18.9)	2.32
Subsidizing of agricultural inputs	8 (2.0)	91 (22.6)	178 (44.3)	125 (31.1)	3.05*
Provision of veterinary services	90 (22.4)	170 (42.3)	86 (21.4)	56 (13.9)	2.27
Marketing of agricultural produce	46 (11.4)	123 (30.6)	124 (30.8)	109 (27.1)	2.73*
Processing and storage of farm produce	20 (5.0)	63 (15.7)	114 (28.4)	205 (51.0)	3.25*
Extension services	4 (1.0)	18 (4.5)	79 (19.7)	301 (74.9)	3.68*
Health care services/Immunisation	15 (3.7)	25 (6.2)	112 (27.9)	249 (61.9)	3.58*
Provision of drugs and equipment	93 (23.1)	113 (28.1)	80 (19.9)	116 (28.9)	2.54*
Provision of portable water	73 (18.2)	123 (30.6)	122 (30.3)	84 (20.9)	2.54*
Accessibility to credit facilities	141 (35.1)	104 (25.9)	100 (24.9)	57 (14.2)	2.18
Vocational skill acquisition	117 (29.1)	94 (23.4)	116 (28.9)	75 (18.7)	2.37
Co-operative societies formation	6 (1.5)	54 (13.4)	199 (49.5)	143 (35.6)	3.19*
Building of local shops and stores	111 (27.6)	86 (20.4)	104 (25.9)	101 (25.1)	2.49

*Acceptance means for extent of intervention ($M \geq 2.5$), Level of extent of interventions = 2.84 out of maximum of 4 points, Total of respondents is 402

Source: Field Survey, 2016

On the other hand for rural women in the study area, the interventions below have the mean score less than 2.5 such as: Building of local shops and stores (mean score = 2.49); Vocational skill acquisition (mean score = 2.37); Building of farm structures (mean score = 2.32) and Provision of veterinary services (mean score = 2.27). This shows that the intervention agencies have not done much in these areas. The rural women also further admitted that government intervention in the accessibility to credit facilities (mean score = 2.18) was the lowest in the study area as rural women find it difficult to access loan from the bank. Most of the women depend on the thrift and credit from the association that they belong to not from the bank. This means that poverty level will still be on the increase.

3.3 Constraints Limiting Women Benefits from the Development Interventions

Result in Table 3 shows several factors that constrained women from benefiting from the rural development interventions. Despite the numerous benefits accruing from the participation of the rural women in various rural development interventions to the communities

and the nation at large, the study revealed that lack of continuity in the programme (mean = 3.60) was found to be the highest constraint. This result was supported by [20] identified lack of sustainability following the exit of the initiator of a programme from office as a major constraint to rural development. Also, these were found to be serious constraint that women faced as majority of the women in the study area strongly agreed to excessive bottleneck or logistics to access intervention (mean = 3.48), [21] identified lack of institutional coordination as constraint limiting effectiveness of development interventions. Embezzlement of fund for development (mean = 3.48) was found to be high constraint, this result was in agreement with [22] that systemic corruption and low levels of transparency and accountability have been major sources of development failure. It gives forms of corruption but those that have affected the rural development programmes are: misappropriation or diversion of fund; demanding of percentages from contractors over an awarded contract (that is kick back); under and over invoicing, bribery, etc. These forms of corruption had become salient decimal in the implementation of rural development policies of every administration over the years period.

Table 3. Distribution of respondents according to constraints limiting women from benefiting from the development interventions

S/N	Constraints	Strongly disagree	Disagree	Agree	Strongly agree	Mean	S.D
1	Non access to land	32 (8.0)	45 (11.2)	78 (19.4)	247 (61.4)	3.34	0.96
2	Bank refusal to give loan due to no collateral	50 (12.4)	54 (13.4)	118 (29.4)	180 (44.8)	3.06	1.03
3	Poor viable cooperative society	38 (9.5)	51 (12.7)	145 (36.1)	168 (41.8)	3.10	0.96
4	Inadequate training opportunity	31 (7.7)	74 (18.4)	179 (44.5)	118 (29.4)	2.96	0.89
5	Poor access to information and knowledge	5 (1.2)	27 (6.7)	166 (41.3)	204 (50.7)	3.42	0.67
6	Illiteracy /ignorance	49 (12.2)	94 (23.4)	116 (28.9)	143 (35.6)	2.88	1.03
7	Inadequate coverage and poor quality of health services	33 (8.2)	60 (14.9)	123 (30.6)	186 (46.3)	3.15	0.96
8	Poor coordination and poor implementation of projects	52 (12.9)	46 (11.4)	139 (34.6)	165 (41.0)	3.03	1.02
9	Inadequate supervision of Women in Agriculture (WIA)	44 (10.9)	26 (6.5)	98 (24.4)	234 (58.2)	3.30	1.00
10	Problem among women in the community	80 (19.9)	77 (19.2)	111 (27.6)	134 (33.3)	2.74	1.12
11	Embezzlement of fund for development	17 (4.2)	12 (3.0)	137 (34.1)	236 (58.7)	3.48	0.75
12	Poor community leadership	100 (24.9)	94 (23.4)	86 (21.4)	122 (30.3)	2.57	1.16
13	Corruption and insincerity on the part of agencies	48 (11.9)	43 (10.7)	110 (27.4)	201 (50.0)	3.15	1.03
14	Religious and cultural myths	113 (28.1)	118 (29.4)	74 (18.4)	97 (24.1)	2.38	1.13
15	Elites interference	67 (16.7)	123 (30.6)	108 (26.9)	104 (25.9)	2.62	1.04
16	Poor level of involvement of local people in programs	55 (13.7)	79 (19.7)	138 (34.3)	130 (32.3)	2.85	1.02
17	Political attachment to development interventions	27 (6.7)	46 (11.4)	164 (40.8)	165 (41.0)	3.16	0.88
18	Excessive bottleneck/logistics to access intervention	14 (3.5)	17 (4.2)	135 (33.6)	236 (58.7)	3.48	0.74
19	Lack of continuity	7 (1.7)	23 (5.7)	95 (23.6)	277 (68.9)	3.60	0.68

Grand mean of constraints = 3.07

Total of respondents is 402

Source: Field Survey, 2016

This constraint was also found to be high; lack of information and knowledge (mean = 3.42), [23] asserted that rural people feel that there is a lack of access to information about programmes and services initiated by government and the difficulty in obtaining general knowledge on government

policy. Local knowledge is critical to informed decision making and only local people who understands the local complexities can help to effect participation, it is inevitable that their voices, ideals, fears, aspirations and concerns must be accommodated and put into use. Lack of

access to land (mean = 3.34), [24] observed that customary land rights forbid female land ownership, and the weakness of women's land rights results in their inability to venture into more profitable aspects of agriculture like cash crop production. The ownership of land and easy access to farm inputs and services by rural women are essential to increase their productivity and hence income status.

Inadequate supervision of women in agriculture (mean = 3.30) was also found to be a serious constraint, women also perceived constraint of political attachment to development interventions (mean = 3.16), corruption and insincerity on the part of agencies (mean = 3.15), inadequate coverage and poor quality of health services (mean = 3.15), lack of viable cooperative society (mean = 3.10), bank refusal to give loan due to no collateral (mean = 3.06) and poor coordination and poor implementation of projects (mean = 3.03). Lack of training opportunity (mean = 2.96), illiteracy /ignorance (mean = 2.88), poor level of involvement of local people in programs (mean = 2.85), problem amongst women in the community (mean = 2.74), elites interference (mean = 2.62) and poor community leadership (mean = 2.57) were also found to be limiting women from benefiting from development interventions, while constrain due to religious and cultural myths (mean = 2.38) was found to be the lowest factor. These result were in accordance with [25] and [7] that identified inadequate health care services in rural areas; inadequate water supply for household and farm operations; lack of appropriate agricultural technology aimed at reducing the physical burden of farm women; inadequate access to credit and agricultural inputs and other services; lack of female farm extension workers; lack of marketing facilities and opportunities; traditional, religious, social and cultural obstacles and less participation in decision-making – even within the household.

The result also shows that some of the values of standard deviations scores were less than 1.0, while others were a little above 1.0. This suggest that the respondents individual responses regarding their opinion on perceived constraints limiting women from benefiting from rural development interventions did not differ much from the mean scores, the respondents were in agreement with one another. Generally, the overall mean of constraints limiting women from benefiting from rural development interventions in Imo state was found to be 3.07. This means that government efforts in improving the rural

women's condition are not effective because women were highly constrained from benefitting in development interventions.

3.4 Area of Improvement in Rural Development Interventions

Table 4 presents rural women perceived responses in areas for improvement in development interventions. Adequate provision of quality health services (personnel, drugs & equipment) (mean = 3.79) was found to be the highest area in which the rural women want the government to intervene. Provision of incentives or supply of farm inputs (mean = 3.72) ranked second, this shows that rural women want improvement in the area of their livelihood despite government interventions. Also, majority of rural women strongly agreed to adequate funding of development programmes (mean = 3.68).

Rural women strongly agreed to provision of sustainable land tenure system (mean = 3.62), need for effective planning, monitoring and evaluation (mean = 3.58), provision of training programmes for skill acquisition (mean = 3.45), mobilizing people to organize themselves into viable groups (mean = 3.40), more awareness should be created by the intervention agencies (mean = 3.23), provision of credit with low collateral requirements (mean = 3.15), need for proper coordination of existing agencies (mean = 3.10) and rural women should be involved at all stages of the programme (mean = 3.00). The result further shows that most of the values of standard deviation were less than 1.0 and few were a little above 1.0. This shows that the individual responses did not vary much from their mean scores and the respondents were in agreement with one another regarding their opinions on the areas that women want improvement.

3.5 Hypothesis Testing

The result of the multiple regression analysis was presented in table 5 and four functional forms of the multiple regression model; linear, semi-log, double –log and exponential functions were tried. The result shows that the double-log function form produced the highest value of the regression coefficients, coefficient of multiple determination (R^2). The result indicates that F-ratio value was 13.858 and was significant at 0.05 probability level which gave a good fit to the

data. This implies that there is significant relationship between socio-economic characteristics of rural women and their perceived constraints militating against rural women from benefiting in the intervention programmes.

Table 5 shows that the value of the coefficient of multiple determination (R^2) was 0.475 which implies that only 47.5 percent of the variation in the women perceived constraints militating against rural women from benefiting in the intervention programmes was accounted for by the joint action of the socio economic characteristics in the regression model. The result further shows that five of the socio economic characteristics of rural women age, marital status, years of experience, savings, access to credit facility were significantly

related with rural women's level of perception of constraints militating against rural women from benefiting in the development interventions.

The regression coefficient for age had positive and significant relationship with perceived constraints of women benefiting from development interventions with a t-value of 3.878 which was significant at 0.05 probability level. This implies that as the age of the rural women increases their level of perception of constraints increases. This is possible because older women due to years of experience could feel the obstacle hindering them from benefiting in development intervention than younger women. Marital status was positively and significantly related with perceived level of constraints limiting women from benefiting from the development

Table 4. Distribution of respondents according to improvement of development interventions

S/N	Area of improvements in development interventions	Strongly disagree	Disagree	Agree	Strongly agree	Mean	S.D
1	Provision of incentives/supply of farm inputs	7 (1.7)	14 (3.5)	64 (15.9)	317 (78.9)	3.72	0.61
2	Adequate funding of development programmes	5 (1.2)	8 (2.0)	101(25.1)	288 (71.6)	3.68	0.58
3	Provision of credit with low collateral requirements	33 (8.2)	64 (15.9)	116 (28.9)	189 (47.0)	3.15	0.97
4	Mobilizing people to organize themselves into viable groups	25 (6.2)	24 (6.6)	158 (39.3)	195 (48.5)	3.40	2.10
5	Need for proper coordination of existing agencies	46 (11.4)	41(10.2)	142 (35.3)	173 (43.1)	3.10	0.99
6	Rural women should be involved at all stages of the programme	67 (16.7)	26 (6.5)	147(36.6)	162 (40.3)	3.00	1.07
7	Need for effective planning, monitoring and evaluation	11 (2.7)	2 (0.5)	133(33.1)	256 (63.7)	3.58	0.65
8	More awareness should be created by the intervention agencies	47 (11.7)	24 (6.0)	121(30.1)	210 (52.2)	3.23	1.00
9	Provision of sustainable land tenure system	4 (1.0)	13 (3.2)	115(28.6)	270 (67.2)	3.62	0.60
10	Provision of training programmes for skill acquisition	17 (4.2)	24 (6.0)	120(29.9)	241 (60.0)	3.45	0.79
11	Adequate provision of quality health services (personnel, drugs & equipment)	4 (1.0)	8 (2.0)	58 (14.4)	332 (82.6)	3.79	0.52

Acceptable mean ($M \geq 2.5$)

Figures in parentheses are percentage of response

Total of respondents is 402

Source: Field Survey, 2016

Table 5. Result of multiple regression analysis of relationship between perceived constraints in benefiting from rural development interventions and socio- economic characteristics of respondents

Explanatory variables	Linear function	Semi-log function	Double-log function	Exponential function
Constant	63.384 (8.621)*	65.784 (12.722)*	4.150 (40.456)*	4.096 (28.063)*
Age (X_1)	2.199 (3.536)*	9.250 (3.636)*	0.190 (3.763)*	0.45 (3.614)*
Level of education (X_2)	-0.303 (-0.369)	-3.164 (-1.669)	-0.070 (-1.868)	-0.010 (-0.640)
Marital status (X_3)	1.724 (1.707)	6.003 (2.222)*	0.122 (2.278)*	0.034 (1.709)
Household Size (X_4)	-0.769 (-0.609)	-1.496 (-0.706)	-0.033 (-0.775)	0.016 (0.639)
Major occupation (X_5)	0.563 (0.600)	0.231 (0.125)	0.001 (0.030)	0.011 (0.575)
Membership of Social organization (X_6)	1.324 (-0.392)	1.218 (0.247)	0.051 (0.518)	-0.043 (-0.648)
Income (X_7)	0.641 (0.929)	1.595 (0.743)	0.046 (1.082)	0.017 (1.233)
Years of experience (X_8)	1.871 (2.797)*	7.283 (3.084)*	0.144 (3.082)*	0.037 (2.809)*
Savings (X_9)	0.057 (1.897)	0.075 (2.366)*	3.820 (2.569)*	0.025 (2.422)*
Access to credit (X_{10})	0.165 (4.581)*	8.256 (5.231)*	651 (5.650)*	0.051 (5.135)*
R ²	0.424	0.470	0.475	0.468
F Statistic (F value)	13.267*	13.558*	13.858*	13.497*
Sample size (N)	402	402	402	402

Figures in the first row are regression coefficients.

Figures in parenthesis are t-ratios

* t-ratios significant at 0.05 probability level 2.

Field Survey, 2016

interventions with a t-value of 2.278. Most of the respondents were married, implying that married women perceived high level of constraints in the development interventions. Despite rural women's contribution to development programme, they face persistent constraints that prevent them from fully enjoying their efforts to improve their lives as well as those around them. The [6] and [26] observed that women's economic and domestic workloads impose severe burden on them thereby limiting them from fully benefiting in development interventions.

Also, years of experience was positively and significantly related with the perceived level of constraints limiting women from benefiting from the development interventions with a t-value of 3.084 at 5 percent probability level. Savings was positively and significantly related with perceived level of constraints limiting women from

benefiting from the development interventions with a t-value of 2.569 at 5 percent probability level. Similar findings were reported by [10] who identified inadequate savings as one of the factors limiting women from fully benefiting from development interventions. The rural women's access to credit facilities was positively and significantly related with perceived level of constraints limiting women from benefiting from the development interventions with a t-value of 5.650 at 5 percent probability level. This implies that women inadequate access to credit facilities is one of the constraints of women in development interventions. This finding is in line with [10] and [6] that identified lack of access to credit facility as a major institutional constraint in women's participation in economic activities. The value of regression coefficients and t-ratios of level of education (X_2), household size (X_4), major occupation (X_5) membership of social organization (X_6) and income (X_7) were not

statistical significant at 5 percent level of probability which implies that these variables are not important determinants of rural women perceptions of constraints limiting them from benefitting in the development interventions.

4. CONCLUSION AND RECOMMENDATION

The prominent development interventions that were perceived among rural women were; health care services, processing and storage of farm produce, subsidizing of agricultural inputs and marketing. Despite government efforts in improving the rural women's condition, women were highly constrained from benefitting in development interventions. Therefore, government should increase their campaigns against corruption and ensure that administrator of each intervention should avoid excessive politicization and personalization of development projects, also avoid embezzlement of funds by diverting funds for project into their personal account. Rural development interventions should be well articulated, coordinated and implemented in the rural areas with proper consultation with the stakeholders on a bottom up approach by ensuring that rural women are partakers of decision making process.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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