Appraisal of Impact and Utilization of Woman Empowerment Programmes on Poverty Alleviation in the Central Senatorial District of Cross River State, Nigeria

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KEYWORDS
Central Senatorial, Cross River State, Poverty alleviation, Utilization, Woman empowerment

ABSTRACT
This study evaluates the utilization and impact of women empowerment programs on poverty alleviation in the Central Senatorial District of Cross River State, Nigeria. It assesses the implementation and effectiveness of these programs in enhancing the socio-economic conditions of women in the region, where poverty is prevalent, especially among women who have historically faced marginalization in accessing resources, education, and economic opportunities. The empowerment programs, including vocational training, microfinance schemes, entrepreneurship development, and educational initiatives, aim to improve women's economic independence. Findings indicate that while some programs have positively impacted income generation and living standards, significant challenges persist. These challenges include inadequate funding, cultural barriers, and limited market access for women entrepreneurs. Additionally, the sustainability of these initiatives is often compromised by inconsistent policy implementation and a lack of ongoing support from both governmental and non-governmental organizations. The study highlights the need for a holistic approach to women's empowerment, addressing the root causes of poverty and ensuring continuous access to resources and opportunities for lasting economic independence. Recommendations include increased funding, improved monitoring and evaluation mechanisms, and greater community involvement to ensure that empowerment programs are responsive to the specific needs of women in the Central Senatorial District. Ultimately, while women empowerment programs hold promise for poverty alleviation, their success depends on sustained efforts, strategic planning, and a comprehensive approach to tackling the broader socio-economic challenges facing women in the region.

Introduction

Poverty level is among the major determinants of the degree of economic growth and development, and welfare of people in a country. Yet, the high poverty rate is one of the major challenges facing the world today. While both men and women suffer poverty, gender discrimination means that women have far fewer resources to cope thus, vulnerable to sexual exploitation including trafficking (Mukaila et al., 2022). This prompted the United Nations Development Programme (UNDP) to put eradication of extreme poverty and ensure gender equity and empowerment of all women and girls as some of its Sustainable Development Goals (SDG).

Although poverty has reduced in many developed countries, poverty level in developing nations like Nigeria is on the rise. Poverty is a state of being in which a person lacks the income or other means of support to reliably meet their basic personal needs, such as food, shelter, and clothing (World Bank, 2022). Inequality, in terms of income and opportunities, remains high and has adversely affected poverty reduction. The lack of job opportunities is at the core of the high poverty levels. Poverty undermines the survival, productivity, health, livelihood, and wellbeing. It further reduces their contribution to households' needs, purchasing power, thereby denying people access to quality education and basic needs (Boudet, et.al, 2018).

Similarly, state governments in Nigeria have also continued to float various poverty alleviation programmes such as providing access to credit facilities like loans and grants, skills acquisition or entrepreneurial trainings with starter-packs, scholarships, among others (Aroge, 2016). These programmes are mostly targeted at the women and youth populations in the various constituencies, irrespective of the location, whether in the rural or urban communities, age-range or educational attainment (which mostly stems from the benefactor's prerogative of choice of beneficiaries). However, the extent to which these poverty programmes have impacted poverty reduction remains a matter of concern to researchers given the high poverty level reported among women in Nigeria especially women in rural areas.

The present study seeks to appraise the utilization and impact of women empowerment programmes on poverty alleviation in the central senatorial district of Cross River State, Nigeria. The available skills acquisition programmes shall be identified to ascertain their fit or adequacy for women empowerment. The effort to empower women and attain the goal of poverty reduction can achieve the desired outcomes once the determinants of empowerment utilization and impact are established.

Statement of the Problem

Women are vital to societal development, contributing significantly to stability, progress, and the long-term growth of nations. They fulfill diverse roles, including as mothers, caregivers, farmers, educators, entrepreneurs, and teachers. Globally, women make up 43% of the agricultural labor force, with this figure reaching as high as 70% in some countries (Omini&Ofem, 2023). In Nigeria, women are particularly crucial, accounting for 65% of agricultural production, with the majority being rural small-scale farmers (Bello et al., 2021). Despite their critical contributions, women worldwide endure various forms of abuse, discrimination, marginalization, and deliberate denial of rights, leading to extreme poverty, deprivation, and social exclusion (Rabiul et al., 2018; Omang et al., 2020).

In Nigeria, women constitute over 60% of the poorest population (Onwuka et al., 2019). Out of the 53 million adult women in Nigeria, 6 million (12%) have no formal education, 23 million (44%) are business owners, 33 million (61%) reside in rural areas, and 17 million (32%) are dependents, significantly underrepresented in formal wage employment, with only 49.3% labor force participation compared to 63.8% for men. Educational attainment for women is also low, with a female literacy rate of 51% compared to 71.3% for men (Nnana et al., 2024).

Although previous studies have explored these relationships, there is still a gap in understanding how age differences, educational attainment, and employment status influence the utilization and impact of empowerment programs on poverty alleviation. It is argued that empowerment programs affect women differently, but the reasons for these variations in impact and utilization remain underexplored. This study focuses on how age, educational attainment, and employment status impact the effectiveness of empowerment programs in reducing poverty among women in the Central Senatorial District of Cross River State, highlighting the need to consider age-related

factors as women's empowerment varies across different life stages.

Literature Review

Impact of Empowerment Programmes on Alleviating Poverty among Women

On the impact of empowerment programme on alleviating poverty among women, (Alese, 2013) carried out a study on women and poverty alleviation programmes in Nigeria, The NAPEP approach. The study did an empirical assessment of the Capacity Acquisition Programme in Ibadan North Local Government Area of Oyo State. Stratified and simple random sampling techniques were used to select 256 women who participated in NAPEP Capacity Acquisition Programme in year 2008. The study showed that the national poverty eradication capacity acquisition programme influenced women's economic empowerment negatively because NAPEP did not provide credit facilities to the beneficiaries.

In a related study carried out by Modi et al. (2014), on the impact of microfinance services on women empowerment in the rural areas of North Gujarat Region, Gujarat State. A sample of 205 respondents was used for the study. The study adopted structured questionnaire by using a non-probabilistic convenience sampling technique. The results indicate that four of the five factors (i.e. socio-economic status up gradation, autonomy for life choices, women position in the family/society and positive approach towards child development) have significant impact on rural women empowerment towards poverty alleviation. The findings of the study are likely to be important to microfinance institutions, government and NGOs in designing policy to empower rural women socially and economically. This study makes the valuable contribution by providing a base to the microfinance institutions for strengthening and expanding their support to rural poor women. That is to say that, as long as the women have access to micro-finance or micro-credit facilities, it will go a long way in empowering rural women socially and economically. The study did not point out whether the social up gradation came as refundable loans or as non-refundable grants for empowerment. The study did not, also, specify the age range of the women in question, as well as, whether they were married or unmarried women.

Furthermore, the level of domestic violence has shown decline after women participation in Agaseke Project. Hence, participation in the Agaseke Project has positive impacts on improving the women's basic needs, at the household level and community as well. However, the study did not point out the position and reaction of the men to the improved income of their trained women in the community.

Education and Utilization of Empowerment Programmesamong Women

Fapohunda (2011) examined the place of higher education as a means of women empowerment in Nigeria. The paper adopted a descriptive survey method. Data was collected from interviews, previous studies in this area as well as journals, textbooks, seminar papers, magazines, bulletins, newspapers, and periodicals. The findings indicate that as the level of education gets higher, the number of female are lower and it was revealed in the study that educations is a significant tools that exposes the woman to gain access to empowerment opportunities, it was also witnessed in the study that women with better educational qualifications were more empowered compared to their counter parts with lower educational statuses. The findings indicate that education is a necessary tool that enhances the utilization of empowerment opportunities. The study however did not consider the societal influence on the education of women and did not make appropriate recommendations on how to overcome the barriers of the society and enhance women education.

The most used means of accessing information by the women was the radio and television, and person-to-person communication either by word of mouth or by telephone. The NGOs were discovered to be slowly but steadily gaining ground in educating the women and creating awareness among them of their potentials to do better, to be empowered, and to stand up for their rights and themselves anywhere. Constraints faced by the NGOs were mostly funding and getting enough materials, equipment, and other media needed to further empower women. They were found to be a great source of inspiration to the women especially in the rural or less urban parts of the country. Gendered information was provided in the documentation units of the NGOs and efforts were ongoing in a few of them to translate some relevant materials to local languages. The

findings in this study indicated the relevance of educating women through the provision of information and teaching women on the best ways to access empowerment opportunities.

Prospects of Wage Employment in Women Empowerment Programmes on Poverty Alleviating

Taiwo et al. (2016) examined, among others, the impact of financing women entrepreneurs and employment generation among these groups within the Nigerian state. The used also employed survey research design with use of focus group Discussion and in-depth interview guide to elicit information from 200 study participants. The study revealed that empowering women through financing women entrepreneurs has incremental effects on employment generations and their efforts also results in multiple employment generations through improvement in their business activities, thereby increasing the numbers of self-employed individuals in the country. It was also raised in the study that Women are becoming increasingly important in the socio-economic development of both developed and developing economies. This is because they account for a significant percentage of the operators of Small and Medium Scale Enterprises (SMEs) in virtually all aspects of the globe. Despite these success stories emanating from these economies, the Nigerian case have not been encouraging. The Nigerian women have for decades engaged in survivalist activities due to little or no encouragement from the government and the organized private sectors. The study findings have successfully linked the importance empowering women on employment generations in any given economy of the work. The study however failed specifically names the specific empowerment programmes and their differences in the contributions to employment creations.

Nnana et al. (2024) examined the impact of women entrepreneurs in national development, using Taraba state as study. Descriptive and ANOVA f-statistics were employed to analyze the data as well as test the raised hypothesis. Findings from study revealed that the women entrepreneurs who seize opportunities have better control over the affairs of their businesses which implies that capability of women entrepreneurs does affect their financial control. It was also revealed in the study that women who had adequate empowerment opportunities and translated it into businesses such as the establishment of hair dressing saloons, clothing making stores, food restaurants, provisions stores among others were able to create employment opportunities for other people who work for them and it impacted positively on the lives of the communities. Thus, women entrepreneurs were advised to acquire the necessary knowledge needed to access good networks to enhance their employment creation opportunities.

Conceptual Reviews

The goal of the conceptual review is to categorise and describe concepts relevant to the study or topic and outline the relationship between them including relevant theories and empirical reviews. Under this heading, concepts of women empowerment, poverty, empowerment utilisation and the hypothesised relationships were reviewed.

The Concept of Women Empowerment

Women empowerment is essential for addressing the unequal positions and statuses that women face in many societies. It is a multidimensional process that involves awareness, capacity building, participation, decision-making, and control, which are crucial for sustainable economic growth and poverty reduction. Empowerment enables women to acquire knowledge, overcome challenges, and access resources. It involves multiple domains: personal (knowledge, education, autonomy), relational (attitudes, norms, household decision-making), and environmental (social and political structures). Social empowerment strengthens women's roles in society, while educational empowerment equips them with knowledge and confidence. Economic empowerment allows women to access jobs and resources, political empowerment ensures their participation in decision-making, and psychological empowerment helps them overcome barriers and assert their independence.

Women Empowerment in Nigeria

An increase in women's economic empowerment can increase women's bargaining power within their household, increase their participation in economic activities and improve their livelihood (Nnana et al., 2024s). The SDGs 5 and 8 renewed the global commitment to gender equality and women empowerment; including women's economic empowerment, as

a major human right and development goal. Despite evidence that empowering women can result in benefits for societies at large, and, Africa entered the new African Women's decade on Financial and Economic Inclusion of African Women 2020-2030 progress on gender equality and women's empowerment particularly in Sub-Saharan Africa (SSA) has been far too slow and will require concerted efforts to achieve (Ofem et al., 2024)

According to EFInA's Access to financial services in Nigeria (A2F) 2020 survey, women in Nigeria are underrepresented in formal wage employment requiring higher education & specialized skills and overrepresented in vulnerable/informal employment. The majority of women in Nigeria lack access to healthcare, education, water and sanitation, financial services, and Information and Communication Technology (ICT), all of which are necessary for economic growth. The traditional involvement of Nigerian women in subsistence-level activities essentially means they are historically equipped with entrepreneurial skills, know-how, and experience that can be leveraged for inclusive growth and lasting national prosperity. Nigeria's future growth prospect is therefore irrevocably tied to the status of its women and its ability to adequately leverage their considerable economic potential.

In Nigeria, several women empowerment programmes (like the Agricultural Credit Guarantee Scheme (ACGS), National Poverty Eradication Programme (NAPEP) have proven to be effective in the lives of the beneficiaries, especially, in the agricultural and industrial sectors, mostly as entrepreneurs. The women are able to contribute meaningfully to the development of their various communities by utilizing these programmes effectively and efficiently (Nnana& Lilian, 2024). Generally, several factors have been identified as affecting the process of women's all-round empowerment, and these factors encompass the psychological make-up of the individual woman and the social, economic, educational and political realities that make up the external environment.

The Concept of Utilization

Utilization is the action of using something, i.e., making practical and effective use of it. Put simply; the term refers to the use of something or the process of using it effectively. Observations show that certain factors that hinder women from utilizing women empowerment programmes include men's perceptions or bias of women's participation in development programmes (Dako-Gyeke et al., 2013; Rabiul et al., 2018), culture and location (Kurtiş et al., 2016), non-availability of employment opportunities, among others. While, factors that hinder women empowerment programmes from alleviating poverty include low levels of education, lack of interest to information, poor job opportunities, discrimination, and socio-cultural barriers (Fapohunda, 2012; Nnana et al., 2023). Due to their ignorance and low level of education women lack adequate information about the available women empowerment programmes that would improve their quality of life in the community and this will result in frustration and transfer of anger to their children, who may not be properly fed and given adequate education (Adebayo, 2011). Garuba (2009) went further to state that lack of adult education is capable of making the attainment of objectives of poverty eradication programmes difficult and the poverty situation will constantly be on the increase.

Uwantege andMbabazi (2015) conducted a study to assess the impact of women economic empowerment projects on their socio-economic development, considering Agaseke Project as a case study. This research was conducted in 3 districts of Kigali namely: Kicukiro, Nyarugenge and Gasabo District. The researcher used both qualitative and quantitative methods to obtain a reliable data. In addition, structured questionnaires were administered to the respondents. Findings from the study showed that the Agaseke Project plays a significant role in the socio-economic development of women through the provision of various supports to women, particularly to the poor, and enabled women to be self-employed. Consequently, women have managed to increase their incomes as well as improving their socio-economic conditions. Furthermore, the level of domestic violence has shown decline after women participation in Agaseke Project. Hence, participation in the Agaseke Project has positive impacts on improving the women's basic needs, at the household level and community as well.

The Concept of Poverty Alleviation

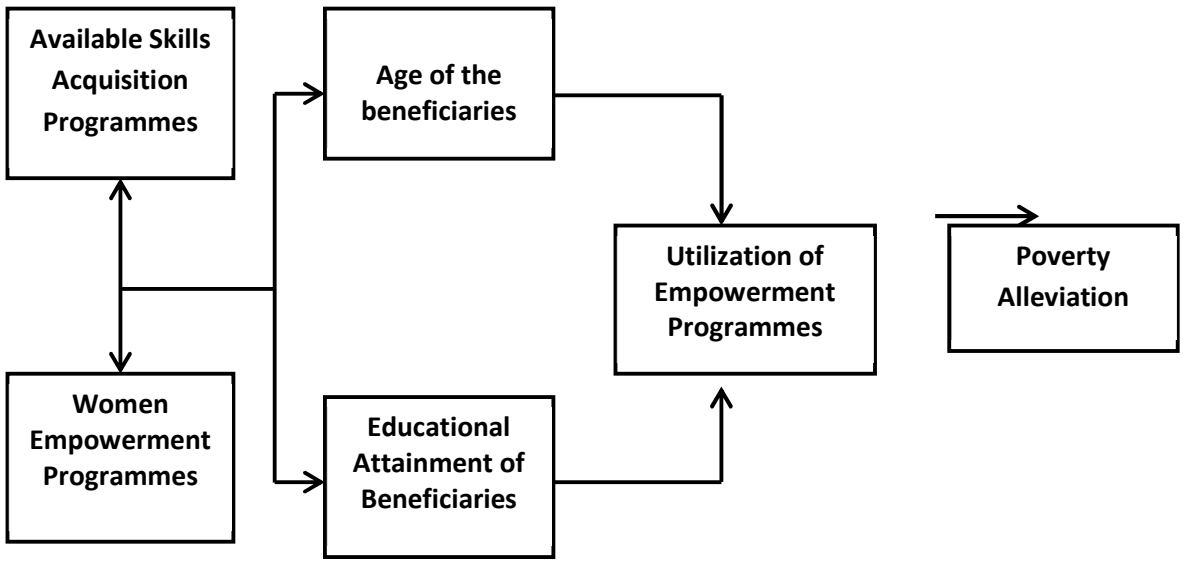
Poverty can be defined as a state where one lacks access to basic needs such as food, clothing and shelter. It is also used to describe a person whose living conditions prevent them from being

able to acquire education, seek medical help, secure a stable job, and participate in recreational activities due to a lack of money (Omini & Ofem, 2023). Poverty entails more than the lack of income and productive resources to ensure sustainable livelihoods. Its manifestations include hunger and malnutrition, limited access to education and other basic services, social discrimination and exclusion as well as 71 the lack of participation in decision-making (United Nations, 2022). There are two concepts of poverty in economics. They are absolute poverty and relative poverty. Absolute Poverty is a situation where a person's income or consumption expenditure is so low that he cannot live at minimum subsistence level, he is said to be absolutely poor. Relative poverty concept indicates inequalities of income. It is concept used to imply that the people of low-income groups are relatively poor as compared to the people whose incomes are high (Nnana et al., 2023). All actions to improve the quality of life for those people currently living in poverty are referred to as poverty alleviation.

Poverty alleviation is a set of measures, both economic and humanitarian, that are intended to permanently lift people out of poverty (Nnana, 2023). Poverty alleviation is accompanied by a number of positive social impacts. These include improved access to food (that results in higher nutritional and health levels), improved access to education (due to higher income levels and ability to pay for fees and supplies), and improved employment opportunities (Nnana et al., 2024). There are numerous causes of for which there is concern for poverty alleviation. They include; inequality and marginalization, conflict, hunger, malnutrition, and stunting, poor healthcare systems, little or no access to clean water, sanitation, and hygiene, climate change, lack of education, poor public works and infrastructure (Concerned Worldwide, 2020; Nnana et al., 2023).

Conceptual Framework

Fig.1: Conceptual Framework



Theoretical Framework

The study will utilize the participatory model and social learning theory as its theoretical framework, despite considering other relevant theories. These two theories are chosen for their emphasis on different aspects of learning and involvement. The participatory model, proposed by Fiorino and Bowles in 2001, focuses on the importance of women actively participating in the planning, execution, and implementation of empowerment programs. This involvement is essential for achieving comprehensive empowerment and development, as it encourages women to engage in the structural processes of these programs. This approach is supported by Guimaraes (2009), who suggests that women's participation in empowerment programs increases their acceptance and confidence in government decisions, thus enhancing the programs' impact on their lives. Therefore, achieving a balance in policies and strategies for women's empowerment and community development is crucial.

The social learning theory, developed by Albert Bandura in 1977, complements this by emphasizing the role of observational learning. Bandura posits that learning is significantly facilitated by observing others, as people form ideas about how behaviors are performed and later use this information to guide their actions. Bandura's theory suggests that new behaviors, attitudes, and information are acquired by watching and listening to others, whether through direct observation, media, or social interactions. This theory underlines the importance of socialization in exposing individuals to various poverty alleviation strategies and effectively utilizing them. The fundamental principle of this theory is that new behaviors are learned through observation and modeling, as well as through direct experience.

Methodology

The study was conducted in the Central Senatorial District of Cross River State, Nigeria, encompassing six local government areas: Abi, Boki, Etung, Ikom, Obubra, and Yakurr. The district, home to various ethnic groups such as Agbo, Bahumono, Yako, Mbembe, and Ejagham, spans approximately 200,000 square meters and is predominantly Christian, with some followers of African Traditional Religion. The local economy relies on subsistence farming, fishing, logging, trading, and civil service, and the area is known for its peaceful, hospitable residents and notable tourist attractions like the Cross River National Park and Drill Ranch. The study targeted women involved in empowerment programs designed to alleviate poverty in the district. Proportional and purposive sampling techniques were used to select respondents from urban and rural communities within the six LGAs, with two communities chosen from each LGA, resulting in a total of twelve communities. Each community had 52 respondents, totaling 624 participants.

Data collection involved both primary and secondary methods. Primary data was obtained through questionnaires, key informant interviews, and focus group discussions, covering aspects such as socio-demographic information, skills acquisition, social impacts, education, employment, and access to credit. Secondary data from textbooks, journal articles, and online resources was used to supplement and validate the findings through data triangulation.

Data Analysis

The Statistical Package for Social Science (SPSS) was used to code and analyze the processed responses from the questionnaires distributed. Descriptive statistics was used to answer research questions one and six. The ANOVA test was used to test research questions two and three while multiple regression was used to test hypotheses four and five to answer research questions four and five.

Characteristics of the Respondents

Since there was no missing data from the categorical and continuous variables, descriptive analysis was conducted to determine the statistical distribution of the respondents. Results of the descriptive analysis from table 4 revealed that majority of the respondents were between the ages of 27-35(52%) while 19.9% were between the ages of 36-45years. Women between the ages of 46years and above constitute only 10.5% of the respondents. The results also revealed that 237 (38.7%) of the women that responded to the questionnaires have a first school leaving certificate (FSLC) as their highest qualification. Another 106 (17.3%) women have SSCE as their highest qualification with only few attaining higher educational qualifications. Further results indicates that 398 (65%) of the women are married with 152 (24%) single while a few of the women have lost their spouses 62 (10.1%). Most of the women that

participated in the survey lived in the rural areas 460 (75.2%) while 152 (24.8) live in the urban areas. See table 2

Table 1: Respondents Socio-Demographic characteristics

Respondents Socio-Demographic Variables		Frequency N=612	Percentage (%)
Age Range	18-226	108	17.6
	27-35	318	52.0
	36-45	122	19.9
	46 & Above	64	10.5
Educational Qualification	FSLC	106	17.3
	SSCE	237	38.7
	ND	68	11.1
	NCE	83	13.6
	B.Sc. & Above	53	8.7
Marital Status	Married	398	65.0
	Single	152	24.8
	Widowed	62	10.1
Place of Resident	Urban Area	152	24.8
	Rural Area	460	75.2

Source: Field Survey, 2022

Preliminary analyses were conducted to ensure that the assumptions for multiple linear regression were met, including checking for outliers, normality, multicollinearity, and homogeneity of variances. Outliers were identified using a boxplot and adjusted through Windsorizing. Normality was confirmed through a histogram and P-P plot, indicating an asymmetrical bell curve. Linearity was assessed using scatterplots, which showed a positive linear relationship between variables. Finally, the Levene test confirmed that the homogeneity of variances assumption was not violated, as the p-value was greater than 0.05.

Model Evaluation

Since all the assumptions for multiple regression and paired sampled test of normality, absence of outliers, linearity and multicollinearity were not violated, multiple regression was run to evaluate the goodness of fit of the regression model with data. Cohen (1988) suggested a criteria for assessing effect size with the R^2 Values (0.500 – 0.138 as Large); (0.109 – 0.059 as Medium); (0.038 – 0.000 as Small). Based on statistical index, the R value of 0.544 for model 1 indicates that empowerment utilization is significant predictors of poverty alleviation (Cohen, 1998). The value of R-squared at 0.296 coefficient of determination indicates that approximately 29.6 percent of the total variance in poverty alleviation was explained by empowerment utilisation and empowerment in wage employment. Similarly, the examination of the ANOVA results indicate that all the independent variables significantly predict the dependent variable df = 2,373, F=78.347, P = 0.000 < 0.05 suggesting that the regression model is a good fit with data. See table 3.

Table 2: Test of Model fit

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig.
1.	.544[a]	.296	.292	6.058	0.000

a. Predictors: Empowerment Utilisation,

b. Dependent Variable: Poverty Alleviation

Available Skill Acquisition Programmes

The table shows the distribution of various skill acquisition programmes available in the Central Senatorial District of Cross River State. The most prevalent programme is Fashion Designing and Tailoring, with 132 participants, which constitutes 21.57% of the total. This indicates that fashion designing and tailoring is the most popular choice among the available skills.

Hair Dressing is also a significant programme, with 102 participants, making up 16.67% of the total. This shows a strong interest in hairdressing as a vocational skill. Catering, or the Restaurant Business, follows closely with 118 participants, accounting for 19.28% of the responses, highlighting its importance as a skill acquisition opportunity.

The Production of Detergents is another notable programme, with 82 participants representing 13.40% of the total. Poultry Farming is similarly significant, with 80 participants, which is 13.07% of the total. This indicates a substantial interest in agricultural skills.

Livestock Farming has a moderate level of participation, with 44 participants, making up 7.19% of the total. Basic Education, although essential, has the lowest level of interest among the skills listed, with 33 participants, or 5.39%.

The programmes with the least participation are Making of Beds and Wires and Production of Cheese, with only 11 (1.80%) and 10 (1.63%) participants respectively. This indicates minimal interest in these particular skills.

Table 3: Available skill acquisition programmes

Available skills acquisition programmes	Frequency	Percentage (%)
Fashion Designing and Tailoring skills	132	21.57
Hair dressing	102	16.67
Production of detergents	82	13.40
Making of beds and wires	11	1.80
Production of cheese	10	1.63
Catering (Restaurant business)	118	19.28
Livestock farming	44	7.19
Poultry farming	80	13.07
Basic education	33	5.39

Source: Field Survey, 2023

To further gain insights, the women were requested to identify their most reliable source of income. Majority of the women confirmed that farming and trading were their most reliable source of income with 194(31.7%) earning their living in farming and 126 (20.6%) surviving on trading. Some of the women earn a living with handcraft 102 (16.7) and very few of the women earning a living with wage employment 58 (13.4%). Some of the women depend on support

from family members 58(9.5%) and government support 50 (8.2%). Support from government and family members are seemingly insignificant and may not be sufficient to alleviate poverty among women in the senatorial district. See table 5

Table 4: Sources of Income

Most Reliable source of income	Frequency	Percentage
Trading	126	20.6
Farming	194	31.7
Wage Employment	82	13.4
Handicraft	102	16.7
Support from family members	58	9.5
Support from government	50	8.2

In Boki Local Government Area, interviews with community women leaders highlighted the impact of infrastructure and financial support on women's empowerment. A 39-year-old leader from Orimekpan noted that improved road networks and bridge repairs, facilitated by the Cross River State government and the Niger Delta Development Commission, have significantly eased the transportation of farm products, enhancing the local economy. Farmers and traders benefit from quicker and more efficient access to markets.Another leader, a 53-year-old from Imabana, discussed the benefits of micro-credit facilities provided by the Imabana community bank. Access to low-interest loans has enabled women to start businesses, such as restaurants, which have improved their financial stability and supported their families' educational needs. She advocated for continued and increased support from both government and non-governmental organizations.

For the hypotheses test, Hypothesis 1 (H1) explored whether educational level affects the utilization of empowerment programmes. Hypothesis 2 (H2) examined differences in programme use between older and younger women, while Hypothesis 3 (H3) assessed the impact of programme utilization on poverty alleviation. ANOVA was used for H1 and H2 to compare categorical variables with continuous outcomes, while multiple regression was applied for H3. Results indicated a significant impact of education level on programme utilization, with an F-value of 11.523 and a p-value less than 0.05, confirming that education significantly influences how women engage with empowerment programmes.

Table 5: Test for the mean difference of women educational attainment and empowerment utilization

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1213.672	5	242.734	11.523	.000
Within Groups	12744.364	605	21.065		
Total	13958.036	610			

Dependent Variable: Empowerment Utilization

Although ANOVA reveals significant differences between groups, it does not specify the exact patterns of these differences. To address this, pairwise comparisons are used to determine which specific means differ and by how much. The Tukey Honestly Significant Difference (HSD) test is a common method for this type of analysis.

A post hoc Tukey's HSD Test was conducted to explore these differences further. The results showed that the mean utilization of empowerment programmes was significantly higher among women with the First School Leaving Certificate (FSLC) compared to those with the Senior Secondary Certificate Examination (SSCE), National Diploma (ND), and National Certificate in Education (NCE). The differences were statistically significant, with p-values less than 0.05. However, there was no significant difference in programme utilization between women with FSLC and those with a Bachelor's degree (B.Sc. & above).

Overall, women with FSLC had a higher mean utilization of empowerment programmes (mean difference of 3.31) compared to women with B.Sc. and above (mean difference of 2.87). Thus, the null hypothesis is rejected, indicating a significant difference in programme utilization between women with different educational levels.

Table 6: Post-hoc Test (Tukey HSD Multiple Comparisons)

(I) Educational Qualification	(J) Educational Qualification	Mean Difference (I-J)	Std. Error	P-value	95% Confidence Interval	
					LCI	UCI
FSLC	SSCE	3.31*	.54	.000	1.78	4.85
	ND	1.95*	.63	.026	.14	3.76
	NCE	2.75*	.59	.000	1.08	4.43
	B.Sc. & Above	.44	.70	.988	-1.55	2.44
	No Formal Education	2.92*	.64	.000	1.08	4.76
SSCE	FSLC	-3.31*	.54	.000	-4.85	-1.78
	ND	-1.36	.71	.396	-3.40	.68
	NCE	-.56	.67	.962	-2.48	1.36
	B.Sc. & Above	-2.87*	.77	.003	-5.08	-.66
	No Formal Education	-.39	.72	.995	-2.46	1.68
ND	FSLC	-1.95*	.63	.026	-3.76	-.14
	SSCE	1.36	.71	.396	-.68	3.40
	NCE	.80	.75	.893	-1.34	2.95
	B.Sc. & Above	-1.50	.84	.473	-3.91	.90
	No Formal Education	.97	.80	.826	-1.30	3.25
NCE	FSLC	-2.75*	.59	.000	-4.43	-1.08
	SSCE	.56	.67	.962	-1.36	2.48

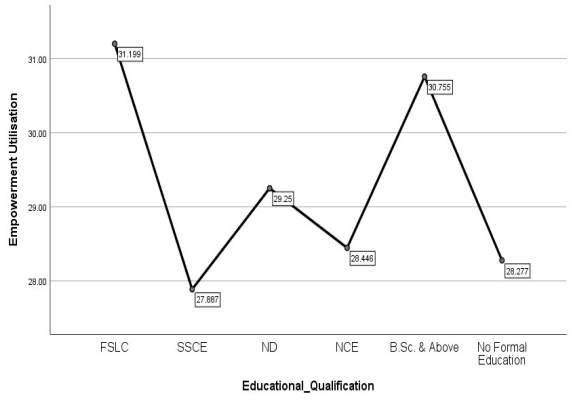
	ND	-.80	.75	.893	-2.95	1.34
	B.Sc. & Above	-2.31*	.81	.050	-4.62	-.00
	No Formal Education	.17	.76	1.00	-2.00	2.34
B.Sc. & Above	FSLC	-.44	.70	.988	-2.44	1.55
	SSCE	2.87*	.77	.003	.66	5.08
	ND	1.50	.84	.473	-.90	3.91
	NCE	2.31*	.81	.050	.00	4.62
	No Formal Education	2.48*	.85	.042	.05	4.91
No Formal Education	FSLC	-2.92*	.65	.000	-4.76	-1.09
	SSCE	.390	.72	.995	-1.68	2.46
	ND	-.97	.80	.826	-3.25	1.30
	NCE	-.17	.76	1.00	-2.34	2.00
	B.Sc. & Above	-2.48*	.85	.042	-4.91	-.05

*. The mean difference is significant at the 0.05 level.

Dependent Variable: Empowerment Utilization

To further confirm the mean difference, one-way ANOVA generated a mean plot showing the mean difference in the utilization of empowerment programmes. The mean plot shows women with FSLC having 31.199 mean closely followed by women with B.Sc. and above having 30.755 mean of empowerment utilization.

Figure 1: ANOVA Mean Plot



Dependent Variable: Empowerment Utilization

A post hoc test was conducted using the Tukey's HSD Test for multiple comparisons. The result in table 4.6 found that the mean value of empowerment utilization was significantly different between women in the age range of 18-26 compared to women within the age range of 27-35 with a P-value = 0.000 and Confidence Interval (LCI=.18, UCI=3.86), 18-26 and 36-45 (P-value = 0.001, CI (LCI=1.71, UCI= 3.89), 18-26 and 46years & above (P-value = 0.00, Confidence Interval (LCI=1.67, UCI=5.48). This suggests that women between the age ranges between 18-26years significantly utilize the empowerment programmes compared to other age ranges. We therefore reject the null hypothesis and conclude that there is a significant mean difference in the utilization of empowerment of empowerment programmes between younger women than other women. See table 9

Table 7: Tukey's HSD Multiple Comparisons Test

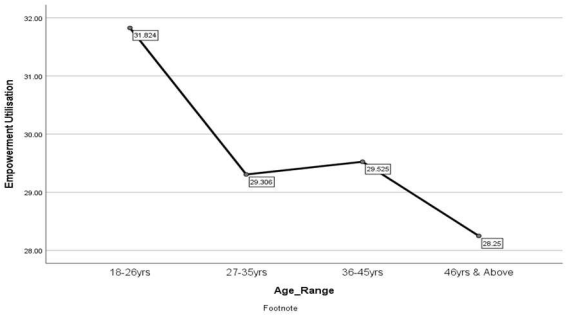
(I) Age Range	(J) Age Range	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					LCI	UCI
18-26yrs	27-35yrs	2.52*	.52	.000	1.18	3.86
	36-45yrs	2.30*	.62	.001	.71	3.89
	46yrs & Above	3.57*	.74	.000	1.67	5.48
27-35yrs	18-26yrs	-2.52*	.52	.000	-3.86	-1.18
	36-45yrs	-0.22	.50	.972	-1.50	1.07
	46yrs & Above	1.06	.64	.353	-.60	2.71
36-45yrs	18-26yrs	-2.30*	.62	.001	-3.89	-.71
	27-35yrs	0.22	.50	.972	-1.07	1.50
	46yrs & Above	1.27	.72	.291	-.59	3.13
46yrs & Above	18-26yrs	-3.57*	.74	.000	-5.48	-1.67
	27-35yrs	-1.06	.64	.353	-2.71	.60
	36-45yrs	-1.27	.72	.291	-3.13	.59

*. The mean difference is significant at the 0.05 level.

Dependent Variable: Empowerment Utilization

To further confirm the mean difference, one-way ANOVA generated a means plot showing the means differences in the utilization of empowerment programmes. The mean plot shows women within the age range of 18-26years having 31.824 mean which is significantly different from women within the age of 36-45years having 29.525 mean of empowerment utilisation.

Figure 2: ANOVA Mean Plot



The follow-up focus group discussions confirmed that the utilization of empowerment programs has a positive impact on poverty reduction. A participant, a 38-year-old mother from Bendeghe community, shared her experience with local programs like the "Sharp Sharp" loan scheme and the "Save the Children" skills development initiative. She received a loan of one hundred thousand naira, which helped her establish a successful small business. Over ten years, this business has allowed her to support her family, educate her siblings, and improve her living conditions, underscoring the effectiveness of these programs in reducing poverty.

Regarding additional ways to enhance financial empowerment, a one-sample t-test was performed to evaluate various financing alternatives. The results showed that all suggested alternatives were significant, with government grants being the most preferred option by women in the Central Senatorial

District. Grants had the highest mean difference of 3.508, followed by low-interest loans from commercial banks with a mean difference of 3.440, indicating their significant role in empowering women financially.

Table 8: Financial Empowerment Alternatives

	T	Df	Sig.	Mean Difference	95% Confidence Interval of the Difference LCIUCI	
Women need low interest loan from commercial banks to reduce the rate of poverty	105.86	611	.000	3.440	3.375	3.503
Women need free interest loan from government banks to reduce the rate of poverty	101.62	611	.000	3.286	3.222	3.349
Women need loan from non-governmental organizations to reduce the rate of poverty	106.93	611	.000	3.387	3.325	3.450
Women need loan from co-operative societies to reduce the poverty rate	105.38	611	.000	3.315	3.254	3.377
Women need grant from the government to reduce the poverty rate	120.12	611	.000	3.508	3.451	3.566

Conclusions

Empowering women is pivotal in eradicating poverty, enhancing food security and health, increasing productivity, and reducing income and gender disparities. When women are empowered, they gain the skills and resources needed to improve their income, support their families, access quality education, pursue their goals, and positively influence their communities.

Despite the ambitious objectives of women empowerment programs and the substantial investments made, many women continue to experience severe poverty. This indicates a need to reassess and refine the approach to women empowerment. Rather than solely focusing on financial support, there should be a greater emphasis on advancing skill acquisition and fostering value re-orientation. While education is essential for women's empowerment, continual skill development—through upskilling and reskilling—is crucial for enhancing their earning potential and reducing reliance on government aid.

The findings of this study highlight that for women empowerment programs to effectively contribute to poverty alleviation, it is imperative to improve the utilization of these programs. Enhanced implementation strategies are necessary to maximize their impact.

Recommendations

Based on the findings and conclusions, the following recommendations are proposed:

i. It is crucial to provide rural women with access to affordable credit, offering convenient repayment plans. This would support their financial stability and business growth.

ii. Enhancing women's education is essential in combating poverty, as educated women are key drivers of development. Efforts should be made to improve educational opportunities for women.

iii. Expanding women's access to agricultural land can boost their production levels. Increased agricultural output will improve farm income and help reduce poverty rates among women.

iv. Encouraging lifelong skills training for women is important for their self-sufficiency. Revitalizing existing but inactive skill acquisition centers will provide women with valuable skills for economic independence.

v. Government and development partners should reconsider and refine policies related to women's empowerment. It is important to recognize that simply providing funding is not a complete solution for increasing women's participation in entrepreneurship and productive investments.

vi. It is essential to address nepotism and political influences, which hinder the effectiveness of women's empowerment programs. Ensuring fair and transparent processes will enhance the impact of these initiatives.

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