

*Full Length Research Paper*

# Women empowerment and participation in economic activities as tools for self-reliance and development of the Nigerian society

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The objective of the study was to examine women empowerment and participation in economic activities as tools for self-reliance and development of the Nigerian society. Research questions and hypothesis were used to guide the study. Structured questionnaire was used as the major instrument for data collection. Copies of questionnaires were administered to 402 women randomly selected from 6 out of the 21 local government Areas of Anambra State. 351 copies of questionnaire recovered were analyzed using mean to answer the research questions and t-test statistic to draw inferences about the hypothesis. The results showed that: farming, trading, craft, food processing, hair dressing, poultry and the likes were the major economic activities performed by women in Anambra state. Personal savings, family assistance, philanthropist's assistance, loans and credits, cooperative society assistance, group contributions, were the sources of fund available to the women for their economic activities. Education and health promotion, food supply and distribution, were some of the services rendered by the women that bring about societal development. Inability of government to provide support, corruption on the part of implementers, family burden, cultural restrictions, husband influence, illiteracy were the obstacles women encounter in carrying out their economic activities. Provision of sustainable land tenure system, provision of soft loans and credits, training programmes, funding, establishment of cooperative societies, were some of the strategies proffered to enhance women participation in economic activities.

**Key words:** Women empowerment, economic activities, self-reliance, societal development.

## INTRODUCTION

Nigerian women are perceived as household property that join hand in economic activities of their families with regard to exchange in marriage, participation in agricultural activities and other areas that yield money (Azikiwe, 1992; Esere, 2001). In sociological perspective, the modern day Nigerian women take part in important economic activities to the benefit of their families and the entire nation. Family is a basic social group, united through bonds of kinship or marriage. It is present in all societies. Ideally, the family provides its members with

protection, companionship, security and socialization. (Simpson et al., 2007). Women thus, manage the home and at the same time, participate with their male counterpart in developing the economy of the nation. In rural areas, women participate fully in food production, processing and distribution which they combine with their traditional role of procreation and home management. Standing and Shehan (1978) in their studies on economic activities of women in Nigeria, reported a higher labour force participation rate for urban women than rural women. In rural areas, higher parity was positively associated with work force participation, which is contrary in the urban areas.

The urban women in addition to child rearing and home

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management engage mostly in trading, craft and distribution of goods which, in most cases, come from rural areas. Few of the urban women are importers and marketers of goods from other countries. This became necessary as a result of gradual decline in the Nigerian economy which led to mass retrenchment in the labour market, high cost of living accompanied by high inflation rate (Amali, 2007).

Women have limited access to socio-economic rights and privileges. They enjoy lower social status and are encumbered by harmful traditional practices to exhibit their potentials (Federal Government of Nigeria, 1996). They still suffer discrimination and marginalization through denials of rights, land ownership, access to credit facilities and farm input. Women are isolated, abused and restricted at the community levels through traditional and religious practices which hamper development.

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 (Saito, 1994; Kwesiga, 1999; Agwu, 2001). Women in Nigeria are unable to secure credit facilities from financial institutions due to lack of collateral (Odukoye, 1997). In most of the developing countries, 30% of women receive less than 1% of the total credit given annually (Asogwa, 1995). 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 the programmes of the various governments even when they are involved in economic activities that need support. Micro-credit facilities in some cases do not reach market and rural women for enhancement of their production and trade (Ikeduru, 2002).

Women empowerment and their full participation on the basis of equality in all spheres of society, including participation in decision making process and access to power, land, bank loan, are fundamental for the achievement of equality, peace and societal development. According to Longwe(1997), empowerment involves the transformation of patriarchal societies through a process of enlightenment, conscientisation and collective organization. Empowerment in this context means assistance which may be in form of cash, materials or training provided to women to enable them influence changes in their socio-economic status and to use their capacities to harness the hidden potentials in material and human resources. Women can be empowered through provision of education and training opportunities to improve their skills and enhance their access to credit facilities. According to Longwe (1997), when women are given equal opportunity with men, they will be able to contribute to the overall development of their communities. Women need well packaged

empowerment programmes to enable them participate fully in economic activities. However, cultural norms, religion as in Islam, inadequate government policies for women upliftment are the hindrances to women empowerment (Ocholi, 1999).

Economic activities are those activities that are concerned with production, distribution, exchange and consumption of food and services. It focuses on the way in which individuals, groups, business enterprises and government seek to achieve efficiency in any economic objective (Lekachman, 2007). To achieve this objective women should not be excluded. Several reports showed that in Africa, women constitute 52% of the total population, contribute 75% of the agricultural workforce, produce and market 60 to 80% of food (Kwesiga, 1999). They did this through production, processing and marketing of food (Afolabi, 2005). 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 (Azikiwe 1992). Experience has shown that women have equal abilities with men and can compete favourably when given equal opportunities. Today, over 50% of the world's women still face gender discrimination in laws, policies and practices (Flann and Oldham, 2007). Their work and contributions have remained largely unnoticed and taken for granted. This remains the fact because societies have traditionally failed to recognize the contributions of women to the development of the nation.

It is against this background that the researcher seeks to investigate the various economic activities engaged in by women, their constraints and challenges and how to empower them to increase on their level of participation. This will enhance their earnings, social status and contributions to their families and the society at large for self-reliance and development of the nation.

### **Purpose of the study**

The main purpose of the study was to determine the level of women empowerment and participation in economic activities as it affects societal development. Specifically, the purpose of the study was to:

- 1) Find out the source(s) of capital for empowering women in economic activities in the state.
- 2) Find out the economic activities performed by women to generate income due to location by urban and rural dwellers in Anambra state.
- 3) Determine the extent to which women participate in economic activities.
- 4) Determine to what extent various developmental projects carried out by women through their economic activities and participation promote societal development.
- 5) Find out the factors that inhibit the empowerment of

women in Anambra state.

6) Proffer strategies for the enhancement of women empowerment and participation in economic activities.

### Research questions

The following research questions guided the study.

- 1) What source(s) of fund are available for economic activities by the women of the state?
- 2) What are the major economic activities performed by urban and rural women in Anambra state?
- 3) To what extent do women in Anambra state participate in economic activities?
- 4) To what extent do the various developmental projects carried out by women through their economic activities and participation promote social development?
- 5) What are the factors that inhibit the empowerment of women in Anambra state?
- 6) What strategies could be proffered for the enhancement of women empowerment and participation in economic activities?

### Research hypothesis

These hypotheses further guided the study and were tested at 0.05 level of significance.

- 1) There is no significant difference in the mean ratings on economic activities performed by women to generate income due to location by urban and rural dwellers.
- 2) There is no significant difference between the mean ratings of urban and rural women on the strategies for the enhancement of women empowerment and participation in economic activities.

## METHODOLOGY

### Design of the study

Survey research design was used for the collection of data in this study. Survey research design is a systematic means of data collection that dates back to the ancient time and is widely employed in educational research. A survey research is therefore, one in which a group of people or items are studied by collecting and analyzing data from only a few people or items considered to be representative of the entire group (Nworgu, 2006).

### Area of study

The study was carried out in Anambra state. It covered women that are engaged in various economic activities in some selected villages of Anambra state. The state is one of the 36 states that make up the Nigerian Federation and was carved out of the old Anambra state in August 17, 1991. The state is made up of 21 local government areas with up to 700 communities and a population of 8.5 million (National Population Commission, 2006). Its capital is

located at Awka. Geographically, the state is located between longitude 5° 45' N to 8° 30' and latitude 6°36' E to 7° 08' E. The state is bounded in the North by Kogi State, in the West by River Niger and Delta state, in the South by Imo State and in the East by Enugu state (RIM, 1993). The climate can generally be described as tropical with two clear seasons, wet and dry seasons. The wet season lasts from October to early April with annual rainfall being bi-modal with two cropping season of which June and September are the wettest months (RIM, 1993). Dry season occurs from late October to early April. The indigenes of the state are predominantly Igbo speaking which is one of the major language in Nigeria. They are mostly involved in agriculture, a predominant occupation in the area with two major farming activities, crops and livestock. The major arable crops produced in the area include yam, cassava, maize, cocoyam, rice, plantain and vegetables. Oil palm is the most important tree crop grown by the people. Livestock production mostly practiced in the area is poultry. Other livestock products include pigs, goats, sheep and on rare occasion cattle. Majority of the indigenes are involved in secondary occupation like trading, tailoring, craft, hair dressing, food processing, civil service, pottery, catering services and vendor of food, gold smiting and oil processing.

### Population of the study

The study population consisted of all the women engaged in major economic activities in both the rural and urban centers of the state. The target group of 402 women was covered in the study. This sample size was determined based on the formula stated by Araoye (2004). Women in the formal employment or civil service were not included in the study.

### Sample and sampling technique

Six (6) out of the twenty-one (21) Local Government Areas (LGA) of Anambra state were randomly selected. Sixty-seven (67) women were sampled in each local government area. In each LGA, communities were stratified into urban and rural. Two hundred and one (201) women were randomly selected from urban and rural communities respectively for administration of questionnaire.

### Instruments for data collection

The major instrument for data collection in this study was a structured questionnaire. The questionnaire was in two parts, A and B. Part A sought to obtain information on the demographic characteristics of the respondents. Part B sought to collect information on the economic activities performed by women in both urban and rural areas, their source(s) of capital, the extent of participation in economic activities, their constraints, their projects that promote societal development and finally to get information to proffer strategies for the enhancement of women empowerment and participation in the economic activities in the study area.

### Validation of Instrument

The research instruments were given to three experts from the Departments of Science Education and Sociology of Education of the University of Nigeria, Nsukka with a letter requesting their vetting of the contents of the questionnaire, the appropriateness in respect of the research questions and the title. Their corrections and comments were utilized to effect changes in the questionnaire.

**Table 1.** Percentage responses on the sources of fund available to women by the respondents.

<b>SN</b>	<b>Source of Fund</b>	<b>Percentage (yes)</b>	<b>Percentage (no)</b>
22	Personal savings	61	39
23	Family contribution	77.8	22.2
24	Peer group contribution (Isusu)	66.7	33.3
25	Cooperative society assistance	79.2	20.8
26	Non-governmental organization assistance	50.1	15.7
27	Religious group assistance	73.8	49.9
28	Donations from philanthropists	82.3	26.2
29	Loan/credits from banks	86.9	17.7
30	Government grants	60.9	13.1
31	International agency donors	60.4	39.6
32	Others	-	-

### Reliability of instruments

The reliability of the instrument was determined using Cronbach's alpha statistics. The instrument was administered on 15 urban and 15 rural women from Nsukka respectively. Their responses were analyzed and the reliability co-efficient of 0.89 was obtained. This result, therefore, considered the instrument reliable for this study.

### Method of data collection

Four hundred and two (402) copies of questionnaire were administered to women and women groups engaged in various economic activities in Anambra state that were willing to participate in the study. The researcher trained some of the residents of the study areas as research assistants in the field for the purpose of questionnaire administration and data collection. This was because the researcher alone would not be able to cover the whole study area. Data collection basically involved travelling to the study areas first to familiarize with respondents for easy interaction as well as personal contact with them.

### Method of data analysis

The researcher used descriptive statistics in form of simple percentages, mean scores and standard deviation in analyzing the 351 copies of questionnaire recovered. The response mode in the questionnaire was assigned the value of 4, 3, 2 and 1 respectively. The cut-off point to determine what was accepted or rejected was 2.50. Any item that had a mean score of 2.50 and above was accepted while any item that had a mean score below 2.50 was rejected. The t-test statistic was used in testing the hypotheses formulated to determine the significant difference existing among the mean scores of the groups.

## RESULTS

The results as indicated in Table 1 revealed that items 22 to 31 had high percentage "yes" responses. This indicated that the respondents accepted personal savings, family contributions, group contribution, cooperative society assistance, non-governmental organizations assistance, donations from philanthropists,

bank loans and grants from government as the sources of fund available to women in economic activities in the study area.

The results of Table 2 showed that items 1 to 21 had very high percentage "yes" responses. This implied that farming, trading, craft, food processing, food vendor business, hair dressing, soap making, meat selling, and artisan business were the major economic activities performed by urban and rural women in Anambra state.

Table 3 revealed that with the exception of item 36, items 33 to 40 had mean scores that were above the cut off mark of 2.50. This implied that urban women participated to a high extent in the following economic activities: farming, trading, food processing, restaurant, hair dressing, fashion designing and transport business. However, item 36 had a mean score of 2.44 that was below the 2.50 cut-off mark which indicated that the women participated to a low extent in craft as an economic activity. On the other hand, for the rural women, items 33 to 39 had mean scores that were higher than the cut-off mark of 2.50. Therefore, this showed that rural women participated to a great extent in these economic activities. But transport business was an exception for rural women as it had mean response of 1.97. This indicated that the rural women participated to a very low extent in transport business as an economic activity.

The data in Table 4 showed that items 41 to 50 had very high percentage "yes" responses. This implied that education, skill acquisition, environmental sanitation, health, water supply, political awareness, food supply, conflict resolution, child bearing and home management were the services provided by women that promote societal development.

The results presented on Table 5 showed that with the exception of item 65, items 63 to 71 with high percentage responses were the factors inhibiting women empowerment in Anambra state. However, item 65 had high percentage of "No" response (58.1%) which indicated that cultural/religious belief was not a major

**Table 2.** Percentage responses of women on their major economic activities by the respondents.

SIN	Items	Percentage (yes)	Percentage (no)
1	Farming	99.1	0.9
2	Trading	92.0	8.0
3	Craft	93.4	6.6
4	Food processing	73.2	26.8
5	Food vendor	80.9	19.1
6	Hair dressing	81.5	18.5
7	Soap making	90.3	9.7
8	Butcher/meat selling	83.8	16.2
9	Artisan	67.5	32.5
10	Transport	70.7	29.3
11	Livestock production	53.3	46.7
12	Fishery	82.6	16.8
13	Poultry production	68.4	31.6
14	Weaving	88.6	14.4
15	Sewing	88.9	11.1
16	Restaurant business	90.6	9.4
17	Fuelwood fetching/selling	81.8	18.2
18	Satchet water production /sales	76.1	23.9
1	Mat production/sales	75.2	24.8
20	Pot making/sales	75.5	24.5
21	Liquor production/sale	53.0	47.0

hindrance to women empowerment in Anambra state.

The results of Table 6 revealed that items 51 to 62 had mean scores of 3.72, 3.67, 3.47, 3.71, 3.65, 3.41, 3.38, 3.56, 3.67, 3.22 and 3.60 respectively, for urban women, and means scores of 3.67, 3.60, 3.41, 3.68, 3.61, 3.38, 3.35, 3.58, 3.71, 3.24 and 3.65 for rural women. Since these mean scores were greater than the cut-off mark of 2.50, it therefore implied that the respondents agreed that these items were the strategies that will enhance participation of urban and rural women in economic activities.

Table 7 showed that the significant values of items 33 to 40 were 0.00 each. The value was less than the 0.05 level of significance at which the hypothesis was tested. Therefore, the null hypothesis for each of the items was rejected. This implied that there was significant difference between the mean responses of the urban and rural women on the economic activities performed by women to generate income. This was obvious as indicated by the mean scores. The rural women participated to a very great extent in farming, food processing and craft as the mean scores on these items were very high. However, the participation of the urban women on these items was low as indicated by the mean scores. On the other hand, urban women had very high mean scores as against the low means scores of the rural women on restaurant, hair dressing, fashion designing and transport business activities.

The results of Table 8 revealed that the significant values of items 51 to 61 were 0.43, 0.22, 0.37, 0.67, 0.58, 0.64, 0.62, 0.82, 0.52, 0.71 and 0.49, respectively. These values were greater than the 0.05 level of significance at which the hypothesis was tested. Therefore, the null hypothesis was accepted for each of the items. Hence, the mean response of urban women did not differ significantly from those of the rural women on the strategies for the enhancement of women participation in economic activities.

## DISCUSSION

The study revealed that the major economic activities performed by women are farming, trading, food processing, craft, hair dressing, artisan business, livestock, fishery, sewing, etc. This is in line with the views of Osuala (1991) and Ijere (1991) who observed that women earn income through a range of economic activities such as sales of fuelwood, weaving, fashion designing, hair dressing, fishing activities, food processing, and likes. They argued that women are the backbone of agricultural and economic production in Africa. Flann and Oldham (2007) emphasized this point by observing that women perform a lot of economic activities for the purpose of generating income for their family upkeep. Such activities would be in form of production, distribution, trading, food processing, and likes. This is supported by Adeferison (1987) who pointed out that the major economic activities that directly add to the income of women include fish production and processing/smoking, marketing, meat selling, hair dressing, fashion designing, soap making, mat production among others. He further argued that in most cases, the women use this income to supplement household upkeep, pay rent, school fees, and training of children. These activities undertaken by the women provide avenue for them to contribute to family and community maintenance and development. There is improvement in the standard of living and the development of their productive capabilities. Mosher (1978) observed that activities such as agriculture, forestry, fishery, hand craft, trade and services transform the society and bring about rural modernization.

From the study, it was revealed that women participate in the following services to promote societal development: education, skill acquisition, sanitation, health promotion, food supply, and so on. This finding is supported by the views of Akubue (1999) who stated that African women make meaningful contributions to the development of their societies through the significant proportion of workload in food production, processing and distribution. In line with this, Bellany (2000) pointed out that women are responsible for the bulk of production in southern Nigeria in local food crop distribution from the rural to the urban areas.

**Table 3.** Mean responses on extent of women participation in economic activities by the respondents.

SN	Items on economic activities	Urban			Rural		
		$\bar{x}$	S.D	Decision	$\bar{x}$	S.D	Decision
33	Farming	2.69	0.65	H. E	3.77	0.58	H. Ext
34	Food processing	2.70	0.60	H. E	3.71	0.57	H. Ext
35	Trading	3.69	0.59	H. E	2.80	0.65	H. Ext
36	Craft	2.44	0.74	L. E	3.24	0.75	H. Ext
37	Restaurant/food vendor	3.67	0.58	H. E	2.68	0.78	H. Ext
38	Hair dressing	3.79	0.51	H. E	2.80	0.74	H. Ext
39	Fashion designing	3.77	0.57	H. E	2.68	0.67	H. Ext
40	Transport business	3.14	1.10	H. E	1.97	0.74	L. Ext

**Table 4.** Percentage responses on women projects and societal development by the respondents.

SN	Economic activity	Percentage (yes)	Percentage (no)
41	Education	96.6	3.4
42	Skill acquisition	92.0	8.0
43	Environmental sanitation	87.5	12.5
44	Health promotion	89.7	10.3
45	Water supply	80.1	19.9
46	Political awareness	58.4	41.6
47	Food supply/Security	69.1	30.9
48	Conflict resolution	66.4	33.9
49	Child bearing/caring	96.6	3.4
50	Home management	95.4	4.6

**Table 5.** Percentage responses on factors that inhibit women empowerment by the respondents.

SN	Factors	Percentage (yes)	Percentage (no)
63	Inability of government to provide empowerment for women	81.2	18.8
64	Corruption on the part of implementers	78.6	21.4
65	Cultural religious belief	41.9	58.1
66	Women's non-chalant attitude	53.6	46.4
67	Lack of Collateral	82.1	17.9
68	Husband Influence	76.4	46.4
69	Bank refusal to give credit to women	76.4	23.6
70	Women illiteracy	62.1	37.9
71	Too much household burden on women	78.1	21.7
72	Others Specify	-	-

The women contribute immensely to health development in the society through their unwavering and relentless effort in promoting healthcare delivery. Azikiwe (1992) noted that women are often first in health care delivery especially to children. He also noted that women are at the forefront of child survival revolution and that the success of the expanded programme on immunization launched in Nigeria in 1985 depended much on the high

participation and cooperation of the women in the programme. The women also come together to form cooperative societies through which they reach out to embark on numerous developmental projects. The benefits of these activities are innumerable within and around the communities where they are located. Such societies undertake programmes that enhance education, skill acquisition, agricultural development, healthcare

**Table 6.** Mean responses on the strategies for the enhancement of women empowerment and participation in economic activities by the respondents.

SN	Strategies	Urban			Rural		
		$\bar{x}$	S.D	Decision	$\bar{x}$	S.D	Decision
Item 51	Provision of sustainable land tenure System	3.72	0.48	Agree	3.67	0.52	Agree
Item 52	Provision of soft loan \credit with minimal interest and collateral requirements	3.67	0.53	Agree	3.60	0.56	Agree
Item 53	Tax reduction on women product and businesses	3.47	0.54	Agree	3.41	0.64	Agree
Item 54	Provision of training programmes for skill acquisition	3.71	0.54	Agree	3.68	0.59	Agree
Item 55	Need for Government and NGOs to fund women economic activities\ projects	3.65	0.57	Agree	3.61	0.59	Agree
Item 56	Need to make tenable laws\ policies that promote women economic activities	3.41	0.53	Agree	3.38	0.58	Agree
Item 57	Provision of linkages to beneficiary organizations to promote women economic activities	3.38	0.57	Agree	3.35	0.57	Agree
Item 58	Encouragement of individuals to donate to women organizations	3.56	0.62	Agree	3.58	0.58	Agree
Item 59	Need to encourage women to form cooperative societies for the enhancement of women economic activities	3.67	0.54	Agree	3.71	0.55	Agree
Item 60	Need to streamline and coordinate women group Nationwide for maximum benefit	3.22	0.63	-	3.24	0.57	Agree
Item 61	Training on business management and adoption of new technologies	3.60	0.58		3.65	0.60	Agree
Item 62	Others, specify	-	-		-	-	-

**Table 7.** Summary table of t-test analysis of difference between urban and rural women on the economic activities they perform.

SN	Items	No	Location	$\bar{x}$	SD	Df	Problem level	Calculated T-value	Critical T-value	Level of sig	Result
33	Farming	169	Urban	2.69	0.65	344	0.05	-16.69	-1.96	0.00	Sig.
		177	Rural	3.77	0.56						
34	Food processing	169	Urban	2.70	0.60	344	0.05	-16.12	-1.96	0.00	Sig.
		177	Rural	3.71	0.57						
35	Trading	169	Urban	3.69	0.59	344	0.05	13.36	1.96	0.00	Sig.
		177	Rural	2.80	0.65						
36	Craft	169	Urban	2.44	0.74	344	0.05	-10.00	-1.96	0.00	Sig.
		177	Rural	3.24	0.75						
37	Restaurant/food vendor	169	Urban	3.67	0.58	344	0.05	13.42	1.96	0.00	Sig.
		177	Rural	2.68	0.78						
38	Hair dressing	169	Urban	3.79	0.51	344	0.05	14.45	1.96	0.00	Sig.
		177	Rural	2.80	0.74						
39	Fashion designing	169	Urban	3.77	0.57	344	0.05	13.72	1.96	0.00	Sig.
		177	Rural	2.68	0.87						
40	Transport business	169	Urban	3.14	1.09	344	0.05	11.72	1.96	0.00	Sig.
		177	Rural	1.92	0.74						

**Table 8.** Table of t-test analysis of strategies for the enhancement of women participation in economic activities between urban and rural women.

S/N	Items	No	Location	$\bar{x}$	SD	Df	Prob. level	Cal. T-value	Critical t-value	Level of sig	Result
51	Provision of sustainable land tenure System	169 177	Urban Rural	3.72 3.60	0.45 0.55	344	0.05	0.79	1.96	0.43	Non Sig.
52	Provision of soft loan \credit with minimal interest and collateral requirements	169 176	Urban Rural	3.67 3.60	0.53 0.56	343	0.05	1.23	1.96	0.22	Non Sig.
53	Tax reduction on women product and businesses	169 175	Urban Rural	3.47 3.41	0.64 0.64	342	0.05	0.89	1.96	0.37	Non Sig.
54	Provision of training programmes for skill acquisition	169 174	Urban Rural	3.71 3.68	0.54 0.59	341	0.05	0.43	1.96	0.67	Non Sig.
55	Need for Government and NGOs to fund women economic activities\ projects	168 176	Urban Rural	3.65 3.61	0.57 0.59	342	0.05	0.56	1.96	0.58	Non Sig.
56	Need to make tenable laws\ policies that promote women economic activities	168 175	Urban Rural	3.41 3.38	0.53 0.58	341	0.05	0.46	1.96	0.64	Non Sig.
57	Provision of linkages to beneficiary organizations to promote women economic activities	165 174	Urban Rural	3.38 3.35	0.57 0.57	337	0.05	0.50	1.96	0.62	Non Sig.
58	Encouragement of individuals to donate to women organizations	166 174	Urban Rural	3.56 3.58	0.62 0.58	338	0.05	-0.22	-1.96	0.82	Non Sig.
59	Need to encourage women to form cooperative societies for the enhancement of women economic activities	168 176	Urban Rural	3.67 3.71	0.54 0.55	342	0.05	-0.64	-1.96	0.52	Non Sig.
60	Need to streamline and coordinate women group Nationwide for maximum benefit	168 176	Urban Rural	3.22 3.24	0.64 0.57	342	0.05	-0.37	-1.96	0.71	Non Sig.
61	Training on business management and adoption of new technologies	169 176	Urban Rural	3.60 3.65	0.58 0.00	343	0.05	-0.70	-1.96	0.49	Non Sig.
62	Others, specify										

delivery among others. To this effect, Nwanesi (2006) reported on the educational cooperative society (ECS) in Ogun State established by women. The group embarked on establishment of rural development centres for the provision of basic catering services, agricultural methods and processing practices, health centre, and the likes. It is obvious that women are indispensable in promoting community development. Sowe (1992) asserted that women are at the centre of development processes, and that complete and harmonious development cannot be achieved without them.

Despite the numerous benefits accruing from the participation of the women in various economic activities to the communities and the nation at large, the study

revealed that there are factors that constrain the empowerment of women in these economic activities. The study showed that illiteracy or low level of education, household-burden, husband influence, corruption and the likes are among the factors constraining women empowerment and participation in economic activities. This is in accordance with the observation of Kwesiga (1999) who noted that the participation of women in economic activities at all levels is hampered by factors such as limited resources, lack of government assistance, lack of training and educational opportunities, cultural values and discrimination against women. They are not allowed to own lands and they have less access to technological inputs like farming equipment. Women



are not opportune to participate or influence community decisions especially as they affect women. This is as a result of discrimination against women in politics.

The study further revealed that training programmes, funding of women economic activities, forming cooperative societies, soft loan/credit schemes and the likes are some of the strategies that would enhance women participation in economic activities. These strategies are in line with the policies adopted and implemented by the government of Tanzania to improve the lot of women in their country as presented in the Tanzania National Website. The government of Tanzania organized mass literacy campaign to educate the women on their rights and to empower them to be more active in their market oriented responsibilities.

## Conclusion

The major economic activities recorded in this study were crop farming, trading, craft, food processing, hair dressing and poultry production. These economic activities were funded by women through personal savings, family, philanthropists, co-operative societies, loan and credits. Lack of government support, corruption by programme implementers, cultural restrictions, family burden, husband influence and illiteracy/low level of education were recorded as obstacles encountered by women in economic activities.

Provision of sustainable land tenure system, soft loans and credits, training and re-training programmes, establishment of co-operative society would enhance women participation in economic activities and societal development in Anambra State in particular and Nigeria in general. Community education and enlightenment by government and non-governmental organization would be of immense assistance in changing the cultural practices and belief against women in the society. This would help them manifest their inert potentials for the development of the society.

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