
**ECONOMIC SUPPORT OF RURAL DWELLERS (WOMEN) IN NIGERIA,
AND POVERTY REDUCTION: AN EVALUATION.**

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ABSTRACT

Women Empowerment simply means the provision of an environment or situation that will help women to be independent on the issue that concern them and that of others. This will enhance economic growth and social change. The paper evaluates a situation where authority is given to the rural dwellers economically and poverty reduction. Questionnaire was used to solicit the opinion of the rural women and girls on the issues and prospects of empowering rural women. Pearson Product Moment Correlation Coefficient was used to examine the data. The results indicate that there is significant relationship between economic empowerment of rural women and education. This means that insufficient fund and education hinder the economic strength of women in the remote areas of the state. The level of significant shows that there are other factors that affect women empowerment. Again, the result shows that economic empowerment of rural women contributes to improve economy and eradicates poverty. The researchers conclude that rural women can overcome many problems they face with the effort of the government. Economic empowerment will enhance the independence of the rural women, exposing their abilities and encourage them to contribute meaningful to the development of their environment and economy at large. The study recommends that government should provide necessary infrastructures to the rural areas, mechanized agriculture to generate jobs and reduce poverty of

rural women. Means of finance should be made available to enable them commence petty business to enhance their independence and self reliance.

Keywords: Empowerment, Rural woman, challenges, Finance and Poverty reduction.

INTRODUCTION

Nigeria is a great nation with numerous resources and when the problem is discussed, what come to mind are the potentialities of men, due to poor perception of the abilities of women. In some tribes, Wives and children a man has is the manifestation of his wealth, fame and power. The consequence is the production of many dependants on a man.

Nigeria has the highest population in African continent and many is depending on others for sustenance and survival. Girls who are illiterate experience poor state of life. Women have no right even to take part in the decision making of the family. As noted by Vickers (1991), Egonwam (1991), Okwuosa (1992) and cited in Onah (1999) women globally are underprivileged, suppressed and underrepresented in positions.

Generally, the constraints of this group of people include the following: finance, lack of education, lack of freedom, male dominated society, unequal opportunity with men, sexual abuse and many others. However, their obstacles though amongst the ones mentioned above but peculiar to their environments. This is because rural areas its own challenges that weigh down on the dwellers and more on the rural women.

Rural women have not experienced medical care; one local herb can cure lots of ailments. Babies are delivered at the backyard with mats under the care of old mothers, nothing like electricity, those whose children purchased generators cannot think of going to close to the plant due to fear of getting burnt. Although these women work hard and produce various crops and cash crops, but no storage system and accessible roads to get the goods to the urban areas or marketers to come to the areas to purchase the goods.

Women do not attend to school in most of the remote areas, the result is numerous illiterate mothers, as such, and they lack employment and earn no income. Rural women lack many opportunities, some survive without money. What sustain them are only their local products. Many do have good diet and suffer malnutrition.

There are no accessible roads to rural areas, when rural dwellers see oncoming vehicle, some enter into the bush to avoid such site. Inaccessible roads have caused little or no market for the local produce.

The commonest women empowerment of our time is that during campaign, politicians will visit the remotest areas seeking for voters in exchange with fake promises of “firing and watering the rural areas,” free education for children, good infrastructures. Politicians do provide uniforms

and transportation on daily basis for some rural women that will increase the population waiting for them at the airport whenever they travel. At times some will be at the gate of court waiting to applaud them at the final judgment of the political disputes. These poor women receive little or nothing from each trip made. Instead of empowering women, politicians take advantage of their poor situation and use them to achieve their aim.

Hence, the researchers wish to examine the causes of non empowerment rural women, to evaluate how rural women could be empowered and why they should be empowered.. This paper will be made up five sections, First section is the introduction, literature review and research methodology will be discussed in section two and three respectively, section four deals analysis of data and section talks about recommendations and conclusion.

STATEMENT OF PROBLEM

In Nigeria, government have in many ways tries to support women economically, but the question that is left unanswered is whether those in the remotest part of the villages are part of that effort, considering the conditions in the areas. There are general problems as far as women empowerment is concerned, but some issues are peculiar to rural women in Nigeria. Rural women contribute a lot towards the development of communities yet they represent the poorest and the less privileged in most communities. Despite the rural women contributions towards the families and communities, they are neither encouraged nor supported and the society sees them as weakling. Srivastava, (2009) commented on the widely under- representation of women in decision - making at all levels, in the household and in the public sphere. The rural women, due to their training, background and exposition cannot talk before their husbands. They concentrate mainly in household and farm works which earn them no income, recognition or respect. What is clear is that they do what they suppose to do. Home management is a difficult task but women with their uniqueness and God given talents do it with an ease, yet no body consider them capable of making decision in the homes they manage.

Major challenge face by these rural dwellers is lack of finance, it is obvious that some have the required skills and ability but no fund to support themselves, This is because women engage in the work that earn no income. Mostly in these remote villages, mothers are the bread winner of the families and they depend on peasant farming for survival.. They lack fund and hardly buy anything instead whatever produce from the farm should be the source of their living. Formal institutions exclude business they consider unimportant and small including rural dwellers from financial services, there is nothing like rural banking in Nigeria. They could not obtain credit due to their inability to acquire assets for collaterals. Some may have suitable plan about business but lack fund to initiate such ideas.

Many families, communities, local government areas, states and nation at large are in difficulty today because the mothers of the nation are not well built and established. Any family without a strong and organized woman is in great danger. Death of a woman causes family disorder because man will find it hard to attend to the responsibilities of woman in the house. Based on this background, the researchers wish to examine the reasons for non empowerment rural women, to evaluate how rural women could be empowered and to examine why they should be empowered.

Objectives of the study

- To examine the relationship between economic support rural of dwellers, education and finance?
- To examine the relationship between economic support rural of dwellers poverty eradication and economic development?

Research Questions

- What is the relationship between economic support of rural dwellers education and finance?
- What is the relationship between economic support rural dwellers, poverty eradication and economic development?

Hypotheses

- There is no significant relationship between economic empowerment of rural women, education and finance.
- There is no significant relationship between economic empowerment of rural women, poverty eradication and economic development.

LITERATURE REVIEW

CONCEPT OF WOMEN EMPOWERMENT

According to Akomolafe (2006) women empowerment is the process through which women, who are currently most discriminated against, achieve gender equity. The definitions above indicate that women empowerment will contribute to the growth of the society.

For Pema (2014), women's empowerment is a process where women should be empowered socially, economically, educationally and politically that can help them to take self-decision regarding education, mobility, economic independence, political participation, public speaking and awareness to exercise rights in the home, community, society, country and to gain 'power'. Economic empowerment for rural women should include exposition and disposition of physical and mental capacity of rural woman to understand what it takes to be involved in other aspects of works of life other than household works.

Promote education, training and professional development for women and encouraging women to be involved in vocational works in order to be self reliance and alleviate poverty.

Essay for women empowerment defined Women empowerment in very simple words: that it is making women powerful so that they can take their own decisions regarding their lives and well being in the family and society. It is empowering women to make them able to get their real rights in the society. The empowerment helps women to participate in other social and economic activities that aim at promoting good living, better community and economic growth.

On the issue of women empowerment, *Barack Obama*, the 44th US President said that when women succeed, nations are more safe, secure and prosperous. *Kofi Annan*, For Amartya Sen, Nobel Prize Laureate in Economics, empowering women is key to building a future we want. When women are empowered, they become energized, all the abilities and potentialities in them will be developed and be ready to act.

Pandit said that in "order to awaken the people, it is the women who must be awakened. Once she is on the move, the family moves, the village moves, the nation moves". To him the most effective remedy to kill such devils is making women empowered by ensuring the Right to Equality mentioned in the Constitution of India.

However, her views are sometimes trivialized, sometimes mocked and sometimes silenced for all eternity, discouraged to be independent. She has to depend on the Man, both socially and economically, aspirations depend on the whims and pleasure of the Man.

FACTORS THAT HINDER NON EMPOWERMENT OF RURAL WOMEN,

Women empowerment is defined as change in the context of women's life, which enables her increased capacity for living a satisfying human life (viz. health, mobility, education and awareness, status in family, participation in decision making). It is the way of improving the capacity and potentials in women for the good of selves and the society at large.. It is certain that what contributed to the ignorance or powerlessness of women is their poor exposition and some cultural inhibitions.

Immamuddin Khoso , Kamran Shafiq, Asad Raza Abdi & Faiz. M. Shaikih (2011) described the problems of rural women in Asia as follows:

Physical Abuse, Slapping, beating, kicking, strengthening stabbing, burning including stove burning disfigurement

through acid throwing, ritual honour killings, Karo Kari murder, custodial abuse, torture etc

ii) Sexual Abuse

Rape, sexual assault gang rape, coerced sex through threats, intimidation or physical force, forcing sex with others, forced marriages, child marriages, Watta satta marriages, barter marriages, (giving a women in marriage as part of the settlement of a dispute), incest.

iii) Psychological Abuse:

which includes behavior that is intended to intimidate, persecute, take away custody of children, isolation, verbal aggression, constant humiliation, seclusion (confining women to the house).

Rural women though have seen socio economic developments, but still are not completely emancipated from stigmas and social hierarchical boundaries. Nyevero Maruzan (2014) conducted research on the problems of the rural women in Buhera District of Manicaland South Province of Zimbabwe and concluded that the problems women in Buhera district are facing are as the result of environmental degradation and gender inequalities. Again that inadequate rainfall and soil infertility in the area contributes greatly to reduced crop cultivation which is a threat to food security for households. He added that poor grazing and recurrent drought has also affected livestock which was used by many families as an asset base and limited education hinders and limits women's access to technology.

Ranbir Singh (2012) identified the problems of rural/ entrepreneur in India women as follows: finance, scarcity of raw material, stiff competition, limited mobility, family ties, and lack of education, male dominated society and low risk- bearing ability. These problems have denied the families and communities the enormous contributions which women could have made.

lack of household services and equipment; unhealthy nutrition and poor health; deficiencies in the rural infrastructure; social isolation; lack of social and cultural activities in villages. In addition, the low social status of rural women and the tradition that women are outsiders in public life; the traditional division of labor inside families and women's economic dependence on men; women's lack of self-confidence in their potential (mentioned especially by Hungary and Bulgaria); and depopulation of the rural areas, especially the migration of young rural women.

Akomolafe (2006) further observed that even domestic empowerment in Nigeria is too low because evidence have shown that resources that are of great importance in the life of women for the purpose of meeting their domestic and matrimonial commitments are inadequate and not available in most cases. Domestic facilities are not within the reach of average Nigerian and these problems are subjecting women and children to undue hardship.

Another factor that hinders the empowerment of rural women in Nigeria is illiteracy. In many rural areas, there is no opportunity for education especially for women. Many women's education is considered unnecessary, her economic independence challenged and her employment ridiculed. Ebele (2003) said that education increases the chances of employment for women thereby empowering them economically but unfortunately equal access to education for girls is still a challenge in Nigeria and Africa. When mention is made of education, it does not mean only formal education because there are a lot of things to be learnt which will contribute to the personal and economic growth of a woman. Therefore, education (formal and informal) is the bedrock for women empowerment due to its contribution to personal growth. Olakulein and Ojo, (2006). Suleiman (2009) and (Okeke, 1995) in their various research on the factors that hinder women empowerment confirmed that lack of education by women discourages their empowerment. Akomolafe (2006) conducted a qualitative survey using interview and participatory experience and finds out that low education coupled with cultural discrimination against women is a constraint to women empowerment. Adegoroye and Adegoroye (2008) find out from their study that low literacy level of the rural women denied them access to vital information that can improve their lots economically. However, the dependence of many rural women on their husband's income for survival adds to the economic problems.

their voices are muted; their choices restricted. Women farmers control less land than do men—less than 20 per cent of landholders are women [1] —and also have limited access to inputs, seeds, credits, climate-smart technologies or finance. Whether they stay back to care for their families and communities when environmental degradation or disasters strike, or migrate to find food, safety and decent work, rural women are exponentially more vulnerable and marginalized.

RURAL FINANCE AND WOMEN EMPOWERMENT

Rural finance as defined here refers to the range of financial services available in rural areas—not only agricultural finance, but also finance for non-agricultural development in rural areas. The issue of finance is very important not to men but to women alike.

In every system, finance is very important and none of the activity of an organization should be carried out without money and there can be limit to the level of activities of an individual, society at large. Finance is one of the factors militating against women economic empowerment in the rural area and if provided, it will enhance economic empowerment of rural women. This is because women especially those in the rural areas make little or nothing from their farm produce and they need capacities to alleviate their poverty. Malami (2008) maintains lack of proper funding as one of the fundamental problems blocking the chances of women from attaining economic objective. Lack of finance and the sources of finance stunt the personal growth of rural women as well as the development of the society.

Adegoroye and Adegoroye (2008) observe that lack of finance and access to loans militates against women economic empowerment. Magaji and Aliyu (2007) noted that credit influences physical autonomy and affects most of the women empowerment indicators significantly.

Ott et al (1995) cited in Ebele (2003) opines that where women have no direct access to land and cannot have collateral because of patriarchal and customary practices that pass property through the male line, limit women from having direct access to credit. Ahenkora et al cited in Ebele (2003) also states that women are more credit worthy than men, but legal requirements and lack of collateral still limit women's access to bank credit.

Ebele (2003) affirm to the above statement by explaining that in Uganda, because women do not own land and therefore have nothing to pledge for collateral, their access to credit is also limited. These have implication for increasing women's income in poverty alleviation programs which require credit or land as input into production possibilities.

Many researchers believe that giving small credit to rural women is a powerful tool for eradicating poverty, enhancing the standard of living of the people and helping the rural women to be self reliance. However, financial institutions exclude small and medium enterprises from obtaining financial services, even the microfinance banks established for the granting of micro credit to small rural business. Most of the rural business is owned by rural women.

Okonji Iweala (2012) proposed the idea of specialized banks for women, based on Women's World Banking models and she advised women to learn from traditional savings practices led by women and to encourage alternative forms of collateral for women in business. This will improve the financial position of the rural women.

HOW RURAL WOMEN CAN BE EMPOWERED

Most of the economic activities do not exist in the rural areas indicating that there is no meaningful social service. However, there are many activities in the rural areas that if women engaged in can improve their standard of living. One of the factors that hinder economic empowerment of rural women is lack of education, but there are some economic activities in the rural areas and beyond that could be performed only with informal education.

Despite the numerous challenges face by rural women in terms of economic empowerment, the first step is to create awareness and enlighten the rural women on the need for their economic empowerment. Although education is a hindrance but vocational education can go a long way to liberate women from this economic chain. Women who wish to survive, sustain their families, contribute meaningful to the communities and society at large need not be a graduate of the university. Many may not have received classroom education, yet, they scale through any barrier and experience economic freedom amongst other women.

The first step in empowering rural women is to help them to understand their abilities and useful role women play in the families, communities and society. This can be done through enlightenment campaign in the rural areas and forming of women groups. During this campaign, women should be allowed to form groups and group heads appointed. The enlightenment campaign should commence by helping the rural women to understand and realize their potentialities.

Although it is true that rural women's access to formal education and training can have a major impact on their potentials to access and benefit from income-generating opportunities and improve their overall well-being. However, there is other training that can give financial strength to rural women and some of the successful women do not know how to read or write, but now their wealth is speaking for them. Rural women should be encouraged to understand their talents (strength and weakness) and how their inputs improve their standard of living, alleviate their poverty and enhance economic growth.

Again, rural women should be advised to understand and know the needs of the people in the community. This will enable them to know the type of petty business to venture in, knowing what people around them need. The formation of groups will bring them closer to each other; improve communication and sharing of knowledge and ideas. It will equally help them to specialize on what they can do.

One of the problems of the rural women is finance. They neither have access to credit facilities nor do any job that earns income for them. Many researchers confirm that women's low educational qualifications determine the extent and manner in which they participate in economic

activities. Much of the economic activities that women do are an extension of the household duties. These activities are low paying and they do not give women wide economic opportunities but just to improve their own welfare and that of their households. In many cases their husbands do not give them money. Groups formed may serve as self help groups where each contributes in a small way to help the other. This will serve as a source of finance for those who wish to start small business. Source of finance of this nature does not attract interest nor require repayment, but each has to do something in return depending on the nature of business the partner will like to engage in. In India, the Government set aside some reasonable amount of money which encouraged women having business ideas to borrow money in order to start businesses and have their own source of income thus they can become independent.

Agriculture is one of the major businesses where rural women can operate and obtain economic freedom. According to Patel et al. (2000), cited by Gbadebo (2014) exclusion of women from land inheritance has caused perpetual poverty in rural areas. They are rendered powerless and neglected in decisions on land matters at community level. Lack of access to land inheritance has made women the most marginalized group in the world.

Research has shown that women produce 80% of the food in Africa, 60% of food in Asia and 40% of food in Latin America (Howard, 2003). To this, Onuoha (2008) said that the denial of women to own land has planted poverty in many rural homes in the country. The involvement of rural women in the labor force is needed for eradication of poverty among them; improve the standard of living in the families, enhance community development and society at large. However, the idea of land ownership differs in the rural areas; there are some communities that have land in common. Most of the people in the rural areas that do not have land can farm in the community land; some obtain land on lease or even borrow for farming purposes. In some places, farmers travel to some other towns or villages for their farming. Good numbers of rural women who are farmers do not achieve anything at the end of the season. In my own view, the problem of rural women is not ownership of land but lack of finance, poor seedlings non mechanized farming and lack of expertise. In some rural areas, some women have vegetable garden beside their rivers, the land is owned by no body, and their families are sustained and survived by this small activities. Rural women should be enlightened to know what they want and how to get what they want. Women face gender disparities in access to and control over land, as well as a lack of access to other productive resources and services. However, rural women can make use of the husband's land and other things and contribute immensely towards the growth of the community.

Rural women may not have access to education and this is possible, finance may not be there. The best thing for them is to do with what is available- hand work and vocational education.

Thus it makes the citizens competent participants in the economic life of their country. Yusuff and Soyemi (2012) opined that vocational education is any kind of training that aims primarily at preparing individuals for a job.

Another notable problem of women in general is gender inequality. All the successful women in Nigeria did not achieve greatness because they are equal with men. Some even leaned on the shoulders of men and became great. Everybody women has potentials, the problem is to identify and develop it. After all the popular saying that behind any successful man is a woman still stands. Neither man nor woman can do it alone. When we say that what is needed in agriculture is mass production not producing for masses, it means that all hands should be desk both man and woman.

‘Despite the challenges face by rural women, Okonji Iweala said ‘ if we are not creative and innovative we are not going to make a dent in reaching the women we want to. Let us think out of the box and let’s join hands together. These are some of the things we can make practical

It is important to empowerment rural women due to irreplaceable roles they play in the communities. When rural women were encouraged, they will be self reliant and less dependent. Thereby improving the standard of living of the communities and families where the women belong. Empowering rural women is a pre-requisite to fulfilling the vision of the Sustainable Development Goals that aim to end poverty and hunger, achieve food security and empower all women and girls.

Kemantha (2012) said that the elements that will aid women empowerment include providing access to funding, training, transfer of technology, building partnerships, ensuring food security, access to land as well as monitoring inequality in the redistribution of land." Rural women should be empowered due to the following reasons; there will be reduction on the level of unemployment. Women have capacities and are also intelligent; it will cause social and economic benefits: domestic violence could be eradication, it will lead to elimination of poverty and women play some important role which no other can do.

TYPES OF BUSINESSES THAT CAN BE DONE BY RURAL WONEN

- Baking which include baking of bread, chin chin, fish roll, egg roll,

- soap making and other detergents
- dress making and menders
- farming
- food Processing: garri, rice, plantain, corn, yam, vegetables and fruits
- Artisan/Handicrafts
- Petty Trading
- Hair dressing
- Mama put
- Small super market

ROLE OF WPMEN IN RURAL DEVELOPMENT AND THE NEED TO EMPOWER RURAL WOMEN

Rural women have role to play in development of communities and growth of economic. Therefore to empower them economically will reduce the level of poverty in the families and communities at large. That is why *7th UN Secretary General said that* there is no tool for development more effective than the empowerment of women

According to David (2012) rural women in Nigeria represent 76% of the entire population in the rural areas. In order to achieve sustainable development in the rural areas, there is need to empowerment rural woman. Nwachukwu (2004) confirm that Nigerian women were making their own contributions, towards national peace and development. Rural women of, course should contribute towards this development. Furthermore, the study of Alade and Enola (2012) in South -West Nigeria, indicate that women contribute more to household, food security than men. Food security is one of the national goals. In order to achieve this, rural women should be empowered so that their own quota should be contributed towards the achievement of this goal.

In order to incorporate rural women into empowerment programme, there is need to identify their problems and attend to them. Where attention is focused only on the urban and educated women, both rural women and development of rural communities will suffer.

Despite past efforts of government at integrating the women's question into the development agenda, financial issue remains major problem within most Nigerian rural areas.

Rural women are key agents for development. They play a great role towards achievement of transformational economic, environmental and social changes required for sustainable development. These are further aggravated by the global food and economic crises and climate change.

UN Empowering them is key not only to the well-being of individuals, families and rural communities, but also to overall economic productivity, given women's large presence in the agricultural workforce worldwide. Buhai said that the increase in the flows of goods, services, capital and labor within existing structures and processes benefit only a very few at the expense of many. He added that it has given rise to the impoverishment of rural communities, the exploitation of vulnerable populations—women and children in particular—and the devastation of the environment. The result of such economic pressures have also led to the disappearance of diversified, ecologically sustainable small-scale agriculture, mostly found in rural areas, greatly impacting women who carry out the bulk of the work.

METHODOLOGY

The study was carried out in the South East Geopolitical Zone of Nigeria, where some selected rural areas were used as targets for the study. The purpose of selecting those towns and villages as target for this study is due to the remoteness of the rural areas and the level of poverty in those places. Again, the population of the rural dwellers is more of women. The population of the study consists of women and girls from these rural areas. The total population of women and girls are 2,000 which include the rural women that have small businesses, peasant farmers and young girls, and 1,500 is randomly selected. The reason behind the choice of girls is that they are the future rural women. It is good to mention that the respondents were initially identified through a preliminary survey. The instruments were directly administered to the respondents to obtain required information and range from strongly disagree (1) to strongly agree (4) which were used to get information about the relationship between economic empowerment of rural women, education and finance. The relationship between economic empowerment of rural women, poverty eradication and economic development. Pearson Product Moment Correlation Coefficient was used and Regression Analysis was applied to test the hypotheses at (0.05%) level of significant.

DATA PRESENTATION

Table 1: Pearson's Product Moment Correlation
Analysis of Economic empowerment of rural women, Finance and Education.

Variable	\bar{x}	SD	N	r	R ²
Economic empowerment	70.11	7.12			
			1500	0.75	0.56
Finance and education	35.74	4.97			

$\alpha = 0.05$, R² = coefficient of determination.

Author's computation, 2017

The response given by the rural women on economic empowerment correlated with finance and education. The result in the table above shows that the correlation coefficient obtained was 0.75. This means that there is above average significant relationship between economic empowerment of rural women, finance and education. The result of coefficient of determination (R^2) was 0.56 associated with correlation coefficient of 0.75. The coefficient of determination of 0.56 obtained on economic empowerment of rural, finance and education implies that the variation of 0.44 in economic empowerment of rural women, finance and education is as a result of other factors that pose challenged to the economic empowerment of rural women. This answered the research question one. Hence, lack of education and finance hindered the empowerment of rural women. The result indicates that rural women have other problems other than education and finance.

Table 2: Pearson's Product Moment Correlation

Analysis of Economic empowerment of rural women, poverty eradication and economic development.

Variable	\bar{x}	SD	N	R	R^2
Economic empowerment	68.11	6.12			
			1500	0.70	0.50
Finance and education	30.74	3.97			

$\alpha = 0.05$, R^2 = coefficient of determination

Author's computation, 2017

The response given by the rural women on economic empowerment of the rural women were correlated with their response on the poverty eradication and economic development. In the above table, the correlation coefficient of economic empowerment of the rural women was 0.70 indicating that the significant relationship that exists between the economic empowerment of the rural women, poverty eradication and economic development is above average. The result of coefficient of determination (R^2) was 0.50 associated with correlation coefficient of 0.70. The coefficient of determination of 0.50, obtained on economic empowerment of rural, finance and education implies that the variation of 0.50 in economic empowerment of rural women, poverty eradication and economic development is as a result of other factors other than poverty. This means that although the empowerment of rural women can eradicate poverty and cause economic development, there are other factors that can emerge as a result of economic empowerment of rural women. This answered the research question two.

Hypothesis 1:

There is no significant relationship between economic empowerment of rural women, education and finance.

Table 3: Regression analysis of economic empowerment of rural women, education and finance

Model		Sum of Squares	Df	Mean Square	F	Sig
	Regression	815.976	1	815.976	65.654	.00
	Residual	20769.77	1498	13.865		
	Total	21585.746	1499			

$\alpha = 0.05$ = coefficient of determination

Author's computation, 2017

Regression analysis was used to test hypothesis one, (H_0) that there is no significant relationship between economic empowerment of rural women, education and finance. In the table 3 above, the result shows an F-ratio of 65.65 with associated probability of 0.00 obtained. The probability value of 0.00, compared with 0.05. The result is significant because 0.00 is less than 0.05 level of significant. The level of education obtained by the rural women and the availability of finance to those women significantly shows the degree of success on economic empowerment of rural women. Where rural women could obtain good level of education, their empowerment will be a huge success. The existence of significant relationship between economic empowerment of rural women, education and finance cause the rejection of the null hypothesis.. Empowerment of rural women is hindered by lack of education by the rural women and unavailability of finance to commence or sustain business in the rural area.

Hypothesis 2:

There is no significant relationship between economic empowerment of rural women, poverty eradication and economic development.

Table 4: Regression analysis of economic empowerment of rural women, poverty eradication and economic development.

Model		Sum of Squares	Df	Mean Square	F	Sig
	Regression	80.976	1	80.97	8.022	.00
	Residual	18654.594	1498	12.453		
	Total	18735.57	1499			

$\alpha = 0.05$ = coefficient of determination

Author's computation, 2017

Regression analysis was used to test hypothesis two, (H_0) that there is no significant relationship between economic empowerment of rural women, poverty eradication and economic development. In the table 4 above, the result shows an F-ratio 8.022 with associated probability of 0.00 obtained. The probability value of 0.00, compared with 0.05. The result is significant because 0.00 is less than 0.05 level of significant. The level of economic empowerment of rural women predicts the level poverty and economic development. The existence of significant relationship between economic empowerment of rural women, poverty eradication and economic development cause the rejection of the null hypothesis. The result suggests that lack of empowerment of rural women left them in an abject poverty. Some cannot eat more than ones in a day. As a result of poverty, rural women cannot contribute towards the development of community, thus impacting negatively towards economic growth.

CONCLUSIONS AND RECOMMENDATIONS

Empowering rural women is like empowering the hands that feeds the nation, reaching the unreached and building the reached. The study concludes that the numerous challenges face by rural women includes: lack of infrastructure, lack of education, finance and others. Women can overcome the many problems they face with the effort of the government where the needs of the rural women should be considered. Rural women play important role in the community development, contribute a lot to the families and economic growth at large and should be encouraged financially and otherwise to showcase their potentialities as this will bring better life to them, families and communities. Due to lack of education, finance and non provision of infrastructures, rural women remain in poverty.

Economic empowerment will enhance the independence of the rural women, exposing their abilities and encourage them to contribute meaningful to the development of their environment and economy at large. When rural women are engaged, the result is the generation of employment which will cause reduction to the level of social ills in the society perpetrated by idle minds.

We recommend that:

Government should provide education for the rural women; at least rural girls will have opportunity of gaining a brighter future. Rural women that could not have the opportunity to attend to school should be provided with vocational training that will help them to develop skills to enable them earn their living.

Accessible roads and electricity should be provided in the rural areas. This will encourage the rural women who are peasant farmers to have market for their product and means of preservations for their products.

Policy should be initiated by the Central Bank of Nigeria to encourage rural banking where small credits could be made available to the rural women to encourage them to start small business. Peasant farmers should be provided with crops, and mechanics to improve their production.

Efforts should be made by CBN to reach rural women individually and as group; help them to benefit from any plan made for the rural women. . Economic empowerment of women contributes not only to the well-being of individuals, but to families and rural communities. Government should mechanized rural agriculture (providing most of the modern technology left in the Universities for the purpose of research to the farmers) to make agriculture attractive, in order to create employment and reduce rural migration. This will result mass production because large number of rural women is involved in agricultural sector. Consumptions of local products should be encouraged by the government. Rural women who are not farmers should be involved in petty trades and other local projects for the sustain ace of their families.

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