

## **POVERTY REDUCTION STRATEGIES (PRS) IN RURAL NIGERIA: AN ASSESSMENT OF FIVE RURAL-BASED WOMEN ASSOCIATIONS (RBWOS) IN AKWA IBOM STATE.**

### **ABSTRACT**

*The study examined Poverty Reduction Strategies (PRS) in Nigeria using five (5) Rural-based Women Organizations (RBWOS) in Akwa Ibom State. Data were determined from the State Ministry of Women Affairs and Social Development. Three hundred and fifteen (315) respondents were purposely selected from five (5) Women Associations. Structured questionnaire schedule was used to obtain the required data while the Likert Scale method was employed for analyses. Findings from the study show that, RBWOs are veritable instruments through which rural poverty could be minimized. It was also observed that RBWOs often receive technical and financial supports from governments to help its members, and that organization help members with soft loans whenever they face financial distress among other benefits. Despite the numerous challenges faced by RBWOS such as lack of commitments by some members, the study recommends that all rural women should be encouraged to join women organizations so as to be part of its numerous benefits.*

**Keywords:** *Poverty Reduction Strategies, Rural Community, Women Organizations, Coping Strategies.*

### **Introduction**

Women Organizations are associations of women who have come together to pursue specific interests. Such organizations are found in both urban, sub-urban, as well as in rural areas. In the rural areas for instance, women organizations exist to pursue personal interest of its members as well as community interests. According to Udom (2016), Rural-Based Women Organizations are groups based in rural communities with clear aims and objectives. They are non-profitable and non-governmental, and are established to advance the course of its members on the one hand and that of the entire society on the other hand. In my earlier study on “Grassroots Mobilization, Women Association, and National Development” I argued that, women are vital tool for economic and social development, and that women often perform better when they work as a group than as individuals, (Udoh, 2015). In line with the above, Ama (2014) also argues that, grassroot mobilization and women association provide the necessary platform through which women could showcase their potentials.

In Nigeria and in other developing countries, inspite of the challenges facing women, their role in national and community development cannot be undermined. According to Ogbuagu (1989), Ekong (2003), Okah (2006), and Imoudu (2011), women are vital tools for socio-economic development. Their contributions to the progress of the family, community, and the nation at large, in the midst of discrimination and segregation are commendable. Also, Abasiekong (1989), and Akpan (2005) observe that, Nigerian rural women are the major source of labour in food and fibre production. Other noticeable contributions on the part of women are recorded in areas of trade, business, education, health, administration, security, as well as in politics. These according to Nzinjah (2010), depend on the level to which they are mobilized or incorporated into women associations.

It has been observed by Ering, Nwagbara, and Ushie (2006) that, women were unaware of their rights, especially as it concerned education, employment, and participation in political activities, situations they have now recognized and have taken advantage through the various legal channels

available to challenge the situation. It is in recognition of these legal avenues that women have explored to protect their rights and to participate in all development activities in the country. According to Geohive (2010), the situation has brought about the formation of different women associations, women clubs, and women organizations in different part of the world. The United Nations has estimated the world's population to be about 6.8 billion people of which 3.44 (50.6 percent) are women. Also, Nigeria's population which is estimated at 158.4 million people has about 78.2 (49.4 percent) million women, (National Population Commission, (2011). The above statistics indicate the high numerical strength of women in the country and the extent to which they could influence community and national development if properly mobilized sensitized, and empowered.

Studies by Abasiokong (1989) and Udoh (2011) have shown that Nigerians' rural economy is predominantly agrarian, subsistence, and of mixed-economy, dominated by women who form the bulk of its labor force. Children, men, and the extended family members merely support women's efforts in making food available to the family. Considering the physical weakness of women, and the capacity that they required to work in farms, as well as taking care of other family needs, the rural household more often-than-not, becomes deficient in food supply and other necessities. Also, poor agricultural and other means of livelihood make rural poverty more prominence. To bail out rural societies from this situation, it is often argued that formation of women associations become a necessarily pre-condition that could take women out from subsistency.

In recognition of the need for women organization in development acceleration, the UN Decade on Women evolved a new strategy to mobilize women and get them under organizations. It is argued that, such conditions willcreates awareness on planning, participation, and contribution to development. According to Awa (2001), Sanco (2006), and Udoh (2010),women Organizations and Network at the national and community levels have come to play an increasingly important role in the initiation and implementation of development projects worldwide. In Akwalbom State for instance,Ama (2014) argues that, grassroots mobilization of women could provide a necessary platform which women could be incorporated into the development fold of the state. Mobilization and membership in association have also been regarded as necessary tools towards achieving women's participation in national development, and as a strategy for women's empowerment. In recognition of the above therefore, the present formulation attempts to investigate how community-based women organization could help the rural women to cope as well as help in poverty reduction altogether using five rural based community associations as its appraisal tools.

### ***Statement of the Problem***

The development process differs significantly between rural and urban centres. The penetration of capitalism, the peripheral position of poor countries of the south, and the restructuring of the agricultural sub-sector put together, increase the development disadvantages in the rural societies, and women's development in particular. According to Okonkwo (2001), Kamer-Mbote (2003), Robinson (2006), and Udoh (2008). Interest in poverty reduction is not new, but what is new is the unprecedented concern as the problem of rural underdevelopment keeps increasing at a faster rate despite concerted efforts toward eradicating the incidence. Over the years, rural poverty has been

attributed to imbalances in development approaches between urban and rural societies. Challenges such as gender discrimination, beliefs in tradition and myths, high rate of illiteracy among women, as well as poor infrastructural-base in rural communities are conditions that have widened the gap between men and women and place women at a disadvantaged. In AkwaIbom State, many women have passed through unbearable challenges ranging from poor financial status, poor education, lack of accommodation, lack of right to have part of the family's assets, the burden of child rearing and child care, conditions that have placed women at a subordinate level than the man folk.

In recent times, however, enlightenment through mass education, globalization, enculturation, and women's empowerment have exposed women to understanding the evils of tradition and obnoxious cultural and social practices which increased their level of poverty and inhibited their chances of advancement. Also, the Woman for Change and Development Initiative of the past administration in Nigeria has liberated several women from the web of socio-economic backwardness. The numerous international and national programmes put together, have to a very great extent, changed the mentality of many women in the country. In spite of these efforts however, much is still need to be done to improve the conditions of women. It is in this direction that this paper attempts to explain how rural-based women organizations help in poverty reduction among rural women. More specifically, the study seeks to address the following issues:

- 1) How does membership in women associations help reduce poverty among the rural women?
- 2) How does government women organizations in poverty reduction?
- 3) What challenges are being faced by these organizations in bringing about positive change among rural women, and how do they try to overcome these challenges?

### ***Objectives of the Study***

The main objective of this study is to examine how membership in women organizations could reduce the incidence of poverty among women in rural communities. Specifically, the study seeks to:

- Examine how rural women cope with rural poverty.
- Examine how women organizations help to reduce poverty among women in rural areas;
- Examine the nature of assistance that government renders to women associations in its efforts to reduce poverty and.
- Examine what challenges do women organizations face in the course of achieving its goals, and how these challenges are being surmounted.

### ***Methodology and Design***

The study adopted a Survey Design Method. The total population consisted of eight hundred and eighty-five (885) members from five (5) Registered Women Associations. The choice of these five Women Associations was based on their performances, popularity and spread. Performance was determined by the number of visible projects executed by members, while popularity and spread were determined by the number of branches and membership strength of these associations when compared with other associations. Using these variables, the NkaUforoIban Women Association was selected

from Ikono, Mothers-in-Nigeria was selected from Uyo, Unwam-abasi Widows Association was selected from NsitUbiom, Fulfilled Ladies Association was selected from Abak, and The Chosen Zion Ladies Association was selected to represent Oron.

A random sample was adopted to select fifty (50) members from each of the five associations, comprising three hundred (300) samples. Also, three (3) executive members (chairperson, Secretary and Treasurer) were selected from each of the five selected associations to make up fifteen (15) officials. On the whole, three hundred and fifteen (315) respondents were selected (300 members and fifteen officials) for interview, using structured questionnaire schedule.

The questionnaire items were divided into four (4) sections. Section 'A' elicited questions on the personal characteristics of respondents; section 'B' elicited questions on how rural women associations help members to cope with poverty in the area, section 'C' elicited questions on technical and other supports from the government to the Women Associations, while section 'D' elicited questions on the challenges and remedies to effective functioning of women associations in rural communities. The items were developed using the Likert Scale type of Strongly Agreed (SA), Agreed (A), Undecided (UD), Disagreed (D) and Strongly Disagreed (SD).

Information on women associations were obtained from the States' Ministry of Women Affairs and Social Development at Uyo, the State Capital. The contact addresses of these organizations were also obtained through the Women's Ministry. At the last stage, collected data were coded and scored to yield numerical values. These scores were extracted into a person-by-person items matrix table called data bank. Simple percentage statistical method was used for its analyses. Two field assistants were recruited and trained to help in questionnaire distribution, retrieval and recording. All data were collected between September and November, 2015.

### ***Literature Review***

Women all over the world have been noted to contribute in various ways to the economic and social development of the society. Also, women particularly women living in rural areas have played tremendous role in managing the national economic researches, especially in agriculture, animal husbandry, as well as in the family and household keeping. According to Dankelman and Davidson (1997), Christian Aids (2001), Offiong (2008) and Williams (2007), across the globe, women have created innovative and comprehensive programmes to reduce the effects of rural poverty and also meet their needs. Women have also established themselves as leaders in community development projects and have acquired the skills that brought positive changes to their communities. Christian Aids (2001) for instance has observe that women have identified themselves as effective builders of social capital, and leadership, and have contributed to the establishment and maintenance of important socio-economic relationship and network in their communities.

Generally, women all over the world have played specific role in the advancement of other women towards social, economic, political, and educational advancements. In Africa, the role of women has long been recognized, a situation that places women within its traditional role set. According to Clair (1994), in the olden days, the position of women was complementary to that of men without clear identification of gender inequality. Each role was considered equally important

because it contributed to the needs of the community. However, in spite of the recognition of women's role, the patriarchal system of African society continues to place men as the head of the family and leaders of the society (Udoh, 2011, 2015). This condition has placed women as second class members of the African society. In recent times, women are no more seen as "hewers of wood" and "fetchers of water". The advancement in science and technology, improvement in women's education, expansion of opportunities employment and communication have accelerated the speed at which women are growing. Currently, their participation in political and economic activities has increased their status in the society. To expand the scope of women participation in development activities, the United Nations Decade on women evolved a new strategy to mobilize women in underdeveloped societies. Obasi, Emmanuel and Michael (1999) observe that, the Percy Amendment Act of 1973 ensured that women should be specifically included in all projects of the Agency for International Development. In line with the above, the British Commonwealth established a Women and Development Programme (WDP) in 1980 as a strategy for empowering of women, which that was latter supported by all member countries.

In line with the above, Uwar and Gbana (2004), observe that women organizations and network at the community and national levels have come to play an increasingly important role in the initiation and implementation of development projects worldwide. In Nigeria, as in other developing countries, in spite of the challenges facing women, their role in national development cannot be underestimated. According to Babson (2004), Ebong (2006) and Harkin Hanson (2008), women in Nigeria are vital tools for socio-economic development. Their contributions to the development of the family, community, and the nation in the midst of other challenges are commendable. According to Ekong (1988), Abasiokong (1989), and Akpan (2005), Nigerian women are the major source of labour in food and fibre production. Other noticeable contributions have been recorded in trade, business, education, health, administration, security and politics. These, according to Williams (2007) and Leith (2006) depend on the level to which women are mobilized and incorporated into the current development drives.

In support of the above views and to incorporate women into the un-going development drives, Udoh (2012), Momsen (2004), and Zeelers and Rashid (2001), and Udoh (2011), have observed that, grassroot mobilization and women associations have been recognized worldwide as loudable approach for women's empowerment and poverty reduction. According to Ama (2014) and Udom (2015), women who belong to associations have received financial empowerment to support their petty trading business and other family needs. In a study of Women Organizations in Itu for instance, Umoh (2015) observe that, women organizations have helped in reduction of socio-cultural inequality, promotion of equal educational opportunities as well as promotion of co-operative spirit among members. The same observation was recorded by Udom (2015) in his studies on "Poverty Reduction Strategies among Rural-based Women Organizations in Oron, Eket and IkotEkpene" that, membership in women organizations help women to cope with poverty and provides a platform for governmental supports for empowerments. These revelations agree with the observations of Jiamaizu (2003) and Henslin (2003) that, where women are mobilized, sensitized, empowered, and educated, they contribute substantially to development projects and programmes, and such contributions given

them that sense of belonging and a sigh of relief in the society. In this study also organizations provide that springboard where women could launch themselves into the development platform through which poverty could be minimized in AkwaIbom State, (Also see Udoh, 2011).

### ***Theoretical Framework***

The present study derives its framework from the Locality Development Model (LDM) of Jack Rothman (1974). This model according to Rothman holds that, a community can change for the better when there is a board based of a wide spectrum of people at the community level in terms of determining it goals and actions. The idea is that, local community people are apathetic, indifferent, and skeptical, and these qualities impede economic progress. Getting the people to participate effectively remains the best option, and opportunity for women to participate could be enhanced through their membership in development groups or associations. It is at this forum that they could determine their goals and pursue their actions. Such collective action then changes the general apathy of the people including those women who form the majority of the rural community's population and labour force.

The Locality Development Model maintains that, as the various categories of persons participate in socio-economic endeavours, their individual personalities become transformed. Jack (1974) agrees that, through the formation of women organizations, poverty among women will reduce because women will be empowered, and will use such empowerments to invest in agriculture, trading, and in other economic ventures. They will also use these avenues to meet other family needs. In line with the above, the present study believes that, women, with their numerical strength constitute the bulk of rural manpower in agriculture and small-scale industries which if properly harnessed and empowerment, through women associations could bring about that needed change and eradication of poverty in rural areas in general and in AkwaIbom State in particular.

### ***Presentation of Results and Discussion of Findings***

Results of this study are presented under five sub-themes as indicated below:

- i. Demographic characteristics of respondents;
- ii. Poverty coping strategies through women associations;
- iii. Women organizations and poverty reduction strategies among its members;
- iv. Nature of government assistance to women organization, and
- v. Challenges and remedies to women organizations.

**Table 1: Demographic Characteristics of Respondents**

S/No	Characteristics of Respondents	Frequency	Percentage (%)
<b>(i)</b>	<b>Age (Years):</b>		
	20-24	21	6.6
	26-30	36	11.4
	31-35	51	16.2
	36-40	98	31.1
	40-45	57	16.3
	45-50	41	13.0
	50 and above	17	5.4
	<b>Total</b>	<b>315</b>	<b>100.0</b>
<b>(ii)</b>	<b>Educational Level:</b>		
	Primary 6 and below (FSLC)	53	16.8
	SSCE/WAEC	128	40.6
	NCE/OND	72	22.8
	HND and Degree	62	19.8
	<b>Total</b>	<b>315</b>	<b>100.0</b>
<b>(iii)</b>	<b>Occupation:</b>		
	Farming	67	21.2
	Trading	91	28.9
	Business	93	29.6
	Civil Servant	64	20.3
	<b>Total</b>	<b>315</b>	<b>100.0</b>
<b>(iv)</b>	<b>Years of Membership in DA:</b>		
	1-3 Years	61	19.3
	4-6 Years	137	43.6
	7-10 Years	63	20.0
	11 Years and above	54	17.1
	<b>Total</b>	<b>315</b>	<b>100.0</b>

DA = Development Associations.

**Source:** Researcher Field Survey, 2015.

In analyzing the demographic characteristics of the respondents, table I above indicates that, of the three hundred and fifteen of the respondents, 21 (6.6 percent) were between the age of 20-26 years, 36 (11.4 percent) were within the age of 26-30 years, 51 (16.2 percent) were between the age of 36-40 years of age, 51 (16.3 percent) were between the age of 40-45 years. 41 (13.0 percent) and 17 (5.4 percent) fell between the age brackets of 45-50 and above 51 years of age respectively. All the respondents were female.

Educational characteristics of the respondents indicates that, 53 (16.8 percent) of them obtained primary six and below, 128 (40.6 percent) had secondary school certificate/west African examination council certificate, 72 (22.8 percent) obtained national certificate in Education (NCE) and Ordinary National Diploma (OND), while 62 (19.8 percent) obtained Higher National Diploma and various categories of degrees. The table further shows that 67 (21.2 percent) of the respondents were farmers, 91 (28.9 percent) were traders, 93(29.6 percent) were business women while 64(20.3 percent) of them were civil servants. The respondents' estimated income indicates that, 37(11.7 percent) earned below ₦5,000, 113 (35.9 percent) earned between ₦6,000 – ₦10,000, 61(19.3

percent) earned between ₦16,000-₦20,000, 33(10-6 percent) of the respondents earned between ₦21,000- ₦25,000, 21 (6.6 percent) earned between ₦25,000-₦30,000, while 9(2.9 percent) of the respondents earned from 31,000 and above per month.

The table also shows that, 61 (19.3 percent) of the respondent have joined the association three years ago, 137 (43.6 percent) of them accepted that they have been members for four to six years, 63 (20.0 percent) of them have been members of association for between 7-10 years, while 54 (17.1 percent) accepted that they have been members of the associations for over 11 years.

## ii. *Poverty coping strategies of rural women through Women Associations*

**Table 2: Respondents' Attitudinal Disposition towards poverty coping strategies by rural women.**

Items	COPING STRATEGIES	SA	A	UD	D	SD	Total
1.	One of the best ways to reduce poverty is by joining active associations.	85 (26.9)	219 (69.5)	9 (2.9)	2 (0.6)	0 (0)	315 (100.0)
2.	My association engages in tasks/labour to raise funds to help members.	96 (30.4)	211 (70.0)	6 (70.0)	2 (0.6)	0 (0)	315 (100.0)
3.	In case of bereavement, distress, or celebration, my association will visit me and also makes financial donations/other gift items.	71 (22.6)	277 (72.0)	11 (3.5)	6 (1.9)	0 (0)	315 (100.0)
4.	Members do borrow from the association to meet crucial financial needs such as paying of fees of children and hiring of market shops.	207 (65.70)	101 (32.0)	7 (2.3)	0 (0.0)	0 (0.0)	315 (100.0)
5.	Members obtain loans to set up small-scale business, build houses or buy land to build their personal houses.	231 (73.3)	73 (23.1)	11 (3.6)	0 (0.0)	0 (0.0)	0 (0.0)

**Source:** Researchers' Field Survey, 2015.

Table II above represents respondents' attitudinal dispositions towards poverty coping strategies among rural women who are members of women associations. Findings from the table show that, 85 (26.9 percent) agreed that, one of the best ways to reduce poverty is by joining active associations. By implication, more than four-fifth (96.5 percent) have agreed that it is through associations that poverty among women could be minimized. The table also shows that, more than five-sixth of the respondents (97.4 percent) agreed that their associations engage in tasks/labour to raise funds which members often benefit from. Also, in cases of bereavement, distress or celebration, a large majority (94.6 percent) agreed that their associations make reasonable financial donations and sympathy visits to members and also make donations to help them in their situations.

From the table, more than nine-tenth (97.7 percent) of the respondents agreed that they borrow from the association's purse to meet crucial financial needs such as paying of children's school fees. From the table, it could also be observed that majority (96.4 percent) agreed to have been borrowing from their associations to start up small business, buy land or build houses.

iii) *Government Assistants to Registered Women Associations in Rural Communities*

**Table 3:** Respondents' Perceptions on nature of Government Assistants to Women Associations

Items	Nature of Government Assistance	SA	A	UD	D	SD	Total
1.	Government often encourage Women Associations in rural areas through free registration	74 (23.5)	74 (70.1)	17 (5.4)	3 (1.0)	0 (0)	315 (100.0)
2.	Registered Women Associations receive technical assistance and training in agriculture, inputs, trade and business advice, etc.	103 (32.7)	211 (67.0)	1 (0.3)	0 (0.0)	0 (0.0)	315 (100.00)
3.	Registered women Associations obtain loans and other financial aids easily than unregistered ones.	101 (32.1)	203 (64.4)	6 (1.9)	5 (1.6)	0.0 (0.0)	315 (100.0)
4.	Members of registered women associations are often invited to participate in government activities such as rallies, campaigns, and workshops.	93 (29.2)	207 (66.0)	7 (2.2)	8 (2.6)	0 (0.0)	315 (100.0)
5.	Registered Women Associations easily received inputs like fertilizers, tools and improved varieties of farm and other items.	81 (25.7)	201 (64.0)	9 (2.80)	14 (4.4)	10 (3.1)	315 (100.0)

**Source:** Researchers' Field Survey, 2015.

Findings from table 3 above indicate that, of the three hundred and fifteen (315) respondents, more than five-sixth (93.6 percent) agreed that government often encourages women in rural communities to register their associations by giving them easy access and less registration cost and formalities. The same table confirms that, almost all the respondents (99.7 percent) agreed that Registered Women Organizations receive technical support particularly in agriculture, trade and business form government. They also obtain training advice and inputs from government.

Findings from the table further show that, over five-sixth (96.5 percent) of the respondents agreed that Registered Women Associations do obtain loans and other financial supports from government, while a large majority (95.2 percent) confirmed that Registered Women Associations are often invited to participate whenever government organizes events such as rallies, campaigns and workshops. From the table also, over four-fifth (89.7 percent) agreed that Registered Women Associations usually receive inputs such as fertilizers, tools, and improved varieties of other items to help in agriculture, small-scale business, and other life changing endeavours.

iv. *Challenges faced by Registered Women Associations in Rural Communities*

**Table 4: Showing Respondents Perception of Challenges facing Women Organizations in Rural Communities.**

Items	Nature of Challenges	SA	A	UD	D	SD	Total
1.	Many rural women are not educated and so find it difficult to be convinced to join associations	109 (34.6)	135 (42.8)	21 (6.8)	32 (10.0)	18 (5.7)	315 (100.0)
2.	Many rural women are not aware of the existence and benefits of Women Associations	86 (27.3)	173 (55.0)	12 (3.8)	31 (9.8)	13 (4.1)	315 (100.0)
3.	Many members do not show commitment after initial registration in terms of payment of dues and attendance at meetings.	91 (28.9)	116 (36.9)	7 (2.2)	57 (18.1)	44 (13.9)	315 (100.0)
4.	Many officials do not render proper account on Associations' finances.	101 32.1	131 41.6	13 4.1	43 13.6	27 8.6	315 (100.0)
5.	Many times government fail to redeem pledges made to women Associations	143 (45.4)	126 (40.0)	16 (5.1)	28 (8.9)	2 (0.6)	315 (100.0)

**Source:** Researchers' Field Survey, 2015.

Analysis of table 4 indicates that a little above three-quarters (77.4 percent) of the respondents agreed that high illiteracy rate among rural women hinders the success of Women Organizations. A large majority of the respondents (82.3 percent) also agree that Women Association in rural areas could not perform well due to the fact that many rural women are not aware of the presence and benefits of women organizations. On the same table, it is observed that more than a half (65.8 percent) of the respondents attributed the challenges faced by Women Associations to poor level of commitment by members. Also, a little above three-quarters (73.7 percent) of the respondents agreed that many officials of women organizations do not render proper account to members, while about four-fifth (85.4 percent) of the respondents observe that, often, government fail to redeem pledges made to these associations.

***Conclusion and Recommendations***

A finding from the present study indicates that, Women Associations operating in rural communities are veritable instruments for poverty reduction through its various empowerment strategies. From the study, it can be observed that, Women Associations engage in tasks/labour to raise funds to support its members, make financial assistance during emergency needs, and give loans/credit to members. Also, these associations obtain financial and technical assistance from government for agricultural purposes, trading activities and other necessities. From the findings also, governments' support is recorded in areas of inputs such as fertilizers, improved agricultural seedlings, technical advice and input supports as well as provision of equipment and tools. Members are often invited to take part in government activities such as rallies, workshops, and campaigns.

However, inspite of all the aforementioned advantages findings also show that women organizations in rural communities face serious setback due to high illiterate rate among rural women, lack of awareness and knowledge among rural women, lack of commitment among registered

members, improper keeping and rendering of associations' accounts, as well as delays on the part of government to redeem pledges on technical assistance and other supports. In the light of the above, the study recommends that:

- Proper and intensive sensitization should be carried out at local government, wards and village levels on the need for women to form and join associations. Such sensitization would expose the rural women to the benefits of women associations.
- Government should step up its supports to Rural-based Women Associations by redeeming its promises and also expands its scope on other technical areas of manpower training and development.
- Support to members should be encouraged through inputs such as in fertilizer, farm implements, improved agricultural seedlings, building of market shops/stores, etc. as these will reduce the rate of frauds among management of these associations.
- Associations should pursue income generated ventures by investing in shares, establishing of small-scale enterprises and opening up of farms. These will increase the revenue base of associations and make them less dependent on government supports.
- More emphasis should be placed on group project as against individual project as this will give opportunity for more members to be accommodated in times of assistance. Put together, the above recommendations will prove useful if properly implemented. The recommendations I hope will change the fortunes of many rural women and reduce the high poverty incidence among rural women in Akwalbom State rural communities.

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