

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

3 **ABSTRACT**

4 *The study assessed the perceived constraints and improvement strategies of development*
5 *interventions on rural women in Imo State of Nigeria. The study identified socio-economic*
6 *characteristics of rural women; their perceived extent of interventions by development*
7 *agencies; also examined the constraints militating against rural women from benefiting in the*
8 *interventions and area of improvements in development interventions. Data for the study*
9 *were collected using structured questionnaire from 402 rural women in the three agricultural*
10 *zones of Imo state and were selected through multi-stage random sampling technique. Data*
11 *were analyzed using descriptive and inferential statistics such as mean, frequency*
12 *distribution and multiple regression technique. The result showed that majority of the rural*
13 *women (34.3%) had primary education and had spent more than 17 years in their major*
14 *occupation. Majority (50.2%) have household size of 5 to 8 members. The average monthly*
15 *income of the rural women was ₦15, 752. Majority of the women (64.2%) had savings while*
16 *majority (64.9%) did not have access to credit facility. The grand mean of constraints*
17 *limiting women from benefiting from development interventions was high (mean = 3.07),*
18 *some of the constraints women perceived were lack of continuity in the program (mean =*
19 *3.60) and embezzlement of fund meant for development (mean = 3.43) among others. The*
20 *multiple regression analysis result shows that the socio economic characteristics of age,*
21 *marital status, years of experience, savings, access to credit facility were significantly related*
22 *with the rural women's level of perception of constraints militating against rural women from*
23 *benefiting in the development interventions. Therefore, the study recommended among others*
24 *that government should ensure that the development intervention agencies should be*

25 *functional and effective in the rural areas since the rural women could not feel the impacts of*
 26 *these interventions..*

27 **Keywords:** *Rural development interventions, Women, Constraints and Strategies.*

28 **Background of the Study**

29 Rural development has been described in different ways by different authors but all
 30 definitions have a central theme, which is “improvement of the economic and social
 31 conditions of the rural people”. It involves extending the benefit of development to the
 32 poorest among those who seek a livelihood in the rural areas. This group includes small scale
 33 farmers, tenants and landless (Ogidefa, 2010). Rural development is therefore concerned with
 34 raising the quality of life of people living in the rural areas through adequate nutrition,
 35 housing, health, education as well as creating opportunities for employment. It is the process
 36 of empowering the rural people by harnessing and mobilizing their human and material
 37 resources for the purpose of transforming their environment for the better and providing their
 38 socio-economic needs ranging from improvement in agricultural production, employment,
 39 qualitative health care, improved nutrition, good quality education (Obasi, 2010).

40 However, Nigeria in the past has made concerted efforts in increasing the quality of life of
 41 the rural people. These can be seen in the plans to alleviate the socio economic status of the
 42 rural poor households. Government of various regimes has employed some strategies targeted
 43 at developing rural areas. Some of the rural development interventions with their year of
 44 establishment include: The Agricultural Development Projects (ADP) (1973); Multi-State
 45 Agricultural Development Project – Cassava Multiplication Programme (MSADP-CMP)
 46 (1999); Poverty Alleviation Programme (PAP) (2000); Nigerian Agricultural Cooperative
 47 and Rural Development Bank (NACRDB) (2000); National Poverty Eradication Programme
 48 (NAPEP) (2001); Root and Tuber Expansion Programme (2001); Special Programme for

49 Food Security (SPFS) (2001); Community Based Agricultural and Rural Development
50 Programme (CBARDP) (2001); Community Based Natural Resources Management
51 Programme (CBNRMP) (2002); Rural Finance Institution- Building Programme (RUFIN)
52 (2006); Rural Micro Enterprise Development Programme (RUMEDEP) (2007). These
53 interventions are meant for improving quality of life of people.

54 In the rural areas, we find the poorest of the poor; the most vulnerable of all, the landless and
55 powerless, most of whom are women. Most rural women are known to face greater and
56 worsening dimensions of poverty over time, than men in areas of social, economic, political,
57 human rights and security (Afro-Asian Rural Development Organization (AARDO), 2011).
58 The Rural women play a key role in supporting their households and communities in
59 achieving food and nutrition security, generating income, and improving rural livelihoods and
60 overall well-being. They did this through production, processing and marketing of food. They
61 assist on family farm; fetch water, and fuel wood. Most importantly, they act as health
62 workers to their children by providing health needs. They also provide food, clothing, and
63 education to their children (Nnadi et al, 2010).

64 Report shows that the major institutional constraints in women's participation in economic
65 activities and development process in societies are inadequate access to factors of production
66 and trade, lack of credit facilities, lack of training opportunities and skill acquisition, limited
67 access to appropriate production technologies and social services (Agwu, 2001; Odebode,
68 2012; Ekesionye and Okolo, 2012). Some of the constraints faced by women are further
69 elaborated as:

70 **a) Lack of Land/Land Tenure System:** Land ownership is very low among women, women
71 have little or no access to productive resources such as land and agricultural inputs thus
72 productivity has not kept pace with the growing population. In most countries, women do not

own the land they cultivate. Discriminatory laws and practices for inheritance of access and ownership to land are still widespread. Land that women do own tends to consist of smaller, less valuable plots that are also frequently overlooked in statistics. Concerns about women's access to, control over and ownership of land and resources have been raised over the years at different but inter-related levels. Making access to land and environmental resources equitable is one way to achieve development. Lack of land for farming is perhaps the severest constraint faced by the rural poor, and one that affects more women than men (Nnadi et al, 2010). This factor limit women's ability to exploit a land based strategy. It affects women's ability to have access to finance. Therefore, women access to land can bring improvement in rural women condition.

b) Lack of credit facilities: Women in Nigeria are unable to secure credit facilities from financial institutions due to lack of collateral. In most of the developing countries, 30% of women receive less than 1% of the total credit given annually (Ekesionye and Okolo, 2012). This development has resulted to the increasing insecurity in income on the part of women. Experience has shown that majority of women especially those in rural communities do not benefit in the programmes of the various governments even when they are involved in economic activities that need support (Ikeduru, 2002). Micro-credit facilities in some cases do not reach market and rural women for enhancement of their production and trade. As land is the major asset used as collateral to obtain rural credit, women have limited access to credit facilities. Withdrawal of credit provided by the Government in rural areas as the result of an increased liberalization and privatization of the financial sector can make access to credit even more difficult for women.

c) Illiteracy: In Nigeria, women form the highest percentage of illiterate groups (Ogunbameru et al, 2006). Some institutions that are responsible for providing loans to those cooperative organization and small scale industries emphasises certain level of literacy as a

prerequisite for enjoying credit facilities, women who are illiterate group will be at disadvantage, even some of them cannot participate in the programme effectively. Therefore the problem of illiteracy is a serious obstacle to women benefiting from existing loan schemes.

d) Poor Health Facilities: - Inadequate health care services in rural areas; - Inadequate water supply for household and farm operations, these hinder women in contributing fully in rural development activities. Research has shown that around 80 per cent of maternal deaths could be averted if women had access to essential maternity and basic health-care services (DFID, 2007).

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

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

METHODOLOGY

The study was conducted in Imo state in South-east geo-political zone of the Nigeria. The population of the study was the entire rural women in Imo State, Nigeria. This study used multi stage random sampling technique. The three agricultural zones of the state were covered in the study. This was to ensure adequate inclusion and coverage of the diverse distribution of the population. Three Local Government Areas (LGAs) were randomly selected from each zone of the state. The selected local government areas were Isiala Mbano, Ihitte Uboma and Okigwe (Okigwe zone); Ezinihitte, Owerri west and Ohaji/Egbema (Owerri zone) and Isu, Oru west and Orsu (Orlu zone). Three autonomous communities were randomly selected from each of the LGAs. This made up to 27 communities. Finally, fifteen (15) women were randomly selected from each of the rural communities sampled from the list of the rural women compiled by the key informants and community leaders. The entire sample size was four hundred and five (405) rural women and 402 useful copies of the questionnaire were used for this study. Data for the study were generated from primary source. The primary data were obtained through the administration of structured questionnaire and was complemented with personal observation and interview, the data collected was analyzed using descriptive and inferential statistics such as frequency counts, percentages, mean and multiple regression technique.

RESULTS AND DISCUSSION

1. Socio-economic Characteristics

Table 1 shows that the mean age of the respondents was 48.7 years, the study agrees with the findings of Akinola (2003) that there was a relative high proportion of middle aged people in the rural areas, thus implies that majority of the women in the rural areas are matured, well experienced and could be participating meaningfully in rural development interventions. Also, 70.9% of the rural women were married (presently or in the past). The dominance of

144 married people could be a reflection of high level of responsibility of married people and also
 145 their higher capacity to discern potential impacts of programmes. This could further be a
 146 function of the number of prospective beneficiaries from their household and the value they
 147 attach to government initiatives. The result further shows that majority of the women (34.3%)
 148 had primary education; the implication of this finding is that the women are fairly literate.
 149 Literacy is an asset for awareness and participation in development interventions. Literacy is
 150 also important for women's accessibility to credit facilities. The level of education attained
 151 by women not only increases her farm productivity and other income generating activities but
 152 also enhances ability to understand and make effective use of intervention programmes.

153 The average household size was 7; the large household sizes have been noted by Ike and
 154 Uzokwe (2011) to have correlation with food insecurity and poverty especially when the
 155 women are engaged in agriculture as the main source of livelihood and income. However,
 156 large household size may positively influence household food security if the members helped
 157 to reduce expenses on hired labour in farm production; household size has major implications
 158 in the provision of labour for farm work. The result implies that most of the rural women are
 159 farmers and this agrees with the findings of Umeh et al (2015) and Ajadi (2010) that Nigerian
 160 women in the rural areas are majorly farmers. The average farm size cultivated was 0.7
 161 hectares. This implies that majority of the women had little or no access to land inspite of
 162 their numerous contributions to food production. Ani (2004) also noted that women's access
 163 to land is within the household community, women farmers work on very small parcel of land
 164 which is either owned by their husbands or those leased from friends and relatives for short
 165 period of time. These therefore mean that meaningful development intervention in agriculture
 166 cannot take place and the impacts of the interventions will not be felt by the women since
 167 they have little access to land.

168 The average years spent was 12.6 years. This findings indicates that majority of the rural
 169 women had long years of experience and must have fully participated as well as perceived the
 170 effect of rural development intervention very well. This is in line with Umeh et al, (2015) that
 171 rural women have many years of experience which could have a positive impact on them by
 172 influencing them to participate in development projects. The average monthly income of the
 173 rural women was ₦15,752. This implies that the rural women had low income and this means
 174 that some rural women may not be contributing financially to rural development projects
 175 since their income may not be enough to adequately carter for their household needs. Some of
 176 the women save money through the association they belong to through contribution to meet
 177 up with their needs, as women are known to care for their children. Also, some save money
 178 for special occasions, festival, dress /attire or uniforms and also to help members, so no
 179 matter how little the women still try to save. The result of the data collection shows that
 180 majority 64.9 percent of the respondents did not have access to credit facility while 35.1
 181 percent of women had access to credit facility.

182 **Table 1. Socio-economic Characteristics of Rural women**

Socio-economic characteristics	Frequency /mode	Percentage	Mean
Age (Years)			
	51-60	47.3	48.7 years
Marital Status			
	Married	70.9	
Level of Education			
	Primary Education	34.3	
Household Size			
	5 to 8 persons	50.3	7 persons
Major Occupation			

	Farming	65.2	
Farm Size Hectares)			
	Less than one	66.9	0.7 hectares
Years of experience			
	> than 15 years	38.6	12.6 years
Income (Naira)			
	20001 to 30000	34.1	₦15,752
Savings Status			
Yes	258	64.2	
No	144	35.8	
Access to Credit			
Yes	141	35.1	
No	261	64.9	
Member of Social Organization			
Yes	382	95.0	
No	20	5.0	

183 **No. of respondents = 402**
 184 **Field Survey, 2016**

185 **2. Perceived Extent of Interventions by Development Agencies**

186 Table 2 presents perceived extent of development interventions by development agencies.
 187 The result shows that the most significant extent of development intervention among the rural
 188 women in Imo State was extension services with a mean score of 3.68. This means that the
 189 rural women had access to extension services and they are carrying out their work effectively
 190 among women. Egbuna (2005) viewed that access to extension services is crucial to the fight
 191 against hunger in rural Nigeria and the ability to feed the nation in a sustainable way. The
 192 other development intervention that is prominent in the study area was health care

services/Immunization (mean score = 3.58) which ranked second. The women acknowledged that immunization is being done regularly in the rural areas and that government has been making serious effort towards improving their health status by building health centers or clinics to take care of pregnant women and their children, also, providing mosquito nets, etc.

Development interventions in processing and storage of farm produce (mean score = 3.25) ranked third and provision of agricultural inputs (mean score = 3.20) ranked fourth, Co-operative societies formation (mean score = 3.19), subsidizing of agricultural inputs (mean score = 3.05), marketing of agricultural produce (mean score = 2.73); all these are activities being undertaken by Women in Agriculture (Odurukwe et al, 2006), FADAMA, SURE P. Also, the rural women identified development interventions in provision of drugs and equipment (mean score = 2.54) and provision of portable water (mean score = 2.54) to an extent in the study area.

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

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

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

Building of local shops and stores 111 (27.6) 86 (20.4) 104 (25.9) 101 (25.1) 2.49

219 *Acceptance means for extent of intervention ($M \geq 2.5$)

220 Level of extent of interventions = 2.84 out of maximum of 4 points

221 Total of respondents is 402

222 **Source: Field Survey, 2016**

223 3. Constraints limiting Women benefits from the Development Interventions.

224 Result in Table 3 shows several factors that constrained women from benefiting from the
 225 rural development interventions. Despite the numerous benefits accruing from the
 226 participation of the rural women in various rural development interventions to the
 227 communities and the nation at large, the study revealed that lack of continuity in the
 228 programme (mean = 3.60) was found to be the highest constraint. This result was supported
 229 by Prakash (2003) who identified lack of sustainability following the exit of the initiator of a
 230 programme from office as a major constraint to rural development. Also, these were found to
 231 be serious constraint that women faced as majority of the women in the study area strongly
 232 agreed to excessive bottleneck or logistics to access intervention (mean = 3.48), Osagie
 233 (2007) identified lack of institutional coordination as constraint limiting effectiveness of
 234 development interventions. Embezzlement of fund for development (mean = 3.48) was found
 235 to be high constraint, this result was in agreement with NEEDS (2004) that systemic
 236 corruption and low levels of transparency and accountability have been major sources of
 237 development failure. It gives forms of corruption but those that have affected the rural
 238 development programmes are: misappropriation or diversion of fund; demanding of
 239 percentages from contractors over an awarded contract (that is kick back); under and over
 240 invoicing, bribery, etc. These forms of corruption had become salient decimal in the
 241 implementation of rural development policies of every administration over the years period.

242 This constraint was also found to be high; lack of information and knowledge (mean = 3.42),

243 Dukeshire and Thurlow (2002) asserted that rural people feel that there is a lack of access to

information about programmes and services initiated by government and the difficulty in obtaining general knowledge on government policy. Local knowledge is critical to informed decision making and only local people who understands the local complexities can help to effect participation, it is inevitable that their voices, ideals, fears, aspirations and concerns must be accommodated and put into use. Lack of access to land (mean = 3.34), Ugboh (2006) observed that customary land rights forbid female land ownership, and the weakness of women's land rights results in their inability to venture into more profitable aspects of agriculture like cash crop production. The ownership of land and easy access to farm inputs and services by rural women are essential to increase their productivity and hence income status.

Inadequate supervision of women in agriculture (mean = 3.30) was also found to be a serious constraint, women also perceived constraint of political attachment to development interventions (mean = 3.16), corruption and insincerity on the part of agencies (mean = 3.15), inadequate coverage and poor quality of health services (mean = 3.15), lack of viable cooperative society (mean = 3.10), bank refusal to give loan due to no collateral (mean = 3.06) and poor coordination and poor implementation of projects (mean = 3.03). Lack of training opportunity (mean = 2.96), illiteracy /ignorance (mean = 2.88), poor level of involvement of local people in programs (mean = 2.85), problem amongst women in the community (mean = 2.74), elites interference (mean = 2.62) and poor community leadership (mean = 2.57) were also found to be limiting women from benefiting from development interventions, while constrain due to religious and cultural myths (mean = 2.38) was found to be the lowest factor. These result were in accordance with Okafor (2003) and Odebode (2012) that identified inadequate health care services in rural areas; inadequate water supply for household and farm operations; lack of appropriate agricultural technology aimed at reducing the physical burden of farm women; inadequate access to credit and agricultural

269 inputs and other services; lack of female farm extension workers; lack of marketing facilities
270 and opportunities; traditional, religious, social and cultural obstacles and less participation in
271 decision-making – even within the household.

272 The result also shows that some of the values of standard deviations scores were less than 1.0,
273 while others were a little above 1.0. This suggest that the respondents individual responses
274 regarding their opinion on perceived constraints limiting women from benefiting from rural
275 development interventions did not differ much from the mean scores, the respondents were
276 in agreement with one another. Generally, the overall mean of constraints limiting women
277 from benefiting from rural development interventions in Imo state was found to be 3.07. This
278 means that government efforts in improving the rural women's condition are not effective
279 because women were highly constrained from benefitting in development interventions.

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

S/ N	Constraints	Strongly Disagree	Disagree	Agree	Strongly Agree	Mean	S.D
1	Non access to land	32 (8.0)	45 (11.2)	78 (19.4)	247 (61.4)	3.34	0.96
2	Bank refusal to give loan due to no collateral	50 (12.4)	54 (13.4)	118 (29.4)	180 (44.8)	3.06	1.03
3	Poor viable cooperative society	38 (9.5)	51 (12.7)	145 (36.1)	168 (41.8)	3.10	0.96
4	Inadequate training opportunity	31 (7.7)	74 (18.4)	179 (44.5)	118 (29.4)	2.96	0.89
5	Poor access to information and knowledge	5 (1.2)	27 (6.7)	166 (41.3)	204 (50.7)	3.42	0.67
6	Illiteracy /ignorance	49 (12.2)	94 (23.4)	116 (28.9)	143 (35.6)	2.88	1.03
7	Inadequate coverage and	33 (8.2)	60 (14.9)	123 (30.6)	186 (46.3)	3.15	0.96

	poor quality of health services						
8	Poor coordination and poor implementation of projects	52 (12.9)	46 (11.4)	139 (34.6)	165 (41.0)	3.03	1.02
9	Inadequate supervision of Women in Agriculture (WIA)	44 (10.9)	26 (6.5)	98 (24.4)	234 (58.2)	3.30	1.00
10	Problem among women in the community	80 (19.9)	77 (19.2)	111 (27.6)	134 (33.3)	2.74	1.12
11	Embezzlement of fund for development	17 (4.2)	12 (3.0)	137 (34.1)	236 (58.7)	3.48	0.75
12	Poor community leadership	100 (24.9)	94 (23.4)	86 (21.4)	122 (30.3)	2.57	1.16
13	Corruption and insincerity on the part of agencies	48 (11.9)	43 (10.7)	110 (27.4)	201 (50.0)	3.15	1.03
14	Religious and cultural myths	113 (28.1)	118 (29.4)	74 (18.4)	97 (24.1)	2.38	1.13
15	Elites interference	67 (16.7)	123 (30.6)	108 (26.9)	104 (25.9)	2.62	1.04
16	Poor level of involvement of local people in programs	55 (13.7)	79 (19.7)	138 (34.3)	130 (32.3)	2.85	1.02
17	Political attachment to development interventions	27 (6.7)	46 (11.4)	164 (40.8)	165 (41.0)	3.16	0.88
18	Excessive	14 (3.5)	17 (4.2)	135 (33.6)	236 (58.7)	3.48	0.74

bottleneck/logistics to
access intervention

19	Lack of continuity	7 (1.7)	23 (5.7)	95 (23.6)	277 (68.9)	3.60	0.68
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282 Grand mean of constraints = 3.07

283 Total of respondents is 402

284 **Source: Field Survey, 2016**

285 **4. Area of Improvement in Rural Development Interventions.**

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

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

304 **Table 4. Distribution of respondents according to improvement of development**
305 **interventions.**

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

	programmes	for	skill						
	acquisition								
11	Adequate	provision	of	4 (1.0)	8 (2.0)	58 (14.4)	332 (82.6)	3.79	0.52
	quality	health	services	(					
	personnel,	drugs	&						
	equipment)								

306 Acceptable mean ($M \geq 2.5$)

307 Figures in parentheses are percentage of response

308 Total of respondents is 402

309 **Source: Field Survey, 2016**

310 **Hypothesis testing**

311 The result of the multiple regression analysis was presented in table 5 and four functional
 312 forms of the multiple regression model; linear, semi-log, double –log and exponential
 313 functions were tried. The result shows that the double-log function form produced the highest
 314 value of the regression coefficients, coefficient of multiple determination (R^2). The result
 315 indicates that F-ratio value was 13.858 and was significant at 0.05 probability level which
 316 gave a good fit to the data. This implies that there is significant relationship between socio-
 317 economic characteristics of rural women and their perceived constraints militating against
 318 rural women from benefiting in the intervention programmes.

319 Table 5 shows that the value of the coefficient of multiple determination (R^2) was 0.475
 320 which implies that only 47.5 percent of the variation in the women perceived constraints
 321 militating against rural women from benefiting in the intervention programmes was
 322 accounted for by the joint action of the socio economic characteristics in the regression
 323 model. The result further shows that five of the socio economic characteristics of rural

women age, marital status, years of experience, savings, access to credit facility were significantly related with rural women's level of perception of constraints militating against rural women from benefiting in the development interventions.

The regression coefficient for age had positive and significant relationship with perceived constraints of women benefiting from development interventions with a t-value of 3.878 which was significant at 0.05 probability level. This implies that as the age of the rural women increases their level of perception of constraints increases. This is possible because older women due to years of experience could feel the obstacle hindering them from benefiting in development intervention than younger women. Marital status was positively and significantly related with perceived level of constraints limiting women from benefiting from the development interventions with a t-value of 2.278. Most of the respondents were married, implying that married women perceived high level of constraints in the development interventions. Despite rural women's contribution to development programme, they face persistent constraints that prevent them from fully enjoying their efforts to improve their lives as well as those around them. Agwu (2001) and Ogunlela and Mukhtar (2009) observed that women's economic and domestic workloads impose severe burden on them thereby limiting them from fully benefiting in development interventions.

Also, years of experience was positively and significantly related with the perceived level of constraints limiting women from benefiting from the development interventions with a t-value of 3.084 at 5 percent probability level. Savings was positively and significantly related with perceived level of constraints limiting women from benefiting from the development interventions with a t-value of 2.569 at 5 percent probability level. Similar findings were reported by Ogunbameru et al, (2006) who identified inadequate savings as one of the factors limiting women from fully benefiting from development interventions. The rural women's access to credit facilities was positively and significantly related with perceived level of

349 constraints limiting women from benefiting from the development interventions with a t-
 350 value of 5.650 at 5 percent probability level. This implies that women inadequate access to
 351 credit facilities is one of the constraints of women in development interventions. This finding
 352 is in line with Ogunbameru et al (2006) and Agwu (2001) that identified lack of access to
 353 credit facility as a major institutional constraint in women's participation in economic
 354 activities. The value of regression coefficients and t-ratios of level of education (X₂),
 355 household size (X₄), major occupation (X₅) membership of social organization (X₆) and
 356 income (X₇) were not statistical significant at 5 percent level of probability which implies that
 357 these variables are not important determinants of rural women perceptions of constrains
 358 limiting them from benefitting in the development interventions.

359 **Table 5. Result of Multiple Regression Analysis of relationship between perceived**
 360 **constraints in benefiting from rural development interventions and socio- economic**
 361 **characteristics of respondents.**

Explanatory Variables	Linear function	Semi-log function	Double-log function	Exponential function
Constant	63.384 (8.621)*	65.784 (12.722)*	4.150 (40.456)*	4.096 (28.063)*
Age (X ₁)	2.199 (3.536)*	9.250 (3.636)*	0.190 (3.763)*	0.45 (3.614)*
Level of education (X ₂)	-0.303 (-0.369)	-3.164 (-1.669)	-0.070 (-1.868)	-0.010 (-0.640)
Marital status (X ₃)	1.724 (1.707)	6.003 (2.222)*	0.122 (2.278)*	0.034 (1.709)
Household Size (X ₄)	-0.769 (-0.609)	-1.496 (-0.706)	-0.033 (-0.775)	0.016 (0.639)

Major occupation (X ₅)	0.563 (0.600)	0.231 (0.125)	0.001 (0.030)	0.011 (0.575)
Membership of Social organization (X ₆)	1.324 (-0.392)	1.218 (0.247)	0.051 (0.518)	-0.043 (-0.648)
Income (X ₇)	0.641 (0.929)	1.595 (0.743)	0.046 (1.082)	0.017 (1.233)
Years of experience (X₈)	1.871 (2.797)*	7.283 (3.084)*	0.144 (3.082)*	0.037 (2.809)*
Savings (X ₉)	0.057 (1.897)	0.075 (2.366)*	3.820 (2.569)*	0.025 (2.422)*
Access to credit (X ₁₀)	0.165 (4.581)*	8.256 (5.231)*	651 (5.650)*	0.051 (5.135)*
R ²	0.424	0.470	0.475	0.468
F Statistic (F value)	13.267*	13.558*	13.858*	13.497*
Sample size (N)	402	402	402	402

Figures in the first row are regression coefficients.

Figures in parenthesis are t-ratios

* t-ratios significant at 0.05 probability level 2.

Field Survey, 2016.

Conclusion and Recommendation

The prominent development interventions that were perceived among rural women were; health care services, processing and storage of farm produce, subsidizing of agricultural inputs and marketing. Despite government efforts in improving the rural women's condition, women were highly constrained from benefitting in development interventions. Therefore,

government should increase their campaigns against corruption and ensure that administrator of each intervention should avoid excessive politicization and personalization of development projects, also avoid embezzlement of funds by diverting funds for project into their personal account. Rural development interventions should be well articulated, coordinated and implemented in the rural areas with proper consultation with the stakeholders on a bottom up approach by ensuring that rural women are partakers of decision making process.

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