Exploring the Challenges and Prospects of Rivers State Community and Women Empowerment Foundation’s Programme

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ABSTRACT  
This paper explored the challenges and prospects of the Rivers State Community Foundation programmes in Rivers State, Nigeria. A composed sample of five hundred respondents randomly selected from ten local governments in Rivers State, Nigeria made up the sample while simple descriptive and inferential statistics were employed in the analysis. The results of the study showed that lack of access into communities; inadequate fund; lack of co-operation from communities; high level of illiteracy; as well as improper policies were some of the factors that constrained the achievement of RSCF programme objectives. Also the results showed that both the project/programme beneficiaries and non-beneficiaries shared the same opinion on the challenges. The result also showed that women had violent/hostile attitude towards the programme. Despite these challenges, the RSCF programme was identified to have some prospects to effectively empower women. Hence, the study recommends: improved financial allocation; building of harmonious relationship; intensified enlightenment campaign to educate women on the importance of the programme.

Key words: Community and Women Empowerment Foundation, challenges, Prospects

INTRODUCTION  
Empowerment of women remains one of the obvious policy concerns of policy makers and development organizations. This is because women occupy strategic position in the development agenda of developing countries. Currently, the situation does not seem quite encouraging irrespective of minimal advancements. Sadly, women, who represent slightly more than half of the world’s population, continue to be disenfranchised and marginalized. Women and girls are overrepresented among the world’s poor and illiterate and underrepresented in schools, paid employment and positions of power (United Nations, 2012). Though the proportion of women has slowly been on the rise, women still comprise only about 19.8 percent of representatives in national legislatures and parliaments (Inter-Parliamentary Union, 2012).

In furtherance of women empowerment and gender inequality, the United Nations in adopting its eight Millennium Development Goals (MDGs) explicitly enshrined promotion of gender equality and women empowerment as the third goal to be achieved by the year 2015. United Nations (n.d; 2012) opined that women’s equality and empowerment is very vital to sustainable development and thus recognized it as having an impact on a range of development outcomes including national economic growth and poverty reduction. Perhaps, the achievement of the rest of the goals, including reducing the spread of HIV and achieving universal primary education, is seen by UN agencies as directly linked to this goal (United Nations, n.d., 2012). Buttressing this importance, Luthra (2003)
argued that communicative empowerment specifically of the world’s most impoverished women is an ‘urgent necessity’ for a sustainable future.

One factor inhibiting the attainment of development goals in less developed countries is the populace’s general inability to access factors of production, especially finance (empowerment). This limits the entrepreneurial ability of the people, especially the poor. Consequently, potential employment opportunities and household prospects for creating wealth and improving income are lost. Women who are among the vulnerable groups are hard hit by this situation. For instance, they are alienated from political and community participation, disadvantaged in terms of access to micro-credit and other productive resources. In this regards, deliberate policies at empowering women have been initiated over the year to close the gender access inequality. This deliberate policy target is true of developing countries including Nigeria. The Nigerian governments both at the national and sub-national levels have initiated several policies geared towards the empowerment of women and closing the gap between the men and women folks. Non-state actors are also not left out in the new model of development as they have also embarked on some femine-friendly programmes.

These are all in recognition of the fact that pursuit of gender equality is a critical objective, and one that is globally shared, as manifested in the Millennium Development Goals (MDGs), and for example in World Development Report 2012 and by the World Economic Forum. Moreover, there is growing recognition among policy makers, donor agencies and practitioners that women's marginalization can stifle poverty reduction, productivity, competitiveness, and growth, thus calling for a better understanding of the barriers that limit women’s access to productive opportunities.

Various studies (Fabiyi, Danladi and Mohmood, 2007; Onguono, 2009; FAO, 2008; Karki, 2009) have shown that women empowerment historically has served as one of the strategies to address poverty and improve livelihoods, and also to maintain the stability and sustainability of their families. Women, especially in Africa, have played a significant role in the sustainable development and economic development of their communities and countries. Women, most especially rural dwellers have historically played a crucial role in agriculture as food producers Kehler (2001:36). This suggests that empowering women, who constitute more than half of the agricultural labour will ultimately contribute immensely to economic growth of the country.

This evidence tends to be more pronounced in developing countries such as Nigeria, South Africa, Ghana, etc (Manuh, 1998:12). Women empowerment both in the agricultural sector has shown to produce tangible results. For instance, study by Karki (2009:24) accepts that rural women alone are responsible for up to 50 percent of the world’s food production and they also contribute about 60 to 80 percent of the production in many developing countries. Fabiyi et al (2007:196) states that female farmers have played an important role in food production and food security. Women account for 70 percent of agricultural workers, 80 percent in food production and take up to 60 to 80 percent of marketing (Fabiyi et al, 2007:23). These researchers are also quick to point out that despite the significant contribution of women in the growth of the economies of developing countries, women empowerment programmes still face a lot of challenges or constraints and these have limited the efficacy of such programmes.

It is in recognition of women empowerment as a vehicle for gender equality and all-inclusive growth that the Rivers State Government, a sub-national government in Nigeria initiated the Rivers State Community and Women Empowerment programme. It was geared towards mainstreaming women into the development agenda and also in line with the MDGs target.

However, the pace of progress of the programme doesn’t seem to meet the expectation. While some attributed the slow results to the attitude of the women, others advanced some other challenges. Simple conjecture does not give scientific reasons why the result has been abysmal. It is against this backdrop that this paper explores the attitudes of women towards this empowerment programme; the challenges faced by the programmes; and finally, the strategies to improve the impact of the programme. The study also tested the difference in opinion between the beneficiaries and non-beneficiaries as regards the challenges faced by the RSCFP.
LITERATURE REVIEW

Brief Overview of Rivers State Community Foundation

The Rivers State Community Foundation is a Non-Governmental Organization established in 2009. It strives to improve the quality of life of communities within Rivers State by:

- Establishing and maintaining a sound capital growth fund that would support organizations, individuals and communities engaged in development programs.
- Mobilizing resources from private and public sources for development purposes.
- Instilling confidence with communities through reviving traditional, indigenous philanthropic practices.
- Supporting a broad range of individuals and local organizations engaged in activities of charitable nature or in development programmes by providing grants.
- Serving as a catalyst and an agent of change in enhancing sustainable development.

The foundation is managed by an Executive Secretariat and governed by a Board of Trustees composed of ten prestigious citizens of Rivers State. Since its creation in 2009, the RSCF has financed 28 development projects in 28 communities statewide. (www.nigerianbestforum.com/job/rivers-state-community-foundation; accessed 13/10/2014)

Feminist Theory

To understand feminist theory, it is first necessary to understand what is meant by feminism. This section will thus begin by defining feminism and the basics of feminist theory.

Feminism and Feminist Theory

Many diverse histories and perspectives exist within feminism, but they generally begin with the acknowledgement that patriarchy, or an oppressive system of male domination exists, and that this system needs to undergo change. It is important to note, along with Smith (1987), that this domination is not imposed on women by individual men but is a result of a “complementary social process” in which women are also complicit (p. 34). Therefore, feminism and feminist theory, serves both as a critique of women’s social positions and societal power structures and effort to catalyze social change that could improve women’s social standings (Raktow and Wackwitz, 2004).

It is important to acknowledge that feminist theory, as well as feminism, has been subject to criticism particularly for reflecting only the concerns of white Western women. Feminism often has been charged with being imperialist or universalizing (Mohanty, 2003; Spivak, 1985, 1988). Although feminist activism and scholarship have seen a shift from a singular, hegemonic feminism to the recognition of multiple feminisms, scholars continue to reflexively grapple with the problematic legacy of Western feminism.

As a result of globalization and the increasing interconnectivity between peoples, cultures and economies, scholars have suggested that the recognition of a transnational feminism could inform and enhance feminist studies (Dare, 2007). Hegde (2006) argues that “theorizing the transnational collision of cultural, economic and political forces is a central concern of feminist thought today” (p. 436). The transnational feminist perspective calls for a recognition that gender has always manifested globally and an acknowledgement of the implications of globalization and its asymmetrical power relations for gender (Shome, 2006). Within the field of communication, Raktow and Wackwitz (2004) argue that

Empirical Issues on Challenges/Constraints to Women Empowerment

Gender-Specific Constraints

The norms and rules defining social relationships among different groups in society, which place some in positions of dominance over others and differentiate the choices available to them including in relation to access to and control over resources have been termed “structures of constraint” (Folbre, 1994). Gender-specific structures of constraint refer to the social norms, values and practices which define inequalities between women and men in societies, generally allocating different roles and responsibilities and assigning a lower value to those aptitudes, capabilities and activities conventionally associated with
women. Gender-specific norms typically include the assignment of responsibility for reproductive work within the family to women and the primary wage-earning responsibility to men. Women's concerns and gender-related constraints tend to negatively affect equal participation of both sexes at the local, institutional and policy levels. Hence, this may lead to a failure to utilize the full potential of human resources for wealth creation, as one section of the population, which forms the majority, is left out or only allowed limited opportunities. Disabled women entrepreneurs face bigger barriers than other women entrepreneurs in general, in the form of limited mobility, discrimination, myths/negative cultural attitudes, over-protection, marginalization and lack of specific funding that takes into consideration their conditions.

Financial and credit availability and accessibility

Financial availability and accessibility is cited in many studies as being one of the major barriers and constraints to growth. In a study of NGOs and women small-scale entrepreneurs in the garment manufacturing sector of the textile industry in Nyeri and Nairobi by Macharia and Wanjiru (1998), the factors that inhibit credit availability to women include: lack of start-up (seed) capital; lack of awareness of existing credit schemes; high interest rates; lengthy and vigorous procedures for loan applications; and, lack of collateral security for finance. These factors have become a major barrier to the growth potential of businesses owned by women. Although more than a quarter of households in Kenya are women-headed, only five per cent of the women own land in their own name (Feldman, 1984). At a "Kenya Gender and Economic Growth Assessment" seminar in May 2006, a case clearly illustrating the plight of women was presented by an official from the Ministry of Trade and Industry. A loan approved for the woman applicant by the Joint Loan Scheme at the Ministry, failed to materialize because her husband refused to pledge the family's land title deeds as collateral.

Legal and regulatory barriers

The legal and regulatory barriers include: registration of business names; obtaining licenses; adhering to statutory requirements and contracting. Due to the aforementioned factors, women are the least prepared to engage in contractual processes key to doing business in Kenya. Contracts involve long legal processes such as leasing, drawing up business contracts, legal representation and other aspects which place the woman entrepreneur in a disadvantaged position. Most Medium and Scale Enterprises (MSEs) find these processes lengthy and time consuming, thus they cannot grow or expand their enterprises (K'Obonyo, 1999).

Limited management skills

There is a general lack of an entrepreneurial culture in developing countries. For instance, in Kenya and, more particularly, for potential and operating women owner/managers of MSEs, Njeru and Njoka (1998) pointed out that due to patriarchal social authority structures, women received substantial family support in the start-up stages of their businesses, but later on such support is limited, restricted or withdrawn for fear of husbands losing dominance over their wives. Moreover, there are many socio-cultural factors in Kenya impacting negatively on the upbringing of girls. Many ethnic cultures socially condition girls to acquire the need for affiliation, rather than achievement. The situation is worse for disabled girls since they are discriminated against in their access to education, in addition to being viewed as "a bad-omen" for the family; they are sometimes even hidden by their families from the outside world. Ifelunini and Wosowei (2013) in their study on the constraints to women entrepreneurs' access to microfinance in south-south, Nigeria identified four constraint factors which they extracted using principal component analysis. These four factors include-Technical, economic, managerial and social factors. Technical factor include: transportation cost, lack of trust, diversion of funds, short payback period, loan targeted at certain businesses; economic factor include: protocol before acquiring loan, high interest rate on borrowing, limited amount of loan given, provision of collateral, non-willingness of Micro Finance Institutions (MFIs) to grant loan to women entrepreneur; managerial constraint factor include: low accessibility to loan, the time lag between application and loan collection, the amount given as loan is discretionary, opening of account as condition for microcredit access, the educational level of the entrepreneur; social factors include:
distance, securing of guarantor, only people in business are being given loan, and finally, too many applications than Micro Finance Institutions (MFIs) can afford.

METHODOLOGY

Area of study
The study was carried out in Rivers State Nigeria. Multistage random sampling technique was used in selecting respondents. In the first place, from the 23 local governments that make up the state, 10 were randomly selected. These local governments include- Port-Harcourt, Obio-Akpor, Okirika, Opobo/Nkoro, Ahoada West, Ikwere, Ogba/Egbema/Ndoni, Gokana, Abua/Odua, and Etche. The data used for the study were from primary sources

Instrument for Data collection
Detailed and structured questionnaire was used to elicit information from respondents. The questionnaire covered all possible responses to the research objectives. Randomly selected sample of beneficiaries from the selected local government areas formed the sample size (treatment group). Non-beneficiaries in the same locality with the beneficiaries served as the comparison group (counterfactuals). Using the non-beneficiaries as comparison group is appropriate since they reside in the same locality and they have the same socio-economic characteristics with the beneficiaries. This implies that they were similar to the treatment group in all relevant pre-intervention characteristics. The essence of using the two groups was to elicit the opinion of the beneficiaries and non-beneficiaries of the programme. In the end, a total of five hundred respondents (two hundred and fifty beneficiaries and two hundred and fifty non-beneficiaries of microfinance services) constituted the sample size.

Simple descriptive statistics-frequency, mean, standard deviation as well as inferential statistics method and key informant interview were used for the analysis. The use of the counterfactual groups was informed by the need to elicit the opinion of the non-beneficiaries of the programmes. This will help to remove bias in the result or perception of the people. The questionnaire used for the study was the Likert type (varying degrees of intensity of responses to the items in the questionnaire was recorded by the researcher: four point rating scale system was adopted, values were assigned to the items this way: strongly agree-4 points, agree-3 points, disagree-2 points and strongly disagree- 1 point). The researcher carried out an item-by-item analysis of questionnaire items. Also, a criterion means score of 2.50 was used as a benchmark in the item analysis. The level of statistical significance considered for accepting the hypotheses as tenable is 0.05

RESULTS

Socioeconomic characteristics of the respondents
A number of socio-economic attributes of the respondents were examined. The result in table 1 in the appendix shows the socioeconomic attributes of the respondents that were examined. The examined socio-economic attributes included age of the respondents, household size, highest education level, time of business (full or non-full time), location as well as the marital status. The result of the socioeconomic attributes of the respondents is shown in Table 1 below
Table 1: Socioeconomic Characteristics of Respondents

<table>
<thead>
<tr>
<th>Socioeconomic Characteristic</th>
<th>Category</th>
<th>Beneficiaries</th>
<th>Non-beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age (years)</td>
<td>&lt; 25</td>
<td>2.0</td>
<td>4.0</td>
</tr>
<tr>
<td></td>
<td>25–30</td>
<td>40.0</td>
<td>33.0</td>
</tr>
<tr>
<td></td>
<td>31–40</td>
<td>34.0</td>
<td>41.0</td>
</tr>
<tr>
<td></td>
<td>&gt; 40</td>
<td>24.0</td>
<td>22.0</td>
</tr>
<tr>
<td>Size</td>
<td>&lt; 5</td>
<td>36.7</td>
<td>31.7</td>
</tr>
<tr>
<td></td>
<td>6–9</td>
<td>56.7</td>
<td>55.0</td>
</tr>
<tr>
<td></td>
<td>10 and above</td>
<td>6.6</td>
<td>13.3</td>
</tr>
<tr>
<td>Education</td>
<td>No formal</td>
<td>18.3</td>
<td>16.7</td>
</tr>
<tr>
<td></td>
<td>Primary school</td>
<td>11.7</td>
<td>26.6</td>
</tr>
<tr>
<td></td>
<td>WAEC/GCE/SSCE</td>
<td>45.0</td>
<td>43.0</td>
</tr>
<tr>
<td></td>
<td>Higher Degree</td>
<td>25.0</td>
<td>13.7</td>
</tr>
<tr>
<td>Occupation</td>
<td>Full time business</td>
<td>61.0</td>
<td>71.0</td>
</tr>
<tr>
<td></td>
<td>Non-full time business</td>
<td>39.0</td>
<td>29.0</td>
</tr>
<tr>
<td>Location</td>
<td>Urban/Semi-urban</td>
<td>69.0</td>
<td>54.3</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>31.0</td>
<td>45.7</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Married</td>
<td>63.3</td>
<td>70.7</td>
</tr>
<tr>
<td></td>
<td>Single</td>
<td>21.7</td>
<td>15.0</td>
</tr>
<tr>
<td></td>
<td>Consensus</td>
<td>5.0</td>
<td>9.3</td>
</tr>
<tr>
<td></td>
<td>Widowed</td>
<td>10.0</td>
<td>5.0</td>
</tr>
</tbody>
</table>

Source: Survey data 2014

The result in Table 1 shows that 2% of the beneficiaries are below the age of 25 years while 4% of the non-beneficiaries are below the age of 25 years. In the same vein, while 40% of the beneficiaries are between the age brackets of 25-30 years, 33% of the non-beneficiaries are between this age brackets. Also, 41% of the non-beneficiaries are between the age range of 31-40 years while 34% of the beneficiaries fall within this range. The result also shows that 24% of the beneficiaries are above 40 years while 22% of the non-beneficiaries are above 40 years. The result further shows that 36.7% of the beneficiaries had less than 5 people in their households while 31.7% of the non-beneficiaries had less than 5 people in the household. The result revealed that 56.7% of the beneficiaries had between 6-9 people in their households while 55.0% of the non-beneficiaries had similar number of people in their household. In the same vein, only 6.6% of the beneficiaries had minimum of 10 people in their households while 13.3% of the non-beneficiaries had same number in their households.

Of the number of beneficiaries of the women empowerment programme, 25% had higher degree, 45% had WAEC and equivalent, 11.7 had primary school while 18.3 had no formal education. On the other hand, of the number of non-beneficiaries, 13.7% had higher degree, 43% had WAEC and its equivalent, and 26.6% had primary school while 16.7% had no formal education. Evidence from the result showed that 61% of the beneficiaries are on full time business while 39% are not on full time business engagement. In the same vein, 71% of the non-beneficiaries are on full time business while 29% are not on full time business. As regards marital status, the result revealed that of the beneficiaries, 63.3% were married, 21.7% are single, 10% are widowed while 5% are on consensus marriage. On the other hand, of the non-beneficiaries, 70.7% were married, 15% were single, 5% were widowed while 9.3% were on...
consensus marriage. The result further revealed that 69% of the beneficiaries are urban/semi-urban dwellers while 21% were rural dwellers. On the other hand, 54.3% of the non-beneficiaries were resident in the urban/semi-urban area while 45.7% of them were rural residents.

Challenges Facing Rivers State Community Foundations Programme

The Rivers State Community Foundations Programme (RSCFP) has been faced with a lot of challenges. These challenges have so limited the level of progress made so far by the initiative that he result in table 2 in the appendix shows the numerous challenges facing the RSCFP that were examined. The examined challenges included lack of access into some communities; inadequate finance; transportation problem; lack of co-operation from communities; high level of illiteracy among the population; and improper policies. The result of the extent to which the Rivers State Community Foundation Programme faced numerous challenges is shown in Table 2 below.

Table 2: Challenges faced by Rivers State Community Foundation Programmes

<table>
<thead>
<tr>
<th>S/N</th>
<th>Item Description</th>
<th>Mean X</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lack of access into some communities</td>
<td>3.50</td>
<td>1.12</td>
</tr>
<tr>
<td>2</td>
<td>Access to financial resources</td>
<td>3.30</td>
<td>1.09</td>
</tr>
<tr>
<td>3</td>
<td>Transportation Infrastructure</td>
<td>1.8</td>
<td>0.98</td>
</tr>
<tr>
<td>4</td>
<td>Lack of co-operation from communities</td>
<td>2.70</td>
<td>1.36</td>
</tr>
<tr>
<td>5</td>
<td>Administration and management</td>
<td>2.40</td>
<td>1.08</td>
</tr>
<tr>
<td>6</td>
<td>High level of illiteracy</td>
<td>2.70</td>
<td>1.20</td>
</tr>
<tr>
<td>7</td>
<td>Improper policies</td>
<td>2.50</td>
<td>1.26</td>
</tr>
<tr>
<td></td>
<td><strong>Total Mean (X̄) = 18.9</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Grand Mean (X̄) = 3.15</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The result in table indicates the responses on the extent to which different indicators have remained critical challenge in achieving the desired result for the Rivers State Community Foundation in Rivers State. The results show that many of the items are rated positive as being challenges to the full realization of the RSCFP in the State and are above the agreed benchmark criterion mean of 2.50. The mean scores of 3.5, 3.3, 2.7, 2.7, and 2.5 of items 1, 2, 4, 6 and 7 which are the highest positive rated items in the table shows that lack of access into some communities constraints the achievement of the objective of the RSCF programme. Also, access to finance or inadequate capital was identified as one of the major challenges confronting the full realization of the RSCF programme. This is given by the high mean rating of 3.3 which is the second highest rating items among all the challenges enumerated; lack of co-operation from the communities has remained a bane in the quest to achieve the full realization of the objective of the RSCF programme. This is so because the provision of enabling environment for the smooth operation of the programme hinges partly on the harmonious relationship between the communities and the programme implementers.

It is expected that this will optimize the essence of the projects initiated by the foundation. On a similar note, the high positives mean responses of items 6 and 7 shows that high level of illiteracy constitute a major impediment to the realization of the RSCF programme while improper policies also constitute a major challenge to achieving the RSCF programmes. On the other hand, the mean rating of items 3 and 5 which are below the criterion mean of 2.50 indicates that access to transportation infrastructure do not constitute a major challenge in the implementation or realization of the aim of the RSCF programme and administration and management do not constitute a major challenge to the realization of the RSCF programme. Based on the analysis of the table where a grand mean of 3.15 which is above the criterion mean is reached, it is established that socio-economic factors to a great extent constitute a major challenge in the realization of the Rivers State Community Foundation programme in Rivers State.
Differences in Opinion between the Beneficiaries and Non-Beneficiaries on the Challenges Facing the Rivers State Community Foundation Programme

The result of the test analysis of the significant difference between the mean rating of beneficiaries and non-beneficiaries on the challenges or constraints facing the RSCF programme is as shown in table 3 below:

Table 3: T-test analysis of the significant difference between the mean responses of beneficiaries and non-beneficiaries on challenges facing Rivers State Community Foundation Programme in Rivers State

<table>
<thead>
<tr>
<th>Group</th>
<th>N</th>
<th>X</th>
<th>SD</th>
<th>DF</th>
<th>T-Cal</th>
<th>T-Crit</th>
<th>Remark</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficiaries</td>
<td>82</td>
<td>3.37</td>
<td>1.30</td>
<td>178</td>
<td>1.43</td>
<td>1.96</td>
<td>0.05</td>
<td>Accepted</td>
</tr>
<tr>
<td>Non-beneficiaries</td>
<td>98</td>
<td>3.38</td>
<td>1.36</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The results in table 3 shows that the beneficiary respondents had mean rating of 3.38 while their non-beneficiary counterparts had mean ratings of 3.37. It can be observed that the beneficiary households rated the items higher than their non-beneficiary households. The result in the table involves the comprehensive response of all the items in the question.

The data was further subjected to t-test analysis in order to find out whether there was any significant statistical difference between the mean ratings of the two groups with regard to the challenge/constraints to the achievement of the noble objective of the RSCF programme. The result of the analysis shows that significant differences were not found between the mean ratings of the two groups. This was evident by the attainment of the t-calculated value of 1.43 which is less than the t-critical value of 1.96

Attitude of Women towards the RSCF Programme

The key informant interview conducted shows that women have violent or hostile attitude towards the Rivers State Community Foundation projects in their communities. This was observed was as a result of the illiteracy level of the women and girls in the communities. In a situation whereby the women and girls are mostly illiterate, it will definitely constitute some major problems for the foundation and will be difficult for the foundation to handle or control such situation. Also, it was discovered that the attitude of women towards these programmes can be influenced by embarking on various kinds of women empowerment programmes in rural communities. In the opinion of the women, these have some effect on the lives of women living in those rural area or communities. When a woman is being discouraged from whatever she is doing, there will be a negative performance.

We can also say that, from the findings it is clear that most women do not have access to these programs. Such programmes like, micro credit scheme, enlightenment seminars on peace and conflict resolution, women’s health workshop and seminar on HIV/AIDS for health and beauty care. These women lack the various programmes because of the lack of access into some communities, insufficient fund, and transportation to carry out some projects within communities.

Prospects of RSCF Programme

At the turn of democracy in Nigeria, there was the crave for extensive women involvement through empowerment. This was in furtherance of the feminine-sensitive 35% Affirmative action that roots for greater empowerment of women –both politically and economically. The then Chief Olusegun Obasanjo led government at the national level did not waste any time as increased number of women were elected and appointed into offices. Several women empowerment programmes were initiated at the National; at the sub-national level such programmes were re-echoed. The Rivers State Community Foundation a programme, mid-wifed by the Rivers State government swung into action to ensure empowerment for women across Rivers State.

In general terms and from field survey, the programme has achieved some level of success. However, with the clamour for the achievement of the millennium Development Goals and the Nigerian vision 20:2020, there is still much to be done. Nevertheless, there is potentials to achieve great result is
immense. For instance, there is the potent
ial to achieve universal microcredit coverage for women in
Rivers State, political empowerment through appointment of women into offices; ensuring increased
political participation; improved child and maternal health care. These programmes when strengthened or
incorporated will ensure much more robust outcomes for the River State Community Foundation. This
will also make the RSCF a model for some other sub-national governments in Nigeria and beyond.

CONCLUSION AND RECOMMENDATIONS
Exploring the challenges and prospects of RSCF programme in Rivers State makes a lot of sense
especially as it is coming at a time when there is increased concern for improved welfare for women. This
is largely connected with the fact that women empowerment scheme has become a major plank in
government policy for accelerated growth of the economy. The RSCF programme doubles as a source
poverty reduction; as well as economic growth tool. The findings showed that the RSCF programme is
faced with some challenges which have slowed down the pace of progress recorded. Prominent among
them is the issue of access to communities and lack of finance/inadequate capital. Others include lack of
co-operation from communities; high level of illiteracy and improper policies. The study also found no
significant difference between the opinion of beneficiaries and non-beneficiary households on the
challenges faced by the RSCF programme. Furthermore, the women showed hostile/violent attitude
towards the RSCF programme. Based on the findings, the researcher recommends that there should be
intensive enlightenment to properly school the women (most especially the rural) about the RSCF
programmes. This will help to re-orientate them and increase the buy-in into the programme. Also, there
should be an improvement in the financial allocation to the Foundation as this will ensure adequate
liquidity for the initiative to execute her mandate. In the same vein, there should be regular town-hall
meetings with stakeholders to brief them on the progress and activities of the Foundation. These are some
of the ways through which desired outcome could be achieved.

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