



## Effects of Women Empowerment on Poverty Reduction: Empirical Evidence from Kwara State

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### Abstract

This study is specifically concerned with the effects of women empowerment on poverty reduction in Kwara state with reference to the current administration of Governor Abdulrahman Abdulrasaq (2019 till date). In Nigeria, Kwara state is one of the oldest states and women are generally poorer than their counterpart men. Thus, it is necessary to empower women in order to enhance their living condition. This study uses mixed method that is, both quantitative and qualitative. Survey questionnaire, interview and relevant documents are the instruments employed for data collection. Two hundred and fifty (250) sample size was used through stratified and simple random sampling technique from beneficiaries from state government empowerment and poverty alleviation programmes. The primary data was collected and analyzed through regression to show the effects of empowering women on their living standard and poverty level. More so, correlation coefficient was used to know the correlation between the two variables (women empowerment and poverty reduction). The findings of the study show that women empowerment is crucial to reduce poverty and has significant impact on poverty reduction. The study deduces with a discussion on the policy implications the findings have on women empowerment and its benefits. In conclusion, women are to be empowered in kwara state and government can use this as part of instruments to address the poverty issue in the state. Finally, this study will contribute to the existing knowledge in areas of poverty and women empowerment both theoretically and methodologically.

**Keywords:** Kwara State, Living Standard, Nigeria, Poverty Reduction, Women Empowerment

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### 1. Introduction

Kwara state is among the states that receive least monthly allocation from the federation account (Abdussalam, 2016) <sup>[1]</sup>. More so, the state is not being blessed with many resources particularly, natural resources. The little resources the state is endowed with are underutilized, other misutilized and the remaining are unutilized. With this less capacity to support the people of the state, this makes the past government in the state to commit more funds to alleviate poverty through various poverty reduction programmes (trader moni, non-interest loan), essentially, among the women in the state. Women are identified as poorer gender compare to their men counterpart in the state.

Government should ensure that the rightful channel of empowerment is properly laid down in the system. Those who are the beneficiaries from empowerment should be responsible for it. These may include among others in the state as the poor, less privileged people, excluded and marginalized people and their associations, organizations and groups. State government should ensure that the benefits of empowerment are directed to these individuals and groups who are the most needed beneficiaries. According to Green and King (2013) <sup>[13]</sup>, there are major four ways to carry out empowerment benefits/activities in the system these are through economic, social policy, good governance and empowerment from below. Excluded individuals and groups have to be empowered by the state government in order to bring them out of poverty mess through: "Power within i.e. a series of rights, dignity and choice, along with basic capabilities, Power with i.e. ability to organize, express views, and Power to i.e. ability to influence decision makers, whether the state, economic power holders or other" (Green and King, 2013) <sup>[13]</sup>.

Chant (2016) <sup>[8]</sup> opines that government can support the women and their families to alleviate their poverty through conditional cash transfer (CCT) program, microfinance schemes and investing in females. As Chant (2016) <sup>[8]</sup> identifies extent of poverty problem of women, girls and female, believes that the face of poverty is feminism. Compare with their counterpart, women are poorer than men in almost all ramifications globally. Similarly, women are more laboured than men when it comes to seeking or searching for income to survive with their households. In some households, women are the heads and breadwinners who are responsible for the feeding and clothing family members. For any state or government to reduce poverty and ensure gender equality in the economy, there should be approach to solve the lingering issue of poverty through empowering women via women-focused poverty reduction schemes.

Yesufu (2000) cited in Abdussalam (2016) <sup>[1]</sup> explains that the role of women in the development of the economy is very significant with discrimination against females in the area of job opportunity and other conditions in service. Although it has attributed to the traditional roles expected of women to perform in the society.

The roles of women in the family are very crucial in supporting and take care of home such as bearing and tendering, cleaning, cooking, and men responsible for the feeding the family and ensuring provision of food for the entire family, though, women are equally supporting them through some petty trade and other occupation at local level to supplement earnings and incomes of the family. By increase economic empowerment of women in the country, the incidence of poverty would reduce significantly. More so, the situation of women can be enhanced with their participation in state politics. Any given society that recognizes the value and contribution of women would help such society to grow and develop (Majoor & Manders, 2009; Marloes *et al.*, 2017) <sup>[20, 21]</sup>. However, a loan officer in Ghana believes that women empowerment is “enabling each woman to reach her God-given (Allah-given) potential” (Majoor & Manders, 2009) <sup>[20]</sup>.

In September 25-27, 2015 United Nations (UN) approved 2030 Agenda of Sustainable Development Goals (SDGs) to succeed Millennium Development Goals (MDGs), which ends in 2015 (2000-2015). Seventeen targets are expected to be achieved by the year 2030. The number one target of the SDGs is all about the eradication of poverty in totality by the year 2030, globally. This is slightly different from the MDGs number target which restricted the eradication of poverty only among the developing countries or emerging economies. Out of 17 targets of the SDGs, number one to five targets are seriously in line with eradication of poverty in all UN member states in absolute and relative dimensions by the year 2030. These targets are to: i) End poverty in all its forms everywhere, ii) End hunger, achieve food security and improved nutrition, and promote sustainable agriculture, iii) Ensure healthy lives and promote wellbeing for all ages, iv) Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all, and v) Achieve gender equity and empower all women and girls (Woodbridge, 2015) <sup>[27]</sup>. Kwara state is endeavouring to improve these areas of poverty but still have a major setback. This research would focus on the effects of women empowerment on the reduction of poverty in kwara state, under the siege of the current administration of Governor Abdulrahman Abdulrasak, since

2019 till date.

## 2. Problem Statement

Poverty has been chronic disease that given concern to the whole world and developing countries or emerging economies in particular. There is wider gap between the privileged and less privileged people in the developing societies. Struggle persists in war against poverty globally. In the year 2000, UN member states unanimously agreed on the Millenium Development Goals (MDGs) with strong 8 targets to be achieved by the year 2015. In the MDGs, number one target/goal was to alleviate poverty in all developing countries or emerging economies. By 2015, this target and other 7 targets were not met. The end of the MDGs was the birth of Sustainable Development Goals (SDGs) which was signed by the UN member states and to be implemented between 2015 and 2030, named 2030 Sustainable Development Goals. Similarly, the number one target/goal is to end poverty in the world by the year 2030 (Woodbridge, 2015) <sup>[27]</sup>.

Governments of Nigeria and Kwara state are curbing poverty rate through various antipoverty schemes, programmes and policies in the years back. With all these efforts of the government, poverty rates and dimensions are continued to expand in the economy. Recently, some of the factors responsible for this includes among others are increase in the price of a litre of petrol which has resulted in hyper-inflation in the economy. The rate of inflation today is not commensurate with the change in the salaries/wages/incomes earned by common men, workers, business men and women in the state.

In Kwara State, women are poorer than their men counterpart. Olorunsanya and Omotesho (2011) cited in Abdussalam (2016) <sup>[1]</sup> found that households headed by women were poorer than the households headed men in Kwara state. Their finding also reveals that households headed by widow are more significantly deprived compared to households headed by ordinary women in the state. They recommend a monthly emolument as ‘socio-economic safety net’ for the affected households in the state, which is tantamount to the benefits/activities under the Women Empowerment (WOEM) to assist the poor and less privileged in the state.

An attempt by the successive governments to alleviate poverty level in the state seemed unsuccessful due to lesser capital/fund invested in it. However, the administration of Governor Abdulrahman Abdulrasaq can do better if only can inject more fund in the schemes and programmes that are mainly to alleviate poverty in the state. Thus, if the government puts serious action to increase the access of poor to various poverty reduction schemes and programmes in the state with that minimum available resources there are high tendency to progress in poverty reduction.

## 3. Research Objectives

The objectives of this research based on women empowerment and poverty reduction in kwara state, Nigeria, with reference to administration of Governor Abdulrahman Abdulrasak (2019 till date). The specific objectives of the study are to:

1. investigate the effect women empowerment on poverty reduction, economically, politically and socially, in the present administration in Kwara state,
2. examine the relationship between women empowerment and poverty reduction.

3. suggest policy implication to the state.

#### 4. Literature Review

##### 4.1. The Definitions and Theories of Poverty

There are numerous definitions, concepts and theories of poverty. There is no particular definition and theory of poverty agreed upon and upheld as holistic globally. Various factors, indicators and causes are responsible for poverty in different communities, localities, environment and countries, because many see it as multi-dimensional situations which mean different thing to different people, societies and countries (Akindola, 2010; Aderonmu, 2010) <sup>[4, 3]</sup>. Goulden and D'Arcy (2014) <sup>[12]</sup> define poverty as a situation when an individuals' resources are not adequately meet their minimum needs. They posit that poverty is dynamic in nature due to the changing nature of resources, needs and abilities to satisfy them. More so, individuals can be poor and can be non-poor over a period of time. Meaning that poverty may be temporary, recurrent or continuous in the long-run. The rate and extent of poverty effect on people are more than one another.

Gweshengwe and Hassan (2020) <sup>[16]</sup> in their research suggest different characteristics of poverty from existing fragmented definitions. According to Gweshengwe and Hassan (2020) <sup>[16]</sup>, poverty has language it speaks and is multidimensional in nature, that is, each society and their culture has different terminologies for poverty or to tag poor individuals and its multidimensionality of poverty is varied interconnected with one another which makes it complex. They further see poverty as individual-and context –specific which relays poverty based on demographic characteristics (age, gender, tribe /ethnicity) of the poor and how it is molded by contexts. Finally, they characterized poverty as absolute and relative poverty.

Gwariro *et al.* (2017) <sup>[15]</sup> view poverty as a complex multidimensional lack of better living condition which characterized by either absolutely or relatively insufficient income, basic resources, inability to participate in the activities that are encouraged or approved by the state/country, lack of freedom of expression and lack of power associated with social discrimination, exclusion and deprivation of human rights. This is a very comprehensive definition representing the concept of poverty.

Eva ludi (n.d.) <sup>[10]</sup> identifies three dimensions of poverty as health, education and living standard as multidimensional poverty index. These three indicators of poverty are crucial life of people to determine their human development. OECD (2001) cited in Eva ludi (n.d.) <sup>[10]</sup> that poverty is in different capabilities or dimensions which are related to the ability of a person to reduce the poverty level. These capabilities include economic, human, protective, political and socio-cultural ones. Any of these capabilities would reveal the level and extent of poverty of an individual and the society at large. Addae-Korankye (2019) <sup>[2]</sup> classifies theories of poverty into five categorical causes of poverty in a given society. These are individual deficiencies, cultural beliefs, distortions in economic, political and social systems, geographical disparities, and cumulative and cyclical interdependencies. Addae-Korankye (2019) <sup>[2]</sup> further procures possible solutions to address each of these causes. The solutions to individual deficiencies are self-help strategies to alleviate poverty of the poor. Cultural beliefs to be replaced with other cultures that would encourage productive work, investment, and social responsibility. The poverty that caused by the

system is to be tackled by change in the specific system. Geographical distinctions can be addressed through improvement in local industry competitiveness, investment in infrastructural activities such as water, waste disposal, school, and other public facilities. While the poverty caused by cumulative and cyclical interdependencies can be curbed through strategies that would assist the poor to attain self-sufficiency.

*Poverty is being classified into absolute and relative poverty. "The former means that a person's basic subsistence needs such as food, clothing, and shelter, are not being met while the latter means that a person's needs are not being met in comparison with the rest of his or her society" (Alters, 2009).*

According to the World Bank (2006:2),

*"Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water or 'absence of health care'. Poverty is powerlessness, lack of representation and freedom".*

##### 4.2. The Concept and Theories of Empowerment

The term empowerment is not hidden and new today globally. There is no universally unanimously agreed definition of the concept of empowerment or women empowerment. Previous researchers and writers in the previous researches have differs definitions of empowerment based on their respective locality, community, society, environment and country. Albeit, there is strong belief that provision of empowerment is gender-biased in favour of women or female. It has been argued that gender empowerment as opposed to women empowerment is to be called for in order to avoid any gender bias. Gender empowerment ensures a balance gender relation, neither bias against women nor men (Aminur Rahama, 2013) <sup>[5]</sup>. On the account of given responsibility as an individual in the family and society, men are more dominated in the respect to both family and societal responsibility. In a rare case one can find women performing any of these two responsibilities.

To attain any sustainable community or country development, four crucial dimensions are required through women empowerment. The four dimensional relationship of psychological, political, social as well as economic empowerment (Habib Sultan & Yahaya, 2018) <sup>[17]</sup>. The integration of the four dimensions are needed in the concept of empowerment to attain sustainable development goal in any given country. Empowerment either women or men empowerment has been considered and described locally as a person or individual who is either "strong or a model" within or outside the locality. Any empowering person is known with any of the following characteristics: Information and knowledge, Leadership, Income, Individual empowerment, Harmony, Resources, Time, Mobility, Input in decisions, Behaviour, Reproduction (Mulema, 2018) <sup>[23]</sup>. Whoever gets the opportunity or privilege to gain the benefit of empowerment through the state or government agency is considered as powerful or role model in his or her community to other members of the community who are not yet

opportune to benefit from empowerment scheme.

Marloes *et al.* (2017) <sup>[21]</sup> suggest that empowering women through the microfinance scheme needs necessary enhancement in order to meet the target of the particular intervention or programme to reduce poverty among the women. Marloes *et al.* (2017) <sup>[21]</sup> proposed three main dimensions to take into consideration under the microfinance scheme: i) the micro-level which refers to an individuals' self-beliefs and actions, where personal empowerment can be observed; ii) the meso-level which involves beliefs and actions in relation to relevant others, where relational empowerment can be observed; and iii) the macro-level dimension which refers to outcomes in the wider sense, societal context, where societal empowerment can be observed. All these dimensions are in one way or the other have strong influence on women empowerment in the society. The proposals are expected to improve understanding of women empowerment and how the state or government would recognize any of the dimension that the microfinance encourages.

Noreen (2011) <sup>[24]</sup> defines women empowerment as "to let women survive and let them live a life with dignity, humanity, respect, self-esteem and self-reliance". According to Green and King (2013) <sup>[13]</sup>, "empowerment happens when individuals and organized groups are able to imagine their world differently and to realize that vision by changing the relations of power that have kept them in poverty, restricted their voice and deprived them of their autonomy". This definition is very much concerned about the rightful individuals and groups who are excluded and rural community that entitled to enjoy the benefits of empowerment in the given society.

#### 4.3. Women Empowerment (WE) and Poverty Alleviation (PA)

Okechukwu, Nebo and Jude (2016) <sup>[25]</sup> show in their finding that women empowerment and poverty reduction are related. There is high negative relationship between women empowerment and poverty. They further argue that there is high relationship between women empowerment and discrimination, unemployment and economic development in the area of study. Wei *et al.* (2021) <sup>[26]</sup> equally find out that access of women to empowerment has significant effect on the increase in per capita income and decrease in income poverty and multidimensional poverty in Bangladesh. Thus, reveal that influence of gender violence and prevention of women from working outside home among others causing decrease in per capita income, increase income poverty and multidimensional poverty in the country. The study focuses on the socio-economic factors such as education, health and standard of living of people of the country.

Wowo, Ibrahim and Garuba (2023) <sup>[28]</sup> carried out study on the impact of women empowerment on poverty reduction in African continent. Time series data were collected from Nigeria and Ivory-coast for eleven (11) years (2011 - 2021). They employed regression in their study for analysis and the findings show that there is bi-directional causality between poverty rate and women empowerment though there is a proof of uni-directional causality between unemployment rate and poverty rate. Similarly, robust research was conducted in some regions in China by Gu and Nie (2021) <sup>[14]</sup> on the benefits of empowering women on poverty alleviation. Questionnaires were administered on the households (respondents) for analysis. Results of the study reveal that

poverty intervention programme has positive effects on both poverty reduction and women empowerment, simultaneously. More so, women empowerment has positive effect on poverty reduction. The empowering women had greatly contributed to rising income and living condition of the beneficiaries/households. Training, microfinance and association are set as empowerment's factors against poverty reduction.

Muhammed-Lawal, *et al.* (2018) <sup>[22]</sup> investigated on the impact of women empowerment on the food security among the households in kwara state using both interview and questionnaire to garner the in-depth information in the selected communities in the state. The findings of the study showed that not less than average of the households taken as sample for study were food secured due to their empowerment. They also found positive correlation between the two main variables (women empowerment and food security) in the study. Goodness (2022) <sup>[11]</sup> argues that empowering poor women through training skills would pave the way for them to build financial assets and create income to alleviate poverty than relying on income transfer in the economy. Goodness (2022) <sup>[11]</sup> opines that it would be better and worked for poor and unpaid women if Nigeria can adopt from the Chinese Lvliang Care workers's project.

Khan (2013) <sup>[18]</sup> analyzes the empowerment of women via the poverty alleviation programme by the Non-Governmental Organizations (NGOs) in Pakistan. This is an analytical survey and case-study which assessed the socio-cultural and politico-economic situation of Pakistani women particularly, the poor and the needy among women. Khan's, (2013) <sup>[18]</sup> finding shows that NGOs poverty alleviation programme did empower the women through their various poverty alleviation strategies to support the poor women in Pakistan, culturally and economically. Political and social empowerment of women are improved in Pakistan but not as significant as it is expected. Broadly in Pakistan, NGOs poverty alleviation programme has made difference in making women's lives better off in the mentioned spheres. Women are more represented and participated in decision-making process, they are more engaged in various economic activities and more literate than before the efforts of NGOs. Although, government needs to come-in more to empower women as NGOs cannot do better than the government in this area.

Yeboah, *et al.* (2018) <sup>[29]</sup> examines the relationship between women empowerment and poverty reduction in HO Municipality, urban Ghana. This is a descriptive survey in which questionnaire was used to collect data for analysis. The data collected was analyzed using simple and descriptive tools such as percentages and frequency tables, bar charts and pie charts. The findings show that empowerment has improved access to and use of productive resources by women to reduce their poverty. More so, women feel empowerment suffice in the HO municipality. Yeboah, *et al.* (2018) <sup>[29]</sup> find that empowering women has impacted poverty reduction in HO municipality in urban Ghana. Thus, this study attempts to find out possible effects women empowerment on poverty reduction in Kwara State, Nigeria, from 2019 till date under the administration of Governor Abdulrahman Abdulrasaq.

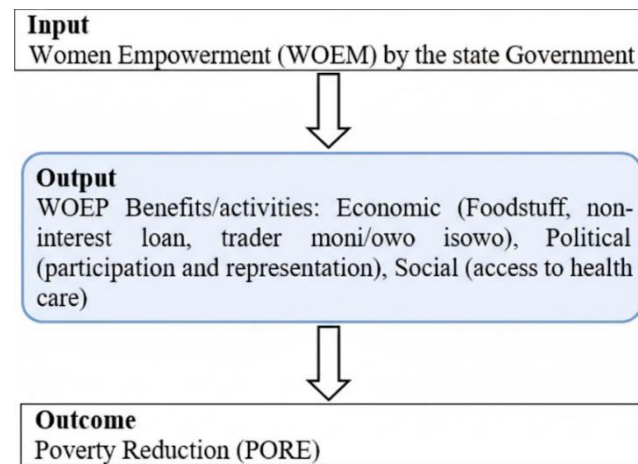
#### 5. Theoretical Framework of the Study

This study endeavours to demonstrate the effect of women empowerment on poverty reduction in the administration of

Governor Abdulrahman Abdulrasaq in Kwara state. Since 2019, what are the efforts of the state in alleviating poverty among the women, economically, socially and politically? The underpinning theories of poverty in the study suggest the notion of addressing poverty problem through empowering women are “Case theory i.e. blaming the victim and Generic theory i.e. blaming the system” (Ropers & Hinton, 1991; Kerbo, 2006). Case theory suggests that poverty occurs due to individual’s traits, that is, poverty exists as a result of action and status of an individual while generic theory posits that poverty is being caused by the system, that is, national

economic, political, cultural and social problems responsible for the poverty.

With the greater procurement of socio-economic and political benefits branded as empowerment expected to enhance living standard of women, empowering their ability and reducing their poverty level. Figure 1 displays possible causes and effects of women empowerment on poverty reduction. It breaks down women empowerment (WOEM) benefits/activities into three main forms i.e. economic, social and political forms that lead to poverty reduction (PORE).



Source: Adapted from Abdussalam, O. I. (2016:108)

Fig 1: Causes and Effects Model

## 6. Methodology

### 6.1. Area of Study

The study area is Kwara State and the state is geographically located on the map of Nigeria in North-central geo-political zone with multi-dimensional traits such as languages, tribes and culture. The state was created on 27<sup>th</sup> May 1967 and one of the 12 states to replace the regional structure that made up Nigeria at independence. It is situated between Latitudes 11° 2' and 11° 45' N and between Longitude 2° 45' and 6° 4' E. The total land mass of Kwara State today is 35,705 square kilometers (NBS, 2011) <sup>[7]</sup>. The state is known as the State of Harmony on account of the peaceful co-existence among its multicultural, religious and diverse population. It also lies midway between the Northern and Southern parts of Nigeria bounded in the north by Niger Republic and also shares international boundary with the Benin Republic in the west. The state has 16 local government areas (LGAs), which are grouped into three Senatorial districts i.e. Kwara Central, Kwara North and Kwara South (CIRDDOC <https://cirddoc.org>; see Abdussalam, 2016) <sup>[1]</sup>.

### 6.2 Data Collection and Analysis

Population of the study refers to those “groups or normally people about whom we want to draw conclusions for the research purpose” (Babbie, 2013) <sup>[6]</sup>. In this study, all beneficiaries from women empowerment from kwara state government since 2019 till date, individually and in groups are considered population of the study. Two hundred and fifty (250) respondents are chosen as sample size from the beneficiaries (Krejcie & Morgan, 1970) <sup>[19]</sup> across the state using stratified and simple sampling technique. The primary source of data collection would lead to the selection of respondents in the State that would reflect the three districts in the State. Total sample size is distributed as, Kwara Central

(KC) 100, Kwara North (KN) 75 and Kwara South (KS) 75 respondents each to be chosen from the three districts. This is to make findings of the study to reflect entire State and avoid any bias in selection of sample.

Both primary and secondary data sources are required for this research. The instruments to be employed would be mixed one, quantitative and qualitative, to garner data for this study. Primary data include the questionnaire, face-to-face interview or personal interview and focused-group discussion. Participatory and fieldwork approach is necessary here as it would assist to know the opinion of women through their experience. This instrument is considered more appropriate than relying on secondary data, as the former is more dependable than the latter as far as Nigeria’s case is concerned in the area of data collection. The secondary data would be obtained from various means such as Ministry of Women Affairs, Office of the Senior Adviser (SA) on Women Affairs, Office of the Senior Adviser (SA) on Poverty Alleviation and materials from magazines, articles, books, documents and internet, on the women empowerment and poverty alleviation.

This study employs various statistical techniques for data analysis. Descriptive and inferential statistics are used as methods to analyze findings. In questionnaire instrument, statistical computation is used to analyze data through descriptive statistics such as percentages and frequencies tables while inferential statistics such as multiple regressions to answer the research questions and hypotheses that are raised in the study. Non-structure interview involves the recording of interview and analyzed through the Hermeneutical analysis (interpretative or explanatory). For the interview and discussion analysis, researcher would review the recorded tapes and notes during the interviews and discussion in order to make necessary

adjustment/amendment. It is expected to be conducted in English Language and in a situation where local language is used, however translation to English is firstly paramount and required before it can be used for any analysis. In addition to this, it is important to code the data/information after the data collection immediately before any analysis commences.

## 7. Findings and Discussion

This section presents the results and discussion of the study. Demographic characteristics of the respondents, Distribution Major Monthly Income Sources and Distribution based on Loan Received and Loan Investment and presented in tabular form. The results of correlation coefficient and multiple standard regression from the test output are presented in tables.

**Table 1:** Demographic Traits of the Respondents

Variables	Frequency	Percentage (%)
<b>Senatorial Constituency</b>		
Kwara Central	120	48
Kwara North	65	26
Kwara South	65	26
<b>Age (years)</b>		
18–30	50	20
31–45	70	28
46–60	85	34
Above 60	45	18
<b>Respondent's Status in WES</b>		
Participants	200	80
Non-participants	50	20
<b>Marital Status</b>		
Single	30	12
Single Parent	60	24
Married	80	32
Separated	30	12
Divorced	20	8
Widowed	30	12
<b>Sex of Household Head</b>		
Female	145	58
Male	105	42
<b>Having Dependants</b>		
Yes	200	80
No	50	20
<b>Total Family Size</b>		
1–3	55	22
4–6	75	30
7–9	60	24
10–12	40	16
13 and above	20	8
<b>Having Children</b>		
Yes	220	88
No	30	12
<b>Educational Level/Qualification</b>		
No Schooling	53	21.2
Primary School	62	24.8
Junior Secondary School (JSS)	41	16.4
Senior Secondary School (SSS)	64	25.6
N.C.E./OND	20	8
B.Sc./HND	10	4
<b>Ethnic Origin</b>		
Yoruba	165	66
Nupe	25	10
Bariba	22	8.8
Bokobaru	23	9.2
Others	15	6
<b>Religion</b>		
Islam	185	74
Christianity	65	26
Others	0	0
Total	250	100

Source: Field Survey 2024, Questionnaire

Table 1 above shows the various demographic characteristics of the respondents in the study. All the 250 (100%) of the

respondents are women and no man involved. This is due to the nature of the study that examines the women

empowerment scheme to tackle poverty challenges in Kwara state. Out of 250 respondents, 120 (48%) respondents are from Kwara Central district while 65 (26%) respondents each from Kwara North and Kwara South districts. Thus, majority of the respondents are from Kwara Central district. Eighty percent (80%) of the respondents / beneficiary of the women empowerment scheme while the remaining 20% of the respondents are non-beneficiaries of the women empowerment.

Distribution based on age, respondents between age of 46 and 60 years are 34%, follows by those who fall between age of 31 and 45 years with 28%, Respondents between age of 18 and 30 years are 20% and the remaining 18% is age of 60 years and above. Thirty two (32%) of the respondents are Married while 24% is Single-parent. This is followed by Single, Separated and Widowed respondents with 12% each. The lowest is Divorced with 8%. Majority of the respondents (58%) who are household heads are female while the

remaining 42% of the respondents are male as household heads. More so, majority of the respondents (80%) have dependents while the remaining 20% of the respondents have no dependents.

The distribution based on family size shows respondents who have family members of 7 and above are 48% while those who have small family members (1-6) are 52%. Eighty eight percent (88%) of the respondents have children while the remaining 12% of the respondents are without child. Distribution of the respondents based on education qualification or literacy level revealed that 66.8% have lower education qualification while only 12% have higher education qualification. The remaining 21.2% of the respondents are illiterates. The ethnic origin of the respondents shows that 66% are Yoruba while the remaining 34% are Nupe, Bariba, Bokobaru and others. Majority of the respondents (74%) are Muslims while the remaining 26% are Christians.

**Table 2:** Distribution Major Monthly Income Sources

Variables / Major Sources	Frequency	Percentage (%)
Economic Activities	85	34
WES	95	38
Pension	30	12
Gifts	20	8
Remittances	15	6
Others	5	2
Total	250	100

Source: Field Survey 2024, Questionnaire

Table 2 shows various sources of major monthly income of the respondents. Ninety-five (38%) and eighty-five (34%) of the respondents earned their major monthly incomes from women empowerment scheme and economic activities, respectively. Thirty (12%) of them are pensioners while twenty (8%) relied on gifts as monthly incomes. Fifteen (6%) earned their incomes from remittances and the

remaining five (2%) earned their incomes from other sources. Most of the respondents have multiple sources of incomes, unstable and relatively meager. According to one respondent during the interview, only one source of income cannot survive her even the stipend from the government through the scheme. She has to source for more means in addition to whatever she received.

**Table 3:** Distribution based on Loan Received and Loan Investment

Variables	Frequency	Percentage (%)
<b>Main Occupation</b>		
Farming	45	18
Trading	62	24.8
Civil Service	55	22
Private Salary Job	33	13.2
Artisan and Craft	45	18
Others	10	4
<b>Amount of Microcredit/Loan Received</b>		
₦50,000 – ₦100,000	80	32
₦100,000 – ₦150,000	65	26
₦150,000 – ₦250,000	45	18
₦250,000 – ₦350,000	35	14
₦350,000 – ₦500,000	15	6
₦500,000 and above	10	4
<b>Loan Investment</b>		
Establish Small Enterprises	20	8
Expanding Business	30	12
Food Consumption	80	32
Agriculture/Farming	35	14
Construction/Building	10	4
Education of Children	50	20
Payment of Rent/Debt	25	10
Others	0	0
Total	250	100

Source: Field Survey 2024, Questionnaire

Table 3 above shows the main occupation of the respondents. Out of 250 respondents, 62 (24.8%) of the respondents are engaged in trading while 55(22%) are civil servants. Farmers and Artisan and Craft are 45(18%) each. Those who engaged in Private-salary-Job are 33(13.2%) and the remaining 10(4%) of the respondents are others. On amount of loan received by the respondents, majority 145(58%) of them received amount of loan between N50,000:00 and N150,000:00. This is followed by 80(32%) respondents who received loan between N150,001:00 and N350,000:00. Fifteen (6%) respondents received loan between N350,001:00 and N500,000:00 while the remaining 10(4%) respondents received loan of N500,001:00 and above. Based on the investment of their loan, 80(32%) of the respondents used the loan on food consumption while 50(20%) of them used it to pay education fees of their children. 35(14%) used it on farming, 30(12%) to expand business, 25(10%) to pay debts, 20(8%) to set up small business and the remaining 10(4%) of the respondents used the loan on building their homes.

PORE

$$Y_i = \beta_0 + \beta_1 \text{FSST} + \beta_2 \text{TSWT} + \beta_3 \text{NIL} + \beta_4 \text{PP} + \beta_5 \text{HS} + \varepsilon_i \quad (6)$$

Where:

PORE = poverty reduction

FSST = foodstuff and stipend

TSWT = training skill and working tool

NIL = noninterest loan

PP = political participation

HS = healthcare service

$\beta_1 - \beta_5$  = slopes of coefficients for the seven independent variables

$\beta_0$  = the intercept and constant

$\varepsilon_1$  = error term

Therefore, the hypotheses raised from the objectives of the study are:

Ho1: there is no significant correlation between women empowerment (WOEP) and poverty reduction (PORE).

Ha1: there is significant correlation between women empowerment (WOEP) and poverty reduction (PORE).

## 8. Result of the Pearson Correlation Coefficient (r) Tests

The relationship between Total Poverty Reduction (TotalPORE) and Total Women Empowerment (TotalWOEM) was investigated using Pearson Product-moment Correlation Coefficient. Preliminary analyses were performed to ensure no violation of the assumptions of normality, linearity and homoscedasticity. There was a weak, positive correlation between the two variables,  $r = .150$ ,  $n = 250$ ,  $p < 0.0005$ , with increase in total women empowerment (TotalWOEM) associated with increase in total poverty reduction (TotalPORE). This result can be tabularized as below:

**Table 4:** Pearson Correlation Coefficient @ Estimates

Variables	Pearson Correlation @	Sig. (2-tailed)	N
TotalPORE	0.150*	0.017	250
TotalWOEM	0.150*	0.017	250

Correlation is significant at the 0.05 level (2-tailed).

Table 4 shows the result of correlation between total poverty reduction (TotalPORE) and total women empowerment (TotalWOEM), the Pearson correlation coefficient was .15, indicating a positive correlation between TotalPORE and TotalWOEM. The more the women were being empowered, the more the poverty alleviation they experienced in Kwara State, Nigeria. In other words, when the benefits from the WOEM increase for the women, there would be more reduction of poverty in them. There is a significant but weak correlation between the two variables, according to Cohen (1988: 79-81), correlation coefficients is small, if  $r = .10$  to  $.29$ ; medium, if  $r = .30$  to  $.49$  and large, if  $r = .50$  to  $1.0$  (cited in Pallant, 2007: 134).

Ha2: there is positive effect of the benefits of women empowerment to poverty reduction among women in kwara state, Nigeria.

## 9. The Result of the Standard Multiple Regression

Standard multiple regression was used to assess the collective ability of the five predictors/independent variables i.e. Total Foodstuff and Stipend (TotalFSST), Total Training Skill and Working Tool (TotalTSWT), Total Noninterest Loan (TotalNIL), Total Political Participation (TotalPP) and Total Healthcare Service (TotalHS) to predict levels of poverty reduction, Total Poverty Reduction (TotalPORE). Preliminary analyses were conducted to ensure no violation of the assumptions of normality, linearity, multicollinearity and homoscedasticity. The total variance explained by the model as a whole was 34.9%,  $F(26, 209) = p < .0005$ . i.e. R square recorded 0.349; this means that the independent variables (IVs) explained 35% of the variance in dependent variables (DV). In the final model, only two independent variables' measures were statistically significant, with the

TotalHS scale recorded the highest beta value (beta= .35,  $p < .005$ ) and the TotalNIL scale (beta= .16,  $p < .005$ ). This result

can be tabularized as below:

**Table 5:** Standard Multiple Regression Model Estimates

Predictors	Beta (β) Value	Sig.
Foodstuff and Stipend (FSST)	0.039	0.587
Training Skill and Working Tool (TSWT)	-0.103	0.143
Noninterest Loan (NIL)	0.158	0.003*
Political Participation (PP)	-0.137	0.082
Healthcare Services (HS)	0.345	0.000*

R = .591

R Square = .349

Adjusted R Square = .336

Overall Sig. = .000

F Statistics = 26.209

Std Error of the Estimate = 1.83951

\*significant at 0.005

Large impact var. accordingly HS, NIL

Therefore, the estimated model is stated as:

$PORE_i = .023 + .04(FSST) + .10(TSWT) + .16(NIL) + .14(PP) + .35(HS)$

Variance = 35%,  $F(5,244) 26.209 = p < .005$

In the model summary, the R square value is .349. This implies that 35% of the variance in the poverty reduction (TotalPORE) is explained by the model (which includes the variables of TotalFSST, TotalTSWT, TotalNIL, TotalPP, and TotalHS), meaning that the five independent variables (IVs) explain 35% of the variance in dependent variable (TotalPR). Thus, other factors that are not captured in the model may be responsible more in influencing poverty reduction in Kwara state, Nigeria. Only two of the variables make statistically significant effect on poverty reduction (TotalPORE), i.e. TotalHS and TotalNIL with (beta .35) and (beta .16), respectively. Overall, the model makes statistically positive and significant contribution thus, the alternative hypothesis (H1), which states that "there are positive effect of the benefits of women empowerment to poverty reduction among women in Kwara state, Nigeria", can be accepted. The findings of this study are in line with the findings of Wowo, Ibrahim and Garuba (2023), Gu and Nie (2021), Yeboah, Amanor-Lartey and Opoku (2018), and Abdussalam (2016) [28, 14, 29, 1]. The findings of their studies revealed positive and significant impact of women empowerment on poverty reduction in their areas of study. Women and female participants were benefited immensely in the empowerment programmes.

When the Senior Adviser (SA) on poverty alleviation to the Governor was asked in the interview about the role the state government played in poverty alleviation in Kwara State, Nigeria, SA proclaimed that

*The state has been played bigger role in addressing the poverty issue of the women in the state through various benefits the government has been bestowed the women in the state under the present administration of Mall. Abdulrahman Abdulrasak. He said that the state has done much to improve the socio-economic and political status of number of women, households and their families in the Kwara state. According to SA, the state has significantly contributed to improve the level or rate of employment in the state through the creation of various employment opportunities in the public sector as well as provision of*

*revolving-loans (trader monie/owo isowo) in form of micro-credits to the poor, needy and average women to establish their own small enterprises in the state. The non-interest loan scheme released by the Governor to be given to the beneficiaries help a lot to enhance the living standard of many poor and less privileged women across the state, (Senior Assistant 1).*

Similarly, the Senior Adviser (SA) on women affairs to the Governor was interviewed on the issue of women related to the poverty challenge and unemployment in the state, the SA responded that

*Since Governor Abdulrahman Abdulrasak has come to power as first citizen in the state, the living condition of women has been improved significantly. The Governor gave the women opportunities to participate more in the state politics and in making decision at the executive and legislative levels. More women are given chance to hold political position both elected and appointed ones. Dividend of democracy is spread among the women through various empowerment opportunities and benefits to alleviate their living standard.*

It was shown during the interview with the respondents that the present government is doing what it can do but more efforts are needed to improve the benefits from empowerment to really achieve the goal of alleviating poverty among the women in the state. One interviewee said: One interviewee said:

*I can afford some essential goods/services for survival at home and even consider myself and my household better than those without any stable income in my community in terms, of economic condition of my family. I still place myself one of the low-income earners in my community. (Resp. 3)*

Another interviewee said:

*Well, at least I can meet up with immediate demand of myself and my family to some extent, for home maintenance and up keep. (Resp. 6)*

Another interviewees said:

*Non-interest loan that I received help me to have the business that I'm controlling today and very happy with my condition of living now as it is better than before getting this loan. Though, its revolving loan and it has significant impact on my business and living standard in general. (Resp. 8 & 9)*

Majority of those who were interviewed were still willing to earn more or get additional income so that they can live comfortably. They are still facing some challenges in the area of balance diet, health treatment, insufficient training skill and working tools. Politically, majority of the respondents are participating but the dividends/benefits from political participation is minimal to the less privileged women in Kwara state.

### 10. Conclusion and Suggestions

The study focused on the positive effects of women empowerment on poverty reduction in kwara state, Nigeria. The hypotheses raised in the study were tested in relation to the research objectives. This is carried out majorly through the standard multiple regression and correlation coefficient ( $r$ ). Those benefits considered as indicators of women empowerment (predictors) have significant and positive effects on poverty reduction (dependent variable) among the women in kwara state, Nigeria. Only healthcare service and noninterest loan are statistically significant than the other variables in the model. The study also revealed significant and positive correlation between the women empowerment and poverty reduction though, weak. The following suggestions are made to the state government:

Government should increase the benefits in women empowerment and jettison the politics in the distribution of these benefits. By increasing these benefits and make it politics-free in the distribution would help to reduce the number of poor women and equally reduce poverty level in kwara state, Nigeria.

Specifically, the notion of distribution of foodstuff and stipends to the poor women needed to be reviewed. The quantity of this provision should be increased so that it can go around to certain extent and have meaningful impact on the recipients.

Women should be allowed to participate freely in their local and state politics in the state. Political participation of women is very low thereby, lower their dividends in politics. As more participation guarantees more benefits from politics.

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