

# Non Governmental Organisations as Agents of Women Empowerment: The Case of Development Education Center (DEC) in Enugu State, Nigeria

<sup>1</sup>Onugu Charles Uchenna <sup>PhD</sup> <sup>2</sup>Gbughemobi B.O <sup>M.Sc</sup> <sup>3</sup>Chinwuba Onyinye Lovina <sup>M.Sc</sup> <sup>4</sup>Obiekwe N.J <sup>M.Sc</sup>

<sup>1</sup>Professor of Agricultural Extension, and Lecturer, Faculty of Agriculture, Nnamdi Azikiwe University, Awka, Nigeria.

<sup>2</sup>Lecturer in the Department of Agricultural Economics and Extension, Nnamdi Azikiwe University, Awka, Nigeria.

<sup>3</sup>Postgraduate student in the Department of Cooperative Economics and Management, Nnamdi Azikiwe University, Awka, Nigeria

**Abstract:-** The study investigated nongovernmental organization as agents of women empowerment using Development Education Center (DEC) as a case in Enugu state, Nigeria. The population of the study comprises a total DEC membership of 1955 in Enugu state. Multistage procedure and simple proportional random sampling technique were used to select 10 DEC communities, made up 143 women group with a total membership strength of 1172. Subsequently Thirty percent (30%) was applied to the membership size of 1172, which gave 351 respondents. However, only 263 respondent questionnaire was wholesome and used for study. Descriptive analytical tool of percentage, tables, mean rating and liker scale measure were adopted to analyze the specific objectives while inferential analytical tool f Mann-Whitney Test Statistic at 5% level of significant was used to test the 5 hypotheses formulated for the study. The findings revealed that the member's savings, credit, skill exposure, business development and income generations had significant improvement after joining DEC. However, th optimal realization of the DEC members in accessing empowerment programme was hindered by inadequate finance, illiteracy, lack of government support, poor infrastructural facility, inadequate extension workers, poor accounting/record keeping and misunderstanding among members. Therefore, in order to overcome these challenges, the researchers suggested that DEC should put more effort to educate or enlightened the women on a better ways of improving agricultural production, which is their major occupation. Also, educating the members in accounting skill will help in improving their business, while awareness should be crated to enable the government and even individuals support and encourage the DEC developmental initiative in Enugu State.

**Keywords:-** Organization, Empowerment and Development.

## I. INTRODUCTION

### A. Background Statement

The World Bank Handbook on Non-Government Organization law defines NGO as an association, society, foundation, or other juridicial person that is not regarded under the particular legal system as part of the governmental sector and that is not operated for profit. They are non- profit, socially oriented organizations. They are mostly involved in human rights defense, facilitation of good health, nutrition and environment, as well as promotion of human economic activities. Indeed it deals with the issues concerning development through the participation of the host communities especially in the areas of education, environment, health, agriculture, women empowerment and governance (Langran, 2002). Linderberg (2001) sees NGOs as private organizations engaged in activities that relieve sufferings, preserve the environment and provide basic social services by undertaking community development programmes. A Non-Governmental Organization is an organization that promotes self-directing, self-financing, and locally accountable institutions capable of initiating the process of people centered development at the grass root (Umebali, 2004). Non-Governmental Organizations (NGOs) play an increasingly important role in rural development in particular and societal development in general (Bartlett, 2005). The impact of NGOs in Nigeria shows that there is change in income generation, access to infrastructures, change in literacy levels and in living standard (Iriye, 2004). Indeed the economic recession being witnessed in developing countries like Nigeria and poor performance of many governments development programmes have made Non-Governmental Organizations more relevant than ever (Amali, 2007). Karubi(2006)and Kabeer(2001) opines that empowerment is the process by which women take control and ownership of their lives through expansion of their choices. Therefore, women empowerment concerns itself in giving women the ability or opportunity to better their own lives and society in general (Bunivic,2006). Non-Governmental Organizations are seen to be ideally placed to perform this task; given their relatively closer proximity to the poor communities they serve (kilby, 2003).

Development Education Center (DEC) Enugu, is a Non-Governmental Organization established in March 1988 by a group of concerned individuals through the pioneering effort of Dr.Cecilia Asogwa. The main vision of its establishment is to help women to help themselves. The idea of DEC Enugu programme is as a result of the initiator; Cecilia Asogwa's field experience while working with the Center for Applied Religion and Education (CARE) and Christian for A New Society (CANS), Ibadan, Nigeria. These organizations were involved in women development programmes. She discovered a pressing need to assist rural women groups' resident in rural communities form a viable cooperative association where they can be involved in functional literacy programmes and self help activities. She found out that she can achieve this through motivating, energizing and enabling rural women group leaders' resident in the rural areas, all their life time, to become animators among women and others in their communities. This they accomplish through organizing short residential workshops in a learning center, and share experiences on what is happening in their areas, with regards to women and development (DEC, Newsletter, 2006). Development Education Center (DEC) is present in more than 200 communities in South East, Nigeria. Some of these communities includes; Opi and Affa in Enugu State, Umukabia and Ihendu in Abia State; Nkalagu and Izza in Ebonyi State; Isuochi and Nekede in Imo State; and Ugboaku and Ebenebe in Anambra State. This study focused on assessing the effort of Development Education Center (DEC) Enugu, as agent of women empowerment through their activities such as provision of credit, skill acquisition, member savings mobilization, business development and income generation.

### *B. Statement of the problem*

Women play dominant role in development through their various cultural institutions like Umuada in Igbo land of Nigeria. They contribute to food production and processing, conflict resolution and peace building (Umebali, 2004). Rahman (2008) opined that women comprise the vast majority of small household production and particularly provide the bulk of the labour needed in farming. Yet, despite their roles, women are not adequately represented in the decision making processes related to the issues of development at local, national or international levels and, this made the Government and NGOs to strive to ensure that women have a real voice in all governance institutions (Afolabi, 2005 ). Over the years, government has channeled a lot of resources on empowerment programmes and policies such as Women Fund for Economic Empowerment ( WOFEE ); International Women Right Action Watch (IWRAW ); National Economic Empowerment and Development Strategy ( NEEDS ); among others, which did not yield much anticipated result due to neglect by successive governments, cultural practice and various social impediments (Afolai, 2005). Magaji (2004) earlier findings showed that women have been marginalized throughout the 20<sup>th</sup> century and have also formed a substantial majority of the poor since the fight to eradicate poverty began. Moreover, most of the socio-economic, legal and political

frameworks needed for the protection and promotion of women's right have not been effectively implemented in Nigeria. For instance, National Economic Empowerment and Development Strategy (NEEDS) after its adoption as the country's economic blue print have failed most of its promises. It has not created the seven million jobs which had been envisaged to reduce the number of unemployed women in Nigeria; while, the 30% affirmative action that was made to improve women's participation in political public life is seriously hampered in terms of implementation (Adesanya 2003). According to Oni (2001), some provisions of the constitution out rightly discriminate against women. For instance, the constitution provides that women who marry non- Nigerians cannot confer Nigerian citizenship on their husbands by virtue of marital union, while Nigerian men who marry non-Nigerians automatically have Nigerian citizenship conferred on their wife on the basis of marriage. There are now many Non-Governmental Organizations (NGOs) who are complimenting the efforts of the Government in uplifting women with their empowerment activities and service delivery to especially rural women such as Women Information Network (WINET) Enugu, Women Protection Organization (WOPO) Lagos, Women Law and Development Center (WLDC) Lagos, e.t.c.

A lot of studies have been carried out by researchers (World Bank 2001, Magaji 2004, Okeowo, 2002) which targeted at women empowerment. None of such studies to our knowledge has assessed the activities of Development Education Center (DEC) as a Non-Governmental Organization (NGO) for women empowerment. Surprisingly, DEC with a membership size of more than one thousand has been progressive and sustainable in operation for more than two decades, covering more than two hundred communities in the five states of south eastern Nigeria. This study therefore became necessary to explore the empowerment activities of DEC among rural women in Enugu State. The pertinent questions therein are: What are the activities and nature of service delivery of DEC in empowering rural women? Has there been any positive impact on the savings and credit acquisition opportunities of the women after joining DEC? What is the nature of skill development exposure of the women after joining DEC, and, are there differences in the capital growth and income generation capability of women after joining DEC?

### *C. Objectives of the study*

This study generally assessed the impact of the activities of Developmental Education Center (DEC) in Enugu State as agent of women empowerment and lessons to be learnt in women development. Specifically, the study is designed to:

- Ascertain the activities and nature of service delivery of DEC in empowering rural women in Enugu State.
- Assess the savings and credit acquisition opportunities of women before and after joining DEC.
- Examine the nature of skill development exposure of women before and after joining DEC.

- Determine the capital growth and income generation capability of the women before and after joining DEC.
- Examine the challenges of DEC members in assessing empowerment services in Enugu State and deduce necessary ways of strengthening the programme.

#### D. Hypotheses of the study

- Ho<sub>1</sub>: There is no significant difference on the savings acquisition of the woman before and after joining DEC.
- Ho<sub>2</sub>: There is no significant difference on the credit access of the women before and after joining DEC.
- Ho<sub>3</sub>: There is no significant difference in the training exposure of the women before and after joining DEC.
- Ho<sub>4</sub>: There is no significant difference in the capital growth of the women business before and after joining DEC.
- Ho<sub>5</sub>: There is no significant difference in the income of the women before and after joining DEC.

## II. METHODOLOGY

The study centered on the assessment of Non-Governmental Organization (NGO) as agent of women empowerment among members of Development Education Center (DEC) in Enugu State. Enugu State is one of the thirty six (36) states in Nigeria, it covers total area of 7,161km<sup>2</sup> (2.765sqml), and it shares borders with Abia State and Imo State to the south, Ebonyi State to the east, Benue State in the north east, Kogi State to the North West and Anambra State to the west (NPC, 2006). Enugu State is predominantly rural and agrarian, with a substantial proportion of its working population engage in farming. In the urban area of Enugu State, trading is the dominant occupation followed by services. A small proportion of the population is also engaged in manufacturing activities. The population of the study comprises of 1955 DEC members in 221 of its registered women groups within communities in Enugu State. (DEC Headquarter, Enugu, 2014).

A multistage sampling procedure was used to determine the sample size. This procedure was applied through four stages. Enugu State has three geo-political zones ( Enugu East, Enugu West and Enugu North). Out of the three zones, two Local Government Areas (Administrative divisions) each from the three senatorial zones were purposely selected. These LGAs were purposely selected based on the highest number of registered DEC communities and women group that are actively participating in DEC activities. DEC communities are those villages DEC is functioning. The researchers

purposely selected 10 DEC communities each from the six L.G.As. In choosing the communities, consideration were based on convenience, distance and availability of resources. A total of 60 DEC communities were then selected. The 60 DEC communities selected has a total number of 143 DEC registered women group with membership strength of 1172. Thereafter, a convenient proportion of 30% was used to determine the sample size from 1172 which gave 351 members. Based on Bowley(19) proportionate allocation formula, sample size (351) of DEC members was appropriated to the six LGAs selected for the study based on the membership strength of the registered women groups. Data used for the study was accessed both from primary and secondary sources. They are direct (primary) sources of information from the respondents of DEC members and DEC staff through structural questionnaire and oral interview. While non-direct (secondary) sources consists of information form, journals, textbooks, and websites download. To ensure validity of the instruments, the questionnaire was subjected to scrutiny and modification by two expert from the Faculties of Agriculture and Management science of the researchers institution. Also, to ensure reliability, test-re-test technique was adopted. And the internal consistency of the responses was tested using Cronbach's Alpha at 5% level of significance. The result gave an alpha value of 0.75 and the responses is assumed reliable if the alpha value is greater than 0.60 (Everitt, 2006). The researchers trained three (3) graduate students as (research assistants). They were supervised in the administration of the questionnaires within the communities. A total of 351 questionnaires were distributed to the targeted DEC members during the fieldwork but only 263 were fully completed and returned.

Data was analyzed with both descriptive and inferential statistics. Descriptive statistical tools such as simple percentage, frequency tables and mean were used in analyzing specific objectives 1,2,3,5 and 6.

Thus mean rating and table was used in analyzing specific objectives 4 options of (1) to a very great extent (2) To a great extent (3) To some extent (4) To a very low extent (5) Not all. However, 3.0 were used as my mean rating whereby mean variation of below 3.0 were considered ineffective of skill exposure and above was effective.

In the test of significant difference between to variables, test of normality was conducted to determine the appropriate statistical tools to be used.

**III. RESULTS AND DISCUSSIONS**➤ *Socio-Economic Characteristics of the Women*

S/N	Variables	Frequency (N = 263)	Percentage (%)	Mean (x)
A.	<b>Age</b>			
	< 20 years	-	-	
	21-30 years	34	13	
	31-40 years	114	43	
	41-50 years	73	28	
	>- 60 years	42	16	
B.	<b>Marital status</b>			
	Married	183	70	
	Single	-	-	
	Widow	74	28	
	Divorce	6	2	
C.	<b>No of House hold (Children and dependant)</b>			
	1 – 4	4	2	
	5 – 8	85	32	
	9 - 12	152	58	
	13 and above	22	8	
D.	<b>Status in DEC</b>			
	Member	219	83	
	Group leader	44	17	
E.	<b>Number of years in DEC:</b>			
	1 - 5 years	43	16	
	6 - 10 years	76	29	
	11 - 15 years	85	32	
	16 - 20 years	41	16	
	12 and above	18	7	
F.	<b>Education qualification</b>			
	No education	145	55	
	First School Leaving Certificate	83	32	
	O' Level /SSCE	23	9	
	NCE /OND	12	4	
	HND /OND	-	-	
G.	<b>Occupation</b>			
	Farming	154	59	
	Civil servant	25	9	
	Trading	84	32	
	Unemployed	-	-	
	Retired	-	-	
H.	<b>How old your group existed</b>			
	1 – 5 years	61	23	
	6 – 10 years	97	37	
	11 – 15 years	57	22	
	16 – 20 years	30	11	
	21 years and above	18	7	

Table 1:- Distribution by Socio-Economic Characteristics of the Women

Source: Field survey, December 2014

Table 1, is a display of the socio- economic characteristics of the members of Development Education Center (DEC). Most of them, fell within the age range of 41 – 50 years (43%). The average (x) age of the members was deduced within their productive age, and needing support to advance their livelihood endeavors. Majority (70%) of the members are married, implying a high level of responsibility, whereas, the average (x) household dependants of the members stood at 9. the members have been with DEC for mean duration of 12 years. Meanwhile, the educational qualification of the DEC members show that over half (55%) of them did not go to school, while farming (59%) and the trading (32%) constitute the major occupation of the members. The responses showed that DEC primary groups have been in existence for more than 10 years.

➤ *Developmental Activities of DEC*

S/N	Activities	Frequency (N=263)	Percentage (%)
A	<b>Capacity building</b>		
i	Skill acquisition	263	100
ii	Adult Education	223.	85
iii	Agric extension services	213	81
iv	Democracy & good governance advocacy	236	90
V	Human rights Advocacy	226	86
vi	Home management	56	21
vii	Family planning	81	31
viii	Health education	263	100
B	<b>Business promotion</b>		
Ix	Accounting and Booking keeping	86	33
X	Business management	189	72
Xi	Marketing of agric produce	44	17
Xii	Financial management	235	89
C	<b>Financial assistance</b>		
xiii	Loan provision	245	93
	Savings acquisition	256	97

\*Multiple Responses

Table 2:- Distribution by Activities of DEC

Source: Field survey, December, 2014

Table 2 above shows a multiple responses of the women members on the developmental activities of DEC that promotes empowerment. They were presented in three broad areas of capacity buildings, business promotion, and financial assistance. From the activities listed, the key activities of DEC includes: skill acquisition (100%), health education (100%), savings acquisition(97%) loan provision (93%), Democracy & good governance advocacy (90%), financial management (89%), human rights/advocacy (86%), adult education (85%), agric extension service (81%), and business management (72%). These revelations showed that DEC actually runs empowering activities in Enugu State.

➤ *Service Delivery to Women by DEC*

S/N	Services	Frequency (N = 263)	Percentage (%)
i	Health education	263	100
ii	Adult Education programme	214	81
iii	Skill acquisition	240	91
iv	Business development and management	196	74
v	Human right Advocacy	256	97
vi	Micro savings mobilization	232	88
vii	Micro credit (loan) delivering	243	92
viii	Family planning (child spacing)	108	41
ix	Quality feeding Nutrition	149	57
x	Home management	121	46
xi	Processing of agricultural produce	45	17
xii	Marketing of agricultural produce	40	15
xiii	Agric extension service delivery	145	55

\*Multiple responses

Table 3:- Distribution by services Delivery to Women By DEC

Source: Field survey, December, 2014

Table 3 shows a multiple responses of DEC women members on the services delivery by DEC to them. There were thirteen (13) of such services listed. The one that seem to be most delivered to women includes: health education (100%), human rights/ advocacy (97%), micro credit service (92%), skill acquisition (91%), micro saving (88%), and Adult education (81%). This affirmation by the end-users of DEC services, implies that DEC actually delivers empowering services to rural women, who indeed constitute its members in Enugu State.

➤ Annual Savings acquisition of DEC Members

Estimation of Savings mobilization (₦)	Before				After		
	X	F	FX	(%)	F	FX	%
		N = 263			N = 263		
1000 -10,000	5000	192	960000	73	-	-	
11,000- 20,000	15500	45	697500	17	-	-	
21,000- 30,000	255000	13	331500	5	16	408000	6
31,000- 40,000	355000	10	355000	4	104	3692000	40
41,000- 50,000	455000		136500	1	79	3594500	30
51,000 and above	555000	-	-		64	3552000	24
Total		263	2480500	100	263	11246500	100
Mean (x) = Fx/F	#9,431.55				#42,762.35		

Table 4:- Distribution by Annual Savings acquisition Of members ‘Before’ and ‘After’ joining DEC  
**Source:** Field survey December, 2014

Table 4 shows the annual savings acquisition of DEC members ‘before’ and ‘after’ joining DEC. The responses indicated that before joining DEC, their annual savings (#9,431.55) was low compared to their annual savings (#42,762.35) after joining. This indicates the impact of Development Education Center (DEC) on their annual savings. The result was further subjected to test of hypothesis1

**Test of Research Hypothesis 1**

Ho<sub>1</sub>: There is no significant difference on the savings acquisition of women’ before’ and ‘after’ Joining DEC  
 Ha<sub>1</sub>: There is significant difference on the savings acquisition of women before and after Joining DEC

Mann - Whitney Test: Before, After

	N	Median
BEFORE	6	0.0
AFTER	6	40.0

Table 5:- Summary Result of Mann- Whitney Statistics Output

Point estimate for Before and After  
 95.5 percent CI for Before – After is (-79.0, 118.0)  
 W = 34.0  
 Test of Before = After is significant at 0.0471.  
 The test is significant at 0.0418 (adjusted for ties)

**Decision:** the p-value of the test is 0.0471 which is less than 0.05. Therefore, there exists enough evidence to reject the null hypothesis. Conclusively, since the rating of “After” is significant greater than “Before” it showed that programme has significant difference on the savings mobilization of the women before and after joining DEC. this implied that in joining DEC, the women’s savings were enhanced, indicating the developmental impact of DEC. the result is in line with .....

➤ Credit Acquisition of DEC Members

Estimation of credit (loan) acquisition (₦)	Before				After		
	X	F N=263	FX	%	F N=263	FX	%
0 - 50,000	25000	263	6575000	100	75500	-	-
51,00 - 100,000	-	-	-	-	6	453000	2
101,000 – 300,000	200500	-	-	-	64	12832000	24
301,000 – 500,000	400500	-	-	-	175	70087500	66
501,000- 700,000	600500	-	-	-	18	10809000	7
701,000 – 900,000	800500	-	-	-	-	-	-
901,000 – 1,000000	950500	-	-	-	-	-	-
1,0001 and above	6500500	-	-	-	-	-	-
Total	9553500	263	6575000	100	263	94181500	100
<b>Mean (X) = FX/F</b>	<b>#25,000</b>				<b>#358,104.56</b>		

Table 6:- Distribution By Annual Credit (loan) Acquisition Opportunity of Members ‘Before’ and ‘After’ Joining DEC  
**Source:** Field survey, December, 2014

Table 6 shows the annual credit (loan) acquisition opportunity of women members before and after joining DEC. The annual credit the women were able to receive was at the mean (x) rate of #25,000. While after joining DEC, the annual credit (loan) the women members were able to receive increased to the mean rate of #358, 104.56. This indicates that joining DEC gave them the opportunity of credit facilities. The result was further subjected to test of hypothesis 2

**Test of Research Hypothesis 2**

H<sub>02</sub>: There is no significant difference on the credit access of the women after joining DEC

H<sub>A2</sub>: There is significant difference on the credit access of the Women after joining DEC

**Decision:** the p-value of the test is 0.0184 which is less than 0.05. Therefore, there exists enough evidence to reject the null hypothesis and conclude that there is significant difference on the credit access of the women before and after joining DEC. This implied that in joining DEC, the women’s access to credit (loan), was enhanced, indicates the developmental impact of DEC this finding is

➤ Skill Exposure of DEC Members

S/N	Skill areas	Mean(x) Rating “Before”	Remark	Mean(x) rating “After”	Remark	Decision
1.	Hair making	1.0	not exposed	1.3	not exposed	ineffective
2.	Cloth /Dressmaking	1.6	not exposed	4.2	Exposed	Effective
3.	Tie and dye making	2.0	not exposed	2.2	not exposed	ineffective
4.	Soap making	2.1	not exposed	4.1	Exposed	Effective
5.	Auxiliary nurse training	1.1	not exposed	4.6	Exposed	Effective
6.	Leadership /group organisation	1.6	not exposed	3.1	Exposed	Effective
7.	Confectionaries (how to make Cake, bread, chinchin etc)	1.1	not exposed	3.8	Exposed	Effective
8.	Pomade making	1.5	not exposed	4.1	Exposed	Effective
9.	Soya bean processing(soya Milk, soya oil etc)	1.2	not exposed	3.6	Exposed	Effective
10.	Oil milling (palm oil, groundnut oil, etc)	3.2	Exposed	3.9	Exposed	Effective
11.	Livestock management (poultry, grass cutter rearing ,etc)	1.7	not exposed	3.7	Exposed	Effective

12.	Fish /Aquiculture management	1.8	not exposed	4.3	Exposed	Effective
13.	Agric technology /farming skills (cultivation, fertilizer application, improved seedling)	1.1	not exposed	4.0	Exposed	Effective
14.	Business accounting/record Keeping	1.5	not exposed	4.3	Exposed	Effective
15.	Business management/ Entrepreneurship	1.3	not exposed	3.3	Exposed	Effective
16.	Human rights/advocacy	1.8	not exposed	4.5	Exposed	Effective
17.	Democracy and effective Participation in groups	1.3	not exposed	4.4	Exposed	Effective
18.	Conflict issues and management groups	1.7	not exposed	3.9	Exposed	Effective

Table 7:- Distribution by Skill Expurse of DEC Members Before and After Joining DEC  
Source: Field survey December, 2014

The result of the 5 point likert scale capture(Table7)was based on mean threshold of 3.0, that is, any variable greater than or equal to 3.0 is effective, while, if it is lower than 3.0, it is deemed ineffective. There were eighteen skills exposed to the women members by DEC. It shows that the areas of skills exposed were all effective with mean greater than means rating of 3.0, except tie and dye making (2.2) and hair making (1.3). This implies that DEC is actually exposing them to various skills that will help in the betterment of their lives. The result was further subjected to test of hypothesis 3

**Test of Hypothesis 3**

**H<sub>03</sub>:** There is no significant difference in the training exposure of the women before and after joining DEC

**H<sub>A3</sub>:** There is significant difference in the training exposure of the women before and after joining DEC

Mann – Whitney Test and CI: Before, After

	N	Median
BEFORE	18	1.323
AFTER	18	3.734

Table 8:- Summary Result of Mann- Whitney Statistical Output

Point estimated for Before - After is -0.249

95.2 percent CI for Before - After is (-2.433,0,126)

W = 295.5

Test of Before = After vs Before not = After is significant at 0.0217

The test is significant at 0.0117 s (adjusted for ties)

**Decision:** the p-value of the test is 0.0217 which is less than 0.05. Therefore, there exists enough evidence to reject the null hypothesis and conclude that there is significant difference in the training exposure of the women before and after joining DEC. This implied that in joining DEC, the women exposure to various skills were enhanced, indicating the developmental impact of DEC. this finding .....



➤ Capital Growth of DEC Members Business

Estimated of Capital Growth (#)	Before				After			
	X	F N=263	FX	%	F	FX N=263	%	
0 - 50,000	25000	221	5525000	84	-	-	-	
51,00 - 100,000	75000	32	2416000	12	1	25000	0.4	
101,000 – 300,000	200500	10	2005000	4	62	123431000	23	
301,000 – 500,000	400500	-	-	-	165	66082500	63	
501,000 – 700,000	600500	-	-	-	25	150112500	10	
701,000 – 900,000	800500	-	-	-	10	800500	4	
901,000 – 1,000000	950500	-	-	-	-	-	-	
1,0001 and above	6500500	-	-	-	-	-	-	
Total	9553500	263	9946000	100	263	101556000	100	
<b>Mean (X)=FX/F</b>	<b>#37,817.49</b>			<b>#386,144.48</b>				

Table 9:-- Distribution by the capital of the members business before and after joining DEC  
Source: Field survey December, 2014

Table 9 shows the capital of the women members business before and after joining DEC. the average capital of the women members business before joining DEC was found to #37,817.79. While after joining DEC, the capital of their business increased to average of #386,144. This indicates that there was a growth in the member’s business capital or worth after joining DEC. This result was further subjected to test of hypothesis 4.

**Test of Hypothesis 4**

H<sub>04</sub>: There is no significant difference in the capital growth of women business before and after joining DEC  
H<sub>04</sub>: There is significant difference in the capital growth of the women business before and after joining DEC

**Summary Result of Mann-Whitney Statistical Output**

Point estimated for Before – After is - 0.0  
95.9 percent CI Before – After is (-62.0,31.0)  
W = 62.0

Test of Before = After vs Before not = After is significant at 0.0435  
The test is significant at 0.0069 (adjusted for ties)

**Decision:** the p-value of the test is 0.0435 which is less than 0.05. Therefore, there exists enough evidence to reject the null hypothesis and conclude that there is significant difference in the growth of the women business before and after joining DEC. This implied that in joining DEC, the business capital of the women grew, indicating the developmental impact of DEC. his finding.....?

➤ Income Generation of DEC members

Ultimate of monthly income (#)	Before				After		
	X	F = N= 263	FX	(%)	F	FX N=263	(%)
- 20,000	10000	219	2190000	83	1	10000	0.4
21,000- 40,000	30500	24	732000	9	14	427000	5
41,000 – 60,000	50500	17	858500	6	156	7878000	59
61,000 – 80,000	70500	-	-	1	92	6486000	35
81,000 – 100,000	90500	-	-	-	-	-	-
101,00 and above	110500	-	-	-	-	-	-
Total	362500	263	3992000	100	263	14801000	100
Mean (X) = FX/F	#15,178.70				#56,277.56		

Table 10:- Distribution by Monthly Income Generation of Members Before and After Joining DEC  
Source: Field survey December, 2014

Table 10 reveals the monthly income generation of women of women members before and after joining DEC. The average monthly income of the women members before joining DEC was found to #15, 178.70 while after joining DEC, their monthly income increased to average of #56,277.56. this indicates that there was improvement in the member’s income after joining DEC. This result was further subjected to test of hypothesis.

**Test of Hypothesis 5**

H<sub>05</sub> : There is no statistically significant difference in the income generation of the women before and after joining DEC

H<sub>05</sub>: There is statistical significant difference in the income generation of the women before and after joining

Mann –Whitney Test and CI: Before, After

	N	Median
BEFORE	6	0.0
AFTER	6	7.5

Table 11:- Summary Result of Mann – Whitney Statistics Output

Point estimate for Before – After is -1.0  
 95.5 percent CI for Before – After is (-92.0, 103.0)  
 W = 34.0

Test of Before = After vs Before not = After is significant at 0.0212  
 The test is significant at 0.0118 (adjusted for ties)

**Decision:** the p-value of the test is 0.012 which is less than 0.05. Therefore, there exists enough evidence to reject the null hypothesis and conclude that there is statistically significant difference in the income generation of the women Before and After joining DEC. This implies that in joining DEC, the women’s income got enhanced, indicates the developmental impact of DEC. this finding.....?

➤ *Challenges of DEC Members in Accessing Empowerment Services*

S/N	Challenges	Frequency (N = 263)	Percentage (%)
I	Inadequate/lack of fund (finance)	263	100
Ii	Misunderstanding among members	177	67
Iii	Difficulties in sustaining training	96	37
Iv	Monitoring and supervision of members Business	67	25
V	Leadership problem	117	44
Vi	Poor accounting and record keeping	189	72
Vii	High level of illiteracy	263	100
Viii	Inadequate agricultural extension services provision	214	81
Ix	Lack of government support	257	97
X	Weak group organization	55	21
Xi	Members default in loan repayment	53	20
Xii	Seat tight leaders	79	30
Xiii	Delays in the disbursement of approval of Credit (loans) from DEC	38	14
Xiv	Poor infrastructure (electricity, road access) to Facilitate members business	227	86
Xv	High interest rate / other fees on DEC loan	102	39

\*Multiple Responses

Table 12:- Challenges of DEC Members in Accessing Empowerment Services in Enugu State

Source: Field data, December, 2014

Table 12 shows the respondents multiple responses to the challenges they are facing in accessing empowerment services in Enugu state. It constitutes: inadequate finance (100%) and high level of illiteracy (100%); lack of government support (97%); poor infrastructural facilities (86%); inadequate extension services provided (81%); poor

accounting and records keeping (72%); and, misunderstanding among members (67%). These developmental constraints to women empowerment is in consonance to similar finding by .....? Therefore, for members of DEC in Enugu State to effectively fill the

impact of empowerment, it is advised that all these constraints should be redressed.

#### IV. SUMMARY AND CONCLUSION

The socio-economic characteristics of the DEC members showed that they are mainly rural women, with an average age of 44 years. This indicates that the members are in their productive age and need to be empowered to advance their livelihood endeavors. Majority of them are married and having a household size of 9 on the average showing a high level of responsibilities. Most of them did not go to school, and their key occupations were found to be farming and trading. DEC as an organization has been in existence for over 20 years.

From the findings, DEC engage in broad activities such as; capacity building, business promotion and financial assistance to its members in Enugu State. More precisely, our findings showed that DEC has delivered thirteen services. Most common of these services are: Health education, human right /Advocacy, micro credit provision, skill acquisition, micro savings, agric extension services, adult education and business development.

Importantly, the study revealed that the savings, credit (loan) acquisition, skill exposure, capital growth of the members business and income generation advanced after joining DEC.

Unfortunately, illiteracy and inadequate finance stood out to be major challenges faced by DEC members in accessing empowerment services effectively. Following are lack of government support, poor infrastructure, inadequate extension service, poor accounting/ record keeping and misunderstanding among members.

In concluding, we note that the contributions of Non-Governmental Organization (NGO) in the overall development of any nation cannot be overlooked due to the roles they play. Development Education Center (DEC) Enugu has played a tremendous role in achieving development in Enugu State especially in empowering rural women.

From the outcome of this study, it's obvious that DEC as an NGO recognized that economically empowering women is essential both to realize women rights and to achieve broader development goals such as economic growth, poverty reduction, health education and welfare. According to Bennett (2012), economic empowerment is one of the most powerful means for women to achieve their potential and advance. Importantly, for DEC to achieve their goal effectively, addressing challenges faced by their members should be a priority. In realizing that, the following recommendations are made.

➤ Since illiteracy constitutes the major constraints of DEC members, more effort should be made to educate or enlightened the members on the basic things they need to know on agriculture as most of their occupation constitutes of farming and petty trading. Beyond this,

basic adult education lesson on reading writing, numeracy and positive thinking mentality, should be incorporated in their education.

- Government should show interest in supporting the programme through provision of development grant as inadequate finance is one of the major challenges facing them. For instance, during the course of the study the researchers, witnessed the given of some women sewing machine. But, if there was enough capital, apparently all the women would have received theirs
- Adequate infrastructural facilities such as electricity to power member business as well as good roads for evacuation of their agricultural product to better market to make better sales is lacking. This is where the government particularly at the Local Government Areas are greatly needed to lend support.
- Developmental Education Center (DEC) should be able to provide adequate extension facilitators who should equip themselves with the strategies and techniques of working with the rural women. Its either they have enough extension personnel or seek collaboration with other NGOs and the state Agriculture Development Programme (ADP) that has such responsibilities.
- Extension facilitators should also be broad in their activities. Beyond technical adviser in agriculture, the members knowledge and skill level in basic accounting, book keeping entrepreneurial drivers and business financing should form target areas for improvement.
- DEC should also focus on organizational leadership and team building among the primary groups. The challenge of misunderstanding among members which is observed in the study could only be curbed through strong and cohesive groups associated with them.

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