IMPACT OF SOCIO-ECONOMIC CHARACTERISTICS OF RURAL WOMEN ON POVERTY ALLEVIATION STRATEGIES IN KOGI STATE, NIGERIA

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ABSTRACT
A study was conducted to investigate the impact of socio-economic characteristics of rural women on poverty alleviation strategies in Kogi State, Nigeria. Stratified random sampling technique was used for the selection of the respondents for this research work. The twenty-one (21) Local Government Areas (LGAs) in the state were stratified into three, that is, those in the Eastern, Central and Western Zones. From these, two LGAs were randomly selected from each Zone. In all, six LGAs were randomly selected from the three Zones of Kogi State. These include Bassa and Ankpa LGAs from Eastern, Okene and Adavi LGAs from the Central and Lokoja and Kogi LGAs from the Western Zones respectively. A total of (N=360) rural women were selected to participate in the study. The study revealed that from the socio-economic characteristics of rural women, majority of the respondents were between the ages of 36 and 55 years with a total of (73.9%) while less than one (0.8) percent were above 60 years. Majority of the respondents (50.8%) had no formal education while (16.4%) had adult education. Majority of them (74.4%) were married while the remaining (25.6%) of the respondents were single, widowed or divorced. Few of the respondents, (15.8%) had 2-4 children while majority (a total of 83.7%) had more than the maximum number of children as recommended by the Federal Government of Nigeria which is four. The result further showed that the hypothesis was rejected because the chi-square (X²) tests indicated that there were significant associations between socio-economic characteristics of the respondents age (X² = 636.04), highest educational level (X²=153.29), marital status (X² = 63.80), husband’s number of wives (X² = 27.22), head of household (X²=78.27), religion (X²=153.29), place of origin (X²=46.88), and position among wives (X²=45.80) and their use of poverty alleviation strategies at 0.05 significant level. It was recommended that there is need to increase the level of awareness of rural populace to the importance of education as majority of the rural women were not educated. This will make the rural women to use the various opportunities that may open to them in getting out of poverty.

Keywords: Women, Poverty alleviation, Rural development

INTRODUCTION
In Nigeria, as in most developing countries of the world, women perform greater roles in the production, processing and marketing of agricultural produce than is generally acknowledged. They are responsible for a large proportion of human resources available for economic activities in the rural areas (Kolawole 2008). Despite this, observation shows that the old and traditional methods of performing these roles are still largely being employed, thereby resulting in low agricultural productivity. However, review of agricultural programmes show that the performance of the agricultural and non-agricultural income generating activities of rural women in Kogi State has not been encouraging. This is because of the dependence on the small-scale rural women who utilize traditional methods in agricultural production and other activities by its ever increasing population (Ilori 2004).

In order to improve agricultural production, efforts have been made to encourage rural women to adopt new strategies. Various researchers like Olayide and Essang (2009) have concluded that non-adoption of new strategies in farming and non-farming activities contributes to low productivity. This creates problems such as inadequate food supply, inflation and poor living conditions confronting the populace. Such
constraints underline the need to identify
the strategies for poverty alleviation of rural
women in Kogi State.

Nigeria is the most populous country in sub-Saharan Africa. Women constitute
about 46.6% of the total population and are responsible for 60 to 80% of food produced
in the country, in addition to their traditional reproductive, household and
community management roles (Eric 2005). Most members of the female labour force
live and work in rural areas. They have borne much of the economic burden of their
countries through their work in agriculture, marketing and in the care of their families.

The tasks which the rural women are expected to perform and the skills required
to execute them vary. The African rural women like most women, must be able to
eliminate malnutrition from their families and have the major responsibility of lifting
their families out of poverty in which Kogi State is not an exception. Therefore, bearing
in mind the great roles which must be performed, in order to increase the standard
of living of their families, there is need to look into the strategies being used by those
women in order to alleviate poverty in unfavourable economic conditions in the
state. The question therefore is; what are the socio-economic characteristics of rural
women and their effects on poverty alleviation in Kogi State? The justification of
the need for this study is that findings from the study will be useful to policy-makers in
understanding the existing poverty alleviation strategies. It will also help the
policy makers or planners in designing programmes that will meet the needs of
rural women as identified by them and improve their current local initiatives.
Therefore, the specific objectives of this study were to:

1. Identify the socio-economic characteristics of rural women in Kogi State.
2. Determine the relationship between the socio-economic characteristics of
   the respondents and their use of poverty alleviation strategies.

The null hypothesis (H₀) formulated and
tested was that there is no significant
association between the socio-economic
characteristics of rural women and their
level of involvement in the use of poverty
alleviation strategies in Kogi State.

MATERIALS AND METHOD
Population and Sample Selection Technique
The target population for this study
comprised rural women in Kogi State,
Nigeria. Stratified random sampling
technique was used for the selection of the
respondents for this research work. The
twenty one (21) Local Government Areas
(LGAs) in the state were stratified into three,
that is, those in the Eastern, Central and
Western Zones. From these, two LGAs were
randomly selected from each zone.

In all, six LGAs were randomly selected
from the three Zones of Kogi State. These
include: Bassa and Ankpa LGAs from the
Eastern, Okene and Adavi LGAs from the
Central and Lokoja and Kogi LGAs from the
Western Zones respectively. Twelve (12)
settlements were selected from each of the
LGAs and five (5) rural women were
randomly selected as respondents from each
rural settlement. In all, a total of three
hundred and sixty (360) rural women were
selected to participate in the study.

Sources and Instrument of Data Collection
The required information for this study was
obtained from both primary and secondary
sources. The primary data were obtained
from interview with sampled rural women.
Areas considered rural for this study were
the settlements that had between 100 and
200 households. Instrument designed for
data collection was the interview schedule.
The instrument was developed, pre-tested
and subjected to reliability and validity tests
before being administered. The interview
schedule was used to gather the required
information needed on the variables to be
tested. Secondary data was derived through
textbooks, journals, monographs, internet
and other related sources. Consultants and the use of official documents from Ministry of Women Affairs, among others, were also utilized.

Validity and Reliability of the Instrument
Content validity was carried out to ascertain that the instrument measured what it was intended to measure. A draft question was given to experts in the fields of Agricultural Extension, Rural Sociology, Agricultural Economics and Specialists in gender studies. Questions in the questionnaire were thus reviewed and the appropriate items were selected to represent the entire content of the study. The instrument developed was subjected to pre-testing at Olowa in the Eastern Zone of the state, an area completely different from the area of study. The pre-testing was conducted using 35 respondents randomly selected. The pre-testing was to detect ambiguous statements or statements that were beyond the reasoning level of the respondents.

Reliability of the instrument on the other hand, was measured using test-retest method. The reason for doing this was to determine the stability of the instrument. Pearson correlation analysis was done. A computer value of $r = 0.82$ was obtained. A reliability coefficient ($r$) of 0.82 was considered high enough to adjudge the instrument as reliable in obtaining the intended information.

Measurement of Variables
The dependent variable for this study was the use of poverty alleviation strategies. The variable was dichotomized into moderately poor and extreme poor rural women based on their scores on poverty alleviation strategies adopted. The poverty grouping of the rural women was identified by assigning scores to the responses of the respondents which were grouped into four such as: very often (1), regularly (2), occasionally (3), and never (4). There were twelve (12) items under the variable. The least score was 12 while the highest score was 48. Scores ranging from 12 to 24 were regarded as moderately or while scores between 25 and 48 or above were regarded as extreme poor.

The independent variables were measured as follows: The age of the respondents was measured in years by considering the actual ages of the rural women at the time of the study. Marital status was categorized into four, which are: single, married, widowed and divorced and coding values of 1, 2, 3 and 4 assigned accordingly. The scale developed by Trevedi (2004) was followed to quantify the educational status of the respondents. The under listed level of education with the following assigned scores were used. The scoring was as follows: No formal education (1); Adult education (2); Primary school attempted (3); Completed primary school (4); Secondary school attempted (5); Secondary school completed (6); Tertiary education (7) and Others (8). Religion was measured by considering the following practices Christianity (1); Islam (2); Traditional Religion (3); and others (4).

Data Analytical Techniques
Both descriptive and inferential statistics were employed. Descriptive statistics such as percentages and frequency distribution were used to organize, summarize and analyze data on socio-economic characteristics. Pie-charts were used to illustrate information relating to personal characteristics and socio-economic status of the respondents. Inferential statistics like chi-square, contingency coefficient and grammar's phi were used to test hypothesis formulated using the Statistical Package for Social Science (SPSS) software. That is, chi-square ($X^2$), Contingency Coefficient ($cc$), and Gramer’s Phi ($\Phi$) were used to test for significance of association between the socio-economic characteristics of rural women and their use of poverty alleviation strategies.

RESULTS AND DISCUSSION
The selected socio-economic characteristics of the respondents in this study were age, educational level, marital status, number of wives, position among wives, number of
children, household heads, place of origin and religion.

Table 1 indicates the results of socio-economic characteristics of rural women. Only 1.1% of the respondents were less than twenty-five (25) years. The mean age of the respondents was 42.043 years ranging from 25 to 71 years. The age distribution of the respondents showed that 47.2% fell within 46-55 years while 26.7% were within 36-45 years. A total of 73.9% therefore fell within 36-55 years, 13.1% fell within in the group of 26-35 years. This indicates that most rural women were still very active. This was followed by the age group of 56-65 years, which attracted 11.1% of the total respondents. The least in the distribution was the age group of 65 and above years which attracted 0.8%. This category is approaching old age when they may not have the full strength or energy for engaging in the roles they had earlier performed or they may not have great opportunity to meet the need of their children. This finding generally showed that a greater percent of the total respondents (88.1%) were still within the productive age of 20-55 years. This actually forms the active period in their lives in which they can still be involved fully in performing the roles expected of them in the family.

Highest Educational Level
Table 1 shows the highest level of education of rural women grouped into categories ranging from no formal education to tertiary education. The study reveals that 50.8 percent of the respondents had no formal education while 16.4 percent had adult education.

From the table, out of the population of 360 people used for this study, a total of 71 pupils (19.7%) enrolled in primary schools. Out of this 30 (8.3%) completed the primary school education while 41 (11.4%) dropped out. That is, 57.75% of the rural women dropped out, indicating that the dropout rate at the primary school level of education was more than the average population. At the secondary school level, a total of 36 students enrolled. Out of this, 5.3% completed the secondary school education while 4.7% dropped out. In other word, 47.22% dropped out, indicating that the dropout rate was also high. The population of those who enrolled and completed in tertiary level of education was not impressive or encouraging. This shows that only 2.8% of the respondents attended and completed tertiary institutions. The implication of this very low percentage might be attributed to the nature of the area under study which is mainly rural. The opportunity opened to the rural women with respect to having been educated is not encouraging since 50.8% of them did not have formal education. This might be due to financial problems of the rural women as well as cultural, morals, religions, lack of access to education and extension services reasons.

Marital Status
Majority of the respondents (74.4%) were married, while the remaining twenty five point six percent (25.6%) were single, widowed or divorced. Marriage is generally associated with the increase in family size. This implies that most rural women have additional responsibilities to carry out. They have the responsibility of taking care of their children at home. Therefore, the responsibilities required of married respondents are expected to be higher than that required of unmarried respondents.

Husband’s Number of Wives
Table 1 indicates that 13.9% of the respondents had only one wife while majority of the respondents (66.4%) said their husbands had two to three (2-3) wives. Another 10.8% admitted that their husbands had six or more wives. So a total of 86.1% had more than one wife, that is, polygamy. This implies that polygamous families which are more in number may lead to division of interest their husbands may have for them with regards to their full involvement in agricultural activities. The mean number of the wives was 2.67 ranging from 1-9.
Table 1: Socio-Economic Characteristics of Rural Women

<table>
<thead>
<tr>
<th>Variable</th>
<th>Freq</th>
<th>Percentage</th>
<th>Cumulative %</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age Group (years)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 25</td>
<td>4</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>27 – 35</td>
<td>47</td>
<td>13.1</td>
<td>14.2</td>
</tr>
<tr>
<td>36 – 45</td>
<td>96</td>
<td>26.7</td>
<td>40.9</td>
</tr>
<tr>
<td>46 – 55</td>
<td>170</td>
<td>47.2</td>
<td>88.1</td>
</tr>
<tr>
<td>56 – 65</td>
<td>40</td>
<td>11.1</td>
<td>99.2</td>
</tr>
<tr>
<td>65 and above</td>
<td>3</td>
<td>0.8</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Highest Educational Level</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No formal Education</td>
<td>183</td>
<td>50.8</td>
<td></td>
</tr>
<tr>
<td>Adult Education</td>
<td>59</td>
<td>16.4</td>
<td></td>
</tr>
<tr>
<td>Primary School Attempted</td>
<td>41</td>
<td>11.4</td>
<td></td>
</tr>
<tr>
<td>Completed Primary School</td>
<td>30</td>
<td>8.3</td>
<td></td>
</tr>
<tr>
<td>Secondary School Attempted</td>
<td>17</td>
<td>4.7</td>
<td></td>
</tr>
<tr>
<td>Completed Secondary School</td>
<td>19</td>
<td>5.3</td>
<td></td>
</tr>
<tr>
<td>Tertiary Institutions</td>
<td>10</td>
<td>2.8</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>31</td>
<td>8.6</td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>268</td>
<td>74.4</td>
<td></td>
</tr>
<tr>
<td>Widowed</td>
<td>28</td>
<td>7.8</td>
<td></td>
</tr>
<tr>
<td>Divorced</td>
<td>33</td>
<td>9.2</td>
<td></td>
</tr>
<tr>
<td><strong>Husbands No of Wives</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>50</td>
<td>13.9</td>
<td>13.9</td>
</tr>
<tr>
<td>2 - 3</td>
<td>239</td>
<td>66.4</td>
<td>80.3</td>
</tr>
<tr>
<td>4 - 5</td>
<td>39</td>
<td>10.8</td>
<td>91.1</td>
</tr>
<tr>
<td>6 and above</td>
<td>32</td>
<td>8.9</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Number of Children</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 - 1</td>
<td>2</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>2 - 4</td>
<td>57</td>
<td>15.8</td>
<td>16.4</td>
</tr>
<tr>
<td>5 - 7</td>
<td>236</td>
<td>65.6</td>
<td>82.0</td>
</tr>
<tr>
<td>8 - 10</td>
<td>64</td>
<td>17.8</td>
<td>99.7</td>
</tr>
<tr>
<td>11 and above</td>
<td>1</td>
<td>0.3</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Position among Wives</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Only Wife</td>
<td>50</td>
<td>13.9</td>
<td></td>
</tr>
<tr>
<td>Senior Wife</td>
<td>224</td>
<td>62.2</td>
<td></td>
</tr>
<tr>
<td>Junior Wife</td>
<td>71</td>
<td>19.7</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>64</td>
<td>15</td>
<td>4.2</td>
</tr>
<tr>
<td><strong>Place of Origin</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This Community</td>
<td>167</td>
<td>46.4</td>
<td></td>
</tr>
<tr>
<td>Another Community in this</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local Government Area (LGA)</td>
<td>75</td>
<td>20.8</td>
<td></td>
</tr>
<tr>
<td>Outside LGA</td>
<td>94</td>
<td>26.1</td>
<td></td>
</tr>
<tr>
<td>Other States</td>
<td>24</td>
<td>6.7</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey, 2011

Number of Children

Table 1 clearly reveals that 0.6 percent had only one child each, while 15.8% had 2-4 children. Most respondents 65.6% had 5-7 children while 17.8% had between 8 and 10 children and only 0.3% had over 10 children. Maximum number of children as recommended by the Federal Government
of Nigeria is four (4) while majority (a total of 83.7%) of the respondents had more than that recommended. The mean number of the respondents’ children was 2.72 ranging from 0-13. This implies that rural women still believe in having many children which may contribute to poverty level. Olusanuya (2006) supported this finding by asserting that 62% poorer sections of the population usually have 67% higher birth rate than the average for the total population. This is also supported by Adepoju (2009) that this high birth rate is really a contributing factor to the high poverty level of these rural women.

Position among Wives
Table 1 also deals with positions the rural women occupied in their families. The table shows that 13.9% of the respondents were the only wives with single position to their husband, while majority (62.2%) represents the most senior wives. The junior wives account for 19.7% of the respondents. The implication of this is that those respondents with only wives will have more cooperation with their husband in terms of putting their resources together to generate income, which will eventually help them solve their family problems and needs. This may thus improve the standard of living of their families.

Place of Origin
The result further shows that 46.4% of the respondents were from the community of interview within the Local Government while 20.8% were from other communities in the Local Government Area. Those from outside the Local Government Area accounted for 26.1% while 6.7% came from other States. This finding shows that the respondents from the community from the Local Government Area may have the opportunity of making use of productive resources available than others because they were natives. There was no fear of possible discrimination. Women from other towns within the Local Government Area (LGA) as well as those from other LGAs within the state were well accommodated. Even those from outside the state were also resident there.

This development may be due to marriage or some reasons even to look for better opportunities. There is also the possibility that the issue of the rural women from different localities coming to live together will foster unity among them and they may eventually pool their resources together which will improve their standard of living and reduce poverty. This finding is in line with Akinwumi and Olawoye (2006) when they concluded that the poor in the rural areas take initiatives to improve their standard of living. They do these by engaging in various types of agricultural and non-agricultural activities.

Household Headship
Figure 1 reveals that the household heads were predominantly males with a total of 86 percent (that is 49% husband and 37% other male relations) while some 14% of the females were also household heads out of which (10% were wives and other female relations). Male household heads (husband and other male relations) therefore form the major part of the household head. However, some female household heads (wife and other female relation though few, were also heads of household at times. The rural women who head households may be single, widowed or divorced women, or possibly those whose husbands had migrated elsewhere in search of employment. This finding is in line with Saito and Weidemann (2005), who earlier reported that as more men migrate to cities for greener pastures, women are allowed to become household heads. The low proportion of dependence of rural women on other female relations in the pie chart which is only 4 percent comes under this category which is the least.
The implication of this is that rural women jointly solve the family problems by themselves, that is, by their husbands and the rural women. In support of this finding in Figure 1, Philips (2006) estimated that over 33 percent of households in sub-Saharan Africa are headed by women. In a similar vein, Barlett (2007) found that female farmers usually make choices within the context of the household. He asserted that small female farmers' decisions are influenced by the household needs and goals as well as the resources controlled by the household. In addition, Heyzer (2003) found that female headed households have higher child dependency ratio and poorer survival chances. Michael et al (2005) also found that female headed households are poverty prone. The dependence of the respondents on other male relations (37 percent) is also shown in the pie chart.

**Religion**

Figure 2 reveals that majority of the respondents (71%) were Christians, while Muslims were 26% and traditional worshippers 3%. This could be attributed to the fact that during the colonial period there was high influence of Christian missionaries. This is significant because the type of work Christian women can do may differ from that of Muslim women. In some localities, Muslim rural women are not allowed to go out and do specific activities in the area of agriculture such as piggery or even field work. In Islam, women are kept in purdah, making it difficult for married women to involve fully in agricultural activities. The high percentage recorded for Christian rural women clearly shows the reason why majority of the rural women are involve in crop planting and rearing of animals.
Table 2 shows the relationship between socio-economic characteristics of rural women and their level of involvement in the use of poverty alleviation strategies. The results show that for all the variables under consideration with respect to socio-economic characteristics of the respondents, the computed $X^2$ value for each variable is greater than the $X^2$ tabulated at 0.05 level of significance. Such socio-economic characteristics include age ($X^2 = 636.04$), highest educational level ($X^2 = 153.29$), marital status ($X^2 = 63.80$), husband’s number of wives ($X^2 = 27.22$), number of children ($X^2 = 273.27$), head of household ($X^2 = 78.27$), religion ($X^2 = 153.29$), place of origin ($X^2 = 46.88$) and position among wives ($X^2 = 54.80$). This implies that the null hypothesis is rejected in all the variables as shown in the table. Therefore, there is no significant association between socio-economic characteristics of the respondents and their use of poverty alleviation strategies.

The implication of this is that, the type of activities to be involved in order to alleviate poverty will be determined by the socio-economic characteristics. The findings agree with that of Ogwu (2007) that there is significant relationship between socio-economic characteristics of men and women and their poverty alleviation strategies and their socio-economic variables determine the type of activities to be involved.

On the other hand, the contingency coefficients calculated in all the variables indicate that there is degree of association between socio-economic characteristics and use of poverty alleviation strategies, which is high in most cases as in the table.

The Grammer’s Phi ($\Phi$) further reveals that an association exists since Grammer’s phi ($\Phi$) calculated is greater than zero in each of the variables such as age (0.313), highest educational level (0.247), marital status (0.243), husband’s number of wives (0.194), number of children (0.252), head of household (0.269), religion (0.247), place of origin (0.208) and position among wives (0.225).
Table 2: Relationship between socio-economic characteristics of rural women and their level of involvement in the use of poverty alleviation strategies

<table>
<thead>
<tr>
<th>Variables</th>
<th>X2</th>
<th>df</th>
<th>P</th>
<th>cc</th>
<th>Φ</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>636.04</td>
<td>666</td>
<td>0.793</td>
<td>0.799</td>
<td>0.313</td>
<td>S</td>
</tr>
<tr>
<td>Highest educational level</td>
<td>153.29</td>
<td>126</td>
<td>0.049</td>
<td>0.546</td>
<td>0.247</td>
<td>S</td>
</tr>
<tr>
<td>Marital status</td>
<td>63.80</td>
<td>54</td>
<td>0.170</td>
<td>0.388</td>
<td>0.243</td>
<td>S</td>
</tr>
<tr>
<td>Husband’s No of wives</td>
<td>27.22</td>
<td>36</td>
<td>0.854</td>
<td>0.265</td>
<td>0.194</td>
<td>S</td>
</tr>
<tr>
<td>No of children</td>
<td>273.27</td>
<td>180</td>
<td>0.063</td>
<td>0.449</td>
<td>0.252</td>
<td>S</td>
</tr>
<tr>
<td>Head of household</td>
<td>78.27</td>
<td>54</td>
<td>0.017</td>
<td>0.423</td>
<td>0.269</td>
<td>S</td>
</tr>
<tr>
<td>Religion</td>
<td>153.29</td>
<td>126</td>
<td>0.049</td>
<td>0.546</td>
<td>0.247</td>
<td>S</td>
</tr>
<tr>
<td>Place of origin</td>
<td>46.88</td>
<td>54</td>
<td>0.743</td>
<td>0.339</td>
<td>0.208</td>
<td>S</td>
</tr>
<tr>
<td>Position among wives</td>
<td>54.80</td>
<td>54</td>
<td>0.444</td>
<td>0.363</td>
<td>0.225</td>
<td>S</td>
</tr>
</tbody>
</table>

Tested at 0.05 level of significance
Source: Field Survey, 2011.

X² = Chi – square value
df = degree of freedom
P = Probability value
CC = Contingency coefficient
Φ = Gramer’s Phi
S = Significant

CONCLUSION
Age accounted for the ability of the rural women to be involved in various income generating activities. It could be concluded that rural women above 65 years may not have the full strength of being involved actively in various agricultural activities. Also, middle aged rural women are likely to perform better than older ones too. This tends to justifiably conform to the trend that the extent of active involvement tends to decrease as an individual’s age increases.

The opportunity opened to the rural women with respect to having been educated is not encouraging. This is because majority of them did not have formal education.

It could also be concluded from the study that there is significant association between socio-economic characteristics of the rural women and their use of poverty alleviation strategies. This may imply that the type of activities to be involved in order to alleviate poverty will be determined by the socio-economic characteristics.

RECOMMENDATIONS
There is need to increase the level of awareness of rural populace to the importance of education as majority of the rural women were not educated. This will make the rural women to use the various opportunities that may open to them in getting out of poverty. In order to reduce the high level of illiteracy in the area, there is need for government and private organizations to provide more schools in the area. Adult Education Centre (AEC) should also be established to train rural women how to read and write.

Rural woman with higher number of children also have higher the financial needs. Majority (a total of 83.7%) of the respondents had up to eleven children as found in this study is considered to be too high in this modern day. Therefore, there is urgent need for government to embark on family planning enlightenment campaign. Maximum number of four is recommended as moderate by Federal Government of Nigeria.

REFERENCES