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## EDUCATIONAL FACTOR AND RURAL WOMEN EMPOWERMENT: EVIDENCE FROM CHIKUN LOCAL GOVERNMENT, KADUNA STATE

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**ABSTRACT:** This study examines issues of educational factor and on rural women empowerment in Chikun local government area of Kaduna State. A sample size of 400 was selected for the study using multistage sampling technique. The major instrument of data collection used for the study was structured questionnaire. With the aid of SPSS, the data were analysed using the descriptive statistics and multiple regression analysis. The result reveals that all educational factors include formal and informal education acquisition, ICT knowledge, and basic business management skills have positive impact on the effectiveness of government's rural women empowerment programme in the study area. However, the effect of inadequate education acquisition and poor basic business management skill are statistically insignificant in explaining the effectiveness of government's rural women empowerment programme in the study area. The study therefore recommends that Federal and State Ministries of Education in collaboration with National Orientation Agency and major media should promote sensitization programmes for women and girl child education especially in the rural areas, most importantly in Kaduna State, Nigeria. The local government authorities in the rural areas should promote establishment of skill acquisition and vocational centres for women in the rural areas, such that it will promote not only skills acquisition but ability to read, write and manage small business enterprises.

**Key words:** Rural Women, Education, Empowerment, Barriers

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### INTRODUCTION

According to Community Supported Agriculture news (CSA), over 85% of Nigerian women live in rural areas where peasant families participate primarily in subsistence agriculture. Rural women are integrated into the rural economy, which is basically labor intensive and exerts a heavy physical charge on the majority of women and children (CSA, 2007). Rural women are very crucial to the development of the nation, as they play a catalytic role towards sustenance of the family, achievement of transformational economic, environmental and social changes required for sustainable development. They play a key role in supporting their households and communities in achieving food and nutrition security, generating income



and improving rural livelihoods and overall well-being. They also contribute to agriculture and rural enterprises, and in so doing, improves local and global economies. In some poor rural households, the women more often engage in strenuous activities like firewood, water and fodder collection, care of livestock and subsistence agriculture, in which their involvement in these activities is primarily as unpaid or supporting the family. According to Adekanye (1984), the rural women were mainly involved in the production, processing and trading of food crops such as maize, rice, cassava, yam and palm oil. Yet, every day, around the world, rural women and girls face persistent structural constraints that hamper their efforts to improve their lives as well as those of others around them. In many societies, particularly in Sub-Saharan African countries, rural women do not have equal access to productive inputs or to markets for their goods. They take job in the informal labor market, some seasonal jobs, and other jobs not protected by any labor standards.

In Chikun local government area of Kaduna State, the rural women engage in subsistence farming and livestock production, where they are often confronted with challenges such as lack of capital and access to institutional credit, poor technical skills and lack of access to improved extension services that further limit their participation in livestock production (Yisehak, 2008). Furthermore, diseases, lack of information on animal health, access to medicines and vaccines, inadequate feeding, poor management and housing, lack of information to livestock production and poor feed conversion among other challenges militate against livestock production among rural women, thereby compromising in providing self-employment as an additional source of income to rural women farmers in Chikun Local Government Area. Some of the women also engage in non-farm economic activities like trading of farm products and other petty businesses.

FAO estimates that if women farmers who are estimated at about 43 per cent of the agricultural labour force in developing countries including Nigeria, had the same opportunity as men, agricultural output would rise by an estimated average of up to 4 per cent in 34 developing countries. Consequently, reducing the cases of undernourished in the affected countries by as much as 17 per cent, which implies that about 150 million would be saved from hunger (UN Women watch, 2013). Hence it has become necessary to develop some policies and programmes that provide solution to

the needs and interests of the rural women in the agricultural sector. Such policies that would target towards addressing structural barriers to women's access to productive resources, and improving financial systems to respond to the needs of rural women producers and entrepreneurs, including moving them out of the less productive segments of the rural economy through appropriate empowerment programmes (FAO, 2010). Empowering the rural women is essential, not only for the well-being of individuals, families and the rural communities, but also for overall economic productivity, considering large number of women populations in the agricultural sector. Economic empowerment of women reflects the ability of women to enjoy their right to control and benefit from economic resources, assets, income and improve their economic status and well-being. It tends to increase women's awareness and access to formal government programmes, economic independence, and purchasing power.

As part of the Kaduna State empowerment programmes, the National Directorate of Employment trained rural women across the 23 local government areas of the state, Chikun local government area inclusive, in nonfarm economic activities. The training includes cosmetology and small business skills. In collaboration with Buhari-El-Rufai Support Team (BEST) and the National Directorate of Employment (NDE), the government distributed about ₦12 million worth of packages to 3,300 women across the 23 local government areas of the state, Nigeria. The empowerment packages included grinding machines, cosmetology starter packs to women who were trained on cosmetics-making, and cash to business women to expand their businesses (Nlian, 2009). However, the effectiveness of any empowerment programmes is affected majorly by limited access to credit, health care and education. Since the rural women produce a large part of the nation's domestic food supply, they indeed need to be educated to be able to adopt and use modern equipment in their operations, particularly the knowledge and use of Information and Communication Technology, and basic business management skills, which helps to enhance productivity and ability to contribute to the national economy.

Meanwhile, of the 796 million world's population who are illiterates, about seventy five percent of them live in rural areas, and in most cases fewer women are able to read and write than their men counterpart. Whereas, education is a continuous and creative process, which aims to help discover



and develop the capacities latent in human nature and coordinate their expression for enrichment and progress of the society, education empowers women to make choices that improve their children's health, their well-being, and chances of survival. More so, literacy and education can be a powerful tool for empowering rural women and fighting poverty, since educated women are more likely to be healthy, generate higher incomes, and have greater decision-making power within their household and community (FAO, IFAD, ILO, 2010).

Recognizing the importance of women education, Nigeria's education policy has evolved since the 1980s towards a gender focused one. Some of the key policy initiatives embarked on by the Nigerian government to show policy commitment on education equality include the Universal Primary Education in 1976, the National Mass Literacy campaign in 1982 and the different adult education programmes, the Blueprint on women's education 1986, nomadic education 1986, national commission for Mass Literacy and Non-formal Education 1991, Family support basic education programme 1994, Universal Basic Education 1999, national policy on women 2001, education for all fast track initiative 2002, strategy for acceleration of girls' education in Nigeria 2003, national economic empowerment and development strategy (NEEDS) 2004, and the Universal Basic education act 2004. However, according to Igonoh (2000), the level of participation of rural women in such programmes in Kaduna State has not been encouraging.

Since the "UN Declaration of the Decade of Women" in 1975, attention and actions of governments and non-governmental agencies have been directed towards women concerns, and education, whether in the form of consciousness-raising or skills acquisition, is one of the areas that women organizations, government agencies and international donor agencies focused. The underlying assumption was that, if women understand their conditions, know their rights and learned skills, empowerment would follow. However, eighteen years thereafter, there are different views as to whether such assumptions about increasing access to education and training have resulted in the tilting of the power balance in favor of women.

Meanwhile, any government empowerment programme for the rural women can only be effective if the beneficiaries, at least have basic education,

especially where it involves use of technologically developed equipment that can enhance their productivity.

Given the foregoing, the study intends to examine the relationship between educational factor and empowerment of rural women in Chikun local government of Kaduna State, Nigeria. The challenges of the study therefore are as follows:

- i. Examine the effect of education acquisition on rural women empowerment in Chikun local government area of Kaduna State, Nigeria.
- ii. Examine the effect of ICT knowledge on rural women empowerment in Chikun local government area of Kaduna State
- iii. Assess the effect of business management skills on rural women empowerment in Chikun local government area of Kaduna State.

## LITERATURE REVIEW

Conceptually, definitions of empowerment range between defining it as a largely individual process of taking control of and responsibility for one's life and situation, and defining it as a political process of granting human rights and social justice to disadvantaged groups of people (Lekha, 2007). Meanwhile, Perkins and Zimmerman (1995) view empowerment as an intentional ongoing process centered in the local community, involving mutual respect, critical reflection, caring, and group participation, through which people lacking an equal share of valued resources gain greater access to and control over those resources; or a process by which people gain control over their lives, democratic participation in the life of their community, and a critical understanding of their environment. The common elements in those definitions are that empowerment (1) is a process, (2) occurs in communities, (3) involves active participation, (4) critical reflection, awareness and understanding, and (5) access to, and control over, important decisions and resources.

Many scholars present concept of empowerment with emphasis on the importance of process and outcomes. For example, Batliwala (1994) defined women's empowerment as a process, and an outcome of the process, through which women mostly challenge existing power relation and gain more control over the sources of power. More so, the main goals of women's empowerment are to challenge and dare the ideology, thoughts of patriarchy and discrimination based on gender against women in all the organizations, society, culture and social inequality. Kellera & Mbewea (1991) defined



women empowerment as a process when women become capable to organize and shape themselves so that to rise their own self-sufficiency, to affirm their independent right to mark and make more choices and control their own resources which will support in challenging and abolishing their own subordination. The in-depth concept of women empowerment shows women's capability to take control over her destiny such as expansion of choices, mobility, taking decisions and actions where and when necessary to shape their lives.

According to Sushama Sahay (1998), "Empowerment is an active, multi-dimensional process which enables women to realize their full identity and powers in all spheres of life". It implies decentralization of power and authority in the deprived, oppressed and powerless people who have not been able to participate in decision making and implementation of policies and programs of both government organizations as well as in societal matters. Empowerment of women is not only essential but also imperative for all round development of a country.

Theoretically, empowerment theory understands human problems in the context of a social, political, and economic environment that is stratified and oppressive to those with the fewest advantages in society. Empowerment theory also situates human problems in a person-in-environment perspective, not only recognizing the interdependence and mutual influence of individuals and communities, but also proposing that successful interventions to human problems occur at the intrapersonal, interpersonal, and community levels simultaneously. In direct practice with individuals, empowerment interventions may primarily help individuals to develop psychological self-efficacy or coping skills to adjust to the existing social environment. Empowerment practice is based in a problem-solving model that includes definition of strengths and problem finding/identification; goal setting; role taking on the part of the social worker; interventions at the intrapersonal, interpersonal, and community levels; and collaborative evaluation of accomplishments. This conceptualization of the problem-solving model is congruent with the flexibility principle of the generalist-eclectic approach. People who are empowered are aware of the factors that affect their individual and organizational well-being (interactional components), perceive higher self-capacities, and are willing to exercise control over organizational problems. Psychological empowerment strengthens employees who are

committed to the organization to help others overcome their problems (behavioral components) (Zimmerman, 2000).

Empowerment is both a value orientation for working in the community and a theoretical model for understanding the process and consequences of effort to exert control and influence over decision that affect one's life, organizational functioning, and quality of community life. The value orientation of empowerment suggests goals, aims, and strategies for improvement change.

## REVIEW OF RELATED EMPIRICAL STUDIES

Habib, Shafiq, Afshan, & Qamar (2019) examine the status of women and most importantly the impact of education and employment on women empowerment in Quetta. A Cross section, descriptive, and empirical study was done using survey technique method to gather information from the educated and employed women of Quetta district. The result indicates that education and employment have high significant positive relationship with women empowerment in decision making, control over the resources and voice. Education helps women get employment and employment makes them financially independent and economically strong which then leads to their empowerment.

Shah et al. (2016) in the study "Does higher education really matter in improving women's social status? Empirical evidence from Balochistan, examined that there is highly significant relationship between women's education and women's social status which is measured by decision-making participation at household level in Quetta and found that women's education enables them to foster in multiple dimensions of the socioeconomic process that guarantees gender equality in Pakistan especially in Balochist.

Samarakoon & Parinduri (2015), examines whether education empowers women. Exploiting an exogenous variation in education induced by a longer school year in Indonesia in 1978, which fits a fuzzy regression discontinuity design, the results reveal that education reduces the number of live births, increases contraceptive use, and promotes reproductive health practices. However, except for a few outcome measures, there is no evidence that education improves women's decision-making authority within households, asset ownership, or community participation.



Badar et al. (n.d.) identified that there is very highly positive relationship between the education of women on their empowerment at the family level though it is every one's right to get education but much important for girls and women because it can increase their empowerment to better health decision, family care which definitely results in healthy life style. In the same vein, Ajuzie et al. (2012) observed that women education leads to empowerment of women to a large extent, but the problems such as valuing male child to female child, gender biases in education and employment and practices of the patriarchy should not be allowed. Therefore, education of women is essential as it increases human capital, productivity and most importantly economic growth which results in the development of the nation.

Nandal and Santosh (2005), conducted a study on the extent and causes of gender and poverty in India, with a focus on Rural Hayana. The study posited that in spite of the enshrining anti-poverty programs and objectives of the poverty eradication programs contained in India's five years plan, women's poverty in India, even after 58 years of independence, is glaring. The study employed survey design to collect data from respondents. This study, based on a field survey, addressed the issues of economic constraints and the denial of women's access to productive assets in the form of land ownership and human capital such as education and skill-training. The study found an exaggerated emphasis being placed on women labourers and inadequate economic opportunities among them as the major obstacle to reducing female poverty. Because of these constraints and discrimination, women enter into the unorganized sector, that is, the agriculture sector.

Anastasia, Diane, and Jill (2006) studied household composition and poverty among female-headed households with children in U.S. The study examined race and residential variation in the prevalence of female-headed households with children and how household composition is associated with several key economic outcomes using 5% Public Use Micro-Data Sample of the U.S Census of 2000. Special attention is paid to cohabiting female-headed households with children and those that are headed by a single grandmother caring for at least one grandchild, because these are becoming more common living arrangements among female-headed households with children. The study finds that in 2000, cohabiting and grandmother female-headed households with children comprised over one-fourth of all female-headed households with children, and that household poverty is highest for female-



headed households with children that do not have other adult household earners. Earned income from other household members lifts many cohabiting and grandparental female-headed households out of poverty, as does retirement and Social Security income for grandmother headed households, and poverty is highest among racial/ethnic minorities and for female-headed households with children in non-metro compared to central cities and suburban areas.

Vuyiseka (2012), sought to investigate socio-cultural factors that contribute to the invisibility of women in agricultural activities at Khwezana village, Alice district. The study was underpinned by a people's –centred developmental approach paired with the feminist perspective based on ethnographic research methods, participant observation and basic individual interviews. The study mainly focused on female residents of the village, those who are active in agriculture and also those who are not practicing crop production. Rural women of South Africa have historically played a significant role by contributing in the sustainable livelihoods of the country as well as their communities. However, it has been revealed that there are factors that impede the participation of women in agricultural development. The study revealed that socio-cultural factors such as limited access to land, access to credit (due to tradition and culture circumstances), limited education and culture change in general are the major factors that significantly influence the low agricultural activity in the study village.

Jason (2013), studied gender-based productivity gap in Malawi's agricultural sector. The study adopted survey research design to collect data from the households in the survey which were randomly selected and visited once to obtain the survey data. A sub-sample from each district was selected based on proportional size of each district. The sample was selected from 2008 Malawi Population and Housing Census, which divides Malawi into three regions (North, Center, and South) and was further, separated into rural and urban classifications. This analysis used the Third Integrated Household Survey (IHS<sub>3</sub>) questionnaire for the country of Malawi. The Government of Malawi initiated this data collection project in order to monitor the country's progress toward the Millennium Development Goals. The agricultural questionnaire for the IHS<sub>3</sub> includes hundreds of variables, covering several agricultural sub-sectors and growing seasons. The model used in this analysis includes maize yield (in kilograms per acre) as the dependent



variable. The data collected for maize output used various units of measurement, making it necessary to convert to a common unit when calculating yield. Based on the availability of harvesting technologies in Malawi and the lack of conversion table with the data, the study used both OLS regression and fixed effects models and found that much of the productivity gap between men and women in the agricultural sector of Malawi is explained by differences in access to vital agricultural inputs, including high quality land and extension services. Additionally, the presence of plots containing multiple crops negatively impacts agricultural yields and tends to harm productivity more significantly in women than in men.

Eweniyi and Usman (2013), studied the perception of parents on the socio-cultural, religious and economic factors affecting girl-child education in the Northern parts of Nigeria. The study adopted the descriptive survey research design. The sample consisted of 1,200 parents and adults purposefully selected from the states in Northern Nigeria. Three research questions and three null hypotheses were raised and tested at 0.05 level of significance. Ordinary percentage and t-test statistical methods were used for the analysis of data. The study revealed that parents favoured boy's education more and regards girls' education as a waste since they will end up in the kitchen. Lack of religious knowledge and issues of poverty also constitute other influences. The test of hypotheses also showed that participants, educated and non- educated, rural and urban, expressed similar opinions regarding socio- cultural and religious factors. However, opinions of male and female subjects differ on the issues relating to economic factors. Based on these findings, it was recommended that girls should be given equal chance as boys in education; there should be a legal support for girl-child education and government should empower parents.

Gimba and Joseph (2014), examined the socio-economic effect of early marriage in North Western Nigeria using Zaria local government as a case study. The study adopted a survey research design to collect both primary and secondary data. The primary data were acquired through the administration of questionnaire on the respondents. The population of this study comprised all the residents of Zaria. A total of one hundred and twenty-five (125) questionnaires were distributed to respondents out of which one hundred (100) were duly completed and returned. Therefore, the sample

size of the study is one hundred (100). The sampling procedure employed in the study was the simple random and stratified sampling methods. The various strata are men and women, young and old or different religion and a chi-square statistic was used for the analysis. The analysis revealed that early marriage has been a common practice among many ethnic groups in the world and that marriage is regarded as a moment of celebration and a milestone in adult life. Sadly, the practice of early marriage gives no such cause for celebration when it is not done properly. Hence the study revealed that early marriage has a negative effect on girl-child education.

## **METHODOLOGY**

### **Area of Study**

Chikun local government area is one of the most prominent local government areas in Kaduna State because of its proximity with the metropolis. It has an area of 4,645 km<sup>2</sup>, with a population of 368,250. The Chikun Local government area consists mainly of the Gbagyi, Hausa and Fulani ethnic groups. Christianity is the major religion aside Islamic and traditional worshippers. Majority of the inhabitants are mostly professional farmers with few civil servants. It is one of the agriculture producing areas in Kaduna State, with some of their agricultural products include yam and other cereal crops like rice, beans, guinea corn, maize, and soya beans. Though, farming is the major occupation in the area, but the people also engage in hunting during the dry season, rearing of livestock such as goats, pigs, chicken and cattle, making of handcraft, and petty trading.

### **Research Design**

This study adopted a survey research design which is found suitable for this study because it is a very valuable tool for assessing opinions and trends. It consists of a predetermined set of structured questionnaires built on 5-point Likert scale to collect information from a representative sample of the population of rural women in Chikun local government area of Kaduna State. The study utilized mainly primary data obtained through the administration of questionnaire, and Focus Group Discussions (FGDs). In order to collect the data, the research adopted a personal on the spot delivery and recovery during the administration of the instrument.



### Model Specification

The model for the study adopted from the work of Habib, Shafiq, Afshan, & Qamar (2019) who found a significant positive relationship between education and women empowerment. Based on the finding, the model is represented thus:

$$RWE = f(EA) \quad (1)$$

Where: RWE is Rural Women Empowerment

EA is Education Acquisition

Whereas:

$$EAB = f(EA, NFE, FE, ICT, BMS) \quad (2)$$

Substituting equation (2) in equation (1) as:

$$RWE = f(EA, NFE, FE, ICT, BMS) \quad (3)$$

Modifying equation (3) in stochastic form as:

$$RWE = \beta_0 + \beta_1 EA + \beta_2 NFE + \beta_3 FE + \beta_4 ICT + \beta_5 BMS + \mu$$

Where:

RWE represent effectiveness of Rural Women Empowerment

Education Acquisitions

NFE represent Non-Formal Education Acquisitions

FE represent Formal Education Acquisitions

ICT represent Information and Communication Technology

Knowledge

BMS represent Basic Business Management Skill

### Population and Sample Size

The population for this study comprised of the total number of women in the rural areas of Chikun local government area, estimated at 184, 839. In order to select respondents for the questionnaire survey, multi-stage sampling procedures were used to select 400 rural women determined with the aid of Taro Yammanne method of finite size sample determination shown thus:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = Desired sample size

N = the finite size of the population

e = Maximum acceptable margin of error as determined by the researcher

$i = A$  theoretical or statistical constant

For this study the population  $N = 184,839$ ,  $e = 5\%$ ,

Therefore, the sample size is:

$$n = 184,839 / 1 + 184,839(0.05)^2$$

$$= 184,839 / 463.098$$

$$= 399.536 \text{ approximately } n = 400$$

Using the above formula, a total of 400 respondents was obtained and administered questionnaire.

### Method of Data Analysis

The data collected was analyzed using descriptive statistics and inferential statistics. The data were analyzed using the descriptive statistics and multiple regression analysis. Thereafter, both quantitative and qualitative data are triangulated for better research results with the help of SPSS version 20 software package.

## DATA ANALYSIS AND RESULTS

Table 1

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.909 <sup>a</sup>	.826	.824	.23409	.148

a. Predictors: (Constant), BMS, NFE, ICT, FE, EA

b. Dependent Variable: RWE

Table 1 shows the model summary. The  $R^2$  of 0.826 calculated points to the fact that about 83 percent changes in the effectiveness of government empowerment programme for rural women in Chikun local government area of Kaduna State can be explained by the repressors. In other word, about 83% increase in the effectiveness of rural women empowerment programme in the study area can be attributed to variation in the educational factor and other explanatory variables while the remaining 17% can be attributed to other factors outside this model.



**Table 2**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.854	.087		9.824	.000`
	EA	-.053	.065	-.065	-.824	.410
	NFE	.141	.034	.230	4.174	.000
	FE	.115	.055	.150	2.068	.039
	ICT	.661	.050	.701	13.152	.000
	BMS	-.087	.045	-.093	-1.946	.052

a. Dependent Variable: RWE

### Objective 1: Effect of Limited or no Education Acquisitions on Rural Women Empowerment

The result shows that limited or lack of education acquisitions has negative effect on rural women empowerment in Chikun local government area of Kaduna State. With a Coefficient of about -0.53, it indicates that one per cent increase in number of beneficiaries with limited or no education acquisitions, will tends to reduce the effectiveness of the government empowerment programme for the rural women in the study area by about 0.053 per cent. However, the effect can be considered statistically insignificant with the t-value at 0.824 and p-value of 0.410. Furthermore, the result reveals that non-formal education has positive impact on rural women empowerment in the study area. With a coefficient of 0.141, it indicates that one per cent increase in acquisition of non-formal education tends to increase the effectiveness of the government empowerment programme for the rural women in the study area by about 0.14 per cent. The impact is statistically significant considering the t-value and p-value at 4.174 and 0.000 respectively. In the same vein, the result indicates that formal education also has a positive impact on government empowerment programme for the rural women in the study area. With a coefficient of 0.115, it implies that one per cent increase in the level of formal education acquisition by the beneficiary will increase the effectiveness of government empowerment programme for the rural women in the study area by as much as 0.12 per cent. With a t-value and p-value of 2.068 and 0.039 respectively, the formal education is considered to be statistically significant in explaining the effectiveness of government empowerment programme for the rural women in the study area.

### **Objective 2: Effect of ICT Education Acquisitions on Rural Women Empowerment**

The result shows that to a large extent information and communication technology knowledge is positively related to rural women empowerment in the study area. With a coefficient of 0.661, a per cent increase in the knowledge of Information and Communication Technology among the beneficiaries tends to increase the effectiveness of the government rural women empowerment in study area as much as 0.66 per cent. Given the t-value and p-value at 13.152 and 0.00 respectively, it can be affirmed that that information and communication technology knowledge has positive and statistically significant effect on the effectiveness of rural women empowerment in the study area.

### **Objective 3: Effect of Basic Business Management Skill Education Acquisitions on Rural Women Empowerment**

The result shows that inadequate or lack of basic business management skills has a negative impact on rural women empowerment in the study area. With a coefficient of -0.087, the result indicates that one percent increase in beneficiaries' lacking in basic business management skills tends to decrease the effectiveness of government rural women empowerment programme in the study area. Given the t-value and p-value of 1.946 and 0.05 respectively, it is an indication that impact of basic business management skill is statistically significant in explaining the effectiveness of government's rural women empowerment programme in the study area.

### **Discussions of Findings**

This study reveals that educational factors have impact on the effectiveness of government's rural women empowerment programme. Educational factors in the context of this study include both formal and informal education acquisition, ICT knowledge and basic business management skills. The results show that both the formal and informal education acquisition has a positive and statistically significant impact on the effectiveness of government's rural women empowerment programme. Education is view as a process which help to discover and develop the potential latent in human nature and coordinate their expression for enrichment and progress of the society, hence education lays a good foundation for further development in the form of empowerment. The effectiveness of government rural empowerment programme tends to be more pronounced among educated



beneficiaries compare to uneducated beneficiaries. The findings agree with the results of Badar et al, and Samarakoon & Parinduri (2015) who observed that education has a positive effect on women empowerment.

The result further reveals that Information and Communication Technology has a positive impact on the effectiveness of government rural women empowerment programme. The knowledge of ICT is fundamental to the success of any business in the present era. The use of computer and internet to develop and promote products, e-payments and other forms of electronic transactions are very essential for business survival in the present era of e-commerce. Hence government rural women empowerment programme can be more effective with the knowledge of Information and Communication technology among the beneficiaries. Furthermore, the study shows that basic business management skill has effect on the effectiveness of government's rural women empowerment programme in the area of study. Inadequate business management skills like lack of proper record keeping knowledge, lack of financial knowledge and knowledge of banking system on the part of the beneficiaries tends to negatively affect the effectiveness of government's rural women empowerment programme. For the programme to be successful in making the women become capable to organize and shape themselves so as to achieve their own self-sufficiency, they must have at least a basic management skill. Hence, any government's rural women empowerment programme will be more effective for beneficiaries with basic business management skill as against those who lack the knowledge.

## CONCLUSION

This study concluded that rural women in Chikum local government area of Kaduna State are heavily burdened by their double roles as paid or unpaid workers, and family care providers. Hence in order to improve the productivity of the rural women, and their ability to manage risk and improve their economic status and well-being, the government launched empowerment programme for the rural women. However, the effectiveness of the rural women empowerment programme is affected by educational factors which include both the formal and informal education, knowledge of ICT and basic business management skill. The finding of the study reveals that educational factors have a positive and significant impact on the effectiveness of government's rural women empowerment programme in the study area.



## RECOMMENDATIONS

Federal and State ministries of education in collaboration with national orientation agency and major media should promote sensitization programmes for women and girl child education especially in the rural areas and most importantly in Northern Nigeria. Such programmes should include town hall meetings with representatives of the parents to educate them on the need for women education for a better society. Government should design and implement overhaul strategy for Nigerian educational system, such that it will ensure radical shift from the current system that promotes graduation with best possible grades to a system that emphasizes the three domains of education (Cognitive, psychomotor and affective) at all levels of education. Local authorities especially in the rural areas should promote establishment of skill acquisition and vocational centres for women in the rural areas, such that it will promote not only skills acquisition but ability to read, write and manage small business enterprises.

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