# AN EVALUATION OF THE IMPACT OF RIVERS STATE COMMUNITY AND WOMEN EMPOWERMENT FOUNDATION PROGRAMMES ON WOMEN WELFARE

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**Abstract**

*This paper examined the role of Rives State Community and Women Empowerment Foundation programmes on the welfare of women. A composed sample of five hundred respondents randomly selected from ten local governments in Rivers State, Nigeria made up the sample while simple descriptive statistics, logit model, and propensity score matching methods were used to achieve the study objectives. The results of the study show that access to women empowerment programme has a positive impact on the per capita expenditure of women. The author recommends that policies should be strengthened to make women empowerment programme a national and sub-national policy in Nigeria. Also, government should strengthen her regulatory framework to ensure full compliance by sub-national governments. Non-state actors should also be encouraged to buy-into this initiative.*

*Keywords: Community empowerment, women empowerment, foundation, women, welfare, Rivers State, Nigeria*

## INTRODUCTION

It is believed that since the mid 1980's, the term empowerment has become popular in the field of development, especially in reference to women (Malhotra. 2002). In the opinion of Narayan, et al. (2005) grass-root programmes and policy debates alike, empowerment has virtually replaced terms such as welfare, upliftment, community, participation and poverty alleviation to describe the goal of development and intervention. According to him, in spite of the prevalence of the term, however, many people are confuse as to what the empowerment of women implied

in social, economic and political terms. How empowerment strategies differ from or relate to such earlier strategies as integrated rural development, women's development, community participation, concretization and awareness building.

The indispensable role of women in the developmental effort of the society calls for their empowerment at all levels. Unfortunately, women are being heavily marginalized, vilified, dominated, discriminated against, exploited and excluded from participating in major public policy formulation and development programmes world over (Ebirim, 2008). A pointer to this effect in Nigeria is the 2006 National Population Census figure which indicates that female constituted 48.7 % of the entire population. Many of them are illiterate, poor, disadvantaged politically, socially and culturally.

The import of this situation is that women in Nigeria are bound to be backward compared to their male counterparts. Perhaps, one way to break these barriers is for the women to be granted access to power over economic, social, psychological and cultural situations to enable them have knowledge to transform the world to their advantage. These empowerment if, if put into profitable use, help in liberating people from the shackle of hunger, poverty and other vices that hinders ones proper existence. In an effort to attain liberation for women-folk Roseline, Arikpo and Justina (2006) advocate empowering women as a way of boosting their capacity to make choices and to transform the choices made into desired actions and outcomes.

The issue of women and empowerment came into forefront during the United Nation decade for women (1976-1985). The observed marginalization and discrimination against women all over the world compelled the United Nation to hold conferences, pronounced declarations and embark on programmes to redress the imbalance. The central theme of all the conferences has been the need to raise the status of women and bring them into the development process (Ike, 2006).

The renewed interest in this regard may have stemmed from the opening occasioned by the triumph of democracy across the globe, with its concomitant elements of participation and representation, as by the purposeful push witnessed in recent time by a cross-section of women, themselves, as by the activities of several civil society groups and Non-Governmental Organizations. The mandate of these groups which essentially revolves around issues that seek to, essentially, redress imbalances and other forms of perceived inequities, made them veritable instruments for the projection and promotion of women issues (Umar and Abdullahi,2012).

Many large-scale programmes are being launched with the explicit objective of "empowering the poor and empowering women." Empowerment is held to be panacea for social ills; high population growth rate, environmental degradation and how status of women among other. Schuler and Adigamar (1992) emphasized that empowerment is manifested as a

redistribution of power. Whether between nation, classes, caste, race, gender or individuals. The goal of women's empowerment are to challenge patriarchal ideology (Male domination and women's subordination), to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality and to enable poor women to gain access to and control of both material and informational resources (Ibraham and Alkire, 2007). In essence, if status and material conditions of women is to change, all the solutions must penetrate just deeply. In a nutshell, women empowerment is based on the premise that it is a necessary condition for women to play effective role in developmental programmes. It is in this regard that Governments in Nigeria, both at the national and sub-national level as well as some non- State actors have initiated some women empowerment programmes aimed at empowering women. One of such initiatives is the Rivers State Community and Women Empowerment Foundation. But how well this programme has achieved the objective of its establishment remains largely unexplored.

**Problem statement**

The importance of a women development and empowerment initiative especially women empowerment programme in enhancing the wellbeing and development of women and by implication a country cannot be overemphasized. Women are very vital in the growth of an economy. It is now accepted that the productivity and competitiveness of all economic sectors and their capacity to innovate in terms of products, services and processes, increasingly depends on comprehensive involvement of both the male and female folks. Although there has been increased access, measurable and discernible impact of women empowerment programme in Nigeria and River State in particular, there has not been any concerted effort at evaluating the impact of Rivers State Community Foundation and Women Empowerment programme on women's welfare. In fact, access to loan, low-cost housing, etc by women, widows who are economically active remained a major issue. This situation remains unabated despite the important role these women play in the economic growth of the country. In order to facilitate the use of this initiative as a vehicle for sustained economic empowerment of women and national development, it is important to evaluate the impact of Rivers State Community Foundation programmes in Rivers State. This is because with the growing use of result-based management by government and donor agencies, determining whether goals have been attained and convincingly linking changes to specific programmes have become increasingly critical. It is equally important to note, however, that it will never be sufficient merely to establish facilities, whether buildings or institutions without ensuring that these facilities are utilized by its users to greatest extent possible (Jorge, 2002). It is therefore imperative that we profile and

analyze the impact of Rivers State Community Foundation programmes on the economic well-being of women in River State.


## LITERATURE REVIEW

### Brief Overview of Rivers State Community Foundation

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

- Establishing and maintaining a sound capital growth fund that would support organizations, individuals and communities engaged in development programmes.

- Mobilizing resources from private and public sources for development purposes.

- Instilling confidence with communities through reviving traditional, indigenous philanthropic practices.

- Supporting a board range of individuals and local organizations engaged in activities of charitable nature or in development programs by providing grants.

- Serving as a catalyst and an agent of change in enhancing sustainable development.


The foundation is managed by an Executive Secretariat and governed by a Board of Trustees composed of ten prestigious citizens of Rivers State. Since its creation in 2009, the RSCF has financed 28 development projects in 28 communities statewide. (www.nigerianbestforum.com/job/rivers-state-community-foundation2011).


### Concept of community development

The first community development foundation was set up in Cleveland in 1914 by Frederick Goff and operates now as the Cleveland Foundation. Others soon followed including the California Community foundation and the Chicago Community Trust. The first Community Foundation in Canada was established in Winnipeg in 1921. Since the 1980s. a number of private foundations in the United State have created initiatives to develop community foundations in various states. One of the earliest such initiative was in Michigan and in Indiana the Lilly Endowment funded a program that has spurred development of community foundation in each of the state's 92 countries. On a smaller scale. The Grand Victoria Foundation supports development of Illinois community foundation and the Kansas Health Foundation operates a similar program in Kansas communities (Artikel 2013).

According to Bernholz and Fulton in Kasper (2005) community Development Foundations (CDFs) are instruments of civil society designed to pool donations into a coordinated investment and grant making facility dedicated primarily to the social improvement

of a given place. They are independent registered philanthropic institutions serving geographically defined territory, typically a city or administrative area. Gast (2006) identified six main characteristics of the CDFs:

1. Act as grant-making foundations – e.g give grants to support development project.
2. Their mission broadly defined (e.g. to improve quality of life in a community)
3. Serve geographically defined communities – a city, state, region, district or province
4. Are supported by a broad range of private as well as public donors and seek philanthropic contributions primarily from inside the community
5. Are governed by multi-sectoral local boards reflecting the community
6. Build capital endowment, which is an important element of sustainability.

He however, noted that it is a combination of all these basic characteristics what makes true Community Development Foundations, although there are many other types of community organizations that have some of these characteristics.

Hammock (1989)  noted that, the funds established at community foundations can be non-endowed or expendable funds (i.e., the corpus of the fund can be spent in its entirety) or they can be endowed, which limit distributions to the interest earned on the assets and/or the amount granted by the foundation as long as the corpus is not spent. Endowments last in perpetuity due to the corpus never being able to be spent.

Community Development Foundation:  Independent registered philanthropic institutions serving geographically defined territory, typically a city or administrative area (country, region and the like). They are instrument of civil society designed to pool donation into a coordinated investment and grant making facility dedicated primarily to the social empowerment of a given place

**Theoretical foundations**

For a well meaningful understanding of this study, it is pertinent to establish a firm theoretical framework.

Consequently, women empowerment and community development foundations in Nigeria can only be well analyzed and appreciated when it is predicated on the rational decision-making theory. This  theory will serve as a guide with which we shall unravel the problems associated with women empowerment in Rivers State.

The rational decision-making theory is also called the rational comprehensive decision-making theory or the rational actor model.  This theory is a public decision making tool, which is used to proffer solutions to societal problems. It also identifies series of alternatives that government, individuals and organizations can take to increase the likelihood that their

decisions will be logical and well founded. According to Okpata (2003:18), "The theory is said to be rational because it seek to lead decision that are based on sensible and logical reasons rather than impulse..." (Ib.d), to Robert (2000:32) the rational decision making theory strives to achieve the best decision that will provide the best and ultimate solutions to a given societal problem. However, the theory seeks to read the best decision so as to attain a given policy objective.

In using the rational decision making theory, organizations, individuals and government should choose policy options which will result in advantage to the society that exceeds costs by the greatest amount.

However, the organization should embark on policies and decision that will ensure that greater benefit and equal empowerment opportunities are given to both men and women without gender discrimination. Both in skills women empowerment in the constitution and in the policy of Nigeria should ensure that the principle of gender equality and women empowerment is observed in Nigeria. Thus, in relation to this study, the rational decision-making theory serves as best theoretical framework in which we shall analyze the topic; impact of Rivers State community foundation and women empowerment on women empowerment in Nigeria and.

Women empowerment and welfare

For time long, women have been treated with a great deal of disdain, particularly in the developing world. The perception of the women as mere sex object or domestic hand is yet to give way to a more progressive viewpoint in most parts of Africa (Moglen. 1983). This situation is true in Nigeria as the issues of man's superiority over women have raised serious concern considering that history is replete with female legends like Queen Amina of Zaria who rule the Zazzan empire founded by her father in the sixtieth century; and the warrior Queen Idia of Benin reputed to be the only woman to have left the army of the ancient Benin Kingdom known to have helped Oba Ewuare reclaim his kingdom after an initial banishment (Sen, 1985).

According to Mason (2005) this misconception in the view of many has been fueled by negative cultural values, male chauvinism, ignorance and religious bigotry. Sadly, this is in contrast with what is obtained in the developed world, where women enjoy some form of privileges, while sharing equal opportunities with the male folks. It is also a shame that despite the rapid influence of modernity, many still fine it impossible to accept change. People continue to hold on to bizarre beliefs, one of which limits a woman to the provision of material childcare.

As part of on-going effort to change this trend, the Junior Achievers of Nigeria (JAN) recently organized a programme known as the Lead Camp for Girls (LCGs) which was sponsored by Lead Bank Plc, aimed at empowering them. JAN stated three year ago and it is part of an international association, which began in 1919. Today it exists in 112 countries

worldwide with chapters established in the African countries. JAN's primary goal is to positively influence the lives of secondary school students before they go on into the university. At such a stage, they are usually impressionable and need to be prepared to work towards achieving success and attaining future leadership; we try to nurture and develop business ideas with young girls in particular being encouraged to start businesses, which they themselves manage. In addition to this, we conduct training camps with the assistance of today's business, leaders as well as private entrepreneurs (Simisola, 2010).

Simisola noted that three experimental approaches to empowering women which have been undertaken in south Asia are:

a. Economic Empowerment Approach
b. Consciousness Raising Approach
c. Integrated Development Approach.

*The Economic Empowerment Approach*

This approach is concern with women's subjection or subordination and lack of economic power. It focuses on improving women's control over  material resources and strengthening women's economic security. Groups are formed using two methods organizing women around saving and credit income generation or skill training activities or by occupation or location. These group may work in a trance of areas, including saving and credit, training and skills, develop of new technologies or marketing as well as provide such auxiliary supports as child care, health services, literacy programmers and legal education and aid.

*The Consciousness Raising Approach*

This approach is concern or asserts that women's empowerment requires awareness of the complex factors causing women subordination. It organizes women into collectives that tackle the source of subordination. Education is central and is defined as a process of learning that leads to a new consciousness, self worth, societal and gender analysis and assess to skill and information. In fact, under this  approach, they groups themselves to determine their priorities, women's knowledge their own bodies and ability to control reproduction are also considered vital. The long-term goal is for the women's group to be independent of the initiating NED. The approach uses no particular services, "entry point" and attempts to be open-ended and non-directive; it gives considerable emphasis to fielding change against who are trained to catalyze women's thinking without determining the direction in which a particular group may go.

*The Integrated Development Approach*

Integrated development approach views women's development as key to the advancement of family and community. It therefore provides a package of interventions to alleviate poverty; meet basic survival need reduce gender discrimination and help women gain self-esteem. This approach proceeds either by forming women's collective that engage in development activities and tackle social problems such as dowry, child marriage and male alcoholism or by employing an "entry" strategy, using a specific activity such as literacy class or health program to mobilize women into groups.

## METHODOLOGY

The study was carried out in Rivers State Nigeria. Multistage random sampling technique was used in selecting respondents. In the first place, from the 23 local governments that make up the state, 10 were randomly selected. These local governments include- Port-Harcourt, Obio-Akpor, Okirika, Opobo/Nkoro, Ahoada West, Ikwere, Ogba/Egbema/Ndoni, Gokana, Abua/Odua, and Etche.The data used for the study were from primary sources. Detailed and structured questionnaire was used to elicit information from respondents. The questionnaire covered all possible responses to the research objectives randomly selected sample of beneficiaries from the selected local government areas formed the sample size (treatment group). Non-beneficiaries in the same locality with the beneficiaries served as the comparison group (counterfactuals). Using the non-beneficiaries as comparison group is appropriate since they reside in the same locality and they have the same socio-economic characteristics with the beneficiaries. This implies that they were similar to the treatment group in all relevant pre-intervention characteristics. Pradham and Rawlings (2002) observes that if the comparison group is similar to the treatment group in all relevant pre-intervention characteristics, a direct post-intervention comparison of the treatment and comparison groups provides an estimate of the impact of the intervention. A total of five hundred respondents (two hundred and fifty beneficiaries and two hundred and fifty non-beneficiaries of microfinance services) constituted the sample size.

## Propensity Score Matching Approach

In this approach, we consider access to empowerment programme as a "treatment" so that we estimate an average treatment effect of access to empowerment programme using propensity score matching approach. Propensity score matching in its simplest form involves predicting the probability of treatment on the basis of observed covariates for both the treatment and the control group samples (Rawlings and Schardy, 2002). The propensity score matching method

summarizes the pre-treatment characteristics of each subject into a single index variable, the propensity score, which is then used to match similar individuals (Esquivel and Huerta-Pineda, 2007). In propensity score matching, one picks an ideal comparison group from a larger survey and then matches the comparison group to the treatment group on the basis of set of observed characteristics on the predicted probability of treatment given observed characteristics ("propensity score") (Ravallion, 2001). The observed characteristics are those used in selecting individuals but not affected by the treatment. Thus in this study, the critical assumption that we are making in using this methodology is that the decision to be treated (to access empowerment programme), although not random, ultimately depends upon observable variables. Rosenbaum and Rubin (1983) show that if one can match on variable x, then one can match on probability of x. Therefore, for estimating the impact of empowerment programme on income/expenditure and other indicators, two groups are identified, those with access to empowerment programme (denoted as Ti =1 for household i and those without (Ti = 0). Those with access to empowerment programme (treated) are matched to those without (control group) on the basis of the propensity score: (probability of accessing empowerment programme (intervention)  given observed characteristics)

$$p(x_i) = prob(T_i = 1 \mid x_i) \ \ (0 < p(x_i) < 1)$$

Where, xi is a vector of pre-intervention control variables. If the Ti's are independent over all i, and the outcomes due to intervention access are independent of access to intervention given xi then outcomes are also independent of access to intervention given p(xi), just as they would be if interventions were  given randomly.

Propensity score matching is a better method of dealing with differences in observables. However, a few tests that have been done suggest that with good data, propensity score matching can greatly reduce the overall bias and outperforms regression-based methods (Ravallion, 2001).

Rosenbaum and Rubin (1983) established the following conditions in order to be able to estimate Average Treatment on the Treated (ATT) effect based on the propensity score:

Condition 1: The Balancing Hypothesis

$$R \perp X \mid p(X)$$

This means that for observations with the same propensity score, the distribution of pre-treatment characteristics must be the same across control and treated groups. That is, conditional on the propensity score, each individual has the same probability of assignment to treatment, as in a randomized experiment.

Condition 2: Unconfoundedness Given the Propensity Score:

$$Y_1, Y_0, \perp R \mid X \Rightarrow Y_1, Y_0, \perp R \mid p(X)$$

If assignment to treatment is unconfounded conditional on the variables pre-treatment, then assignment to treatment is unconfounded given the propensity score.

After computing the propensity score, the ATT effect ($\tau$) is estimated as follows:

$$\tau = E\{Y_{1i} - Y_{0i} \mid D_i = 1\}$$
$$\tau = E\{E\{Y_{1i} - Y_{0i} \mid D_i = 1, p(X)\}\}$$
$$\tau = E\{E\{Y_{1i} \mid D_i = 1, p(X_i)\} - E\{Y_{0i} \mid D_i = 0, p(X_i)\} \mid D_i = 1\}$$

Where: $Y_{1i}$ is the potential outcome if the individual is treated.

$Y_{0i}$ is the potential outcome if the individual is not treated.

Different matching methods are used in calculating the effect since the propensity score is a continuous variable. Some of the methods used include nearest neighbor matching, kernel matching, radius matching, local linear regression matching. The nearest neighbor matching was used in this study. The nearest neighbor consists of matching each treated individual to the nearest untreated individual, that is individuals with closest propensity scores are matched. The major issues in nearest neighbor matching are whether to match with or without replacement and number of nearest neighbors to use. Matching with replacement allows the untreated observation to form the counterfactual for more than one treated observation. Matching without replacement can yield very bad matches if the number of comparison (D=0) observations comparable to the treated observations is small. Matching without replacement keeps variances low at the cost of potential bias while matching with replacement keeps bias low at the cost of larger variance. The other issue regards number of nearest neighbors to use. In single neighbor matching, $w(i, j) \in \{1, 0\}$. In k nearest neighbor matching, $w(i, j) \in \{1/k, 0\}$. In number of nearest neighbor, there is also a tradeoff between bias and variance. Matching one nearest neighbor minimizes bias as all matches are close matches while additional nearest neighbor increases the bias, as marginal observation are necessarily worse matches, but decreases the variance, because more information is being used to construct the counterfactual for each treated person. We employed nearest neighbor matching, matching five neighbors with replacement to estimate the ATT.

The ATT in the nearest neighbor is computed as follows:

$$\tau^{NN,M} = \frac{1}{N^T} \sum_{i \in T} \left[ Y_i^T - \sum_{j \in C(i)} w_{ij} Y_j^C \right]$$

$$= \frac{1}{N^T} \left[ \sum_{i \in T} Y_i^T - \sum_{i \in T} \sum_{j \in C(i)} w_{ij} Y_j^C \right]$$

$$= \frac{1}{N^T} \sum_{i \in T} Y_i^T - \frac{1}{N^T} \sum_{j \in C} w_j Y_j^C$$

Where,

$$w_{ij} = \frac{1}{N_i^C} \; if \; j \in C(i) \; and \; w_{ij} = 0 \; otherwise$$

$$w_i = \sum_i w_{ij} \; and \; C(i) = \min \left\| p_i - p_j \right\| \; for \; the \; nearest \; neighbor \; matching \; method$$

The variables included in the propensity score matching are human capital and household variables. After matching and estimating the ATT, the ATT will then be applied to households that do not benefit from intervention in order to find out the decrease/increase in poverty and other indicators due to intervention; that is, to find out what poverty will be assuming the households that do not benefit from intervention projects are allowed to benefit and receive benefits equal to the ATT. The procedure for propensity score matching is as follows:

❖ Pooling of two groups of individuals, that is the treatment and comparison group of those who accessed empowerment programme and those who do not access empowerment programme. After the pooling, a logit model of empowerment programme receiving and non-empowerment programme receiving as a function of some socio-economic variables will be estimated. The variables to be selected are those that were not affected by receiving empowerment programme. Some of the socio-economic variables included age, household size, location, education level of household head and marital status. The equation is put thus:

$$P_i = \log \frac{P_1}{1 - P_1} = \log O_i = a_i + b_i Age + b_2 Housesize + b_3 edu + b_4 loc + b_5 mar$$

❖ From the logit regression, a predicted value of the probability of empowerment programme access was created. These were the propensity scores. Each individual had a propensity score.

❖ For each empowerment programme receiving household, a non- empowerment programme receiving household that has the closest propensity score, as measured by the absolute difference in scores, referred to as nearest neighbor was obtained. For more precise

estimate, the nearest five neighbors were used. Thus the nearest neighbour matching was used.

❖ The mean values of the outcome indicator (per capita expenditures) for the nearest neighbors were calculated. The difference between the mean and actual value for the empowerment programme receiving households (beneficiaries) is the estimate of the gain due to programme access

❖ The mean of individual gains is calculated to obtain the average overall gain – the average treatment effect on the treated (ATT).

**ANALYSIS AND RESULTS**

**Socioeconomic characteristics of the respondents**

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

Table 1: Socioeconomic Characteristics of Respondents

| Socioeconomic characteristics | Category | Beneficiaries | Non-beneficiaries |
|---|---|---|---|
| Age (years) | < 25 | 2.0 | 4.0 |
| | 25 –30 | 40.0 | 33.0 |
| | 31-40 | 34.0 | 41.0 |
| | > 40 | 24.0 | 22.0 |
| Size | < 5 | 36.7 | 31.7 |
| | 6- 9 | 56.7 | 55.0 |
| | 10 and above | 6.6 | 13.3 |
| Education | No formal | 18.3 | 16.7 |
| | Primary school | 11.7 | 26.6 |
| | WAEC/GCE/SSCE | 45.0 | 43.0 |
| | Higher Degree | 25.0 | 13.7 |
| Occupation | Full time business | 61.0 | 71.0 |
| | Non-full time business | 39.0 | 29.0 |
| Location | Urban/Semi-urban | 69.0 | 54.3 |
| | Rural | 31.0 | 45.7 |

| Marital Status | Married | 63.3 | 70.7 | Table 1... |
| --- | --- | --- | --- | --- |
| | Single | 21.7 | 15.0 | |
| | Consensus | 5.0 | 9.3 | |
| | Widowed | 10.0 | 5.0 | |

Source: Survey data 2014

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

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

**The impact of Rivers State Women Empowerment on the welfare (per capita expenditure of women entrepreneurs in River State Nigeria**

In evaluating the impact of Rivers State Community Foundation and women empowerment programme, propensity score matching technique was used. As earlier indicated in the methodology, the logistic regression was first used to in obtaining the probability scores. Later on the probability scores were matched. For a more precise estimate, the nearest five neighbours of the beneficiaries and non-beneficiaries that had the closest propensity scores were matched. Respondents whose probabilities could not be matched were dropped. The mean value of the per capita expenditures for the nearest five neighbours was calculated. The difference between the mean and actual value for the beneficiaries was obtained as the estimate of the gain due the empowerment programme. The result showing the average overall gain in expenditure per capita due to the empowerment programme (step 5 as described in the propensity score matching procedure) after the nearest neighbor matches of propensity scores obtained after the logit analysis is presented in Table 2.

The result shows that the average treatment effect on the treated (ATT) that is average gain in expenditure per capita by beneficiaries of the empowerment programme, using nearest neighbor matches is N3180.16. This shows that the empowerment programme benefiting households rather gained N3180.16 after matches. The t value (2.45) for test of difference between the expenditure per capita based on the gain between empowerment programme receiving and non-receiving households, as shown in Table 2 was greater than the tabular value of 1.96. This shows that there is a significant difference in impact on per capita expenditure between empowerment programme receiving and non-receiving households. Hence, using propensity score matching, the findings suggest that empowerment programme have significant positive impact on poverty as the gain in expenditure per capita due to empowerment programme access was positive and significant

Table 2: Result of the propensity score matching showing the overall gain (ATT) in expenditure per capita of  microfinance Services  receiving households

| No of treatment | No of controls | ATT | Standard error | t-value |
|---|---|---|---|---|
| 232 | 214 | 3180.16 | 3486.12 | 2.45 |

Source: Calculations from field survey data, 2014

Note: The numbers of treated and controls refer to actual nearest neighbor matches. ATT refers to average treatment effect on the treated using nearest neighbor matches

**Social and economic factors do not significantly affect the access to women empowerment programme by women in Rivers State, Nigeria**

Table 3: Socio-economic Determinants of access to women empowerment programme by women in Rivers State, Nigeria

| Independent Variables | B | Std. Error | t | Sig. |
|---|---|---|---|---|
| Constant | 0.815 | 0.072 | 11.32 | 0.000 |
| Location/residence | 0.132 | 0.005 | 26.4 | 0.000 |
| Marital status | 0.046 | 0.003 | 15.33 | 0.000 |
| Edu. level | 0.280 | 0.023 | 12.17 | 0.000 |
| Age | 0.521 | 0.057 | 9.14 | 0.000 |
| Household size | 0.201 | 0.054 | 3.72 | 0.000 |
| Time of business | -0.130 | 0.012 | -10.83 | 0.000 |

Source: Field survey data, 2014

Table 4: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .783[a] | .647 | .628 | .02401246 |

a. Predictors: (Constant), household size, Respondent's Marital status, Respondent's time of Business, respondent's place of residence, Respondent's highest educational qualification

In order to test this hypothesis, a regression analysis was carried out using the probability of access to women empowerment programme by women as the dependent variable while the socio-economic characteristics of the women were used as the independent variables.

The result in table 3 shows that all the socio-economic variables included in the model significantly affected the access to women empowerment programme by women in Rivers State. The result of the multiple regression shows that the respondents' place of residence/location, education level, age, household size, marital status, all have positive significant impact on access to women empowerment programme by women. On the other hand, the result shows that nature/time of business had negative but significant impact on access to women empowerment programme by women. This result corroborates earlier findings by Ifelunini & Wosowei (2012) who, in addition to location of business, found the same set of

socio-economic characteristics to have positive impact in determining access to microfinance services.

The implication of the present result is that those who were on full time business had lesser opportunity of gaining access to women empowerment programme. The R-squared value of 0.64 (64%) shows that the independent variables included in the model explained 69% of the variations in the dependent variable

## CONCLUSION AND RECOMMENDATIONS

The study of the impact of Rivers State empowerment programme on women welfare as proxied by per capita expenditure in Rivers State, Nigeria is very timely. Given the clamour for gender equity and need for all-inclusive growth and the recent drive by the federal government of Nigeria towards using targeted programmes as vehicles for economic development, women empowerment scheme has become a major plank in government policy for accelerated growth of the economy. The program has dual intent; poverty reduction and economic growth. The findings showed that women empowerment programme can be used as tools for fighting poverty in Nigeria considering the fact that women empowerment programme had positive significant effect on poverty among women in the study area. Policy to promote access to empowerment can be promoted, for example, by making women empowerment programme a policy mandate of national and sub-national governments. This could be done through effective legislation to that effect. Again, government should strengthen her regulatory framework to ensure full compliance by sub-national governments. Non-state actors should also be encouraged to buy-into this initiative. This way, women will contribute meaningfully to the fight against poverty. This is crucial as the country drives towards joining the league of big 20s (becoming one of the 20 biggest economies in the world come the year 2020 -vision 20:2020).

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