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THE ROLE OF DEVELOPMENT EXCHANGE CENTRE MICROCREDIT IN WOMEN EMPOWERMENT AND POVERTY ALLEVIATION IN KADUNA STATE, NIGERIA

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ABSTRACT
The study focused on the role of Development Exchange Centre (DEC) microcredit in women empowerment and poverty alleviation in Kaduna State, Nigeria. Data for the study were collected using a well-structured questionnaire administered to 420 women farmers of beneficiaries and non-beneficiaries in the study area. The result shows the mean farming experience was 22 years for DEC beneficiaries and 19 years for non- beneficiaries while mean farm size for beneficiaries and non- beneficiaries was 2.0 ha. The result of the regression analysis showed that level of education, age and years of involvement in cooperative society were significantly related with level of participation. The mean crops output of DEC beneficiaries (437,807.1kg) was significantly higher than non- beneficiaries (145,571.4kg). The difference in the mean crops output levels was largely attributed to participation in DEC microcredit programme. The calculated Z-test value (14.74) for crops output and income (22.93) was significant at 1%. It was therefore recommended that DEC programme be extended to other farming communities in Kaduna State, so as to accelerate the poverty alleviation among women farmers in the State.

Keywords: DEC microcredit, Empowerment, Kaduna State, poverty alleviation, Women.

INTRODUCTION
Women constitute the majority of the society that is greatly deprived; they experienced adverse situations in term of socio-economic inequality and gender disparity. Women have limited access to economic and income generating assets such as land and funds. Development Exchange Centre (DEC) microcredit was initiated as a veritable tool for women empowerment and poverty alleviation (DEC Women Newsletter, 2014). Credit is the contractual agreement in which a borrower receives something of value now and agrees to repay the lender at some later date. Micro credit is however a programme that extends small loans to the very poor people for self-employment and to generate income for themselves (Ilavbarhe *et al.*, 2015). Micro credit programmes are currently being promoted as key strategy for simultaneously addressing both poverty alleviation and women empowerment. Micro credit is considered from its ability to energize or motivate other factors of production. It can make latent potentials or underused capacities functional and in such situations, credit acts as a catalyst, which activates the engine of growth in agriculture (Olagunju and Babatunde, 2011). Generally, the accessibility of a good financial service is considered as one of the engine of economic development. Agricultural credit enhances productivity and promotes standard of living by breaking the vicious cycle of poverty of the small scale farmers. The crucial role of credit in agricultural production and

development can also be appraised from the perspective of the quantity of problems emanating from the lack of it.

Poverty is a multidimensional phenomenon. A working definition from (Yunus, 2006) the Noble Peace Prize winner in 2006, is 'poverty' is that characteristic of being in a state of joblessness, homelessness, lack of adequate capital, facilities and food to earn a decent living.

Nigeria, being the most populous in Black Africa, has over 50% of its population living below the poverty line. It has been realized that sustainable economic growth cannot be achieved without putting in place a well-focused programme to reduce poverty through empowering people and increasing their access to factors of production especially credit. Women, who account for more than 50% of the Nigerian population, contribute to a large extent to the enforcement and enlargement of entrepreneurship through demonstration of proactive capacities and skills in business operations. The deterioration of the economic situation in the 1980s adversely affected the women's economic condition globally. Hence, it had exposed them to high poverty level, a situation that has resulted in regarding women as the poorest of the poor (Cheston, 2002; and Burkett, 2003). Women especially rural women suffer not only from abject poverty but also socio-economic inequality and gender disparity prevalent in the society (Ahmed *et al.*, 2011). They went further to posit that women suffer from lack of access to fund, lack of technology based knowledge, market knowledge and lack of support from family members. They have been recognized as the most neglected and marginalized sector as long as access to credit is concerned due to their inability to provide collateral security and other conditions required by financial institutions. This is a typical case of gender inequality, which can hinder economic growth (World Bank, 2001).Their lack of empowerment limits their choices in almost everything and makes them vulnerable to poverty. Poverty alleviation has become synonymous with sustainable income and human development in recent years (Salmen, 1992).This is more pertinent to Sub-Saharan Africa, where an average of 45 to 50% of the people live below the poverty line, a much higher proportion than in any other region of the World except South Asia (World Bank, 1996).

Development Exchange Centre (DEC) is one of the Non-Governmental Organizations (NGOs) that was established with the aims of providing social and micro financial services to empower poor women and vulnerable communities to improve their living conditions (DEC Women Newsletter, 2014). DEC Micro-credit programme has provided microcredit services to women in Kaduna State to engage in income-generating activities, such capital which is not easily accessible in the formal banking sector due to the inability of these poor women to provide collateral. The common ventures in which the women invest their loans include crop production, livestock rearing/fattening, grain and petty trading (DEC Newsletter, 2014).

Adepoju (1994) asserted that a typical African woman is probably the most under privilege with limited access to resources. Although the Nigerian constitution guarantees equal opportunity to both men and women, women still face limited access to resources and are locked into relatively low productive work (World Bank, 2002). Yet in Nigeria, women plays a dominant role in agricultural production as confirmed by Food and Agriculture Organization [FAO] (1999), contributing about 60% to 80% of its labour force. Furthermore, the poverty profile of the Nigerian woman has continued to degenerate and the number of people living below the poverty line has continued to increase (World Bank, 2003; and 2009). This raises such questions as: do women have access to DEC microcredit? Was there any change in their income and crop output? It is against this backdrop that this study was designed to determine the role of DEC microcredit in women empowerment and poverty alleviation. Several empirical studies have been conducted to ascertain the impact of microcredit on poverty alleviation which

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found that microcredit positively impacted poverty (Akinlo and Oni, 2012; and Oluyole, 2012), they did not focus their study on the role of Development Exchange Centre Microcredit in empowering women and poverty alleviation in Kaduna State.

The main objective of the study was to determine the role of DEC microcredit in women empowerment and poverty alleviation in Kaduna State. The specific objectives were to: describe the socio economic characteristics of DEC women participants and non- participants; determine the factors influencing women's participation in DEC microcredit; and determine the effects of DEC microcredit on income and crop output of women farmers.

MATERIALS AND METHODS

The Study Area

The study was conducted in Kaduna State which is located in the North-Western part of Nigeria and lies between Latitudes 9º and 12ºN and Longitudes 6º - 9º East. It has an estimated total population of 6,066,562 (NPC, 2006) out of an estimated female population is 2,954, 534 (48.7%) out (National Commission for Mass Literacy, Adult and Non-Formal Education, 2008) and by 2017 Kaduna State has projected population of 8,578,657 at 3.2% growth rate per annum while female projected population of 4,177,947 at 3.2% growth rate per annum. The State area of land is about 45,786 $km^{2,}$ Federal Office of Statistics [FOS] (FOS, 2006).

Sampling Techniques

A multi-stage sampling procedure was used to select 420 women farmers (210 respondents from programme participants and 210 none-participants).

Method of Data Collection

The study was conducted in three (3) LGAs (Sabon-Gari, Kaduna-South and Jema'a) of Kaduna State. Primary data were collected through the use of structured questionnaires and interview schedule with the help of trained enumerators.

Analytical Techniques

Data collected were subjected to both descriptive and inferential statistics. Descriptive statistics (frequencies and percentages) and inferential statistics (regression and Z-test) to achieve the objectives. The semi log regression equation is specified as:

$Y = \beta o + \beta 1 \log X1 + \beta 2 \log X2 + \beta 3 \log X3 + \beta 4 \log X4 + + \ldots + \beta 11 \log X11 + U \quad \ldots (1)$

where;

Y= Participation of women farmers in DEC microcredit programmes, measured by the number of services involved in.

X_1 = Age (years)
X_2 = Household size (number)
X_3 = Farm size (hectare)
X_4 = Farming experience (years)
X_5 = Distance to market (km)
X_6 = Remittance (dummy: Yes = 1; No. = 0).
X_7 = Years of membership in cooperative societies (years)
X_8 = Education (Years of formal schooling)
X_9 = Extension contact (number of contact)
X_{10} = Access to DEC micro credit (Naira)
X_{11} = Training (no.)
X_{12} = Labour input (man days)
X_{13} = Household expenditure (Naira)

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U= Error term.
The formula for calculating Z- test is as indicated as:

$$Z = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}} \quad \ldots (2)$$

where;
Z = the Z statistic calculated value
$\bar{X}_1$ = Mean income and output of the beneficiaries,
$\bar{X}_2$ = Mean income and output of the non- beneficiaries;
S_1^2 = standard deviation of beneficiaries;
S_2^2 = standard deviation of non- beneficiaries
n_1 = sample size of beneficiaries;
n_2 = sample size of Non- beneficiaries.

RESULTS AND DISCUSSION

Socio-economic Characteristics of the Respondents

Table 1 shows that majority (45%) of respondents were between the age of 31 to 40 years for beneficiaries and about 50.4% for non-beneficiaries. Mean age of beneficiaries was 37 years while non-beneficiaries were 38 years. About 72% and 69% of beneficiaries and non-beneficiaries respectively, had one form of education or another. 60% of beneficiaries and 47 % non- beneficiaries had a mean of 6 persons per household. 71% of beneficiaries and 62 % non- beneficiaries cultivated land areas of between 2 to 4 hectares while approximately 22% of non- beneficiaries cultivated less than 2 hectares. The mean farm size for beneficiaries and non-beneficiaries was 2 hectares. Majority of the beneficiaries (52%) and only 47% of non-beneficiaries had farming experience of between 11 to 20 years. About 47% of beneficiaries and 53% of non-beneficiaries belong to women group association and cooperative society. Majority 73% and 82% of programme beneficiaries and non- beneficiaries had monthly contact with extension workers during the 2015 cropping season in the study area. The result in Table 1 shows that, 71% of programme beneficiaries received between ₦40,001 – ₦50.00 with a mean amount of ₦45,580.95. About 96 % of the beneficiaries and 89% of non- beneficiaries had attended training at least one or four times during cropping season in the study area. Enete and Taofeeq (2019) conducted a study on the determinant of women's contribution to farming decisions in cocoa based agroforestry households of Ekiti State, Nigeria. In their findings, majority (about 60%) of the women fell within the 21-50 years age bracket, while about 40% of them were above 50 years of age. In general, therefore, the women were within the economically active age. About 63% of them had formal education. However, the majority of this 63% (44%) only attended primary school. This implies that the majority of them only attempted to finish a primary school education or other equivalent.

Further to the results of Table 1, Fabiyi *et al.* (2007) made similar observations in Gombe State where 78% of the respondents had above 21 years of farming experience. The finding shows that the majority of the women had a high number of years of farming experience.

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Table 1: Socio-economic Characteristics of the Respondents

Variables	Beneficiaries	Mean	Non-beneficiaries	Mean
Age (years)				
20-30	39(18.7)	37	45(21.4)	38
31-40	94(44.9)		106(50.4)	
>50	77(36.7)		5928.3)	
Education level (years)				
Primary education	51(24.3)		32(15.2)	
Secondary educ.	92(43.8)		100(47.2)	
Tertiary education	08(3.8)		13(6.2)	
Koranic education	59(28.0)		65(30.9)	
Household size (no.)				
1-3	62(29.5)	6	99(47.1)	6
4-6	126(60.0)		99(47.1)	
>7	22(10.4)		12(5.7)	
Farm size(ha)				
< 2	25(11.9)	2.0	46(21.9)	2.0
2.0- 4.0	149(70.9)		130(61.9)	
>4	36(17.2)		34(19)	
Farming Experience (years)				
1-10	09(4.3)	22	13(6.2)	19
11-20	109(51.9)		140(66.7)	
21-30	79(37.6)		52(24.8)	
>40	13(6.2)		5(2.4)	
Membership Association				
Women group	100(47.6)		55(26.2)	
Youth group only	06(2.9)		13(6.2)	
Mixed group	38(18.1)		31(14.8)	
Cooperative society	66(31.4)		111(52.9)	
Extension Visits (no.)				
None	2(1.0)		12(5.7)	
Weekly	45(21.4)		22(10.5)	
Monthly	153(72.9)		173(82.4)	
Annually	10(4.8)		3(1.4)	
Credit Received (₦)				
20,001-40,000	53(25.2)	₦45,580.95		
40,001-50,000	150(71.4)			
>50,000	7(3.4)			
Training (No.)				
1-4	201(95.71)		186(88.6)	
5 above	09(4.29)		24(11.4)	

Figures in parentheses are percentages
Source: Field Survey, 2015

Factors Influencing Women Farmers' Participation in DEC Microcredit Programme

The regression analysis of the data indicated in Table 2 shows that age, education and years of involvement in cooperative society were positive and significantly related to the level of participation of women farmers in DEC microcredit programme at 1% level of significance. This implies age and level of education were significantly related to participation in DEC microcredit programme. Adult women farmers would tend to stick to farming and income

generating activities, reflecting their age and would work hard toward improving their agricultural production and income generating activities (petty trading). Any new development programme that would bring this improvement, the farmers would like to be associated with it and would have greater desired to participate in it. Several authors have observed a positive relationship between age and participation in an agricultural project (Nnadi and Akwiwu, 2008; Farid *et al.*, 2009; and Nxumalo and Oladele, 2013).

Nxumalo and Oladele (2013) observed that as a woman's age increases, she becomes physically weak and therefore her ability to participate in an agricultural project diminishes. Oladejo *et al.* (2011) did not however observe any significant relationship between age and participation in agricultural projects.

With regards to education level, the coefficient (1.60066) was positive and significantly related to participating in DEC programme. An increase in educational level of the women farmers, the higher the chances of participation in DEC microcredit programme. This study re-affirms the position of many other studies, including that of Ogunbameru *et al.* (2006) who identified age and educational level as factors influencing women participation in urban agriculture. Nnadi and Akwiwu (2008) stated that educated farmers are more likely to participate in agricultural projects in order to put into practice the knowledge they may have acquired in school. Farid *et al.* (2009) however observed a negative relationship between education and women's participation in agricultural activities. Oladejo *et al.* (2011) and Nxumalo and Oladele (2013) did not observe any significant relationship between education and the decision to participate in an agricultural project

The household size variable had a positive coefficient, suggesting that, and large household size influencing participation in DEC microcredit programme than small sized household. Household with larger size had an advantage on farm labour compared to small household. Nxumalo and Oladele (2013) did not find any significant relationship between household size and farmer's participation in an agricultural project. Whereas Nnadi and Akwiwu (2008) and Farid *et al.* (2009) both found a positive relationship between household size and women's participation in agricultural activities, Oladejo *et al.* (2011) rather reported a negative relationship.

The coefficient of farm size was significant at 1% level of probability. This revealed that there is positive relationship between farm size and farmers decision to participate in DEC microcredit. Farm size is a vital resource factors for agricultural production, hence women farmers who decide to cultivate an additional hectare of land are usually moving away from subsistence production and are therefore more likely to participate in DEC microcredit in order to have access to credit to improve their agricultural production. Farid *et al.* (2009) reported a negative relationship between land holdings and women's participation in agricultural activities. Nxumalo and Oladele (2013) did not however find any significant relationship between farm size and participation in an agricultural project.

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Table 2: Factors that determines of Women farmers' Participation in DEC Microcredit Programme

Variables	Coefficients	Standard error	Z - value
Constant	0.00508	0.0052	-5.120
Age (X_1)	0.13016	0.0318	4.08***
Educational level (X_2)	1.60066	0.1859	4.050***
Household Size (X_3)	1.22394	0.0996	2.480**
Credit(X_4)	1.00011	0.0000	6.810***
Occupation (X_5)	0.84745	0.0488	-2.870***
Farm Experience (X_6)	1.05900	0.0349	1.740*
Farm size (X_7)	1.18109	0.1091	1.800*
Years of Cooperative (X_8)	1.08820	0.1481	0.850**
Household Expenditure (X_9)	1.00000	0.0000	0.300
Remittance (X_{10})	1.10172	0.0281	03.62***
Markets (X_{11})	1.08345	0.1431	0.610
Extension (X_{12})	0.67324	0.1147	-2.320**
No. of training (X_{13})	1.07665	0.1503	0.530
R^2 0.653			
Adjusted R^2 0.566			
F – ratio 13.57			

Source: Field Survey, 2015

Farming experience variable had a positive coefficient, indicating that the more the experience of women farmers' increases, the more likely to participates in DEC microcredit programme. Most experience women farmers tend to invest their resources and incomes into various ventures suggesting women's farming experience influence participation in DEC microcredit programme. This result was in contrast with Tologbonse *et al.* (2013) who assert that, most experienced women farmers tend to invest their resources into other ventures instead of increasing their level of participation in WIA programmes. Occupation coefficient was positive and statistically significant at 1% level of probability. The coefficient was found to be positively related to participation in DEC. This finding implied that, an increase in a unit occupation, may possibly increases participates in DEC microcredit programme. As indicated in Table 3, the coefficient of extension contact, credit, years of cooperative membership and money remittance were significant and positive. Oladejo *et al.* (2011) did not find any significant relationship between access to credit and participation in an agricultural project Extension contact was significant at 5% level, an increase in extension contact by women farmers may lead to increases participation in DEC microcredit. Ogunbameru *et al.* (2006) identified extension contact, access to market, level of education, access to credit, access to land and taking part in decision making as the factors affecting women participation in urban agriculture. The coefficient (1.00011) credit was found to be positively and significantly related to participation, implying that as access to credit increases, so is the probability of participation in DEC microcredit programme. According to Adang *et al.* (2013) reported that women farmers who were members of development groups had better access to credit. Years of cooperative membership had a positive coefficient. A year increase in cooperative society the more possibilities of participating in DEC microcredit programme. Cooperative membership enhances access to information on access to credit and improved technologies such seed, chemical and fertilizers (Odoemenem, 2010). Money remittance involves payments and transfer of funds to individuals within and outside of their locality. This variable was found to

be positive and significant at 1% level of probability. It means a units increased in money remittance will result to a unit increased in participation of DEC microcredit programme.

The coefficients of annual household expenditure, access to farm inputs, access to market and training were however not significant. The implication is that they do not influence women participation in DEC microcredit programme.

Effects of DEC Microcredit Programme on Crops Output and Income

The results in Table 3 shows, the calculated Z-statistic was 14.7; and at 0.01 level of significant, the critical table value of Z was ±1.96. Since the calculated Z-value (14.7) is greater than the Z-critical or Z- tabulated value, it implied that there was significant difference in the mean crops output level of beneficiaries and non-beneficiaries. Also the estimated mean crops output of beneficiaries was much higher than that of non-beneficiaries, (437,807.1 kg) as against (145,571.43kg), as indicated in Table 3. Hence DEC beneficiaries declared a higher level of output from their crops output than non- beneficiaries. Hence, the impressive difference in the farmers mean crops output levels were largely attributable to farmers' access to DEC programme. The calculated Z-statistic value for income was 24.19 but at 0.01 level of significance, the critical or table value of Z is ±1.96. Since the calculated Z-value (24.19) was greater than Z-tabulated, it implied that there is significant difference in the mean income of beneficiaries and non-beneficiaries. Also, the estimated mean income of beneficiaries (₦701,379.70) was discovered to be much higher than the estimated mean income of non-beneficiaries (₦224,131.02). Hence, the DEC beneficiaries had higher mean income from their agricultural production than non- beneficiaries. Therefore, the findings confirmed that the impressive difference (₦477,248.68) in the mean income of beneficiaries from non-beneficiaries might largely be attributable to their access to DEC programmes.

Table 3: Effects of DEC Microcredit Programme on Crop output and Income

Variable	**Beneficiaries**	**Non- Beneficiaries**
Sample size	210	210
Output(t/ha)		
Mean of crops output	437807.1	145571.4286
Standard error of crops output	18960.71	5773.787
Z-calculated	14.7	
Z-critical	1.96	
Income (₦)		
Mean of farm income(₦)	701,379.69	224,131.02
Standard error of farm income	17295.14	7773.23
Z-calculated	24.19	
Z-critical	1.96	

Source: Field Survey, 2015

CONCLUSION AND RECOMMENDATIONS

Based on the empirical evidence emanating from both descriptive and inferential statistics employed in the analysis of the role of DEC microcredit in women empowerment and poverty alleviation, it has been observed that, loan provided to women are of short duration with repayment period of less than one year. Majority of the women relied on DEC microcredit and were able to obtain ₦45,000.00 and above which they are required to repay between 6 to 12 months. DEC microcredit is a tool that could be used to improve on the income and crop

outputs of women and thus empowers them for a better living. It is therefore recommended that DEC programme be extended to other farming communities in Kaduna State, so as to accelerate the poverty alleviation among women farmers in the State.

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