FEMOLAT GRAPHICS
08035839783

INTERNATIONAL JOURNAL OF FAMILY AND CONSUMER SCIENCES VOLUME 6, 2017

FACSSON

INTERNATIONAL JOURNAL OF FAMILY AND CONSUMER SCIENCES

ISSN 2315 - 9367

OFFICIAL PUBLICATION OF FAMILY AND CONSUMER SCIENCES SOCIETY OF NIGERIA

VOLUME 6, 2017

FACSSON

INTERNATIONAL JOURNAL OF FAMILY AND CONSUMER SCIENCES

ISSN 2315 - 9367

OFFICIAL PUBLICATION OF FAMILY AND CONSUMER SCIENCES SOCIETY OF NIGERIA

VOLUME 6, 2017

TABLE OF CONTENTS

MANUSCRIPT GUIDE FOR AUTHORS

ABOUT THE JOURNAL

The International Journal of Family and Consumer Sciences (IJFACS) aims to publish high quality research on all aspects of Consumer Sciences/Home Economics and related fields. As an international academic journal, provides a global and multidisciplinary forum to understand consumers from psychology, sociology, anthropology, marketing and consumption economics perspectives. All submissions will go through a strict double-blind peer-reviewed procedure based on strong theoretical conceptualization and rigours research methods. Short research notes and commentary, with innovative approach and insightful ideas are also welcome.

COPYRIGHT

Submission of a manuscript to this journal represents a certification on the part of the author(s) that it is an original work, has not been published elsewhere and should not be under consideration for any other publication at the same time. For ease of dissemination and to ensure proper policing of use, all accepted manuscripts and contributions become the legal copyright of the publisher unless otherwise agreed.

REVIEWING PROCESS

Upon submission, the editor will review each manuscript and if it is judged suitable for publication in IJFACS, it is then sent to two referees for double blind peer review. Based on the reviewers' recommendations, the editor then decides whether the manuscript should be accepted as is, revised or rejected.

MANUSCRIPT REQUIREMENTS

As a guide, articles should be between 3,000 and 6,000 words in length. It must be DOUBLESPACED using 12-point Times New Roman font. A title of not more than fifteen words should be provided. Page one should show full name of all authors, affiliation, e-mail address and full contact details. Authors should not be identified anywhere else in the article. Page two should contain the article title, abstract and the contents. Authors must provide up to five keywords which encapsulate the principal topics of the article.

Headings must be short, clearly defined and not numbered. The use of Footnotes within the text is discouraged. Figures should be of clear quality, black and white and numbered consecutively with Arabic numerals. *Tables* must be numbered consecutively with roman numerals and a brief title and positioned within the text..

References to other publications must be in APA style and authors must carefully check for completeness, accuracy and consistency. All author names and initials and full journal title must be included. You should cite publications in the text: (e.g., Jibowo 2000) using the first named author's name. At the end of the article a reference list in alphabetical order should be supplied.

For books: surname, initials, (year), *title of book* in italics, place of publication, publisher e.g. Jibowo A.A. (2000) *Essentials of Rural Sociology*, Abeokuta, Gbemi Sodipo Press Ltd.

For Journals: Organista, K. C. (2009). New practice model for Latinos in need of social work services. *Social Work*, 54, 297-305.

For book chapters: Hartley, J. T., Harker J. O., & Walsh, D. A. (1980). Contemporary issues and new directions in adult development of learning and memory. In L. W. Poon (Ed.), *Aging in the 1980s:* Psychological issues (pp. 239-252). Washington, DC: American Psychological Association.

For electronic sources: if available online the full URL should be supplied at the end of the reference: e.g. Williams, J. (2008). The victims of crime. *Sociology Review,* 17(4), 30-32. Retrieved from http://www.philipallan.co.uk/sociologyreview/index.htm

SUBMISSIONS

Send your paper as MS Word Attachment to The Editor at facssonjournal@yahoo.co.uk. On submission, author(s) is required to pay ₦3, 000 ($20 US) vetting fee. Submissions will be acknowledged via email within two weeks.

EDITORIAL BOARD

Dr. K. O. Soyebo (Editor in –Chief)
Dept. of Family, Nutrition and Consumer Sciences,
Obafemi Awolowo University, Ile – Ife. Nigeria.

Prof. (Mrs.) G. E. Ogbimi,
Dept. of Family, Nutrition and Consumer Sciences,
Obafemi Awolowo University, Ile – Ife. Nigeria.

Prof. A. J. Farinde,
Dept. of Agricultural Extension and Rural Development,
Obafemi Awolowo University, Ile – Ife. Nigeria.

Dr. D. Oladeji,
Dept. of Family, Nutrition and Consumer Sciences,
Obafemi Awolowo University, Ile – Ife. Nigeria.

Dr. (Mrs.) Imaobong D. Akpan
Department of Human Ecology, Nutrition & Dietetics, Faculty of Agriculture,
University of Uyo, Akwa Ibom State, Nigeria

Prof. (Mrs.) Kembe, E. M.
Dept of Home Science and Management,
University of Agriculture,
Makurdi, Benue State, Nigeria

Dr. (Mrs.) M. F. Olumakaiye
Dept. of Family, Nutrition and Consumer Sciences,
Obafemi Awolowo University, Ile – Ife. Nigeria.

Prof. D. O. Torimiro
Dept. of Agricultural Extension and Rural Development,
Obafemi Awolowo University, Ile – Ife. Nigeria.

Dr. (Mrs.) B. O. Ogunba,
Dept. of Family, Nutrition and Consumer Sciences,
Obafemi Awolowo University, Ile – Ife. Nigeria.

Dr. (Mrs.) K. O. Bakare
Dept. of Family, Nutrition and Consumer Sciences,
Obafemi Awolowo University, Ile – Ife. Nigeria.

INFLUENCE OF SOCIAL NETWORK USAGE ON FAMILY ACTIVITIES OF YOUTHS IN IGNATIUS AJURU UNIVERSITY OF EDUCATION, RIVERS STATE, NIGERIA

***Orisa, C. A. and **Usoroh, C. I.**
*Department of Catering and Hospitality, Workmanship and Technical Training Centre Bori, Rivers State.

**Department of Vocational Education
University of Uyo, Uyo.
comfortusoroh@yahoo.com

ABSTRACT
The study examined the relationship between Social Network and Family Activities of Youths in Ignaitius Ajuru University of Education, Rivers State, Nigeria. Five objectives and five research questions guided the study. A survey research design was adopted for the study. The study population comprised of 3,850 youths aged between 16 and 30 years selected from four faculties in the Institution. Multi-stage and stratified proportionate sampling techniques were used to draw a sample size of 300 respondents for the study. The instrument used for data collection was a structured questionnaire tagged Influence of Social Network Usage and Family Activities of Youths Questionnaire (ISNUFAYQ). The instrument was validated by three experts with a reliability coefficient of 0.66. Data obtained were analysed using descriptive statistics (frequency, percentage) and findings were presented on charts. Findings revealed among others that 89.1% of youths had internet access on their mobile phones; 98.7% visit Facebook, 94.3% use Whatsapp and 81.1% access Youtube. The result also revealed that 73.2% of the respondents indicated that they visit social network sites always; 96.1% visit these sites to stay in touch and communicate with friends; 70.1% of respondent revealed that communication with their family members were affected by their engagement of these sites amongst others. Based on the findings, it was recommended that access to internet by youths should be monitored, checked and controlled.

Key words: Youths, social network sites, usage, effects, activities

INTRODUCTION

Communication is the process of effectively transmitting information from one person to another with understanding using verbal, aural, non-verbal, written and visual skills. They involve the way an individual gives, receives and conveys information, ideas and opinions with others (Brownell, 2009; Antos, 2011). Communication comes in many forms: verbal (sound, language, and tone of voice) aural (listening and hearing), written (journals, E-mails, blogs, and text messages), non-verbal (facial expression, body language, and posture), visual (signs, symbols, and pictures). Manago, Graham, Greenfield and Salimkhan, (2008); Martin and Dowson, (2009) opine that present day communication has broadened from being inter-personal to group, organizational and mass communication enhanced by the advent of Information and Communication Technology (ICT). Group communication enhanced by the use of ICT is termed Social Networking (Dakhil, 2009).

Social Network is defined as websites and applications that enable users to communicate, create and share contents or to participate in social networking (Sheldon, 2008; June, 2011 and Livingstone, 2008). Online social networking presents many opportunities to young people by making it easier to among other things publish creative works to local and global audiences; stay in touch and communicate with peers; find and interact with people with shared interests; organise and co-ordinate political engagements and action; participate in virtual volunteering; and to engage in self-

expression (Nah and Nicole, 2009).These SNS include Facebook, Flirche, Whatsapp, 2go and Myspace and others. The proliferation of SNS and their pervasion in everyday practices is affecting how western societies manage their social networks (Adil, 2016; Adams, 2016). To a significant extent, SNS has shifted social networking to the Internet (Allen, Evans, Hare, Mikami, and Szwedo, 2010, Anderson-Butcher, Ball, Brzozowski, Lasseigne, Lehnert, and McCormick, 2010; DeGroot, Ledbetter, Mao, Mazer, Meyer, and Swafford, 2011; Greenfield and Subrahmanyam, 2008; Kramer and Winter, 2008; Regan and Steeves, 2010; Sheldon, 2008). In less than five years, these sites have grown from a niche online activity into a phenomenon through which tens of millions of internet users are connected, both in their leisure time, and at work.

Youths engage in various forms of social media as a routine activity which research has shown to be beneficial by enhancing communication, social connection, and even technical skills (Ito, Horst, Bittani, 2008; DeGroot, et al. 2011; Hinduja and Patchin, 2007). During the last 5 years, the number of youths using such sites has increased dramatically. According to a recent poll, 22% of youths log on to favourite social media site more than 10 times a day, and 53% log on to a social media site more than once a day (Sense, 2009; Hinduja and Patchin, 2007; Anderson-Butcher, et al. 2010; Martin and Dowson, 2009). Seventy-five percent of youths now own cell phones, and 65% use them for social media, 54% use them for texting, and 24% use them for instant messaging (Lenhart, 2009). Thus, a large part of this generation's social and emotional development is occurring while on the Internet and on cell phones. Because of their limited capacity for self-regulation and susceptibility to peer pressure, youths are at some risk as they navigate and experiment with social media. The ability to interact with others is the unique feature of social media which provides powerful new ways for youths to create and navigate their social environments. However, when family members use these sites without caution and effective policies for monitoring and control, these sites may pose a serious risk to the family stability, in addition to the many social problems that may arise, especially between spouses or between children and parents, which may reflect negative disintegration of the family (Khouli, 2013; Lenhart, 2009; Patchin and Hinduja, 2006). Other problems that merit awareness include Internet addiction and concurrent sleep deprivation which affects the output of youths in the family (Christakis and Moreno, 2009).

Evidence of literature shows increase of high participation of youths in social network sites. In view of the above, the study sought to investigate the effects of their participation in family activities with a view to Promoting responsible living amongst individuals and family.

Objectives of the study: The main objective of the study was to examine social network sites usage among youths in Ignaitius Ajuru University of Education, Rivers State and its effects on family activities. Specifically, the study:

i) identified access to internet on mobile phone by respondents in the study area;
ii) identified social network site visited by the respondents in the study area;
iii) examined the frequency of usage of social network sites respondents in the study area;
iv) examined the activities of students in social networking sites in the study area;
v) determined the effects of social networking on family activities.

Research questions: The study sought to provide answers to the following research questions:

1) How many of the respondents have access to internet on mobile phones in the study area?
2) Which social network sites do students in the study area visit?
3) How frequently do they visit these Social Network sites?
4) What activities do they do in these social network sites?
5) What are the effects of social networking by students on family activities?

METHODOLOGY

Research design: The research design adopted for the study was the ex-post facto research design. Ex-post facto is a systematic empirical research which does not allow the researcher to have direct control over the independent variables of the study (Simon and Goes, 2013). Ex-post facto research is ideal for conducting social research when it is not possible or acceptable to manipulate the characteristics of human participants. The usage of social network sites by youths was studied as it is and used. The researchers did not in any way influence the study.

Area of the study: The study was conducted in Ignatius Ajuru University of Education Rumuolumeni, Port Harcourt, Rivers State. The institution was formerly known as Rivers State College of Education affiliated to the University of Ibadan. The institution was given the status of a University in 2009 (University handbook, 2009). Ignatius Ajuru University of Education was established by the University of Education Law No. 8 of 2009 of the Rivers State Government passed by the Rivers State House of Assembly on 15 October 2009. Ignatius Ajuru University of Education is a Nigerian University based in Rumuolumeni Port Harcourt, Rivers State with Six (6) faculties and 30 departments dispersed in three different campuses all in Rivers State. The total number of students in 2014/2015 session is 5,287 comprising of 3,404 females and 1,883 males.

Population for the study:
The population for the study comprised of 3,850 students aged between 16 and 30 years; undergraduate; male and female in four of the six faculties in the institution.

Sample size and sampling technique:
The sample for the study was made up of 300 respondents. Multi-stage sampling and Stratified proportionate sampling techniques were used to select samples for the study. Stage one involved the selection of four out of the six faculties; stage two involved selection of 75 respondents from each of the four faculties; stage three involved administering the instruments to the 75 respondents in each of the four faculties and stage four involved retrieval of the questionnaire from the respondents in the study area as studies have shown that in order to efficiently collect data from geographically dispread population, multistage sample designs can be employed because it has complex sample selection methods. (Groves, et al., 2009).

Instrument for data collection:
The instrument used for the study was a structured questionnaire developed by the researchers. The questionnaire titled Influence of Social Network Usage and Family Activities of Youths Questionnaire (ISNUFAYQ) comprised of three sections A to C and 11 items. Section A had three questions which sought information on the demographic characteristic of the respondents; Section B had 5 questions geared towards eliciting information on the use of social network site by youths; Section C had 3 questions on the activities of youth on social network sites and its effect on family activities. The instrument was subjected to face validation by three experts: two lecturers from the Departments of Human Ecology, Nutrition and Dietetics and a Statistician all in University of Uyo. Croabach Alpha statistical analysis was used to determine the reliability of the instrument. The reliability coefficient of 0.66 was high enough and thus the instrument was deemed appropriate to be used for the study.

Method of data collection and analysis
Four research assistants were used to distribute the questionnaire to the respondents in their faculties. The questionnaires were filled and collected immediately for analysis. Sorting and coding was done on the collected instrument and a retrieval rate of 93.3% was achieved. Data obtained was analysed using descriptive statistics: frequency and percentages and results are presented on charts.

RESULTS

The results of the study are presented based on the research questions.

Percentage analysis of respondents with access to internet on mobile phones in the study area

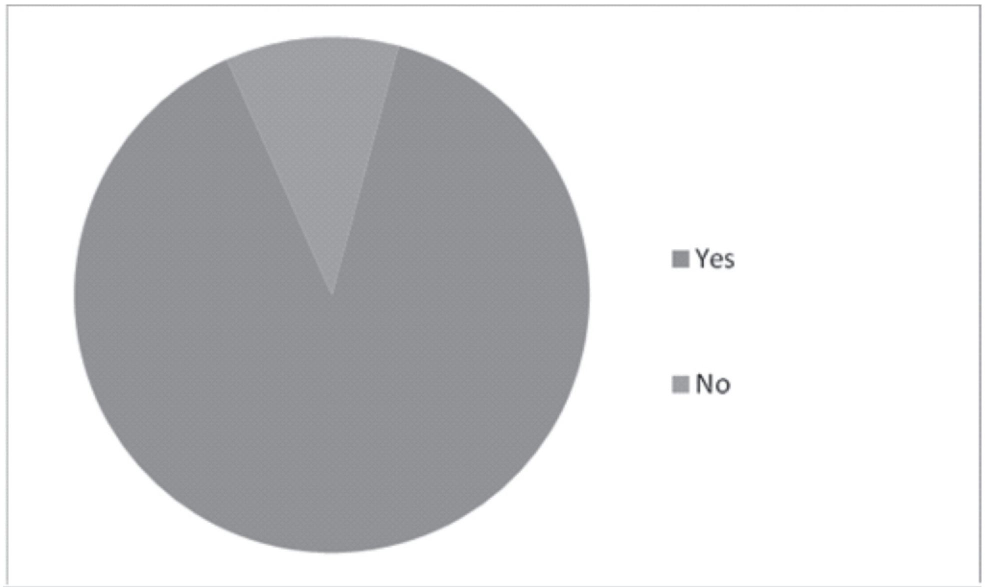


Fig I: Internet access on mobile phones

The pie chart shows the distribution of the respondents who have internet access on their mobile phones, 89.1% of the respondents have internet access on their mobile phones while 10.1% do not. This indicates a high percentage of youths with internet access and subsequent social network participation.

Social network sites patronised by youths

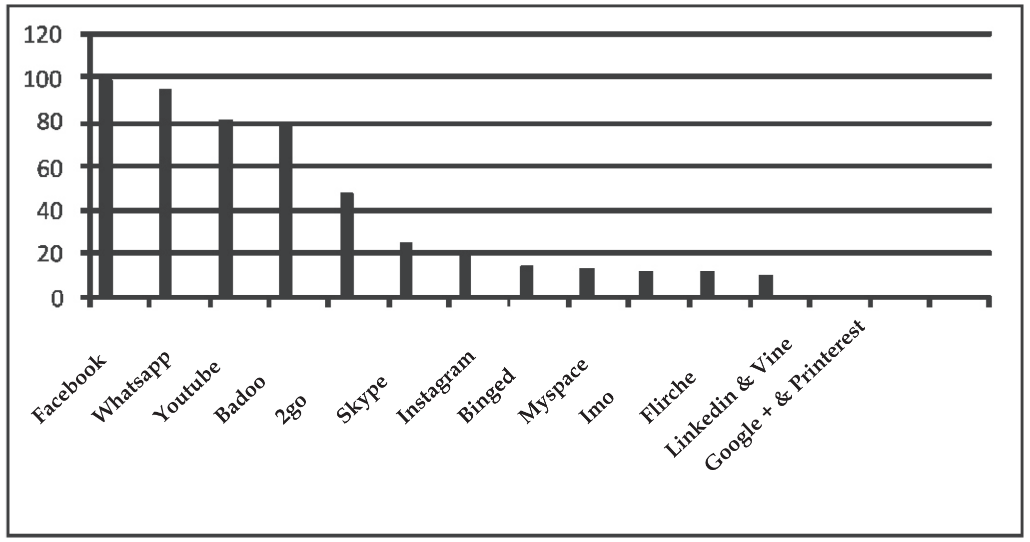


Fig II: Social network sites patronised by youths in the study area

The social network sites patronised by the respondents revealed the following; 98.7% visit facebook; 94.3% visit whatsapp; 81.1% visit youtube; 80.1% visit badoo; 47.8% visit 2go; 24.6% visit skype; 19.7% visit instagram; 14.0% visit binged; 14.9% myspace; 12.7% visit imo; 12.3% visit flirche;

11.4% visit vine; 11.0% visit linkedin; 10.1% visit google plus+ while 10.1% visit printerest. These indicated that facebook has a higher percentage of patronage, followed by whatsapp and youtube respectively in the study.

Frequency of usage of social network sites by youths in the study area

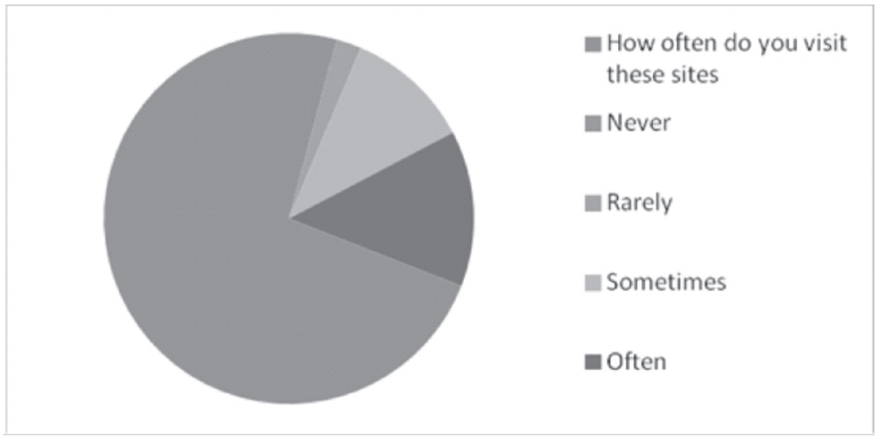


Fig III: Usage of social network sites by youths in the study area

The chart revealed the frequency of usage of social network sites by youths in the study area, 73.2% of the respondents indicated that they visit social network sites always; 13.6% visit often; 11.0% visit sometimes; 2.2% visit the sites rarely while 0% indicated that they never visit these sites. This shows that a significant percentage of the youths always visit social network sites in the study area.

Activities of youths in social network sites

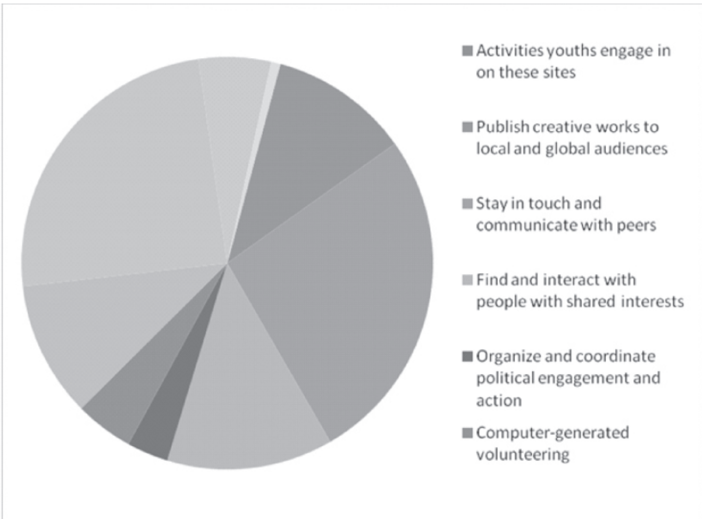


Fig IV: Activities of youths in social network sites

Fig IV revealed that 39.9% of those who visit social network sites publish creative works to local and global audiences; 96.1% visit these sites to stay in touch and communicate with friends; 47.4% visit these sites to find and interact with people with shared interests; 11.8% visit these sites to organize and coordinate political engagement and action; 16.7% visit these sites for computer-generated engineering; 38.6% visit these sites to engage in self-expression; 89.0% visit these sites to post photograph; 20.6% visit these sites for advert purposes while 2.6% visit these sites for other purposes. This indicated that high percentage of youths visit these sites to stay in touch and

communicate with friends and also post photographs compared to others in the study.

Influence of social networking on the family?

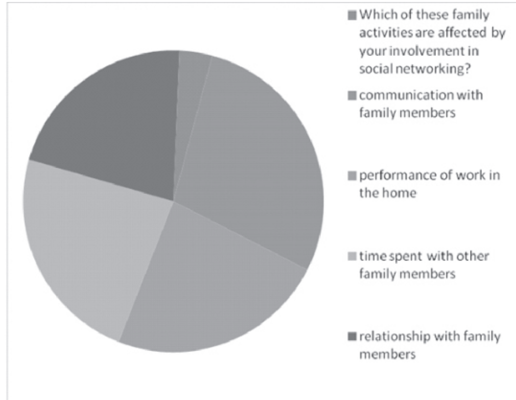


Fig V: Effects of social networking on the family

Fig V showed that 70.1% of the respondent communications with family members were influenced by their involvement in these sites; 64.5% had their performance of work in the home were affected; 64.9% had their time spent with other family members affected; 58.3% had their relationship with family members affected while 9.6% had other areas of their family activities affected. Indicating that, more respondent had their communications with family member affected by their involvement in social network in the study than the others.

Discussion

Online social networking presents many opportunities to young people by making it easier for them to, amongst other things: publish creative works to local and global audiences; stay in touch and communicate with peers; find and interact with people with shared interests; organise and co-ordinate political engagement and action; for virtual volunteering; and to engage in self expression (Nah and Nicole, 2009).

The study revealed varying activities of the respondents in social network sites. It showed that the population of the respondents who have internet access on their mobile phones is higher than those without internet access. This is in line with the opinion of Lenhart, (2009); Sense, 2009; Hinduja and Patchin, (2007); Anderson-Butcher, et al. (2010) and Martin and Dowson, (2009) who opined that 75% of youths have phones with internet access and 65% use it for social networking purposes amongst others.

The study also indicated that youths visit different social network sites amongst these sites are facebook, whatsapp and 2go (2go is a social network site). This agrees with Sheldon, (2008); June, (2011) and Livingstone, 2008), who opined that youths visits different social network sites with different activities.

The study observed that the frequency of use of SNS are very high which is in line with Sense, (2009); Hinduja and Patchin, (2007); Anderson-Butcher, et al. (2010); Martin and Dowson, (2009) who revealed that 22% of youths log on to favourite social media site more than 10 times a day, and 53% log on to a social media site more than once a day

The study showed that youths visit these sites to find and interact with people with shared interests, publish creative works amongst others. This is indicated in the study of Nah and Nicole (2009) that social network makes it possible for peers to interact, communicate amongst others.

It was revealed in the study that social network sites affects different activities of youths in the family which is in line with the findings of Khouli, (2013); Lenhart, (2009); Patchin and Hinduja, (2006) who opined that when family members use social network sites without caution and effective policies for monitoring and control, these sites may pose a serious risk to the family stability, in addition to the many social problems that may arise, especially between spouses or between children and parents, which may reflect negative disintegration of the family

CONCLUSION AND RECOMMENDATIONS

Based on the findings, the researchers conclude that online social networking is a current activity youths engage themselves in which has become a part of day to-day life, communication and interaction with peers. This can lead to some side effects on the family; its usage must be controlled.

The researchers make the following recommendations based on the study

1. Access to internet by youths should be monitored, checked and controlled by teaching the youths how to allot time to all the activities of the day.
2. Youths should not be allowed to get so much obsessed with social network sites to enable them concentrate with family activities.

REFERENCES

Adams, O. K. (2016). Impact of Social Network on Society: A Case Study of Abuja. *American Scientific Research Journal for Engineering, Technology, and Sciences,* 21(1), 1-17

Adil, J. Z. (2016). Effect of Social Media on Society. *International Journal of New Technology and Research*, 2, 39-44

Allen, J.P., Evans, M.A., Hare, A.L., and Mikami, A.Y. (2010). Adolescent Peer Relationships and Behaviour Problems Predict Young Adults' Communication on Social Networking Websites. *Developmental Psychology*, 46(1), 46-56.

Anderson-Butcher, D., Ball, A., Brzozowski, M., Lasseigne, A., Lehnert, M., and McCormick, B.L. (2010). Adolescent Weblog Use: Risky or Protective? *Child Adolescent Social Work Journal*, 27, 63-77.

Antos, G. (2011). *Handbook of interpersonal communication*. Netherlands: Mouton De Gruyter.

Brownell, J. (2009). *Listening: Attitudes, principles, and skills*. Boston, MA: Pearson.

Christakis D.A. and Moreno M.A. (2009). Trapped in the net: will internet addiction become a 21stcentury epidemic? *Arch Pediatric Adolescent Med*, 163(10), 959 –960.

Dakhil, M. M. (2009). Social networking concept, its inception, types, causes of spread and the positives. *Youth and social network,* 5, 11-15.

DeGroot, J.M., Ledbetter, A.M., Mao, Y., Mazer, J.P., Meyer, K.R., and Swafford, B. (2011). Attitudes toward Online Social Connection and Self-Disclosure as Predictors of Facebook Communication and Relational Closeness. *Communication Research,* 38(1), 27-53.

Fred, C. L. (2010). Communication: The Process, Barriers, and Improving Effectiveness. *Schooling*, 1(1), 1-11.

Greenfield, P. and Subrahmanyam, K. (2008). Online Communication and Adolescent Relationships. *Future of children.org*, 11(2), 19-28.

Groves, R.M., Fowler, F.J., Couper, M.P., Lepkowski, J.M., Singer, E. and Tourangeau, R. (2009). *Survey Methodology*,(2nd), New York: Wiley

Hinduja S. and Patchin J. (2007). Offline consequences of online victimization: school violence and delinquency. *Journal of School Violence*, 6(3), 89 –112

Ito M., Horst H., Bittani M. (2008). *Living and Learning With New Media: Summary of Findings From the Digital Youth Project*. Chicago, IL: John D. and Catherine T. MacArthur Foundation

June, A. (2011). The Effect of Social Network Sites on Adolescents' Social and Academic Development: Current Theories and Controversies. *Journal of the American society for information science and technology,* 62(8), 1435–1445.

Kramer, N.C. and Winter, S. (2008). Impression Management: The Relationship of Self-Esteem, Extraversion, Self-Efficacy, and Self-Presentation within Social Networking Sites. *Journal of Media Psychology,* 20(3), 106-116.

Khouli, M. E. (2013). The Most Important Negative Aspects of Using Social Networking Affecting the Family Stability in Abu Dhabi- A Pilot Study. *International Journal of Engineering and Technology,* 5(1), 85-90.

Lenhart A. (2009). *Teens and Sexting*. Washington, DC: Pew Research Center.

Livingstone, S. (2008). Taking risky opportunities in youthful content creation: Teenagers' use of social networking site for intimacy, privacy, and self-expression. *New Media & Society,* 10(3), 393–411.

Manago, A.M., Graham, M.B., Greenfield, P.M., and Salimkhan, G. (2008). Self-presentation a n d gender on myspace. *Journal of Applied Developmental Psychology*, 29, 446–458.

Martin, A.J., and Dowson, M. (2009). Interpersonal relationships, motivation, engagement, and achievement: Yields for theory, current issues, and educational practice. *Review of Educational Research,* 79(1), 327–365.

Nah, M. B. and Nicole, B. E. (2009). *"Social network sites: Definition, history, and scholarship," School of Information,* USA: University of California-Berkeley.

Patchin, J.W., Hinduja S. (2006). Bullies move beyond the schoolyard: a preliminary look at cyberbullying. *Youth Violence Juvenile Justice*, 4(2),148 –169

Regan, P, and Steeves, V. (2010). Kids R Us: Online Social Networking and the Potential for Empowerment. *Surveillance and Society,* 8(2), 151-165.

Sheldon, P. (2008). The Relationship Between Unwilingness-to-Communicate and Students' Facebook Use. *Journal of Media Psychology*, 20(2), 67-75.

Sense M. (2009). *Is Technology Networking Changing Childhood? A National Poll*. San Francisco, CA: Common Sense Media.

Simon and Goes (2013). *Dissertation and Scholarly Research: Recipes for Success.* Seattle, WA: Dissertation Success LLC

ENTREPRENEURSHIP: CONTRIBUTIONS OF YOUTHS EMPOWERMENT PROGRAMMES IN A DIVERSIFIED ECONOMY IN LAGOS STATE.

Adubi, K. O.
Department of Home Science and Management
Federal University of Agriculture, Abeokuta (FUNAAB)
E-mail: kikeadubi@yahoo.com Mobile: 08037128294

ABSTRACT
The paper investigated contributions of youth involvement in entrepreneurship training in a diversified economy in selected Local Government areas of Lagos State, Nigeria. Purposive sampling was used to select three Local Community Development Areas (LCDA) in which 124 youths (all participants from each LCDA) were selected. Structured interview schedule was used to elicit responses from the respondents on the kind of training offered and contribution of empowerment schemes as perceived by the respondents. Data analysis was carried out using descriptive (frequency counts, percentages, mean and ranks) and inferential statistics (Correlation and Chi-square).The Results showed that 50.0% had received training on tailoring, 20.9% bead making etc. Technical training opportunity for skill building which serve as one of the perceived contribution of the empowerment scheme ranked 1st with a mean score of 3.94, followed by entrepreneurial skills support (3.81) among others. The Chi-square result showed a significant association ($p \leq 0.05$) between age ($\chi2 = 54.32$), Sex ($\chi2 = 29.02$), family type ($\chi2 = 47.62$), educational level ($\chi2 = 62.25$) and perceived contribution of the empowerment programme. There also existed a significant relationship ($p \leq 0.05$) between age ($r = 0.667$), family income ($r = 0.247$) and perceived contribution of the youth empowerment programme. It could be concluded that empowerment programmes are making contributory impacts on the trainees' technical wise and social development.

Key Words: Contributions, Youth Empowerment, Involvement, Entrepreneurship, Training, Diversified Economy, Nigeria.

INTRODUCTION

At the moment, Nigeria economy is in recession. Nigeria has long fixated on the possibilities of government creating jobs for at least 80 percent of its teeming youths. Yet there are huge untapped economic prospects trapped in Nigeria's people resources. Diversification of the economy is government's mechanism at combating recession. The people suffering severe hunger keep increasing on daily basis because of the effect of the economic recession. In a diversified economy, a consumer should become a producer so as to fight poverty and hunger. Akinpelu (2016), quoting the president Dangote group (Aliko Dangote) that the current economic recession has further worsened Nigerian situation as government continued to record dwindling revenues, thus making it increasingly difficult for it to fulfil some of its obligation to the people. Entrepreneurship is the process of emergence behaviour and performance of entrepreneur (Ogundele, 2000). It is a structured formal conveyance of entrepreneurial competencies which in turn refers to the concept, skills and mental awareness used by individuals during the process of starting and developing their growth-oriented ventures.

Odu, Ayodele and Adebayo (2014) analysed the population growth of Nigeria with opportunity in labour market as well as its implication by year 2050. They posited that Nigeria population is currently over 140 million, out of which young people below age 14 years constitute 48% while the population of 65 years above stand at 3.1%. This makes a 10.5% dependence ratio in a population growing faster than the carrying capacity of the economy. Official figure shows that about 500,000 people join the labour market every year in Nigeria. Fifty thousand (50,000) of this figure comes from universities alone, while 8,120 new jobs are created per year (Odu et al., 2014). At the growth rate of 5.6% per annum (Cumin and Huglas, 2002) Nigeria's population is slated to hit 250 million in 2050. Under development as at 2002 was at about 65% the figure which has skyrocketed beyond this. Much of this is disguised by unemployment, if this trend is not matched with rapid employment creation and supported by labour force that is well prepared to compete for global employment opportunities, the country's demographic trend will precipitate a social and economic ability instead of functioning as a demographic bonus for sustainable development (NEEDS, 2005).

One of the major goals of universal declaration on development (2000-2015) that affects many developing countries in the world is reducing extreme poverty among youths and women. More so, in a developing country experiencing a depressed economy, the problems of poverty becomes quadrupled. Nigeria's government has attempted to stimulate youth's interest over time. For instance, Since 1980s, government has established the National Directorate of Employment (NDE) (1987), to provide vocational training to the youth; the Better Life Programme (1991) created to empower women especially female youths in the rural areas through skills acquisition and health care training. Also, the People's banks and the community banks (1989-1990) provide credit facilities to low income earners embarking on agricultural production and micro enterprises. In 1992, the Fadama programme was initiated purposely to enhance food self-sufficiency, reduce poverty and create opportunities for employment in the rural areas. Various state governments embarked on programmes that encourage out of school youths and women in both urban and rural areas to pursue professional areas in both agricultural and non-agricultural areas. Such training programmes usually have duration of 1-4 weeks. The training apart from being professionally inclined also include general knowledge in self-development and social education business plan development, farm management, vocational skills, saving for self-reliance, financial management and record keeping are organised by each state of the federation, various youth empowerment programmes (YEP). Youth constitute a significant proportion of entire labour force (Sanusi, 2012).
Problem for the study

Many developing countries have made several attempts by its governments to address poverty and reduce associated economic hardship of its citizenry through the acquisition of skills and youth empowerment. In Nigeria, most of the poverty alleviation schemes for youths include National Poverty Alleviation Programme (NAPEP), Youth Empowerment Schemes (YES), Rural Infrastructural Development Scheme (RIDS), and Natural Resources Development and Conservation Scheme (NRDCS). All of which aimed to empower participants become self-employed; producer of home grown goods and commodities as well as income generating.
Yet there has been general outcry on the persistence of unemployment, poverty and hunger among family and youths alike, while the desperate ones prowl cities; engaging in nefarious activities like: robbery, gangsterism, kidnapping, cyber crime and so on. One is therefore moved to question what is the contribution of the various government efforts in addressing this problem?

To have an assessment of the gains of one of such programmes necessitated this study and also to have a kind of feed-back to bodies/organisations engaged in various empowerment programmes. One of such efforts is the entrepreneurship programme organised for youths in Local Councils Development Areas (LCDA) in Lagos State
Specific objectives were to:

i. describe socio-economic characteristics of the respondents;
ii. ascertain kind of training offered the youths for entrepreneurship in the study area; and
iii. determine contribution of empowerment scheme as perceived by the respondents.

Research hypothesis

H_{01}: There is no significant relationship between the socio-demographic characteristics of the respondents and contribution of empowerment scheme as perceived by the respondents.

RESEARCH METHODOLOGY

The study was conducted in Lagos State. The population for the study consisted of all the youths of the state. The State has 20 local governments and 37 local council development areas while all the local government areas have vocational and acquisition training centres. Purposive sampling was used to select three LCDAs i.e. Ikotun/Igando, Ibeju Lekki in Epe and Ori-Ade in Amuwo Odofin, which were prominent in the execution of the scheme. Of 180 participants from the selected LCDAs, 124 respondents were selected using Taro Yemane (1967) formula (n = N/1+N (e)2) where n= sample size; N = population; e = error (0.05); and 1 (constant). Interview method was used to collect data with the aid of a structured questionnaire and interview schedule. Data was analysed using descriptive statistics such as percentages, frequency counts, mean score, ranking, and inferential statistics such as chi-square and correlation which were used to test the hypotheses.

Measurement of variables

The respondent's characteristics were measured along sex affiliation, age was measured in chronological number, and religion was nominally measured. The economic characteristics were measured as: occupation of respondents and parents, average income from enterprise while skill acquisition was measured nominally. Perceived contributions was measured along a 4 point Likert scale (strongly agree, agree, disagree, strongly disagree). The mean constituted the perceived empowerment contribution score.

RESULTS AND DISCUSSION

Table I reveal that many (59.7%) of the respondents were within 21-25 years of age. While 30.6% were between 15-20 years and 9.7% were older being between 26-30 years of age. Increased in age of the youths with no means of living is a factor pressing the youths for empowerment. This conforms the assertion that youths between 19 and 30 constitute nearly 35 percent of the Nation's population (Odu et al., 2014). They belonged to the two prominent religion in the country that is Christianity and Islam having 70.5% and 29.5% respectively. The family type of many of the respondents practiced monogamy 86.3% while 13.7% practiced polygamy. From the table, it is evident that all the respondents 100% had formal education with majority (83.9%) having tertiary education. This showed that many of the participants were possibly undergraduates of various institutions of learning i.e polytechnics, colleges of education, technical college, etc who took advantage of the youth empowerment programme as a step in combating the trend of being unemployed or underemployed or economically under engaged. Majority (56.4%) of the respondents were unemployed, 14.5% were fully employed while 9.7% were involved in part-time work. Those fully employed were probably involved in jobs which were not very satisfactory or having a salary not profitable enough, while the part-time workers and the unemployed could probably needed vocation that could fetch them a regular income. Results in Table I showed that up to 40.3% of their mothers were into trading, 20.2% were civil servants, 9.7% were artisans like fashion designers and 29.8% were retirees.

Table I: Socio-demographic characteristics of the respondents (n=124)

Variables	Frequency	Percentage
Gender		
Males	38	30.6
Females	86	69.4
Age		
15-20	38	30.6
21-25	74	59.7
26-30	12	9.7
Religion affiliation		
Christianity	87	70.2
Islam	37	29.8
Family type		
Monogamy	107	86.3
Polygamy	17	13.7
Level of Education		
Primary schools	6	4.8
Secondary	14	11.3
Tertiary	104	83.9
Occupation		
Part-time work	12	9.7
Full-time	18	14.5
Apprentice	24	19.4
Unemployment/students	70	56.4
Occupation of respondents mother		
Civil servant	25	20.2
Trading	50	40.3
Artisans	12	9.7
Retirees	37	29.8
Occupation of respondents father		
Civil servant	62	50.0
Trading	13	10.5
Artisans	25	20.2
Retirees	12	9.7
Others	12	9.7
Average income from enterprises		
₦20,000-₦29999	25	20.2
₦30,000-₦39999	37	29.8
Above ₦40,000	62	50.0

Evidently, majority of respondents' mother were involved in active occupation. Occupation of their fathers showed 50.0% were civil servants, 20.2% were artisans and 10.5% were traders. It could be

more worrisome for economically active parents to see their wards jobless. Encouragement from such parents could possibly had been a factor that pushed the youths for their participation.

The respondent's average household income showed that 50.0% earned above ₦40,000, 29.8% earned between ₦30,000 and ₦39,999 while 20.2% earned between ₦20,000 and ₦29,999. This results showed evidence of the earning power of the family but it showed a representation of subsistence level which is characterised by low income which could be helped to improve in a diversified economy. Relative poverty is a situation where an individual's or a household's income is less than the average income of the population in the society being considered. The results showed that the individual has goods and services which are lower than those of other persons or households in the society (Nweze and Ojowu, 2002).

Table II: Distribution of empowerment skills acquired by the respondents (n=124)

Kind of training	Frequency (%)
Tailoring skills	62 (50.0)
Bead making	26 (20.9)
Catering	12 (9.7)
Event decoration	12 (9.7)
Tie and dye	12 (9.7)

Multiple responses, 2015

In Table II, 50% of the respondents showed interest in tailoring skills like fashion designing, couture making which are non-gender specific. Fashion designing is the most trending occupation for males and females in the country now majorly in cities. Bead making, catering, events decorations are emerging enterprises. These trades require inner control (discipline), innovativeness, change-orientation among others. Osuagwu (2006) posited that these attributes are needed by an entrepreneur. Also, Ekot, Usoroh and Inyang (2010) posited that vocational fields are capable of equipping individuals with many entrepreneurial skills in several areas that could make for employment, wealth creation. Other areas of training such as event decoration, tie and dye, catering and bead making showed low percentage of interest probably because these require more start-up fund and also they are more feminine inclined occupation.

Table III: Perceived contributions of the empowerment scheme as judged by the respondents (n=124)

Variables	Weighted Mean Score	Rank
Technical training opportunity for skill building	3.94	1st
Entrepreneurial skills (support for efficacy & mattering)	3.81	2nd
Physical and psychological safety	2.43	8th
Appropriate structure	3.26	5th
Supportive relationships i.e. improve social welfare of participating youths	3.77	3rd
Participant get start-up capital after the training programme	3.81	2nd
Machinery and equipment are given to participants after the training exercise to fully establish them	3.50	6th
Training to improve the standard of living of the youths	2.61	7th
Increasing training	3.54	4th

Multiple responses, 2015

The contributions with high mean score were: technical training on skills such as tie and dye, bead making, event decorations, catering and tailoring (3.94); entrepreneurial skills (support for efficacy and mastering) (3.81); start-up capital after training (3.81); supportive relationships like improvement of social welfare for participants in the programme (3.77). While machinery and equipment supply had mean score of 3.50; Training on how to improve living standard had mean rating of 2.61 (Table III). This is an indication that some light and small equipment needed for the skills acquisition were supplied. Provision of tools during training drives understanding and application for effective implementation than ordinary theoretical building.

Test of hypotheses

Table IV: Chi-square analysis of the youths' socio-demographic characteristics and perceived benefits/contributions of empowerment training received

Variables	?2 Cal	?2 Tab	Df	p-value	Decision
Sex	29.02	3.841	1	0.05	S
Family type	47.62	3.841	1	0.05	S
Educational level	62.25	3.841	2	0.05	S
Religion	47.62	3.841	1	0.05	S

Table V: Relationship between socio-economic characteristics of the respondents and perceived benefits/contributions of the empowerment programme

Variable	R	P-value	Decision
Age	0.667	0.01	S
Family income	0.247	0.03	S

Chi-square analysis revealed that selected personal characteristics which include sex $\chi2= 29.02$, family type $\chi2= 47.62$ and educational level $\chi2=62.25$ were significant at $p<0.05$ (Table IV). Therefore the null hypothesis is rejected. This implied that the above variables have a significant relationship with the perceived benefits the respondents derived from the empowerment programme. This could be because some of these variables, for instance religion- some religious institutions preaches positive engagement in skill acquisition to their members who are unemployed; family type, this could influence youths outlook about their approach to life issues part of which is vocation, economic empowerment career wise or establishment of enterprises.

Correlation analysis in Table V show that age $r = 0.667$; $p=0.01$ and family income $r = 0.247$; $p\leq0.03$ had significant relationship with perceived benefits. This means that as the age and family income increase, the higher the perceived benefits. This might be because many of the participants are within the very active age who possibly are reaching for economic independence and a start-up for adult life. Also, the significant relationship with family income was an indication of positive family support for the participants to acquire entrepreneurship education. This is in line with what Alberti, Sciscia and Poli (2004) posited while defining entrepreneurship education as the structured formal transmission of entrepreneurship abilities which in turn refers to the concepts, skills and mental awareness used by individuals during the process of starting and developing their growth oriented ventures and training. Availability of fund to implement training acquired is very crucial in the overall benefit. This is the importance of seed fund or start-up capital for entrepreneurs in training.

CONCLUSION AND RECOMMENDATION

It could be concluded that empowerment programmes are making contributory impacts on the trainees, technical wise and social relations. In a diversified economy the task empowering youths with entrepreneurship training cannot be underemphasized or de-emphasised because looking inwards has the prime advantage of picking one's inner curiosity and creative audacity. A time of recession is a time of imagination as the common saying "Necessity is the mother of invention." If entrepreneurial training drive is sustained at both state and local government levels, diversification of economy will be achievable. This will increase the social capital investment in the country which will culminate in the increased Gross Domestic Product (GDP) of the Nation. It will also decrease reliance on government provided jobs popularly referred to as white collar jobs

Based on the above, Government should intensify its drive at all levels to continue to fund youth empowerment programmes as well as enact policies protecting small, private enterprises then could the dream of economic diversification attainable. Empowering youths through entrepreneurship programmes will increase self employment, offer flexibility of the work force and also more jobs satisfaction. Therefore, trainers should go extra mile to see implementation of training received by the youths.

REFERENCES

Akinpelu, D (2016, October 31). 100 Million Nigerians living in poverty, Dangote laments. *Business economy Punch*, p 24.

Alberti, F, Sciscia, S. and Poli, A. (2004). Entrepreneurship Education. Proceedings of the 14th *Annual International Entrepreneur Conference*. University of Napoli Federico II, Italy, 4-7.

Cumin S.P, Huglas D.M. (2002). *Towards shared prosperity: change-making in the CYD movement,* Sudbury MA Inst. CYD Anth. p 28.

Ekot, M.U, Usoroh, C and Inyang, E.S (2010). Home Economics as a Ventable Tool for Alleviating the effects of Global Financial Crises in Nigerian Families. *Nigerian Journal of Home Economics*, 4(4), 71-72.

National Economic Empowerment and |Development Strategy, NEEDS (2005). Abuja; National planning commission.

Nweze, N.J and Ojowu, O (2002). Poverty, well –being and wealth Generation in Benue State of Nigeria. Unpublished paper article.

Odu, B.K, Ayodele, C.J and Adedayo, J.O (2014). Empowering the youths for sustainable National development through vocational education in South-west Nigeria. *International Journal of Educational Research and Development,* 3(1), 001-005. Retrieved from http:// www.academier research journals. Org/journal/ijerd.

Ogundele, O.J. (2000). Determinant of entrepreneurial emergence, behaviour and performance in Nigeria, Unpublished Doctoral Dissertation, University of Lagos, Nigeria.

Osuagwu, L (2006). Entrepreneurship in a developing economy, Empirical evidence from Nigeria Business Organizations, *International Journal of Entrepreneurship* 6, 19-32.

Sanusi, S.L (2012). Beyond Rhetoric investing in youth as an economic strategy. Being a paper delivered at the 2012 Oxford Pan-Africa Conference, University of Oxford. UK May 5, 2012.

INDIGENOUS INVESTMENT PRACTICES AMONG RURAL WOMEN: A WAY OUT OF FAMILY ECONOMIC CRISIS

***Antwi Donkor, J., *Ackah, P. Y., **Soyebo, K. O. and **Salawudeen, S. A.**
*Dept. of Home Economics Education,
University of Education, Winneba, Ghana.
**Dept. of Family, Nutrition and Consumer Sciences,
Obafemi Awolowo University, Ile – Ife. Nigeria.
Corresponding author: chinivans@yahoo.com

ABSTRACT

The study assessed the indigenous investment practices of rural women in selected Local Government Areas (LGAs) of Oyo State. Specifically, it identified the type of indigenous investments the rural women engaged in; investigated the perceptions and determined the attitude of respondents towards indigenous investments practices; and investigated the effects of indigenous investments on household goals. Three rural communities were randomly selected in each of the four selected rural LGAs while 20 women were also selected at random in each community. Interview schedule was used to elicit information from a total of 240 respondents. Descriptive statistics such as percentages and means were used to describe the data. Correlation analysis was also used to test the hypotheses.

The findings showed that majority (80%) of the respondents were married, Muslims (75%) had primary education (74.2%), mainly traders (57.5%), earned less than ₦10,000 monthly (52.5%) and had a family size between 6 and 10 (55.8%). Majority (71.7%) invested in goats and fowls (65.8%). and were aware of co-operative society (62.5%) and deposit account (66.7%) as modern types of investment Investments enabled families of the respondents (70%) to be financially independent. The study indicated that the less educated the women the positive their attitude towards indigenous investments (r=-0.335).

Therefore women are encouraged to invest more on precious objects particularly gold, which can yield double "return on investment" within a short period of time.

Keywords: Indigenous investments, perception, attitude, household goals,

INTRODUCTION

In practice, women are generally expected to be a supporting frame to their immediate families, standing solidly behind their husbands in all circumstances. This role expectation no wonder, has made women, particularly rural women involved in various productive and economic activities. It is an indisputable fact that women are indispensable in fishing activities (Nadel-Klein and Davis 1988; Cole 1991; Nieuwenhuys 1989; Chapman 1987). Rural women constitute 70% of the agricultural workers, 60-70% of the labour, 80% of food storage and transportation from farm to village and 60% of the harvesting and marketing (FAO, 1995 in Lo, 2000). In addition to caring for the families, they are responsible for marketing the excess farm produce from their husbands' farm and are also involved in other petty trades which enhance the economic base of the family (Omorede, 2014). Of utmost importance among the economic activities of rural women is their investment practice.

Investment is an aspect of financial management where one knows his money may increase. It means different thing to different people. To some, investment means putting money into a business or

acquiring a property for long term use with the aim of making profit or gaining satisfaction. According to Asare and Kwafoa (2009) investment is a means of putting money into some ventures to make profit or a method of accumulating funds in which one's money stands a chance of increasing substantially in value. While Brew, Ofei-Ansah, Amu and Amissah (2013) describe investment as a process of placing funds in a more permanent form with the expectation of securing the capital and receiving regular returns, Andrew (2011) view it as a monetary asset purchased with the idea that the asset will provide income in the future or appreciate and be sold at a higher price. From the foregoing, investment means using money now to earn more money in the nearest or distant future. In this study therefore, investment is viewed as a deliberate and conscious effort of women directed towards the use of money to acquire different products (agricultural and non-agricultural) and in some cases landed properties with the sole aim of disposing same at a later date when the value must have appreciated. From experience, this form of indigenous investment practice by women in Nigeria especially, is observed as being used as a security against the rainy day, that is having something to fall back on at times of emergency or when there is need for substantial financial obligation. Asare and Kwafoa (2009) observe that investments bring in income or profit and are means of reaching long term goals.

The importance of such indigenous investment practice in ameliorating family financial crisis at the time of economic recession as being experienced currently in Nigeria cannot be over-emphasised. The trend of family finance has long shifted from the traditional practice when the husband solely finances the needs of all family members whether satisfactorily or not. The increased needs of the family coupled with the general increase in prices of products necessitated rural women involvement in income generating activities in order to lend a helping hand in financing the family needs hence, their indigenous investment practice. IFAD (2012) reveal that in the rural setting, women are observed to involve in the purchasing of farm products like palm oil, kola nuts, cocoa etc. during harvesting period and keep till the off season when the product will be scarce and appreciate in value. They are also involved in buying of pets from infants. These pets (e.g. goats/sheep, pigs, cattle, etc.) are reared till they are matured and are later sold at a higher price or left to keep producing several offspring which can serve as a lifelong investments. The proceeds are more often than none used to meet basic financial needs of the family such as clothing, children's education and savings (Soyebo & Jibowo, 2010).

Several extensive studies have been conducted on women productive and economic activities. Such include women contribution to the rural economy and agricultural activities through food production in many developing countries (FAO, 2010; Kongolo and Bamgose, 2002); cocoa plantations and coffee production for export (Fresco, 1998); processing of farm produce as well as marketing the agricultural products (Fabiyi & Akande, 2015; Osuala, 1991 in Alabi, 2005); milking cows and processing the milk collected into varied products (Amedzo, 1988); as managers of natural resources (Volunteers for Africa (VFA), 2009) and engaging in crafts such as cloth weaving, mat weaving, cloth dyeing, manufacture of local soap (Alabi, 2005). However, there is dearth of information or research on indigenous investment practices of rural women, hence this study. This research was therefore designed to assess the indigenous investment practices of rural women in the study area.

Objectives of the study

The main objective of the study is to investigate the indigenous investment practices among rural women as a way out of family economic crisis. The specific objectives of the study are to:

i. identify the types of indigenous investments rural women engage in;
ii. investigate the perception of respondents on indigenous investments;

iii. determine the attitude of respondents towards indigenous investment practices; and
iv. examine the effects of indigenous investments on household goals.

Research questions

i. What are the different types indigenous of investments rural women engage in?
ii. How did the rural women perceive indigenous investments?
iii. What is the attitude of rural women towards indigenous investment practices?
iv. Do the indigenous investments have any effects of on household goals?

Research hypotheses

The research hypotheses are:

I. There is no signification relationship between socio-economic characteristics of rural women and their attitude towards indigenous investment practices.
ii. There is no significant relationship between rural women's perception about indigenous investments and their attitude towards indigenous investment practices.
iii. There is no significant relationship between number of investments engaged in and their attitude towards indigenous investments.

METHODOLOGY

Cross-sectional survey was adopted for the study. The target population was rural women in the study area. The study was carried out in rural area of Ibadan metropolis, Oyo State. Multi-stage sampling technique was used to select sample for the study. First, purposive sampling was used to select four rural Local Government Areas (LGAs) in Ibadan namely; Ona-ara, Akinyele, Oluyole and Egbeda. Each of these LGAs consists between 10 and 12 wards hence, 2 rural wards were selected at random from each LGA. From each ward, a sample of 30 respondents was randomly selected for interview. A structured interview schedule comprises close-ended questions was used to collect information from the respondents on types of indigenous investments, perception of indigenous investments; attitude towards indigenous investments and effects of indigenous investments on household goals. Data collected were collated and described using mean, percentages and frequency counts while inferences were drawn using correlation analysis.

Measurement of variables: Both attitude and perception of respondents were measured on a 4-point Likert scale. The mean score and cut off point for each of the variables is 2.5. Any mean score below 2.5 was regarded as disagreed while 2.5 and above score was accepted or agreed.

RESULTS AND DISCUSSION

Socio-economic characteristics

Results in Table I show that most (88.3%) of the respondents were within their active ages of 20 and 59 years The mean age was 40.9 years and the standard deviation was 13.5. Those who were married were 80% and 75% were Muslims. Only a handful of the respondents were into farming (28.8%) while the remaining (57.5%) were traders. Educational background of respondents indicated that 40% had primary education with majority (77.5%) earning up to ₦20,000 as monthly income. The findings confirmed that the respondents were active women with low level of education who earned up to ₦20,000 monthly from farming and trading which is a little above national minimum wage. This finding buttresses the fact that over two-thirds of the world's illiterate people are women, many of whom live in rural areas, lack access to education and have low levels of education (International Women's day, 2012).

Table I: Distribution of respondents by personal characteristics n = 240

Variables	Frequency	Percentage	Mean	Std Dev
Age				
20-39	118	49.2	40.9	13.5
40-59	94	39.1		
60 and above	28	11.7		
Marital status				
Single	-	-		
Married	132	80		
Divorced	24	10		
Widowed	24	10		
Religion				
Christianity	54	22.5		
Islam	180	75.0		
Traditional	6	2.5		
Level of education				
No formal education	82	34.2		
Primary education	96	40.0		
Secondary education	56	23.3		
Tertiary education	6	2.5		
Occupation				
Farming	68	28.8		
Processing	8	3.3		
Trading	138	57.5		
Farming and processing	24	10.0		
Processing and trading	2	0.8		
Income/month				
Up to 20,000	186	77.5		
20,001 – 40,000	26	10.8		
40,001 and above	28	13.7		

Source: Field survey, 2015

Type of indigenous investments

Data in Table II indicated that majority of the respondents invested in fowls (65.8%) and goats (71.7%). Almost half (49.2%) invested on landed properties while few invested on cocoa beans (25%), palm oil (19.2%) and kola nuts (16.7%). This implies that the major indigenous investments of rural women were fowls, goats and landed properties.

In support of this finding, studies conducted in Ghana by Amu, Ofei- Ansah and Gavor (2012) revealed that most rural households invest mainly in building a house, purchase of building materials, buying personal belongings like wax prints and Kente cloths among others which are indigenous in nature. Furthermore, Raman's (2002) and Lewis (1969) indicated that peasant farmers save and tend to invest either in lending to less fortunate peasants, or in buying land, livestock, tools, machinery and land improvement.

Table II: Distribution of respondents by type of indigenous investment practised

*Indigenous investments	Frequency	Percentage
Landed properties	118	49.2
Fowls	158	65.8
Goat	172	71.7
Cattle	2	0.8
Kola nuts	40	16.7
Cocoa beans	60	25.0
Precious objects (Gold)	12	5.0
Target savings	2	0.8
Palm oil	46	19.2
Others	42	17.5

***Multiple responses**
Source: field survey, 2015

Awareness of modern investments

Result in Figure 1 shows that the respondents were aware of all the identified modern investments. However, majority were aware of insurance policy (95.8%), co-operative society (77.1%) and deposit account (66.7%) and few of the respondents were aware of stocks (20.8%) and money market (14.2%). While about half (52.1%) of the respondents only invested in cooperative society, very few invested in stocks (3.3%) and deposit account (7.5%). It can be inferred from the findings that rural women were aware of all modern investment practices but actually invested in co-operative society and bank deposits. Awareness of modern investment practices by the respondents agreed with Asare and Kwafoa (2009) as they observe that modern types of investment families are aware of include purchasing bonds/treasury bills, stocks or shares, starting a manufacturing business and real estate. It was also revealed that naturally rural investors prefer to invest their money in bank deposits, saving certificates and government bonds (Agrawal, 2009).

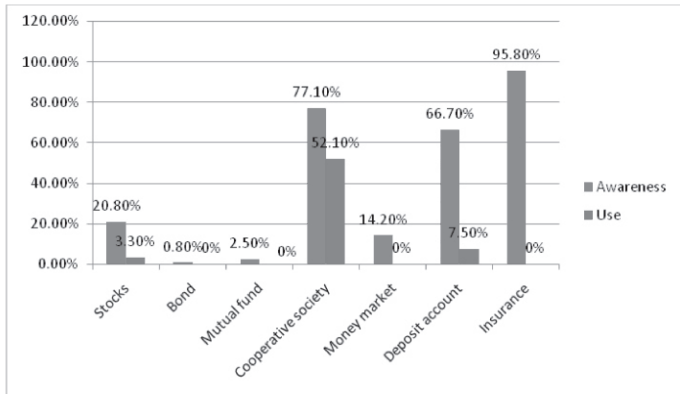


Figure 1: Awareness and use of modern investments

Perception of investments

Data in Table III indicated that the respondents had positive perception about indigenous investments. Using the grand mean score of 2.6 as cut-off point, the respondents' perception that most investments bring returns (mean = 3.1) ranked highest, followed by most investments are dependable (mean = 3.0), most investments are time consuming (mean = 3.0), most investments take longer time before they yield (mean = 2.9), and that most investments are too risky (mean = 2.8) and most investments are too stressful to manage (mean = 2.8). However, respondents' perception on the education requirement for most investments (mean = 2.6) was neutral. This implies that some investments may require some level of education while others may not. Furthermore, respondent had unfavourable perception about capital requirement for most investments (mean = 1.8). In practice, depending on type and scale of investments, intensive capital may not be necessarily required. This is in line with the opinion of The Ghana Home Science Association (1990) that most people belief that you only invest when you have enough or excess and also when the money being invested is in anticipation of a growth in capital which can be in the form of dividend or profit. Mengo (2015) noted in addition that the desire to be independent, high level of education and a secure future for their children, owning of property tops the list of many wishes by Kenyan rural women investors.

Table III: Distribution of respondents by their perception on indigenous investments

Perceptional statements	SA		A		D		SD	Mean	
	F	%	F	%	F	%	F	%	
Most investments are capital intensive	60	25.0	164	68.3	14	5.8	2	0.8	3.2
Most investments bring returns	66	27.5	144	60.0	24	10.0	6	2.5	3.1
Most investments are dependable	48	20.0	140	58.3	52	21.7	-	-	3.0
Most investments are time consuming	50	20.8	130	54.2	58	24.1	2	0.8	3.0
Most investments take longer time before they yield	42	17.5	98	40.8	82	34.2	18	7.5	2.9
Most investments are too risky	50	20.8	100	41.7	78	32.5	12	5.0	2.8
Most investments are too stressful to manage	34	14.2	132	55.0	66	27.5	8	3.3	2.8
Most investments require education	34	14.2	98	40.8	90	37.5	18	7.5	2.6

Grand mean = 2.6
Source: Field survey, 2015

Attitude toward indigenous investments

Results in Table IV reveal that the mean score for each of the attitudinal statements was above 2.5 except one. This means that the respondents' attitude towards indigenous investments was positive given the grand mean of 2.8. However, the statement that indigenous investments sap too much energy with a mean score of 2.4 could be as a result of the activities involved in processing and preserving some of the agricultural products like kola nuts. It therefore implies that the rural women have a positive attitude towards indigenous investment practices.

Bailhard, Biehl, and Kaiser (1992) observed that too often people think of investing as the domain of highly sophisticated wealthy venture, yet everybody can be an investor as it provides an alternative uses for an individual's money.

Table IV: Distribution of respondents by attitude towards investments

Statement of opinion	SA		A		D		SD		Mean
	F	%	F	%	F	%	F	%	
Return on investment is too small	4	1.7	28	11.7	110	45.8	98	40.8	3.2
I think about my investments very often	48	20.0	160	6.7	32	13.3	0	0.0	3.1
I prefer to spend on my investments at the expense of basic family need	10	4.2	34	14.2	148	61.9	48	20.0	3.0
I cannot do without investment	72	30.0	96	40.0	44	18.3	28	11.7	2.9
My investments come first to my mind before any other business	28	11.7	118	49.2	82	34.2	12	5.0	2.7
I devote most of my time to my investment	34	14.2	108	45.0	78	32.5	20	8.3	2.7
Modern investment is more profitable	14	5.8	82	34.2	124	51.6	20	8.3	2.6
Investment sap too much energy	48	20.0	60	25.0	124	51.7	8	3.3	2.4

Grand mean = 2.8
Source: Field survey, 2015

Effects of investments on household goals
From Table V, it can be observed that investments had appreciable effects on household goals. Respondents indicated that investments made realization of family long term goals very easy (mean = 2.8), enable the family to satisfy esteem needs (mean = 2.7), and enable the family to have savings for the future (mean = 2.7). Furthermore, respondents signified that investments enable educational training of the children with ease (mean = 2.6), make the family to be financially independent (mean = 2.6) and prevent the family from having adequate finance (mean = 2.5). This implies that investments had made worthwhile positive contribution to the realisation of household short and long term goals. However, the statement that "investments prevent the family from having adequate finance with mean score of 2.5 could be attributed to the fact that investors tend to concentrate larger proportion of their finances on their investments at the expense of other household needs, which in turn brings higher return on investment .for family use

According to Bailhard et al (1992), as an investor the only real test of investment success is whether you achieve your goals. They noted further that investment make people feel confident in life and pay attention to needs of their children especially towards their education as a way of achieving long term goals.

Table V: Distribution of respondents by effects of indigenous investments on household goals

Effects	Always		Sometimes		Never		Mean
	F	%	F	%	F	%	
Investments made realization of my family long term goals very easy	198	82.5	34	14.2	8	3.3	2.8
Investments enable the family to have savings for the future	174	72.5	54	22.5	12	5.0	2.7
Investments enable the family to satisfy esteem needs	186	77.5	34	14.2	20	8.3	2.7
My investments enable educational training of the children with ease	166	69.2	42	17.5	32	13.3	2.6
Investments prevent the family from having adequate finance	38	15.8	48	20.0	154	64.2	2.5
My investment makes the family to be financially independent	168	70.0	34	14.2	38	15.8	2.5

Grand mean = 2.6
Source: Survey, 2015

Test of hypotheses
Table VI: Results of correlation showing the relationship between socio-economic characteristics of the respondents and attitude towards indigenous investments.

Variables	Correlation coefficient (r)	Correlation determination (r2)	P-value	Decision
Age	0.396**	0.157	0.000	Significant
Educational level	-0.335**	0.112	0.000	Significant
Income	0.435**	0.189	0.000	Significant
Family size	0.196*	0.0384	0.034	Significant
Number of investments	0.424**	0.180	0.000	Significant
Perception	-0.019	0.000361	0.840	Not significant

**** Correlation is significant at 0.01 (2-tailed)**
*** Correlation is significant at 0.05 (2-tailed)**
Dependent variable: Attitude

Hypothesis 1: There is no significant relationship between the socio-economic characteristics of the respondents and their attitude towards indigenous investments.
The results of correlation analysis in Table VI show that at 0.01 level of significance, age (r=0.396), income (r=0.435) and family size (r=0.196) had a significant relationship with attitude towards indigenous investments practices.
This is perhaps due to the fact that as age increases, there is the tendency to have more responsibilities which require more financial capabilities and therefore the likelihood to have favourable attitude towards indigenous investments that could ensure a stable source of income. Also as family size increases there is tendency of showing more favourable attitude towards investments so as to strengthen the financial power of the family and to leave a legacy for the young ones.

Furthermore, the result of correlation analysis shows that educational level (r=-0.335) had an inverse but significant relationship with attitude towards indigenous investments. This is perhaps due to the fact that as educational level increases they tend to dump indigenous investments and pick up interest in modern investments because of the notion that indigenous investments is local or is for the illiterates.

Hypothesis 2: There is no significant relationship between the number of indigenous investments they engage in and their attitude towards indigenous investments.

The results of correlation analysis in Table VI show further that the number of investment (r-0.424; P≤0.01) had a positive and significant relationship with attitude towards indigenous investments. This could mean that the more the number of investments, the higher the chance of getting huge return, so this makes them to put favourable attitude towards indigenous investments

Hypothesis 3: There is no significant relationship between the perception of rural women about investments and their attitude towards indigenous investments.

The result of correlation analysis shows that perception (r=-0.019) had no significant relationship with attitude towards indigenous investment. Therefore, there was no significant relationship between perception of respondents and their attitude towards indigenous investments.

CONCLUSION AND RECOMMENDATIONS

Women invested mostly on fowls, goats and landed properties. Majority had positive perception and attitude towards indigenous investment and consequently had appreciable effects on household goals. The more the number of their investments, the more favourable their attitude towards indigenous investments. Thus, investments had made worthwhile positive contributions to the realisation of household short and long term goals.

Therefore, to be able to sustain the family needs at all times and especially in situations of economic crises, elite and other women should explore indigenous investments opportunities so as to earn additional cheap income to meet family needs. Rural women should also invest more on precious objects particularly gold, which can yield double “return on investment” within a short period of time.

REFERENCES

Alabi, D. L. (2005). Factor Influencing Effective Management of Financial Resource among Women in Rural Areas of Osun State, Nigeria. *Unpublished M.Sc. Thesis* Obafemi Awolowo University, Ile-Ife, Nigeria.

Agrawal, M. (2009). “Interpreting the behaviour of investors on their expected returns.” *Journal of Business Solutions,* 2(1-2), 76-81

Amedzo, A. K. (1988). *African farming and food processing magazine* (March/April, p. 49).

Amu, M. E. K., Ofei-Ansah, C. & Gavor, M. E. (2012). Investment behaviour of rural families in Ghana: The Case of Rural Families in the Ho Municipality of the Volta Region. *International Journal of Academic Research in Business and Social Sciences*. 2(10) 323 - 336.

Andrew B. (2011). Defining the three types of financial investments. *http://www.investopedia.com/investments/defining-the-three-types-of-investments/*

Asare, E. & Kwafoa, M. (2009). *Understanding management in living for senior high schools.* Dansoman-Accra: Kwadwoan publishing.

Bailard, E. T., Biehl, D. L. & Kaiser, R. W. (1992). *Personal money management* (6th ed.). New York: Macmillan Publishing Company

Brew, C., Ofei-Ansah, C., Amu, T. & Amissah, A. (2013). *Management in living for schools and colleges.* Legon-Accra: Adwinsa Publications (GH) Ltd.

Chapman, M. D. (1987). Women's fishing in Oceania. *Human Ecology*, 15(3): 165-220.

Cole, S. (1991). *Women of tire Praia. Work and Lives in a Portuguese Coastal Community.* New York: Princeton University Press.

Fabiyi, E. F. & Akande, K. E. (2015). Economic Empowerment for Rural Women in Nigeria: Poverty Alleviation through Agriculture. *Journal of Agricultural Science;* 7(9), 236 - 241 doi:10.5539/jas.v7n9p236

Food and Agriculture Organization (FAO). (2010). *Roles of women in agriculture*. Prepared by the SOFA team and Cheryl Doss, Rome.

Fresco, L. O. (1998). *Higher agricultural education: An opportunity in rural development for women* (p. 4). Sustainable development department, Food and Agricultural Organization (FAO), for the United Nations.

Ghana Home Science Association (1990). *Home Economics for Schools.* Accra-Ghana: Afram publications limited.

International Fund for Agricultural Development (IFAD) (2012). *Women and pastoralism.* Retrieved from http://www.ruralpovertyportal.org

International women' Day (2012). *Empower rural women end poverty and hunger: unceasing the potential of rural women*. Retrieved 5th October, 2016

Kongolo, M. & O. O. Bamgose. (2002). “Participation of Rural Women in Development a case study of Isheseng, Ihintwa and Makhakneng Villages, south Africa,” *Journal of International women studies*,-113052907Nov. http:// www.accssmy library.com /article

Lewis, I. W. A. (1969). *The Theory of Economic Growth, paper presented at Oxford University, Institute of Agricultural Economics,* and United Kingdom. Ghosh, IJAE, London: George Allen and Unwin, 1955, p. 227.

Lokhande, M. A. (2015). Investment Awareness and Patterns of Savings and Investments by Rural Investors. *Indian Journal of Finance* 9(7): 22.

Mengo, B. (2015). Kenya women go for real estate investment. Retrieved from http:www.newsghana.com,gh/kanyanwomen.go-for-real-estateinvestment.

Nadel-Klein, J. and D. L. Davis (Eds.) (1988). *To Work and to Weep. Women in Fishing Economies.* Social and Economic Papers No. 18. Institute of Social and Economic Research, St. Johns: Memorial University of Newfoundland.

Nieuwenhuys, 0. (1989). Invisible Nets. Women and ChiIdren in Kerala's Fishing. MAST 2(2):174-93.

Omorede C. K. (2014). Organising Rural Women for Socio-Economic Development and Self-Reliance in Nigeria: Challenges and Prospects. *Business and Management Research,* 3(2), 47 – 59

Soyebo, K. O. & Jibowo, A. A. (2010). Gender analysis of household resource management among rural households of Osun State, Nigeria. *Journal of Agriculture and RuralDevelopment,* 4: 29 – 40.

Volunteers for Africa (2009). The role of rural women in natural resource management in Kenya. Retrieved from http://www.ammado.com

Weirich, L. J. (1983). *Personal financial management.* Boston- Toronto: Little Brown and Company.

RELIGIOUS PERSPECTIVE ON VOCATIONAL TRAINING: THE NEO-PENTECOSTAL CHURCHES' ROLE IN NIGERIAN YOUTH EMPOWERMENT PURSUIT

Adenuga, A. O. and Ogunyemi, S. Y.
Department of Sociology,
Olabisi Onabanjo University, Ago-Iwoye.
adenugaademolu@gmail.com
segilola_ogunyemi@yahoo.com

ABSTRACT

This paper identified and assessed youth empowerment programmes organised by Neo-Pentecostal churches in Lagos, Nigeria. The paper argued that empowerment programmes organised by churches will corroborate skills acquired from schools and can ensure self-employment and self-reliance among Nigerian youths.

Structural-functionalism was adopted in the study. Primary and secondary sources of data collection were utilised. Primary data was collected through questionnaire and in-depth interview while secondary data was obtained from relevant literature. Four Neo-Pentecostal churches - Christ Apostolic Church, Living Faith Church, The Redeemed Christian Church of God and Daystar Christian Centre - were purposively selected in Ikeja and Kosofe Local Government Areas of Lagos State.

Findings revealed that the youth empowerment programmes organised by Neo-Pentecostal churches in Lagos State include trainings on leadership, marriage and marital relationship, music, ICT and multi-media and medical welfare as well as vocational training. Empowerment programmes organised include sports and talent hunt, scholarship scheme, and legal aids. Result also showed that through social service provision, empowerment programmes contributed to unemployment reduction among youths. The study concluded that church organised empowerment programmes corroborated skills acquired from schools, ensure self-employment and self-reliance among Nigerian youths.

Keywords: Neo-Pentecostal churches, Youth, Empowerment Programmes, Vocational Education, Nigeria.

INTRODUCTION

Nigeria currently face a number of challenges that can only be met if she has innovative, well-educated, and entrepreneurial citizens especially youth who, whatever their walks of life, have the spirit and inquisitiveness to think in new ways, and invariably, the courage to meet and adapt to the challenges facing them. Woolfolk (1998) cited in Oviawe (2010) emphasized that the youthful period is a very critical one. As a result, it is an essential time for training in entrepreneurship and vocations in order to provide a positive hence distractive alternative from the self-destructive and aggressive behaviours that are frequently associated with adolescents and growing up. Studies have shown that unemployment is a major challenge facing Nigerian youth at the moment. Okafor (2011) observed that youth unemployment is a global trend which occurs mostly in developing countries of the world with attendant social, economic, political, and psychological consequences. According to Hassan (2013), Nigeria has one of the highest levels of youth unemployment in the world which is up to 60-65 percent. Recent statistics by the National Bureau of Statistics (NBS) in 2013 put the figure of the unemployed in Nigeria at 23.9 percent. The NBS report further showed that the bracket age of 15-35 years account for close to 60 percent of the Nigeria's population and 30 percent of the work force. Uzoma and Onele (2013) stated that these unemployment problems opened doors for different strategies and actions for it to be ameliorated.

However, in the quest to proffer solutions to the problems facing the youth in the Nigerian society, government and notable civil societies have taken considerable steps which have been described as top-down in approach and characterized by several bureaucratic bottle-necks because only few individuals benefit from it per time. However, the efforts of Neo-Pentecostal churches in solving the youth problems through empowerment programmes have been understudied; hence this study.

Concept of youth empowerment

According to Ononogbu (2008), Youth can be defined as a special group of people with strong stamina and passion for realizing certain set goals and objectives. For the purpose of execution of Nigeria's National Youth Development Policy, the youth comprises all young persons of age 18-35 who are citizens of the Federal Republic of Nigeria. Youth empowerment on the other hand is an economic, structural, and cultural process whereby young people gain the ability, authority and agency to make decisions and implement change in their own lives and the lives of other people, including youths and adults (Sasaki, 2006). Ezeani (2012) stated that youth empowerment sprang from the need to enable young people to have a say in decisions which affect them and to have heard voices. This would give young people the economic, social and cultural advancement needed in life and to gain self-fulfilment. Young people are empowered when they acknowledge that they have or can create choices in life, are aware of implications of these choices, make an informed decision freely, take actions based on that decision and accept responsibility for the consequences of those actions. Uzochukwu (2014) classified youth empowerment into seven categories: spiritual, academic, social, financial, marital, vocational, and leadership training.

Objective

The objective of this study was to identify and assess youth empowerment programmes organised by selected Neo-Pentecostal Churches in Lagos, Nigeria.

Significance of the study

This study broadened understanding on the role of the churches empowerment programmes in youth employment. It contributed to literature in the area of youth empowerment and gave insight into how churches contribute to youth development and employment generation in the Nigerian society.

Theoretical Framework

This study is guided by Structural-Functionalist Theory. Structural-functionalism is a theory that sees society as a complex system whose parts must work together to promote solidarity and stability. The theory examines both social structure and social functions of the social system. It addresses society as a whole in terms of the function of its constituent elements; namely norms, customs, traditions, and institutions. A common analogy, popularised by Herbert Spencer, presents these parts of society as "organs" that work toward the proper functioning of the "body" as a whole (Haralambos and Holborn, 2004). Major proponents of the structural functionalist theory include: Auguste Comte (1798-1857), Herbert Spencer (1820-1903), Emile Durkheim (1858-1917), Talcott Parsons (1902-1979) and Robert K. Merton (1910-2003) among others.

Structural-functionalism justifies the appropriateness of the church extending beyond its traditional boundary. The establishment of educational institutions, orphanages, books publishing and media houses; payment of school fees through scholarship, grants and members' donations; medical and welfare intervention through the provision of clothing, drugs, shelter, guardian and counseling services as well as health centers; provision of jobs and means of livelihood; and provision of other social services had helped the society to adjust from being expectant that the major institutions meant for this functions will carry them out. Rather attention is becoming shifted to the religious institution (the church) as capable of performing the functions neglected by other institutions.

METHODOLOGY

The study was conducted in Ikeja and Kosofe local government areas (LGAs) of Lagos State. The LGAs were purposively selected because they have a higher number of Neo-Pentecostal churches

that engaged in youth empowerment programmes. Four Neo-Pentecostal churches were also purposively selected namely; Christ Apostolic Church (CAC), Living Faith Church also known as Winners chapel, The Redeemed Christian Church of God (RCCG), and Daystar Christian Centre because the categories of the youth needed for the study attend the selected churches.

The study sample comprised 10 percent of the total population of youths who were within the age bracket of 18-30 years, have been attending the church for a minimum of one year, and have benefitted from any empowerment programme. Respondents were systematically selected at interval Kth from the list of registered members in each church. Thus, the selection was as follow: CAC (62), Winners Chapel (69), RCCG (82), and Daystar (73) making the total number of 286 respondents as the sample size. Questionnaire was used to collect data from youth participants while in-depth interviews were conducted with two facilitators of the youth empowerment programmes from each church. Participant observation was also employed to obtain information on the kinds of empowerment programmes the churches organise. The quantitative data was analysed using frequency distribution and simple percentages while qualitative data was analyzed using content analysis.

RESULTS

Socio-demographic characteristics of respondents

Data showed from Table I that 54.2 percent of the respondents were female while the male constituted 45.8 percent of the sample. More so, in term of age distribution, 49.7 percent were between 24-29 years old, 37.1 percent were less than 24 years, while those above 30 years range were 13.2 percent. Cumulatively, 86.8 percent of the respondents were less than 30 years. Data on marital status showed that 76.9 percent were single while 21.7 percent were married. On respondents' level of education, 56.6 percent had completed tertiary institution, 39.2 percent of the respondents had secondary school certificate as their maximum education attained, while 1.4 percent had completed primary school education. On respondents' occupation, data revealed that 24.5 percent were students majorly in tertiary institutions, 15.4 percent were working in private organisations while 13.3 percent were working as church staff. Those who were unemployed and self employed were 12.2 and 12.2 percent respectively, 8.7 percent were civil servants, corps members were 3.1 percent while 2.8 percent were traders. This connotes that respondents who have been to and were still in higher institutions were much more involved in the church organised empowerment programmes.

Data on nationality revealed that 99.7 percent of all the respondents are Nigerians. Also, the majority of the respondents were from Yoruba ethnic group (62.9%). This may be as a result of having all the churches of study situated in the South western region of Nigeria. Data on respondents' department of service in church revealed that Choir has most representatives in the study in all the churches selected for the study in the entire population (46.7%) while Multimedia and Decoration has notable representation (20.8% and 18.7% respectively). Some departments were categorized as others (13.8%) which shows that they were not departments with much patronage. On the respondents' year of membership to a denomination, data revealed that those who were members of the church between 1 - 6 years (56.3%) and for 7 years and above (34.6%) were much more compared to the number of respondents that attend the same church since birth (9.1%). This revealed that there is no stability in members' devotion to church membership because both members born into the churches and those who have spent more than 7 years have the tendency to live the church for another church. In the same vein, data showed that majority of the respondents attend the churches of their choice (67.1%) while others still regularly attend their parents' church (32.9%). This meant that the choice of churches attendance by the majority respondents in this study is not predetermined by their parents.

Table I: Distribution of respondents by socio-demographic characteristics
n = 286

Gender	Freq	%
Male	131	45.8
Female	155	54.2
Age		
18-20	56	19.6
21-23	50	17.5
24-26	74	25.9
27-29	68	23.8
30+	38	13.2
Marital status		
Single	220	76.9
Married	62	21.7
Divorced	1	0.3
Separated	1	0.3
Widowed	2	0.7
Level of income		
Below 10,000	75	26.2
10,000-19,999	29	10.1
20,000-29,999	21	7.3
30,000-39,999	54	18.9
40,000-49,999	54	18.9
50,000-59,999	24	8.4
Above 60,000	29	10.1
Level of education		
No schooling	3	1.0
Primary	4	1.4
Secondary	112	39.2
Tertiary	162	56.6
Others	5	1.7
Occupation		
Student	70	24.5
Civil servant	25	8.7
Trader	8	2.8
Corps member	9	3.1
Artisan	22	7.7
Unemployed	35	12.2
Self employed	35	12.2
Private sector employee	44	15.4
Church staff	38	13.3
Nationality		
Nigerian	285	99.7
Others	1 .	3
Ethnicity		
Hausa	4	1.4
Igbo	69	24.1
Yoruba	180	62.9
Others	33	11.5

Table II: Distribution of respondents by church participation
n = 286

Denomination	Freq	%
CAC	62	21.7
Living Faith	69	24.1
RCCG	82	28.7
Daystar	73	25.5
Years of membership		
1-3	94	32.9
4-6	67	23.4
7-9	30	10.5
10+	69	24.1
From birth	26	9.1
Respondents' department		
Choir	105	46.7
Multi Media	31	20.8
Decoration	25	18.7
Others	33	11.5
Worship in parents' church		
Yes	94	32.9
No	192	67.1

Source: Field Survey (2015)

Assessment of youth empowerment programmes organised by Neo-Pentecostal churches

The study identified twelve youth empowerment programmes organised by the selected churches in the study location (Table III). Data revealed that 89.6 percent of the respondents indicated that the churches organise leadership training regularly and occasionally while 10.4 percent responded that their churches do not engage in leadership training. In ministerial training and establishment of seminary for members who wanted to become clergy or be an integral part of the church leadership, as a result 71 percent confirmed that members were encouraged to enroll for ministerial training in the church seminary. More youth (55.9%) were involved in multimedia training such as the use of camera, video coverage; either to be employed by the church or for self-sustenance by those who have or belong to the technical crew but 44.1 percent had never participated in such training. Also, 61.5 percent of the respondents had participated in ICT training while 38.5 percent have no access to training in their church either because the training facilities were not available or the church had no ICT gadgets. On scholarship scheme, only 30.4 percent responded that their churches made provision for members once in a while or on a regular basis while majority (69.6%) replied that the scheme had not been incorporated into the church empowerment programmes.

Majority (76.6%) of the respondents consented that their church is into musical training for members who may be interested in singing and/or playing musical instruments and this has turned to a source of livelihood for many youth within and outside the church. Medical welfare is fast becoming a common phenomenon among Neo-Pentecostal churches as 69.9 percent indicated that the church empowered youth on medical issues and looked more into their welfare issues relating to health. Also, 85 percent of the respondents consented that home management and event planning were part of the empowerment programmes in their church. In the area of vocational training and skills acquisition, about 89.5 percent of the respondents affirmed their churches organise vocational training and skills acquisition, either regularly or occasionally. The involvement of church in empowerment programmes is to also help harness the latent talent of members who are skilful in one area or the other most especially in the areas of sports which is currently becoming the source of youth attraction. In this study, more than half of the respondents (52.1%) indicated that they have been involved in sports developmental programmes. In a bid to mitigate the problems of marriage, divorce and relationship issues, the churches engaged in empowerment programmes on marriage and relationship seminar. About 89.2 percent of the respondents consented to have attended these seminars while 10.8 percent only experience the orientation through sermon. In the area of legal aid, only 23.7 percent of the respondents had either regularly or occasionally been oriented on legal issues regarding their rights, property and obligations.

In an attempt to shed some light on the performance of Neo-Pentecostal churches in terms of the empowerment programmes they organise, this study gave preference to the attention given by churches in Lagos State to employment generation. Although the trend has changed currently and as a result the church either employ or equip the unemployed through workshops and seminars and in other instances, the church link up the unemployed church members with organizations that requires their services because they are usually at the mercy of the church.This study showed that there exist a consensus in the approach churches adopt in solving the challenges posed by empowerment and employment generation. While highlighting the contributions of the church in youth employment and empowerment, and the reactions of the interviewees on employment generation; virtually all the respondents agreed that Nigeria is in a terrible economic situation and most stakeholders are taking advantage of that situation using several devices. They claimed that the churches are trying all they can to help serious youths and adults around by employing a few of them as church Administrative staff. There are also opportunities open to exemplary church members in academics to be given appointment in mission universities, secondary and primary schools nationwide, publishing and media houses, and theology schools.

Also, the study found out that churches were majorly into empowerment programmes. The respondents stated that their vocational trainings encompassed periodic training for people in several capacities such as tailoring, hair dressing, barbing, perfume and liquid soap production. They were taught vocations such as catering and home management, computer engineering and maintenance, fish farming, piggery, poultry, book publishing, human resources, and financial management. In addition, the churches organised rehabilitation programmes for drug addicts, prostitutes, and orphans. Some of the churches also gave the physically challenged individuals such as lame, blind, deaf and dumb and others with impairments soft capital to establish businesses. This did not mean that the church was doling out money to the less privileged rather it was particularly for those who served in the church premises. Youth who served as instrumentalists, multi-media unit members, a few choirs who are still students and the church decorators were usually rewarded with stipends that can sustain them in their endeavours. The churches also announce vacancies every Sunday and during weekly services to aid employment of members. Unemployment was reduced through the employment of some members into the church school for teaching and administration, employment into church units such as multi-media, ICT, Choir, Healthcare Unit, Transport, Publications and Facility management. The artisan groups existed in the churches had a fellowship where their profession can be promoted. Lastly, members who had enjoyed scholarship and willing to work in the church were given appointment.

From the foregoing, it can be deduced that the selected churches have it included in their plans to empower and employ part of the unemployed population of the youth. During the researcher's visit to the educational institutions (crèche, nursery, primary and secondary schools) established by these churches, it was observed that all the teaching and non-teaching staff are members of the church. This was corroborated by a security officer in one of the church owned schools in the course of the fieldwork:

…the church management has denied two of my children teaching job in this school because they don't attend their church. This people give preference to their church members first before any other person. In fact it is only their church members that they employ always. My children have gotten job; one from her church and the other with the state government since then (Field work, 2015).

Table III: Youth empowerment programmes organised by Neo-pentecostal churches

	Regularly		Occasionally		Never		Total	
Empowerment Programmes	**Freq.**	**(%)**	**Freq.**	**(%)**	**Freq.**	**(%)**	**Freq.**	**(%)**
Leadership Training	128	44.8	128	44.8	30	10.4	286	100.0
Ministerial Training/ Theology	74	25.9	129	45.1	83	29.0	286	100.0
Multimedia Training	51	17.8	109	38.1	126	44.1	286	100.0
ICT Drills	57	19.9	119	41.6	110	38.5	286	100.0
Scholarship Programme	24	8.4	63	22.0	199	69.6	286	100.0
Musical Training	106	37.1	113	39.5	67	23.4	286	100.0
Medical Welfare	30	10.5	170	59.4	86	30.1	286	100.0
Home Management	100	35.0	143	50.0	43	15.0	286	100.0
Vocational Training	94	32.9	159	55.6	33	11.5	286	100.0
Sports Development	33	11.5	116	40.6	137	47.9	286	100.0
Marriage Seminar	123	43.0	132	46.2	31	10.8	286	100.0
Legal Aids	11	3.8	57	19.9	218	76.3	286	100.0

Source: Field Survey (2015)

Note: *Regularly and occasionally were considered positive (+) while never was considered negative (-).*

Discussion of findings

The focus of this study was to identify and assess church-organised empowerment programmes for youth in some selected Neo-Pentecostal churches in Lagos, Nigeria. The gender distribution of the respondents indicated the existence of high proportion of female attendance in the churches. Also, more female were available in almost all the church regular programmes and empowerment programmes organised. Anderson (2002) has earlier noted that there is high participation of female in religious activities in Nigeria. Findings from the study revealed that majority of the members of the Neo-Pentecostal churches were youths who were single. Okafor (2011) earlier stated that Pentecostalism is a religion of the youth and mostly those who are unmarried as such, this corroborates his findings. The result showed that students, civil servants, corps members, self-employed and unemployed persons were involved in the empowerment programmes. Based on the general notion that no job is absolutely safe or secured in Nigeria because of the hazards, industrial accidents and unexpected retrenchment that periodically occur in private sectors in Nigeria, the result indicated that the classes of people who participate in the programme do so to serve as a backup should any unexpected event occur.

It was observed that the majority of participants in the empowerment programmes were graduates of tertiary institutions. This reflected the happening in Nigeria, whereby the graduates of tertiary institutions with varying level of degrees are unemployed and therefore constitute the high percentages of job seekers (Ononogbu, 2008 and Okafor, 2011). It is not uncommon culture for churches to have their administrative staff, but the population of job seekers in the society; coupled with the number of churches most especially in urban areas have given room for churches to become an employer of labour as noted by Agang (2014). Initially, according to Anderson (2002), and Jenkins (2006), the church used to be a consulting place for organizations to find sincere and trustworthy employees. Meanwhile, some of these youth-centered empowerment programmes were said to have spiritual benefits, many of them have economic importance, several were designed intentionally towards the youth development, quite a few solely for employment opportunities, and others as a product of the churches' unique doctrines. On the kinds of empowerment programmes organised in the churches, they can be categorised into: spiritual, academic, social, and financial, marital, and vocational programmes as well as leadership training among others.

The spiritual programmes were aimed at equipping youth with the spiritual prerequisites of life because it is the belief of Christians (most especially Neo-Pentecostal churches) that every issue of life is first spiritual before manifesting in the physical realm. The spiritual programmes were common among CAC and RCCG. They encompassed crusades and revival and members were asked to engage in fasting and prayers. Although majority of the respondents (71%) affirmed the genuineness of spiritual programmes in churches but findings revealed that empowerment programmes have gone beyond being solely spiritual with the influx of educated and more charismatic church leaders who have ushered in innovative doctrinal teachings and practices as well as diverse approaches to equip their members (Okafor, 2011). On academic programmes, Neo-Pentecostal churches lay more emphasis on members' literacy and as a result organised tutorials for members (who wants to gain admission), gave job orientation to job seekers (with emphasis on G-Math), and provided platforms for civil societies to give industrial training to members. The social empowerment programmes organised by the church included talent hunt; sensitization of church members and the public through rallies and workshops; and issues of discipleship, health, marriage and relationship matters were usually discussed. It also encompasses the provision of welfare services for the less privileged. Items such as food, drugs, clothing, as well as shelter (in some situations) were provided. This corroborates the position of Ajani and Adisa (2011) that religious organisations in Nigeria offer welfare services in the 21st century.

There were also provisions for financial empowerment in the churches. Apart from the financial management seminars which members benefitted from, there were provisions from the church to grant scholarship to students whose parents could not afford their education and soft loans were also granted to aid members' businesses in RCCG, Living Faith and Daystar. Also, churches engaged in discussions on marital issues among singles and married individuals as 89.2 percent of the respondents attested that seminars and workshops were periodically organised in their churches. Findings of the study showed that Churches deliberately lay emphasis on courtship, relationship and marriage and as a result of this; orientations are given at different phases in the Neo-Pentecostal churches to reduce the problems of single parenthood and divorce which is not familiar with African ethos. This further solidified the findings of Agang (2014) that the church has gone beyond the pulpit to personally enrich the lives of its members. On music, it was observed that instrumentalists that play for the church services are paid wages for their Sunday services only. These include the Pianist, Guitarist, and Percussionist in most of the churches. It was also noted that special programmes would attract additional fee to these instrumentalists. Offiong's (2010) assertion about the investment of

church in the music and choir department was affirmed as it was revealed in the study that the churches also sponsor the tertiary education of some of these instrumentalists in order to keep them for church use.

The findings of this study revealed that vocational training is increasingly becoming the most dominant empowerment programmes in churches because it was discovered that churches use the empowerment programmes as a way to screen youth that may likely be recruited into certain departments of the church. From the researcher's observation, the churches retain outstanding trainees in several categories, provide them with job opportunities within the church either in the administrative, technical, vocational, spiritual or financial section of the church and pay them salaries that are equivalent to their counterparts in the public sectors. As a result, this study viewed the empowerment programmes of the churches not only as an end in itself but also as a means to an end for the youth in Neo-Pentecostal churches. Ajani and Adisa (2011) submitted that the mission of the church is to cooperate with other institutions through meaningful economic programmes to produce morally conscious and self-contented individuals. The study also unveiled that empowerment programmes organised by Neo-Pentecostal church is one of the cogent reasons for increase youth attendance. On leadership, it was observed that some youth especially graduates are enrolling at seminary schools instead of proceeding on their postgraduate programmes in the face of unemployment partly because the seminary is gradually becoming a very reliable organisation whose certificate can enable graduates to earn a living unlike the university education. This negates the findings of Anderson (2002) that emerging churches need only charismatic and spirited individuals as clergies rather than elites and graduates.

The study found that the contributions of the churches to empowerment programmes varied. CAC focused more on spiritual empowerment programmes (such as deliverance, fasting and prayers), leadership programmes, musical training, home management and few vocational training. Daystar contributed more in areas of financial management and scholarship, relationship seminars (for singles and married), musical training, academic empowerment (tutorials and monthly book recommendation for members), home management, ICT and multi-media training, medical welfare, and leadership training. Living Faith Church and RCCG have similar programmes such as musical training, vocational programmes, sports development, home management, rehabilitation programmes, ICT and multi-media training, medical welfare, and ministerial training. Salvation messages were preached in all churches. This also negates the position of Offiong (2010) that at the rise and proliferation of Pentecostalism and televangelism, prosperity messages will substitute salvation sermons and hence, there will be decline in the popularity of salvation messages.

CONCLUSION AND RECOMMENDATION

The study concluded that empowerment programmes is one of the pivotal tools of social transformation in the society if properly harnessed and churches especially Neo-Pentecostal churches has contributed positively towards the development of the youth in the society and can further help the Nigerian youth live a meaningful, impactful and fulfilling life.

The study recommended the following:

1. More churches should emulate this gesture by partnering with civil societies, non-governmental organisations, and foreign institutions and governments to ensure that policies put into place that will enable all students ranging from secondary school (both public and private owned) to tertiary institutions be engaged in vocational education which can afford them skills acquisition for self-sustenance in the face of increasing unemployment figures.

2. Other strand of empowerment programmes as identified in this study can be jointly incorporated into churches and non-political civil societies to give an average Nigerian youth the opportunity to attain their potentials.
3. Churches should also extend their empowerment programmes to orphanages, slum areas and nodal communities whose current report indicate that they may constitute nuisance in the society if not adequately catered for. Also, philanthropists in the church and the society should be encouraged to fund and provide equipment for the empowerment programmes.

REFERENCES

Agang, S. B. (2014). Nigerian Pentecostal/Charismatic Theology of Public Engagement. *Erudite Journal of Social Science Research* (EJSSR), 2(1). www.eruditejournals.org/ejssr

Ajani, O. A. and Adisa, A. L. (2011). Social Service Provision and Religious Institution in Nigeria. *Ife Social Science Review,* 4 (6), 11-17.

Anderson, A. (2002). *Evangelism and the Growth of Pentecostalism in Africa: Centre for Missiology and World Christianity,* Selly Oak,.Birmingham, University of Birmingham.

Ezeani, N. S (2012). The Teacher and Skills Acquisitions at Business Education: From the Perspective of Accuracy skills: *Arabian Journal of Business and Management, 2 (4), 115-120.*

Haralambos, M. and Holborn, M. (2004). *Sociology: Themes and Perspectives.* London, Harpers Collins Publishers Ltd.

Hassan, O. M. (2013). Curbing the Unemployment Problem in Nigeria through Entrepreneurial Development. *African Journal of Business Management,* 6 (8), 24-31.

Jenkins, P. (2006). *The New Faces of Christianity, Believing the Bible in the Global South.* Oxford: Oxford University Press.

National Bureau of Statistics (2013). *Labour Force Statistics*. Retrieved from www.nigerianstatgov.ng .

Offiong, E. A. (2010). (Ed.). *Pentecostalism and Prosperity Theology in Nigeria. Citizenship Education.* Benin, Ambrose Ali University Press.

Okafor, E. E. (2011). Youth Unemployment and Implications for Stability of Democracy in Nigeria. *Journal of Sustainable Development in Africa:* 8(13), 20 - 27.

Ononogbu, D. C. (2008). Youth Unemployment and Governance: Paradigms for the Nigerian Church. In Otagburuagu, E. J. (2009). *Governance in Africa in the 21st Century*.

Oviawe, J.O. (2010) "Repositioning Nigerian Youths for Economic Empowerment Through Entrepreneurship Education", *European Journal of Educational Studies*, 2, 113-118.

Sasaki, S. (2006). Promoting youth employment through entrepreneurship education. Retrieved fromhttp://www.ilo.org/public/english/region/asro/beijing/download/speech/ss_18may06.pdf

Uzochukwu, M. (2014). Classification of Empowerment Programmes. Retrieved from http://uzochukwumike.hubpages.com .

Uzoma, A and Onele, A. (2013). Achieving Youth Empowerment through Repositioning Entrepreneurial Education in Nigerian Universities: Problems and Prospects. *European Scientific Journal,* 9 (28), 67-84.

THE ROLE OF WOMEN IN FOOD SECURITY IN ONDO WEST LOCAL GOVERNMENT AREA, ONDO STATE, NIGERIA

Olugbamigbe, A. O., Brownson, M. O. and Akinnagbe, T. F.
Department of Home Economics,
Adeyemi College of Education, Ondo. Ondo State
kemiolug@yahoo.com 07069446419
mopelolaace@gmail.com 08034322400
temitope4xt@gmail.com 08062667026

ABSTRACT

The study examined the roles of women in sustaining food security in Ondo West Local Government Area of Ondo State, towards achieving food security in the nation at large. It was carried out on two hundred and forty-five men and women randomly selected from seven wards of the study area. The study employed a descriptive survey design. A 40-item structured questionnaire was used for data collection. Data collected were analysed descriptively using simple percentage, frequency counts and means. Findings revealed that the causes of food insecurity were rural-urban migration (98.37%), lack of jobs (94.69%), inadequate and unstable household food production (91.02%), single livelihood source (89.39%) and inadequate supplies of agricultural inputs (87.76%), lack of diversification options (87.35%), lack of farm credit agricultural financial institutions (86.53%), high transport costs or poor information (84.08%), physical challenge (82.86%), land ownership systems (82.04%), low remuneration (81.22%), illiteracy (79.26%) and poor food handling skills (66.27%). Further findings revealed that women can participate in small-scale traditional agricultural production ($\bar{X}$ = 3.19), practice peasants farming and fishing ($\bar{X}$ = 3.12), participate in programmes aimed at democratising the access to resources ($\bar{X}$ = 3.90) and participate in programmes aimed at ensuring equal representation in decision-making bodies at local, regional, national and global levels ($\bar{X}$ = 3.86). Therefore, women should practice agricultural production (peasant farming and fishing) and focus on the production of some staple foods to supplement ones purchase in the market.

Keywords: Women, Food security, Sustainability, Agriculture

INTRODUCTION

Malnutrition and hunger are on the rise day in day out. Food crisis in the midst of available resources (land and labour) to make adequate provision is hurting the poor all over the country, hitting the landless, women and the children the hardest. It struck even before the onset of global economic meltdown and rising food prices aggravated people's (especially the poor) access to food. Those who were already food insecure find themselves in worsening conditions. They are joined by millions more of newly food-insecure people. The United Nations (UN) (2007) defined food security as "people having at all times, physical, social and economic access to sufficient, safe and nutritious food which meets their dietary needs and food preferences for an active and healthy life". Over a billion people live under conditions of extreme poverty (i.e., earning less than US$1 dollar per day; approximate N500 per day). And it is estimated that 800 million people worldwide do not have access to sufficient amounts of food and hundreds of millions more do not have access to nutritional foods (Food and Agriculture Organisation (FAO), International Fund for Agricultural Development (IFAD) and World Food Programme WFP, 2015).

Food security refers to the adequacy of the food supply to meet the needs of individual consumer and it is determined by availability (production plus imports), accessibility (buying power), and utilization (nutrition) (May, 2006). Saunders (1993) noted that the adequacy is determined by making sure sufficient resources are available to produce sufficient food to meet basic nutrition needs and that families can earn enough income to buy food for all family members. Food and Agriculture Organisation (FAO) as well as World Bank have placed their focus on food security for all nations in the last three decades. Ever since then food security has egressed, it has continued to reflect in national policies worldwide. In 1974 during the World Food Conference, food security was in terms of food supply, assuring the availability and price stability of basic food stuffs at the national and international levels; availability at all times of adequate world food supplies of basic food stuffs to sustain a steady expansion of food consumption and to offset fluctuations in production and prices (FAO, 1983; World bank, 1986; Shuaibu, 2011; Abdullahi, Abdullahi and Mohammed, 2012).

In Nigeria, the percentage of food insecure households was reported to be 18% in 1986 and over 40% in 2005 (Sanusi, Badejo and Yusuf, 2006). According to FAO, International Fund for Agricultural Development (IFAD) and World Food Programme (WFP) (2013), Nigeria have an energy intake of 1730Kcal and an average protein supply of 64g capital per day far below the 2500 – 3400Kcal minimum recommended daily intake per day. This shows that Nigeria is facing the challenge of unbalanced diet leading to various deficiency symptoms. Also among the 109 countries assessed by Global Food Security Index (GFSI) (2015), Nigeria is 91st with 37.1 score based on indices of affordability, availability, quality and safety (Metu, Okeyika and Maduka, 2016). Food security actually depends on whether households can afford to buy food given the prices and their income and or whether they can produce enough to cater for their food needs. Access to food is ensured when individuals within the households have sufficient resources to obtain appropriate food either through production, purchase or as gift for a nutritious diet.

Nigeria in recent times, food security situation has become the single most critical area of concern due to its stagnation, while growth in food demand has kept pace with population explosion (Abdullahi, 2010). It is rather an irony of fate that Nigeria is endowed with abundant resources (human and natural), including vast fertile land for farming, i.e. about 23% (21 million hectares) arable land, while only 0.9 million hectares (1%) is under permanent cultivation (Abdullahi, 2010). Before the discovery of crude oil in commercial quantities in the late 1950s, Nigeria was self-sufficient in food production. The discovery of crude oil was supposed to startle the agricultural sector; instead it led to the gradual disintegration of the sector, thereby making Nigeria to divert from agriculture as a source of external revenue into a mono-cultured economy dependent on crude oil. According to Adesina (2012), Nigeria spends 1.3 trillion naira on wheat and sugar importation alone, while 356 billion naira is spent on rice importation yearly. This simply indicates that an average of one billion naira is spent daily on rice import in Nigeria.

The need to achieve and sustain food security sponsored the research. Food they say is life and virtually all living things cannot survive in the absence of food. Additionally, the quality of food someone consumes goes a long way in determining the state of well-being of the person. Some health challenges such as malnutrition, susceptibility to illness and diseases as well as poor cognitive achievement has been associated to the availability and quality of food consumed. Hence, the importance of food cannot be overemphasized. However, despite the great importance of food, many people do not have access to food which has led to high prevalence of food insecurity. On the other hand, women are the female gender and have been investigated to play active roles in nation building and development, politics, economic well-being of the family, child bearing and upbringing, commerce and agriculture to mention just a few. Women have excelled in several economic activities; they are also noted to have a significant role to play in ensuring a sustainable food security status for households in the country.

Furthermore, in most households women are at the forefront of home management. They are in charge of household resources (including food), hence, they are perceived to have significant roles to play in sustaining food security. The study examined the roles of women in sustaining food security in Ondo West Local Government Area of Ondo State, towards achieving food security in the nation at large. Specifically, the study:

* highlighted the causes of food insecurity in Ondo West Local Government Area of Ondo State;
* determined the factors that indicate food security in Ondo West Local Government Area of Ondo State; and
* examined the roles of women in sustaining food security in Ondo West Local Government Area of Ondo State.

Research questions

* The following questions served as a guide to the findings of the study
* What are the causes of food insecurity in Ondo West Local Government Area of Ondo State?
* What are the factors that indicate food security in Ondo West Local Government Area of Ondo State
* What are the roles of women in sustaining food security in Ondo West Local Government Area of Ondo State?

RESEARCH METHODOLOGY

The design used for the study was descriptive survey design. The study was carried out in seven wards (Yaba, Okerowo, Odojomu, Bagbe/Igunsin, Ilunla, Okelisa and Surulere). The population of Ondo West Local Government Area of Ondo State is 359,247 (Ondo West Local Government Secretariat, 2014). The wards were selected using balloting while simple random sampling technique was used to select men and women in the wards. Thirty-five men and women were randomly selected in each of the selected wards. The total number of respondents that comprised the sample for the study was two hundred and forty-five.

A fixed response questionnaire validated by experts in Home Economics as well as measurement and evaluation was used for the study. It was constructed on a ratio scale and the language of instruction was English. The questionnaire has four sections comprising of close-ended questions and 4-likert type scale questions. The reliability index of the instrument was 0.772. The responses to the questionnaire items were analysed using frequency counts, simple percentages and measures of central tendency (standard deviation and mean). The mean of the questionnaire items was used and interpreted based on the statistical real limits of the numbers. 2.50 was the cut-off point accepted as agreed

RESULTS AND DISCUSSION

Table I presents the causes of food insecurity as perceived by women in Ondo West Local Government Area of Ondo State. The Table revealed that rural-urban migration (98.37%), lack of jobs (94.69%), inadequate and unstable household food production (91.02%), single livelihood source (89.39%) and inadequate supplies of agricultural inputs (87.76%) are some of the causes of food insecurity. The Table also revealed that lack of diversification options (87.35%), lack of farm credit agricultural financial institutions (86.53%), high transport costs or poor information (84.08%), disabilities (82.86%), land ownership systems (82.04%) and low remuneration (81.22%) are factors that determine food insecurity. Other causes of food insecurity as revealed by the study are weak support networks and disaster management systems (78.37%), gender inequality (73.06%) and chronically ill due to HIV/AIDS (70.20%).

Table I: Causes of food insecurity

S/N	Causes of food insecurity	Frequency	Percentage	Rank
1.	Rural-urban migration	241	98.37	1st
2.	Lack of jobs	232	94.69	2nd
3.	Inadequate and unstable household food production	223	91.02	3rd
4.	Single livelihood source	219	89.39	4th
5.	Inadequate supplies of agricultural inputs	215	87.76	5th
6.	Lack of diversification options	214	87.35	6th
7.	Lack of farm credit agricultural financial institutions	212	86.53	7th
8.	High transport costs or poor information	206	84.08	8th
9.	Disabilities	203	82.86	9th
10.	Land ownership systems	201	82.04	10th
11.	Low remuneration	199	81.22	11th
12.	Weak support networks and disaster management systems	192	78.37	12th
13.	Gender inequality	179	73.06	13th
14.	Chronically ill due to HIV/AIDS	172	70.20	14th
15.	Disposal of assets to cover medical costs	118	48.16	15th

Table II presents women's perception on the indicators of food security. The Table revealed that domestic food price volatility (reduction or increase) (99.59%), proper nutrition (97.55%), accessibility of food (95.51%), average protein supply (86.94%), access to quality food (86.12%), access to affordable food (83.27%), average supply of protein of animal origin (82.45%), food available for human consumption (80.82%) and access to improved water sources (74.29%) were the perceived indicators of food security. The Table further revealed that women were not aware of access to improved sanitation facilities (44.49%) and value of food imports over total merchandise exports (42.45%) and political stability and absence of violence/terrorism (13.06%) as indicators of food insecurity.

Table II: Indicators of food security

S/N	Indicators of food security	Frequency	Percentage	Rank
1.	Domestic food price volatility (reduction or increase)	244	99.59	1st
2.	Proper nutrition	239	97.55	2nd
3.	Accessibility to food	234	95.51	3rd
4.	Average protein supply	213	86.94	4th
5.	Access to quality food	211	86.12	5th
6.	Access to affordable food	204	83.27	6th
7.	Average supply of protein of animal origin	202	82.45	7th
8.	Food available for human consumption	198	80.82	8th
9.	Access to improved water sources	182	74.29	9th
10.	Access to improved sanitation facilities	109	44.49	10th
11.	Value of food imports over total merchandise exports	104	42.45	11th
12.	Political stability and absence of violence/terrorism	32	13.06	12th

Table III presents the roles of women in sustaining food security. The Table revealed that the mean responses of respondents on all items which ranged from 2.67 – 3.90 were greater than the cut-off point (2.5). Respondents agreed to the entire item stated.

Table III: Roles of women in sustaining food security

n = 245, C = 2.5

S/N	Roles of women in sustaining food security	$\overline{X}$
1.	Women can participate in small-scale traditional agricultural production.	3.19±0.967*
2.	Women can practice peasants farming and fishing.	3.12±0.920*
3.	Women can participate in programmes aimed at democratising the access to resources, especially land, water, seeds and intellectual property.	3.90±0.360*
4.	Women can participate in programmes aimed at ensuring equal representation in decision-making bodies at local, regional, national and global levels.	3.86±0.501*
5.	It is the duty of women to ensure their girls are well educated.	2.93±1.120*
6.	Skills to determine when foods are thoroughly cooked.	3.33±0.743*
7.	Ensuring food safety and hygienic practices	3.49±0.618*
8.	Must use safe water and raw materials	3.27±0.732*
9.	Women can practice household farming (home garden) to ensure availability and accessibility of food in the home.	3.23±0.995*
10.	Women who practice agriculture should produce major food crops.	2.67±1.167*
11.	Women need to watch their consumption habit and determine their role in food production and child care activities.	2.97±0.932*
12.	Women need to determine their role in child care.	3.27±0.891*

n – Frequency, C – cut-off point, $\overline{X}$ – mean

**** - mean greater than cut-off point (2.5)***

Discussion of findings

Food is one of the basic needs of man. It is essential for all round growth and development. Without food man will not only be retarded in growth but might ultimately die. Food security is a broad terms that involves the accessibility, availability and sufficiency of food and sanitation facilities by all and sundry at all times. In essence, food insecurity is the reverse of food security. A nation is said to be food insecure when food and sanitation facilities are not sufficiently accessible or available to all her people. The causes of food insecurity are numerous, they include governmental, non-governmental, environmental and individual factors. In Ondo West Local Government Area of Ondo State, the causes of food insecurity were lack of jobs, inadequate and unstable household food production, single livelihood source, inadequate supplies of agricultural inputs, lack of diversification options, lack of farm credit agricultural financial institutions, high transport costs and poor information, disabilities, land ownership systems, low remuneration, weak support networks and disaster management systems, gender inequality, chronically ill due to HIV/AIDS among others.

Having a paid job is synonymous to economic stability or availability of money which could be used to purchase food and sanitation facilities. In the presence of abundance once an individual does not have the purchasing power such an individual is food insecure. Additionally, in the case of purchasing power once the food items are not readily available, such an individual is food insecure. A typical example is the issue of scarcity of tomatoes in the market in 2016. People were ready to purchase this vegetable but it was not available. However, if households produce food through home garden, it such cases as the earlier, people can fall back on vegetable (tomatoes) produced in the household. Similar to lack of jobs is single livelihood source. In the midst of the present day economic hardship some people are not job secured in fact, currently there was a massive retrenchment of workers in the banking sector. This exposed many to economic hardship and reduced them to the status of an unemployed. Without an alternative livelihood source, such people might find it very difficult to meet their basic needs.

Diversification simply means having a variety of investment. As a result of inadequate social amenities that strive in the country, it has become difficult for many skill and unskilled labour, small and large scale industry to function properly. This has made diversification more difficult in the country. Practicing farmers (peasant) who long craved for farm credit are not only deprived of this benefit but also faces the problem of high transport costs and poor information. Law enforcement agencies expected to bring sanity and maintain peace in the society have become "tax collectors" and perpetrators of corrupt practices. Farmers transporting their produce from the place of production to the market are levied unduly.

Other causes are disabilities, land ownership systems, low remuneration, weak support networks and disaster management systems, gender inequality, chronically ill due to HIV/AIDS among others. In line with the finding of the study Abdullahi (2010) observed that the general agricultural problems include inadequate supplies of agricultural inputs, land ownership systems, rural-urban migration, and lack of farm credit agricultural financial institutions. Adepoju, Ogunniyi and Agbedeyi (2015) added that real wage and employment are the main determinants of food security in the urban areas, the level of domestic food production dictated by the extent and ease of access to production inputs and services is a primary determinant of food security in rural areas. Mgwali (2013) also identified weak support networks and disaster management systems, inadequate and unstable household food production and lack of purchasing power as causes of food insecurity. The HIV/AIDS epidemic and other communicable diseases have further undermined food-insecure households (Heidi, 2011).

The perceived indicators of food security were domestic food price volatility, proper nutrition, accessibility of food, average protein supply, access to quality food, access to affordable food, average supply of animal origin protein, food available for human consumption and access to improved water sources. Men and women were not aware of access to improved sanitation facilities, value of food imports over total merchandise exports and political stability and absence of violence/terrorism as indicators of food insecurity.

The roles women can play to ensure and sustain food security at the household level are numerous. They can participate in small-scale traditional agricultural production and practice peasants farming and fishing. Food security is the availability and accessibility of food to all. Since the aim is to make food available and accessible in the households, traditional agricultural production and peasant farming and fishing will make some staple foods and fish (as a source of protection) available in the home to supplement ones purchase in the market. Women are at the edge of these activities in the home. Preparation of the land and cultivation can be by unskilled labourers while the women maintain the crops cultivated till they are ready for harvest. Additionally, women have been regarded as agent of change and drive for development and as such when they actively participate in

programmes aimed at democratising the access to resources, especially land, water, seeds and intellectual property such programmes will be better executed and its aims achieved.

Women can also participate in programmes aimed at ensuring equal representation in decision-making bodies at local, regional, national and global levels. Education and food security are synonymous. It is the duty of women to ensure their girls are well educated, possess skills to determine when foods are thoroughly cooked, to ensure food safety and hygienic practices, and to use safe water and raw materials. Women can practice household farming (home garden) to ensure availability and accessibility of food in the home and produce major food crops, watch their consumption habit and determine their role in food production and child care activities. In line with this finding United Nations Development Programme (UNDP, 1995) noted that women farmers have proved extremely resourceful and hardworking in their attempt to ensure household food security.

CONCLUSION AND RECOMMENDATIONS

The causes of food insecurity are largely due to the source of livelihood and agricultural practices. Proper nutrition, accessibility, availability and affordability of food, average protein supply (plant and animal), access to quality food and access to improved water sources are indicators of food security. To achieve sustainable food security, women can practice farming and fishing in the household, participate in programmes that encourage the achievement of food security, educate the girl child on food safety and hygienic practices, use safe water and raw materials and watch their consumption habit as well as that of every other member in the family.

Based on the findings of the study, it was recommended that:

* women should practice agricultural production (peasant farming and fishing) and focus on the production of some staple foods to supplement ones purchase in the market
* as the next vulnerable group to food insecurity after children, women should participate actively in programmes aimed at democratising the access to resources, especially land, water, seeds and intellectual property as well as in programmes aimed at ensuring equal representation in decision-making bodies at local, regional, national and global levels;
* women should educate the girls and encourage them to possess skills to determine when foods are thoroughly cooked, to ensure food safety and hygienic practices, and to use safe water and raw materials; and
* women should watch the consumption habit in the home and determine their role in food production and child care activities.

REFERENCES

Abdullahi, H. (2010). *History and Structure of the Nigerian Economy: Pre-Colonial Period to 2007 and Beyond.* Minna: Halygraph Publications, Nigeria.

Abdullahi, Y. Z., Abdullahi, H., & Mohammed, Y. (2012). Food security first: The role of women through empowerment for sustainable food, general security and economic development in Nigeria. *European Scientific Journal,* 8(9), 46-6

Adepoju, A. A., Ogunniyi, L. T., & Agbedeyi, D. (2015). The role of women in household food security in Osun State, Nigeria. *International Journal of Agricultural Policy and Research,* 3(3), 104-113.

Adesina, A. (2012). *Nigeria Today*, An NTA Network Programme anchored by Walter Nnaji with the Minister of Agriculture, Dr Adesina Akinwumi. Friday 6th January, at 9.30 am.

Food and Agriculture Organization (FAO) (1983). World Food Security: A Reappraisal of the Concepts and Approaches. *Director General Report*, Rome.

Food and Agriculture Organisation (FAO), International Fund for Agricultural Development (IFAD) & World Food Programme (WFP). (2013). The State of Food Insecurity in the World: The Multiple Dimensions of Food Security. Rome: FAO.

Food and Agriculture Organisation (FAO), International Fund for Agricultural Development (IFAD) & World Food Programme WFP (2015). The State of Food Insecurity in the World. Meeting the 2015 international hunger targets: taking stock of uneven progress. Rome: FAO.

Global Food Security Index (2015). Retrieved October 29, 2016 from www.foofsecurityindex.eiu.com

Heidi, S. (2011). To end world hunger, end factory farms. *World Watch Report,* Revolution Broadcasting. Retrieved July, 27 2016 from http://www.gaiahealth.com /articles551/000384-end-world-hunger-end-factory-farms.shtml.

May, J. (2006). *South Africa- Poverty and Rural Development*, OCEN. UK.

Metu, A. G., Okeyika, K. O., & Maduka, O. D. (2016). Achieving sustainable food security in Nigeria: Challenges and way forward. *3rd International Conference on African Development Issues,* 182-187

Mgwali N. N. (2013). *Role of women in achieving food security in South Africa: A case of rural Mbashe Local Municipality.* A Master's Thesis of the Department of Agricultural Economics and Extension Faculty of Science and Agriculture University of Fort Hare Alice.

Sanusi, R. A., Badejo, C. A., & Yusuf, B.O. (2006). Measuring household food insecurity in selected local government areas of Lagos and Ibadan, Nigeria. *Pakistan Journal of Nutrition*, 5, 62-67.

Shuaibu, H. (2011). Evaluation of household food security situation, determinants and coping strategies adopted by women under Fadama III project in Sokoto State. *A PhD Research Proposal* Presented to the Department of Agriculture and Extension Services, Faculty of Agriculture, Usmanu Danfodiyo University, Sokoto, Nigeria.

Saunders, C., (1993). Putting the History of White Poverty in South Africa on the Agenda. *South African Journal* 28, 242-248.

United Nations Development Programme (UNDP, 1995). Human Development Report. Retrieved June 27, 2016 from http://hdr.undp.org/en/reports/global/hdr1993/

United Nations Organization (2007). United Nations Special Rapporteur on the right to food. Retrieved September 6, 2015 from http://www.righttofood.org/

World Bank (1986). Poverty and hunger: Issues and options for food security in developing countries. *World Bank Policy Study,* Washington DC, USA.

REFUSE DISPOSAL METHODS ADOPTED BY HOUSEHOLDS IN URBAN SLUMS OF LAGOS STATE, NIGERIA

***Abiamuwe, N.O., *Seriki-Mosadolorun, J. S., & Emmanuel, A. A.**
*Department of Vocational Education, School of Technical Education, Yaba College of Technology, Yaba, Lagos State

**Lagos State College of Primary Education, Noforija, Lagos State
Correspondences: jummaitt@gmail.com & ngozicyn@yahoo.com 08037725543

ABSTRACT
This study investigated refuse disposal methods adopted by households in urban slums of Lagos State, Nigeria. The study adopted case study research design. Population for the study consisted of 795, 311 households in five selected slums of Lagos State. Multi-staged sampling technique was used to select 400 slum households. The instrument used for data collection was a questionnaire. Data were analysed using descriptive tools like mean. Findings revealed that the wastes mostly generated by the respondents were both renewable and non-renewable. The results indicated that some of the methods of disposing wastes by slum households included solid waste used as land refills, waste water channelled to gutters and canals, refuse collected by LAWMA and "Mallam" cart collectors. Results also revealed among others that the ways the slum dwellers could be helped to dispose their refuse properly included the provision of adequate drainage systems, provision of refuse bins in strategic places, provision of public waste collection vehicle, waste sorting and collection centres for recyclable wastes. It was concluded that since wastes generated from households were both renewable and non renewable, appropriate sorting and disposal methods should be adopted.

Keywords: Refuse, Disposal Practices, Urban, Slums, Households,

INTRODUCTION

The world is currently faced with increasing human population rate and the issues associated with rapid population increase such as environmental degradation, pollution, global warming and the likes. Most of these issues are associated with developing countries and felt more in urban areas. Urban areas are cities. Abiola (2012) described urban areas as a place characterised by high concentration of people and activities. Abiola (2012) further mentioned that the high concentration of people and economic activities in urban areas put pressure on resources and infrastructure in cities thereby resulting in environmental management issues. Owoeye (2003) mentioned that demographically, the term urbanization denotes the redistribution of populations from rural to urban settlements over time. According to the United Nations Population Division (2008), urbanization, especially rapid and unplanned urbanization comes with a plethora of ills. In this regard, the Division noted that 'despite its many positive facets, urbanization is not without its ills. Large cities, in particular, are prone to suffer from environmental contamination stemming from traffic congestion, the concentration of industry, and inadequate waste disposal systems. It is worthy of note that Lagos being one of the fastest growing cities in Nigeria has witnessed rapid population explosion and its consequences. Adewusi (2012) mentioned that urban growth and land conversion involving human activities are major threats to the ecosystems (George, 2002). United Nation (UN) (2007), defined slum as a heavily populated urban area characterized by substandard housing and squalor. This definition reflects the essential physical and social features of slums. Slums are homes to the poorest of urban populations in Africa. The houses inhabited by slum dwellers especially those in swampy areas are mostly decrepit, overcrowded, in neighbourhoods that are prone to flooding and beset with poor sanitation and shortage of potable water. Slums in Lagos State have recorded cases of flooding annually. This is attributed to the swampy nature of the area. Besides, drainage channels are sometimes blocked by refuse (Consultants Report Number 815, 2005).

As a result of the population of Lagos and the high concentration of industrial and commercial activities, the level of wastes generated is very high. Wastes are unwanted or useless materials generated from combined residential, industrial and commercial activities in a given area. United Nations (2006) described municipal (city) waste as being commonly known as trash or garbage and refuse or rubbish. UN (2006) further noted that municipal waste consists of everyday items that are discarded by the public. Household refuse includes all waste matter such as food wastes, tins, cans, glasses, paper, rags, garden refuse, branches, leaves, and other debris. Amoako and Cobbinah (2011) defined refuse as a general term applied to solid and semi-solid waste materials other than human excreta. Waste materials in refuse may be divided into decomposable (renewable) and non decomposable (non-renewable). Renewable wastes are those components of the refuse that can be decomposed (Smith, 2011). Decomposable wastes include: left-over vegetable, animal and fish material from kitchen and food establishments as well as dead plants and animals. These types of refuse have a tendency to decay giving off foul odours. Non-decomposable refuse consists of non-renewable wastes in the environment and are those components in the environment that do not decompose. The non-decomposable components of refuse include waste materials such as bottle, broken glasses, tins, cans, discarded porcelain wares, pieces of metals, and other wrapping materials.

Refuse disposal is the act of disposing wastes. Alagbe (2005) defined refuse disposal as proper disposition of a discarded or discharged material in accordance with local environmental guidelines or laws. Medina (2007) opined that refuse disposal entails the collection and dumping or destruction of food waste and other discarded material. The proper disposal of wastes is important because household refuse contains wastes that can decompose quickly and create unsanitary conditions. Adewusi (2012) stated that the most common method of refuse disposal practice in urban areas is to haul refuse to a designated dumping site. Abhay, Poonam, Prasad and Nagaraj (2014) opined that refuse can be used as land refills but that in choosing a landfill site, care must be taken so that drainage from the landfill will not pollute water supplies. The habit of dumping refuse close to homes as a form of land refills makes slum environments very unsightly. Another remarkable peculiarity of environmental sanitation challenges in Lagos state is the use of solid waste for the reclamation of land from the swampy areas and on the streets next to the canals. Such practice makes the whole area very filthy in appearance, smelling rather foul due to the decomposing wastes materials. Lagos state has adopted alternative systems of refuse disposal in order to rid Lagos streets of solid waste, but the outcome of different choice of alternatives is rather calling for a better organized and result oriented approach to refuse disposal. Omole (2010) mentioned that most of the adopted approaches had not worked well, resulting in the accumulation of solid waste in the streets. Most of these accumulated solid wastes end in drains. This causes blockage on the drains and waterways, the end result of which is uncontrollable flooding.

Method of handling waste i.e. storage, collection and disposal of waste determines risk to environment and public health. Adeyinka (2005) opined that methods of waste reduction include manufacturing products with less packaging, encouraging customers to bring their own reusable bags for packaging, encouraging the public to choose reusable products such as cloth napkins and reusable plastic and glass containers, backyard composting and sharing and donating any unwanted

items rather than discarding them. Recycling is a method of waste disposal often used. Recycling refers to the removal of items from the waste stream to be used as raw materials in the manufacture of new products (Smith, 2007). Waste from most urban homes are generally collected by local authorities through regular waste collection, or by special collections for recycling. Within hot climates, the waste should be collected at least twice a week to control fly breeding, and the harbouring of other pests in the community (Adedeji & Ezeyi, 2010). Other factors to consider when deciding on frequency of collection are the odours caused by decomposition and the accumulated quantities (Smith, 2007). Incineration is the most common thermal treatment process. This is the combustion of waste in the presence of oxygen (Smith 2011). After incineration, the wastes are converted to carbon dioxide, water vapour and ash. This method may be used as a means of recovering energy to be used in heating or the supply of electricity. In addition to supplying energy, incineration technologies have the advantage of reducing the volume of the waste, rendering it harmless, reducing transportation costs and reducing the production of the green house gas methane. Lagos State Waste Management Agency (LAWMA) plays the primary role of collecting solid waste from the grassroots through the private sector. The collected solid waste is transported to the disposal sites by LAWMA agents (Abiola, 2012). The disposal site is to be properly managed to ensure that the up-coming solid wastes do not accumulate to constitute environmental hazard. Abiola (2012) stated that private sector participants collect solid wastes from households and get it deposited at designated points from where the LAWMA agents transports the wastes to the disposal sites.

A cursory look at the streets in most slums in Lagos State shows that the entire environment is filthy, full of stagnant water and refuse. There are refuse dumps on most of the street junctions, drainage channels, canals and lagoons and rivers (George, 2012). The entire slum is unsightly. The disposal of household refuse is a serious problem in Lagos State especially in slum households. The current government has embarked on a number of initiatives to address waste management in Lagos and has invited the private sector to actively participate in the process. Apart from environmental sanitation exercise held every last Saturday of the month, no shop in Lagos State opens on Thursdays until 10am. Sanitation exercise is observed every Thursday morning. Despite these attempts, Lagos State slums still appears filthy. The area is water logged and most of the residents are faced with the problem of waste disposal. It is against this background that this study was investigated to determine the refuse disposal practices adopted by slum households in Lagos State.

Research questions

The following research questions guided the study:

1. What are the types of refuse generated by slum households?
2. What are the types of refuse disposal methods adopted by households in urban slums?
3. In what ways can slum households be helped to dispose their refuse effectively?

Objective of the study

The main objective of the study was to investigate the refuse disposal methods adopted by households in urban slums in Lagos State. Specifically, the study determined:

1. types of refuse generated by slum households;
2. types of refuse disposal practices adopted by households in urban slums; and
3. ways slum households can be helped to dispose their household refuse effectively.

METHODOLOGY

Design of the study

The research design adopted for this study was case study research design.

Area of the study

The study was carried out in Lagos State. Lagos State was chosen for this study because it is an urban area with large number of slums.

Population for the study

The population size for this study comprised 795, 311 households in five selected slums in Lagos State (National Bureau of Statistics, 2012). The slum areas are "Ajegunle", "Makoko", "Ilaje", "Ijora-Badiya" and "Amukoko".

Sample for the study

Purposive multi-staged random sampling technique was used to select 400 households from five slums in Lagos State. In stage one, using random sampling technique, four Local Government Areas (LGAs) were selected out of the twenty LGAs in Lagos State. In stage two, five slum areas were purposively selected from the four LGAs. In stage three, eighty households were randomly selected from each of the five slums. Systematic random sampling technique was used to select the households. Hence; every 10th house was selected for questionnaire administration.

Instrument for data collection

The instrument used for data collection was a questionnaire. The questionnaire was titled "Refuse Disposal Practices of Households in Urban Slums" (RDPHUS). The questionnaire was divided into two sections. Section A sought for demographic information while section B was based on the research questions. Section B was drawn on a four point scale rating: SA as Strongly Agreed, A as Agreed, D as Disagreed and SD as Strongly Disagreed. Three Home Economics lecturers subjected the instrument to face and content validation. Cronbach's Alpha method was used in determining the internal consistency of the instrument and it yielded reliability co-efficient index of 0.92.

Method of data collection

Four hundred copies of the questionnaire were distributed to respondents. Efforts were made to ensure that the items were filled correctly without omitting any of the needed information. The questionnaires were retrieved immediately. Out of the 400 questionnaires distributed, 387 were returned showing 97% return rate.

Method of data analysis

Data were analysed using descriptive tools such as mean and standard deviation.

Decision rule

Section B of the questionnaire was drawn on a four point scale rating of SA as Strongly Agreed, A as Agreed, D as Disagreed and SD as Strongly Disagreed. Thereafter, mean ratings of each statement from 2.5 and above were considered as agreed upon while mean ratings of 2.49 and below were considered as disagreed upon. Standard deviation was also used to show the degree of differences in their mean responses.

RESULTS:

Table I revealed that all except one of the fourteen types of refuse generated by slum households were agreed upon. All but one had mean values ranging from 2.67 to 4.00. Only item 3 had mean value of 2.48 indicating that left over foods were not part of refuse generated by slum households. Standard deviations of the responses were within ranges 0.79 to 1.01. This implies that their opinions were not far from each other.

Table I: Mean and standard deviation on refuse generated by slum households

S/N	Refuse Generated by Slum Households	Mean	SD	Remark
1	Vegetable wastes	3.96	0.99	Agreed
2	Waste water	4.00	1.05	Agreed
3	Left over foods	2.48	0.87	Disagreed
4	Waste paper	2.67	0.79	Agreed
5	Ceramics and Glasses	3.87	1.01	Agreed
6	Old tins	3.66	0.95	Agreed
7	Old Cans	3.70	0.88	Agreed
8	Broken Plates	2.90	0.96	Agreed
9	Pieces of Metals	3.82	0.88	Agreed
10	Old electronics (discarded fans, television and laptops	3.74	1.02	Agreed
1	Discarded Porcelain ware	3.91	0.96	Agreed
12	Old wood	2.93	0.81	Agreed
3	Old zinc and roofing sheets	3.00	1.00	Agreed

Analysis in Table II showed the different types of refuse disposal methods adopted by households in urban slums. However, the methods not adopted included composting (2.42) and depositing on incinerators (2.20). Burying refuse has the least mean value of 2.51. This was closely followed by household solid waste being collected from homes by government officials (LAWMA) (2.55). the mean values of the responses ranges from 0.86 to 1.05. this indicated that the mean values were not far from each other.

Table II: Types of refuse disposal methods adopted by households in urban slums:

S/N	Refuse Disposal Methods	Mean	SD	Remark
1	Household refuse are burnt	2.59	0.84	Agreed
2	Household refuse are used for compost	2.42	1.00	Agreed
3	Refuse are deposited in incinerators	2.20	1.02	Disagreed
4	Household refuse are recycled	3.40	0.95	Agreed
5	Household refuse are buried	2.51	0.86	Agreed
6	Household wastes are collected by "Malams" cart collectors	3.97	1.03	Agreed
7	Solid wastes such as refuse are deposited on dust bins	3.08	0.99	Agreed
8	Household solid waste are collected from homes by government officials (LAWMA)	2.55	0.90	Agreed
9	Refuse are deposited on dump sites	2.51	0.93	Agreed
10	Household sewage is channelled to canals	2.98	1.03	Agreed
11	Refuse is poured into gutters during the raining season	3.58	0.95	Agreed
12	Household waste waters are channelled to drains	3.00	0.75	Agreed
13	Household waste waters are channelled to canals	3.98	1.00	Agreed
14	Household waste waters are channelled to septic tanks	2.55	0.90	Agreed
15	Solid wastes are used as land refills	3.55	0.96	Agreed

Table III revealed that all the eleven ways slum households can be helped to dispose their household refuse effectively were all agreed upon. They all had mean values ranging from 2.62 to 4.00. The standard deviation of the respondents ranges from 0.79 to 1.05. This indicated that the opinion of the respondents were not far from each other.

Table III: Mean and standard deviation on ways slum households can be helped to dispose their household refuse effectively

S/N	Ways of effective disposal of slum household's refuse	Mean	SD	Remark
1	Provision of adequate waste management system	3.60	0.95	Agreed
2	Enforcement of environment laws	4.00	1.05	Agreed
3	Provision of adequate drainage systems	3.91	0.92	Agreed
4	Provision of refuse bins in strategic places	3.85	0.98	Agreed
5	Provision of public waste collection vehicles	3.77	0,81	Agreed
6	Establishment of waste sorting and collection centres for recyclable wastes	4.00	1.02	Agreed
7	More effective laws banning indiscriminate dumping of refuse and litter have to be promulgated and vigorously enforced.	3.93	0.84	Agreed
8	Market places and shopping centres should have designated and properly managed waste disposal places	2.98	0.79	Agreed
9	Enlightenment campaign to educate the masses on environmental education	2.62	0.91	Agreed
10	Establishment of Neighbourhoods Project Partnerships Revitalization aimed at managing wastes in a given neighbourhood	3.83	1.02	Agreed
11	Prevention of dumpsites close to places of residence	3.40	0.90	Agreed

Discussion of findings

Inferring from Table I, all the listed items were agreed upon as types of refuse generated by the slum households except item 3 (Left over foods, M=2.48). This showed that the respondents dispose both renewable and non-renewable wastes. Renewable wastes are those components of the refuse that can be decomposed while non-renewable wastes are those that cannot be decomposed (Smith, 2011). Decomposable wastes include: left-over vegetable, animal and fish material from kitchen and food establishments as well as dead plants and animals. These types of refuse have a tendency to decay giving off foul odours. Non-decomposable refuse consists of non-renewable wastes in the environment and are those components in the environment that do not decompose. The non-decomposable components of refuse include waste materials such as bottle, broken glasses, tins, cans, discarded porcelain wares, pieces of metals, and other wrapping materials. Hence, waste generated in households need to be properly disposed to prevent the spread of diseases. This confirmed Sundaravalli (2012) that in order to protect and conserve the environment from diseases and to enable people lead quality life, due emphasis needs to be given to proper waste management. According to him, there is need for environmental awareness in all areas of the state to prevent the consequences of environmental disorderliness.

Results of findings on Table II revealed that the respondents agreed with all the listed items as methods of waste disposal. Item 13 (Household waste waters are channelled to canals), Item 6 (Household wastes are collected by "Malams" cart collectors) and Item 15 (Solid wastes are used as

land refills) had mean ratings of 3.98, 3.97 and 3.55 respectively. This implied that the respondents commonly dispose their waste through these methods. However, these waste disposal methods cause pollution which leads to environmental degradation. Environmental degradation poses serious threat to sustenance of carrying capacity of the ecosystem (Marcuse, 2010). This confirms World Health Organization (WHO, 2012) that inappropriate refuse disposal reduces the quality of the environment hereby causing environmental degradation. Environmental degradation poses great danger to man's survival. Conservation and improvement of the environment are essential for the survival and well being of mankind. Natural resources of land, air and water have to be used wisely as a trust to ensure a healthy environment for the present and future generations. Results of findings on Table II also showed that item 2 (Household refuse are used for compost, M=2.42) and item 3 (Refuse are deposited in incinerators, Mean= 2.20) were disagreed upon. This implied that appropriate waste management sites and facilities are not available in slum communities. Slum dwellers have to manage household waste through any convenient and available method. Though, the available convenient methods are harmful to the environment. This makes them more vulnerable to diseases. There is need for decent housing with appropriate waste management sites for active healthy lives. This corroborates Srinivas (2004) that the impact of service failures and indecent housing on health, liveability, prosperity and sustainability of human settlement cannot be over emphasized. Housing in the present day definition is more than just a shelter but include the environment and all other necessary infrastructures that make life comfortable. Olufemi (2010) described housing as a key determinant of quality of life that can be measured at individual, household and community levels. It has economic, social, psychological and physical significance which support community functioning. The need for adequate and decent housing is a central focus and an integral component in national strategies for growth, healthy living and poverty reduction.

Decent and affordable housing is one of the basic needs of individuals, the family and the community at large. It is a pre-requisite to the survival of man. Housing as a component of the environment has impact on the health, liveability, prosperity, efficient, social behaviour, satisfaction and general welfare of the community at large. It is worrisome that today, millions of people still live in indecent housing in urban informal slum settlements without basic services like clean water, sanitation, basic roadways or footpaths, and drainage. According to Srinivas (2004), informal slum settlement is characterized by unauthorized use of vacant public or private land, illegal subdivision and/or rental of land, unauthorized construction of structures and buildings, reliance on low cost and locally available scrap construction materials, absence of restrictive standards and regulations, reliance on family labour and artisanal techniques for construction, non-availability of mortgage or any other sub-sized finance. Sietchiping (2009) refers to informal land use as human establishment, human settlement or land use in the urban area which is not suitable or in opposition to the expected standard and regulations. Informal land use includes the poor and precarious housing within the city or in the city fringes or other areas where land are vacant, accessible and affordable. He posited that informal land use is characterized by overcrowding, deterioration, insecurity, absence or insufficient basic facilities. These conditions endanger the health, prosperity, safety or moral of the inhabitants and the community at large is unpleasant for living. Informal slum settlement is a common phenomenon in Lagos urban centres.

Results of findings on Table III showed that slum dwellers can dispose their refuse effectively through the provision of adequate drainage systems, provision of refuse bins in strategic places, provision of public waste collection vehicles, establishment of waste sorting and collection centres for recyclable wastes, more effective laws banning indiscriminate dumping of refuse and litter have to be promulgated and vigorously enforced market places and shopping centres should havedesignated and properly managed waste disposal places, enlightenment campaign to educate the masses on environmental education among more. Wastes must be properly disposed. This is because household refuse contains wastes that can decompose quickly and create unsanitary conditions. The common methods of waste disposals are dumping garbage and refuse to a designated dumping site, burning, and using solid wastes as land refills to reclaim swampy areas (Amoako, 2011). If not properly managed, it may cause the entire urban population to suffer from poor environmental quality. The urban poor living in slums tend to be the most vulnerable as they are often living in marginalized part of the city, contiguous with waste sites and well beyond the reach of water and other environmental services. Their condition is further amplified because they do not have sufficient resources to invest in infrastructure (Arimah, 2011). The negative consequence according to Arimah (2011), impact every aspect of their lives as well as the liveability and health of the community at large. The consequences include malnutrition, poor health status and the likes. Healthy cities require safe, easily accessible and affordable water; sanitation; safe home and work environments; uncontaminated air and reduced exposure to disease pathogens. Poor housing conditions, exposure to contaminated air, excessive heat or cold, diseases, soil and water pollution along with industrial and commercial occupational risks, which are inherent features of the urban settlements and their dwellers, worsen the already high environmental health risks for the urban poor.

Enlightenment campaign to educate the masses on environmental education was among the identified ways of ensuring proper refuse disposal by slum households. Everyone needs to be enlightened on environment education thereby resulting into environmental awareness which leads to achieving sustainable development. Raising environmental awareness involves translating the technical language of a natural science or related field into terms and ideas that a non-scientist can readily understand. Effective environmental education programs and materials need to present information and ideas in a way that is relevant to the learners (Schmidt, 2009). According to Pandian (2011), achieving sustainable development outcomes requires an understanding of the complexities of relationships of issues and interests of state. It involves establishing mutually beneficial trade-offs and reinforcing social, economic and environmental linkages. The environmental quality of urban areas has a serious effect on the health status of all urban residents. Failure to recognize the linkages between human activities, the society and the environment at large and the impact of one on other, may lead to distant consequences and endangering all the components in the total eco-system (Pandian, Nair and Rajeswari, 2011). Being sustainable requires one to be prudent in the use of resources; mindful of quality and quantity of wastes generated; more accommodation and engaging with others; proactive in recognizing the dynamism of the changing patterns of lives, environment and productive systems and responding with responsible, creative, innovative and practical solutions to restore hope and promise to present and future generations (Diamond, 2006).

CONCLUSION AND RECOMMENDATIONS

The study determined the refuse disposal practices of slum households of Lagos State. Findings revealed that the wastes mostly generated by the respondents are both renewable and non-renewable wastes. Renewable wastes are those components of the refuse that can be decomposed while non-renewable wastes are those that cannot be decomposed. Results indicated that the methods of disposing wastes by slum households included solid waste used as land refills, waste water channelled to canals, refuse are give to cart collectors. This implied that appropriate waste management sites and facilities are not available in slum communities. Results also revealed among others that the slum dwellers can dispose their refuse effectively through the provision of adequate drainage systems, provision of refuse bins in strategic places, provision of public waste collection vehicles. Also, establishment of waste sorting and collection centres for recyclable wastes and more

effective laws banning indiscriminate dumping of refuse and litter should be put in place. This will help to protect the environment from environmental degradation and its effects.

Based on the findings of the study, the following recommendations were made:

1. There should be provision of appropriate waste management sites and facilities in urban slums
2. Environmental awareness programmes should be organized periodically for the slum households.
3. Proper methods of waste disposal should be adopted by the slum households in order to make the environment sustainable.
4. There should be strict enforcement of environmental laws.

REFERENCES

Abhay, S.N., Poonam, R. N., Prasad, V. G & Vagara, K. (2014). Solid Waste Disposal Practices in an Urban Slum Area of South India. *Indian Journal of Applied Research*, 4 (11) 1-2

Abiola, L. (2012). Lagos Megacity or Mega-Slum? Towards A Sustainable Lagos Megacity Development: Some Basic Planning Considerations. *Journal of Sustainable Development in Africa,* 14 (6) 145-149.

Adedeji, D & Eziyi, O.I (2010). Urban Environmental Problems in Nigeria: Implications for Sustainable Development. *Journal of Sustainable Development in Africa,* 12 (1) 125-145.

Adeyinka, S.A. (2005). The Challenges of Global Planning Legislation for Sustainable Urban Development in Nigeria. A Conference proceeding in Globalisation Culture and the Nigeria built environment. Ile-Ife: O.A.U. 389 – 394

Adewusi, O, A. (2012). An Evaluation of the Interventionist Reforms by the Lagos State Government towards Achieving Millennium Development Goals (Mdgs) in Environmental Sanitation and Hygiene Practice. *International Journal of Humanities and Social Science,* 2(16):215-221

Alagbe, O. A. (2005). Combating the Challenges of Rise in Urban Slums in Cities in Developing World: *A Case Study of Lagos State.* Retrieved on 19/03/2015 from *http//www.corp at ealcorp2010proceedinds*

Amoako, C. (2011). *Poverty Reduction Impacts of Rural Roads in Ghana Ohio*. Lambert Academic Publishing

Amoako, C., & Cobbinah, P.B. (2011). Slum Improvement in the Kumasi Metropolis, Ghana: A Review of Approaches and Results. *Journal of Sustainable Development in Africa*, 13(8):150-170

Arimah, B.C. (2011). Slums as Expression of Social Exclusion: Explaining the Prevalence of Slums in African Countries. *Retrieved on 12/3/2015 from http://journal.sapub.org/env*

Consultants Report Number 815 (2005). Retrieved on 14thAprril, 2015 from www.ijhssnet.com

Diamond, P.A. (2006). Sustainability Case Study: Mountain Equipment Co-Op (MEC). Developed Working Paper for use by the Certificates in Sustainable Management and Related Programmes. Retrieved from: *http://www.raymond-chang-school-of-continuing-education-rgerson-university* on 4th March, 2013.

George, C. K. (2002). *Basic Principles and Methods of Urban and Regional Planning*. Lagos: LibroGem Books.

George, C.K. (2012). *Challenges of Lagos as a Mega-City*. Daily Independent. Retrieved on 13th March, 2015 from: www.allAfrica.com

Marcuse, P. (2010). *From Critical Urban Theory to the Right to City;* Columbia: wordpress.com

Medina, A. J. (2007). Adolescents' Environmental Behaviours: Can Knowledge, Attitude, And Self – Efficacy Make a Difference? *Environment and Behaviour,* 37(4):511-532.

National Bureau of Statistics (2012). General Household Survey Report (2005-2010). Annual Abstract of Statistics

Omole, F. K. (2010). An Assessment of Housing Condition and Socio-Economic Life Styles of Slums Dwellers in Akure, Nigeria". *Contemporary Management Research,* 6 (4) 273-290

Olufemi, A.O. (2010). Housing Quality in Suburban Areas: An empirical study of Oba-Ile, Nigeria. *Dimensi Teknik Arsitektur*, 34 (2):133-137

Owoeye, J. O. (2003). , An Assessment of Public Health and Environmental Sanitation in Akure, Ondo State. Paper presented at the Department of Urban and Regional Planning, Federal University of Technology, Akure, Nigeria, 2003.

Pandian, K. P. (2011). Industrial Growth and Water Pollution in Noyyal River Basin, Indian. *Thirteenth Stockholm Water Symposium,* 11 (1), 365-368

Pandian, K.P., Nair, S. & Rajeswari, R. B. (2011). Can Green Innovations lead to Sustainable Development? A Case study of Knitwear Cluster of Tirupur, Indian. *Proceedings from the Global Conference on Innovations in Management,* London, U.K.

Schmidt, J.E (2009). From Intentions to Actions: The Role of Environmental Awareness on College Students. *UW-L Journal of Undergraduate Research*, 22 (3),220-224.

Smith, A. K. (2007). The Environment as a Cornerstone of Public Health. *Environmental Health Journal,* 111 (7), 376-378

Smith, A. M. (2011). *50 plus one Tips for Going Green.* Chicago. Encouragement Press.

Srinivas, H. (2004). *"Defining Squatter Settlements". An Urban EnvironmentalManagement.* Retrieved on 19/03/2015 from *http://www.gdrc.org/ucm/squatters/define- squatter.html*

Sietchiping, A. P. (2009). *Concept of Environment in Ancient Art and Architecture,* Delhi: Prakasham Publishing Ltd.

Sundaravalli, B. (2012). *Environmental Sustainability and the Redesign of Agroecosystems*. EAP Publication, McGill, Canada. Retrieved on 19th March, 2015 from: http://www.eap.mcgill.ca/Publications/EAP34.htm

United Nations (UN) (2006). *Cities, Slums and Millennium Development Goals.* Retrieved on 14th April, 2015 from: www.uncitiesslumsmilleminumdevelopmentgoals.org.

United Nations (UN) (2007).UN *Secretary-General's Report to the General Assembly.* Retrieved on 14th April, 2015 from: http://www.un.org/sg/statements/index.asp?nid=5547

United Nations Population Division (UNPD) (2010). State of the World's cities 2010/2011: Bridging the Urban Divide", United Nations Human Settlements Programme. International Conference held on the 18th of March 2010. Retrieved on 7th June, 2015 from: www.unhabitat.org

World Health Organization (WHO) (2012). *Examples of Educational Strategies to Promote Environmental Health*. Retrieved on 12/4/2015 from http://www.whoint/school youth health/media/en/physical environment.

SUPPORTING HOUSEHOLD ENTREPRENEURS WITH CREDIT FACILITIES FOR IMPROVED FAMILY ECONOMY

***Ackah, P. Y., *Antwi Donkor, J. **Soyebo, K. O. and **Ogunsakin S. J.**

*Dept. of Home Economics Education,
University of Education, Winneba, Ghana.

**Dept. of Family Nutrition and Consumer Sciences,
Obafemi Awolowo University, Ile – Ife. Nigeria.

Corresponding author: priscillaadjei@gmail.com

ABSTRACT

The study investigated the accessibility of credit facilities to micro-scale entrepreneurs in Ife Central Local Government Area of Osun State. Specifically, it identified sources of credit facilities available to micro-entrepreneurs, determined the level of accessibility and volume of credit facilities accessible from the sources, and identified constraints affecting accessibility of credit facilities by micro entrepreneurs. The study adopted convenience sampling to select one hundred and fifty respondents. Questionnaire and interview schedule were used to collect data from the respondents. Data were described with descriptive statistics while correlation analysis was used to test the hypothesis.

The findings showed that daily contribution (mean =2.21), group contribution (mean =2.07), microfinance banks (mean =1.63) and cooperative societies (mean rank=1.57) were major sources of credit facilities. Daily contribution (mean =2.21) and group contribution (mean =2.07) were more accessible to the respondents compared to other sources.

Majority of the respondents could access credit facilities up to N20,000 from their financial institution. More so, guarantor required (mean = 3.39), repayment period (mean = 3.04), rate of interest (mean = 2.88), collateral requirement (mean = 2.66) and small volume of loan (mean = 2.60) were the most crucial constraints affecting accessibility of credit. There was a significant relationship between constraints affecting credit accessibility (r = 0.191) and the level of accessibility at 0.05 level of significance. De-emphasising collateral requirement as well as increasing the repayment period would make formal, semi-formal and commercial sources to be accessible to micro-entrepreneurs.

Keywords: Empowerment, entrepreneur, micro-credit, family, economy.

BACKGROUND OF THE STUDY

For some time past in Nigeria and currently, the focus has been on the development of entrepreneurs at different levels to aid economic development through provision of diverse services and creation of employment for the teeming population. Micro, Small and Medium Enterprises (MSMEs) are very crucial to the development of a country's economy (Abrie & Doussy, 2006; Lai &, Arifin, 2011). The Small and Medium Scale Industries subsector of the Nigerian economy over the years has been facing problems of slow or stagnating development. This problem has continued to serve as a clog in the wheel of progress of the overall economic development in the country (Bello, 2013).

It is observed that most of the micro and small scale enterprises are operated by individuals who are more or less of weak financial background hence, the need for external support to start-up or expand their enterprises. A major barrier to rapid development of the SME sector is a shortage of both debt and equity financing. Accessing finance has been identified as a key element for SMEs to succeed in their drive to build productive capacity, to compete, create jobs and contribute to poverty alleviation in developing countries (UNCTAD, 2002). According to World Bank (2012), Amin and Pebley (1994) view microfinance to encompass the provision of financial services and the management of small amounts of money through a range of products and a system of intermediary functions that are targeted at low income clients. Microfinance is the provision of a broad range of financial services to poor low-income households and micro enterprises (Aryeetey and Ahene, 2005).

The Nigerian government has put in place various policies and institutions to facilitate the survival of Micro, Small and Medium Enterprises (MSMEs) over the years. Afolabi and Oni (n. d.) posted that the People's Bank of Nigeria (PBN) was established in 1988 to cater for the savings and credits needs of small business owners while the Community Banks were established in 1990 with the objectives of providing financial services to the rural areas and micro-enterprises in the urban centres. According to World Bank (2012), microcredit is one of the critical dimensions of the broad range of financial tools for the poor, and its increasing role in development cannot be underestimated. As a result, Osunde and Agboola (2012) posited that the importance of microfinance to entrepreneurial development made the Central Bank of Nigeria adopt it as the main source of financing entrepreneurship in Nigeria. Despite this, Ubom (2003) cited in Osunde and Agboola (2012) affirmed that finance is still considered as one of the major hindrances to entrepreneurial development in Nigeria. It has been recognized that among the constraints to effective development of MSMEs in Nigeria is the limited access of the investors to long term credit and the general non availability of comprehensive information which can guide potential investors and hence reduce the cost of pre-investment information gathering which may be very high and prohibitive (Adelaja, 2007; Anyanwu, Adebusuyi and Okafor, 2003; Essien, 2001; Inang and Ukpong, 1993; Ogujiuba, Ohuche and Adenuga, 2004; Owualah, 2002). Nosiru (2010) also asserts that poorest people do not have access to institutional credit mainly because they are not considered credit worthy hence; they cannot borrow from banks or formal financial institutions. Furthermore, money markets including the traditional money lenders provide loans but charge very high interest rates which rural dwellers cannot afford.
This paper therefore sought to determine the accessibility of credit facilities to micro-scale entrepreneurs for an improved family economy.

Objectives of the study
The general objective of the study is to determine the accessibility of credit facilities to micro-scale entrepreneurs in Ife Central Local Government Area of Osun State.
The specific objectives are to:

i. identify the different sources and determine the level of accessibility to credit facilities

   sources;

ii. investigate the volume of credit accessible; and
iii. Identify constraints affecting accessibility of credit facilities by micro entrepreneurs.

Hypothesis:
There is no significant relationship between some selected independent variables and level of accessibility.

METHODOLOGY

The study was carried out in Ife Central Local Government Area of Osun State, Nigeria. Survey research design was used for the study. All categories of micro entrepreneurs are the target population. Convenience sampling was adopted to select 150 respondents across various categories

of micro-entrepreneurs in the study area. A structured questionnaire/interview schedule consisting close-ended questions on respondents' socio economic characteristics, sources of credit facilities, level of accessibility to credit facilities, volume of credit accessible as well as constraints affecting credit facilities accessibility was administered to elicit information from the respondents. The data collected were analysed using descriptive statistics such as mean, percentages, frequency counts and standard deviation. Hypotheses were tested using correlation analysis.

RESULTS AND DISCUSSION

Business profile
Findings from Table I revealed that 50.7% of the respondents were engaged in marketing business whilst 35.3% had their business in the service industry, 11.3% were in agribusiness, whilst 2.7% could not provide any information. On the whole it can be agreed that most of the respondents were marketers either engaged in marketing of agricultural produce or other products. Jones and English (2004), Omboi and Wangai (2011), World Bank (2012), Ledgerwood (1999, p.84), and Date- Bah (1985) also found in their studies that majority of rural women engaged in farming, petty trading, and agro-processing.

With regards to how long the respondents have been in operation, majority of the respondents (75.3%) acclaimed that they had been in business between 1-10 years while others (1.3%) have had 31-40 years of business experience. The mean years in business was however 8.2. This implied that majority of the respondents were still young in business.

Table I revealed further that 32.0% respondents had a start-up capital up to N30,000, 14.7% had between N31,000-60,000, 7.3% had between N61,000-90,000, 9.3% had between N91,000-120,000, 7.3% had between N121,000-150,000, 8.7% had between N151,000-200,000 and 20.7% had a start-up capital above N 200,000. The mean start-up capital was N160, 120. This is an indication that most of the enterprises were still at the micro level.

Sources of start-up capital as well as the initial amount may influence the kind of micro business one will engage in. The study therefore considered the start-up capital as one of the important factors for the type of business. Table I also reveals that though the majority of the respondents (54.7%) used personal savings as their start-up capital, a few (28%) use credit in relative to other sources of start-up capital, and 16.0% used family members as source of their start-up capital while 1.3% did not provide any information. This finding is supported by the assertion of Kim, Aldrich, & Keister (2006) that many individuals who set up businesses that require low initial capital put a start-up attempt within their own means. Again it agrees with the findings of Gichuki, Mulu-Mutuku & Kinuthia (2014) who observed in a study among micro and small enterprises in Kenya, majority of the respondents obtained their start-up capital from personal savings which was followed family/relatives and that only a small proportion of the respondents relied on banking institutions as a source of capital for their business. According to them this could be due to lack of strict requirements such as collateral security and high repayment cost.

Table I: Distribution of respondents by business profile

n=150

Variables	Frequency	Percentage	Mean SD
Type of business			
Marketing business	76	50.7	
Agribusiness	17	11.3	
Service business	53	35.3	
No response	4	2.7	
How long in business (years)			
1-10	113	75.3	
11-20	31	20.7	8.2
			6.8
21-30	4	2.7	
31-40	2	1.3	
Start-up capital (N)			
Up to 30,000	48	32.0	
31,000-60,000	22	14.7	
61,000-90,000	11	7.3	
91,000-120,000	14	9.3	
121,000-150,000	11	7.3	**N160,120**
			N142,120
151,000-200,000	13	8.7	
201,000 and above	31	20.7	
Sources of start-up capital			
Credit/loan	42	28.0	
Personal savings	82	54.7	
Family members	24	16.0	
No response	2	1.3	

Source: Field survey, 2016

Accessibility of credit facilities

Table II showed the ranked mean score of accessibility of credit facilities in descending order. Daily contribution (mean = 2.21) ranked highest, followed by group contribution (mean= 2.07), microfinance banks (mean =1.63), cooperative societies (mean =1.57), informal lenders (mean =1.46), commercial banks (mean =1.37), and credit unions (mean = 1.27). Daily contribution had the highest value of 2.21 while Credit unions had the lowest value of 1.27. This means that daily and group contributions were readily accessible to respondents while microfinance banks, informal lenders, credit unions, and cooperative societies were less accessible.

The low accessibility of the respondents to commercial banks, microfinance banks, informal lenders, credit unions, and cooperative societies may have been caused by a number of factors such as the socio-economic characteristics of the respondents and other factors associated with loans from such

formal, semi-formal and commercial sources; such as collateral and interests. The sources (daily and group contributions) which are less formal and occur within friends, families, and colleagues are very accessible. Interestingly, although the provision of micro credit is government supported venture, it is rather the formal financial institutions that rank low in terms of accessibility. The reason among other things could possibly be attributed to the general opinion that commercial banks and other formal institutions fail to cater for the credit needs of small holders, mainly due to their lending terms and conditions. This claim is supported by Adera (1995) who attested that, generally, the rules and regulations of the formal financial institutions have created the myth that the poor are not bankable, and since they cannot afford the required collateral, they are considered not creditworthy. Hence, despite efforts to overcome the widespread lack of financial services, especially among smallholders in developing countries, and the expansion of credit in the rural areas of these countries, the majority still have only limited access to bank services to support their private initiatives (Braverman and Guasch, 1986). Borode (2011) also purports that most rural women are not interested in modern banking systems due to collateral required, hence, they obtain credit through informal systems. Generally, however majority of the respondents (51.3%) had high level of accessibility to sources of credit while 45.7% had low level of accessibility to the sources (Table III).

Table II Distribution of respondents by sources and accessibility of credit facilities

n=150

Sources of credit facilities	Very accessible		Accessible		Just accessible		Not accessible		Mean
	F	%	F	%	F	%	F	%	
Daily contribution	53	35.3	28	18.7	13	8.7	56	37.3	2.21
Group contribution	44	29.3	32	21.3	13	8.7	61	40.7	2.07
Microfinance banks	27	18.0	28	18.7	14	9.3	81	54.0	1.63
Cooperative societies	31	20.7	20	13.3	13	8.7	86	57.3	1.57
Informal lenders	13	8.7	33	22.0	19	12.7	85	56.7	1.46
Commercial banks	23	15.3	17	11.3	14	9.3	96	64.0	1.37
Credit unions 14	9.3	22	14.7	17	11.3	97	64.7	1.27	

Grand mean = 11.58; SD = 6.48
Source: Field survey, 2016

Table III: Level of accessibility

Level	Frequency	Percentage
High	77	51.3
Low	73	48.7

Volume of accessible credit

Table IV showed that respondents accessed up to N20,000 as credit from commercial banks (80.0%), microfinance banks (79.3%), credit unions (93.3%), cooperative societies (78.7%), informal lenders (93.3%), daily contribution (61.3%), and group contribution (84.0%). Also, only few accessed credit facilities above N80,000 from daily contribution (24.7%), cooperative societies (18.7%), commercial banks (18.7%), microfinance banks (18.0%) and group contribution (10.0%). Nweze (1991) in a similar study report that although all the amount of loan requested was not granted to the respondents, a percentage of 62.43 indicate that moderate portion of the loan requested by rural farmers in Kogi state was supplied. The volume of loan a farmer is able to secure to a very large extent determines his ability to adopt new innovation that increase his productivity and hence income. They opine that for a farmer to drive benefits from any institutional credit, the size of the loan is very important. When the amount of loan supplied from the amount demanded is above average it will encourage and support substantial innovations on the farm.

Table IV: Distribution of respondents by volume of credit accessible

n=150

Financial institutions	**Up to ₦20,000**		**₦21,000-40,000**		**₦41,000-60,000**		**₦61,000-80,000**		**Above ₦ 80,000**
	F	%	F	%	F	%	F	%	F%
Commercial banks	120	80.0	1	0.7	1	0.7	0	0	2818.7
Microfinance banks	119	79.3	1	0.7	3	2.0	0	0	2718.0
Credit unions	140	93.3	0	0	3	2.0	2	1.3	53.3
Cooperative societies	118	78.7	1	0.7	3	2.0	0	0	2818.7
Informal lenders	140	93.3	3	2.0	4	2.7	1	0.7	21.3
Daily contribution	92	61.3	6	4.0	12	8.0	3	2.0	3724.7
Group contribution	126	84.0	2	1.3	5	3.3	1	0.7	1610.7

Source: Field survey, 2016

Constraints to accessibility of credit facilities

Table V show the ranked mean scores of the constraints affecting accessibilities of credit facilities in descending order. Guarantors required (mean=3.39) ranked highest, followed by repayment periods (mean=3.04), rate of interest (mean=2.88), collateral required (mean=2.66), small volume of loan (mean=2.60), bureaucratic procedure (mean= 2.49) and educational level (mean= 2.33). The findings indicated that guarantors required, repayment periods, interest rate and collateral required were the major constraints to credit accessibility. This is in line with Boeh-Ocancy (2007) who posited that the most important reason why some entrepreneurs are not eligible for credit was due to lack of collateral and guarantors.

Table V: Constraints affecting credit facilities accessibility

n=150

	Always		**Sometimes**		**Seldom**		**Never**		
Constraints	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**Mean**
Guarantor required	105	70.0	19	12.7	7	4.7	19	12.7	3.39
Repayment period	77	51.3	32	21.3	12	8.0	29	19.3	3.04
Rate of interest	73	48.7	25	16.7	13	8.7	39	26.0	2.88
Collateral required	66	44.0	20	13.3	12	8.0	52	34.7	2.66
Small volume of loan	32	21.3	62	41.3	21	14.0	35	23.3	2.60
Bureaucratic procedure	53	35.3	27	18.0	15	10.0	55	36.7	2.49
Education level	51	34.0	17	11.3	14	9.3	68	45.3	2.33

Source: Field survey, 2016

Test of hypothesis

H_o: There is no significant relationship between some selected independent variables and level of accessibility

Data in Table VI show that there was no significant relationship between household size (r = 0.073), highest level of education (r =0.135), age of respondents (r =-0.049), years in business (r =-0.062), start-up capital (r =0.134) and level of accessibility to credit facilities. Hence, there was no significant relationship between socio-economic characteristics of respondents and their level of accessibility.

Furthermore, the results indicated non-significant relationship between volume of credit(r =0.082) and level of accessibility to credit facilities.

However, there was a significant relationship between constraints affecting credit accessibility (r =0.191) and their level of accessibility at 0.05 level of significance. This implies that the more the entrepreneurs are able to resolve the constraints the higher the level of accessibility. Therefore, there was a significant relationship between constraints affecting credit accessibility and their level of accessibility.

The result is expected because access to resources in rural communities is usually influenced by social, economic and political power. High income households have economic power and that can inure to their advantage when applying for loans. Very poor households may be considered as risky borrowers by some lenders. For instance, lack of collateral security has become a constraint to entrepreneurs since most of them may not have deeds to capital assets to present as security against the loans and that most entrepreneurs have had loans applied for rejected due to failure to produce collateral security. A total of twelve household-level factors are identified as determinants in households' access to microcredit, including educational level, lack of collateral security, household size, income, among others (Li, Gan and Hu, 2011)

Table VI: Correlation analysis showing relationship between independent variables and level of accessibility to credit facilities

Variable	**Correlations coefficient (r)**	**Coefficient of determination (r2)**
Household size	0.073	0.378
Highest level of education	0.135	0.101
Age of respondent	-0.049	0.550
Years in business	-0.062	0.453
Start-up capital	0.134	0.102
Volume of loan	0.082	0.320
Constraints to access	0.191*	0.019

Dependent variable: Level of accessibility of respondents.

**** Correlation is significant at the 0.05 level (2-tailed).***

CONCLUSIONS AND RECOMMENDATIONS

Based on the findings of the study, it can be concluded that most entrepreneurs accessed credit through daily contribution, group contribution, micro finance banks and cooperative societies. These sources were highly accessible to the entrepreneurs. Among others, guarantor required, repayment period, interest rate, collateral required and small volume of loan were the major constraints affecting accessibility by the entrepreneurs. The more the entrepreneurs are able to meet credit requirements the higher their level of accessibility to credit facilities.

It is therefore recommended that the government together with micro credit institutions organise regular workshops and seminars on business management and strategic investment plan. These will make the micro credit institutions either formal or informal to continuously support micro enterprises to enhance their economic activities.

The government should come out with strategic policies that will encourage micro credit institutions to give desired loans / credit to clients with favourable terms and conditions such as reduction in the interest rate which could lead to businesses growth and poverty alleviation.

REFERENCES

Abrie, W. & Doussy, E. (2006). Tax Compliance Obstacles Experienced by Small and Medium Scale Enterprises in South Africa, *Meditari Accountancy Research* 14: 1-13.

Adelaja, M, (2007). "Microfinance as a Tool for Building and Enhancing Capacities in the Informal/SME Sectors of the Economy". Paper presented at the Workshop Organized by Poultry Association of Nigeria, Lagos Chapter, at the Events Centre, Alausa, Lagos, Nov. 2007.

Adera, A. (1995). "Instituting effective linkages between formal and informal financial sector in Africa: A proposal". *Savings and Development*, 1, 5–22.

Afolabi, A. A. & Oni, E. O. (n.d.). Effect of Micro-Finance Banks on Micro, Small and Medium Scale Enterprises (MSMEs) in Nigeria. *Finance of Micro, Small & Medium Scale Enterprise in Nigeria,* 141 – 156.

Amin, S. & Pebley, A. R. (1994) Gender Inequality within Households: The Impact of a Women's Development Programme in 36 Bangladeshi Villages. *The Bangladesh Development Studies,* l22 (2/3),.121-154.Retrieved from http://www.jstor.org/stable/40795510.

Anyanwu C. M., Adebusuyi, B. S. & Okafor, B. O. N., (2003). The Slow Pace of Disbursement of the SMIEIS and Need for Remedial Measures. *Central Bank of Nigeria Occasional Paper* No.30, October, 2003.

Aryeetey, E. and Ahene A. A. (2005). "Changing Regulatory Environment for Small - Medium Size Enterprises and their Performance in Ghana," Centre on Regulation and Competition (CRC) Working Paper 10/2005.

Bello, G. B. (2013). An assessment of the contributions of microfinance institutions on the growth of the small and medium enterprises (SMEs) in Nigeria. *International journal of Innovative Research in Management,* 8 (2), 16 – 23.

Boeh-Ocancy, O. (2007). "Private Sector Development in Ghana: The Challenges and the Lessons," Lecture, Private Enterprise Foundation Ghana.

Borode, M. (2011). Higher Education and Poverty reduction among youth in the Sub-SaharanAfrica European. *Journal of Educational Studies* 3(1): 149-155.

Braverman, A. & Guasch, J. L. (1986). "Rural credit markets and institutions in developing countries: Lessons for policy analysis from practice and modern theory". *World Development,* 14(10/11),1253–67.

Date-Bah, E. (1985). Technologies for Rural women of Ghana: role of sociocultural factors. (pp. 211-251). London: George Allan and Unwin.

Essien, O. E., (2001). The Role of Development Finance Institutions in the Financing of Small-Scale Industries. *CBN Bullion*, 25(3) July/Sept. 2001.

Gichuki, C., N., Mulu-Mutuku, M. & Kinuthia, L. N. (2014). Performance of women owned enterprises accessing credit from village credit and savings associations in Kenya. *Journal of Global Entrepreneurship Research,* 2014, 4:16. doi:10.1186/s40497-014-0016-1

Inang, E. E. & Ukpong, G. E., (1993). A Review of Small-Scale Enterprises Credit Delivery Strategies in Nigeria. Central Bank of Nigeria Research Department Occasional Paper, No.5, March, 1993.

Jones, C. & English, J. (2004). A contemporary approach to entrepreneurship education. Educ. Training. 46(8/9): 416-423.

Kim, P. H., Aldrich, H. E., & Keister, L. A.(2006). Access (not) denied: The impact of financial, human, and cultural capital on entrepreneurial entry in the United States. *Small Business Economics*, 27(1), 5-22.

Lai, M.L. & Arifin, M. Z. (2011). Small Business Enterprises and Taxation: A Case Study of Corporate Clients of a Tax Firm, Academy of Accounting and Financial Services Journal 15:11.

Ledgerwood, J. (1999), "Microfinance handbook: An institutional and financial perspective", the World Bank publications, USA. Retrieved from https://openknowledge.worldbank.org/handle/10986/12383

Li, X., Gan C. & Hu, B. (2011). Accessibility to micro credit by Chinese rural households. *Journal of Asian Economics,* 22(3), 235-246.

Nosiru, M. O. (2010). Micro credits and agricultural productivity in Ogun State, Nigeria. *World Journal of Agricultural Sciences*, 6 (3):290-296.

Nweze, N. J. (1991). The role of traditional savings and credit cooperatives in small loan development in issues in African Rural Development. *Winrock Int. Inst. Agric. Dev. 234-253.*

Ogujiuba, K. K., Ohuche, F. K. & Adenuga, A. O., (2004). Credit Availability to Small and Medium Scale Enterprises in Nigeria: Importance of New Capital Base for Banks-Background and Issues. Working Paper. JEL Classification: E5, E51, G2, G21. November 2004.

Omboi, B. M., & Wangai, P. N., (2011). Factors that Influence the Demand for Credit among Small scale investors: A case study of Meru Central Districts, Kenya. *Research Journal of Finance and Accounting.* 2(2), 74 - 101

Osunde, C. & Agboola, G. M. (2012). Microfinance and Entrepreneurial Development in Nigeria. *Journal of Research in National Development,* 10 (3), 405 – 410.

Owualah, S. I., (2002). Do Nigerian SMEs Face Equity or Credit Gap Problems? Nigerian Economic Summit Group (NESG) Economic Indicators. July/September, 2002.

United Nations Conference on Trade and Development: world investment report 2002 (UNCTAD) UNITED NATIONS. New York and Geneva, 2002. Retrieved from http://unctad.org/en/pages/PublicationArchive.aspx?publicationid=658

World Bank (2012). World Development Report 2012: Gender Equality and Development. World Bank. Retrieved from https://openknowledge.worldbank.org/handle/10986/439

COMPARATIVE STUDY OF NUTRITIONAL STATUS OF ALCOHOL AND NON ALCOHOL CONSUMPTION HOUSEHOLD HEADS OF ILE-IFE OSUN STATE, NIGERIA

Olumakaiye, M. F. and Fadeiye, E. O.
Department of Family, Nutrition and Consumer Sciences,
Faculty of Agriculture, Obafemi Awolowo University, Ile - Ife, Nigeria.
Corresponding Author: Tel No: +234 803 460 1816
E mail: fadeiyeelijah@yahoo.com or holasquare@yahoo.com

ABSTRACT
The study was a comparative assessment of the nutritional status of household heads who consume alcohol and those that do not in Ile-Ife, Osun State, Nigeria. Quasi-experimental design was adopted and 200 household heads were purposively selected, of which 100 are heads who consume alcohol. Pre-tested structured questionnaire was used to collect information on socio-economic characteristics and alcohol consumption profile, while anthropometric data was obtained by measuring household heads' height, weight and waist/hip circumference. Data were presented on tables in percentages/proportions, while t-test analysis was used for inferential statistics. The results showed that 43.0% of the respondents were of age 31-40 years; majority resided in urban area (89.5%); were polygamous family (80.0%); had household size of 1-6 (76.0%); and earned between 20,000 and 40,000 Naira (58.5%). Only 28.0% had tertiary education; 31.0% were private sector workers. 26% of the respondents who consumed alcohol take it to ease stress; 78.0% consume beer; 71.0% take alcohol in the evening while 71.0% take it in beer parlours. Less than half of the household heads who consume alcohol have normal BMI (45.0%) and waist to hip ratio (48.0%) while majority of who do not consume alcohol have normal BMI (64.0%) and normal waist to hip ratio (70.0%).There was a significant difference in the nutritional status of household heads who consume alcohol and those who do not (t = 2.755). Therefore, alcohol intake plays a prominent role in the nutritional status of individuals.

KEYWORDS: Nutritional Status, Household Heads, Alcohol Consumption.

INTRODUCTION

Drinking is the most essential of all needs next to breathing. It is even more important than feeding, for a man deprived of sustenance will die of thirst long before he will succumb to starvation. The need for liquid refreshment has been a major influence on our evolution. For our ancient ancestors as they spread across the globe around rivers and lakes, meant the importance of drinking to their existence. Alcohol is the most popular liquor that a group of people all over the world widely consume to quench thirst, to enjoy social and religious settings, to taste beverages, to get drunk and to celebrate events (Ahlstrom, 1991; Kuntsche, Knibbe & Gmel, 2009). As in most other societies alcoholic beverages have been consumed in what is present day Nigeria for a long time. Today, beer has become the most popular drink in the country but traditional beverages such as palm wine and other locally brewed alcoholic drinks such as burukutu, ogogoro, gegemu, kainkain etc. are still widely consumed in both rural and urban areas (Isidore, 2000).

The World Health Organization (2004) estimates that there are about 2 billion people worldwide who consume alcoholic beverages and 76.3 million with diagnosable alcohol use disorders. From a public health perspective, the global burden related to alcohol consumption, both in terms of morbidity and mortality, is considerable in most parts of the world (Rehm & Eschmann, 2002). Alcohol consumption has health and social consequences via intoxication (drunkenness), alcohol dependence, and other biochemical effects of alcohol. In addition to chronic diseases that may affect drinkers after many years of heavy use, also alcohol contributes to traumatic outcomes that kill or

disable at a relatively young age, resulting in the loss of many years of life due to death or disability (Rehm & Eschmann, 2002). There is increasing evidence that besides volume of alcohol, the pattern of the drinking is relevant for the health outcomes.

Alcohol consumption had become a generally accepted social habit in many countries of the world and especially in the poor states where, in some countries, the revenue earned from the trade in alcohol constituted a large percentage of the national income. The increase appears even more dramatic in Africa, with its proliferation of modern breweries (Mayor, 2001).

According to British Nutrition Foundation (2006), excess alcohol consumption may also result in a 'hangover', which disrupts normal life through symptoms of fatigue and increased anxiety, and has economic consequences in the workplace through poor performance or absenteeism. Alcohol consumption can be the cause of several diseases, and it is, well known that the high burden of its consumption over mortality around the world. Alcohol is the only psychoactive drug that provides energy (7.1kcal/g). However, alcohol intake can increase the risk of weight-gain and the development of obesity or malnutrition.

The nutritional state of an individual may influence the utilization of the energy derived from alcoholic beverages. It is possible that, in humans, lean individuals have a more inefficient utilization of ethanol calories, and that in obese individuals the calories contribute to an increase of body mass. Lieber, (2003) studied the relationships between nutrition, alcohol use, and liver disease'. The author observed that many alcoholics were malnourished, either because they ingest too little of essential nutrients (e.g., carbohydrates, proteins, and vitamins) or because alcohol and its metabolism prevents the body from properly absorbing, digesting, and using those nutrients. As a result, alcoholics frequently experience deficiencies in proteins and vitamins, particularly vitamin A, which may contribute to liver disease and other serious alcohol-related disorders. When alcohol is consumed in excess, it can cause diseases by interfering with nutritional status of the drinker for example alcohol can alter intake and absorption of various nutrients into the body, and utilization of various nutrient. Alcohol use has also been causally linked to many cancers and in excessive quantity with many types of cardiovascular disease with 82% ((Boffetta & Hashibe, 2006; Ronksley, Turner, Mukamal, & Ghali, 2011). Alcohol accounted for 3.8% of deaths and 4.6% of Disability adjusted life years (DALYs) in 2004 (Global Alcohol Policy Alliance, 2011). Evidence also shows a causal, dose-response relationship between alcohol use and several cancer sites, including the oral cavity, pharynx, larynx, oesophagus, liver and female breast (Rehm et al., 2010). Recently, a high level of triglycerides has been found in individuals consuming 10 g/day of alcohol. Consumption greater than 50 g/day significantly reduced the risk of developing low levels of HDL, but elevated the risks of developing high levels of cholesterol. In the post-cranial period, alcohol has been found to be responsible for an increase in the triglycerides (Chen et al., 2012). This study was designed to make a comparative study of nutritional status of alcohol and non-alcohol consumption household heads.

Research questions

1. What is the nutritional status of household heads who consume alcohol in the study area?
2. What is the nutritional status of household heads who do not consume alcohol in the study area?

Objectives of the study

The main objective of the study is to compare the nutritional status of household heads that are consuming alcohol and household heads that do not.

Specific objectives

The specific objectives are to:

1. determine the nutritional status of household heads who consume alcohol and those that does not;
2. compare the nutritional status of household heads who consume alcohol and those that does not.

Hypothesis

There is no significant difference between nutritional status of household heads consuming alcohol and household heads that does not

This study was designed to make a comparative study of nutritional status of alcohol and non-alcohol consumption household heads.

MATERIALS AND METHOD

Design of the study: A quasi-experimental study that combines both survey and experiment was used in which a well-structured questionnaire was used to collect information about the socio-demographic characteristic, alcohol consumption habit, and food consumption habit of the respondent while anthropometric data was obtained with the aid of SECA-Leicester height measure, Surgifield Medical weighing scale and a fibre tape rule.

Study area: The study location was Ife- East Local Government Area of Osun State South-West of Nigeria. It has an area of 172km square. It is about 45 kilometers from Oshogbo, the Osun State capital and 90 kilometers from Ibadan, the capital of Oyo a neighboring state. The headquarters of Ife East Area Office is located at Modakeke, Ile-Ife. According to 2006 census, population was put at 188,087. Their major languages are English and Yoruba while their major occupation are farming and trading. It is a custom of the inhabitants of the town to consume alcoholic drinks for leisure, to entertain guest, during occasions and for celebrations, hence the reason it is purposively selected as study area for this study.

Sample size and sampling technique: Purposive sampling technique was used to select beer parlors and local wine sellers, through which one household head who consumes alcohol was identified, and total of 100 household heads was reach through snowball method. Also, a total of 100 household heads who do not consume alcohol was reached at the community through snow ball sampling method.

Data collection and analysis

Instrument for Data Collection: A well-structured questionnaire was used to collect information about the socio-demographic characteristic, alcohol consumption habit, and food consumption habit of the respondent while anthropometric data was obtained through the measurement of household's heads height and weight, waist and hip circumference with the aid of SECA-Leicester height measure, Surgifield Medical weighing scale and a fibre tape rule. The anthropometric data (weight and height) that was obtained was used to determine the Body Mass Index (BMI) in Kg/m² using the formulae

$$\text{BMI} = \frac{\text{Weight (kg)}}{\text{Height}^2\ (\text{m}^2)}$$

Nutritional status was classified according to WHO classification: Underweight (18.5kg/m); Normal weight (18.5-24.9kg/m);Over weight (25.0-29.99kg/m);Obesity (≥30kg/m).
The waist circumference measurement and hip circumference measurement obtained was used to determine the Waist- Hip ratio using the formulae

$$\text{Waist-Hip ratio} = \frac{\text{Waist circumference (kg)}}{\text{Height circumference (m2)}}$$

The Waist Hip ratio was classified as:
Normal: Male=0.9, Female=0.8
Overweight: Male=.0.9, Female=.0.8
Data collected were analysed using Statistical Package for Social Scientists (SPSS). In the package,

results were generated on descriptive statistics such as frequency and percentage count to achieve the objectives. However t-test were used to test for the difference.

RESULTS

Table I: Distribution of respondents by socio-demographic characteristics

n = 200

Age group (yrs.)		
Up to 30	15	7.5
31-40	86	43.0
41-50	55	27.5
51 and above	44	22.0
Religion		
Christianity	113	56.5
Islam	75	37.5
Traditional	12	6.0
Ethnicity		
Yoruba	168	84.0
Igbo	23	11.5
Hausa	9	4.5
Residential area		
Rural	21	10.5
Urban	179	89.5
Marital status		
Married	158	77.5
Divorced	18	8.8
Separated	15	8.7
Widow	9	5.0
Marriage type		
Monogamy	40	20.0
Polygamy	60	80.0
Household type		
Nuclear	171	85.5
Extended	29	14.5
Household size		
1-6	152	76.0
7-12	48	24.0

Table I shows the analysis of the demographic characteristics of the respondents.
Respondents of age group 31-40 years had the highest percentage (43.0%); 56.5% of the respondents were Christians; 84.0% were of Yoruba tribe, while 89.5% lived in the urban area. Findings also showed that 77.5% were married; 80.0% practiced polygamy, while 76.0% belonged to household size of 1-6.

Table II: Distribution of respondents by socio-economic characteristic n= 200

Variables	Frequency	Percentage
Educational level		
No formal education	19	9.5
Primary education	49	24.5
Secondary education	52	26.0
Post secondary education	24	12.0
Tertiary education	56	28.0
Occupation		
Artisan	51	25.5
Farming	45	22.5
Civil servant	21	10.5
Organised private sector	62	31.0
Trading	21	10.5
Income per month (naira)		
Less than ? 20,000	17	8.5
? 20,000-40,000	117	58.5
? 40,000-60,000	26	13.0
? 61,000 and above	40	20.0

The result of the socio-economic characteristics showed that 28.0% of the respondents had tertiary education while 9.5% have no formal education. Thirty one percent worked with private sector, and 58.5% earned income range of ₦20,000 - ₦40,000 per month (Table II).

Alcohol consumption profile

Table III: Distribution of respondents by alcohol consumption profile
n=100

Variables	Frequency	Percentage
Enjoy taking alcohol		
No	5	5.0
Yes	95	95.0
Reasons for alcohol consumption		
Stress	26	26.0
Relaxation	32	32.0
Thinking	15	15.0
Enjoyment	15	15.0
Recommended by someone	2	2.0
Thirst	4	4.0
Energy	6	6.0
Type of alcohol consumed		
Beer	78	78.0
Wine	2	2.0
Local wine	4	4.0
Dry gin	1	1.0
All type	15	15.0
Involvement option		
Purposefully	59	59.0
Through parent	2	2.0
Through friends	35	35.0
Others	4	4.0
Time of consumption		
Morning	3	3.0
Afternoon	3	3.0
Evening	71	71.0
Anytime	23	23.0
Place of consumption		
My room	10	10.0
Beer parlour	71	71.0
Anywhere	19	19.0
Family member involvement		
No	68	68.0
Yes	32	32.0
If yes who		
Son	5	5.0
Daughter	2	2.0
Wife	1	1.0
Relation	24	24.0

Table III shows the result of the alcohol consumption profile of the respondents. Finding shows that 95.0% of the respondents that consume alcohol enjoy taking it; on the reason for taking alcohol, 26.0% indicated that they take it to ease stress; regarding the type of alcoholic product consumed, 78.0% of the respondents consume beer. The Table also presented the involvement option and 59.0% indicated that they consume it purposefully. On the time of consumption, 71.0% take it in the evening while finding also showed that 71.0% take it in beer parlour, 32.0% indicated that their family members were involved while only 1.0% indicated their wife involved.
Nutritional status of respondents

Table IV: Distribution of household heads who consume alcohol by BMI and waist to hip ratio
n=100

Variables BMI Classification	Frequency	Percentage
Under weight (18.5)	3	3.0
Normal (18.5-24.9)	45	45.0
Over weight (25.0-29.9)	23	23.0
Obesity (=30)	29	29.0
Waist hip ratio classification		
Below normal (< 0.9)	11	11.0
Normal (0.9-1.0)	48	48.0
Above normal (>1.0)	41	41.0

Analysis of the anthropometric indices shows that 45.0% of the respondents who consume alcohol have normal BMI; 3.0% were underweight, 23.0% were overweight and 29.0% were obsessed. It also shows that 48.0% of the respondents have normal waist to hip ratio, 11.0% were below normal and 41.0% were above normal (Table IV).

Table V: Distribution of household heads who do not consume alcohol by BMI and waist hip ratio
(n=100)

Variables	Frequency	Percentage
BMI Classification		
Under weight (18.5)	3	3.0
Normal (18.5-24.9)	64	64.0
Over weight (25.0-29.9)	19	19.0
Obesity (=30)	14	14.0
Waist to hip ratio classification		
Below normal (0.9)	22	22.0
Normal (0.9-1.0)	70	70.0
Above normal (> 1.0)	8	8.0

It was also found that 64.0% of the household heads that do not consume alcohol had normal BMI; 19.0% and 14.0% had overweight and obesity respectively while 70.0% had normal waist to hip ratio classification, 22.0% were below normal and 8.0% were above normal (Table V).

Hypothesis testing

H_o: There is no significant difference between nutritional status of household heads consuming alcohol and household heads that does not

Table VI: T-test analysis of the difference between nutritional status of household heads consuming alcohol and household heads that are not

Household heads BMI	N	Mean	Standard deviation	Df	t-cal	t-tab	P
Alcoholic	100	2.78	0.905				
				99	2.755	1.960	0.007
Non Alcoholic	100	2.47	0.731				

$P \leq 0.05$

Difference in the nutritional status of alcohol and non-alcohol consumption household heads

The t-test analysis of the difference in the nutritional status of both groups shows that the calculated t-value of 2.755 was higher than the tabulated t – value of 1.960 at $p \leq 0.05$. This implies that there is a significant difference in nutritional status of household heads who consume alcohol and those that do not (Table VI)

Discussion of findings

It was revealed in this study that people take alcohol to ease their stress. This was in line with the study of Freeman and Parry (2006) in their review of Alcohol use literature where it was stated that drinking alcohol can reduce stress in certain people and under certain circumstances. It was also revealed that majority consumed alcohol for relaxation which is in tandem with the study of Dumbili (2013) in which alcohol is mainly consumed by men in Nigeria for pleasure. Beer was discovered to be the most consumed alcoholic drink and this corroborates the study of Dumbili (2013) on changing patterns of alcohol consumption in Nigeria where he discovered that the pattern of consumption of alcohol has changed from locally brewed drinks to alcoholic drinks produced from brewery companies. But it was in contrast with the work of Dimelu, Agbo & Igbokwe (2011) and Oshodin (1999) in Southern Nigeria where palm wine was the most preferred drink. Involvement option, time of consumption and place of consumption discovered in this study is similar to the previous study carried out by various researchers that have work on consumption patterns of alcohol in Nigeria. The BMI classification of the household head who consume alcohol is similar to the study of Mustapha, Bolajoko, Hammed & Akinola (2012) on transport workers who consume alcohol in Lagos Nigeria. It was also observed that alcohol intake has association with increase BMI and there was a significant difference in the nutritional status of household head who consume alcohol and those that do not. This was similar to literature review on alcohol conducted by Drinkaware Trust (2013) where alcohol intake was said to be associated with weight gain and an increase in BMI.

CONCLUSION AND RECOMMENDATION

Majority do assume that intake of alcohol causes weight gain this study also confirmed this fact and further revealed a significant difference between the nutritional status of household heads who consume alcohol and those that do not. Based on the findings of this study, there is an urgent need to educate alcohol consumers on the dire effect of alcohol to their nutritional status which might contribute to development of metabolic diseases later in life. Also, household heads should be encouraged to consume fruits and vegetables and fibre rich foods as substitutes to alcohol for relaxation

REFERENCES

Ahlstrom L. S. (1991). *Social Control of Teenage Drinking in Finland. Contemporary Drugs Problems.* New York, Plenum Press.

Ahlstrom L. S., Bloomfield K., & Knibbe, R., (2001). Gender Differences in Drinking Pattern in Nine European Countries: Descriptive Findings. *Substance Abuse,* 22 (4), 69-85.

British Nutrition Foundation, (2006). Alcohol consumption in the new millennium risks and weighing up the benefits for our health. *Briefing paper*. Retrieved fromhttps://www.nutrition.org.uk/attachments/102_Alcohol%20consumption%20in%20the%20new%20millennium.pdf

Boffetta, P. & Hashibe, M., (2006). Alcohol and Cancer. *Lancet Oncology*. 7(2), 149-156. doi.org/10.1016/S1470-2045 (06)70577-0

Chen C. C., Lin W. Y., Li C. I., Liu C. S., Li T. C., Chen Y. T., & Yang C. W., (2012). The association of alcohol consumption with metabolic syndrome and its individual components: the Taichung community health study. *Nutr. Res.* 32(1), 24-29.

Dimelu M. U., Agbo C. & Igbokwe E. M. (2011). Pattern of Alcohol Consumption and its Effects on Livelihood in Selected Rural Communities of Enugu State, Nigeria. *Asian Journal of Agriculture and Rural Development,* 1(2), 69-79.

Drinkaware Trust, (2013). Independent Review of the *Drinkaware Trust 2006–2012.* Retrieved from https://www.drinkaware.co.uk/media/1332/drinkaware-review-2013-appendices.pdf

Dumbili E., (2013). Changing Patterns of Alcohol Consumption in Nigeria: An Exploration of Responsible factors and Consequences. *JBSA Med. Soc. Group* 7(1), 21-18.

Freeman M. & Parry C., (2006). *Alcohol Use* Literature Review. Retrieved fromhttp://s3.amazonaws.com/academia.edu.documents/41865018/Alcohol_Use_Literature_Review.pdf?

Global Alcohol Policy Alliance, (2011). Global control of non communicable diseases requires attention to harmful use of alcohol. Retrieved from globalgapa.org/index.php/the-globe

Isidore, S. O. (2000). The Measurement of Drinking Patterns and Alcohol Problems in Nigeria. CRIS. Retrieved from www.cris.org.

Kuntsche, S., Knibbe, R. A. & Gmel, G. (2009). Social roles and alcohol consumption: a study of 10 industrialised countries. *Soc Sci Med*. 68(7), 1263 -1270

Lieber, C. S. (2003). Relationship between nutrition, alcohol use and liver disease. *Alcohol Res health* 27(3), 220-31.

Mayor, S. (2001). Alcohol and drug misuse sweeping the world, says WHO. *British Medical Journal*, 322(7284), 449 Retrieved from pubmedcentralcanada.ca/pmcc/ptpicrender.fcgi?aid=285986&blobtype=html.

Mustapha R. A., Bolajoko O. O., Hammed I. A. & Akinola O. O. (2012). Perceived Social Benefits, Effects of Cigarette Smoking and Alcoholic Beverages Consumption on Nutritional Status of Road Transport Workers in Lagos. *IOSR Journal of Pharmacy and Biological Sciences* 3(1), 14-18.

Oshodin, O. G. (1999). *International handbook on alcohol and culture.* West report, C. T: Greenwood press, pp. 217-223.

Rehm, J., Baliunas, D., Borges, G. L. G., Graham, K., Irving, H., & Kehoe, T. (2010). The relation between different dimensions of alcohol consumption and burden of disease: an overview. *Addiction,* 105(5), 817-843.

Rehm J. & Eschmann S. (2002). Global monitoring of average volume of alcohol Consumption *Sozialund Präventivmedizin,* 47(1), 48-58.

Ronksley P. E., Brien, Turner B. J., Mukamal K. J., & Ghali W. A., (2011). Association of alcohol consumption with selected cardiovascular disease outcomes: a systematic review and meta-analysis. Retrieved from www.bmj.com/content/342/bmj.d671

World Health Organization (2004). Global Status Report on Alcohol. *World Health Organization Department of Mental Health and Substance Abuse*. Retrieved from www.who.int/gho/alcohol/en

HOME SAFETY PRACTICES OF PRESCHOOL CHILDREN'S MOTHERS IN UMUAHIA NORTH LOCAL GOVERNMENT AREA, ABIA STATE

Ejinkeonye, U. B. and Enete, O. N.
Department of Home Science/Hospitality Management and Tourism
College of Applied Food Sciences and Tourism
Michael Okpara University of Agriculture,
PMB 7267, Umudike. Abia State.
ejimsuju@gmail.com; onyekachinnenna@gmail.com

ABSTRACT

This study investigated the home safety practices of preschool children's mothers in Umuahia North Local Government Area of Abia State. The design of the study was survey. A sample of 150 mothers of pre-primary school children (2-5 years) were purposively studied from ten randomly selected pre-primary schools in Umuahia North Local Government Area of Abia state. Data were collected using questionnaire which was developed by the researchers. Mean, standard deviation and ANOVA were used for data analysis. The hypothesis was tested at 0.05 level of significance. Results from the study revealed that although the mothers took some safety measures in their homes these include; keeping matches and lighters away from children (mean = 2.86), removing electrical cords on floors (mean = 2.80), having light switch by the door of every room (mean = 2.52), installing window guards (mean = 2.78), and installing protectors on balcony (mean = 2.64) among others. On the other hand, safety measures that were not observed in the homes include; using night lights in bedrooms (mean = 2.12), using chairs to reach things above their height (mean = 2.38), restricting crawling babies and toddlers to places that they can explore safely (mean = 2.48) and wearing clothes with long or full sleeves when cooking (mean = 1. 36). It is therefore recommended that educational campaigns, workshops and seminars on home safely practices should be organised for mothers, who are the major caregivers in the home as this ultimately has implications for sustainable family health.

Keywords: Home, Safety, Preschool, Mothers, Umuahia, Accident.

INTRODUCTION

The family is the basic unit of any society. A family is a group of two or more people who care about each other and are committed to each other (Nanelee, 1997). Anyakoha (2015) added that the family is made up of a group of persons united by ties of marriage, blood or adoption and characterized by common residence and economic cooperation. This implies that every family live together in a home. A home is a dwelling place for the family. Home is a place to relax, play and enjoy spending time with members of the family. Visitors can also be entertained in a home. Homes should be safe from harm, injuries, fear and danger. The act of making home safe and free from dangers is Home Safety (Adama, Ugbelu and Ezeanwu, 2015).

Home safety is the awareness and education on risks and potential which may cause bodily harm, injury or death to hose residing in and around the physical structure of a home (Zucker, 1982). Everyone wants to feel safe and secure at home, that is, keeping both the family and the family's belongings safe from harm (Kelly-Plate and Eubanks, 1994). Safety is one of the fundamental needs of any human being and management of any organization that pay little or no attention to safety or security of individuals in the organization is bound to fail (Ezema, 2011). Safety is the condition of

being safe, freedom from danger, risk or injury (Adama et al, 2015). Safety activities seek to either minimise or eliminate hazardous conditions that can cause body injury (Norton and Exposito, 1995). Injuries are predictable outcome of factors that can be controlled or prevented (Insel and Rooth, 2002). Most injuries are caused by a combination of human and environmental factors. People spend much time at home and feel that they are safe and secure there. However, home can be a dangerous place and prone to accidents. Accidents are one of the leading causes of death in industrialised and developing countries, therefore injuries arising from accidents are increasing public health problem (Arulogun, Ikolo and Oluwasanu, 2013). Ogbene (2006) listed some accidents that occur in the home to include: simple cuts, deep cuts, swallowing foreign bodies, puncture, scalds, swallowing of poisonous substances, choking, falls, suffocation, bites and stings, electrocution, drowning, heavy blow from a weight, finger caught in heavy door, foreign bodies in the eye, ear, nose and stomach.

The most common home injuries are falls, fires, poisoning and suffocation (Insel and Rooth, 2002; Nanalee, 1997). Zuker (1982) pointed that more accidents occur in the home than in any other place because there are no safety inspections in homes as commercial buildings. Bruce and McGrath (2005) added that children are prone to unintentional injuries and are at a higher risk of experiencing injuries, because their bodies are developing and they have not yet learned to be aware both of themselves and various environmental dangers. Mothers have the major responsibility of looking after children in the home. Preschool children are mostly affected. Over 4 million pre-school aged children are injured annually with the greater ricks of accidents occurring within their homes (Romer and Manciaux, 1991). Therefore, there is the need to investigate the home safety practices of preschool children's mothers in Umuahia North Local Government Area of Abia state. The scope of this study was safety measures for preventing the most common home injuries which include falls, burns, poisoning and suffocation. The study will be of benefit to families, home economists, health related worker, government, non-governmental agencies as well as educationists and researchers who may be interested in family studies. The geographical scope of the study was Umuahia North Local Government Area of Abia, where people from different states reside and work.

Hypothesis: There is no significant difference in the mean rating responses of different types of mothers on the home safety practices of families in Umuahia North Local Government Area of Abia State at 0.05 level of significance.

METHODOLOGY

The study adopted descriptive survey research design. The area of the study was Umuahia North Local Government Areas of Abia state. The population of the study consists of Mothers of pre-primary school children in Umuahia North Local Government Areas of Abia state. There is no defined population of mothers of pre-primary school children in the area. There are 117 registered pre-primary schools in Umuahia North LGA (Ministry of Education, Umuahia, 2016). Ten (10) pre-pre-primary schools were randomly selected for the study. Fifteen (15) mothers of pre-primary school children were selected from each school through the help of the school to participate in the study. The sample comprised of 150 mothers of pre-primary school children (2-5 years) from ten selected pre-primary schools in Umuahia North Local Government Area of Abia state. Data was collected using questionnaire which was developed by the researchers in line with literature reviewed and purpose of the study. The questionnaire items used four point grading scale, strongly agree---4points, agree---3points, disagree - 2 points and strongly disagree---1 point. The mean score of 2.5 and above was accepted as agreed, while mean score below 2.5 was disagreed. The questionnaire was face validated by three lecturers from Department of Home Science /Hospitality Management and Tourism, Michael Okpara University of Agriculture, Umudike, Abia state. The statistical analysis was done with SPSS 17.0 Statistical software. Data were descried with mean and standard deviation while ANOVA as used to test the hypothesis at 0.05 significant level.

RESULTS

~~Table I: Home safety practices of preschool children's mothers~~

s/n	HOME SAFETY PRACTICES	$\bar{X}$	SD	REMARK
1	Keeping matches and lighters away from children	2.86	0.45	Agree
2	Removing electrical cords on floors	2.80	0.54	Agree
3	Keeping sharp objects (safety pins, knives and scissors out of reach of children	2.78	0.62	Agree
4	Installing window guards	2.78	0.51	Agree
5	Keeping plastic bags out of reach of children	2.70	0.57	Agree
6	Installing protectors on balcony	2.64	0.69	Agree
7	Turning pot and pan handles away from the edge of the stove	2.64	0.66	Agree
8	Having safety plugs on visible electrical outlets	2.60	0.67	Agree
9	Locking your food store	2.54	0.71	Agree
10	Having light switch by the door of every room	2.52	0.71	Agree
11	Restricting crawling babies and toddlers to places that they can explore safely	2.48	0.68	Disagree
12	Keeping children away from toys that have small pieces	2.48	0.76	Disagree
13	Placing gates at the top and bottom of stairs	2.40	0.78	Disagree
14	Using chairs to reach things above your height	2.38	0.73	Disagree
15	Installing handrails and nonslip applications in shower and/or bathtub	2.36	0.85	Disagree
16	Using night lights in bedrooms	2.12	0.75	Disagree
17	Eating hurriedly	1.74	0.66	Disagree
18	Talking and eating at the same time	1.60	0.61	Disagree
19	Carrying kettle with hot water to the bathroom	1.52	0.65	Disagree
20	Leaving children in a room that have decorative objects, vases or table lamps	1.40	0.70	Disagree
21	Allowing children carry breakable objects (eg. Cups and plates) to the sink	1.38	0.61	Disagree
22	Wearing clothes with long or full sleeves when cooking	1.36	0.63	Disagree
23	Dropping fruit peels (like orange and banana peels) on the floor	1.36	0.69	Disagree
24	Drinking hot beverages while carrying a baby	1.32	0.59	Disagree
25	Leaving an infant on changing table to get diapers	1.30	0.58	Disagree

Table II: ANOVA Results of preschool children's mothers on the home safety practices used in the homes

S/N	HOME SAFETY PRACTICES	$\bar{X}_1$	$\bar{X}_2$	$\bar{X}_3$	$\bar{X}_4$	$\bar{X}_5$	$\bar{X}_6$	F-ratio	Sig of F	Remark
1	Installing handrails and nonslip applications in shower and/or bathtub	1.67	2.50	2.46	2.33	3.00	1.67	1.93	.11	NS
2	Removing electrical cords on floors	3.00	2.83	2.83	2.67	3.00	2.50	0.60	.70	NS
3	Dropping fruit peels (like orange and banana peels) on the floor	1.67	1.00	1.46	1.33	1.00	1.33	0.77	.58	NS
4	Having light switch by the door of every room	3.00	3.00	2.39	2.67	2.75	2.17	1.50	.21	NS
5	Using night lights in bedrooms	1.67	2.33	2.18	1.67	2.25	2.00	0.61	.70	NS
6	Leaving an infant on changing table to get diapers	2.00	1.00	1.32	1.33	1.50	1.00	1.74	.15	NS
7	Using chairs to reach things above your height	2.00	2.33	2.61	2.67	1.50	2.00	2.70	.03	S
8	Restricting crawling babies and toddlers to places that they can explore safely	2.67	3.00	2.21	3.00	2.75	2.67	2.51	.04	S
9	Placing gates at the top and bottom of stairs	2.67	2.33	2.39	2.33	2.75	2.17	0.33	.89	NS
10	Installing window guards	2.67	3.00	2.71	3.00	3.00	2.67	0.65	.66	NS
11	Installing protectors on balcony	3.00	2.67	2.50	3.00	3.00	2.67	0.75	.59	NS
12	Locking your food store	2.67	2.67	2.43	3.00	2.50	2.67	0.47	0.80	NS
13	Turning pot and pan handles away from the edge of the stove	2.67	2.33	2.68	3.00	2.75	2.50	0.50	.77	NS
14	Wearing clothes with long or full sleeves when cooking	1.67	1.00	1.46	1.33	1.00	1.33	0.94	.46	NS
15	Keeping matches and lighters away from children	3.00	2.83	2.79	3.00	3.00	3.00	0.44	.82	NS
16	Having safety plugs on visible electrical outlets	2.67	2.83	2.54	3.00	2.50	2.50	0.44	.82	NS
17	Drinking hot beverages while carrying a baby	1.33	1.00	1.36	1.00	1.50	1.50	0.72	.61	NS
18	Carrying kettle with hot water to the bathroom	2.00	1.17	1.46	2.00	1.75	1.50	1.19	.33	NS
19	Keeping plastic bags out of reach of children	3.00	2.83	2.75	2.67	2.75	2.50	0.36	.87	NS
20	Eating hurriedly	2.00	2.00	1.64	1.33	2.00	1.83	0.75	.59	NS
21	Talking and eating at the same time	1.67	1.50	1.57	1.67	1.50	1.83	0.24	.94	NS
22	Keeping children away from toys that have small pieces	2.00	2.50	2.36	3.00	2.75	2.83	1.02	.41	NS
23	Keeping sharp objects (safety pins, knives and scissors out of reach of children	3.00	2.67	2.75	3.00	3.00	2.67	0.33	.89	NS
24	Leaving children in a room that have decorative objects, vases or table lamps	1.33	1.00	1.50	2.00	1.25	1.17	1.14	.35	NS
25	Allowing children carry breakable objects (eg. Cups and plates) to the sink	1.67	1.00	1.39	1.67	1.25	1.50	0.73	.60	NS

$\bar{X}_1$= mean responses of mothers that are traders, $\bar{X}_2$ = mean responses of mothers that are teachers, $\bar{X}_3$ = mean responses of mothers that are civil servants, $\bar{X}_4$ = mean responses of mothers that are self-employed, $\bar{X}_5$ = mean responses of mothers that are unemployed, $\bar{X}_6$ = mean responses of mothers that are students, **NS** = not significant, **S** = significant

The results show that the response as regards to the home safety practices of preschool children's mothers were significantly different in items 7 and 8, which is using chairs to reach things above their height and restricting crawling babies and toddlers to places that they can explore safely respectively. While the response on the other items in the table where not significantly different (Table II)

Discussion of the findings

The findings of the study revealed 10 home safety practices of preschool children's mothers in Umuahia, Abia state, which include the following:

i. Removing electrical cords on floors
ii. Having light switch by the door of every room
iii. Installing window guards
iv. Installing protectors on balcony
v. Locking the food store
vi. Turning pot and pan handles away from the edge of the stove
vii. Keeping matches and lighters away from children
viii Having safety plugs on visible electrical outlets
ix. Keeping plastic bags out of reach of children
x. Keeping sharp objects (safety pins, knives and scissors out of reach of children

The findings of the study revealed that the following were not home safety practices of preschool children's mothers in Umuahia: Installing handrails and nonslip applications in shower and/or bathtub, Using night lights in bedrooms, Leaving an infant on changing table to get diapers, using chairs to reach things above your height, restricting crawling babies and toddlers to places that they can explore safely, placing gates at the top and bottom of stairs, wearing clothes with long or full sleeves when cooking, drinking hot beverages while carrying a baby, carrying kettle with hot water to the bathroom, eating hurriedly, Talking and eating at the same time, keeping children away from toys that have small pieces, eating hurriedly, and talking and eating at the same time.

The test of hypothesis shows that there were significant differences in the means responses of trading mothers, teaching mothers, mothers on other civil services, self-employed mothers and mothers who are students on two out of 15 items disagreed as home safety practices of families in Umuahia.

On installing handrails and nonslip applications in shower and/or bathtub, the findings revealed that mothers who are unemployed mothers practices is highest (=3.00),followed by mothers who are teachers(=2.50), then mothers on other Civil services.

On leaving an infant on changing table to get diapers, practices of mothers who are traders (= 2.00) was practices higher than any other group followed by mothers who are unemployed (=1.50).

The findings of the study revealed that the mothers do not use night lights in bedrooms. Use of nightlights is important. Nightlights can help prevent stumbling over something in the dark, and consequently, may prevent a fall. The implication of the findings is that preschool mothers in Umuahia have some knowledge on home safety and practices some of them, this agreed with (Ibrahim, 1991) who revealed that more than half of the mothers in the accidents group did not know anything about home accidents to which their children might be exposed to. The findings of the study revealed that the mothers do not take fall preventions. Fall is the leading causes of home injury and even death. According Occupational Health and Safety (2007) home safety tips for fall prevention include: have grab bars in the tub and shower, have bright lights over stairs and steps and on landings, have handrails on both sides of the stairs and steps, use a ladder for climbing instead of a stool or furniture, use baby gates at the top and bottom of the stairs, if babies or toddlers live in or visit your home.

CONCLUSION AND RECOMMENDATION

Mothers have the major responsibility of looking after their children in the home. Preschool children are at greater risk of accidents occurring within the home. Preschool children's mothers in Umuahia North Local Government Area of Abia State practice some safety measures in keeping the children, but still need more enlightenment to increase their home safety, this will help the mothers to be proactive and increase the health conditions of the families in Umuahia. Based on the findings of this study, it is recommended that there should be more enlightenment on the other safety practices through seminars, workshop, community and religious activities.

REFERENCES

Adama, G.N, Ugbelu, J.E & Ezeanwu, A.B (2015). Strategies for enhancing safety in the home. *Journal of Home Economic Research,* 22(1), 100-111.

Anyakoha, E.U. (2015). *Home management for schools and colleges,* Onitsha, African Feb publishers.

Arulogun, O. S., Ikolo, O., & Oluwasanu, M. (2013). Knowledge and practices relating to domestic accidents among mothers of pre-school children in Ibadan Southwest Local Government Area, Nigeria. *Journal of Dental and Medical Sciences,* 6(3), 49-55.

Bruce, B. & McGrath, P. (2005). Group interventions for the prevention of injuries in young children: a systematic review. *Injury Prevention,* 11(3), 143-147.

Ezema, P. N. (2011). Strategies for enhancing safety practices in clothing and textiles laboratories in Nigerian college of education. Unpublished Ph.D thesis of Vocational Teacher Education of University of Nigeria Nsukka.

Ibrahim , A.(1991). *Assessment of knowledge, attitude and practice of mothers attending Cairo University |Hospital toward home accidents among preschool children.* Cairo, Egypt, Higher Institute of Nursing, University of Cairo.

Insel. P. M. & Rooth, W. T. (2002). *Come concepts in health,* USA, McGraw-Hill companies.

Kelly-Plate ,J. & Eubanks,E.(1994).*Today's teen,* New york, McGraw-Hill companies.

Ministry of Education, Umuahia (2016).List of public, Mission and private pre-primary/primary and secondary school as at 2016.Government of Abia State:Umuahia.

Nanelee C. (1994). *Young Living*: New York, Mc Graw-Hill companies.

Norton, P. B. & Exposito J. (1995). *The Encyclopaedia Britannica*. (10) 296.

Occupational Health and Safety (2007). Study identifies home safety practices perceptions from http://ohsonline.com/articles/2007/06/study-identifies-home-safety-practices-preception.aspx Ogbene. A. E. (2006). Fundamental of personal and community health. Asaba: Ekecy printers and publishers.

Romer, C. J. & Manciaux, M. (1991). Accidents in childhood and adolescence: a priority problem worldwide. M. Manciaux & C.J. Romer (eds.). *Accidents in childhood and adolescence: The role of research.*(pp. 1-7). Geneva, World Health Organization and Insitut National de la Sante et de la Recherche Medicale (INSERM).

Zucker, E. D. (1982). *Home health aid*, New York, John Wiley and sons publishers.

EFFECT OF NUTRITIONAL INTAKE ON ANTHROPOMETRY STATUS OF RURAL PREGNANT WOMEN IN IFELODUN LOCAL GOVERNMENT AREA, KWARA STATE.

***Adebisi, W.O. **Tijani, S.A. and ***Oduneye, F.E.**
*Department of Home Economics and Food Science,
Faculty of Agriculture, University of Ilorin, Ilorin.
winnifred4u@gmail.com/ +234-8073019058

**Department of Agricultural Extension and Rural Development,
Faculty of Agriculture and Forestry, University of Ibadan, Ibadan.
+234-8051370802

***Department of Home Science and Hospitality Management,
Faculty of Agricultural Management and Rural Development,
Olabisi Onabanjo University, Ago-Iwoye
rebekahduney@gmail.com/+234-8074417378

ABSTRACT
Rural women contribute significantly to the national economy by their activities in terms of agriculture and food security, under normal and special condition such as pregnancy in which the body requires increase nutrient intake. Many rural women farmers have poor health status, which could be due to workload and poor nutrition. This study examined the effects of nutritional intake on the anthropometry status of rural pregnant women in Ifelodun local government area, Kwara State. Multistage sampling procedure was used to select 130 respondents. Primary data were collected using a well-structured questionnaire, and were analysed using descriptive and inferential statistics. Results showed that majority (68.5%) of the respondents were between age 20-29 years, Muslims (69.2%), with primary school education (43.8%), marketers (76.2%) with income between 4000-6000 naira and have at least two (2) children. Results also show that educational background ($\chi 2$ = 5.508; p = 0.044), age (r = 0.241; p = 0.006), income (r = 0.358; p = 0.030), nutritional intake (r = 0.550; p = 0.030), had significant relationship on their anthropometry status. Also there was a significant weight gain during period of pregnancy (t = 63.861; p = 0.000). It recommends that pregnant women should be empowered economically to have a better source of income that will enable them afford better nutrition for proper development and growth of foetus.

Keywords: Nutritional intake, anthropometry status, effect, rural, pregnant women.

INTRODUCTION
Food is the basic necessity of life. Everybody eats food and most people enjoy it. According to Joshi (2010), from the beginning, scientists were curious about the food they consume, its passage in the body and its effects. This curiosity led to the development of science of nutrition. Olusanya, Bala, Eyisi and Olojola (2010); explained further that food is vital to good health and is any substance which after consumption, digestion and absorption to the body nourishes, supplies energy, promotes growth, repairs worn out tissues and regulates all body processes. However, under special circumstances or conditions the body might require increase intake of food in order to be provided with the materials required under that special condition. An example of such condition is the pregnancy period which the female body undertakes in line with human nature of reproduction. During this condition, the body experiences the need for increased nutritional materials which will enable the pregnant women and the fetus stay healthy throughout the duration of the trimester of the pregnancy. The importance of food is seen from the evidence of the role it plays in the human survival as pregnant condition is described as one of the most nutritionally demanding stages of the life cycle (Kaiser and Allen, 2002).

For a very long time, the nutritional status of pregnant women has attracted the attention of many national, local and international bodies or organizations (Barasi, 2003). In addition to the academia and other fields of discipline relating to food and health, the nutritional status of pregnant women is critical to the health of the woman particularly their anthropometry status and the baby which continues to develop within them; not just during pregnancy period but also after delivery as well the first few years of the baby's existence.

The anthropometric measurement is described as the measuring of size, physical dimension and the gross composition of the body, height and weight of the body. It is the simplest and most quantitative measure of the nutritional status. It is useful in monitoring normal growth and nutritional health in well-nourished individuals as well as in detecting nutritional inadequacies or excesses (Bredbenner, Beshgestor, Moe and Berning, 2009).

Maternal nutrition and health is considered as the most important regulator of human fetal growth. Improved maternal nutrition has been associated with increased fetal growth and a reduction in adverse birth outcomes in developing countries and in populations with nutrient deficiencies (Fall, Yajnik, and Rao, 2003; Rao, et al 2001). However, if women are not well nourished, they are more likely to give birth to weak babies resulting in high infant mortality rate (Subarnalata and Basumati, 2006). At birth, fetal weight is accepted as the single parameter that is directly related to the health and nutrition of the mother, and on the other hand, is an important determinant of the chances of the newborn to survive and experience healthy growth and development. This is because low birth weight has been shown to be directly related to both immediate, long-term and very long-term development and well-being.

Several studies have shown an association between anthropometric indicators and pregnancy outcome. Both insufficient and excessive gestational weight gain are strongly associated with maternal–fetal complications such as gestational diabetes, hypertensive pregnancy disorders (HPD), macrosomia, and low birth weight (Mohanty *et al*, 2006; Stotland *et al*, 2005).

Statement of problem
The bedrock of agriculture and non-agricultural development in developing countries of Africa is rural development UNDP (2005), without which all effort at agriculture development will be futile. The bulk of the poor, some three-quarter according to recent World Bank estimate lives in rural areas World Bank (2006), where they draw their livelihoods from agriculture and related activities. The population of Nigeria is growing rapidly, this has made food supply to be grossly inadequate to feed the growing population, and it has led to malnutrition, increased rate of morbidity and mortality among vulnerable groups. Many rural women farmers have poor health status, due to heavy farm work, childbearing and rearing and poor nutrition. One of the Millennium Development Goals is to improve maternal health and reduce child mortality and this can be achieved through adequate nutritional intake which is rather difficult for most women in the rural area because of low income. Thus, creating health risk for mothers and even leaving the children with health risk such as low birth weight which can prevent them in their adulthood from engaging in agricultural activities (that requires energy) as an enterprise or business venture hence reducing food production thus food insecurity.

Objectives of the study
The general objective of the study was to assess the effect of nutritional intake on anthropometry status of pregnant women in Ifelodun Local Government Area, Kwara State, Nigeria. Specifically, the study:
1. described the socio-economic characteristics of the pregnant women in the study area;
2. evaluated the nutritional intake of pregnant women in the study area; and
3. assessed the anthropometric status of pregnant women in 2nd and 3rd trimesters.

Hypotheses of the study

The following hypotheses were tested for this study:

Ho1-There is no relationship between the socio-economic characteristics and anthropometry status of the pregnant women in the study area.

Ho2-There is no significant relationship between the nutritional intake and the anthropometry status of the pregnant women in the study area.

Ho3-There is no significant difference between the anthropometry status of pregnant women in the 2nd and 3rd trimesters.

METHODOLOGY

The study was carried out in Ifelodun Local Government Area of Kwara State. The people of Ifelodun are Yoruba's and mostly of Igbomina origin with their roots in Ife, Oyo and Ketu, their headquarters in Share. It has an area of 3,435km2 and a population of 206,042 at the 2006 census. Majority of the people in the local government practices subsistence farming and marketing of agricultural produce to earn their living. The target population of the study comprised of all pregnant women who registered for ante-natal in the past five month at the basic health centre. A multistage sampling procedure was used to select the respondents. Firstly, purposive sampling was used to select the basic health care centres in the three randomly selected towns (Amoyo, Ganmo and Idofian) based on the level of patronage by the pregnant women in the locality. Secondly, purposive sampling was also used to select pregnant women in their second and third trimester. Proportionate sampling technique was used to select twenty percent (20%) out of 150 registered pregnant women in Amoyo, 200 in Ganmo and 300 in Idofian to give a sample size of one hundred and thirty (130) respondents. Primary data were obtained with the use of well- structured questionnaire and interview schedule. Variables measured include the socio-economic characteristics, nutritional intake and anthropometry. A list of food groups (9) was presented to respondents to select if consumed or not in 24 hours, the highest obtainable score was 9 and the lowest was 0. Respondents anthropometry (weight and height) was obtained and their body mass index (BMI) was calculated using formula in Wardlaw's perspective on nutrition where;

$$\text{Body mass index (BMI)} = \frac{\text{weight (kg)}}{\text{height}^2\ (\text{m}^2)}$$

Data were analysed using descriptive and inferential statistics.

RESULTS AND DISCUSSION

Socio-economic characteristics of respondents

Table I indicated that majority of the respondents were between age 20-29years while few (2.3%) were between the ages of 40-49, this implies that respondents are in their most reproductive stage of life cycle. 69.2% were Muslims while 30.8% were Christian, this is an indication that respondents are involved in religion that does not majorly support food taboos that could have effect on their nutritional intake. Close to half of respondents 43.8% have primary school education, 14.6% having no formal education, 35.4% having secondary and 6.2% having tertiary education. This implies that respondents have little access to education which may limit their capability to be vast in knowledge as regards what to eat during pregnancy period in order to avoid complications and harm to their babies. Majority of the respondents (76.2%) are involved in marketing, as an occupation and earns income between the range of 1000-6000naira (72.4%) monthly also, larger percentage (66.2%) have at least 1-3 children with 10% carrying their first pregnancy which implies that activities engaged in by respondent to earn a living fetches little income thereby limiting their purchasing power especially for those who already have children because they have other responsibilities to tend to and will make do of what is available to them for feeding which could affect their nutritional intake.

Nutritional intake of respondents

Frequency of consumption in 24 hours diet recall

Table II reveals that majority of the respondents consume cereals (92.3%) and meat (82.3%), which is high, however it was observed that only few consume vegetables (39.2%), fruits (30.0%) and milk products (29.2%). The implication is that nutritional intake of respondents in terms of minerals and vitamins is low. This contradicts (Anyakoha, 2015) who agreed that pregnant women should have increase intake in fruits and vegetables during pregnancy, as deficiency in this nutrients could affect the foetus development and lower their immunity against diseases and result in birthing of deformed babies. This is an indication that pregnant women in the study area requires knowledge on the need to consume foods rich in vitamins and minerals such as vegetables and fruits.

Table I: Distribution of respondents based on socio-economic characteristics N=130

Variables	F (%)	Mean	Standard deviation (SD)
Age (years)			
Less than 20	14 (10.8)		
20-29	89 (68.5)		
30-39	24 (18.5)	25.5 years	5.602
40-49	3 (2.3)		
Total	**130 (100)**		
Religion			
Christian	40 (30.8)		
Muslims	90 (69.2)		
Total	130 (100)		
Educational background			
No formal education	19 (14.6)		
Primary	57 (43.8)		
Secondary	46 (35.4)		
Tertiary	8 (6.2)		
Total	**130 (100)**		
Occupation			
No occupation	20 (15.4)		
Farming	2 (1.5)		
Marketing	99 (76.2)		
Teaching	5 (3.8)		
Public servant	4 (3.1)		
Total	**130 (100)**		
Income (naira)			
Less than 1000	21 (16.2)		
1000-3000	34 (26.2)		
4000-6000	60 (46.2)	₦5,042.31	₦7264.93
Above 7000	15 (11.4)		
Total	**130 (100)**		
Number of children			
No child	13 (10.0)		
1-3 86	(66.2) 2		
4-6 31	(23.8)		
Total	**130 (100)**		

Field survey, (2015).

Table II: Distribution of respondents based on 24 hours diet recall intake N=130

S/N Food group	Frequency	Percentage (%)
1 **Cereals**		
Millet, rice, maize, bread, and others	120	92.3
2 **Tubers**		
Potatoes, yam, cassava, cocoyam and others	34	26.2
3 Dark green leafy vegetables		
Ugu, green leaf, waterleaf, bitter leaf and okro	51	39.2
4 **Fruits**		
Mango, orange, watermelon, banana, pawpaw, pineapple, guava and others	39	30.0
5 Meat		
Beef, pork, chicken and other birds, liver, kidney, heart	108	83.1
6 Egg 16 12.3		
7 **Seafood**		
Fresh or dried fish, crayfish, shellfish	53	40.8
8 **Any food from;**		
Beans, nuts, e.g beans cake, cowpea paste, moinmoin	53	40.8
9 **Any food from;**		
Milk and other milk products	38	29.2

Field survey, (2015).

Anthropometry status of respondents

Table IIIa and b compares the anthropometry of pregnant women during the 2nd and 3rd trimester. The weight of pregnant women is dependent on adequate nutrients and it ensure avoidance of malformation during development. Table IIIa reveals that 41.5% of respondents weighed between 45-59kg at their first visit, at their second visit however only 33.1% weighted 45-59kg, at their third visit (21.5%) and at their fourth visit (12.3%); this shows a decrease in the percentage of respondents that weight between 45-59kg as they came for their visit. Meanwhile respondents who weighed between 60-74kg was on the increase as they came for their visits, first visit (46.9%), second visit (51.3%), third visit (60.0%) and fourth visit (66.9%). This was also confirmed in Table IIIb by their body mass index (BMI), which is the preferred weight for height standard because it is most closely related to fat content. The result reveals that there was an increase in the body mass index taken in the 2nd and 3rd trimester. The mean value of the body mass index of respondents in the 2nd trimester increased from 2.76 to 3.25 in the 3rd trimester. This implies that as the respondents' advances in their pregnancy period there was an increase in the body mass index, which could be as a result of increase in weight during these periods. This is in consonance with Joshi (2010) who reported that as pregnant women advances in their pregnancy period there should be additional weight gain due to the development of foetus

Table IIIa: Distribution of respondents by their weights during times of visit

Weight (kg)	2nd trimester				3rd trimester			
	1st Visit		2nd Visit		3rd Visit		4th Visit	
	F (%)	Mean	F (%)	Mean	F (%)	Mean	F (%)	Mean
45-59	54 (41.5)		43 (33.1)		28 (21.5)		16 (12.3)	
60-74	61 (46.9)		67 (51.3)		78 (60.0)		87 (66.9)	
75-89	10 (7.7)	62.5	14 (10.8)	64.9	18 (13.8)	66.8	20 (15.4)	69.1
90-104	2 (1.5)		2 (1.5)		2 (1.5)		3 (2.3)	
>104	3 (2.3)		4 (3.1)		4 (3.1)		4 (3.1)	

Field survey, (2015).

Table IIIb: Distribution of respondents by their body mass index during times of visit

BMI (kg/m2)	2nd trimester				3rd trimester			
	1st Visit		2nd Visit		3rd Visit		4th Visit	
	F (%)	Mean	F (%)	Mean	F (%)	Mean	F (%)	Mean
<20	1(0.8)		1(0.8)		0(0)		0(0)	
20-24.9	57(43.8)		43(33.1)		32(24.6)		17(13.1)	
25-29.9	54(41.5)		64(49.2)		70(53.8)		79(60.8)	
30-34.9	11(8.5)	2.76	13(10.0)	2.93	20(15.4)	3.06	23(17.7)	3.25
35-39,9	3(2.3)		4(3.1)		4(3.1)		6(4.6)	
>40	4(3.1)		5(3.8)		4(3.1)		5(3.8)	

Field survey, (2015).

Hypotheses testing.

Relationship between respondents' socio-economic characteristics, nutritional intake and anthropometry status.

Table IV reveals a significant relationship ($r = 0.241$; $p = 0.006$) between respondents' age and anthropometry status. This implies that age of the respondents determines their anthropometry status in that at different age group there are different nutritional requirement that could help in pregnancy. Also, educational background ($\chi 2 = 5.508$; $p = 0.044$) and income ($r = 0.358$; $p = 0.030$) has a significant relationship with anthropometry status. This implies that the income of the respondents affects their anthropometry if they do not have sufficient income, it will limit the purchasing power of respondents thereby not having enough income to make provisions for nutritious diet in their condition.

Also, the result shows that the type of diet taken by the respondents in 24- hours (daily) has effect on their anthropometry status, as there was a significant relationship between the nutritional intake and anthropometry status of respondents ($r = 0.550$; $p = 0.03$) which suggests that the diet taken by the respondent was made evident in their weights as they advance in their pregnancy period. This finding corroborates Mridula et al (2003) who also reported that maternal diet is very essential has it allows the mother to lay down stores of nutrients required for fetal development and improve their health.

Table IV: Relationship between respondents' socio-economic characteristics, nutritional intake and anthropometry status.

Variables	r value	P value	Inference
Age	0.241	0.006	S
Income	0.358	0.030	S
Nutritional intake	0.550	0.030	S
	χ^2 value	**P value**	**Inference**
Religion	0.889	0.346	NS
Educational background	5.508	0.044	S
Occupation	7.637	0.106	NS
Number of children	1.487	0.475	NS

Field survey, 2015.

Test of difference between respondents' anthropometry in second and third trimester
Table V shows there was a significant difference in the anthropometry of respondents ($t = 63.86$; $p = 0.000$) in their 2nd and 3rd trimester. Tables IIIa and IIIb further indicate the reason for difference in their second and third trimester because there was an increase in their weights which translated to their body mass index. This implies that as respondents' advances in their pregnancy period their body mass index tends to increase which signifies good health in respondents and cannot be dissociated from their nutritional intake. This was affirmed by Woods (2006) who reported that during pregnancy, women has a specific weight they are supposed to gain but it should be controlled to prevent excessive gestational weight.

Table V: Difference between respondents anthropometry in second and third trimester

Variables	t value	Df	P value	Mean	Inference
Second trimester	63.861	129	0.000	26.590	S
Third trimester				28.393	

Field survey, 2015.

CONCLUSION AND RECOMMENDATIONS
Pregnant women intake in foods rich in carbohydrates and protein was high but their intake in foods rich in minerals and vitamins was rather low. There was a significant weight gain during pregnancy, this could be as a result of the high intake of food high in calories. The study concluded on the importance nutrition as deficiencies in nutritional intake can have adverse effect on the development of the foetus.
In light of the above conclusion drawn, the following were recommended;

1. Pregnant women should be empowered more economically in terms of education and finance (income) by designing strategies and policies that will enhance their enlightenment and purchasing power.
2. Women should be enlightened more on their consumption of fruits and vegetables, its importance and these foods should be affordability and accessibility especially for rural women.

REFERENCES

Anyakoha. E.U. (2015). *Home economics for Junior Secondary Schools*. Onitsha, African first publishers plc..

Barasi, E. M. (2003). *Human Nutrition*- A Health Perspective. London: Arnold.

Bredbenner, C., Beshgetoor, D., Moe, G. and Berning, J. (2009). *Wardlaw's Perspective of Nutrition,* Boston, McGraw Hill Education.

Fall, C. H., Yajnik, C. S. and Rao, S., (2003). Micronutrients and fetal growth. *Journal of Nutrition* 133(52):1747S–1756S.

Joshi, S. (2010). Nutrition and Dietetics with the Indian case studies. New Delhi, Tata McGraw Hill Education Private Limited,.

Kasier, L. L. and Allen, L. H. (2002). *Position of the American Dietetic Association*: Nutrition and Lifestyle for a healthy pregnancy outcome. 102:1479.

Mohanty, C., Prasad, R., Srikanth, A. R., Ghosh, J. K., Singh, T. B. and Das, B. K. (2006). Maternal anthropometry as predictors of low birth weight. *Journal Tropical Pediatrics.* 52(1):24

Mridula, D., Mishra, C.P. and Chakravorty, A. (2003) Dietary Intake of expectant mothers. *Indian Journal of Nutrition and Dietetics.* 40(1)24-30.

Olusanya, J., Bala, F., Eyisi, O. and Olojola, D. (2010). *Exam Focus: Foods and Nutrition,* Ibadan, University Press, Plc.

Rao, S. Yajnik, C.S., Kanade, A., Fall, C.H., Magrett, B.M., Jackson, A.A., Shier, R., Joshi, S.,Rege, S., Lubree, H. and Desai, B. (2001). Intake of micronutrient-rich foods in rural Indian mother is associated with the size of their babies at birth; Pune Maternal Nutrition Study. *Journal of Nutrition* 131(4): 1217-1224.

Stotland, N. E., Haas, J. S., Brawarsky, P., Jackson, R. A., Fuentes-Afflick, E. and Escobar, G. J. (2005). Body mass index, provider advice, and target gestational weight gain. *Journal of Obstetrics and Gynecology.* 105(3):633-8.

Subarnalata, S., and Basumati, P. (2006). A study of nutritional status of pregnant women of some villages in Balsore District Orisa. *Journal of Human Ecology*, 20(3):227-232.

United Nations Development Programme, (2005). *Human Development Report 2005;* New York UNDP.

Woods, M. N. (2006). *Nutrition and Medicine, Pregnancy and Lactation.* Tufts University School of Medicine.

World Bank, (2006). *Nigeria's Development Prospects: Poverty Assessment and Alleviation Study*, Washington D.C 20433, The International Bank for Reconstruction and Development.

COPING STRATEGIES NEEDED BY WORKING MOTHERS AT WORKPLACE IN ONDO STATE.

Loto, A. O. and Adeyanju, B. E.
Home Economics Department,
Adeyemi College of Education Ondo
leneloto@yahoo.com
08035756657

ABSTRACT

This study examined coping strategies needed by working mothers in Ondo State. It was a survey. The population consisted of all employed mothers in Ondo State. Three hundred and ninety nine employed mothers were drawn from the state using purposive and simple random sampling techniques. A structured questionnaire was used for data collection. Data collected were analysed using mean and standard deviation. Findings reveal that working mothers face varied challenges which among others include heavy work load at the office (mean = 3.92), unfriendly boss (mean = 3.99), difficulties to undertake traveling for professional purposes (mean = 4.00), punctuality to work (mean = 4.17), low flexibility/rigid job requirement (mean = 4.73) and professional development issue (mean = 4.81). To be effective, working mothers can adopt coping strategies as avoiding any stressful situation at work (mean = 3.96), developing friendship (mean = 4.08), effective use of time, even during break (mean = 4.17), creating good communication with superior colleagues (mean = 4.73) and when nursing baby, a crèche at workplace is the best (mean = 4.82) as well as creating good communication with peer colleagues and junior colleagues (mean = 4.82). Therefore, working mothers were encouraged to feel free to ask for help when the needs arise.

Keywords: Working mothers, childcare, coping strategies and challenges.

INTRODUCTION

Working mother is a woman with child/children and also engaged in full time job/career According to Poduval and Poduval (2009), one could define a working mother as a woman with the ability to combine a career with the added responsibility of raising a child. Frey (2013) is of the view that, working mothers, as a label, refer to women who are mothers and who work outside the home, for income, in addition to the work been performed at home. Being a working mother has created a unique set of challenges, many of which relate to socialisation and role expectations, work role conflicts, and family role conflicts. For instance, Hester and Dickerson (1984) opined that a woman who tries to combine a career and a family is soon reminded that she is flaunting the socially accepted norms. Wilson (2006) identified that, many observers condemned working mothers as selfish, unnatural and even dangerous to their children and society. Working mother, therefore, finds herself in a seemingly no-win situation.

Working mothers in Ondo state are gainfully employed in various occupational areas, be it private or public organizations, and also carry out the household responsibilities as wives, mothers and home makers. The women could either be married, widowed or single, irrespective of the age. Majority of women in Ondo state fit into the category of working mothers, because the state is peopled predominantly by educated elite. Working mothers in Ondo state thus have the responsibilities as a wife, mother and home maker to take care of the home. She, thus, carries out such responsibilities as cooking, marketing, budgeting, taking care of the laundry, cleaning the house, bearing and rearing the children, attending to the spouse's needs and/or caring for old/sick parents among other things. According to Edralin (2012), a working mother also has her personal life to live, this involves desire to beautify herself, rest, be alone, engage in a hobby, study, be with friends, and even grow spiritually in addition to attending to the demand of her career. All these pose a very high demand on the working mother's time and energy. The working mothers in Ondo state, therefore, often run very heavy

workload. Though, some women are able to maintain a busy job/career and a bustling child care at the same time, without any complaint, however, this dual responsibility is a formula for exhaustion and frustration for many others. The mothers are faced with a lot of challenges both at home and at the workplace for instance, Vitelli (2014) posited that, among the issues that can lead to greater workplace incivility for mothers in the workforce are the gender stereotypes that portray them as less devoted to their careers than non-mothers.

Careful planning and adoption of coping strategy will help provide even handedness to both mothering and working, and also help retain sanity in times of stress. Working mothers should know that once at work, child care not forgotten, but should be planned for and taken care of in any way possible. Without proper planning and adoption of appropriate coping strategies, each day can become too hectic and demanding, causing problems with both children care and career. Such coping strategies as observed by Abdul and Roshan (2010) has to do with proper time management, drawing clear-cut distinction between the two roles, support of the husband and other members of the family particularly the mother-in-law and also that of colleagues and employers. In dealing with the workload at the workplace and mothering, working mothers in Ondo State or any other place for that matter must have it in mind that, though, every human life is unique, yet there are common patterns in life that many people experience. Each of them must, therefore realise that, several other working mothers within and even outside the state could be facing similar challenges. This is to admonish that divorcing in the marriage, abandoning children, quitting job, or any other negative steps for that matter, are definitely not the way out. Standing up to the responsibilities by adopting coping strategies to combat the challenges will make a word of difference in the life of the working mothers, the workplace, children's life and the society at large.

Statement of the problem

Women have been moving into the workforce not only for career satisfaction but also because they and their families need the income. However, coping with child care and all the important activities within the home and at the same time performing well with the job remain as challenges. On the other hand, a reasonable number of children live in single-parent homes, with their mothers providing almost all of their support. Woman quitting job to attend to only child care responsibility is not an appropriate coping strategy, as a matter of fact; the alternative to a working woman is poverty.
With mothers trying to deal with work and child care, corporate setups are also facing a problem. Thus, the presence of work-family conflict has had a detrimental spill over to personal and family responsibilities. If dual mothers do not adopt appropriate coping strategies, Bureau (2012) observed that, for women who have professional and parenting obligations, the combination of dual stressors can be quite overwhelming, juggling family time and career can increase cortisol levels and create mental health challenges for mothers that affect their productivity on the job and their parenting at home.

Purpose of the study

The main purpose of this study was to identify the coping strategies needed by working mothers in Ondo state. Specifically, the study:

1. identified challenges faced by working mothers in carrying out their professional roles.
2. determined the coping strategies working mothers can adopt in carrying out their professional **roles.**

METHODOLOGY

The study adopted a survey research design. The area of the study was Ondo State of Nigeria. The state is peopled predominantly by Yorubas who speak various dialects of the Yoruba language. The state is blessed with a lot of educated elite; reasonable numbers of the women in the state are educated. Her crop of educated elite has led to its being classified as one of the most educationally advanced states in Nigeria. This was one of the major reasons why this research work was considered necessary in the state.

Record from the Department of Research and Statistics, Ministry of Economic Planning and Budget, Akure, Ondo State (2010), indicates that all literate married women within age 15-64 in Ondo state was 433,954. This forms the population for the study. Using Taro Yamane formular for the calculation, ($n=\frac{N}{1+N(e)^2}$)simple random technique was used to select 399 working mothers from the total population across the state.

A structured questionnaire and focus group discussion (FGD) were used for data collection. The questionnaire consists of thirty one items of multiple choice questions. It comprised four likert-scale of strongly agree (SA), agree (A), disagree (D) and strongly disagree (SD). The questionnaire was validated by three experts from the Department of Vocational Teacher Education, University of Nigeria, Nsukka. The reliability of the instrument was determined using a test-re-test method. Fifteen copies of the instrument were given to 15 teachers in Ekiti state. After two weeks the same number of instrument were given to the same set of teachers, their response were correlated using Cronbach's Alpha, it yield the internal consistency of 0.84. Four hundred and thirty six copies of the questionnaire were personally administered by the researcher with the help of 4 research assistants. Four hundred and four were eventually retrieved representing 93% retrieval among which three hundred and ninety nine were properly filled and eventually analysed for the mean and standard deviation using SPSS version 20. Any item with the mean of 3.00 and above is taken as agreed while any item with the mean below 3.00 is taken as disagree

RESULTS

Table I: Challenges working mothers faced in carrying out their professional roles. n = 399

S/N	Possible challenges in carrying out professional roles	$\overline{X}$	S.D	Remark
1	Low flexibility/rigid job requirement	4.73	0.48	Agreed
2	Professional development issue.	4.81	0.43	Agreed
3	Punctuality to work	4.17	0.97	Agreed
4	Non availability of child care centre/crèche at site.	3.37	1.54	Agreed
5	Difficulties in undertaking traveling for professional purposes.	4.00	1.09	Agreed
6	Unfriendly boss.	3.99	1.09	Agreed
7	Heavy work load at the office.	3.92	1.14	Agreed
8	Less control over one's own schedule.	4.74	0.47	Agreed
9	Misconception of idea /misunderstanding by colleague.	3.51	1.42	Agreed
10	Meeting the date lines	3.98	1.07	Agreed
11	Stress at work place.	4.11	1.01	Agreed
12	Unnecessary rivalry/jealousy at the workplace.	2.32	1.32	Disagreed
13	Denial of promotion.	2.39	1.30	Disagreed
14	Denial of casual leave.	2.47	1.39	Disagreed
15	Difficulty in undertaking professional development initiative.	2.43	1.41	Disagreed
16	Temptation to resign work altogether so as to be able to attend to the family affairs.	2.67	1.51	Disagreed

Key: n = Number of the working mothers, $\overline{X}$ = Mean, S.D = Standard Deviation

The data presented in Table I reveals that eleven of the items have mean range of 3.37-4.81. This indicated that the working mothers agreed with those items as part of the challenges they are facing in carrying out their professional roles because their mean were above the cut-off point of 3.0. The remaining five items have mean range of 2.32 - 2.67. This indicated that the working mothers disagreed that those items were part of the challenges faced in carrying out their professional roles because their means were below the cut-off point of 3.0. The standard deviation of the items ranged from 0.43-1.51, which shows that the scores are clustered around the mean.

Table II: Coping strategies of working mothers for workplace challenges. n = 399

S/N	Coping strategies for workplace challenges	X	S.D	Remark
1	Create a good communication with the superior colleague.	4.73	0.45	Agreed
2	Create a good communication with peer colleagues and junior colleagues.	4.82	0.40	Agreed
3	Make effective use of time, even during break.	4.17	0.96	Agreed
4	Make and use a "to do list" everyday.	3.37	1.52	Agreed
5	Work part-time, instead of full time irrespective of the cut in pay.	2.81	1.31	Disagreed
6	For workplace to offer compressed work weeks or job sharing opportunities.	3.66	1.27	Agreed
7	During maternity leave, work from home could be adopted, such as using telecommuting, e-mail or paper to communicate with the office.	3.66	1.28	Agreed
8	When nursing baby, a crèche at workplace is the best.	4.82	0.41	Agreed
9	When nursing baby, job sharing formula is the best, even though the salary will be shared too.	2.74	1.30	Disagreed
10	Avoid any stressful situation at work, e.g. clash with anyone.	3.96	1.06	Agreed
11	Developing friendship	4.08	1.04	Agreed
12	Doing office assignments or things that will better the company or department ahead of time	3.42	1.46	Agreed
13	Communicate with others at the work place in a way that draw people to you.	3.13	1.66	Agreed
14	Quality networking at the work place.	3.10	1.65	Agreed
15	Being influential at work place.	3.46	1.35	Agreed

Key: n = Number of working mothers, $\overline{X}$ = Mean, S.D = Standard Deviation

Data presented in Table II reveal that, thirteen of the items had mean range of 3.10-4.82 which has their mean above the cut-off point of 3.00. This indicated that the working mothers agreed that those items can be adopted as coping strategies at the workplace. The remaining two items had mean range of 2.74 - 2.81 which is below the cut–off point of 3.00. This indicated that the working mothers disagreed with their adoption as part of the coping strategies at the workplace. The standard deviation of the items ranges from 0.40-1.66 and so indicated that the scores are clustered around the mean.

Discussion of the findings

The findings of this study pertaining to specific purpose one revealed that the working mothers agreed that the following challenges are faced in carrying out their professional roles: low flexibility at the workplace. This is in agreement with the idea of Sampath (2011) that a number of workplaces operate as if all workers are men, with wives at home, full-time and Pelcovitz (2013), most employers are not sympathetic to working mothers who wish to take time off to be with their young children. But disagree with the finding of Frey (2013) that some number of companies offers some type of employment flexibility to their workers. Parts of the challenges were also, professional development issue; punctuality to work and difficulties in undertaking traveling for professional purposes. These are in agreement with Hubpages (2013), family cares seem to be a key reason holding women back in their careers and not rising up through the ranks at work. The study also identified that working mothers are faced with the challenges of non-availability of quality child care centre/crèche at site; unfriendly boss; heavy work load at the office; less control over their own schedule; misconception of idea/misunderstanding by colleague. These agreed with Johnston and Swanson (2004) that the working mother is often negatively depicted as a woman concerned more with her own personal success. Other challenges identified include; Meeting the date lines. Stress at work place. These are in agreement with one of the common problems identified by Frey (2013) that working mothers do face; which is professional development issue.

The working mothers disagree with the following opinion: unnecessary rivalry/jealousy at the workplace; Denial of promotion; Denial of casual leave; Difficulty in undertaking professional development initiative; Temptation to resign work altogether so as to be able to attend to the family affairs. This disagrees with the idea of Hubpages (2013) that almost eight (8) out of every ten (10) working mothers would quit their jobs if they could because performing roles of both mother and worker is extremely hard and stressful; and having to take unpaid time off has forced some women to give up work all together and face uncertain economic hardship (Mantle, 2012).

Findings pertaining to specific purpose two showed that the working mothers agreed to use the following coping strategies at the workplace: Create a good communication with the superior colleague; create a good communication with peer colleagues and junior colleagues. These are in accordance with the findings by Abdul & Roshan (2010) that communication with superiors, peers and subordinates in the work situation and with family members needs to be strengthened to find workable solutions. The other identified coping strategies include: Make effective use of time, even during break. "BeatingDyslexia.com",(2010-2013) opined that, if any take home assignment to be done at the work-place is very important, try to find the time to read it at lunch or outside of work . The working mothers also agreed that the following strategies can also be adopted: Make and use a "do list" every day. For workplace to offer compressed work weeks or job sharing opportunities; During maternity leave, work from home could be adopted, such as using telecommuting, e-mail or paper to communicate with the office; When nursing baby, a crèche at workplace is the best. Sampath (2011) affirmed that, enabling and trying to keep connect with the woman and the family is important for organisations, for women where work from home is not feasible, a créche on site is surely a boon as it is easier for the child to be attended to, even while working; Abdul and Roshan (2010) opined that provision of career adaptation schemes and childcare facilities can be a fundamental action in dealing with this problem.

Pertaining to specific purpose two, the working mothers also agreed on these: Avoid any stressful situation at work, such as, clash with anyone; Developing friendship; Doing office assignments or things that will better the company or department ahead of time. Cruz (2013) stated that, waiting to be told exactly what to do, is not the best strategy, identifying opportunities for department and company success is a much better option for career success and advancement especially when there is the free time to do it. Other ones include: Communicate with others at the work place in a way that draw people to you; Quality networking at the work place. Segal, Smith, Robinson and Segal (2012), advised that, when it comes to satisfaction and success at work, emotional intelligence matters just as much as intellectual ability. Emotional intelligence is about communicating with others in ways that

draw people to you, overcome differences, repair wounded feelings, and defuse tension and stress. Being influential at work place; Llopis (2012) also noted that, career management requires quality networking, being in the right place at the right time, earning a voice at the table, knowing your unique value proposition and how to use it, managing your personal brand and being influential; Edralin (2012), also supported that, working mothers negotiate with the boss about work schedule and work load.

The respondents disagreed with the following; when nursing baby, job sharing formula is the best, even though the salary will be shared too; Work part-time, instead of full time irrespective of the cut in pay. These disagreed with Frey (2013) that job sharing may be an option for a husband and wife in the same field as well as for two unrelated workers.

CONCLUSION AND RECOMMENDATION

This study has examined the challenges facing working mothers in Ondo state in carrying out their professional responsibilities. The study has also been able to identify coping strategies at the work place for working mothers so as to be able to discharge their duties effectively.
For the challenges at the workplace, there is the need for appropriate planning of time and schedule by working mothers.

For the coping strategies, the workings mothers cannot do without their colleagues at workplace. There is the need for the establishment of positive relationship with other colleagues. In addition to this, there is also the need for all women/ladies to be available at the workplace to put in their best in improving the place, whenever there is chance to do so.

However, the research has established the fact that at one time or the other challenges are bound to crop up, running away from the scene might not always be the best way out, but when coping strategies are adopted, more good will be done than harm. Therefore, based on the findings, the following recommendations are made:

* The various organisations where the dual career women work should be considerate with the women, especially if they are still within the beginning and the expanding stage of the family life cycle. This is when they still have their children with them.
* Working mothers should feel free to ask for help when the needs arise.
* Government should enact laws that will give some wavers to women within the child bearing age at the workplace.

REFERENCES

Abdul, G. & Roshan, A. (2010). Conflicting worlds of working women: findings of an exploratory study. *Indian Journal of Industrial Relations* 46(1): 61-73 Retrieved from www.freepatentsonline.com/article/indian

BeatingDyslexia.com, (2013). *Coping with dyslexia in the workplace*. Retrieved from www.beatingdyslexia-in-the-workplace.html .

Bureau, L. (2012). Study examines stress levels in working mothers of young children. Retrieved from *Therapy News*. www.GoodTherapy.org

Cruz, L. (2013, March). Becoming indispensable-an effective strategy for career success. *Positively career + lifestyle success.* Retrieved from http://positivelymagazine.com/2013/.03becoming-indespensable-an-effective-strategy-
for-career-success/

Edralin, L. (2012). Balancing work and life: Tip for working mom. *Manila standard today.* Retrieved from for-working-moms/.

Frey, R. (2013). *Working mothers. Gale encyclopedia of children's health.* Retrieved from www.answers.com/topic/working_mother_cached-similar.

Hester, S. B. & Dickerson, K. G. (1984). Serving dual-career families: Problems or opportunity? *Journal of Extension*. 22 (4) .Retrieved from www.joe.org.

Hubpages,I.(2013). *Working moms face diverse challenges.* Retrieved from http://jy3502.hubpages.com/hub/working_Moms_Face Divert_Challenges.

Johnston, D. & Swanson, D. (2004). Moms hating moms: The internalization of mother war rhetoric. *Sex Role,* 51(1): 497-510.

Llopis, G. (2012). *Five most effective ways to invest in your career.* Retrieved from http://www.forbes.com/sites/glennilipis/2012/10/22/five-most-effective-ways-to-invest-in-your-career/

Mantle, L. (2012). Working mothers face challenges over childcare. *Air talk*. California: Southern California public radio. Retrieved from www.spr.org/programs/airtalk/2012/04/20/26 129/working_moms_challenge/

Pelcovitz, D. (2013). *The impact of working mothers on child development.* Retrieved from www.ou.org/life/parenting/impact-working-mothers-child-development-empirical-research-david-pelcovitz/.

Poduval, J. & Poduval, M. (2009). Working mothers: how much working, how much mothers, and where is the womanhood? *Mens sana monogr,* 7(1): 63-79. Retrieved fromwww.ncbi.nlm.nih.gov/pmc/articles/pmc3151456/.

Research and Statistics, Ministry of Economics Planning and Budget, Akure, Ondo State"(2010). *Facts and figures on Ondo State. http;//ondostatistics.org/images/ img/9cff6132408023219c44c49ffe77da5.pdf*

Sampath, P. (2011). Hey working mothers, get your groove back. Retrieved from *Daily News and Analysis, Diligent Media Corporation. www.dnaindia.com/lifestyle/interview hey_working_mothers_get_groove_back_1540905.*

Segal, J.; Smith, M.; Robinson, L. & Segal, R. (2012). *Stress at work: Tips to reduce and manage job and workplace stress.* Retrieved from www.helpguide.org/mental/work_stress_management.htm.

Vitelli, R. (2014). *Mothers in workplace. Psychology today.* Retrieved from http//www.psychologytoday.com/blog/media-sportlight/201404/mother-in-the-workplace.

Wilson D. S. (2006). A New Look at the Affluent Worker: The Good Working Mother in Post-War Britain. *Twentieth Century British History,* 17:206–299. Retrieved from http://tcbh.oxfordjournals.org/cgi/content/full/17/2/206.

CRAFTS NEEDED AND INSTRUCTIONAL MANUAL FOR TEACHING BEADED FLOWER VASES/FLOWERS IN HOME ECONOMICS PROGRAMME.

Oga, M. O. & Ejinkeonye U. B.
Home science and Hospitality Management and Tourism Department,
College of Applied Sciences and Tourism
Michael Okpara.University of Agriculture Umudike
Corresponding email: okechioga@gmail.com

ABSTRACT

The study determined crafts that could be taught in Home Economics programme of Universities in Nigeria to improve the skills acquired by students, and developed an instructional manual for teaching the identified crafts. It was conducted in selected Universities in South Easthern Nigeria that offer Home Economics programme.The study adopted Research and Development method (R and D) which was modified to three stages. The first stage was need assessment, a questionnaire was used to collect data on crafts most lecturers and students have little or no skill that should be taught in Home Economics programme. At the second stage, information was obtained by observing instructors in a skill acquisition centre for couple of months and the third stage was developing instructional manual for teaching the identified crafts. All the thirty Home Economics lecturers were included while purposive sampling technique was adopted to select one hundred and sixteen (116) Home Economics students in 300 and 400 levels from the selected Universities. Quantitative and qualitative data were collected for the study. Mean scores were used for analysing the data obtained. The result revealed some crafts as beaded flower vases/flowers, wirework jewelries, hats/fascinators and fabric accessories should be included in the Home Economics programme. Also an instructional manual for teaching beaded flower vases/ flowers was developed. Therefore, identified crafts such as leather work, upholstery finishing wirework jewelries and macrame should be incorporated in the curriculum of Home Economics programme at the university level.

Keywords: Craft, Instructional Manual, teaching, Home Economics, beaded flower vases/flowers.

INTRODUCTION

Craft is an integral aspect of Home economics. It is a physical skill that involves the use of hands, machines and tools to create something new and interesting. It is an expression of creative interest of human beings to give vent to their imagination, (Nwankwo, 2007). Craft involves a sense of aesthetic and artistic values to create new and unique things or beauty as well as utilitarian value. It helps students to develop creative abilities and manipulative skills that will enable them function effectively in the society especially now that unemployment is ravaging the youths in the nation and government is clamoring on equipping the youths with entrepreneurial skills. Nwazor (2012) mentioned that there is a need to provide opportunities for students to move beyond being passive recipients of knowledge to become knowledge builders capable of creative and innovative solutions to problems. Students need to be equipped with the requisite knowledge, skills and dispositions to solve problems of present age.

Skill is referred to expertise practiced ability, dexterity and tact. According to Okorie (2000), skill is an organized sequence of action proficiency executed and usually displaying flexible systematic temporal pattern. Njoku as cited in Okeke (2005) stressed the fact that skill training leads to the development of survival competencies. Acquisition of such skills alongside other entrepreneurial skills can help Home economics graduates to explore locally available resources and utilize them to become entrepreneurs to enhance sustainable development. Therefore it is necessary to expose the students to various skills, which beaded flower vase is one.

A beaded flower vase is used for beautifying homes offices and surroundings. If well used, they stand out in every decoration. One of the missions of tertiary education in which University education is one, is to produce skilled persons that are capable of playing effective roles in national economy, technological growth and development (Lemchi,2001).

According to Onwunedo as cited in Anozie, (2002) the teaching of craft is very necessary because the knowledge of craft will help students to develop their creative ability and good taste. Craft will help individuals to be economically empowered, resourceful and appreciate the dignity of labour as stipulated by Federal Government of Nigeria in the National policy on Education (NPE) (2004). One of the major aims of teaching craft in schools is to prepare students to be competent and self-employed. For students to benefit from any course including craft, it must be effectively taught. It is the teacher who imparts the knowledge skills and competences to students and the students acquire these and make meaningful use of them. Hence the teacher's ultimate task is to influence and facilitate effective learning in students. Farrant (2010) asserts that the behavior of teachers in the classroom finally determines the achievement of the goals of education with contention that an effective teacher is the one who adopts and uses techniques that facilitates and enhance learning in students therefore acting like a catalyst actively stimulating learning. Quigley, Marshal, Deaton, Cook and Padilla (2011) asserted that educators are charged with great challenge and responsibility of engaging students in learning so that they develop the skills and knowledge needed to function in today's world.

Teaching is the act of transferring information and skills, Idea and knowledge to the learner. It is a way of inculcating the desired knowledge, skills, attitude and the acceptable values, in a society Odling and Braithwaite as cited in Akubue and Chukwu (2016) Teaching effectiveness is a strong predictor of student's quality. Students can only be interested in a course when the teaching approach is effective. It has been observed by Ofoegbu as cited in, Anozie (2002) that most teachers approach to the teaching of clothing/craft has not been encouraging. Iheme as cited in Nwankwo (2007) pointed out that many Home Economics teachers do not have aptitude to teach the different areas of Home Economics; including some crafts. Probably because they were not opportuned to learn them during their training, hence they restricted their teaching to the areas in which they are competent and interested. However the researchers, also observed that there are some innovations, interesting and skillful crafts, which includes beaded crafts, that are rarely or not taught in our Universities which when included and taught will be of benefit to the students by enhancing their skill acquisition, giving them wide opportunities for self employment, since there is an urgent need for skill acquisition to help alleviate the problem of unemployment in the Nation As a result of the above situation, alongside other provisions, the researchers considered it necessary to develop an Instructional manual for teaching of beaded flower vases and beaded flowers.

An instructional manual is used to show the process, procedures and steps of giving instructions on how to perform some tasks and activities. The manual will guide both lecturers and students in teaching and learning the identified crafts such as, beaded flower vases,/flowers.

Objectives of the study: The main objective of the study was to develop an instructional manual for teaching beaded flower vases and flowers in Home Economics Programme of Universities in Nigeria.

Specifically, the study;

(1) determined crafts required by students, to be taught in Home Economics programme of Universities in Nigeria.

(2) developed an instructional manual for teaching beaded flower vases and beaded flowers

Scope of the study: The study focused on developing an instructional manual for teaching some beaded flower vases and beaded flowers used for interior decoration that have new skills and are of entrepreneurial benefit which are not or rarely taught in the Universities. The study was limited to Universities in the South Eastern State that offer Home Economics programme. These include, Abia State University Umuahia Campus, Michael Okpara University of Agriculture Umudike, Ebonyi State University and University of Nigeria Nsukka.

METHODOLOGY:

The study adopted the Research and Development (R and D) design, by (Gall, Gall and Borg.2007). R and D design uses research findings to develop or design new products programmes and procedures followed by application of research methods to field test, evaluate and refine the products, programme and procedures until they meet specified criteria of effectiveness, quality or similar standard. Gall et al (2007) noted that the entire ten steps of this design may not be used in all study, but could be modified to suit the conditions of a peculiar study. for the purpose of this study, the ten steps of R and D model of Gall, et al. (2007) were modified to a three phased cycle which included, preliminary study, product development/validation and revision of the instructional manual developed.

Sample and sampling technique; The total sample size is one hundred and forty six (146). All the 30 lectures of the Home Economics departments in the selected Universities were involved in the study, since they have adequate knowledge of the subject matter and they are small in number, and the students are (116). A purposive sampling technique was adopted to select one hundred and sixteen students in 300 and 400 levels in Home Economics department of the different Universities studied. This was done on the basis that these students have acquired some knowledge about the programme under study within the three to four years of study in the department.

Instrument for data collection: A questionnaire was used to collect data from the respondents. The questionnaire has one section which addressed objective one (1), for objective two (2), information was obtained by observing the practical demonstration and participating actively in the production of the crafts involved in a skill acquisition centre (Phynill skill acquisition centre) for about two months and the procedures of designing the crafts was documented and compiled. Some literature on instructional design was also consulted. The question has four responses, Always taught=4, sometimes taught=3, rarely taught=2, and not taught=1. The instrument was validated by five lecturers of the Department of Home Science/Hospitality Management and Tourism, Michael Okpara University of Agriculture Umudike. Validation of the instrument was based on content validity to ascertain that the instrument measured what it was supposed to measure, in terms of coverage, relevance to subject matter appropriateness of language and clarity of purpose. Suggestions and corrections made were incorporated into the final draft of the questionnaire.

The reliability of the instrument for data collection for this study was pretested on nine (9) respondents, from Rivers State University of science and technology, using pilot test. The data obtained were tested using Crombach's Alpha reliability test. Reliability coefficient of 0.85 was obtained.

Data collection technique: This was done in two stages,

Stage one: The researcher administered the questionnaire by hand with the help of two research assistants these questionnaires were issued and collected within an average period of two weeks. A total of 146 questionnaires were distributed but 133 were properly filled and returned. So the study used the questionnaires that were properly filled and returned.

Stage two: To obtain information on how to design the instructional manual for the identified crafts, research objective 2. The researcher had to under study the instructors in a skill acquisition centre and recorded the procedures for making the identified crafts and some literatures on instructional design process were also consulted.

RESULTS

Table I: Crafts required by University Home Economics Students
NR=X_1-31,X_2-47,X_3-9,X_4-46.

S/No	Crafts required by students	Mean+SD response of the respondents										
		UNN	SD	MOU	SD	ABSU	SD	EBSU	SD	AV.X	SD	RKS
1	Making of totes	1.12	0.60	1.38	0.79	3.00	1.00	1.89	1.23	1.83	1.05	NT
2	Table cloths	3.92	0.28	3.14	0.95	4.00	0.00	3.73	0.54	3.58	0.73	T
3	Aprons	3.64	0.64	2.51	0.80	3.80	0.45	3.00	1.11	3.08	0.99	T
4	Overall	2.96	1.06	1.81	1.10	3.60	0.55	2.24	1.30	2.62	1.25	T
5	Shower curtains	1.72	1.24	1.97	1.12	3.40	0.89	2.20	1.14	2.19	1.18	NT
6	Handkerchiefs	3.28	1.10	1.95	1.10	3.40	1.34	2.84	1.31	2.77	1.30	T
7	Pettycoats	1.80	1.12	1.89	1.22	4.00	0.00	1.93	1.27	2.14	1.26	NT
8	Waist slip	3.36	0.99	2.38	1.26	3.80	0.45	2.31	1.28	2.86	1.27	T
9	Headrest/Armrest	3.76	0.83	3.00	0.88	3.80	0.45	3.27	0.96	3.31	0.93	T
10	Throw pillows or puffs	3.60	0.82	3.11	0.91	3.60	0.89	2.47	1.18	3.18	1.09	T
11	Curtains	2.32	1.28	3.41	0.86	4.00	0.00	3.40	1.05	3.46	1.12	T
12	Quilted bedsheet	2.64	1.15	3.49	0.80	4.00	0.00	2.84	1.28	3.32	1.14	T
13	Patchwork	2.16	1.11	3.43	0.83	4.00	0.00	1.98	1.22	3.02	1.26	T
14	Babies changing mat	3.36	1.04	3.24	0.89	3.40	0.89	2.13	1.25	3.17	1.21	T
15	Wall tidy bags	1.36	0.81	2.73	0.93	2.80	1.30	1.71	1.10	2.10	1.14	NT
16	Carrycot	1.56	1.04	2.49	0.80	2.80	0.84	1.87	1.08	2.18	1.04	NT
17	Collage	2.00	1.00	2.57	0.77	3.40	0.89	1.96	1.11	2.31	1.03	T
18	Rugs(wool)	1.68	0.99	3.57	0.90	4.00	0.00	3.84	0.52	3.56	1.16	T
19	Rag rugs	1.64	0.91	3.51	0.84	4.00	0.00	3.07	1.27	3.08	1.26	T
20	Soft toys	3.44	0.96	3.11	0.88	3.20	0.84	3.02	1.25	3.00	1.06	T
21	Bedsheets/pillow cases	3.64	0:86	3.24	0.89	3.40	1.34	3.24	1.09	3.34	0.99	T
22	Paper work	2.24	1.33	2.70	1.13	2.20	1.30	2.22	1.24	2.82	1.23	T
23	.Macrame	1.64	1.08	1.95	0.88	2.60	1.14	1.62	1.05	2.02	1.02	NT
24	Wire works(jewelries)	2.08	1.26	1.22	0.48	3.60	0.55	1.89	1.25	2.14	1.15	NT
25	Beaded jewelries	3.28	1.17	1.49	0.93	4.00	0.00	3.24	1.13	2.68	1.36	T
26	Weaving	3.72	0.46	2.32	1.36	4.00	0.00	3.78	0.52	3.19	1.10	T
27	Matting	3.68	0.75	1.97	1.24	4.00	0.00	3.64	0.71	3.31	1.21	T
28	Beaded flower vases	2.72	1.43	1.65	1.03	3.60	0.89	3.47	1.01	2.18	1.37	NT
29	Applique	1.56	1.00	1.78	1.11	2.80	0.84	1.91	1.22	1.92	1.14	NT
30	Fabric accessories e.g. (ankara shoe, bag earrings etc)	1.44	0.96	1.65	1.03	3.00	1.22	1.78	1.15	1.84	1.10	NT
31	Hat/fascinators	3.12	1.09	1.41	0.83	3.80	0.45	1.73	1.18	2.17	1.27	NT
32	Knitting	3.16	1.11	3.16	0.90	4.00	0.00	3.47	0.97	3.34	0.97	T
33	Crocheting	3.24	1.13	2.43	1.30	4.00	0.00	3.53	0.89	3.37	1.19	T
34	Fabric printing	3.84	0.62	3.41	0.76	3.80	0.45	2.93	1.29	3.55	0.82	T
35	Leather work	1.56	1.00	1.46	0.80	2.80	0.84	1.82	1.17	1.80	1.04	NT
36	Tie and dye	3.76	0.83	3.16	1.07	4.00	0.00	3.82	0.39	3.68	0.82	T
37	Batik	3.68	0.90	1.43	0.77	4.00	0.00	3.29	1.01	3.16	1.31	T
38	Beaded flowers	2.12	1.27	3.32	0.88	2.80	1.30	3.20	1.16	2.30	1.19	NT
39	Bridal bouquet	1.68	0.99	1.57	0.96	3.40	0.89	2.73	1.30	2.52	1.26	T
40	Beaded traditional accessories	1.52	1.05	1.78	1.08	3.40	0.89	2.62	1.13	2.18	1.20	NT

UNN,MOU,, ABSU, EBSU,SD-standard deviation,AV-X-Average mean, T- taught,NT-Not taught NR Number of respondents,Rmks-Remarks

Table I shows the mean responses and standard deviation of crafts required by students. The result revealed that fourteen items (14) had means below the criterion level of acceptance (2.5). This shows that 14 items identified where not taught in the programme, while the remaining twenty six (26) items had average mean responses above the criterion level which signifies that they were taught. The items not taught include, totes, overall, petty coats, wall tidybag carrycot, collage, macrame, wire works beaded flower vases, beaded flowers, Applique fabric accessories, hat,/facinators, leather work, beaded traditional accessories.

Discussion of the findings

The result obtained from the study revealed that twenty six (26) items were accepted to be taught which means that not all the crafts included in the programme were taught, This could be as a result of some of the challenges identified which includes teachers avoiding to teach those crafts they do not have knowledge of, as a result of not being taught in the course of their training, as stated in Iheme (1989), supported by Okeke, (2005) who pointed out that some lecturers lack the practical knowledge and skill because they were not exposed to those practicals during their training. Anozie (2002) in the study enhancing the teaching of craft in colleges of education found out that few crafts are included in the programme of higher institutions and recommended that more craft be included in the programme to give students a broader view of different types of crafts that will help to improve their skill acquisition of skills in clothing and textile which includes craft at tertiary level will help tremendously in bringing about the needed technological development because according to Akaninwor, in Okeke (2005) no country can make meaningful progress towards national development without the development of an efficient workforce. And tertiary institutions in Nigeria are the educational institutions that produce the greatest number of Nigerian workforce. Hence the need for more emphasis on the development of skill in clothing and textile and other skill oriented subjects like craft.

Research question II: what are the procedures for designing the instructional manual for teaching beaded flower vases and flowers? The result to research question two showed the step by step procedures of making beaded flower vases and flowers, goals, specific objectives and instructional methods as shown below.

Instructional manual for teaching beaded flower vases/flowers.

Three designs of beaded flower vases/flowers were designed considering those that are used for, home decoration and the skills involved.

Project 1: Beaded Flower Vases
Goal: Students should be able to design and make different types of beaded flowers and vases.

Objectives: students should be able to;

- Identify and use the tools and materials used for making different designs of flower
- vases/flowers.
- Select appropriate materials for making the flower vases.
- Estimate the quantity of materials that will be enough to complete a task.
- Use desirable quantity and quality of materials in making the flower vases.
- Should be able to teach others
- Should be able to appreciate work well done.
- Instructional activity: Imitation, listening.
- Instructional strategies: Demonstration/lecture method.
- Instructional materials: audio visual e.g video tapes, real objects.
- Evaluation individual /group project

Content
* Tools/materials and uses.
* Making different designs of (flower vases/flowers)

Instructional manual for teaching identified craft.
Three designs of the identified craft were designed considering skills involved.

Project : Beaded Flower Vases

Goal: Students should be able to design and make different types of beaded flowers and vases.

Objectives: students should be able to;
* Identify and use the tools and materials used for making different designs of flower
* vases/flowers.
* Select appropriate materials for making the flower vases.
* Estimate the quantity of materials that will be enough to complete a task.
* Use desirable quantity and quality of materials in making the flower vases.
* Should be able to teach others
* Should be able to appreciate work well done.
* Instructional activity: Imitation, listening.
* Instructional strategies: Demonstration/lecture method.
* Instructional materials: audio visual e.g video tapes, real objects.
* Evaluation individual /group project

Content
* Tools/materials and uses.
* Making different designs of (flower vases/flowers
* Flower vase with cone flowers
* Flower vase with rose flowers
* Christmas tree. Introduction:

A flower vase is used for putting flowers for decoration, it could be made with different materials such as clay raffia, beads, etc .but this study dwelled on the use of beads
Materials include;
* Beads of different sizes
* Point 80, fishing line
* Set of pliers which include

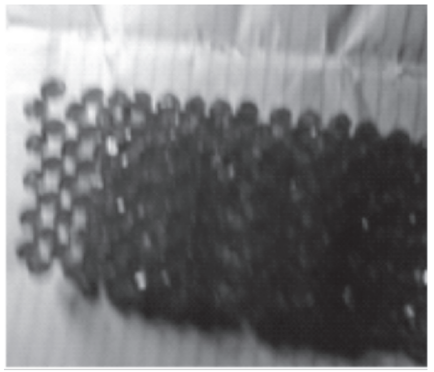
i. Round Nose
ii. Cutters

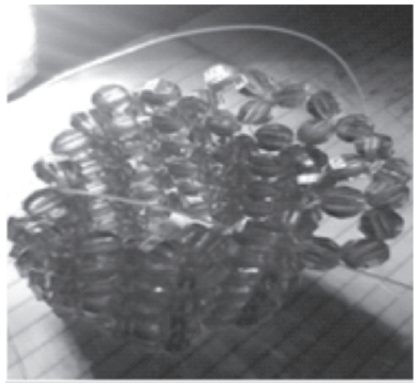
Figure 1:Christmas Tree

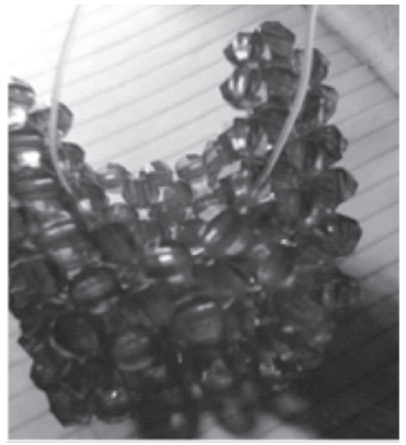
Procedure

SECTION A
* mat 5 by 15 and join with the16th matting

* put 5 beads on each side (flat)both top and down,

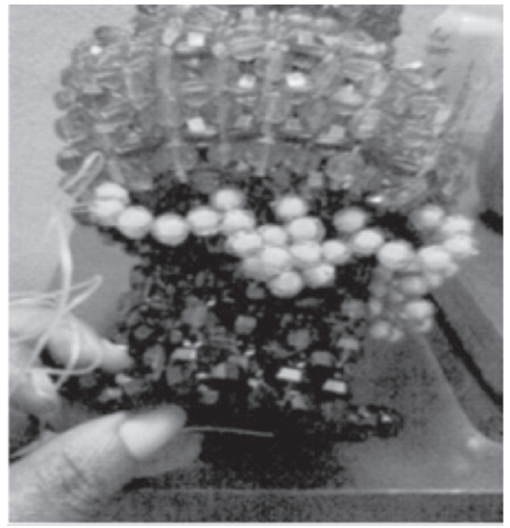






SECTION B
* from either of the five put 4 beads passing one(5times)
* put 5 beads and 4 beads alternatively passing 2 for 5 and one for 4
* put 4 beads passing through one(5times)
* put 5 beads and 4 passing through one for 4 and 2 for 5
* put 4 beads pass through one(4times)
* put 5 beads pass 2 (once)
* put 4 beads pass one (4times)

SECTION C (branches)
Starting from one of the five put 9 beads pass 2(9times)
* Put 7 beads pass2(5times)
* Put 6 beads pass 1(once)
* Put 4 beads pass1 (3times).



Flower vase (jug)

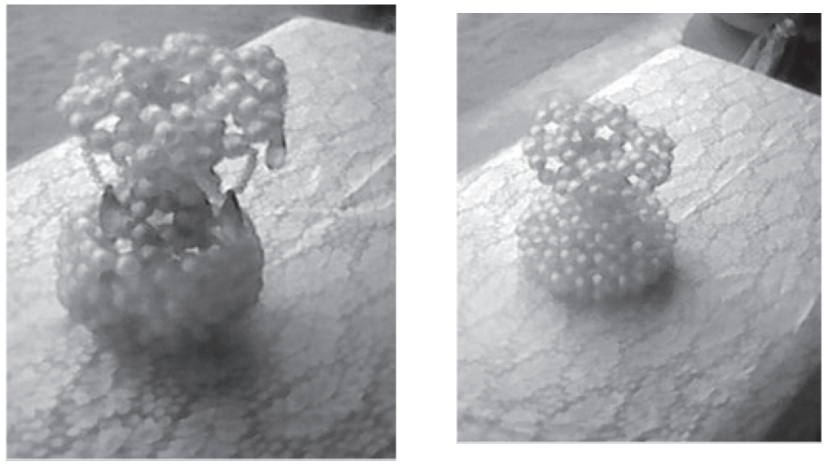
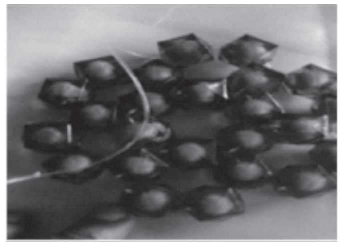


Figure 4.2: Flower vase (Jug)

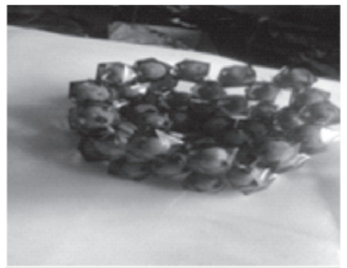
Procedure

* Cut a manageable length start with 6 beads (pass1) flat

* Make 5 beads round it (pass1) flat

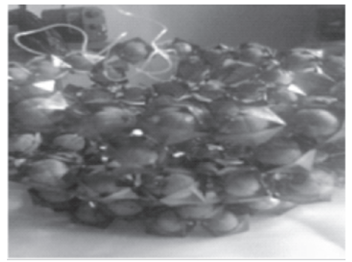


* Make 4 beads round it (pass1) up

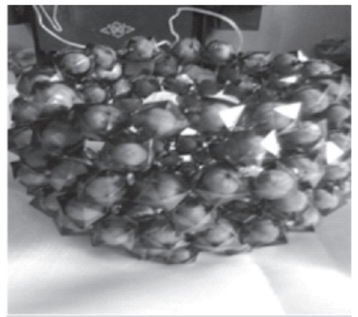


* Make 5 beads (pass1) flat

* Make 6 beads (pass2) up



* Make 6 and 5 beads alternatively both (pass2) up.



* make 7 beads (pass3)up

* make 5 beads(pass2)up

* make 4 beads(pass1) three times up

* make 5 beads(pass1)two times flat

Flower vase with roses and cones;

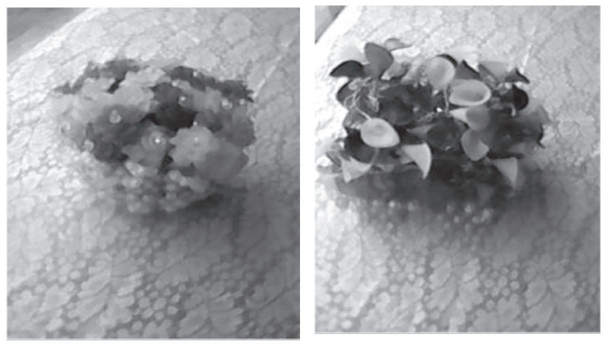


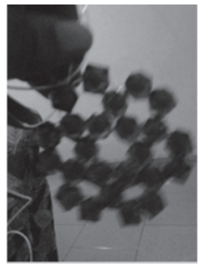
Figure 4.3: Flower Vase with Rose flower

Procedure:

Section A

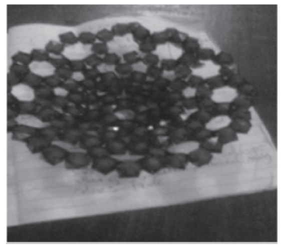
* start with 6 beads

* Make 5 beads pass1flat



* Make 4 beads (pass1)up.

* Make 5 beads (pass1) flat



* Make 7 beads (pass2)flat,turn the work upside down.

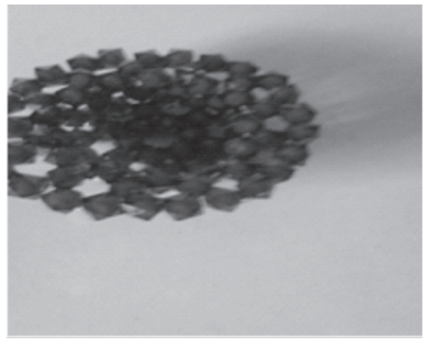
* Make 4 beads (pass1) up two times

Section Two

*· Start with 6 beads.
* make 5 beads (pass1) flat
* make 4 beads (pass1)up
* make 5 beads (pass1)flat

Section Three :Join section A and B

·* To join A and B pass your thread on one bead on section B Placed on top of A, add one bead(pass2) beads on A and interlock with one bead do this all round the work and close.
* make 4 beads standing (pass 1) twice
* make 6 beads (pass 1) flat.



CONCLUSION AND RECOMMENDATIONS

In conclusion, practicals should be seriously emphasized in different institutions of higher learning. Without adequate practical works, the theoretical knowledge gained may be of little value. The outcome of inadequate practical works is the production of poorly trained graduates, who are incompetent to face economic challenges and survive in existing unemployment situation. Also those neglected crafts that are not or rarely taught should be taught. However there is need to create conducive environment where students will learn to explore available opportunities, develop skills and attitudes. These could be met through using appropriate instructional techniques, instructional materials, adequate facilities/infrastructures and expose students to diverse learning experiences.

Based on the findings of the study, the following recommendations were made;

(1) identified crafts such as leather work, upholstery finishing wirework jewelries macrame etc should be incorporated in the curriculum by the curriculum planners.

(2) Instructional manual for teaching other crafts should be developed to guide lecturers, students and other craft instructors.

REFERENCES

Akubue, B.N. and Chukwu L.N.(2016). *Teaching and Learning of Clothing and Textile with use of Information Technology and Communication 6//23//17 wwweajournals.org.*

Anozie, G.O (2002). “Enhancing the teaching of craft in colleges of education:challenges for Home Economics in the 21st” century. *Journal of Home Economics research,* 5,(1.):179-183

Arkurst, A. E (2004)..*Evaluating the Implementation of The Senior Secondary School Clothing and Textile Curriculum Ghana*.Unpublished Ph.D Thesis Department of Vocational Education. University of Nigeria, Nsukka.

Farrant,J.S.(2010). *Principles and Practice of Education,* Singapore Longman Publishing Ltd.

Federal Ministry of Education (2004). *National Policy on Education* .Revised Edition Lagos.

Gall, M. D., Gall, J. P. and Borg, R. (2007) *Research and Development,13(3),10 retrieved from http// www.google. Com..*

Iheme, C.A. (1989).*Identification of areas of difficulty in clothing and textiles curriculum in Secondary Schools in Kaduna State*. Undergraduate Project, Department of Vocational Teacher Education University of Nigeria, Nsukka

Lemchi, S. (2001). *Strategies for Eradicating Stress from Clothing Construction/Practical in Secondary Schools. Journal of Home Economics Research Association*, 3(2): 97-102.

Nwankwo, N.N. (2007). *Enhancing the Teaching and learning of Crafts in Schools for Family Economic Empowerment. Journal of Home Economics Research Association*.8(1):233-239.

Nwazor, J.C. (2012), Capacity Building, Entrepreneurship and Sustainable Development. J*ournal of Emerging Trends in Educational Research and Policy Studies* 3(1):51-54

Okeke, C.A. (2005). Improving Student's Skill Acquisition Through Effective Clothing and Textile Education in Tertiary Institution in Anambra State. *Journal of Home Economics Research* 6:(1): 84-89.

Okorie, J.U.(2000)..*Developing Nigeria's work force*. Calabar, Page environs publtishers

Ouigley, C. Marshal, J.C., Deaton, C.C.M., Cook, M. P. & Padilla M. (2011). Challenges to Inquiry Teaching and Suggestions for how to meet them. *Science Educator,* 20 (1), 55-61.

TRAINING AND DEVELOPMENT AS A SURVIVAL STRATEGY TO LEARNING ORGANISATIONS IN IBADAN.

Idowu, H. A. O. and Soewu, O. A.
Department of Management & Accounting
Obafemi Awolowo University, Ile-Ife, Nigeria
Corresponding Author: hidowu@cerd.gov.ng +2348034072001
femi_soewu2009@yahoo.com +2347033930701

ABSTRACT

The pace at which business information emerges and fades away in today's business environment is unimaginably momentary. Intense competition among firms has created a volatile environment which may turn a seemingly strong and strategic position to a weakness in a short while. Consequently, this study aimed at investigating the multi-dimensional and strategic employees' trainings and development adopted by learning organisations and their relative impact on the survival of the organisations.

Data were collected from four organisations in Ibadan that possess characteristics and attitudes of a learning organisation. A total of 100 questionnaire were administered on 25 respondents in each organisation. Descriptive and inferential statistics were used to analyse the data. The examination of the results shows that the overall fit is satisfactory with almost 85% of the trainings and developments impacting significantly on the performance of the organisation both at 1% and 5% significance levels. The study revealed that, on the average, the trainings and developments put in place by the learning organisations are significant and correlated positively with the performance of the firms in terms of productivity, local and international coverage, customers' retention, customers' loyalty, market share retention and positively impacted on the standard of living of employees and employers.

Keywords: training scheme, learning organisation, productivity, survival strategy, market share

INTRODUCTION

The global business environment is characterised by flexibility arising from changes. Recurrent changes in consumers' needs and specifications, technology, policies, preferences, methods, etc had put the corporate bodies and their managers on their toes (Shipton, 2006; Rashman, Withers and Hartley, 2009; Visser and Van der Togt, 2015). It is arguable to state that only uncertainty is constant in the 21st century economy, having regard to the emerging universal outlook of businesses. As a result, business concerns are encumbered with stiff competitions, necessitating constant learning, adoption of, and adjustment to new trends in the marketplace (Maden, 2012). The emerging focus therefore, revolves around human capital positioning and repositioning to respond appropriately to changes.

The organisation is required, on a constant basis to revise its product and service mix, managerial methods, as conditions precedent for competitive advantage and increased productivity. The dynamic nature of competition, sophisticated information technology, knowledge economy, market globalization, have all underscored the importance of human resources in organisation. Vemic (2007) posits that one major distinguishing attribute in the differences between human capital, adding that corporate organisations should expose employees to training and development purposefully to build into the employees the mind that continually stirs, expects and accommodates changes. Training and development further facilitates constant knowledge innovation; creates conditions for mutual knowledge and exchange of experience as well as proactive behavior (Vemic, 2007).

Research questions

I. What is the relevance of the constituent elements in each organisation's training scheme to performance in the organisations;

ii. Are the content of the training and development scheme adequate to equip the employees with the tools to give the organisation a competitive edge;

iii. Is the design of training and development flexible enough to stir up continuous learning?

LITERATURE REVIEW

Learning organisation and organisational learning

The earlier theories include Peter Senge's 'The Fifth Discipline', and 'The Fifth Discipline Fieldbook', as well as Chris Argyris's Theories of Action, Double Loop Learning and Organisational Learning.

Peter Senge's "The fifth discipline"

Learning organisations, (Senge, 1990) posits are organisations where people continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free, and where people continually learn to view issues from a holistic perspective. Smith (2001), predicating his research on Senge's theory, identified 'component technologies' as the factor distinguishing learning from mere passing of instructions by traditional organisations. These include the mastery of certain 5 basic disciplines namely systems thinking; personal mastery; mental models; building shared vision and team learning. The interplay of these disciplines or principles gives rise to a learning organisation. Cors (2003) posits that Senge's model of organisational learning makes people put aside old ways of thinking (mental models), learn to be open with others (personal mastery), understand how their company really works (systems thinking), form a suitable plan (shared vision), and work together to achieve that vision (team learning).

Systems thinking

Smith (2001) described Senge's disciplines as involving a shift of mind from seeing parts to seeing a whole; from considering people as helpless reactors to seeing them as active participants in shaping reality and from reacting to the present to creating the future. He argued further that systemic thinking is the conceptual cornerstone of Senge's Fifth Discipline approach. The systems thinking require that no individual in a system is manipulated or isolated. It remains relevant so long as business ventures are regarded as systems, bound, invariably, by invisible chains of interrelated actions, which often take years to fully play out their effects on each other.

Personal mastery

Senge, (1990) described personal mastery as the discipline of continually clarifying and deepening personal vision, focus energies on productive activities, developing patience, and looking at issues objectively. It is an essential cornerstone of the learning organisation, or regarded as the learning organisation's spiritual foundation which goes beyond and skills, much as it involves them, and transcends spiritual opening, although it involves spiritual growth

Mental models

The discipline of working with mental models starts with turning the mirror inward, learning to unearth individual's internal pictures of the world such as to bring them to the surface and hold them rigorously. It also includes the ability to carry on "learningful" conversations that balance inquiry and advocacy, where people expose their own thinking effectively and make that thinking open to the influence of others (Senge 1990). It presupposes that people in a typical learning organisation should subject their ways of thinking to the scrutiny of others, thereby conditioning their mind to test their opinion with other people's view and adopt the truth of the situation.

Building shared vision

The practice of shared vision involves the skills of unearthing shared "pictures of the future" that foster genuine commitment and enrollment rather than compliance. In mastering this discipline, leaders learn the counter-productiveness of trying to dictate a vision, no matter how heartfelt (Senge, 1990). When there is a genuine vision, people are naturally disposed to learning and excellence. The implication is that the vision of the organisation should transcend formality to becoming an informal attitude of the entire workforce which they passionately share and work towards. Smith (2001) submitted that visions spread due to a reinforcing process of increased clarity, enthusiasm and commitment in an organisation.

Team learning

When teams learning take place, not only does it produce extraordinary results but the individual members also grow more rapidly than could have occurred otherwise. The discipline of team learning starts with "dialogue", the capacity of members of a team to suspend assumptions and enter into a genuine "thinking together". Team learning is vital because teams, not individuals, are the fundamental learning unit in modern organisations (Smith, 2001).

Chris Argyris's Theories of Action, Double Loop Learning and Organisational Learning

Argyris and Schön's (1974) argue that people have mental maps with regard to how to act in situations. This involves the way they plan, implement and review their actions. Furthermore, they assert that it is these maps that guide people's actions rather than the theories they explicitly espouse. What is more, fewer people are aware of the maps or theories they do use (Argyris, 1980).

Theories-in-use and espoused theory

Theories-in-use describe what is implied in what individuals' do while espoused theory is reflected in what definitions are given to others about what an individual does. Argyris and Schön (1974) put forward three elements to explain the theory-in-use which are governing variables, action strategies and consequences. The first describes those actions which people consciously try to keep within acceptable limits; the second discusses the plans put in place to keep the governing variables within the acceptable limits and the third is the result of an action whether, it is the expected result or not.
Single loop and double loop

A single loop learning theory operates in an organisation where the policies, courses of action and guidance of direction are passed down to the members of that organisation without any consideration for them to find out the objectives and motives behind such policies. A double loop, according to Argyris occurs when there exists a channel through which orders passed down by the superiors can be questioned such that the truth in the claim of managers is subjected to rigorous test by the subordinates. If there is found to be any gap or inconsistencies in the motives and objectives of such orders, then the underlying belief that gave rise to that order or policy has to be reviewed. This form of learning is preferred by Argyris in an organisation that learns.

Organisational learning

Organisational learning involves changes in the knowledge base of the organisation; arising from different experiential knowledge which has enhanced the organisation's capability to perform and solve problems better An attempt to define organisational learning can be a complex task. Most theorists on organisational learning have described learning as an interaction between the individual and the organisation. Kim (1993) asserted that organisational learning differs from learning by individuals in that it involves the needs, motives and values of various members of the organisation. For learning to be classified as organisational, it must be a product of arguments of several individual positions. Organisation learning occurs when there is a platform where individuals can still reach a consensus after considering divergent individual opinions. It is individual knowledge that will be transferred across the whole organisation to become organisational knowledge but organisations will only assume this level after arriving at a refined singular knowledge from several other ones (Agyris and Schön, 1974, 1978, 1996).

Characteristics of a learning organisation

Cors (2003) presented the following as the characteristics of a learning organisation:
(a) It creates continuous learning opportunities, (b) promotes dialogue and inquiry, (c) promotes collaboration and team learning, (d) empowers people to evolve a collective vision, (e) establishes systems to capture and share learning, (f) connects the organisation to its environment (g) provides strategic leadership for learning, (h) encourages a spirit of flexibility and experimentation,(i) people-centred.

Typical learning organisations in Nigeria

A review of literature on learning organisations in Nigeria can be found in the works of Nakpodia (2009), as well as Dada and Akpadiaha (2012). The former describes a Nigerian university as a learning organisation. A University, he posits is both explicitly and implicitly built on notions relating to the importance of learning at an individual level. It also serves as a platform for and driver of development. In a separate study, the result of the research carried out by Dada and Akpadiaha (2012) with regard to the disposition of some selected construction companies in Lagos to organisational learning shows that the respondents slightly agree that there exists supportive learning environment in construction organisations, which in a way may imply disposition to organisational learning.

Workers' training and development

Obisi (2011) predicating his on a previous research on employees development argued that training is a process through which the skills, talent and knowledge of an employee is enhanced and increased. In differentiating between training and development, Obisi (2011) expounded that training is for specific purposes while development goes beyond the specifics. According to him, development covers not only those activities which improve job performance, but also those which bring about growth of personality. Steinmetz (1969), as quoted in Obisi (2011) posit that training is a short-term process, utilizing a systematic and organised procedure by which non-managerial personnel learn technical knowledge and skill for a definite purpose. Development is described as a long-term educational process utilizing a systematic and organised procedure by which managerial personnel learn conceptual and theoretical knowledge for general purpose.

Training is simply divided in to on-the-job training and off-the-job training. On-the-job training is a form of training that is done in the exact environment and situation of work while off-the-job training is the one that may be carried out in an environment different from the real work situation. Alo (1999) posited that on-the-job training is handled by colleagues, supervisors, managers, mentors' to help employees adjust to their work and to equip them with appropriate job related skills. Ejiogu (2000), as quoted in Obisi (2011) describes off-the-job training to include lecture, vestibule training, role playing, case study, discussion and simulation. Armstrong (1995) explains that off-the-job training may be provided by members of the training department, external education and training establishments, or training providers-training consultants or guest speaker. Armstrong (1995) submits that the key factors to maximizing the benefits of training and development programmes include organisation training and development philosophy; strategic focus in training; relevance of training; training process; identifying training needs and training needs analysis; identifying training objectives and evaluation of training..

METHODOLOGY

The sampling technique adopted for this study was purposive. Four (4) organisations that possess the characteristics and attitudes of a learning organisation were sampled in Ibadan, Oyo State capital. Twenty-five (25) workers were interviewed in each of the four (4) organisations, five (5) of whom were the human resource managers and twenty (20) employees of the organisations, totaling 100 respondents comprising Eighty (20) managers and Twenty (80) employees. The independent variable, i.e. training and development was measured by workshops, seminars, conferences, practical training, apprenticeship, advanced study, correspondence courses, technology-enabled training (audio, visual, CD-ROM-based), provision of library and internet facilities, mentorship, on-the-job, provisions for personal development.

The dependent variable, i.e. the survival of a learning organisation is denoted by performance which is measured in terms of productivity (in relation to the primary product of the organisation), market share retention, customer's loyalty, customers' retention, local and international coverage. Descriptive as well as inferential statistics was used for data analysis. Demographic data and response frequencies were presented in tables while Pearson correlation coefficient was used to examine the existence of any association between the two variables.
The correlation coefficient is stated as:

$$?? = \frac{N?\ xy - (s\ x)(s\ y)}{v[N\ s\ x^2 - (s\ x)^2][N\ s\ y^2 - (s\ y)^2]}$$

Where: N = number of pair, Σxy = sum of the product of paired scores, Σx = sum of x scores, Σy = sum of y scores, $\Sigma x2$ = sum of squared x scores, , $\Sigma y2$ = sum of squared y scores.

RESULTS AND DISCUSSION

The study examined the degree of association between the training and development on one hand, and the survival of a learning organisation, on the other. The sample of learning organisations adopted included a logistic firm, a FMCG company, a secondary school and a security firm. The result of the data analysis using the Pearson correlation coefficient below indicates the level of agreement between the significance of the employees' training and development and survival of the learning organisation in the four organisations listed above.

Table I: Analysis of Respondents from FMCG Firms

		SALES VOLUME SINCE 2 YEARS AGO	NO OF CUSTOMERS SINCE 2 YEARS AGO	NO OF INNOVATION(MULTI-CHANNEL, PRODUCTION TECHNIQUE, PACKAGING) 2 YEARS AGO AND LAST YEAR	ADDITION TO PRODUCT LINE SINCE 2 YEARS AGO	CUSTOMERS' RETENTION AND LOYALTY	FINANCIAL PROFITABILITY	SAFETY DELIVERY AND LOW THEFT RATE
MARKET DISCOVERY AND PENETRATION SKILL	r	1.000**	.968**	.985**	.757**	.834**	.729**	.742**
	Sig.	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	24
DISTRIBUTION CHANNEL DEVELOPMENT	r	.968**	1.000**	.954**	.748**	.866**	.770**	.851**
	Sig.	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	24
BRAND IDENTITY ORIENTATION TRAININGS	r	.985**	.954**	1.000**	.813**	.833**	.740**	.759**
	Sig.	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	24
CUSTOMER SERVICE	r	.757**	.748**	.813**	1.000**	.755**	.873**	.727**
	Sig.	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	24
PRODUCTION	r	.834**	.866**	.833**	.755**	1.000**	.718**	.824**
	Sig.	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	24
PROMOTIONAL TOOLS	r	.729**	.770**	.740**	.873**	.718**	1.000**	.845**
	Sig.	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	24
E-TRADING & SOCIAL NETWORKING MARKETING	R	.741**	.851**	.759**	.727**	.823**	.841**	1.000**
	Sig.	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	24

Table I shows the result of the significance of the employees' training and development adopted by the fast moving consumer goods company on their survival and performance. The result reveals that the degree of the association between the trainings and development engaged in and their survival was extremely high and significant. It was observed that employees' trainings and development that include market discovery and penetration skill, distribution channel development, brand identity orientation trainings, customer service, promotional tools, production and e-trading & social networking marketing, on average, have 86% degree of association and highly significant at 5% significance level using 2 tailed test with the survival of the FMCG measured in terms of productivity (in relation to the primary product of the organisation), market share retention, customer's loyalty, customers' retention, local and international coverage. The result implies that trainings and development programmes are germane for the fast moving consumer organisation to ensure excellent performance, high productivity and profitability.

Table II shows the result of the significance of the employees' training and development adopted by the logistic firms in terms of survival and performance. It reveals that the degree of the association between the trainings and development and the survival was similarly high and significant. It was noted that all the training activities (short distance driving, road safety, signs and regulation, safety and navigability of routes, on-loading and off-loading, mobile telecommunication, online payment and clearance portal and financial IT-related to the industry) designed by the logistic firms excluding long distance driving has low degree of association with the measures of their performances. About 89% of the association is statistically significant both at 1% and 5% significant level in 2-tailed test .This shows that the levels of efficient delivery of logistics have been on the high sides as a result of the training and development programmes.

Table II: Analysis of Respondents from logistics' Firm

		NO OF STATE/REGIONS/AREAS COVERED OR OUT SOURCED SOLUTION	SPEED OF DELIVERY	INCREASE IN PATRONAGE	EASE OF CUSTOMER ACCDESSIBILITY TO ORDER PLACEMENT	CUSTOMERS'NEEDS MET	NO OF CUSTOMERS COMING BACK COMPARED TO TATAL SERVED	DIFFERENT OF TIME BETWEEN ORDER AND DELIVERY LAT YEAR AND TIME BETWEEN ORDER AND DELIVERY THIS YEAR	LEADING BRAND INITIATIVES
SHORT DISTANCE DRIVING	r	.552**	.546**	.628**	.612**	.594**	.512**	.453*	.384
	Sig.	.004	.005	.001	.001	.002	.009	.023	.058
	N	25	25	25	25	25	25	25	25
LONG DISTANCE DRIVING	r	.361	.251	.363	.309	.231	.334	.279	.350
	Sig.	.076	.227	.074	.133	.267	.103	.177	.086
	N	25	25	25	25	25	25	25	25
ROAD SAFETY, SIGNS AND REGULATION	r	.539**	.602**	.610**	.670**	.521**	.655**	.526**	.495*
	Sig.	.005	.001	.001	.000	.008	.000	.007	.012
	N	25	25	25	25	25	25	25	25
SAFETY AND NAVIGABILITY OF ROUTES	r	.616**	.612**	.710**	.673**	.660**	.597**	.493*	.500*
	Sig.	.001	.001	.000	.000	.000	.002	.012	.011
	N	25	25	25	25	25	25	25	25
ON LOADING AND OFF LOADING	r	.488*	.598**	.679**	.589**	.229	.588**	.391	.546**
	Sig.	.013	.002	.000	.002	.270	.002	.053	.005
	N	25	25	25	25	25	25	25	25
MOBILE TELECOMMUNICATION	r	.739**	.740**	.805**	.783**	.787**	.662**	.521**	.484*
	Sig.	.000	.000	.000	.000	.000	.000	.008	.014
	N	25	25	25	25	25	25	25	25
ONLINE PAYMENT AND CLEARANCE PORTAL	r	.648**	.602**	.681**	.738**	.822**	.655**	.466*	.495*
	Sig.	.000	.001	.000	.000	.000	.000	.019	.012
	N	25	25	25	25	25	25	25	25
FINANCIAL IT RELATED TO THE INDUSTRY	r	.739**	.740**	.805**	.713**	.787**	.662**	.521**	.484*
	Sig.	.000	.000	.000	.000	.000	.000	.008	.014
	N	25	25	25	25	25	25	25	25

Table III depicts the result in respect of the significant training and development programmes by the security firm on performance in term of security effectiveness. The result shows that the correlation between the training activities and the achievements in terms of the security achieved was very positive and high. It was observed that the training activities comprising basic computer training, intelligence & investigating training, security awareness training, weapon handling & operation, use of secret cameras and recorders, gymnasium & physical fitness, and financial management information have positive correlation with their performances measured by latest technical know-how, up to date intelligent gathering, latest intelligent analysis process, proactive security measures, the extent of tracking given to each case, number of foiled securities breaches, number of recorded/traced breaches, improved financial productivity, and international coverage and understanding of the state of each country's security. The correlation was approximated at 89%., and highly significant at 1% and 5% significance levels. However, basic computer training and gymnasium and physical fitness have low correlation with the performance of the security organisation. It therefore shows that the trainings have impacted positively on the security effectiveness of the organisation.

Table III:Analysis of Respondents from Security Firm

		LATEST TECHNICAL KNOW HOW	UP TO DATE INTELLIGENT GATHERING	LATAEST INTELLIGENT ANALYSIS PROCESS	PROACTIVE SECURITY MEASURES	THE EXTENT OF TRACKING GIVEN TO EACH CASE	NO OF FOILED SECURITIES BREACHES	NO OF RECORDED/TRACED BREACHES	INPROVED FINANCIAL PRODUCTIVITY	INTERNATIONA COVERAGE AND UNDERSTANDING OF THE STATE OF EACH COUNTRY'S SECURITY
BASIC COMPUTER TRAINING	r	.308	.403*	.427*	.327	.407*	.253	.253	.227	.269
	Sig	.134	.046	.033	.110	.044	.222	.222	.276	.194
	N	25	25	25	25	25	25	25	25	25
INTELLIGENCE & INVESTIGATING TRAINING	r	.897**	.970**	.955**	.877**	.942**	.816**	.816**	.677**	.771**
	Sig	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	25	25	25
SECURITY AWARENESS TRAINING	r	.930**	.894**	.884**	.947**	.876**	.818**	.818**	.731**	.817**
	Sig	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	25	25	25
WEAPON HANDLING & OPERATION	r	.685**	.638**	.671**	.714**	.646**	.677**	.677**	.532**	.630**
	Sig	.000	.001	.000	.000	.000	.000	.000	.006	.001
	N	25	25	25	25	25	25	25	25	25
USE OF SECRET CAMERAS AND RECORDERS	r	.882**	.957**	.944**	.863**	.933**	.818**	.818**	.684**	.776**
	Sig	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	25	25	25
GYMNASIUM & PHYSICAL FITNESS	r	.473*	.403*	.411*	.455*	.393	.400*	.400*	.613**	.572**
	Sig	.017	.046	.041	.022	.052	.047	.047	.001	.003
	N	25	25	25	25	25	25	25	25	25
FINANCIAL MANAGEMENT INFORMATION	r	.697**	.727**	.719**	.641**	.713**	.607**	.607**	.726**	.830**
	Sig	.000	.000	.000	.001	.000	.001	.001	.000	.000
	N	25	25	25	25	25	25	25	25	25

Table IV shows the correlation between the trainings and developments adopted by the secondary school staff members and the performance of the students in the area of moral and academic performance. It was deduced from the results that the training and development programmes (excluding teacher-student relationship) embarked upon by the secondary school (viz. include e-teaching of students, e-library usage, individual student skill diagnosis, teacher-student relationship, student confident boost, power-point teaching method., and management trainings) have high correlation with the learning performance of the school among which are % increase in enrolment in the last 2 terms, position in inter-schools debates, number of school leavers gaining admission in the last 2 years, ranking among schools, quality of facilities compared to standard set, the qualifications, experience and resourcefulness of teachers, and computer knowledge rating of school. The average degree of association between the trainings and developments and the learning performance of the students, reputation and ranking of the school was 82% and the correlation was highly significant at 1% and 5% levels.

In term of overall fit, it was noted that the correlation between the employees' training and development and the survival of all the learning organisations sampled was extremely high and significant.

Table IV :Analysis of Respondents from Secondary School

		% INCREASE IN ENROLMENT IN THE LAST 2 TERMS	POSITION IN INTER-SCHOOLS DEBATES	NO OF SCHOOL LEAVERS GAINING ADMISSION IN THE LAST 2 YEARS	RANKING AMONG SCHOOLS	QUALITY OF FACILITIES COMPARED TO STANDARD SET	THE QUALIFICATIONS, EXPERIENCE AND RESOURCEFULNESS OF TEACHERS	COMPUTER KNOWLEDGE RATING OF SCHOOL
E-TEACHING OF STUDENTS	r	.700**	.761**	.773**	.726**	.706**	.650**	.783**
	Sig.	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	25
E-LIBRARY USAGE	r	.746**	.817**	.831**	.794**	.704**	.657**	.787**
	Sig.	.000	.000	.000	.000	.000	.000	.000
	N	25	25	25	25	25	25	25
INDIVIDUAL STUDENT SKILL DIAGNOSIS	r	.708**	.795**	.682**	.674**	.504*	.504*	.754**
	Sig.	.000	.000	.000	.000	.010	.010	.000
	N	25	25	25	25	25	25	25
TEACHER-STUDENT RELATIONSHIP	r	.297	.179	.567**	.456*	.388	.143	.379
	Sig.	.150	.392	.003	.022	.055	.495	.062
	N	25	25	25	25	25	25	25
CONFIDENT BOOST	r	.727**	.775**	.702**	.697**	.546**	.585**	.698**
	Sig.	.000	.000	.000	.000	.005	.002	.000
	N	25	25	25	25	25	25	25
POWERPOINT TEACHING METHOD	r	.669**	.748**	.819**	.772**	.666**	.532**	.854**
	Sig	.000	.000	.000	.000	.000	.006	.000
	N	25	25	25	25	25	25	25
MANAGEMENT TRAININGS	r	.686**	.793**	.839**	.794**	.736**	.590**	.814**

CONCLUSION AND RECOMMENDATION

The concept of training of employee and its relationship with organisational development has become germane to scholars. This study was therefore an attempt to situate training scheme within the context of organisational performance. It also attempted to look at relevant theories in learning as espoused by Peter Senge, Chris Argyris and other scholars in relation to learning organisations. In the main, the results showed that a positive relationship in training and development programmes adopted by learning organisations and the survival of such organisation. It affirms that training programmes are critical elements for these learning organisations towards excellent performance and consistent productivity. In terms of delivery of service, results showed that logistic firms became more efficient due to training and development programmes. The same could be said of effectiveness of security organisations as reflected in investigating as well as security awareness training.

The foregoing therefore underscores the fact that training programmes are intertwined with organisational development especially in learning organisations as reflected in this study. Training and development programmes, however, should not be a one-off phenomenon as technological breakthrough makes new learning skills and knowledge sharing imperative.

REFERENCES

Alo, O. (1999). *Human Resource Management in Nigeria*, Lagos. Business Science Books.

Argyris, M. and Schön, D. (1974). *Theory in Practice: Increasing professional effectiveness.* San Francisco: Jossey-Bass.

Armstrong, M. (1995). *Handbook of Human Resource Management Practice* (5th Ed.). Kogan Page Limited, London and Philadelphia.

Argyris, C., and Schön, D. A. (1974). *Theory in Practice: Increasing Professional Effectiveness*. San Francisco: Jossey-Bass.

Argyris, C., and Schön, D. A. (1978). *Organisational Learning: A Theory of Action Perspective.* Reading: Addison- Wesley.

Argyris, C., and Schön, D. A. (1996). *Organisational Learning II: Theory, Methods and Practice.* Reading: Addison- Wesley.

Argyris, C. (1980). *Inner contradictions of rigorous research,* New York, Academic Press.

Armstrong Michael (1995). A handbook of Personnel Management Practices. London, Kogan Page Limited.

Cors, R. (2003). What is a Learning Organisation?' Reflections on the Literature and Practitioner Perspectives. Unpublished Master's Thesis, University of Wisconsin, Madison.

Dada, M. O. and Akpadiaha, B. (2012). Disposition to Organisational Learning: A Survey of Selected Construction Industry Organisations in Lagos State, Nigeria. *Mediterranean Journal of Social Sciences,* 3(2), 487-496.

Ejiogu A. (2000). *Human Resource Management towards Greater Productivity.* Lagos, Generation Press Ltd.

Kim D.H. (1993). The Link between Individual and Organisational Learning. *Sloan Management Review* Fall 1993, 37-50.

Maden, C. (2012). Transforming Public Organisations into Learning Organisations: A Conceptual Model. *Public Organisation Review,* 12(70), 71-84.

Nakpodia E. D. (2009). Implications and challenges of Nigerian Universities as Learning Organisations. *Journal of Education Administration and Policy Studies,* 1(3), 036-040.

Obisi, C (2011). Employee Training and Development in Nigerian Organisations: Some Observations and Agenda for Research. *Australian Journal of Business and Management Research*, 1(.9), 82-91.

Rashman, L., Withers, E., & Hartley, J. (2009). Organisational Learning and Knowledge in Public Sector Organisations: A Systematic Review of the Literature. *International Journal of Management Reviews,* 11(4), 463-494.

Senge, P. M. (1990). *The Fifth Discipline. The Art and Practice of the Learning Organisation,* London: Random House. 424.

Shipton, H (2006). Cohesion or Confusion: Towards a Typology of Organisational Learning Research. *International Journal of Management Reviews*, 8(40), 233-252.

Smith, M. K. (2001). Peter Senge and the learning organisation. *The encyclopedia of informal Education.* Retrieved from www.infed.org/thinkers/senge.htm.

Steinmetz, L. L (1969). Age: Unrecognized Enigma of Executive Development. *Management of Personnel Quarterly,* VIII (3), 52-70

Vemic J. (2007). Employee Training and Development and the Learning Organisation. *Economics and Organisation* 4 (2), 209-216.

Visser, M., and Van der T. (2015). Learning in Public Sector Organisation: A theory of Action Approach. Public Organisation Review available in http/www.runl/fm/visser DOI 10.1997/s1115-015.0003.5 accessed May 31, 2016.

EFFECTS OF MICROFINANCE ON WOMEN ECONOMIC EMPOWERMENT IN RURAL AREAS OF ONDO STATE, NIGERIA

***1Ibidapo, I., *Ogunsipe, M. H., *Oso, O. P. and **Fasakin, M. F.**
*Department of Agricultural Science, Adeyemi College of Education, Ondo
** Department of Home Economics, Adeyemi College of Education, Ondo
*1(ibidapo68@gmail.com)

ABSTRACT
This study examined the effect of microfinance on the economic empowerment of rural women in rural areas of Ondo State, Nigeria. A multi-stage sampling technique was used to select one hundred and twenty women in the study area using structured questionnaire. Data were analyzed with the aid of descriptive statistics, 5-point Likert type scale and Ordinary Least Square regression analysis (OLS). The result showed the mean age of respondents was 41.1±11.6years, 34.2% were married, the mean household size was 8.1±2.9members per household, 45.8% had primary education and 44.2% were into farming. The Likert rating scale revealed that 38.8% and 39.2% of the respondents agreed and strongly agreed that they were beneficiaries of Microfinance Institutions (MFIs). The result also showed that microfinance contributes to a great extent to the economy and life of the women. The regression analysis revealed that level of education, period of joining MFIs, and distance among others influenced access to MFI. Microfinance is seen as a viable means to empower the women folks and improve their economic potentials. It was recommended that MFI policies should be reviewed and government should support MFIs with more loan-able funds.

Keywords: Economic empowerment, Microfinance, Ondo state, rural women, Women empowerment

INTRODUCTION
The introduction of microfinance policy brought about a sight of relieve to the women so that their access to microfinance can be enhanced thus empower them. Women form a substantial proportion of the population in the world (Meti, 2013). However, women in developing countries suffer a serious dearth of economic power, poverty and deprivation. Several countries of the world Nigeria inclusive have for long been making efforts to accelerate the pace of women economic development by putting in place programmes to reduce poverty and empower them by increasing their access to credit. Women in the society and rural areas are valuable resources for sustainable economic development due to their contributions on the farm, at home and above all they are half of the Nigerian population (NPC, 2006). Women are considered to be at lowest rung of the poverty ladder because they suffer from lack access to credit facilities, gender discrimination, unemployment, income inequality, among others. These affect the socio-economic development of women and deprivation from assets ownership. Several policies and programmes in the past such as; Nigeria Agricultural Cooperative Bank (NACB) (1973), National Directorate of Employment (NDE) (1987), People bank of Nigeria (PBN) (1990), Community Banks (CBs) (1991), Better Life for Rural Women (BLRW) (1987), Family Economic Advance Programmes (FEAP) (1997), National Poverty Eradication Programme (NAPEP) (1999) among others have been introduced in the country by the government, however, none of these programmes have been able to adequately empower women economically. Mosedale (2003), states that women need empowerment as they are constrained by norms, beliefs, customs and values through which societies differentiate between women and men. She also stated that empowerment refers to the process by which those who have been denied the ability to make strategic life choices acquire such ability to better their lots and live a meaningful life (Kabeer, 1999; 2001).
Empowerment is the control over and the ability to manage productive resources (Korten, 1986) while Schuler explained empowerment as the capacity to mobilize resources to produce a beneficial

effect. Empowering women has been the central agenda for both government and non-governmental organizations driven sectoral interventions (Mayoux, 1996). Women empowerment as a goal of developmental projects has gained wider acceptance for the past two to three decades. Women's ability to benefit from financial access is often still limited by the disadvantages they experience because of their gender and micro-finance has the potential to have a functional impact on women's empowerment.Several studies on women empowerment relate to micro-finance as an intervention. Moreover, micro-finance schemes have been patronized by women over the years not only as a strategy for poverty alleviation but also for empowerment (Malhotra, 2006). However the introduction of microfinance policy brought about a sight of relieve to the women so that their access to micro-finance or micro-loans can be enhanced thus empower them. Schreiner and Colombet (2001) defined microfinance as the attempt to improve access to small deposits and small loans for poor households neglected by banks. Therefore, microfinance involves the provision of financial services such as savings, loans and insurance to poor people living in both urban and rural settings who are unable to obtain such services from the formal financial sector. It includes financial services, such as loans, savings and insurance, available to the poor entrepreneurs and small business owners who have no collateral (Swain et al., 2007; Malhotra, 2006). Micro-finance schemes enable the poor women to start their business, generate or sustain income flow in the household and often exit poverty trap (Aruna, 2011). Women lack access to credit, collateral security, steady employment and income, and verifiable credit records and minimal requirements for an ordinary credit. Access to micro-finance is important in fighting poverty, increase household income, which leads to attendant benefits of increased food security, building of assets, increased children's access to education and self-empowerment (Bhatt & Rajdev, 2012).

The developments of sound microfinance policies become imperative in order to address the myriads of problems facing women folks and most importantly provide effective services with a strong capital base to empower women entrepreneurship. Women are poor and more underprivileged as compared to men. Women lack of access to credit has been a major constraint to earn income and been autonomous in decision making, and contribute to the development of the family, thus alleviating poverty. There have been diverse opinions on the effects of micro-finance on poverty alleviation and empowerment. Littlefield, Murduch and Hashemi, 2003; Nwanesi, 2006; Ikeduru, 2002; Karubi, 2006; Akinpelu, 2016; Malthora, 2006 and Mayoux, 2006 reported that micro-finance helps to combat poverty, enhance women access to micro-loans thus promote empowerment however, (Rogaly, 1996; Wright, 2000 and Navajas et al., 2000) have contrary views However, despite the diverse views and opinions on the impacts of micro-finance, what are the effects of micro-finance on women empowerment in the rural areas of Ondo State? This study is aimed at investigating the effects of micro-finance on women empowerment in the rural areas of Ondo State, Nigeria. The objectives of the study are to:
(a) examine socio-economic/demographic characteristics of the rural women;
(b) identify the uses of microfinance from MFIs in the study area;
(c) determine the perceptions of women about MFI in the study area; and
(d) evaluate factors influencing women access to microfinance.

MATERIALS AND METHODS

Study area
The study was carried out in Ondo State in southwest, Nigeria. The choice of the area is due mainly to the fact that women formed half of the population and larger proportions of the women dwelling in the rural areas. Ondo State has a population of 3,441,024 people with 1,679,761 of the population as women (NPC, 2006) occupying approximately 14,798.8 square kilometers land area (Ondo State,

2010; Vanguard, 2012). Ondo State lies between latitude 50 451 and 80 151 North and longitude 40 451 and 60 East of Greenwich meridian. The economy of the state is based on agriculture and petty trading. The state is favoured with the cultivation of arable and cash crops. The natural resources found in the state include crude oil, bitumen, and granite among others.

Sample and sampling technique

A multistage sampling technique was used for the study. Four local government areas (LGAs) were randomly selected from the list of all the LGAs. Stage two entails the random selection of five microfinance institutions in the study area. Stage three entails random selection of respondents based on the size of their members. A total of one hundred and twenty women were selected for the study.

Data collection and analytical techniques

The primary data for the study were collected with the aid of structured questionnaire, information were gathered on socio-economic characteristics, membership status, and other information that ensures the achievement of the objectives of the study. Data collected were analyzed using descriptive statistics, 5-point Likert type scale and Ordinary Least Square regression analysis to analyze factor that influenced the effect of MFIs on women economic empowerment. The regression model is as stated explicit below:

$$Y_1 = \beta o + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \mu \ldots\ldots\ldots\ldots 1$$

Where: Y = Amount accessed in micro-finance institutions

X_1=Age of respondents (years);

X_2=Marital status (1 if married, 0 = otherwise);

X_3= Education (years of schooling);

X_4=Occupations (1 if farming, 0 = otherwise);

X_5= Household size (number);

X_6= Period of membership (years);

X_7=Distance to microfinance source (km);

μ= Error term.

RESULTS AND DISCUSSIONS

Socio-economic characteristics of respondents

Result in Table I showed the age of respondents, 43.3% each of the respondents were between 25-42 years and 43-60 years respectively. The mean age of respondents was 41.2±11.6 years. This implies that, respondents were still within the economic active age. The marital status shows that 64.2% were married, 10.0% were single, 20.0% were widowed, while 5.8% were divorced. This implies that majority of the women were responsible since being married is a sign of responsibility in African society (Balogun, 2011).The level of education shows that majority (45.8%) of respondents had primary education, 14% had secondary education, 7.5% had tertiary education and 32.5% had non-formal education respectively. This implies that the low level of education of respondents has contributed to the low level of awareness of women with reliable information and understanding of various issues concerning micro-finance and economic empowerment of women to develop their potentials.

Table I: Distribution of respondents by socio-economic/demographic characteristics n=120

Variable	Frequency	Percentage (%)
Age (Year)		
<25	9	7.5
25-42	52	43.3
43-60	52	43.3
>60	7	5.8
Mean (SD)		**41.0±11.7**
Marital Status		
Single	12	10.0
Married	77	64.2
Widow	24	20.0
Divorced	7	5.8
Education Status		
Primary Education	55	45.8
Secondary Education	17	14.2
Tertiary Education	9	17.5
Non formal	39	32.5

Source: Field survey, 2016.

On occupation, 44.0% were into farming, 40.8% were into petty trading, while 8.3% and 6.7% were civil servant and artisans respectively (Table II). This implies that microfinance is required by women irrespective of occupation to boost their economic potentials and assert their positions. On household size, the mean was 6±3members per household. This implies that the household size in the study area is fairly large, this could be advantageous in term of labour supply on the farm.

Table II: Distribution of respondents by occupation and household size n=120

Variable	Frequency	Percentage (%)
Occupation		
Farming	53	44.2
Civil Servants	10	8.3
Petty trading	49	40.8
Artisans	8	6.7
Household Size		
<5.00	8	6.7
5.00-7.00	50	41.7
8.00-10.00	33	27.5
>10.00	29	24.2
Mean (SD)		**6.1±2.9**

Source: Field survey, 2016.

Results in Table III show the sources of credit and that 69.2% obtained their credit from micro-finance institutions, 26.7% from cooperative society, 2.5% from commercial Banks, while only small proportion of respondents 1.7% used personal savings. That is, majority of women from the study area patronized micro finance institutions. This is in line with Kiplimo (2013) that said microfinance provides small loan to the women. This finding goes a long way to support the assertion that 23.3% of respondents were not saving money in cash while 76.7% opined that they save money and resources inform of assets after accessing micro finance institution, as customers, saving was compulsory for one to access credit. On access to credit, 67.5% reported that MFIs has been their major source while 32.2% are unfavourable dispose to credit from MFIs. On the use of credit from MFIs, 33.3% used for the credit for their business expansion, 16.7% for education, and 5.8% to settle debt while 5.0% gave their husband for asset procurement. Moreover, larger percentage of respondents (39.2%) used the loan to start business and expansion of business which is a worthy course to woman empowerment. This tells that majority of women funded their development initiatives like starting business by obtaining loan from MFIs compared to other sources. Furthermore the respondents further disclosed that they were able to increase their income and provide not only financial assistance to the families but also meet daily needs. This is in line with Kiplimo (2013) that micro-credit prompts micro-loan or small loan to the women.

Table III: Distribution of respondents by Sources and uses of micro-credit n =120

Variable	Frequency	Percentage (%)
Sources of credit		
Micro-finance	83	69.2
Cooperative society	32	26.7
Personal savings	2	1.7
Banks (commercial)	3	2.5
Uses of micro-credit		
Start business	47	39.2
Expand business	40	33.3
Education	20	16.7
Settle debt	7	5.8
Give husband	6	5.7

Source: Field survey, 2016

On benefits from MFI, Table IV shows that 39.2% each agreed and strongly agreed respectively while 30.8% were undecided. The mean ( ) =4.33 showed that the respondents all agreed that MFI is beneficial to women. The effect of MFIs on increasing women income, 48.2% agreed, 19.2% strongly agreed, while 24.4% were undecided. The mean rating was (=3.86) which indicates that women affinity to MFIs is predicated on increasing their income. On whether MFIs improved quality of life, the result shows a mean rating of ( ) = 4.67. This implies that respondents strongly agreed that micro-finance services improved the quality of their life. On promoting women position, the result shows that respondents strongly agreed to the assertion with mean rating ( ) = 4.82. This implies that respondents derived substantial income from their business. On whether MFIs promotes informal training and skill acquisition to the women, the result shows that 60.8% agreed and 49.2% strongly agreed. The mean rating was ( )= 3.86. This illustrates that larger percentage of

respondents 88% agreed that MFIs offer formal training and skills acquisition that had contributed to women empowerment to greater extent.

On reducing cultural oppression faced by women in our society, the results indicated that 50% agreed while 49.2% strongly agreed. The mean was ($\bar{x}$) = 3.71 which imply that majority of the respondents supported that MFIs reduced cultural oppression facing women in our society. On MFIs in promoting women savings result shows that 46.7% agreed and 33.3% strongly agreed. This illustrates that about 80% of respondents agreed with the statement. The mean was ($\bar{x}$) = 3.64 which imply that with MFIs women were able to increase their savings. On MFIs increasing asset ownership, findings show 26.7% agreed and 41.7% of respondents strongly agreed. The mean was ($\bar{x}$) = 4.56 this implies that with MFIs women were able to increase assets ownership. On the effects of MFIs in influencing decision making of women, the result reveals that 100% strongly agreed that MFI influences women decision making. The mean was ($\bar{x}$) = 5.0 The result shows that 100% of respondent indicated that, due to micro-finance services their self-esteem has increased with mean of 5.0 which imply that women participation in micro-finance services promotes women self-esteem.

Table IV: Perception of microfinance on women economic empowerment n=120

Item Statements	SD	D	U	A	SA	Mean($\bar{x}$)	Remark
All are beneficiary of the scheme	1 (6.8)	13 (18.3)	22 (30.8)	47 (39.2)	47 (39.2)	4.33	A
MFI increases women income	-	7 (5.8)	31 (25.8)	58 (48.3)	24 (19.5)	3.86	A
MFI improves quality of life	-	1 (5.8)	-	30 (48.3)	89 (74.2)	4.67	SA
MFI promotes women position.	-	-	-	-	120 (100.0)	4.82	SA
MFI promotes trainings and skill acquisition	-	6 (5.0)	9 (7.5)	73 (60.0)	32 (26.7)	3.89	A
MFI reduces cultural oppression	1 (0.8)	-	-	60 (50.0)	59 (49.2)	3.71	A
MFI Promotes women savings	1 (0.8)	17 (14.2)	6 (5.0)	56 (46.7)	40 (33.3)	3.64	A
MFI increases asset ownership	17 (14.2)	11 (9.2)	10 (8.3)	32 (26.6)	50 (41.7)	4.56	A
MFI enhances decision making	-	-	-	-	120 (100.0)	5.0	SA
MFI promotes self-esteem	-	-	-	-	120 (100)	5.0	SA

Source: Author's Computation, 2016. Number in Parenthesis represent (%) SD= Strongly Disagreed; D=Disagreed; A=Agreed, U= Undecided, SA=Strongly Agreed.

Regression analysis on factors influencing women access to microfinance for economic empowerment

Table V showed the R2 is 0.556 which means that 55.6% of the variations in the dependent variable that was explained by variations in the independent variables while the AR2 showed that 46.1% of proportion of the variance in the dependent variable (amount access in microfinance) was explained by the variation in the independent variables. The variables that significantly influence access to MFIs for women economic empowerment to include; level of education (X3) with the largest beta coefficient (Beta=0.223) and other significant variable with high predictive ability were the time of joining MFI (X6) (Beta =0.156) and distance to sources of credit (X7) (Beta=0.146). However, age (X1), marital status(X2), occupation(X4) and household size (X5) were not significant on women economic empowerment through microfinance services with values of (0.005, -0.007,-0.075 and 1.724) respectively.

Table V: Regression analysis on factors influencing access to MFIs

Variables	B	Std. Error	Beta	T	Sig.
Constant	0.62	0.274		2.235	0.027**
Age X_1	0.002	0.004	0.05	0.610	0.543
Marital Status X_2	-0.005	0.062	-0.007	-0.073	0.942
Education X_3	0.079	0.032	0.223	2.482	0.015**
Occupation X_4	-0.033	0.040	-0.075	-0.837	0.404
Household Size X_5	-0.021	0.012	-0.156	-1.724	0.087
Period of Member X_6	0.015	0.015	0.092	0.992	0.063***
Distance to MFIs X_7	0.116	0.066	0.146	1.343	0.042 **

Source: Author's Computation, 2016. ** *** Significant @ 5% and 10.0% R2=0.556; AR2= 0.461

CONCLUSION AND RECOMMENDATIONS

The study sought to find out the effects of micro-finance services on women economic empowerment in Ondo State. Multistage sampling technique was used to select respondents for the study. The mean age was 41±11.7 years while 64.21% were married. The highest level of certification by majority was primary education with 45.8%. Micro-finance services had enabled the respondents to gain self-confidence and improved women position in the society and enhanced savings. The regression results show the variables that significantly impact on women economic empowerment through MFIs to include education, time of joining MFl, and distance to sources of credit. The study recommends that MFIs should be encouraged for women training in rural areas to help their skill development. Also government should formulate and review existing policies on micro-finance and extend more credit facilities to women at the grassroots.

REFERENCES

Akinpelu, T. (2016) The effect of microfinance on women economic empowerment in Afijio Local Government Areas of Oyo state, Nigeria. Unpublished Bachelor of Education in Agricultural Science, Obafemi Awolowo University, Ile-Ife.

Aruna, M. (2011). The role of microfinance in Women Empowerment: A study on the SHG Bank Linkage Program in Hyderabad. *The Indian Journal of Commerce and Management Studies,* 2(4): 77-95.

Balogun, O.L. (2011). Influence of Social Capital and Microcredit on rural Household Poverty in Southwest, Nigeria. A Thesis in the Department of Agricultural Economics, Faculty of Agriculture and Forestry, University of Ibadan.

Bhatt, K. A., & Rajdev, A. A. (2012). An Analysis of Factors Empowering Women Through Microfinance. Paripex *Indian Journal of Research,* 1(11): 50 -52.

Ikeduru NG (2002). Women Entrepreneurship and Development: The Gendering of Microfinance in Nigeria. A paper presented at the 8th International Interdisciplinary Congress on Women, 21 - 26 July, 2002. Makerere University, Kampala, Uganda.

Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, Vol.30. Institute of Social Studies, Oxford, UK.

Kabeer, N. (2001). Conflict over Credit: Re-evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh", *World Development,* 29(1): 63-84.

Kiplimo, J. C. (2013) Determinants of Access to Credit by smallholder Farmers in Eastern and Western Kenya. Unpublished Masters Dissertation submitted to the department of Business Administration . Strathmore University, Nairabi, Kenya.

Korten, D.C., (1986). *Community Management: Asian Experience and Perspectives.* West Hartford: Kumarian Press.

Littleield, E., Murduch, J. and Hashemi, S. (2003). Is Microfinance an Effective Strategy to Reach the Millennium Development Goals, CGAP, Focus Note 24.

Malhotra, N. (2006). Marketing Research: An Applied Orientation, Pearson Education, New Delhi.

Mayoux, L. (1996). Questioning Virtuous Spirats. Micro-finance and Women's Empowerment in Africa *Journal of International Development* 1, 1-31.

Meti, S. K (2013). Social and Economic Empowerment of Farm Women in Agro Based Entrepreneurship for Sustainable Income. Proceeding of the International Conference on Social Science Research, ICSSR 2013

Mosedale, S. E. (2003). Towards a framework for assessing empowerment Paper prepared for the international conference, New Directions in Impact Assessment for Development: Methods and Practice, Manchester UK, 24 and 25 November 2003 pp1-22

National Population Commission (NPC) (2006) Population Census Data Ondo State, Nigeria. Federal Republic of Nigeria Official Gazette, National and State Provisional Total Census. Federal Government Printer, Lagos, Nigeria. 94(21): 175 – 198.

Navajas, S., Schreiner, M., Gonzalez-Vega, C. and Rodriguez-Meza, J. (2000) Microcredit and the Poorest of the Poor: Theory and Evidence from Bolivia. *World Development,* 28(2), 333-346.

Nwanesi, P. K. (2006). Development, Micro-Credit and Women's Empowerment: A Case Study of Market and Rural Women in Southern Nigeria. A Ph.D Dissertation, Department of Sociology, University of Canterbury.

Ondo State (2010) Facts and Figures on Ondo State. Ministry of Economic Planning and Budget, Department of Research and Statistics, Ondo State, Akure

Rogaly, B. (1996) Micro-finance evangelism, destitute women's and the hard selling of a new anti-poverty formula. *Development in Practice*, 6 (2), 100-112.

Schreiner, M. and Colombet, H.H. (2001). From Urban to Rural: Lessons for Microfinance from Argentina. *Development Policy Review*, 19 (3), 339-354.

Swain, R. B., & Wallentin, F. Y. (2007). Does microfinance empower women? Evidence from self-help groups in India. Working Paper No. 2007:24,Department of Economics, Uppsala University, Sweden.

Vanguard Newspaper (2012) Ondo State: The Fact and Figures. Friday, 18th October, 2012 pp18-20

Wright, G. (2000). Microfinance Systems: Designing Quality Financial Services for the Poor. The University Press Limited, Dhaka.