

Assessment of the Impact of Women's Organisations on Sustainable Rural Environment and Livelihood in Nigeria

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Abstract

Worldwide, women organisations have contributed greatly to sustainable development, promoting development and encouraging progress, which help in reducing or eliminating poverty. The paper focuses on women in rural areas to examine the effort of women organisations (NGOs) in improving environmental education and economic empowerment of people in rural area sin Oyo State, Nigeria. Primary and secondary sources of data collection are used. This paper covers 50 rural settlements with 250 structured questionnaires distributed across same number of purposively-selected respondents in the study area. The result shows that 2% of respondents can read, write and understand Yoruba and English languages. They lack funds, special training to improve their practical indigenous expertise and talents in local economies. Nearly 47% have access to telephone but less than 25% have access to radio or television and none belongs to any registered governmental or non-governmental organisations. The study recommends the provision of viable infrastructure through government developmental assistance and funding from international partners to educate rural women on how to increase yield on their farms as well as undertake adult, community and environmental education, trainings in health and family planning. These are crucial to government's drive to break the cycle of poverty and reverse environmental degradation.

Introduction

Women, particularly those living in the rural areas of third world countries, have considerable knowledge and experience of managing and conserving natural resources. In Nigeria, majority of women are in the agricultural and informal sectors of the economy; they constitute about 60 per cent of Nigeria's farm labour and produce over 90 percent of the domestic food supply (Aina, 2001; Dankelman and Davidson, 1997).

Worldwide, women organisations have contributed greatly to achieving sustainable development, promoting development and encouraging progress, which will help reduce or eliminate poverty. This is done by spelling out actions which would transform the lives of hundreds of millions of poor people and make the planet a better and safer place for our children and grand children through environmental protection, economic well-being and special equity (Warhan 2001).

LEAD is an international non-profit women's organisations with a network of over 1,400 leaders in more than 80 countries. This organization is pioneering the use of collaborative leadership for sustainable development. The aim is to identify *outstanding people*, especially women, around the globe and develop their leadership potential through training (Developments 2002; Issue 27:7).

In the United States of America, the emergence of South Asian Women's organisations across the country provide

psychological, social, legal and economic support to battered South Asian women and raise community awareness of the problem within the South Asian community. They encourage others, within and outside the community, to address the intersection of ethnicity and gender when dealing with the issue of domestic violence. They also politicise the position of battered South Asian Indian women, arguing that battering is much more than individual problem, but a social problem of the community (Abraham 1995; 2000 and Sokoloff 2005).

In Nepal, women's community groups were involved to save millions of lives, especially from neonatal deaths before reaching the age of one month. Women in selected communities were given access to a support group to discuss health-related issues during pregnancy and childbirth. In this period, the number of neonatal deaths in intervention communities fell by a third. To the surprise of researchers, there was also a large reduction in maternal deaths (Developments 2004: Issue 4:25),

In Bangladesh, "Grameen phone ladies" in rural areas are renting out their mobile phone so villagers can call relatives, friends or business associates, paying for calls per minute. They expect to earn more the US\$1,000 a year; in a country where the average annual income is US\$380. This is an example of rural women association accessing

mobile technology to alleviate poverty (Development 2002: Issue 20).

In 2003, some female Afghan college professors, who were unable to work in their own country for the year under the Taliban, made a six-week visit to the USA to pick up basic computer skills. The women returned to their country (Afghanistan), to help re-establish education for students whose studies had been disrupted by politics and war (Developments, 2003). Also, Martins (2004) observes that women in Afghanistan are finding a voice through film and television with the help of an enterprising media projected to change life for the better for professional women in the country. Their film shows the problems faced by Afghan women in a country where men have closed their minds to women. Because of the films, people in Afghanistan are beginning to understand that it is not a bad thing for women to work, that women can have a good future in their country if men and women work together.

In Africa, Foundation Femme Plus (FFP) is a women's organisation in the Democratic Republic of Congo (DRC) which helps isolated and marginalised HIV positive women in the DRC. Many HIV-positive women, who have been forced to live in the streets, receive social support and financial assistance from the organisation. Most of the group's members are widows, many struggling to support large families. Their work is a powerful account of the fight against HIV/AIDS, and their determination to raise awareness of this devastating disease in the DRC and internationally. This increases not only HIV-positive self-respect and confidence but, also gives the women a new means of earning money to support their families (Christian Aids, 2001).

Women, particularly those living in the rural areas of third world countries, play a major role in managing natural resources. In addition, their tasks in agriculture and animal husbandry as well as in the household make them the daily managers of the living environment (Dankelman and Davidson, 1997).

The issue of environmental degradation, according to Oladoja (2004), includes all situations when human aspirations are unfulfilled when materials and human potentials remain undetected, untapped, unutilised, under-utilised or even over-utilised.

And the complex cycle of poverty, inappropriate development and environmental degradation, have forced indigent people into activities which include destruction of the environment (Aidoo, 1985). The principal victims of environmental degradation are the most under-privileged people, and the majority of these, are women (Senghor 1985). Because women play a major role in managing and conserving natural resources, there is worldwide agreement on the need to improve their status and harness their full potential (Adeyemo, 1991).

Pursuant to this, the paper aims at assessing the impact of women's organizations on sustainable environment and livelihoods in rural areas of Oyo State in particular, and in Nigeria, in general. The objective of this paper is to determine the socio-economic characteristics of rural women, the major developmental activities embarked upon by the NGOs, the effects of the activities on rural environmental condition and factors militating against the progress of their efforts. The paper focuses on activities of registered women's organisations whose aim is to apply establishment of projects as a process of Participatory Rural Appraisal (PRA).

The study area is *Oriire* local government area. This is one of the 33 local government areas in Oyo State at the time of conducting this research. The local government area is in *Ogbomoso* Region. It shares boundaries with *Olorunsogo* Local Government Area to the north, *Atiba* Local Government Area to the west, *Ogo-Oluwa*, *Ogbomoso* South and *Ogbomoso* North to the south and Kwara State to the east. *Oriire* local government has 10 political wards with an estimated (2005) population of 151,000 people based on 2.5 percent annual growth at the time of conducting this research.

The paper first explains the concept of some global and national resolutions, efforts of women's organisations and government's efforts in achieving the aim of sustainable environmental development. The results from a case study are then analysed and recommendations made on the identified problems that could militate against achieving sustainable rural environmental development.

Conceptual Framework and Literature Review

Some concepts, as they apply to environmental planning, which are important

for a good comprehension of the aim of this paper are explained

Participatory Rural Appraisal (PRA)

Participatory rural appraisal has replaced rapid rural appraisal (RRA) of Robert Chamber. This is an approach used by non-governmental organisations (NGOs) and other agencies involved in international development. The approach aims to incorporate the knowledge and opinion of rural people in the planning and management of development projects and programmes (www.wikipedia.org/wiki/partipatory).

Sustainable Environmental Development

Sustainable development was the central theme of the Rio Declaration signed by 178 countries at the United Nations (UN) Conference on Environment and Development in 1992. The Declaration recognises a number of key points which include eradication of poverty, environmental protection and the recognition of the vital role of women in environmental management and development. Ten years after the Rio Earth Summit in Brazil, Johannesburg (South Africa) hosted the World Earth Summit on Sustainable Development, tagged Earth Summit + 10. The summit in Johannesburg led to inter-governmental agreement on among other issues, freshwater, renewable energy, international governance (good governance) and national sustainable developmental strategies. This is to be built on by implementation of partnerships with the civil society that includes non-governmental organizations and the private sector. All these efforts by the UN were to examine how widespread the problem of environmental degradation. How people are affected and how the environment can be sustained.

World Bank (1990) sees sustainable development as projects and policies which promote per capita economic growth without jeopardising the integrity of the physical stock on renewable and environment resources. In the National Policy on the Environment, *sustainable development* refers to the judicious and planned use of natural resources for equitable development to meet the needs of the present generation without jeopardising that of the future (NPC, 1989).

Sustainable development requires the management and maintenance of different sorts of *capita*: human beings as *created capita* (including physical infrastructure, buildings,

machinery and equipment), *natural capital* (the environment and the natural resources), *human capital* (human skills and capacity) and *social capital* (strong social relationships and institutions) (DFID,1997).

Sustainable Environmental Development elements can therefore be encapsulated in four principles. These are:

- ❖ The principles of intergenerational equity which advocates the necessity to conserve natural resources for the benefit of future generations
- ❖ The principles of sustainable use which implies that natural resources should be exploited in sustainable or prudent or rational or wise or appropriate manner;
- ❖ The principle of intra-generational equity which acknowledges that the use by one state must take into account of the needs of the other states; and
- ❖ The principle of integration which suggests that environmental considerations be integrated into economic or other development plans, programmes and projects, and the development needs are taken into account in applying objectives.

From the foregoing, it is assumed that all lives on earth are parts of one single interdependent system, which influences and depend on the non-living components of the planetary rocks, soils, water and the atmosphere.

Sustainability, as used in this paper, means refusal or inability to rob from the future to pay the bills for today. The term *environment* is used to connote the totality of the external and internal conditions and influences affecting the life, growth and development of organisms. It consists of physical, biological and social components (Oladoja, 2004:2). Everyone needs clean water, food, fresh air and shelter. It is the earth's natural resources that fulfill all these basic needs.

Sustainable environmental development is, therefore, in this paper, seen as development of the natural and the man-made resources that meet the needs and aspirations of the current generations without compromising the ability to meet those of future generations.

A livelihood comprises the capabilities, assets (including both material

and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with, and recover from, stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resources base (Environmental Policy Department, 2002).

Rural area as used in this paper means a sparsely-populated area with agricultural character in which people farm or depend on natural resources including the villages and small towns in these areas. It may also be characterised by an economy based on logging, mining, petroleum and natural gas exploration, wind or solar power or tourism. Government services are generally available, but may be limited in scope or unavailable in some cases (www.en.wikipedia.org.2008).

The Millenium Development Goals (MDGS)

In September 2000, 149 heads of states and Government and 189 nations in total in their declaration acknowledged that progress in environmental development policy is based on sustainable economic growth which must focus on the human rights of the poor. The Declaration (MDGs) includes eradication of extreme poverty and hunger, achievement of universal primary education, promotion of the gender equality and empowers women, reduction to child mortality and improving maternal health by year 2015. This effort also involves combating HIV/AIDS, malaria and other diseases and supporting the Agenda 21 principles of sustainable development. Direct support from the richer countries, in the form of aid, trade, debt relief and investment is to be provided to help the developing countries.

The National Economic Empowerment and Development Strategy (NEEDS)

The National Economic Empowerment and Development Strategy (NEEDS) as Nigeria's home-grown poverty reduction strategy, was launched in May 2004 with similar strategies developed across the 36 states and 774 local government areas of the country as State Economic Empowerment and Development Strategy (SEEDS) and Local Empowerment and Environmental Management Programme (LEEMP) at the state and local government levels respectively.

NEEDS focuses on

- Reforming government and institutions to improve service delivery to poor

people, eliminate waste, and fighting corruption;

Particular focus on economic infrastructure, including transport and electricity;

- Improve people's access to health, education, welfare, employment, empowerment, security and participation in public services.

- Attention to privatisation, anti-corruption initiatives, freedom of information and enhancing the role of civil society in this campaign.

New Partnership for Africa's Development (NEPAD)

The NEEDS was sequel to the New Partnerships for Africa's Development (NEPAD), which is an Africa-led strategy directed at the achievement of the international development and Millennium Development Goals. The goal is in recognition of the fact that universality of environmental degradation, elimination of poverty and inequality in an increasingly interdependent and globalised world lie at the heart of sustainable development.

Efforts of Women Organisations in Nigeria

Warham, (2001:7) notes that "Women Organisations worldwide have contributed in no small measure to achieving sustainable development. In Nigeria, women represent about 49 percent of the population, but they form only about 36 per cent of the total labour force (FOS,1992). Majority of the women are in the agricultural and the informal sectors of the economy, accounting for about 60% of Nigeria's farm labour and producing over 90 percent of the domestic food supply (Aina,2001). The first major attempt at institutionalising the women's question is what has become known as Women in Development (WID), an approach that emerged out of the First UN Decade for Women, Peace and Development (Levy 1986). The Gender and Development (GAD) approach emerged to correct the inadequacies of WID.

Following the UN Women's Decade (1975-1985), Nigeria launched the Better Life Programme (BLP) in September 1987, through the initiative of the First Lady, Mariam Babangida. The broad objectives of BLP were:

To encourage and stimulate the rural women in particular, and rural populace in general, towards improving their standards of living, their families and their environment; to inculcate the spirit of self-development,

particularly in the rural women, in the areas of education, business and recreation; and to create greater awareness among the populace about the plight of women (Aina, 2001).

Also, in compliance with the United Nations Directive, the Nigerian Military Government in 1989, under Decree 30, established the National Commission for Women (NCW) which was to bring all women's groups and programmes under its umbrella. Amongst her objectives were to promote the full utilisation of women and to improve the welfare of women in general.

Country Women's Association of Nigeria (COWAN) is an example of a grassroots organisation formed by rural women, founded in 1982 as a non-governmental organisation with the objective of helping rural women in their various economic activities, including food production, trade/handicraft and social development (Aina,2001).

Prior to the UN declaration on women in the 70s, Nigerian women's organisations had been very active in 1920s Lagos Market Women gave a big boost to Herbert Macaulay's Nigerian National Democratic Party (NNDP) and subsequently the National Council of Nigerian Citizens (NCNC) during this period. In the same vein, women wielded significant influence through the size of their organisations and the homogeneity of their membership. For instance, under the leadership of Mrs Funmilayo Ransome-Kuti in Abeokuta, they protested against the tyranny of traditional rulers and the male folk generally; also, the Mikiri Organisation of Igbo Women spearheaded the Aba Women's Riots of 1929-30 against the Native Administration System (Williams,1992).

Women in Calabar, Owerri and Aba (the Dancing Women Movement), from 1925 to 1928, demonstrated against cultural imposition, the introduction of the Native Authority System and payment of tax by women. They were able to mobilise themselves using the extensive market women's networks at their disposal. The Aba Women's Riots came to be regarded as a feminist movement in itself, because the women acted as a group to protect their economic and political interests endangered by taxation. Women's grassroot associations became stronger when taxation became fully introduced in 1956 in the Eastern Region. It

was the genesis of the Aba Women's Association, which later played a dominant role in mobilizing support for the National Council for Nigeria and the Cameroons (Olumese,2001).

Mrs Funmilayo Kuti provided the needed leadership for organising women in Egbaland in 1914 and 1947, to protest the colonial tax system. By reforming the Abeokuta Women's Union (AWU) in 1946, she succeeded in bringing both the elite and non-elite Egba women under the same umbrella. The success of AWU in abolishing the flat rate tax for women provided the incentive needed to form the Nigerian Women's Union which was concerned with women's welfare in the country. The National Council for Women's Societies (NCWS) protested against the exclusion of women from the Constitution Drafting Committee in the transition to civil rule in 1979 and, through its efforts women's interest was represented in subsequent phases of the programmes (Olumese 2001).

Due to the activities of those women's societies, many of the women's advancement curtailed by cultural, traditional and religious practices have been eliminated, giving room now to social, cultural and religious practices that promote the advancement of women. For instance, women are now being conferred with chieftaincy titles in their communities; some churches also ordain women as preachers and prophets while taboos prohibiting women from eating certain types of food are no longer observed. In addition, in order to curb domestic violence against women and children, a number of NGOs have been in the forefront of creating awareness while some have established *safe houses* for victims of such violence (National Planning Commission, 2001).

However, it is disheartening that all these services, activities, efforts and types of information are limited to the urban centres in Nigeria and the positive impact is not felt by the rural women.

Government's Efforts in Nigeria

A number of measures were introduced, notably aimed at employment generation, as well as the promotion of integrated rural and community as well as environmental development. The programmes include: The establishment of Operation Feed the Nation (OFN) in 1976, by the Head of

State Olusegun Obasanjo aimed at making the country self-sufficient in food production. Also, in 1979, the Green Revolution was established by the civilian regime of Alhaji Sheu Shagari. The setting up of the Directorate of Food, Roads and Rural Infrastructure (DFRI) in February 1986, to initiate a wide range of programmes covering rural roads construction and rehabilitation, promoting of productive economic activities, provision of pipe-borne water and rural electrification to facilitate rural development; and the establishment of the National Directorate of Employment (NDE) in November 1986 to create job opportunities for Nigerians, especially school leavers.

Mrs. Maryam Babangida introduced the Better Life Programme (BLP) in September 1989 aimed at improving the living standards of women (especially rural women) and those of their children. The establishment of the Mass Transit Programme in January 1988 was meant to provide subsidised transport services in major cities and towns. The setting up of the National Economic Recovering Fund (NERFUND) effective on 9 January 1990 and the Small and Medium Enterprises (SMES) institutions (the People's Bank in October 1990 and the Community Banks in 1990) were started to bridge the widening gap in lending to small-scale enterprises.

During the Abacha regime, the National Women Commission (NWC) founded by the Babangida regime was upgraded to the Ministry of Women Affairs and Social Development at the federal level and replicated in all the 36 states. As was the case with the NWC, the Ministry of Women's Affairs served as an office for the Family Support Programme (FSP) and Family Economic Advancement Programme (FEAP) which were Mrs Mariam Abacha's version of the programme launched by her predecessor. FSP and FEAP replaced BLP.

The second coming of President Olusegun Obasanjo initiated a number of measures, notably National Poverty Eradication Programme (NAPEP), the Poverty Reduction Strategic Programmes, (under the umbrella of NEEDS) among others which aim at alleviating poverty. Of these entire programmes, the Better Life Programme (BLP) was specially-targeted at women.

However, in 2003, comments and observations on Nigeria's 2nd and 3rd periodic report of the Convention on the Elimination of Discrimination Against Women, state that "...The committee further Commended the Nigerian Government for giving rural women access to drinking water, electricity and shelter as well as qualitative improvements in their living standard" (CEDAW, 2004: 10)

Methodology

Both primary and secondary sources of data were used for this paper. The secondary data were obtained from the internet, periodicals and other relevant publications. Primary data were obtained through the administration of structured questionnaire. The questionnaire was designed and directed at the rural women in the local government to gather information relating to socio-economic characteristics of rural women and to identify all established women organisations, their sources of fund, physical development projects and training embarked upon by the identified organisations in the study area. The questionnaire was pre-tested and amended before administration.

For this paper, all women above 18 years in all the 553 settlements represent the population for this study. Hierarchical sampling was applied to divide the settlements into two hierarchical units: primary and secondary units. All settlements, with a population above 1,000, according to 1991 National Population Commission (NPC), were considered as primary units. Other settlements below 1,000 were considered as secondary units. All the rural settlements were purposively stratified into 10 clustering units based on the number of the primary units identified.

It is not advisable and necessary to have a full coverage of the 553 settlements for the study. From each clustering unit, the primary unit and an additional four (4) secondary units ($5 \times 10 = 50$) selected by simple random sampling (Lucky-dip method) were chosen for the study. Therefore, 50 settlements were selected for the study.

Hierarchical and stratified sampling was used because the settlements are dispersed within each clustering unit and spatial distribution of samples will provide varied information. Only four additional secondary settlements within each clustering unit are relatively homogenous in terms of historical

and political characteristics. The randomness is to remove bias and ensure that every secondary settlement has an equal chance of being selected for the study in each clustering unit.

Some 5 women were purposively selected from each settlement selected for the study. Where available the *Iyaoloja* (women's head) and one of the *Oloris* (*queens*) and any other two heads or leaders of selected women's organizations were selected. When not available, any 5 leaders of women organisation society were selected. To this, therefore, 50 settlements and 250 respondents were selected and interviewed. Only 37 respondents filled and completed the questionnaires themselves while other 213 respondents were interviewed directly.

It is expected that in this local government, the calibre and number of women interviewed will provide a representative feature of rural women developmental awareness and productivity. Also, the level of efforts of the women's organisations in the provision of physical project and training in rural areas in Nigeria would be shown.

Results and Discussion

The entire respondents are women, adults above 18 years. And 90% are married but 92% have children. 50%, 48% and 2% are Muslims, Christians, and traditional religionists respectively. This implies that those interviewed are mature women and cut across the three major religions in the area. This certainly shows that there is no bias against any particular religion (see table 1).

Two per cent of respondents can read and write with understanding in at least one language (Yoruba) but 98% cannot and only 2% are in the category of apprentice (unemployed). Each of the respondents belongs to one organization or the other but no one belongs to any registered governmental or non-governmental organisation.

All the respondents admit that the organisations to which they belong meet at least once in a week and some 60% belong to more than one organisation. This implies that there are no stiff rules against becoming members of more than one organisation and therefore it would not be difficult for governmental agencies or the NGO's to incorporate them into formidable formal organisations that would be very active in developmental activities. These activities, it is

believed, will mitigate environmental degradation and improve their expertise.

Nearly two-third (73%) of the respondents' main source of income is in agro-allied food processing, especially yam flour and *garri* (cassava flour) processing. Some 14%, 6%, 5% and 2% secure their main sources of income from soap making, tie-and-dye, fashion designing and pottery, respectively. But some 95%, 72%, 63%, 60%, 60%, 50%, 50%, 40%, 36% and 14% of respondents have practical indigenous knowledge in food processing, poultry, catering services, , pottery soap making tie-and-dye, palm-oil production, fashion designing, beekeeping, shea-butter, , and respectively. They deal in them as their secondary income sources. This implies that rural women do not lack entrepreneurial skill and they are poor because the right framework does not exist. Much time is wasted in realizing their entrepreneurial skill as those who fry *garri* admitted that it takes 12-15 days to fry a medium size lorry load of cassava into *gaarri*. They would need enough of money to purchase electric fryer that would use some hours to fry the same medium size lorry load (see table 1).

Nearly every respondent uses wood as source of fuel for cooking in both domestic and commercial purposes. None of them has any special training or knowledge in computer, community awareness education modern health education, vocational training and environmental education. Only 2% earns an average monthly income of more than #15,000.00 and combine government jobs with trading. Their lack of special training may have contributed to the level of their skills, that is, sources of income.

All the respondents admit that the organisations to which they belong do not embark on any communal physical development projects or training programmes. They admit that the objectives of these organisations are religious and ceremony inclined. They also serve as various informal forms of credit sources for their trades and social engagements. About 92% do not understand the objectives of women's organisations as stressed by Afonja (July 1995). Only the 8% that knows these objectives believes that those objectives are made for urban women. This shows their level of ignorance as far as the main objectives of women's organisations are concerned.

All respondents suggest that rural women should be encouraged to form themselves into formal rural women's organisations and be educated on women-focused activities. They also believe that assistance, in terms of loan with very low administrative charges from governmental agencies would go a long way to enhance their livelihoods in rural communities.

Nearly all (96%) respondents use kerosene as source of fuel for lighting. About 47% had access to telephone but less than 25% of them had access to radio or television. This implies that physical contact would be an effective way of passing information, training and so on to these rural women.

Nearly 48% of the respondents identify borehole as their main source of water for domestic use, mainly in the primary settlements, 15% from shallow-wells and 37% from rivers/streams in the secondary settlements. Nearly all the respondents dispose of or burn their refuse (solid waste) at unapproved dumpsites.

Conclusion

The root of these problems facing rural dwellers, especially women in Nigeria, can be traced to insufficient access to viable infrastructure, which encourages poverty and misery. When the complex cycle of poverty is broken and appropriate frameworks are set out, the poor, the majority of whom are women, living in the rural areas, will be more educated and enlightened. This will dissuade them from further destruction of the environment.

Women's Organisations in Ogbomoso town should seek the support of, and strengthen their links with the international partners, who are working with their government to reduce poverty, for instance DFID, for staff training and funding. Also, they should secure developmental assistance in the development of water and electricity supplies, improved sanitation, upgrading clinics, adult education and other essential facilities that would contribute to improvements in environmental services, (water, air, forest, pasture and nutrients).

In order to realize their talents, serious efforts should be geared towards empowering rural women in terms of health education, tree planting, community and environmental education and so on. This shall lift them out of

poverty and would have serious positive implication for the environment.

Women's Organisations should also create a dialogue between the government and the local communities, and enough pressure must be put on government to develop the rural areas. The rural dwellers should be included in the management of forest and other basic services.

Women in the rural areas do not have any bias against any religion, as far as participating in the rural societies' activities is concerned. This implies that any Governmental agency or NGO could take this into an advantage to encourage or co-opt them into registered women's organisations that will make rural community development their focal issues. They should also encourage and support any professional or practical training programmes that would encourage and strengthen the role of rural dwellers in both political and public life.

Women's Organisations should encourage and support initiatives which would inform rural dwellers, especially women, about their rights and the practical steps they can take to improve their quality of life. They should also work through the existing community-based organisations to initiate conventional savings and loan schemes and provide credit and other financial services to poor rural dwellers, especially women.

The only 2 % that are literate could be used to an advantage. The NGOs/GOs (Government Organisations) could also take the advantage of the literacy level in the rural areas to group the women into one or two formidable formal women's organizations. The 2% will be used to reach out to those who would normally be out of reach and let them be more educated on the issue of the environmental conservation and livelihood.

Finally, Women's organisations should mount pressure on the government to initiate and implement sustained urban and regional planning policies. No matter how positive the strategies (the national and global resolutions such as NEEDS, NEPAD, MDGs or sustainable development) are, without carrying out sound and appropriate comprehensive Urban and Regional Planning (especially comprehensive development plan and detailed layout), may turn out to be harmful in sensitive rural areas.

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Table 1: Descriptive results of Socio-economic variables

Marital Status		
	Frequency	Percentage
Single	25	10
Married	225	90
Total	250	100
Religion		
	Frequency	Percentage
Muslim	125	50
Christian	120	48
African Traditional Religion	005	02
Total	250	100
Main Sources of Income		
Characteristic	Frequency	Percentage
Cassava flour	105	42
Yam flour	77.5	31
Soap Making	35	14
Tie-and-Dye	15	06
Fashion Designing	12.5	05
Pottery	5.0	02
Total	250	100
Secondary income Sources		
Characteristic	Frequency	Percentage
Food Processing	238	95
Tie and dye	225	50
Palm oil	225	50
poultry	180	72
Catering service	157	63
Soap making	150	60
Pottery	150	60
Sheabutter	100	40
Fashion designing	90	36
Bookkeeping	35	14
Membership of women's organizations		
Characteristics	Frequency	Percentage
Yes	250	100
No	-	-
Total	250	100
Membership of registered women's organizations		
Characteristics	Frequency	Percentage Percentage
Yes	-	-
No	250	100
Total	250	100

Source: Authors Field Work, 2007