



**UNIVERSITI PUTRA MALAYSIA**

***IMPACTS OF GIRLS' EDUCATION EMPOWERMENT PROGRAMME ON  
THE ECONOMIC WELL-BEING OF KATSINA RURAL SOCIETY, NIGERIA***

**IBRAHIM ABDULLAHI**

**FEM 2014 18**



**IMPACTS OF GIRLS' EDUCATION EMPOWERMENT PROGRAMME ON THE  
ECONOMIC WELL-BEING OF KATSINA RURAL SOCIETY, NIGERIA**

**By**

**IBRAHIM ABDULLAHI**

**Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia, in  
Fulfillment of the Requirements for the Degree of Master of Science.**

**January 2014**

## **COPYRIGHT**

All material contained within the thesis, including without limitation text, logos, icons, photographs and all other artwork, is copyright, material of Universiti Putra Malaysia unless otherwise stated. Use may be made of any material contained within the thesis for non-commercial purposes from the copyright holder. Commercial use of material may only be made with the express, prior, written permission of Universiti Putra Malaysia.

Copyright © Universiti Putra Malaysia



## DEDICATION

This work is dedicated to the entire members of my family.



Abstract of thesis presented to the senate of Universiti Putra Malaysia in fulfillment of the requirement for the degree of Master of Science

**IMPACTS OF GIRLS' EDUCATION EMPOWERMENT PROGRAMME ON THE ECONOMIC WELL-BEING OF KATSINA RURAL SOCIETY, NIGERIA**

By

**IBRAHIM ABDULLAHI**

**January 2014**

**Chairperson: Zumilah Zainalaludin, PhD**

**Faculty: Human Ecology**

Girls Education Empowerment Programme (GEEP) was introduced in 2007 in Rural Katsina to empower poor girl through education in order to increase the economic wellbeing of her family. The wellbeing of low income group among rural family is a great concern and had initiates this study. This study aimed to identify the backgrounds of GEEP stakeholders (the respondents), their empowerment, and the wellbeing level, as well as to measure the impact of GEEP on their economic wellbeing. The significant indicators through empowerment elements (independent variables) in determining the economic wellbeing (dependent variable) of the stakeholders of GEEP were also measured.

The Empowerment Theory by Nikkah, (2010), Economic Wellbeing Model by Joo (1999) and Laily et al. (2009) underlined the research framework for this study. A structured questionnaire was specially developed and used in this study. There were three parts in the questionnaire – the empowerment and economic wellbeing scale as well as the question on respondents' background. In this study, educational empowerment was measured through empowerment scales consisting of cognitive, resource control, social capital, and awareness. On the other hand, the economic wellbeing was measured through four elements - life satisfaction, infrastructural assets, economic hardship and family perception.

The population of this study was derived from three selected Local Government Area (LGAs) and comprised of 542,428 GEEP stakeholders. A total of 400 respondents were selected as a sample in this study. After screening of completed questionnaires, the return rate was 88.75%. Administration of the questionnaire as well as data collection was carried out by trained male and female enumerators. The general and household backgrounds of the respondents were captured in the descriptive analyses, as well as levels of empowerment and economic wellbeing; and the impact of GEEP after five years on the economic wellbeing of the respondent. Additionally, list of indicator variables were analyzed in correlation with the economic wellbeing. All analyses were conducted by gender disaggregated data in order to capture any gender differences.

This study obtained a mean monthly income of USD306 for male and USD96 for female respondents; and at 28.7% of males and 12.1% of females are employed. The male respondents constituted of 35% and females at 18% with tertiary background of education. There were male respondents at 11.3% and female at 40% were in a low income group. The finding shows significant association ( $p < 0.05$ ), between mean score in the overall level of empowerment groups with sex of the respondents. The majority (58.6%) of respondents were

in the moderate level of empowerment. However, only cognitive and resource control elements, shows a significant association ( $p<0.05$ ) between the male and the female respondents.

Furthermore the correlation between empowerment elements and economic wellbeing elements show moderate correlation ( $r=0.3-0.4$ ). On the other hand, in Male Research Model (MRM), the correlation between empowerment and economic wellbeing shows low correlation ( $r=0.2$ ), and indeed the MRM was not significantly fit the data. Finally the cognitive variable had found to have most significant ( $p<0.005$ ) contribution ( $\beta=0.189$ ) for the General Research Model (GRM) and ( $\beta=0.258$ ) Female Research Model (FRM) on the economic wellbeing. In MRM the resource control was found to be the only significant ( $p<0.05$ ) variable ( $\beta=0.251$ ), but the MRM was not fit the data in this study.

In conclusion data from this study revealed a significant association between empowerment and economic wellbeing of female and male respondents in Katsina state, Nigeria. Additionally a significant difference in economic wellbeing of the respondent was also captured after five years of GEEP. Data from this study will be useful in assessment and implementation of empowerment policies especially in rural community settings, particularly in Nigeria. Indeed the findings can assist the development of current GEEP programme for future use.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk Ijazah Master Sains

**KESAN PROGRAM PENDAYAUPAYAAN PENDIDIKAN ANAK PEREMPUAN KE ATAS KESEJAHTERAAN EKONOMI MASYARAKAT LUAR BANDAR DI KATSINA, NEGERIA**

Oleh

**IBRAHIM ABDULLAHI**

**Januari, 2014**

Program Pendayaupayaan Pendidikan Anak Perempuan (GEEP) diperkenalkan dalam tahun 2007 di luar bandar Katsina, Nigeria untuk mendayaupayakan anak perempuan miskin melalui pendidikan bagi meningkatkan kesejahteraan ekonomi keluarga mereka. Kesejahteraan golongan berpendapatan rendah dalam kalangan keluarga di luar bandar mendapat perhatian yang besar dan pencetus kepada kajian ini. Objektif kajian ini adalah untuk mengenalpasti latar belakang pihak berkepentingan kepada GEEP (responden), pendayaupayaan mereka, tahap kesejahteraan ekonomi mereka dan juga mengukur impak GEEP terhadap kesejahteraan ekonomi mereka. Indikator yang signifikan melalui elemen pendayaupayaan (angkubah tidak bersandar) yang menentukan kesejahteraan ekonomi (angkubah bersandar) pihak berkepentingan kepada GEEP juga diukur.

Teori Pendayaupayaan oleh Nikkah, (2010), Model Kesejahteraan Ekonommi oleh Joo (1999) dan Laily et al. (2009) mendasari kerangka penyelidikan kajian ini. Soal selidik berstruktur yang dibangunkan khas digunakan untuk kajian ini. Terdapat tiga bahagian dalam soal selidik yang dibangunkan iaitu element pendayaupayaan, elemen kesejahteraan ekonomi dan soalan tentang latar belakang responden. Dalam kajian ini, pendayaupayaan pendidikan diukur melalui skala elemen pendayaupayaan yang mengandungi kognitif, kawalan sumber, modal insan dan kesedaran. Dalam masa yang sama kesejahteraan ekonomi diukur melalui empat elemen iaitu kepuasan hidup, pemilikan asset, kesengsaraan hidup dan persepsi keluarga.

Populasi kajian diperolehi daripada tiga kawasan pihak berkuasa tempatan (LGA) yang mengandungi 542,428 pihak berkepentingan kepada GEEP. Sejumlah 400 responden telah dipilih sebagai sampel kajian. Selepas saringan soal selidik berjawab yang lengkap, kadar pulangan soal selidik adalah 88.75%. Pengurusan soal selidik dan kutipan data dilakukan oleh pembanci lelaki dan perempuan yang terlatih. Latar belakang responden dan keluarga dibentangkan dalam analisis diskritif, termasuk juga tahap pendayaupayaan dan kesejahteraan ekonomi mereka. Senarai pembolehubah yang menjadi indikator kajian dikorelasikan dengan kesejahteraan ekonomi responden. Semua analisa dibentangkan menurut gender untuk mencerap sebarang perbezaan.

Dapatan kajian menunjukkan purata pendapatan responden adalah USD306 sebulan untuk lelaki dan USD96 untuk perempuan; dan 28.7% lelaki bekerja dan hanya 12.1% perempuan yang bekerja. Responden lelaki 35% memiliki latar belakang pendidikan tertiar dan hanya 18% perempuan memilikinya. Responden lelaki 11.3% dan perempuan 40% dalam kumpulan berpendapatan rendah. Dapatan menunjukkan perkaitan signifikan ( $p < 0.05$ ) antara skor purata dalam keseluruhan kumpulan tahap pendayaupayaan dengan jantina responden. Majoriti

responden (58.6%) berada dalam kumpulan tahap pendayaupayaan sederhana. Bagaimanapun hanya elemen kognitif dan kawalan sumber memiliki kaitan yang signifikan ( $p < 0.05$ ) dengan kesejahteraan ekonomi responden lelaki dan perempuan.

Selanjutnya, korelasi antara elemen pendayaupayaan dan kesejahterann ekonomi menunjukkan tahap sederhana, positif dan signifikan ( $r = 0.3-0.4$ ). Sebaliknya dalam Model Kajian Lelaki (MRM), korelasi antara pendayaupayaan dan kesejahteraan ekonomi adalah rendah ( $r = 0.2$ ), bahkan MRM tidak sesuai secara signifikan dengan data kajian. Akhir sekali, pembolehubah untuk elemen kognitif didapati menjadi indikator signifikan ( $p < 0.005$ ) kepada Model Kajian Umum (GRM) ( $\beta = 0.189$ ) dan juga Model Kajian Perempuan (FRM) ( $\beta = 0.258$ ). Di dalam MRM, indikator kawalan sumber ( $\beta = 0.251$ ) adalah signifikan ( $p < 0.05$ ) tetapi MRM tidak sesuai secara signifikan dengan data kajian ( $p > 0.000$ ).

Secara kesimpulannya, dapatan dalam kajian ini menunjukkan perkaitan yang signifikan antara pendayaupayaan dan kesejahteraan ekonomi untuk responden lelaki dan perempuan di Katsina, Nigeria. Tambahan lagi, perbezaan yang signifikan dalam kesejahteraan ekonomi responden juga dicerap selepas lima tahun program GEEP. Dapatan kajian ini berguna untuk penilaian dan pelaksanaan polisi berkaitan dengan pendayaupayaan pendidikan terutamanya untuk kawasan luar bandar, khususnya di Nigeria. Juga membantu dalam usaha memperbaiki program GEEP sedia ada untuk masa depan.



## ACKNOWLEDGEMENTS

All praise is to Allah the Lord of the universe, I thank Him for His blessing and guidance, for me on this thesis and my life in general. I bow to His Grace and Mercy (SWT) without which I could not have materialized my dream to complete this thesis. To my father Malam Abdullahi Babankowa and my late Mother Fatima, I always pray for you and recalled the best moments with you. You always used to pray and put me through to succeed in life and be good to others. This gives me ample opportunity to face challenges in life. This also made me feel good, courage, and inspired me to be a better man in future. Now I have the success in my life journey. I pray to Allah reward you and give you courage to continue and grant you Jannatul-Firdausi, Ameen.

My Special heartiest gratitude, thanks and appreciations are to Dr Zumilah Zainalaludin, (Chairperson) and Prof. Dr. Laily Binti Paim a dedicated team of supervisors who provide me with their invaluable and sincere advices, assistance and encouragement as well as motivation and social supports throughout this study. In fact you considered me not only a student under your supervision, but also your son. I really appreciate your patience endurance and guides from the initial stage of this work until the end of this journey, thank you so much. In fact no any words I can use to express my gratitude to you, but I pray that Allah reward you bountifully.

Special thanks to my family especially my wife Sadiya for your understanding, patience and prayers, my children Ahmad Aliyu, Abdul-Hakim, and Al-Mustapha, for your patience during my staying away from you and for all your company and supports throughout this study; thank you very much. I express a deep hope that these work can contribute to the universe, especially among the rural poor. I wish to express my appreciation to all those who were involved in all stages to make this thesis accomplished; more especially Muhammad Bashir Saidu, Dr Ibrahim Abubakar Anka and Mr. Faiz. Their prayers, assistance, cooperation, and encouragement have made this study possible. I therefore pray that Allah rewards and continue guiding all in life and grant you Jannatul Firdausi. I also appreciate the efforts of the individuals who gave their assistances in one way or the other in making this study successful, and especially to all the respondents involved from the study area. Thank you very much for all your support and may Allah bless you the most.

Thank You

**Ibrahim Abdullahi**

This thesis was submitted to the Senate of Universiti Putra Malaysia and has been accepted as fulfilment of the requirement for the degree Master Science (Gender and Development). The members of the Supervisory Committee were as follows:

**Zumilah Zainalaludin, PhD**

Senior Lecturer

Faculty of Human Ecology

University Putra Malaysia

(Chairman)

**Laily Paim, PhD**

Professor

Faculty of Human Ecology

University Putra Malaysia

(Member)



---

**BUJANG KUM HUAT, PhD**

Professor and Dean

School of Graduate Studies

Universiti Putra Malaysia

Date:

## Declaration by graduate student

I hereby confirm that:

- This thesis is my original work;
- Quotations, illustration and citations have been duly referenced;
- This thesis has not been submitted previously or concurrently for any other degree at any other institutions;
- Intellectual property from the thesis and copyright of the thesis are fully-owned by Universiti Putra Malaysia, as according to the Universiti Putra Malaysia (Research) Rules 2012;
- Written permission must be obtained from supervisor and the office of Deputy Vice-Chancellor (Research and Innovation) before thesis been published in book form;
- There is no plagiarism or data falsification/fabrication in the thesis, and scholarly integrity is upheld as according to the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013 and the Universiti Putra Malaysia (Research) Rules 2012. The thesis has undergone plagiarism detection software.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name and Matric No: \_\_\_\_\_

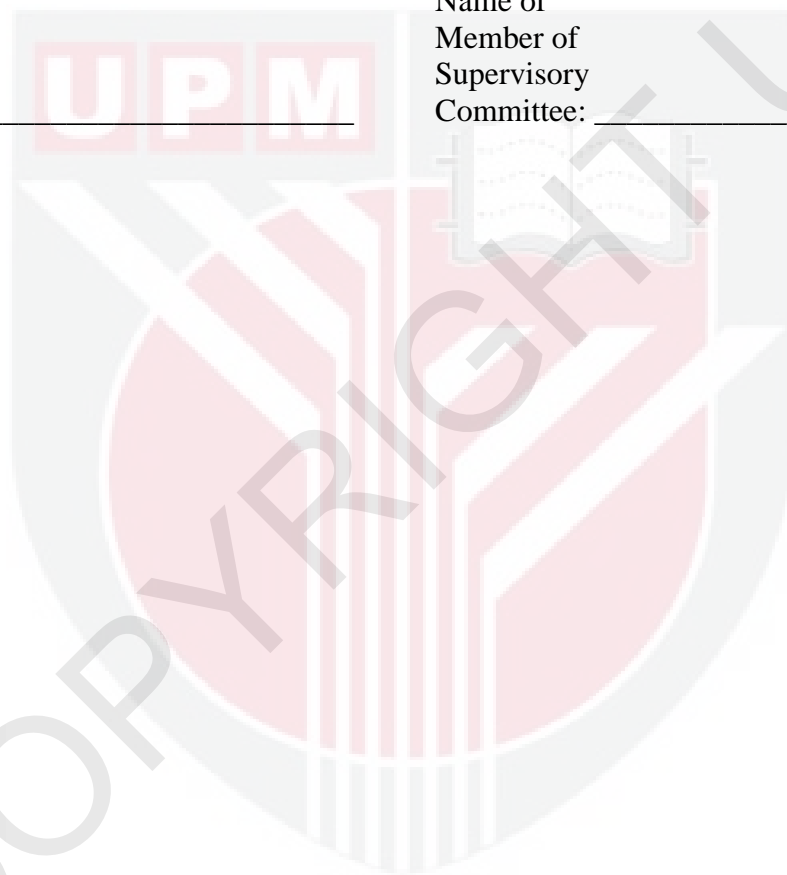
## Declaration by Members of Supervisory Committee

This is to confirm that:

- The research conducted and the writing of the thesis was under our supervisions;
- Supervision responsibilities as stated in the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) are adhered to.

Signature: \_\_\_\_\_  
Name of  
Chairman of  
Supervisory  
Committee: \_\_\_\_\_

Signature: \_\_\_\_\_  
Name of  
Member of  
Supervisory  
Committee: \_\_\_\_\_



## LIST OF ABBREVIATION

BLPRW	Better Life Program for Rural Women
ECCR	European Commission Consensus Report
EG	Empowered Girls
EWB	Economic Wellbeing
F R	Female Respondents
FAEP	Family Economic Advancement Program
FAP	Family Advancement Program
FGN	Federal Government of Nigeria
FRM	Female Respondent Model
GDP	Gross Domestic Products
GEEP	Girls Education Empowerment Program
GID	Gender-related Development Index
HLI <sub>1</sub>	First Category Higher Learning Institutions
HLI <sub>2</sub>	Second Category higher Learning Institutions
HOS	Head of Schools
IFAD	International Fund for Agricultural Development
KTSG	Katsina State Government
LEA	Local Education Authority
LGAs	Local Government Areas
MDGs	Millennium Development Goals
MOE	Ministry of Education
MR	Male Respondents
MRM	Male Respondent Model
NAPEP	National Poverty Eradication Program
NBS	National Bureau of Statistics
NCE	National Certificate of Education
NDE	National Directorate of Employment
NPC	National Population Commission
PEG	Parents of the Empowered Girls
PSC	Parents of the School Children
RGC	Rural Guardian Counselors
RGEE	Rural Girls Education Empowerment
SD	Standard Deviation
SPSS	Software Package for Social Sciences
SUBEB	State Universal Basic Education Board
UN	United Nations
UNDP	United Nation Development Program
UNICEF	United Nation International Child Emergency Fund
UNRGSTE	United Nation Resolutions on Gender, Science and Technology Education
UPM	University Putra Malaysia
USA	United State of America
USD	United State of American Dollar

## TABLE OF CONTENTS

	<b>Page</b>
<b>ABSTRACT</b>	iii
<b>ABSTRAK</b>	v
<b>ACKNOWLEDGEMENTS</b>	vii
<b>APPROVAL</b>	viii
<b>DECLARATION BY GRADUATE STUDENT</b>	ix
<b>DECLARATION BY SUPERVISORY COMMITTEE</b>	x
<b>LIST OF ABBREVIATION</b>	xi
<b>LIST OF TABLES</b>	xiv
<b>LIST OF FIGURES</b>	xv
<b>CHAPTER</b>	
<b>1 INTRODUCTION</b>	
1.1 Rural Poverty	1
1.1.1 Rural Poverty in Nigeria	
1.1.2 Poverty Eradication Programme in Nigeria	
1.1.3 Girls Education Empowerment Programme (GEEP)	
1.2 Statement of the Problem	4
1.3 Research Questions	6
1.4 Research Objectives	6
1.5 Research Hypotheses	6
1.6 Significance of the Study	7
1.7 Scope of the Study	7
1.8 Limitation of the Study	7
1.9 Definition of Terms	8
1.9.1 Empowerment	
1.9.2 Cognitive	
1.9.3 Resource Control	
1.9.4 Economic Wellbeing	
<b>2 LITERATURE REVIEW</b>	
2.1 Rural Poverty in Nigeria	9
2.1.1 Education Empowerment of Women	
2.1.2 Challenges to the Education of Girls in Nigeria	
2.2 Theoretical Framework	12
2.2.1 Economic Wellbeing Theory	
2.2.2 Education Empowerment Theory	
2.2.3 Gender Role Approach	
2.3 Research Frame Work	19
<b>3 METHODOLOGY</b>	
3.1 Research Design	21
3.2 Katsina State	21
3.3 Population and Sampling	23
3.4 Variables	24
3.4.1 Dependent Variable	

3.4.2	Independent Variable	
3.5	Instrument Development	25
3.5.1	Background of the Respondent	
3.5.2	Empowerment	
3.5.3	Economic Wellbeing	
3.6	Pilot Test	26
3.6.1	Validity and Reliability	
3.7	Data Collection	27
3.8	Data Analyses	27
3.8.1	Descriptive Analyses	
3.8.2	Chi-square Test of Independent Sample	
3.8.3	Paired Sample T-test	
3.8.4	Correlation and Multiple Linear Regression	
<b>4</b>	<b>FINDINGS AND DISCUSSION</b>	
4.1	Background of the Respondents	32
4.1.1	General Background of the Respondents	
4.1.2	Household Profile	
4.2	Empowerment and Economic Wellbeing	41
4.2.1	Empowerment	
4.2.2	Economic Wellbeing	
4.3	Impacts of the GEEP on the Economic Wellbeing	46
4.4	Relationship Between Empowerment Elements and Economic Wellbeing	47
4.4.1	Relationship Between Economic Wellbeing and Empowerment	
4.4.2	Fitness of the Research Model	
4.4.3	Slope of the Research Model	
<b>5</b>	<b>SUMMARY CONCLUSION AND RECOMMENDATIONS</b>	
5.1	Summary of the Study	52
5.2	Recommendations and Implications	54
5.2.1	Policy Guidelines	
5.2.2	GEEP for Community Development	
5.2.3	Gender and Development	
5.2.4	Future Study	
	<b>REFERENCES</b>	57
	<b>APPENDICES</b>	68
	<b>BIODATA OF STUDENT</b>	84
	<b>LIST OF PUBLICATIONS FROM THIS RESEARCH</b>	86

## LIST OF TABLES

<b>Table</b>	<b>Page</b>
3.1 LGAs, Number of Schools and Sample	24
3.2 Chronbach Alpha Values for Empowerment Scale	27
3.3 Chronbach Alpha Values for Economic Wellbeing Scale	27
3.4 Type of Analysis and Statistical Test Employed	28
3.5 Collinearity Diagnostics for Final Models	30
4.1 Background of the Respondents (n=355)	33
4.2 Household Profiles	39
4.3 Level of Empowerment (n=355)	41
4.4 Chi-square Test of Independent for Empowerment Level and Sex of Respondents	42
4.5 Level of Economic Wellbeing (n=355)	44
4.6 Chi-square Test of Independent for Economic Wellbeing Level and Sex of Respondents	45
4.7 Respondent Wellbeing before and the GEEP	46
4.8 Economic Wellbeing before and after the GEEP by Sex of the Respondents	47
4.9 Correlation between Empowerment Element and Economic Wellbeing for General, Male and Female Model	48
4.10 ANOVA Table of Multiple Linear Regression Model	49
4.11 Estimated Coefficients for Models	49
4.12 Estimate of Coefficients for the Standardized Model	50



## LIST OF FIGURES

Figure		Page
2.1	Conceptual Framework	20
3.1	Map of Katsina State	22



# CHAPTER 1

## INTRODUCTION

### 1.1 Rural Poverty

Building the capacity of rural women and men to deal with the problem of poverty has become an important issue in most developing countries. This is because rural poverty has assumed an inevitable gender issue. According to the UNDP (2000), most of the rural poor are women who are the victims of poor and unequal educational opportunities. Other responsibilities of matrimonial homes engender a need for them to strive for survival. The issue of poverty has become a gender related issue in which women and children are the most affected, especially in rural areas, which may be due to their vulnerable dependents as well as low income received. This situation has been defined by the World Bank (2002) as poverty being the inability for women to attain a minimum standard of living. This follows the assertion of the UNDP (2000), that wherever there is poverty, there are women. Furthermore, Sultana (2006) concluded that wherever women are poor, they usually had a low educational background and lack of participation in wider society.

Rural poverty has repeatedly been observed to render people uneducated who lack the initiative to aspire for economic opportunities. There is no doubt that the majority of these people are women, as reported in International Fund for Agricultural Development (IFAD, 2011), with large numbers of women and children moving in and out of poverty throughout their lives. This situation occurs mostly within low-income families who live in rural communities. Expectedly, women and girls are left at home to perform house chores with only a muted desire for economic opportunity. The girls and young women in rural areas remain uneducated, uninformed and trapped in poverty, which may be due to social injustice (Mai-Unguwa, 2006). However, Yunus (2006) observed that the rural poor only need a few resources and skills to set up a business to increase their quality of life. In other words, it is easy to link the rural poor people (particularly women) to income generating activities, especially due to their indigenous knowledge, such as cooking skills and handcrafts (Zumilah, 2010).

#### 1.1.1 Rural Poverty in Nigeria

The Nigerian National Bureau of Statistics (NBS, 2012) reported that despite the strong economic growth of 7.6% Gross Domestic Product (GDP), the poverty in Nigeria still appears to be an indisputable feature among the people of the country. Indeed, according to Olayemi (2012), the poverty level in Nigeria is rising. There were 112 million, which is 60.9% of the total population of 163 million, as compared to 45.7% in 2004, who are living on less than USD1 per day. This is absolute poverty – the inability to afford the basic essential needs of food, shelter, and clothing. It appears as if almost two-thirds of the population in Nigeria are in absolute poverty, while the rest one-third may be in relative poverty with a high increase in the gap between the rich and the poor, with a 0.45 Gini-coefficient (NBS, 2012).

Focusing on the geographical regions of northern Nigeria, Okpi (2013) reported that the north-west and north-east regions of Nigeria recorded the highest incidence of poverty (70% and 69%, respectively), which reflect that northern Nigeria suffers the highest incidence of poverty in Nigeria. UNICEF (2006) described the rural area of northern Nigeria as one of the most dangerous places in the world to be an expectant mother. The estimated maternal mortality ratio is about 1,100 per 100,000 live births, while the institutional delivery rate is at 33%. The factors contributing to these tragic situations are hard-core poverty, ignorance and illiteracy among the rural women. Most of the victims of this acute poverty live in rural households (Obiamaka, 2007).

However, a number of obstacles led to the failure of most of the poverty eradication programmes in Nigeria. Umar, Sirajo and Ali (2010) found that the obstacles include poor performance in the education system, which has proven to be inaccessible to low income and poor rural families. This is particularly severe among young females who are dependent on others for even the basic needs of food, shelter, and clothes. The population explosion, corrupt practices and mismanagement of resources have worsened the situation. The geographical development disparity between urban-rural areas was an added obstacle to the lack of education empowerment for the women in the rural areas of Nigeria.

There are 19 states in the northern part of Nigeria (Appendix III). However, Katsina State is chosen for the study because it is the first area introduced to Western education in the whole of the north of Nigeria. The NBS (2012) reported the incidence of poverty in Katsina State as severe at 74.5%. It was among the most affected states in Nigeria after Sokoto State. It is not surprising that the poor are located in the rural areas and comprise more women and children than adult males (Haruna & Saifullahi, 2012). The majority of the people of Katsina (78.7%) are in the rural areas. They depend mostly on rain fed subsistence farming for food and economic activities. In the rural areas of Katsina, there is a unique gender issue that has become very persistent and unresolved for a long period of time (Kabir, 2012). This includes the issue of the preference for sons over daughters, considering girls as property transferred from the fathers to the husband's house, as well as considering her education as less valuable and less important to the development of the society.

In Katsina State, the efforts towards development focus on the urban areas and neglect the rural areas. By proportion, about 70% of the population live in the rural areas. Most of them are women due to the practice of polygamy, which affects young women who are illiterate, and poor due to gender equality barriers (Akunga, 2010). Feminine poverty in rural areas is affecting many young women morally. However, the Katsina State government in collaboration with other donor agencies has considered this situation and aims to empower girls and young women through education. The empowerment programme through education may offer a series of opportunities, such as the acquisition of knowledge and skills, improvement in social status, information resources, and economic resources among others (Girls Education Empowerment Program [GEEP], 2011). The GEEP was introduced in Katsina State in 2007.

### **1.1.2 Poverty Eradication Programme in Nigeria**

There were many attempts through certain programmes from 1990 to 2010, either by the government alone or in collaboration with international development agencies, to reduce the poverty in Nigeria, particularly in rural areas. Some of these programmes targeted women and youth. Some examples of the programmes are the Better Life Programme for Rural Women (BLPRW), Family Support Programme (FSP), Family Economic Advancement Programme (FEAP), National Directory of Employment (NDE), National Poverty Eradication Programme (NAPEP), and GEEP. The main objectives of these programmes were to curtail the incidence of poverty, and enhance the quality of life among Nigerians, especially among the rural population.

### **1.1.3 Girl Education Empowerment Programme (GEEP)**

In Katsina State, the poverty eradication efforts further focused on empowering women through education, with the aim of improving the access of rural girls to tertiary education. Before the programme, getting access to participate in education programmes was a serious challenge, especially among rural girls and young women. However, GEEP assisted a large number of girls from rural Katsina to attend secondary and tertiary level schools to acquire the National Certificate of Education (NCE) as the minimum primary teaching qualification in Nigeria.

The GEEP offers new hope for young women in Katsina State to combat feminist poverty. Through knowledge and skills, the girls are empowered and can also empower their family members to increase their economic wellbeing. The main aim of the GEEP is empowering rural girls' through participation in the education system and by employing all the trained girls as female schoolteachers in their villages. Therefore, the educated girls are assumed to be an important social agent to increase awareness of the rural families concerning the importance of education (especially for girls) in order to combat poverty. The educationally empowered women may increase the economic wellbeing of the household as well as their society at large (Sultana, 2006).

The GEEP may improve the provision of female teachers in the rural schools. If the process to empower girls through education is sustained in the long run, the poor would be educated, and, in many ways, be able to deal and manage their own economic problems themselves (Atkinson & Willis, 2006). Education can promote the acquisition of skills and capacity building of the person to generate income and alleviate poverty. Sultana (2006) found that a higher level of education was strongly associated with a positive outcome and good achievement in life.

The GEEP was introduced in 2007 with the main aim being to empower young women and girls in the rural areas with two main focuses: firstly, to help girls to alleviate poverty; and secondly to increase the number of female teachers in the rural schools. The GEEP lasts for three years per batch. The empowered young rural women (EG) have to acquire a National Certificate of Education (NCE), which is the minimum teaching qualification in Nigeria. Acquiring the NCE is an automatic ticket to obtain a teaching appointment with the state government. The EG are expected to serve as teachers in various primary and junior secondary schools in their various

localities for a period of four years. These EG are also expected to serve as mentors to parents as well as the schoolchildren to curtail the frequent girl-child dropout of schools, and encourage high enrolment (especially among girl-children), retention and completion of school.

Rural girls and young women who completed secondary education are selected from various communities for GEEP. However, in Katsina State the GEEP aims at the long-term effects to improve the access of rural girls to tertiary education in order to improve the wellbeing of the rural family. The GEEP is not just empowering the EG, but, indirectly, is also targeting rural communities. For example, the monitoring and mentoring effort of EG has increased the enrolment of girl-children into schools (GEEP, 2011; and Akunga, 2010). The United Nations Girls' Education Initiative (UNGEI, 2012) reported that the enrolment and retention of girls in schools have increased by 28% and the dropout rate decreased by 64% in the 22 pilot primary schools supported by the GEEP. The gender gap in the enrolment reduced from 41% to 38%, between males and females, respectively. The GEEP considered problems of inadequate female teachers in the rural schools as barriers to education of girl-children among rural families. Considering the 2005 report of the GEEP (2011), that more than 60% of girl-children, are not in schools, this presents a remarkable achievement.

The GEEP also offers new hope to school dropout girls and young women through increasing the participation in education of rural girls and employing all the EG as female teachers in their rural schools. These processes may help to increase awareness concerning the importance of education, educational values, alleviating poverty and increase economic wellbeing. This may also improve the co-existing relationship between the education of girls and poverty alleviation programmes. Education is a tool for poverty eradication. Therefore, most developing countries are striving to meet "Education for all children-MDGs3 targets" (UNDP, 2000). Under this statement, both girls and boys in any society are expected to have equal access to education. Some states in Nigeria have used this opportunity through the State Universal Basic Education Programme (SUBEP). States, such as Sokoto, Kano, Jigawa, Kebbi, Bauchi, and Zamfara, have improved their admission intake of girls at the primary, secondary and tertiary levels of education. This effort will help in reducing poverty among many rural families in the future.

## **1.2 Statement of the Problem**

There are large geographical differences between the rural and urban areas in Nigeria. There is also gender disparity, for example, in primary school enrolment, 65% of schoolchildren are males while only 35% are females (Akunga, 2010). The girls are always disadvantaged in education, especially at the tertiary level where less than 15% of females are recorded annually. Although there is so called government support to social inclusion and gender equality in the Nigerian education system, the implementation is, however, very weak due to cultural adherence. There are also barriers due to informal norms, such as ethnic bias, discrimination based on indignity, gender, disability, and age, which explains why the females are left out and/or left behind from education, especially in rural areas. In addition, the hard-core poverty situation, poor transmission of information and traditional interpretation of religion are factors that deeply constrain the access of girls to formal education and

employment (Akunga, 2010). Therefore, this study aims to answer the question concerning 'what are the backgrounds of respondents (GEEP stakeholders) by sex disaggregated?'

Sultana (2006) saw young women and girls in rural household as illiterate, unskilled, vulnerable, and suffering segregated wages in many occupations. Furthermore, these scenarios become worse due to the belief that the girls during early adolescence should adhere to gender specific roles. Traditionally, they begin to focus more attention on domestic tasks to be a good woman, as defined by traditional and local culture, instead of aspiring to be educated to improve their economic wellbeing. There are strong perceptions and beliefs in the rural societies that girls should not access higher education, even to secondary school level (Rahima, 2003), as it is considered that the best place for a female is the home. Therefore, the girls in Nigeria are expected to get married and become mothers soon after. In consequence, the girls also perceive themselves negatively. They feel that they are illiterate and poor; the judgment of their peers and adults is important for them and such judgmental attitudes among adults intensifies the feeling of exclusion and inadequacy among the adolescent girls, and lessens their desire to attend higher school (Chung, Straatman, Córdova, & Reynaga, 2001). Nevertheless, some young women are educated and empowered and manage to escape from poverty. Thus, this study underlines the question; what are the empowerment levels of the male and female respondents in this study?

Feminine poverty in rural Nigeria is believed to be improved through education. This will improve social status, sources of information and economic resources as well as democratizing the family structure for equal opportunity between males and females (GEEP, 2011). Following this, according to Zumilah, Jariah and Askiah (2005) improving human capital through education will increase one's level in the family and society as well as one's level of economic wellbeing, in particular, and general wellbeing, at large. Ideally, education prevents ignorance and illiteracy, and lifts one out of poverty as well as promotes human progress, especially for women who take on the role of mothers from generation to generation. What are the levels of economic wellbeing among the male and female respondents in this study?

There is increasing global awareness concerning the importance of education in many developing countries, particularly in Africa. This may be due to the impact of education, especially the role it plays in the lives of men and women. This is very important in human development, particularly for rural development. There is consensus that women are mothers, and the first teachers of every child, and that for such roles they should be given an equal opportunity for education commensurate to that of men. Many scholars have indicated that education empowerment the world over should consider both rural men and women. In this way, education can assist them to combat poverty (Jariah, 2012, Ryan & Cassie, 2012, Zumilah, 2010, Akunga, 2010; Hedayat, 2010, Sultana, 2006, Phankasem, 1998; Batliwala, 1995). Therefore, men and women need to be considered for any opportunity that will enhance the socioeconomic wellbeing of a given society. Furthermore, assisting in giving equal opportunity to men and women economically will contribute significantly to the household democracy and income. Unfortunately, until recently, in some rural areas of Katsina and northern Nigeria, the educational empowerment programme for

development gave more advantage to the males. What are the impacts of GEEP on the respondents' economic wellbeing by sex disaggregated?

Although there have been a number of empowerment programmes, the success of many of these programmes was short-lived, and the target groups remained at the mercy of poverty and illiteracy (Mai-Unguwa, 2006). However, in Katsina State, the GEEP effort aims at long-term effects to improve the access of rural girls to tertiary education in order to improve the wellbeing of the rural poor. The GEEP is not just empowering the trained or empowered girls, but targeting the society at large. For example, monitoring and mentoring the school enrolment in their rural communities needs to increase at different levels of education for both boys and girls. Therefore, this study explores: what are the significant indicators of empowerment that determine the respondents' economic wellbeing?

### 1.3 Research Questions

From the problem statements discussed, the following are the research questions to be answered:

- 1) What are the backgrounds of the male and female respondents?
- 2) What are the levels of empowerment among male and female respondents?
- 3) What are the levels of economic wellbeing among male and female respondents?
- 4) What is the difference in economic wellbeing of male and female respondents before and after education empowerment?
- 5) What are the significant indicators of the education empowerment elements that determine the economic wellbeing of male and female respondents?

### 1.4 Research Objectives

The main aim of the study is to examine the impact of GEEP on the economic wellbeing of male and female respondents, under the following specific objectives.

- 1) To capture the backgrounds of the male and female respondents.
- 2) To determine the levels of empowerment of the male and female respondents.
- 3) To measure the level of economic wellbeing of the male and female respondents.
- 4) To compare the impact on economic wellbeing of the respondents before and after the GEEP.
- 5) To identify significant indicators in determining the economic wellbeing of male and female respondents.

#### 1.3.1 Research Hypotheses

- H<sub>A1</sub>:** There is a significant association between the levels of empowerment and the sex of the respondents.
- H<sub>A2</sub>:** There is a significant association between the levels of economic wellbeing and the sex of the respondents.
- H<sub>A3</sub>:** There is a significant difference in the economic wellbeing of respondents before and after the GEEP among the male and female respondents.

- H<sub>A4</sub>:** There is significant relationship between empowerment and economic wellbeing.
- H<sub>A5</sub>:** There are significant indicators determining the economic wellbeing of male and female respondents.

## **1.6 Significance of the Study**

The findings of this study may be very useful for policy guidelines and GEEP improvement. The programme planners and policymakers may utilise the findings for the development of the Nigerian economy. In addition, the findings will be a useful tool for improving the GEEP within Katsina State and to other geographical areas of Nigeria.

This study may offer opportunity for various disciplines, especially gender and rural studies in the future to re-examine other indicators determining the wellbeing of the society, particularly rural women. In addition, this study also benefits the research framework formulation. This research provides an important tool for use as guidelines in empowering community members educationally. The findings may offer additional knowledge concerning the gender and rural poverty dynamic. As for Katsina State, this study may propose new ideas and contributions for women and rural development.

## **1.7 Scope of the Study**

This study covers three rural local government areas in Katsina State. The emphasis concerns the impact on the economic wellbeing of male and female stakeholders of the GEEP, who include the parents of the girls who attended the GEEP, the parents of schoolchildren who learned from the GEEP graduates and the heads of school where the EG worked as teachers. In the study, the parents of the EG are labelled as PEG, Parents of the Schoolchildren as PSC, and the Heads of School, as HOS. This study only focuses on rural Katsina. The study only focuses on two variables – economic wellbeing and educational empowerment.

## **1.8 Limitations of the Study**

The study was limited to only three rural local government areas of Katsina State. The Local Government Areas are Batsari, Dustin-ma, and Safana. The sample and population were the stakeholders of GEEP. Other limitations were the socio-cultural factors of the respondents, such as communication barrier between married female and male enumerators. Therefore, the questionnaire administration and collection process had to be male enumerators for male respondents and female enumerators for female respondents.

This study is also limited to the questionnaire used, which was specially developed and then had to be translated three times – from the Malay language to English and from English to the Hausa language. Therefore, the theoretical and research framework used as well as the validation process also comprise a limitation of this study. In addition, this study is also limited to the capacity of the enumerators who



had to interpret the questionnaire for the majority of the respondents who had difficulties in reading and understanding.

## **1.9 Definition of Terms**

### **1.9.1 Empowerment**

#### **Conceptual**

Empowerment is the ability to control and the actual ability to control material and non-material resources and expand social capital (Batliwala, 1995).

#### **Operational**

This study defines empowerment as ‘the perceived improvement as observed by the stakeholders of GEEP on EG who acquire knowledge and skills, which help them to have control over intellectual, resources, social capital and have good awareness’.

### **1.9.2 Cognitive**

#### **Conceptual**

Cognitive refers to the process of making choices and put into effect (Kabeer, 2005). It is a central point to empowerment, in which knowledge, skills, as well as confidence provide the potential for development (Vijayanthi, 2002).

#### **Operational**

This study defines cognitive as the element of empowerment in which the skill and knowledge acquired as perceived by GEEP stakeholders can be used for self-reliance and problem solving.

### **1.9.3 Resource Control**

#### **Conceptual**

Sharifah Norazizan (2011) defined resource control as the involvement of the individual in decision-making over the resources.

#### **Operational**

The resource control in this study is defined as the perceived control over self, income, issues and making a decision.

### **1.9.4 Economic Wellbeing**

#### **Conceptual**

Economic wellbeing is defined as good satisfaction with one’s financial status leading to the overall condition of wellbeing among individuals and society with good characteristics in health, happiness and prosperity (Laily, Sharifah, & Ma'rof, 2009; and Joo, 1999).

#### **Operational**

Economic wellbeing is defined as the satisfaction of GEEP stakeholders with their economics or financial situation.

## REFERENCES

- Akpan, N. S. (2012). Rural development practice in Nigeria: How participatory and what challenges? *Asian Journal of Agriculture and Rural Development*, 2(3), 2304-1455.
- Akunga, A. (2010). Northern Nigeria: Approaches to enrolling girls in school and providing a meaningful education to empower change. In *Proceedings of Engendering Empowerment: Education and Equality Conference* (pp.17-20). Dakar, Senegal: UNGEI.
- Altman, M. (2001). Culture, human agency, and economic theory: Culture as a determinant of material welfare. *The Journal of Socio-Economics*, 30(5), 379-391. doi:10.1016/S1053-5357(01)00109-3
- Ary, D., Jacobs, I., Razavieh, A., & Sorensen, C. (2006). *Introduction to research in education*. Belmont, CA: Wadsworth.
- Aseye, A. (2010, December). *Empowering rural girls through self initiative programmes: The case of Siwindhe Nyiri -Oruba mixed and Lifunga girls schools*. Paper presented at the Rehovot 2010 Conference on Inclusive Sustainable Development Initiatives: Sharing Regional and Local Best Practices, Rehovot, Israel.
- Astorino, R. (2008) *Poverty in focus: Gender and labour markets and family wellbeing*. Brasilia, Brazil: International Poverty Centre.
- Atkinson, R., & Willis, P. (2006, June). *Community capacity building – A practical guide* (Paper No. 6). Hobart, Australia: Housing and Community Research Unit, School of Sociology, University of Tasmania.
- Azad, T., & Maleki, A. (2007). Traditional and modern values: A study on their relationship, at macro and micro family levels. *Journal of Nameh-yel Olumeae Ejtimaee*, 30, 97-121.
- Bahaman, A. S., & Turiman, S. (1999). *Statistics for social sciences research with computer application*. Serdang, Selangor: University Putra Malaysia.
- Batliwala, S. (1995). Education for women's empowerment. In *Proceedings of Fourth Conference on Women, Beijing*. New Delhi, India: Asia South Pacific Bureau of Adult Education.
- Benjamin, C. F. (2005). *Financial wellbeing of older persons in peninsular Malaysia* (Unpublished master's thesis). University Putra Malaysia, Serdang, Selangor.
- Bindawa, A. A. (2006). Gender imbalance in schools and colleges: The challenges of implementation of UBE in Katsina State. *Farfaru Journal of Multidisciplinary Studies*, 4(4), 277-283.

- Blench, R. & Ingawa, S. A. (2004). *A practical guide for National Fadama Development II facilitators on conflict analysis and management*. Abuja, Nigeria: World Bank PCF/FGN Projects Co-ordinating unit.
- Bourdieu, P. (2008). The forms of capital. In N. W. Biggart (Ed.), *Readings in economic sociology* (pp. 280-291). doi: 10.1002/9780470755679.ch15
- Broca, S. S. (2002, September). *Food insecurity, poverty, and agriculture: A concept paper* (ESA Working Paper No. 02-15). Retrieved from The Food and Agriculture Organization of the United Nations website: <ftp://ftp.fao.org/docrep/fao/007/ae405e/ae405e00.pdf>
- Bruni, A., Gherardi, S., & Poggio, B. (2004). Doing gender, doing entrepreneurship: An ethnographic account of intertwined practices. *Gender, work and organization*, 11(4), 406-429. doi:10.1111/j.1468-0432.2004.00240.x
- Butler, J. (2004). *Undoing gender*. New York, NY: Routledge.
- Campbell, A., Converse, P., & Rodgers, W. (1976). *The quality of American life*. New York, NY: Russell Sage Publications.
- Chung C. E., Straatman, R. D., Córdova, M. Q., & Reynaga, G. F. (2001, January). *Menarche and its implications for educational policy in Peru*. Ayacucho, Peru: La Red Nacional de Promoción de la Mujer, World Education GWEPR, The USAID Office of Women in Development.
- Covington, W. W., & Moore, M. M. (1994). Southwestern Ponderosa forest structure: Changes since Euro-American settlement. *Journal of Forestry*, 92(1), 39-47.
- Curtler, N. E., & Devlin, S. J. (1996). Financial literacy 2000. *Journal of the American Society of CLU and CHF*, 50(4), 32-37.
- Czuba, C. E., & Page, N. (1999). Empowerment: What is it? *The Journal of Extension Services*, 37(5), 1-5.
- Dana, E. C., & Rhonda, L. M. (2012). Discovering middle space: Distinctions of sex and gender in resilient leadership. *The Journal of Higher Education*, 83(5), 648-669.
- Dauda, T. O., Asiribo, O. E., Akinbode, S. O., Saka, J. O., & Salahu, B. F. (2009). *An assessment of the roles of irrigation farming in the millennium development goals*. Abuja, Nigeria: Centre for Food and Agricultural Development.
- Devaney, S. A., Gorham, L., Becham, J. C., & Heldman, V. (1995). Saving, investment for retirement: The effects of financial education program. *Family and Economic Resource Management Biennial*, 1, 153-158.

- Edalati, A. (2010). *A relationship between family values, dominance, marital satisfaction, romantic jealousy with female aggression* (Unpublished doctoral dissertation). University Putra Malaysia, Serdang, Selangor.
- Ehzazi, S. (2004). Society structure and violence against women. *Journal of Rafah Ejtima*, 4(14), 47-84.
- Erinosho, S. Y. (1997). *Female participation in science: An analysis of secondary school science curriculum materials in Nigeria* (Abridged Research Report No. 29). Nairobi, Kenya: Academy Science.
- Federal Government of Nigeria. (1986). *Third national development plan*. Lagos, Nigeria: Federal Ministry of National Planning.
- Fine, M., Torre, M. E., Boudin, K., Bowen, I., Clark, J., Hylton, D., . . . Upegui, D. (2003). Participatory action research: From within and beyond prison bars. In P. M. Camic, J. E. Jean, & L. Yardley (Eds.) *Qualitative research in psychology: Expanding perspectives in methodology and design* (pp. 173-198). doi:10.1037/10595-010
- Fraenkel, J., & Wallen N. (2003). *How to design and evaluate research in education*. New York, NY: McGraw-Hill.
- Gennetian, L. A., Duncan, G., Knox, V., Clark-Kauffman, B., & Vargas, W. (2002). *How welfare and work policies for parents affect adolescents: A synthesis of research*. New York, NY: MDRC.
- Gillingan, C. (1993). *In a different voice: Psychological theory women's development*. Cambridge, MA: Harvard University Press.
- Girls Education Empowerment Program. (2011). *Girls education project in Nigeria phase II*. Kaduna, Nigeria: UK Department for International Development.
- Hair, J., Rush, R., & Ortinau, D. (2003). *Marketing research: Within a changing information environment*. Sydney, Australia: McGraw-Hill Irwin.
- Harding, J. (1998). *Sex acts: Practice of femininity and masculinity*. Thousand Oaks, CA: Sage.
- Harris, J. (1982). *General introduction in rural development: Theories of peasant economy and agrarian change*. London, England: Hutchinson University Library.
- Haruna, M. A., & Saifullahi, S. I. (2012). Does access to finance reduce poverty? Evidence from Katsina state. *Mediterranean Journal of Social Sciences*, 3(2), 575-581. doi:10.5901/mjss.2012.v3n2.575

- Hedayat, A. N. (2010). *Women empowerment through non-governmental organizations' programs in Shiraz, Iran* (Unpublished doctoral thesis). University Putra Malaysia, Serdang, Selangor.
- Hedayat, A. N., & Ma'rof, R. (2009). Participation as a medium of empowerment in community development. *European Journal of Social Sciences*, 11(1), 170-176.
- Hussain, N. (1992). Women and literacy development in Pakistan. In E. Malmquist (Ed.), *Women and literacy development in the third world* (pp. 62-88). Linköping, Sweden: Linköping University.
- Huston, A. (2002). Reforms and child development. *Future of Children*, 12(1), 59-78.
- International Fund for Agricultural Development. (2011). *Agricultural development project: World Bank: Sub-African Region*. Rome, Italy: Author.
- Jariah, M. (2000). *Strategies and approaches in formulating education and training system for rural women*. Paper presented at the Seminar on Education and Training of Rural Women, Asian Productivity and Organization, Tokyo, Japan.
- Jariah, M. (2012, February). *Four step process: A stakeholders analysis on vulnerable stakeholders*. Paper presented at the ASEM Aquaculture platform WP7 Workshop on Empowering Vulnerable Stakeholder Group in Aquaculture, FELDA Residence, Kuala Terengganu, Malaysia.
- Jariah, M., & Laily, P. (1997). *Economic empowerment of rural women through micro enterprise*. Paper presented at the Regional Conference on Women and Work: Challenges in Industrializing Nation, Putrajaya, Malaysia.
- Jariah, M., Zumilah, Z., & Lumayag, L. A. (2009). Rural women: From family farm to microenterprise. In Jamilah A. (Ed.), *Readings on women and development in Malaysia: A sequel: Tracing four decades of change* (pp. 311-341). Kuala Lumpur, Malaysia: MPH Publishing.
- Joo, S. (1999). *Personal financial wellness and workers productivity* (Unpublished doctoral thesis). Virginia Polytechnic Institute and State University, Blacksburg, VA.
- Julie, P. (2007). *SPSS survival manual: A step by step guide to data analysis for Windows* (3<sup>rd</sup> ed.). Open University Press.
- Kabeer, N. (2005). Gender equality and women's empowerment: A critical analysis of the third millennium development goal. *Gender & Development*, 13(1), 13-24. doi:10.1080/13552070512331332273

- Kabir, M. (2012). *The impact of British colonial policies on women education in Northern Nigeria: With particular reference to Katsina Emirate 1993-2003* (Unpublished doctoral thesis). Khartoum University, Sudan.
- Kaldi, A. (2006). Study of factors related to values conflict between parent and children in Amol. *Journal of Rafah E Ejtima*, 5(19), 141-154.
- Kani, A. (1997). Iranian women, family, society and government. *Journal of Zanan*, 39, 30-45.
- Katsina State Government. (2010). *Katsina state government official report on local government information*. Katsina, Nigeria: Author.
- Katsina State household baseline survey report*. (2004, March). Retrieved from The United Nations, The International Fund for Agricultural Development Africa website: [http://www.fidafrique.net/IMG/pdf/Household\\_Survey.pdf](http://www.fidafrique.net/IMG/pdf/Household_Survey.pdf)
- Konna, P. C. (2010). Women education in recessive economy. *Sardauna Journal of Multi-disciplinary Studies*, 2(2), 149-154.
- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30, 607-610.
- Laily, P., Sharifah, H., & Ma'rof, R. (2009). *Development of multidimensional index to measure poverty and vulnerability* (Fundamental Research Grant Scheme). Serdang, Selangor: University Putra Malaysia.
- Lawson, T., & Garrod J. (2001). *Dictionary of sociology*. Chicago, IL: Routledge.
- Leech N. L., Barrett, K. C., & Morgan, G. A. (2008). *SPSS for intermediate statistics use and interpretation* (3<sup>rd</sup> ed.). Lawrence Erlbaum Associate, Taylor and Francis Group.
- Lindsey, L. (1990). *Gender roles: A sociological perspective*. New Jersey, NJ: Prentice Hall.
- Little, A. W. (2003). Motivating learning and the development of human capital. *Compare: A Journal of Comparative and International Education*, 33(4), 437-452. doi:10.1080/0305792032000127748
- Lord, J., & Hutchison, P. (1993). The process of empowerment: Implications for theory & practice. *Canadian Journal of Community Mental Health*, 12(1), 5-22.
- Lyons, M., Smuts, C., & Stephens, A. (2001). Participation, empowerment and sustainability: (How) Do the links work? *Urban Studies*, 38(8), 1233-1251. doi:10.1080/00420980120061007

- Mageswari, S. (2010). Role of education and awareness in empowering coastal communities for the conservation and sustainable use of fishery, natural and marine resources. *Journal of Science and Technology in the Tropics*, 6, 158-162.
- Mahdavi, M., & Saburi, H. (2003). Investigating the structure of power distribution in family. *Journal of Women Studies*, 2(1), 29-65.
- Mahuta, M. G. (2007). Girls child education in Nigeria toward improvement of participation pattern in girls education program. *Farfaru Journal of Multidisciplinary Studies, Special Conference Edition*, 3-12.
- Maimunah, I. (1996a). Gender needs analysis of women entrepreneurs. *Pertanika Journal of Social Science and Humanities*, 4(1), 1-9. Retrieved from [http://www.pertanika.upm.edu.my/Pertanika%20PAPERS/JSSH%20Vol.%204%20\(1\)%20Mar.%201996/01%20JSSH%20Vol.04%20\(1\)%201996%20\(Pg%201-9\).pdf](http://www.pertanika.upm.edu.my/Pertanika%20PAPERS/JSSH%20Vol.%204%20(1)%20Mar.%201996/01%20JSSH%20Vol.04%20(1)%201996%20(Pg%201-9).pdf)
- Maimunah, I. (1996b). Usahawan wanita: Satu analisis keperluan dari perspektif gender [Women entrepreneurs: An analysis from gender perspective needs]. In Mazanah M., & Ezhar T. (Eds.), *Rakan kongsi, komunikasi dan media dalam pembangunan* [Partners, communication and media in development] (pp. 55-76). Serdang, Selangor: Penerbit Universiti Pertanian Malaysia.
- Maimunah, I., & Roziah, M. R. (2007). Impact of networking on career development: Experience of high-flying women academics in Malaysia. *Human Resource Development International Journal*, 10(2), 153-168.
- Maimunah, I., Roziah, M. R., & Nor Wahiza, A. W. (2005). High-flyer women academicians: Factors contributing to success. *Women in Management Review Journal*, 20(2), 117-132.
- Mai-Unguwa, S. (2006). *Analysis of rural development constraints in Dandume local governments area Katsina state* (Unpublished master's thesis). Ahmadu Bello University, Zaria, Nigeria.
- Malaysia. (2007). *Measuring and monitoring gender equality in Malaysian gender gap*. Putrajaya, Malaysia: Ministry of Women, Family and Community Development.
- Malhotra, A., & Mather, M. (1997). Do schooling and work empower women in developing countries? Gender and domestic decision in Sri Lanka. *Journal of Sociological Forum*, 12(4), 599-630.
- Malhotra, A., Rohini, P., & Grown, C. (2003). *Cognitive empowerment on girls and women* (commissioned by World Bank gender and development group). Washington, DC: International Center for Research on Women.

- Malveaux, J. (1990). Women in the labour market: The choices women have. In S. K. Gould, & J. Parzen (Eds.), *Enterprising women: Local initiatives for job creation* (pp. 21-35). Paris, France: Organisation for Economic Co-operation and Development.
- McGregor, S. L. T., & Goldsmith, E. B. (1998). Expanding our understanding of quality of life, standard of living, and well-being. *Journal of Family and Consumer Sciences*, 90(2), 2-6.
- Morris, P., Huston, A., Duncan, G., Crosby, D., & Bos, J. (2001). *How welfare and work policies affect children: A synthesis of research*. New York, NY: MDRC.
- National Bureau of Statistics. (2012). *The Nigeria poverty profile 2010 report*. Abuja, Nigeria: Author.
- National Population Commission & ICF Macro (2009). *Nigeria demographic and health survey 2008*. Retrieved from the United Nations Population Fund website: <http://nigeria.unfpa.org/pdf/nigeriadhs2008.pdf>
- National Population Commission. (2009). *2006 population and housing census of the Federal Republic of Nigeria: National and state population and housing tables*. Abuja, Nigeria: Author.
- Njoku Z. C. (2000). Image of female in science: A gender analysis in science and technology activities in Nigerian primary science textbook. *Journal of Primary Education*, 1(1), 3-12.
- Nwagwu, J. U. (2003). Poverty reduction in rural Nigeria through targeting approach and legislations. *International Journal of Agriculture and Rural Development*, 4(1), 124-130. doi:10.4314/ijard.v4i1.2555
- Oakley, J. G. (2000). Gender-based barriers to senior management positions: Understanding the scarcity of female CEOs. *Journal of Business Ethics*, 27(4), 321-334. doi:10.1023/A:1006226129868
- Obiamaka, E. (2007, Feb 16). Women and poverty reduction in Nigeria: From rhetorics to action. Retrieved from TakingITGlobal website: <http://www.tigweb.org/youth-media/panorama/article.html?ContentID=10751&start=0>
- Okpi, A. (2013, January 6). Sokoto, Katsina top list of poor states. *The Punch*. Retrieved from <http://www.punchng.com>
- Olayemi, R. I. (2012, February 14). Nigeria: 100 million citizens in absolute poverty, bureau says. *Daily Trust*. Retrieved from <http://dailytrust.info>
- Onyx, J., & Bullen, P. (2000). Measuring social capital in five communities. *The Journal of Applied Behavioral Science*, 36(1), 23-42. doi:10.1177/0021886300361002



- Phankasem, K. (1998). *Women's knowledge: Rethinking gender relations and development in rural northern Thailand*. Columbia, MO: University of Missouri-Columbia.
- Philip, K. (1995). *Hausaland: The fortress kingdoms. Kingdoms of Africa*. New York, NY: Chelsea House Publishers.
- Rabi, M. (2007). Under representation of female in science, technology and mathematics: For UBE Program. In Nzewi (Ed.), *Proceedings of 50<sup>th</sup> Anniversary STAN Conference*. Sokoto, Nigeria.
- Rabi, M., Mohammed, A. U., & Wammako, M. G. (2009). *Gender stereotyping in implementation of U.B.E program in Nigeria*. Paper presented at the 1<sup>st</sup> National Conference on Education and Recessive Economy in Nigeria, Adamu Augie College of Education, Argungu, Kebbi State, Nigeria.
- Rahima, K. (2003). *Family decision-making pattern of husband and wife: An urban case study in Bangladesh* (Unpublished doctoral thesis). University Putra Malaysia, Serdang, Selangor.
- Rooster, T. (2006). Analysis of family values for Iranian rural youth: A case study of Isfahan province. *Journal of Psychology Study Tehran*.
- Rosenthal, C. S., Jones, J., & Rosenthal, J. A. (2003). Gendered discourse in the political behavior of adolescents. *Political Research Quarterly*, 56(1), 79-104. doi:10.2307/3219888
- Ryan, S. W., & Cassie, M. L. (2012). Delayed college entry and socioeconomic gap: Examining the role of student plans, family income, parental education and parental occupation. *The Journal of Higher Education*, 83(5), 671-694.
- Samantha, A. B. (2008). *Gender based learning: The case study of south state initiative* (Unpublished doctoral thesis). University of Alabama, Tuscaloosa, AL.
- Sharifah Norazizan, S. A. (2011). *Changing roles of government agencies and non-government agencies in rural development: Trends, factors, constraints and challenges* [lecture notes]. Retrieved from Faculty of Human Ecology, University Putra Malaysia, Serdang, Selangor.
- Simon, B. (1994). *The empowerment tradition in American social work: A history*. New York, NY: Columbia University Press.
- Sloop, J. M. (2004). *Disciplining gender: Rhetoric of sex identity in contemporary U.S culture*. Boston, MA : University of Massachusetts Press.

- Smith, C. M. (2001, September). *Women and education in Eritrea: Society and development* (Research Paper 2001-22). Retrieved from West Virginia University, Regional Research Institute website: <http://rri.wvu.edu/wp-content/uploads/2012/12/REU2001-22.pdf>
- Smith, M. (1981). *Baba of Karo: A woman of the Muslim Hausa*. New Haven, CT: Yale University Press.
- Solomon, B. (1976). *Black empowerment: Social work in oppressed communities*. New York, NY: Columbia University Press.
- Sophie, C., & Lisette, C. (2007). *The women empowerment approach: A methodological guide*. Retrieved from Kingdom of Belgium, Foreign Affairs, Foreign Trade and Development Cooperation website: [http://diplomatie.belgium.be/en/binaries/women\\_empowerment\\_approach\\_en\\_tcm312-65184.pdf](http://diplomatie.belgium.be/en/binaries/women_empowerment_approach_en_tcm312-65184.pdf)
- Steinberg, W. (1993). *Masculinity: Identity conflict and transformation*. Boston, MA: Shambhala.
- Steve, O., & Williams, O. (2012). Community self-help projects and rural development in Ohafia local government area. *Journal of Sustainable Development in Africa*, 14(4), 57-69.
- Straus, M. A., & Gelles, R. J. (1986). Societal change and change in family violence from 1975-1986: Two national survey results. *Journal of Marriage and Family*, 49, 465-479.
- Strauss, J. (1986). Does better nutrition raise farm productivity? *Journal of Political Economy*, 94(2), 297-320.
- Strumpel, B. (Ed.). (1976). *Economic means for human needs: Social indicators of well-being and discontent*. Ann Arbor, MI: Institute for Social Research, University of Michigan.
- Sultana, M. (2006). *A socio-cultural perspectives of women' education and empowerment in rural Bangladesh* (Unpublished doctoral thesis). University Putra Malaysia, Serdang, Selangor.
- Tennen, D. (1994). *Talking from 9 to 5: How women's and men's conversational styles affect who gets heard, who gets credit and what get done*. New York, NY: William Morrow and Company.
- Umar, A., Sirajo, I., & Ali, A. (2010). Alleviating poverty through education in Nigeria, problem and way forward. *Sardauna Journal of Multi-disciplinary Studies*, 1(2), 394-398.
- UNDP. (1995). *Human development reports*. New York, NY: Oxford University Press.

- UNDP. (2000). *United Nations Development Program: United Nations joint declaration*. Tokyo, Japan: United Nations University.
- UNDP. (2007). *Gender equality and empowerment strategy*. New York, NY: Consolidated Graphics.
- UNICEF. (2006). *Children and women's right in Nigeria: A wake up call, situational assessment and analysis*. Abuja, Nigeria: National Planning Commission and UNICEF.
- United Nations Girls' Education Initiative. (2012). *Formative evaluation of the United Nations Girls' Education Initiative (Nigeria Report)*. Retrieved from [http://www.ungei.org/files/Nigeria\\_Evaluation\\_final.pdf](http://www.ungei.org/files/Nigeria_Evaluation_final.pdf)
- Usoro, E. B. (2000). Women in vocational education. *Journal of Women in Academics*, 1(1), 11-21.
- Vijayanthi, K. (2002). Women empowerment through self-help group: A participatory approach. *Indiana Journal of Gender Studies*, 9(2), 263.
- Wanner, M. C. (1981). *Factors influencing economic wellbeing and financial coping strategies of Idaho household* (Unpublished master's thesis). University of Idaho, Moscow, ID.
- Weisberg, R. (1999). *The politics of empowerment*. London, England: Praeger.
- White, L. (2002). Connection matters: Exploring the implications of social capital and social networks for social policy. *Systems Research and Behavioral Science*, 19(3), 255-269. doi:10.1002/sres.464
- Wilhem, M. S., Iams, D. R., & Ridley, C. A. (1987). Changes in consumption management during unemployment: Their impacts on economic satisfaction. In *Proceeding of the American Council on Consumer Interests* (pp. 59-65). New York, NY: Columbia University.
- Woolcock, M. (1998). Social capital and economic development: Towards a theoretical synthesis and policy framework. *Theory and Society*, 27, 151-208.
- World Bank. (1995). *Development and practices: Priorities and strategies for education*. Washington, DC: World Bank.
- World Bank. (2002). *Empowerment and poverty reduction: A sourcebook*. Retrieved from <http://siteresources.worldbank.org/INTEMPOWERMENT/Resources/486312-1095094954594/draft.pdf>
- Yaqoub, F. (2005). *Economic adjustment and income adequacy of Malay female-headed households in Malaysia* (Unpublished doctoral thesis). University Putra Malaysia, Serdang, Selangor.

Yunus, M. (2006). A hands up, not a handout: Why not microfinance for Katrina victims? *The Wall Street Journal*. Available from <http://online.wsj.com>

Zumilah, Z. (2010). *Indicators of micro enterprise development for small family business in rural Peninsular Malaysia* (Unpublished doctoral thesis). University Putra Malaysia, Serdang, Selangor.

Zumilah, Z. (2008). *Pembangunan perusahaan keluarga* The development of family enterprises]. Serdang, Selangor: UPL University Putra Malaysia.

Zumilah, Z., Jariah, M., & Askiah, J. (2005, November). *Family involvement and the family performance of rural women micro enterprise in Malaysia*. Paper presented at the 6th Biennial Conference of Asian Consumer and Family Economic Association, California, USA.