



Mobilization and Empowerment of Women towards Micro-Credit Scheme in Akure, Nigeria

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ABSTRACT

The study examined mobilization and empowerment of women towards micro-credit scheme. This is with a view to establishing the level of socio-economic well-being and how women can be mobilized and empowered through micro-credit scheme. A structured survey instrument was used in collecting data from a sample of 500 respondents for the study. Data collected were analyzed using Pearson coefficient correlation analysis. The study revealed that there was an insignificant negative correlation ($r=-0.022$, $p>0.005$) between micro-credit and demographic status of respondents. The study established that there was significant relationship between empowerment of targeted women and micro-credit scheme ($r=.142$, $N=500$, $P<.05$). It also revealed that there was significant relationship between micro-credit scheme and mobilization of women ($r=.140$, $N=500$, $P<.05$). The study revealed that micro-credit had significant relationship on household position and roles, ascribed gender roles and power relations ($r=0.089$, $P<0.05$, $N=500$). Also there is significant positive correlation ($r=0.424$, $p<0.005$, $n=500$) between participation in micro-credit scheme and need satisfaction of respondents. This study concluded that mobilization and empowerment is central to development activities and that it is one of the priority long term solutions to providing the necessary capacity and conditions for sustainable social development. This study, therefore, recommended that micro-credit scheme should be introduced by forming viable people's organizations with bottom-up approach in order to mobilize and empower women who will serve as means of reducing poverty. Also, the process of mobilization and empowerment should be conceptualized more broadly so that the group can perform more encompassing roles.

Key words: Mobilization, empowerment of women, micro-credit scheme, Nigeria

INTRODUCTION

A significant development in recent years has been the mushrooming of community-based organization and initiatives at the local level for women.

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Micro-credit is about much more than access to money. It is about women gaining control over the means to make a living (Rosser,2005). It is about women achieving economic and political empowerment within their homes, their villages and country. Women's equal access to financial resources is a human rights issue because access to credit is an important mechanism for reducing women's poverty. It has been an explicit focus of a variety of human rights instruments. Both the convention on the Elimination of Discrimination against Women (CEDAW) and the Beijing Platform for Action (BPFA) address women's access to financial resources. For example, the BPFA includes 35 references to enabling poor women to gain access to credit. International and national instruments that establish women's rights to credit promote government responsibility and accountability in meeting commitments to women's rights (Salman, 2008).

According to National Population Commission (NPC) and ICF Marco (2008), Nigeria is the most populous country in West Africa with a population of over 150 million people and a large number of these are women in the productive age bracket. It is obvious that there are not enough jobs to go round and the poverty level is high due to economic conditions. Women have a need to also supplement family income. Most times, it is not easy for them to have access to loan facilities due to stringent conditions and the fact that banks like to deal with larger corporate groups with big profits. In most cases the poorest women are by-passed in both individual and group-lending programmes or are least to benefit because of their initial low resources base on lack of skills and market contacts (Signe-Mary, 2001).

Micro-credit has emerged as a potential solution to the financial insecurity of the economically disadvantaged rural women since the early 1970's. Steaming from the success of the Bangladesh, in Grameen Bank, the new generation of credit providers has brought the concept of micro-credit to the forefront of poverty alleviation and women empowerment, thus providing relatively small loans to low resource individuals and families (Falaye, 2003). In most instances, women and the vulnerable groups is often the target of this type of loans, aimed at empowering them economically.

Micro-credit has thus evolved as an important move towards the promotion of community development and poverty alleviation goals, through provision of financial services to low income individual's household and most important women owned enterprises (Journal of Asian and African study, 2008). Micro-credit is a structured programme under which micro level loan are given to poor people especially to the poor rural women collateral security. It is a group based programme and intensively supervised loan programme.

The uniqueness of this loan scheme is that there is no requirement of collateral security for accessing loan. The loans are usually limited, and vary from one thousand naira to a maximum of about fifty thousand naira per borrower. The main purpose of micro-credit programme is to give small value loan to the poor people for self-empowerment that generate income and allow them to care for themselves, and their family members (Salmam, 2008).

Yunus (2003), pointed out that there are three C's in relation to the concept of micro-credit programme- Character, Capacity and Capital.

Character: This is explained as the historical record of the borrower such as how a borrower has handled his or her past debt obligations, the borrowers' background, honesty and reliability to pay back the credit.

Capacity: This refers to how much debt a borrower can handle easily, at a time as well as the stream of income available to the borrower.

Capital: This means the current available assets of the borrower such as savings, and investment that would help in repayment of the loan in time.

Micro-credit programme has significant impact on income and on socio-economic lives of the rural women. It increases income and help the women to spend more for the development of their lives and families. It helps to increase household income that improves the consumption patterns and lifestyle of the rural families (Nwanesi, 2006). The access to the micro-credit programme by rural women helps to improve lifestyle through economic self-sufficiency (Yunus, 2003) Micro-credit encourages women borrowers to save the profit on their enterprise for future use or as part of collateral to continued access to loan facilities. This process help the rural women to inculcate the idea of saving and such form an important source of capital accumulation for the rural economy.

Increased income indirectly improves the level of education of the borrower and the awareness about conception and sanitation needs. The main objective of micro-credit programme is to create self-empowerment opportunities for the rural unemployed and underemployed people especially the rural women. The self-empowerment is largely in farm and non-farm self-employment (Pitt, Shahidur and Cartwright, 2003). Many rural women had very little opportunity to participate in economic activities within their communities. This barrier is often broken through micro-credit programmes, which create opportunity for women to become independent and increase their ability to participate in economic activities and thus reduction in labour supply and consequently raise wage for other women who are in paid labour, given the local demand for labour.

Micro-credit scheme has over the recent years been developed in such a way that, it became the most widely used economic innovation in response to finding solution to reduce poverty among women in many developing countries especially in Africa (Falaye, 2003). The micro-finance schemes also pave way for the adoption of new Agricultural cooperation policy to boost rural credit families which have shown some positive results in many countries in Africa including Nigeria (Salman, 2008).

Harter (1998) sees empowerment as the process through which disenfranchised social groups work to change their social surroundings, change detrimental policies and structures, and work to fulfill their needs. Interestingly, the word empowerment can be dis-empowering, when it is understood to mean the giving of power by the powerful to the powerless. World Bank (1990) states that, empowerment is a process of enhancing the capacity of individuals or groups to make choices and to transform those

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choices into desired actions and outcomes. It further identifies empowerment as “the expansion of assets and abilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives. Empower people have freedom of choice and action. This, in turn, enables them to influence the course of their lives and the decisions which affect them (Gutierrez, 1995).

Women empowerment is a process by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied. The core elements of empowerment have been defined as agency (the ability to define one’s goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer, 2001).

Empowerment can take place at a hierarchy of different levels- individual, household, community and societal and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can build capacities) and removing inhibiting factors (e.g. lack of resources and skills). Women empowerment is a multi-dimensional process involving the transformation of the economic, social, psychological, political and legal circumstances of women. This entails not only positive change in these critical respects but also the dismantling of the cultural norms and practices that devalue, dis-empower and dispossess women.

Mobilizing means moving; getting something done. Organizing to get something done effectively and it is important in women empowerment. Mobilization involves encouraging women to act on their own behalf, not to simply hope and wait for outside assistance, incline by letting the target groups know that they have the right (even the duty) and the ability to change things for the better. The women are informed of their assets and admirable quality not criticized and they are praised and recognized for their achievements (Goetz, and Sen –Gupta, 1996). This encouragement affects peoples attitudes, makes them more willing to act on their own behalf and altruistically on behalf of the communities when the women are more encouraged they becomes stronger.

Social mobilization is an overall process of change, which happens to substantial parts of the population in countries moving from traditional to modern ways of life. It is an essential tool for development. Social mobilization is a movement which aims at creating a major thrust to solve problems of national magnitude by promoting participation of all possible sectors and civil society, mobilization of local resources, use of indigenous knowledge and enhancement of people’s creativity and productivity through mass campaign (Oshodi and Imasuen, 2008).

Mobilization is a process that engages and motivates a wide range of partners and allies at nation and local levels to raise awareness of, and demand for a particular development objective through face to face dialogue. Members of institutions community networks, civil and religious groups and other work in a coordinated way to reach specific groups of people for

dialogue with planned messages. Mobilization is a cornerstone of participating approach in rural development and poverty alleviation programmes (Carr, Chen, and Jhabvala, (eds). 1996). It is a powerful instrument in decentralizing policies and programmes aimed at strengthening human and institutional resources development at local level.

According to Gutierrez (1995), two vital processes have been identified as important for empowerment. The first is mobilization and collective agency as poor women often lack the basic capacities and self-confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyze mobilization consciously. Second, the process of mobilization needs to be accompanied and complemented by economic deprivation and livelihood insecurity; they will not be in a position to mobilize. With the above brief conceptual understanding of empowerment, what strategies can be used effectively to empower women? In many developing countries (especially in South Asia), one strategy which has been found to be promising is participatory institution building in the self-help groups, often coupled with saving and micro-credit loans. A closer look at the impact of these schemes on the empowerment of women reveals a mixed picture, with positive aspects and some limitations.

Mobilizing women for self-help is instrumental in empowerment by enabling women to work together in collective agency. Women's networks do not usually obtain business or political favours as they command for economic resources and frequently rely in time and non-monetized labour exchange (Lee, 1991). However, self-help groups, when combined with savings and credit, have enabled women to benefit economically by monetizing their contributions and in the process have empowered them to become agents of change.

While micro-credit schemes have reduced the vulnerability of women, it has often been pointed out that these schemes do not reduce poverty. One important shortcoming is that as micro-credit is made available to groups based on collective collateral, the process of group formation often precludes the very poor, who are perceived as being poor credit risks (Hanna, F.J., Talley, W. B. and Guindon, M. H. 2000). The self-selection process will therefore be based on positive assortative matching, where group members exercise risk aversion by excluding those who may not be able to fulfill repayment requirements leading to the economic rationing of credit. Secondly, culture and traditions of the community could pose a barrier in the participation of women in micro-credit schemes.

Empowerment is the ideal combination of change, choice and power (Cheston and Kuhn, 2002 cited in Katy Skarlatos). It is "the ability to obtain an income that enables participation in economic decision-making" (Hashemi, Schuler, and Riley, 1996.). It is a multi-dimensional social process that helps women gain control over their own lives. It is a process that fosters power in people for use in their own lives, communities and society, by acting on issues they define as important. (www.joe.org/joe/1999october/com/php). The empowerment of women

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occurs in reality, when women achieve increased control and participation in decision making that leads to their better access to resources, and therefore, improved socio-economic status.

From the foregoing, holistic definition of empowerment integrates both individual and collective process that develops women's capacities to increase their ability to make choice and have control over their lives, take actions, and mobilize them to impact the world around them. It is often involves the empowered developing confidence in their own capacities (Pitt, Khandler, Mc Keran, and Abdul-Latif, 1999). A true and real women empowerment can only take place when women are organized, mobilized and strengthened at the grass root level to have a deep insight of women's concerns, and initiate programmes that will impact directly and positively in their lives.

Women all over the world are marginalized and relegated to the status of subjugated class at varying degrees in different society, especially the developing countries. The legacy of discrimination and oppression of women is seen in the economic system, cultural, social norms and political systems in the world. Therefore, achieving the goals and objectives of total women empowerment is very crucial. The ability of a woman to transform her life through access to financial services depends on many factors- some of them linked to her individual situation and abilities, and other dependent upon her environment and the status of women as a group (Shelwish, 2003). Control of capital is only one dimension of the complex and ever-changing process by which the cycles of poverty and powerless replicate themselves. The study therefore examined mobilization and empowerment of women towards micro-credit scheme.

The present study was conducted with the broad objective of examine how women can be mobilize and empower towards micro-credit scheme. The specific objectives include assessing the impact of micro-credit on women's empowerment; and to investigate the constraints faced by women in the process of getting micro-credit

Research Hypotheses

- H₁ There is no significant relationship between demographic characteristics and micro-credit scheme
- H₂ There is no significant relationship between empowerment of women and micro-credit scheme
- H₃ There is no significant relationship between mobilization of women and micro-credit scheme
- H₄ There is no significant effect of micro-credit scheme on the women need satisfaction of micro-credit scheme
- H₅ There is no significant effect of micro-credit scheme on ascribed roles and power relation of the women

METHODOLOGY

Research Design

The descriptive survey research design was adopted for this study to elicit information on mobilization and empowerment of women towards micro-credit scheme in Akure. The descriptive survey design is once - for - all observation of the variables with a view to collecting data with which to test the research hypotheses.

Population and Sample

The multi-stage sampling procedure was used to select the sample from among the population. In doing this, Akure was stratified along the axis of the existing five communities that had micro-credit scheme as at the time of the study. From each of the communities, the proportionate sampling technique was used to select one hundred respondents from each community, thus five hundred respondents were selected for the study.

Instrument of the Study

The main instrument used for data collection was a structured closed-ended questionnaire tagged "Mobilization and Empowerment of Women towards Micro-credit Scheme Questionnaire" (MEWTMSQ) carefully designed for the participating communities sampled.

Validity and Reliability of the Study

Prior to its being administered, the questions were scrutinized by some experts in community development, social work, rural and extension services. Based on their comments, some items were reworded, while some were modified to ensure that there were no ambiguities. Cronbach Alpha and Kuder Richardson (KR21) were used to provide reliability estimate of the instrument. KR21 was used for items that were dichotomously scored, while Cronbach Alpha was used for 3, 4 and 5 point items scales. In order to achieve this, a pilot study was carried out with a sample of 60 subjects in Owo, Nigeria. The result of reliability coefficient was $r = 0.65$. This result indicates that the instrument used for data collection is reliable.

Data Analysis

Pearson co-efficient correlation analysis was used to analyze the data to measure the relationship, using at 0.05 level of significance.

RESULTS AND DISCUSSION

Analysis of the Demographic Characteristics of Respondents

Table 1: Personal Characteristics of the Respondents.

Age (in year)	Frequency	Percentage
25-35	65	13.0
36-45	180	36.0
46-56	220	44.0
56-66	35	7.0
Total	500	100
Marital Status	Frequency	Percentage
Single	210	42.0
Married	290	58.0
Total	500	100
Religion	Frequency	Percentage
Christianity	246	49.2
Islam	254	50.8
Total	500	100
Education Attainment	Frequency	Percentage
Tertiary	186	37.2
Secondary	244	48.8
Primary	45	9.0
None	25	5.0
Total	500	100

The personal characteristics of the respondents examined were: age, marital status, religion and educational attainment.

Age: Age is very important consideration in education activities. Table 1 showed that respondents between the ages of 25-35 years formed 13.0% of the respondents while those between the age group of 36-45 and 46-55 years constitute 80.0%. Those in age groups of (25-56 years) 93.0% of the respondents are the women who enjoy micro-credit. This implies that the least age group of women who participated in micro-credit scheme is 25 years; which indicate that someone need to be matured before participate in micro-credit scheme in order to make use of the loan properly and yield interest.

Marital Status: Marital status is a variable that determines an individual's resolve to demonstrate or show a mark of social responsibility. Table 1 indicates that 58.0% of the respondents are married as compared to 42.0% of the respondents who are single. These findings also show that marital status does not have anything to do with empowerment of women with micro-credit scheme

Religion: The issue of the mode of worship may be crucial in social and cultural practices. The common religions among the respondents are Christianity and Islam. As presented in table 1, 49.2% of the respondents are Christians while 50.8% were Muslims. This indicated that religion have no

any effect on mobilizing and empowering women with micro-credit scheme. Both religions were well represented in the finding.

Education Attainment: Education has often been regarded as a major factor of influence on the personality of the individual. It predisposes the respondent to new ideas on how they can be mobilize and empower with micro-credit scheme. Education is particularly singled out as the “magic wand” to enhance mobilization and empower women in to development activities and to improve their socio-economic conditions. The respondents are categorized into four groups according to the level of education they attained as shown in table 1. The findings show that majority of the respondents 48.8% had secondary education, 86.0% are literate while 9.0% had primary education and 5.0% are non-literate. This shows that the respondents are drawn in such a way that illiterates and literates are presented. The level of education attained would enhance and influence their rate of assimilation in various ways to increase their standard of living.

Testing of Hypotheses

Table 2: Pearson Correlation Co-efficient Analysis on Demographic Characteristics of Respondents.

Variable	Mean	Std. Dev.	N	R	P	Remark
Micro-credit scheme	539.01	2.23				
Demographic Status	247.82	1.73	500	.142	-0.022	Sig.

As shown in table 2 above, there is an insignificant negative correlation ($r = -0.0022$, $P > 0.05$, $N = 500$) between micro-credit and demographic status of women. Loans given to women have nothing to do with the women age, marital status, religions etc As a result of this the Null hypothesis is accepted and concluded that there is no significant relationship between micro-credit and demographic status of the respondents. The result indicated that demographic characteristics are not use as criteria for the women to access micro-credit scheme. However, there is indication of positive correlation between literacy level of respondents and micro-credit; this is due to the informal education process that social interaction within micro-credit group bridged among members of the scheme

Table 3: Pearson Moment Correlation Analysis of Relationship between Empowerment of Women and Micro-credit Scheme.

Variable	Mean	Std. Dev.	N	R	P	Remark
Micro-credit scheme	15.0888	1.3446				
Empowerment of targeted women	61.6240	7.6923	500	.142	.005	Sig.

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It is shown in the above table 3 that there was significant relationship between empowerment of targeted women and micro-credit scheme ($r=.142$, $N= 500$, $P<.05$). This shows that micro-credit had influenced the respondents' empowerment by increasing their standard of living through the financial aids given to the women to meet their needs.

Table 4: Pearson Moment Correlation Analysis of Relationship between Mobilization and Micro-credit Scheme.

Variable	Mean	Std. Dev.	N	R	P	Remark
Micro-credit scheme	15.0888	1.3446				
Mobilization of targeted women	61.6241	7.6922	500	.140	.005	Sig.

It is shown in the above table 4 that there was significant relationship between micro-credit scheme and mobilization of women ($r = .140$, $N = 500$, $P < .05$). This shows that mobilization of women had influenced on awareness of micro-credit scheme to empower women socially.

Table 5: Pearson Correlation Co-efficient Analysis on Women Need Satisfaction and Micro-credit Scheme.

Variable	Mean	Std. Dev.	N	R	P	Remark
Micro-credit scheme	539.01	2.23				
Women need satisfaction	249.83	1.52	500	.0424	.002	Sig.

The table 5 above shows that there was significant positive correlation ($r = 0.424$, $P<0.05$, $N = 500$) between participants in micro-credit scheme and their need satisfaction. This indicated that respondents are able to buy household items they needed as result of increase income and investment from micro-credit scheme.

Table 6: Pearson Correlation Co-efficient Analysis on Ascribe Gender Roles and Power Relation of the Women.

Variable	Mean	Std. Dev.	N	R	P	Remark
Micro-credit scheme	539.01	2.23				
Ascribe gender roles and power relation of the women	334.64	1.83	500	.089	.002	Sig.

The table 6 above shows that there was significant positive correlation ($r = 0.089, P < 0.05, N = 500$) between financial responsibility of respondents and the level of authority they exercise in contributing to make decision within the family. Generally, most husbands do not carry their wives along before they take decision because they think that they are the only one that carry all the financial responsibilities in the house. This indicated that respondents are able to buy household items they needed as result of increase income and investment from micro-credit scheme. However, the respondents are able to improve on their ascribed roles and at the same time, complimenting their spouse roles effectively in the family due to the support they get from micro-credit schemes.

DISCUSSION

The finding in research hypothesis one established that there is no significant relation between demographic characteristics and access to micro-credit scheme. The result indicated that age, marital status, and religions have nothing to do with access to micro-credit scheme. This is in line with the findings of Pitt, Shahidur and Cartwright, (2003) who assert that increased income indirectly improves the level of education of the borrower and the awareness about conception and sanitation needs. The main objective of micro-credit programme is to create self-empowerment opportunities for the rural unemployed and underemployed people especially the rural women. Guitierrez, (1995) also confirm that self-empowerment is largely in farm and non-farm self-employment. Many rural women had very little opportunity to participate in economic activities within their communities. This barrier is often broken through micro-credit programmes, which create opportunity for women to become independent and increase their ability to participate in economic activities and thus reduction in labour supply and consequently raise wage for other women who are in paid labour, given the local demand for labour.

The result in research hypothesis two established that there was significant relationship between empowerment of targeted women and micro-

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credit scheme. This shows that micro-credit had influenced the respondents' empowerment by increasing their standard of living through the financial aids given to the women to meet their needs. This is buttressed by the findings of Harter (1998) who asserts empowerment as the process through which disenfranchised social groups work to change their social surroundings, change detrimental policies and structures, and work to fulfill their needs. The finding is also in line with the findings of Guitierrez, (1995) that empower people have freedom of choice and action. This, in turn, enables them to influence the course of their lives and the decisions which affect them.

It was also discovered in research hypothesis three that there was significant relationship between mobilization of women and micro-credit scheme. This implies that mobilization of women towards micro-credit scheme have positive effect on their development and finances generally. This is in line with Oshodi and Imasuen, (2008) who see social mobilization as an essential tool for development which aims at creating a major thrust to solve problems of national magnitude by promoting participation of all possible sectors and civil society, mobilization of local resources, use of indigenous knowledge and enhancement of people's creativity and productivity through mass campaign.

The result in research hypothesis four indicates that there was significant effect on micro-credit scheme and things that satisfied women needs. This indicated that women are able to buy household items they needed as a result of increase income they get from micro-credit scheme to empower them. This invariably led to increase in their standard of living of household members. This is support by the finding of Falaye, (2003) that micro-credit has emerged as a potential solution to the financial insecurity of the economically disadvantaged rural women since the early 1970's. Steaming from the success of the Bangladesh, in Grameen Bank, the new generation of credit providers has brought the concept of micro-credit to the forefront of poverty alleviation and women empowerment, thus providing relatively small loans to low resource individuals and families.

Research hypothesis five reveals there was significant effect of micro-credit scheme on ascribed roles and power relation of the women. This indicated that respondents are able to buy household items they needed as result of increase income and investment from micro-credit scheme. However, the respondents are able to improve on their ascribed roles and at the same time, complimenting their spouse roles effectively in the family due to the support they get from micro-credit schemes. The findings is supported by the findings of Cheston and Kuhn (2002) that access to micro-credit and mobilization in income generating business activities contribute to strengthening women's bargaining position within the household, thereby allowing them to influence a greater number of strategic decisions. These scholars assert that women's have ability to influence or make decisions that affect their lives and their future is considered to be one of the principal components of empowerment.

Implication of the Findings

This study established that mobilization of women in a community for empowerment through micro-credit schemes has great influence on reduction of poverty and increase their families' standard of living. Community Development Workers, Fund raising Workers and Social Workers and Cooperative society workers should be mobilized and empowered to meet with community women leaders and members of the public to educate them on the effect of micro-credit schemes. The findings of the study also have implications for community development planners, policy makers, non-governmental agencies, and other stakeholders participating in development planning, design. Furthermore, it enables the women to make their desired change for better living. This is both effective and enduring through positive effort at social adaptation as well as the creation of attitude of the mind and habit of life that embraces changing cultural pattern that may enhance technical and economic advancement. The findings also established that mobilization is an essential tool for women empowerment. Through mobilization women become active participants in change. It is the action level of empowerment by forgoing contacts with the larger women's movement, to learn from the success of women's similar strategic action elsewhere and to connect with the wider struggle.

CONCLUSION AND RECOMMENDATIONS

This study reveals that empowerment cannot be isolated from socio-economic development. Mobilization is central to development activities. It is also one of the priority long term solutions that provide the necessary capacity and conditions for sustainable social development. Thus, contributing to sustainable socio-economic development leads to self-consciousness. It also revealed that for effective mobilization to be achieved there must be a linkage with the broader market and greater decision-making at the political level. Initiatives at the community level can be a useful tool to empower women, forging gender equality from the grass roots to the national level. However, these initiatives have to incorporate strategies and measures that empower the poor, especially poor women, and enable them to participate in the development and transformation of society if poverty is to be truly alleviated especially among women that are nation builders.

The process of mobilization and empowerment should be conceptualized more broadly so that the group can perform more encompassing roles. Women leaders should have representative at the national level in order to present opportunities for women to engage in decision-making at higher levels. There is need to mobilize people to accelerate or change in the process of economic development. Politically,

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there is need to mobilize people to involve them in the political process. This is to enhance grass-roots participation in politics.

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