



Perception of Poverty among Development Exchange Centre Microcredit Women Farmers in Kaduna State, Nigeria

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Abstract

This study examined the perception of poverty among Development Exchange Centre microcredit women farmers in Kaduna State, Nigeria. A multi-stage sampling procedure was used to select 420 women farmers (210 respondents from programme participants and 210 non-participants). Primary data were collected by using a structured questionnaire and interview schedule. Data collected were analyzed by using descriptive statistics (mean, frequencies, tables and percentages). The result shows that the mean age of participants and non-participants was 37 and 38 years respectively, while their mean farming experience was 22 and 20 years respectively. Furthermore, 44% and 47% of the participants and non-participants had secondary education respectively. The result also shows a mean household size of 6 persons for both the participants and non-participants households and a mean farm size of 2.0ha for both participants and non-participants respectively. Perception of poverty among the DEC women farmers” The result shows that out of twenty perception statements, seventeen were equal or above the cut-off point 3.0. This implies that the majority of participants and non-participants perceived poverty to mean a lack of voice in society ($x= 3.3$), lack of food to eat (= 3.7), dehumanization (= 4.0), Failure to attain the standard of living (= 4.1), lack of shelter, food and clothes (= 4.0). Based on the findings, the study concludes, that the perception of poverty among DEC women farmers shows that the majority of the respondents perceived poverty to mean a lack of voice in society, inadequate capital and land resources, poor rural development, state deprivation of women or other persons, households and society, crude exploitation of workers and poor conditions of service, dehumanization, failure to attain a minimum standard of living, lack of shelter, food and clothes; It was recommended that the DEC programme should be extended to other farming communities in Kaduna State, to accelerate the poverty alleviation among women farmers in the State.

Keywords: Perception, Poverty, DEC, Women Farmers, and Kaduna State

Introduction

Poverty is a problem affecting every nation in the world (Chen and Ravallion, 2016). Poverty has been aptly summarized in both absolute and relative terms, as a state where an individual is not able to cater adequately for his/her basic needs of food, clothing and shelter; meet social and economic obligations, lacks gainful employment, skills, assets and self-esteem and has limited access to social and economic infrastructure. In other words, “the poor lack basic infrastructure, such as education, health, potable water, and sanitation, and as a result has limited chance of advancing his/her welfare due to limited access to social and economic infrastructures (Admu and Michael, 2019). Many people all over the world live in absolute poverty and suffer from chronic hunger. Statistics show that about

3.1 billion people (55%) in rural areas are poor women with about 1.4 billion living on less than US \$1.25 (₦197.50) a day while 70% of these very poor people rely on farming and agricultural labour (Simpa, 2014; World Bank, 2016). Women's poverty status has received increased attention from economists and policymakers since 1990 after the Fourth World Conference on Women in Beijing, in 1995 (World Bank, 2007). Efforts to reduce poverty were further intensified by world leaders after the World Vision 2020 African Conference held in Uganda in 2003 and it was also the first target among the agenda of Millennium Development Goals (MDGs) to reduce extreme poverty and hunger by half in the year 2015 (Vincent, 2006, Simpa, 2014). Poverty reduction is a priority task facing the Nigerian government and Non-governmental organizations. The

incidence, depth, and severity of poverty among women farmers are such that poverty reduction strategies are synonymous with economic growth and development strategies.

The Development Exchange Centre Microcredit programme is a non-governmental organization that is concerned about worsening rural poverty and the marginalization of women. Its main objectives include efforts to strengthen access to credit, participation in decision-making, access to agricultural extension services, access to improved farm inputs and tools, traditional thrift and savings. DEC is committed to strengthening rural financial services and improving access to credit, as a key to reducing poverty among women farmers (DEC Newsletter, 2014). Since poverty is a major constraining factor among women farmers (Olawuyi and Adetunji, 2013), Studies have been conducted on poverty and the impact of poverty alleviation interventions on the Nigerian population (women). These include Nkonya *et al.* (2008), Kudi *et al.* (2009), Simonyan *et al.* (2012), Yunana *et al.* (2013), and Adamu *et al.* (2020). However, empirical information on the perception of poverty DEC microcredit women farmers is limited, especially in Kaduna State. Given the foregoing, this study was carried out to provide answers to the following research questions: investigate how socio-economic factors and other related variables assess the perception of poverty among DEC women farmers in rural areas of Kaduna State, Nigeria. Therefore, the broad objective of this study is to assess the perception of poverty among women farmers DEC microcredit participants in Kaduna State, Nigeria.

Methodology

The study was conducted in three Local Governments Areas (LGAs) of Kaduna State. The LGAs are Sabon-Gari in the northern, Kaduna-South in the central and Jema'a in the southern Senatorial District of the State. These LGAs were randomly selected out of nine LGAs participating in the DEC microcredit programme in the State. Kaduna State is in north-western Nigeria, located between Latitudes 9° and 12°N and Longitudes 6° and 9°E of Greenwich Meridian. It shares boundaries with Abuja in the east and Katsina, Kano and Zamfara in the north, Nasarawa and Plateau in the northeast and Niger in the northwest. The mean annual rainfall is between 1500mm and 2000mm in the north and south respectively. Kaduna State has an estimated population of 6,066,562 (NPC, 2006) out of which the female population is 2,954,534(48.7%) (National Commission for Mass Literacy Adult and Non-formal Education, 2008). It is estimated that the population will increase to 10,041,919 by 2022 based on the National Population Commission (NPC) annual growth rate of 3.2%, while the female population will be 4,890,610 at the same growth rate. The state covers an area of about 45,786 km², (Federal Office of Statistics, 2006). A multistage sampling technique was used for this study. In the first stage, three Local Government Areas (Sabon-gari, Kaduna South and Jema'a) were randomly selected from

the nine LGAs participating in the DEC microcredit programme in the state. In the second stage, two villages each were randomly selected from each of the three LGAs. In the third stage, from a sample frame of 2,103 women participating in the DEC programme, 210 subjects, representing 10% were randomly selected. The list of participating women was obtained from the DEC microcredit office in Kaduna. Finally, the list of two hundred ten (210) non-participant women farmers was also obtained from the Kaduna Agricultural Development Project (KADP) extension agent. This was randomly selected to obtain a total sample size of 420 respondents. Primary data were used for this study. The data were collected from the respondents with the aid of a well-structured questionnaire. Analysis of data collected from the field was done using mean, percentages and frequencies.

Results and Discussion

Socioeconomic characteristics of respondents

Table 1 shows that the majority (45%) of respondents were between the ages of 31 to 40 years for participants and about 50.4% for non-participants. The mean age of participants was 37 years while non-participants were 38 years. About 72% and 69% of participants and non-participants respectively, had one form of education or another. 60% of participants and 47% non-participants had a mean of 6 persons per household. The size of a household is an important factor in agricultural production and other economic activities because it influences, to a large extent the supply of labour for immediate farm work (Jiriko, 2012). About 71% of participants and 62% non-participants cultivated land areas of between 2 to 4 hectares while approximately 22% of non-participants cultivated less than 2 hectares. The mean farm size for participants and non-participants was 2 hectares. These findings corroborate Olayide *et al.* (1980), who suggested that small farm size affects human capital, labour requirement and land tenure arrangement, as it would not allow for meaningful investment and returns on agricultural production. The result in Table 1 shows that 71% of programme participants received between N40, 001 – N50 with a mean amount of N45, 580.95, while 96% of the participants and 89% of non-participants had attended training at least one or four times during cropping season in the study area. Credit is an important factor in agricultural production, especially in purchasing farm inputs and labour. Microcredit programmes, when properly implemented, help place vital resources in the hands of rural women Adamu and Umar (2020) reported that many programme beneficiaries, however, indicate that the loans received are often too small for meaningful agricultural activities.

Perception of Poverty among DEC Microcredit Women Farmers

The analysis of the result in Table 2 shows that 65% and 68% of participants and non-participants perceived that poverty means a lack of voice in society. About 71% and 62% of participants and non-participants perceived

inadequate capital and land resources means poverty. The result further shows that 66% and 61% perceived poverty as a poor means of rural development. In terms of inadequate access to market facilities, the result in the table reveals that 68% and 72% of participants and non-participants agree with the statement that inadequate access to market facilities means poverty. The major causes of poverty among women in Nigeria and other African countries include inadequate access to land and capital and minimal access to credit (World Bank, 2013). About 75% and 69% of programme participants and non-participants perceived poverty as a state of involuntary deprivation that a person, households and society can be subjected to. This implied lack of resources and materials necessary for living within a minimum standard conducive to human dignity and well-being is poverty. Poverty connotes the deprivation of common necessities that determine the quality of life; these include food, clothing, shelter and safe drinking water. The term may also connote the deprivation of opportunities to learn, obtain better employment to escape poverty and enjoy the respect of others (Tinuke, 2012; Adamu *et al.*, 2020). About 69% and 71% of the participants and non-participants perceived crude exploitation of workers through low wages and poor conditions of service as poverty. This finding agrees with the position of the World Bank (2013) that the causes of poverty in Nigeria include the crude exploitation of workers through low wages and poor conditions. The result also shows that 74% of programme participants and non-participants perceived a lack of individual motivation as a means of poverty for women. Also, 73% and 74% of programme participants and non-participants agreed that poverty is the world's deadliest disease. The finding is in line with that of Piovesan (2014) who reported that poverty is the world's deadliest disease and suffering wields its destructive influence on human life, from conception to the grave. About 74% and 75% of participants and non-participants perceived lack of food as poverty. There are several concepts of poverty. For instance, the Yoruba say 'If hunger is out of poverty, poverty is virtually ended.' To them, therefore, poverty is mainly not having food to eat. The result also shows that 80% and 75% of participants and non-participants respectively perceived dehumanization (deprived) as poverty. Poverty is also understood as an aspect of unequal social status and inequitable social relationships, experienced as exclusion, dependency, and diminished capacity to participate or develop meaningful connections with other people in society (Yusuf, 2015). Exactly 81% and 79% of the participants and non-participants agreed that failure to attain a minimum standard of living is poverty. Minimum standard of living is usually defined in terms of per capita income, or per capita consumption or expenditure (Folurunso, 2015). A person whose income or consumption is below the specified minimum income is considered poor. According to Folurunso (2015), those below the poverty line consist mostly of women, the aged, children, recent migrants and the destitute. The study further revealed that 81% and 79% of the participants and non-participants perceived, hunger and

lack of shelter, food and clothing as poverty. This finding corroborates Tinuke (2012) and Adamu *et al.* (2020) who view poverty as the deprivation of common necessities that determine the quality of life, including food, clothing, shelter and safe drinking water. About 79% of both participants and non-participants perceived poverty as powerlessness, denial of human rights, absence of necessities of life, lack of basic infrastructure, and different forms of vulnerability, which could lead to the humiliation of those involved. Englama and Bamidele (1997) similarly described poverty as a state of lack of necessities of life, such as food, clothing and shelter; the inability to meet social and economic obligations, lack of gainful employment, skills, assets and self-esteem, and limited access to social and economic infrastructure, such as education, health, potable water and sanitation. In a study conducted to assess farmers' perception of poverty in Kaduna State, Yusuf (2015) revealed that 41% of the farmers agreed that poverty is a state in which the poor person is not regarded. About 76% and 79% of participants and non-participants perceived poverty as a state of vulnerability, shame and humiliation. In addition, 70% and 66% of the participants and non-participants respectively agree that poverty has the capability of bringing untold hardship to an individual. The data revealed that 62% of the participants perceived that low endowment of human capital means poverty, while 51% of non-participants disagreed with the notion. Moreover, 60% of participants agreed that poverty is the lack of participation in the design of development programmes while 47% of non-participants disagreed with the notion. According to the data, 58% and 44% of participants and non-participants disagreed with the statement that inadequate job opportunity means poverty. Poverty is a state of lack or pronounced deprivation. The first refers to a lack of basic needs, and social and economic infrastructures while the second is the inability to live the life one desires as a result of ill health, economic dislocation and unfavourable environmental conditions; all of which weaken a person's bargaining power and reinforce a person's ill-being (Yusuf, 2015).

Conclusion

Based on the findings, this study concludes, that the perception of poverty among the participants, revealed that the majority of the respondents perceived poverty to mean a lack of voice in society, inadequate capital and land resources, poor rural development, state deprivation of women or other persons, households and society, crude exploitation of workers and poor conditions of service, dehumanization, failure to attain a minimum standard of living, lack of shelter, food and clothes; lack of motivation and market access; powerlessness, denial of human right; lack of basic infrastructure; vulnerability, and shame, shame and humiliation among others. It was recommended that the DEC programme should be extended to other farming communities in Kaduna State, to accelerate the poverty alleviation among women farmers in the state.

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Table 1: Distribution of respondents according to socioeconomic characteristics

Variables	Participants	Mean	Non-Participants	Mean
Age(years)				
20-30	39(18.7)	37	45(21.4)	38
31-40	94(44.9)		106(50.4)	
>50	77(36.7)		59(28.3)	
Education level (years)				
Primary education	51(24.3)		32(15.2)	
Secondary educ.	92(43.8)		100(47.2)	
Tertiary education	08(3.8)		13(6.2)	
Koranic education	59(28.0)		65(30.9)	
Household size (no.)				
1-3	62(29.5)	6	99(47.1)	6
4-6	126(60.0)		99(47.1)	
>7	22(10.4)		12(5.7)	
Farm size(ha)				
< 2	25(11.9)	2.0	46(21.9)	2.0
2.0- 4.0	149(70.9)		130(61.9)	
>4	36(17.2)		34(19)	
Farming Exp (years)				
1-10	09(4.3)	22	13(6.2)	19
11-20	109(51.9)		140(66.7)	
21-30	79(37.6)		52(24.8)	
>40	13(6.2)		5(2.4)	
Credit received (₦)				
20,001-40,000	53(25.2)	₦45,580.95		
40,001-50,000	150(71.4)			
>50,000	7(3.4)			

Source: Field Survey, 2021

Figures in parentheses are percentages

Table 2: Perception of poverty among DEC microcredit participants and non-participants

Statement	Participants				Non-participants				UD	DA	SD									
	SA	AG	UD	DA	SD	SA	AG	UD												
Lack of voice in society	44	21.0	75	35.7	32	15.2	41	19.5	18	8.6	38	18.1	54	25.7	48	22.9	56	26.7	14	6.7
Inadequate, to capital & land	36	17.1	89	42.4	44	21.0	23	11.0	18	8.6	26	12.4	69	32.9	38	18.1	50	23.8	27	12.9
Poor rural development	28	13.3	84	40.0	46	21.9	30	14.3	22	10.5	21	10.0	78	37.1	32	15.2	45	21.4	34	16.2
Inadequate access to the market	26	12.4	104	49.5	29	13.8	35	16.7	16	7.6	25	11.9	122	58.9	20	9.5	38	18.1	5	2.3
Deprivation of households	30	14.3	135	64.3	17	8.1	16	7.6	12	5.7	20	9.5	124	59.0	13	6.2	37	17.6	16	7.6
Crude exploitation of workers	20	9.5	124	59.0	16	7.6	27	12.9	23	11.0	22	10.5	128	61.0	13	6.2	33	15.7	14	6.7
Lack of motivation	25	11.9	141	67.1	9	4.3	17	8.1	18	8.6	22	10.5	146	69.5	7	3.3	22	10.5	13	6.2
World's deadliest disease	20	9.5	149	71.0	10	4.8	20	9.5	11	5.2	22	10.5	153	72.9	2	1.0	20	9.5	13	6.2
Poverty is a lack of food to eat	18	8.6	158	75.2	3	1.4	16	7.6	15	7.1	23	11	155	73.8	2	1.0	18	8.6	12	5.7
Poverty is dehumanization	44	21.0	145	69.0	2	1.0	11	5.2	8	3.8	20	9.5	157	74.8	2	1.0	18	8.6	12	5.7
Fail to attain the standard of living	27	12.9	175	83.3	4	1.9	3	1.4	1	.5	8	3.8	193	91.9	3	1.4	5	2.4	1	.5
Lack of shelter, food and clothes	25	11.9	175	83.3	5	2.4	4	1.9	1	.5	8	3.8	193	91.9	3	1.4	5	2.4	1	.5
Powerless, denial of human right	22	10.5	167	79.5	10	4.8	7	3.3	4	1.9	8	3.8	193	99.9	3	1.4	5	2.4	1	.5
Absent of basic necessities of life	46	21.9	129	61.4	24	11.4	8	3.8	3	1.4	41	19.5	155	73.8	7	3.3	5	2.4	2	1.0
Lack of basic infrastructure	42	20.0	129	61.4	24	11.4	16	7.6	12	5.7	3	1.4	43	20.5	149	71.0	11	5.2	5	2.4
Vulnerability and shame	42	20.0	104	49.5	47	22.4	10	4.8	7	3.3	51	24.3	107	51.0	43	20.5	6	2.9	3	1.4
Capable of bringing untold hardship	41	19.5	83	39.5	36	17.1	44	21.0	6	2.9	31	14.8	66	31.4	61	29.0	43	20.5	9	4.3
Low endowment of human capital	38	18.1	37	41.4	41	19.5	87	17.6	7	3.3	3	1.4	10	4.8	96	46	96	46	5	2.4
Lack of participation in development	40	19.0	24	42.9	49	23.3	90	11.4	7	3.3	6	2.9	10	4.8	61	29.0	109	60.0	24	11.4
Inadequate job opportunity	42	20.0	11	45.2	57	27.1	95	5.2	5	2.4	3	1.4	11	43.3	62	29.5	131	62.0	3	1.4

Sources: Field survey, 2015

Key words: A = Strongly Agreed, AG = Agreed, UD = Undecided, DA = Disagreed, SD = Strongly Disagreed, F = Frequency, % = Percentage

Table 2: continued, Perception of Poverty among Participants and Non-participants (n=210)

Statement	Participants				Non-participants					
	WS	WM	%	RNK	Remark	WGT	MN	%	RNK	Remark
Lack of voice in society	684	3.3	65	17	Agree	716	3.4	68	14 th	Agree
Inadequate means of capital and land	750	3.6	71	12	Agree	647	3.1	62	16 th	Agree
Poor means of rural development	696	3.3	66	16	Agree	637	3.0	61	17 th	Agree
Inadequate access to market facilities	719	3.4	68	15	Agree	754	3.6	72	11 st	Agree
Deprivation of households	785	3.7	75	8	Agree	725	3.5	69	13 th	Agree
Crude exploitation of workers	721	3.4	69	14	Agree	741	3.5	71	12 st	Agree
Lack of motivation	768	3.7	74	9	Agree	772	3.7	74	9 th	Agree
World's deadliest disease	766	3.6	73	11	Agree	781	3.7	74	9 th	Agree
Poverty is a lack of food to eat	778	3.7	74	9	Agree	789	3.8	75	7 th	Agree
Poverty is dehumanization	836	4.0	80	4	Agree	782	3.7	75	7 th	Agree
Fail to attain the standard of living	854	4.1	81	1	Agree	832	4.0	79	3 rd	Agree
Lack of shelter, food and clothes	849	4.0	81	1	Agree	832	4.0	79	3 rd	Agree
Powerless, deny of human right	826	3.9	79	5	Agree	832	4.0	79	3 rd	Agree
Absent of basic necessities of life	847	4.0	81	1	Agree	858	4.1	82	1 st	Agree
Lack of basic infrastructure	825	3.9	79	5	Agree	856	4.1	82	1 st	Agree
Vulnerable, shame humiliation	794	3.8	76	7	Agree	827	3.9	79	3 rd	Agree
Capable of bringing untold hardship	739	3.5	70	13	Agree	697	3.3	66	15 th	Agree
Low endowment of human capital	542	3.1	62	18	Agree	540	2.6	51	18 th	Disagree
Lack participation in design and development	630	3.0	60	19	Agree	495	2.4	47	19 th	Disagree
Inadequate job opportunity	610	2.9	58	20	Disagree	470	2.2	44	20 th	Disagree

Source: Field survey, 2022. WS=Weighted score; WM= Weighted mean; %=Percentage; RNK=Ranking, AG=Agree, DA=Disagree