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Socio-economic Development of Rural Women: Their Perspective- A Case Study of Layin Zomo, Zaria, Nigeria

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Abstract:

This paper proposes that the starting point of project formulation targeted at socio-economic development of rural women, should be an attempt to understand the current perspective of women on their level of socio-economic development. Which should then form the basis of drafting interventions. It proposes that this can only be achieved via the integration of participatory communication in the process of formulating and implementing development projects. The paper surveys how rural women in Layin Zomo Zaria; in Kaduna-Nigeria, perceive their level of socio economic development. As well as investigates if they are satisfied with their perceived level of socio-economic development. And ascertains what changes they want to see in various areas of their life. The paper applies thematic analysis in the discussion of findings derived from conducting in-depth interviews on Layin Zomo rural women. It recommends that rural women development should be inclusive, participatory and focus on desired areas of development identified by the rural women so as to ensure representation of their perspective and realities.

Keywords: Rural women, socio-economic development, participatory communication, rural women's perspective

1. Introduction

The government alongside other actors have initiated diverse intervention and projects, targeted at spurring the development of rural women. However till date, irrespective of recorded development programmes; statistics on rural women in Nigeria, shows that many are poor, are subject to poor standard of living, and far from being categorized as socially or economically developed. Popoola (2010), explicitly posit that the current state of rural women in Nigeria, entails being branded or identified with factors of under-development that characterizes the geographical location where they reside. These factors include poor income, poverty, hunger, diseases, lack of potable water, good shelter, low access to medical attention, and so forth, all of which are indicative of socio-economic under-development. Furthermore, the UN Women Watch (2018), notes that rural women are most vulnerable to the issues of poverty, hunger, malnutrition, gender-based violence, gender-based discrimination, social constraints and lack voice and representation in the society.

Clearly development attempts have fallen short of expectations, and failed to completely propel rural women to a status of 'socio-economically developed'. This have raised several curiosity and criticism as to why interventions for rural women have failed. Several criticism by communication scholars have significantly centered on the non- involvement and participation of rural people in the development projects and processes. For instance, Paul, Agba, & Chukwurah, (2014). Critiques that 'a top-down approach to project formulation has always been adopted in Nigerian rural development process, with the bottom-up approach being mostly ignored or neglected'. This has resulted in rural dwellers disassociating themselves from such initiatives, and perhaps explains the failures of previous development initiatives targeted at rural women. For development to be sustainable it has to be participatory, and involve all stakeholders in the planning and implementation process. Or else there is bound to be negative repercussions on the actualization and longevity of development initiatives. Communication scholars suggest that communication be used as a tool for integrating all stakeholders' participation. This argument finds its basis in the discourse of participatory communication approaches and suggest that only when people at the grassroots are involved in development process can rural development be truly realized.

In the discourse of rural development in Nigeria, scholars and statistics have revealed that rural women in northern Nigeria, face a greater brunt of the challenges associated with rural areas, because of mass under-development and higher rates of poverty in northern Nigeria. Moghalu (2019), former deputy governor of the CBN accentuates that northern Nigeria is afflicted by underdevelopment, is the poverty capital of Nigeria, and ranks far behind in various factors of development than it southern counter-parts. Moghalu also notes that in addition, rural women in northern Nigeria are limited by the factor of religion. Similarly, northern rural communities have been observed to practice cultures/traditions

and beliefs that limit the development of the rural women in comparison to other countries with similar religious and cultural disposition. For instance, Adamu, Sambo & Aliyu (2004), in focusing on Layin Zomo community, a rural community in Zaria Kaduna state, pin-points that the socio-demographic characteristics of women are low. And is largely influenced by cultures like purdah, child-marriage, and limiting beliefs about educating women. He notes that there existed 'gender disparity in the literacy rates of Layin Zomo men and women, with a higher proportion of the adult females having no formal education compared to males. The practice of *Kulle/Pudrahin* in this community further raises curiosity as to the involvement and participation of rural women in Layin Zomo, in the process of development, on the grounds that purdah limits the movement and freedom of participation of women. More so according to the 2016 gender economic index report, rural women in Kaduna state are the most economically disadvantaged group (Ihidero & Elisha, 2019). On this backdrop, this paper focuses on Layin Zomo rural women, considering the socio-demographic variables as captured by Adamu, as a framework for ascertaining the perspective of Layin Zomo rural women on their socio-economic development.

The centrality of rural women's perspective on their socio-economic comes to play in providing an understanding of what is on-ground, and shades light on what frame work or process is most suitable for adoption, for the realization of development objectives. Igonoh (2006), notes that Professionals have become more aware of errors, myths, misfits in the reality they construct and the reality experienced by rural women in the process of socio-economic. And such errors can only be uncovered when women's perspectives are inquired. However to uncover women's perspective communication must be employed as an active tool in the process of development. Therefore the thrust of this paper is to describe the perspective of Layin Zomo rural women with regards to their level of socio economic development. As well as investigate if they are satisfied with perceived levels and ascertain what changes they want to see in various areas of their life. The significance of this would be the provision of qualitative insight into the socio-economic conditions of rural women as experienced by rural women in one of the most socially & economically disadvantaged group in Kaduna state (Ihidero & Elisha, 2019).

2. Conceptual Review

2.1. Socio-Economic Development

Socio-economic development as a concept entails the development process that cuts across social and economic factors/variables with regards to an individual, society or nation. Over the years the focus for development discourse has changed from just the emphasis of economic factors and variable to include emphasis on factors of social well-being, equality, poverty eradication, general quality of life, self-reliance, participation, and sustainability. Dudley Seers captures 'the basic question about the meaning of development succinctly when he asserted that: the question to ask about a country's development are therefore what has been happening to poverty? What has been happening to unemployment? What has been happening to inequality?' (Todaro and Smith, 2009). He argues that If all three of these has declined from high levels, then beyond doubt, there has been a period of development for the country concerned. However if one or two of these central problems have been growing worse, especially if all three have, it would be strange to call the result development even if per capital income has doubled (Todaro and Smith, 2009).

Development 'in its essence must then represent the whole gamut of change by which an entire social system tuned to the diverse basic needs and desires of individual and social groups within that system, moves away from conditions of life widely perceived as unsatisfactory' (Todaro and Smith, 2009). This is to say that any development process that takes into cognizance economic factors like individual income and gross national income, and how it affects social factors relating to the well-being, quality of life and standard of living of the people, falls within the border of socio-economic development.

2.2. Rural Development and Rural Women

The term rural women simply refer to women who live and work in rural areas. About 60-70 % of Nigerian women live in rural areas (Okafor, Akinwale & Hassan, 2007). Hence they make up a significant portion of the Nigerian population. Whereas Rural Development is any process that involves bettering the standard of living of rural people. Adelakun (2013) believes rural development generally, to be the 'process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas'. While Ewuim (2010), argues that rural development is the process that involves improving the socio-economic position of rural dwellers. Ewuim states that it entails financial growth in the lives of rural dwellers, the reduction of poverty, inequality and unemployment, thereby giving the people a sense of belonging. Whatever the definition of rural development adopted; it essentially involves improving social and economic factors surrounding the quality of life and standard of living of rural people. Propelling individual self-development as well as communal development. This would directly imply that any process focused on improving factors surrounding the quality of life and standard of living of rural women and propelling their development, entails the socio-economic development of rural women.

However for the actualization of improved socio-economic conditions for rural women, the active participation of the women is imperative. The history of Nigeria has been characterized by attempting several development intervention geared towards propelling the development of rural dwellers. Some of which include: Primary Health Care Programmes, Basic Primary Education Scheme, The Directorate for Food And Rural Infrastructure, Agricultural Development Programmes (ADPs), Rural Banking Scheme, etc. Specifically projects targeted at improving the lives of rural women initiated by the government include:

- The Better Life for Rural Women programme (BLP)
- Women Empowerment Programme and Scheme Synergy (WEPSG)
- Family Support Programme (FSP)
- Family Economic Advancement Programme (FEAP)

Nevertheless, despite the numerous development interventions embarked upon by the government in times past, several indicators of socio-economic underdevelopment continues to siege rural areas in the country. All of these have resulted in the criticism of the government and programmes packaged for rural development. A major criticism of past attempts at rural development in Nigeria has been centered on development process not being participatory. For instance Paul et al. (2014), in arguing 'that a top-down approach to project formulation has always been adopted in Nigerian rural development process', criticizes that this has resulted in projects that are deficient in depth. In insight as well as systematic frameworks for realization. Paul et al. (2014), further critiques that since independence, successive governments have simply made a rehash of the old strategies for rural development under new names. And that development projects targeted at rural people are controlled by members of elite who do not have available data from such deprived rural groups. It becomes clear from all these criticism that rural people are ignored in the process of formulating development interventions, thus illuminating existing failures in the process.

In order to move forward, it becomes quintessential to start the development process by ascertaining the perspectives of rural women on their current conditions and identifying areas where they need development interventions. Thus the integration of the participatory approach in the process of development becomes central. Participatory approaches implies that development process be built on participatory communication so as to allow for shared information, knowledge experiences and perspectives between all stakeholders in the process of rural development. It spells out that rural dwellers (i.e. rural women) should be involved from the start in the conceptualization, planning and implementation of development initiatives. The implication of such development conditions is that women at the grassroots can identify with project initiative(s) and take ownership of such project(s) in the future. More so it would reduce cases of wasted resources on projects that do not met the current/pressing needs of the women and people generally at grass root levels, because of their involvement in project conceptualization. All of this finds its basis in the discourse of development support communication, which assert that the tool of communication be used as a support system to engage all actors in the process of rural development.

Remarkably Several arguments have ensued about the role women play in the process of rural development. For the reason that a significant percentage of Nigeria's population are rural women, improved quality of life and standard of living of this significant portion of the country's population is paramount.

2.3. Rural women in Layin Zomo

Layin Zomo community being the scope of this study, is a rural community located in Zaria, Kaduna state, in northern Nigeria. This community is selected on the basis that it is a rural community in Kaduna, and according to Ihidero & Elisha (2019), rural women in Kaduna state are the most economically disadvantaged group. More so, on the backdrop of Adamu et al. (2004) study, which focused on capturing the socio-demographic variables of rural women in Layin Zomo, an attempt to capture the socio-economic variables of these rural women, fills a gap, and more especially provides insight on rural women's perspective of their socio-economic development.

The community is located on the outskirts of Zaria, on a longitude of 11.1366 degrees N, 7.6969 degrees E and falls under Sabon Gari local government Area of Kaduna State, in Northern Nigeria. (Adamu, Sambo and Aliyu, 2004). It is predominantly inhabited by Hausa Muslims. And many of them practice *Purdah/ Kulle*. The community had an estimated population size of about 1582 women in 2019 (Nigerian Population Commission 2019). Many of the female population are unemployed. Half of the women are full time house wives, while others are either traders, artisans, students or civil servants (Adamu et al. 2004). There existed 'gender disparity in the literacy rates of Layin Zomo men and women, with a higher proportion of the adult females having no formal education compared to males. And only 35.1% of females, have been educated beyond primary school' (Adamu et al. 2004). Rural women's life was characterized by the absence of public health facility in the community, with the nearest public health facility being 5 kilometers away. There existed no industry or institution that allowed for their gainful employment. Rural women lacked adult schools or vocational training centers.

2.4. Rural Women's Perspective and Socio-Economic Development

Generally the question of perspective refers to view point, thinking /interpretation. Therefore rural women's perspective literally connotes rural women's view point or interpretations of their socio-economic development. Attempts at ascertaining rural people's view point in the process of rural development can be traced to the model of participatory rural appraisal (PRA). Which proposes that rural people have a say in the kind of development projects packaged for them. Similarly, diverse participatory models/approach with regards to social change have argued in favor of the active involvement and representation of the view point of target audience in the process of social. However apart from theories and models, little/no empirical work have attempted to capture the perspective of rural women on their socio-economic development. More emphasis has been placed on the role women play in socio economic development, and in ascertaining the level of women's development following various indicators. The implication of this, like PRA points out would be that external bias can influence interpretations pertaining to development, or even standards used for ranking development. Especially when participatory approaches that emphasizes the sharing of local knowledge, experiences and information between all actors are side lined.

2.5. *The Problem of Participation in Rural Women's Socio-Economic Development.*

A look at available literature surrounding the formulation of development interventions, for rural women in Nigeria, hints at loop holes excluding rural women in the process. Firstly, most intervention for rural women in Nigeria have followed a broad-based application of projects to all rural communities across the nation. This raises the question; does all rural communities characterized by different factors and realities have the same development need? And would the same strategies be equally effective for achieving similar goals across diverse rural communities in Nigeria? Clearly there has been a case of over-generalization and this is indicative of the practical exclusion of the women who these projects were meant for. For instance, The Better Life for Rural Women programme (BLP) project was initiated in 1987, in a workshop on the role of rural women in development, which was held in Abuja (Komolafe & Kumolu 2009). The question here is, were rural women in attendance of said conference? And did they contribute in any way to the conceptualization, or were they mere beneficiaries receiving the novel idea?

Existing literature shows that the Workshop focused on the relegation of rural women in discourse affecting national development and the invisibility of positive actions towards causes favorable to rural women. And placed emphasis on generating opportunities in agriculture and cottage industries that would integrate rural women into national development plans, as well as provide forums for the educational development of women (Komolafe & Kumolu 2009). However little information exists on how rural women influenced the identification of these areas for their development. Or even the drafting of plans for the actualization of identified goals based on their diversities. More so, the programme was criticized on the basis that it was more of a pet project of the then first lady, and was not provided for in the annual national budgetary allocation. Hence access to government funds for the execution of this project was unconstitutional (Mama 1995).

Similarly The Family Support Programme (FSP), which replaced the BLP programme ran by Maryam Babangida, also adopted abroad-based application approach. The programme sought to generate employment, alleviate poverty, promote agricultural and industrial development, and ensure economic emancipation of women (Ezeh and Nwachukwu 2007). Clearly the adopted goals indicated that the actual rural women from various communities with various needs were not involved in the process of formulation. As some goals were not only broad based, and generalized, but had some extent of vagueness. And did not specify what goal was targeted at what community according to need. In the same vein the Family Economic Advancement Programme (FEAP) towed the part of broad-based generalized development approach which loop holes. Even though the initiative was to focus on providing employment for locally based producers of goods and services and potential entrepreneurs in the establishment of cottage industries (Ezeh and Nwachukwu 2007), there are no existing literatures to show for frameworks that actively involved rural women in the conceptualization of projects. Such loop holes has continued to characterize the formulation and implementation of interventions target at Nigerian rural women, little wonder remarkable breakthrough is yet to be recorded in the development of rural women; socially, economically and otherwise.

All hope is however not lost, as with regards to Women Empowerment Programme and Scheme Synergy (WEPSG), a project initiated by the Integrated Electronic Nigeria limited (INTEL) in rivers state, in *Ogoloma-Onne* community precisely. The project functioned by training rural women in sewing and fashion design for free (Ships & Ports 2018). Clearly it can be observed, that this project is situation specific, as it does not adopt a broad-based approach at initiation, but focuses on *Ogoloma-onne* community and using a specific initiative to propel development. The programme which commenced in 2013, with the vision of empowering 5,000 community women have already recorded about 1000 beneficiaries as of 2019 (Ships & Ports 2018). Therefore if such situation specific strategies can be adopted in the application of rural projects, huge success will be reaped. However situation specific approaches are made possible by adopting participatory communication approaches which allows for the exchange of information, and hence the identification of these situations.

3. Theoretical Frame Work

3.1. *Participatory Communication Theory and Practice*

This theory arose from arguments of dependency theory; it focuses on participatory communication for social change. It is both an approach and a theoretical model. It is based on dialogue and involves the sharing of information, knowledge, perceptions, opinions and experiences among various actors in the process of development. Thereby facilitating empowerment by allowing stakeholder take active part in identifying, strategizing and implementing development process, especially at grass root levels. Its central idea proposes that stakeholder be allowed to get involved in the process of development and determine outcomes, rather than imposing pre-established outcomes that have already been decided by external actors (Tufe & Mafalopolus, 2009).

This theory is usually associated with propelling social change at grass root levels, because it stands in favor of indigenous approaches to development and proposes that bottom-top, indigenous and inclusive approaches to planning and decision making be adopted for attaining development. Its origin can be traced to Paulo Freire, around the 1950s, during his works with adult literacy campaigns among the poor peasants in north-eastern Brazil, which proposed that they formulate their own demands for better development. The theory moves for the application of two-way communication from beginning, consistently throughout the process of development.

As Imoh (2013) states:

This theory stresses that development has to be situation specific, because every society is distinct in its historical, socio-cultural and economic conditions. Therefore, the application of a development intervention drawn from another

community, may not fit seamlessly with the conditions obtainable in another. And would most likely result in wasted resources.

The theory encourages the generation of information from within the specific community target for development. So as to allow for audience perspectives. It stresses that information gathered should be the basis upon which development initiatives/intervention are drawn. This would allow target audience relate and take ownership of such intervention.

This theory tilts towards small cultural or 'behavioral oriented studies that seeks to collect qualitative data. It includes the use of tools like concept testing, focus group discussions, behavioral trails, in-depth individual interviews, group interviews, ethnographical studies, phenomenological studies, and case studies.

This theoretical approach is beneficial for drawing systematic frameworks for project realization, because it stresses that development interventions have to be situation specific, hence would allow for the conceptualization of interventions that meets specific situation(s) affecting rural women. Also its utilization will create a fertile ground for research works focused on capturing rural women's perspective of their development. More so, Paul et al. (2014) in criticizing failed development intervention for rural development, argues that rural development programmes are usually politicized by men in power. In the sense that policies of centralized control of programmes, are usually set up by members of elite who do not have the data available from the deprived social groups. However embracing participatory communication approaches would be highly useful in data generation. Paul et al. (2014) also argues that most programmes packed for rural development are deficient in, in-depth insight and systematic frameworks for realization. However, because this approach tilts towards small cultural or 'behavioral oriented studies that seeks to collect qualitative data, it could be a valuable strategy for mitigating factors relating to deficiency in, in-depth and insight on rural women's development needs.

3.2. Participatory Rural Appraisal (PRA)

This theoretical model which proposes that rural people have a say in the kind of development projects packaged for them, can be traced to activist like Paulo Freire's adult education methods for rural peasants around the 1950s. It views that an actively involved and empowered local population is essential to successful rural community development' (Robert 1993). The model is based on a collaborative decision making process and moves for the introduction of participatory methods in rural development. Emphasized local knowledge and experiences of people in the grassroots, as factors to be used by local people to assess, analysis and plan their own development (Adnan 1992). The model argues that information and experience should be shared among stakeholders, and outsiders (i.e. development facilitators, government, change agents etc.). They were not to impose their definitions and concepts for development on rural people without active interactions that allows for shared information, knowledge, experiences, and opinions (Igonoh, 2006). Participatory rural appraisal has proponent (IAWA 1997):

- That the behavior and attitude of outsiders who facilitate rural development, should not dominate community development programme planning.
- The method employed should shift the normal belief from closed to open, from individual to group, from verbal to visual and from measuring to comparing.
- There should be a Partnership and sharing of information experience and training between insiders and outsiders and between organizations in the process of rural development.

This model later evolved what is now known as participatory communication theory and practice. PRA model finds relevance in this study because, it provides a theoretical framework for a model that can be used to propel rural development. This is relevant to this paper which focuses on rural women who make up a significant number of Nigerian rural population. More so it provides insight on how context-appropriate programmes can be drawn for Nigerian rural women, and women involved in their process of development.

4. Methodology

Descriptive methods were employed in the survey of rural women in Layin Zomo community. In-depth interviews were conducted, and 50 women sampled following Morse (1994) guide for sample size in qualitative inquiry. Thematic analysis was employed in analyzing and presentation of findings. Respondents were selected based on availability and willingness to take part in the research. Socio-economic development indicators used to describe socio-economic levels was an adaptation of the human development index (HDI) and socio-economic indicators spelt out by Rutz and Janseen (2014), in Socio-Economic Impact of Bioenergy Production Assessment. To ensure validity and reliability, the instrument; the interview guide was subject to surface evaluation by four experts in communication research and qualitative inquiry from the federal university of Uyo, Akwa-Ibom state Nigeria. Evaluation ensured that the instrument achieved its objectives of Ascertaining rural women's perspective on their level of socio-economic. Determining if rural women are satisfied with their perceived level of socio-economic development. Ascertaining specific areas where rural women desire socio-economic development. A pilot study of 5 women was also conduct before the commencement of research, to ensure and used to ensure validity and reliability of the instrument.

5. Thematic Analysis

5.1. Layin Zomo Women's Perspective

Layin Zomo women's perspective of their development ranged between Low and Average levels of development.

5.1.1. Perceived Low Levels of Socio Economic Development

Many rural women in Layin Zomo considered their socio-economic development as low because they were not gainfully employed, and had to relayed on petty trading to make a living. E.g., 'I sell vegetables and soup ingredients at home' (respondent 4 said). 'I sell *wayna* (maize and rice snack) at home' (respondent 32). This starkly varies from findings by Adamu et al. in 2004 which reflected that women in LayinZomo were mainly unemployed and sit at home house wives. Thus indicating change over the years.

Majority of the rural women in Layin Zomo, explained that they worked between 6-12 hours daily. Interestingly according to the United State Department of Labour, (2017), an individual should work for at most 7-8 hours daily. This revealed that many rural women in Layin Zomo worked four hours longer, on a daily basis. In comparison to the hours spent working, majority of women in Layin Zomo revealed that they earned between 50-500 naira daily. A few of this majority further expounded that even when they made more than #500 naira in a day, they don't make up to #1000 naira daily. While a significant proportion of the majority outrightly stated that they did not make more than #500 naira per day. Furthermore women revealed that they spent a bulk of their earnings on house hold needs, and even spent more than they earned on daily basis. A high proportion of the rural women revealed that they earned less than their husbands hence largely depended on their husbands. They did not own any capital or landed property, and were not employers of any form of labour. Many even laughed at the idea of them (women) owning landed properties, and made statements that indicated that they thought it was the place of the man alone. This finding agrees with UNICEF (2011) assertion, that 'rural women earn the least incomes' despite spending long hours working, and did not earn as much as their male counter-parts.

With regards to health, majority of the women in Layin Zomo revealed that they lacked access to qualitative health facilities because there was no functioning public hospital in the community. They explained that many rural women in Layin Zomo had to go to other communities to access hospital facilities when sick, and use private hospitals which were expensive. They explained that this had affected them negatively and resulted in bad health practices like self-medication, dependency on mid-wives and over-dependence on traditional medicine. Taking into cognizance earlier findings which indicated that many women in Layin Zomo earned between #0-500 naira on a daily basis, and spent all/most of their income on a daily basis, it raises concern as to how women in Layin Zomo fend for funds to take care of themselves in times of health challenges. Furthermore, women expounded that women morbidity was frequent as there was a prevalence of common health challenges like; malaria, typhoid, cholera, diarrhea, etc. More so majority of the pregnant women faced difficulties and health risks during child delivery. This explicitly agrees with Popoola (2010), assertion that the current state of rural women in Nigeria, entails being identified with factors of under-development that characterizes the geographical location where they reside. Clearly the lack of a hospital in Layin Zomo rural community resulted in negative implication for rural women Layin Zomo.

Furthermore, with regards to education majority of the women in Layin Zomo noted that they had no formal education. Few of those who did were primary and secondary school graduates. Many women spell out that their husbands were more educated than they were. Women expounded that some of the impediments to women's education were; no previous formal educational background, no finances, challenges of life, responsibilities as mothers and wives, family responsibilities and getting consent from their husbands. With regards to social amenities, many rural women in Layin Zomo spelt out that they had access to electricity, fair roads, well and/ tap water, and nothing else. However because of the financial implication of bills, some women explained that they could not access tap water and/ electricity. Majority of them relayed on wells for their water supply. Majority further explained that they did not have enough food to last them and their families for the next 31 day, or the means to purchase food item at once, even though they took between 2-3 meals daily. Several rural women explained that they lived in one room apartments with their children. Majority of the women indicated that they had between 4-9 children or 10-12 children. This obviously points to high levels of conception and delivery among rural women in Layin Zomo and raises question as to how women cater for their needs and that of their children.

Some of the rural women indicated that they did not feel safe in the community because of recent burglary attacks, but explained that they could not relocate to other communities because of financial challenges and their husband/family consent. More so, Majority of the women dispassionately narrated that they were not aware of any project currently targeted at rural women in the community. They explained that this was the first time any individual or body was going house by house seeking the views of rural women on their development, and commended the initiative. This clearly point to the non-inclusion of rural women in this community in the process of their development. And agrees with Paul, et al. Criticism that bottom-up approaches have been mostly ignored and neglected in project formulation in Nigerian rural development process.

5.1.2. Perceived Average Levels of Socio Economic Development

A few women in Layin Zomo perceived their level of socio-economic development as average because they were either gainfully employed, or own shops outside their homes and were not limited by the practice of *purdah* which limited some women in the community to only activities inside their homes. Also some of them had educational qualifications above secondary school certification, and earned above #1000 naira daily. Some even indicated that they earned as much as 3000 and above daily. Had enough food/means to purchase food items to last them and their family for the next 31 days. Took nourishing meals, at least (3) times per day and were satisfied with the quality of their meals. They explained that they were able to buy good/clean drinking water (sachet water) and did not have to drink from wells, even though quality drinking water was a problem for majority in the community. They also expounded that they felt safe and secured in Layin Zomo community because of family, and material ties. A few of them explained that they could afford to employ personal security guards, and other menial labour like nannies and even owned landed/capital properties. They also

indicated that they lived in apartments of two or more rooms. However like the majority of the respondent who indicated that their socio-economic development was low, the few women who indicated that they perceived their level of socio-economic development to be average, noted that health was a limiting factor for them. Because even when they could afford to use private hospitals, they had to leave the community to other communities, and faced other related difficulties. Clearly two perspectives are held by rural women in Layin Zomo of their socio-economic development: low and high levels. Even though more women perceive their level to be low, an understanding of this perspectives is central for understanding Layin Zomo rural women's realities and drawing frameworks for their development projects. More so the integration of their perspective in development formulation is tantamount to involving them in the process.

5.2. Dissatisfaction with Socio-Economic Reality

Despite the distinction in the perception of rural women in Layin Zomo on their level of development, there was a general dissatisfaction of socio-economic realities by both groups. Women generally indicated that they were not satisfied with their standard of accommodation. Interesting both those who live in on room apartments and above, indicated their desire and interest to move to new apartment if the opportunity arose. E.g. 'Yes I would want to change my house if the opportunity presents itself by my husband building his own house and leaving the family house' (interview respondent 2). With regards to education, majority of the rural women indicated that they were not satisfied with their level of formal educational qualification. Women who expressed dissatisfaction, were not limited to women who had little/no formal education, but included those who had post-secondary school certifications. Some rural women however explained that they would not want to embark on attaining higher educational qualification(s) at this point in their lives, because they felt it was already too late, wanted to give their children the opportunity to do so, had to prioritize their family's needs over this, or were constrained by finance and their spouse consent. All the women complained about the absence of adequate public primary schools, and the non-existence of a public secondary school in the community. They explained that this discourages girl child education, because in the recent past, many people did not believe in the need to educate their girl children, and were only beginning to do so. They feared that the absence of adequate public schools would discourage their resolve to educate their girl child.

With regards to health all the women expressed dissatisfaction with the quality of health care available to rural women in the community. With regards to income, both groups of women wanted to see improved growths in their incomes and were not satisfied with current income earned. With regards to qualitative meals, even though both groups of women indicated that they wanted to see improvements in the nature of meals available to them, women who perceived their socio economic development as average indicated that they were satisfied with the quality of their meals.

More so, with regards to satisfaction with their standard of living, even though all the women spelt out that they strongly desired to see improvement in their standard of living, women did not out rightly say that they were not satisfied with their standard of living. Majority of the women who had perceived their development as low, explained that their standard of living was largely determined by what their husbands was able to provide for the family. And that they were only able to augment a few necessities in their life and family, because of their lack of financial buoyancy. With regard to satisfaction with quality of life, majority of the women out rightly indicated that they were not satisfied with the quality of life available to them and other women in the community. Women generally felt that their quality of life had been affected the most by the absence of vital social amenities like hospital, and economic factors like; job opportunities, access to grants/aids for small business, and non-existence of skill acquisition centers in the community.

5.3. Desired Areas of Socio-Economic Development

Generally rural women in Layin Zomo highlighted the following areas as aspects of their life where they wanted see development. Women felt that these factors will directly improve their quality of life and standard of living. They are: Improved healthcare and wellbeing facilities, availability of primary and secondary schools for their children's education, availability of adult education centers. Improved income/livelihood for rural women, availability of financial grants and aids for micro businesses owned by rural women. Improved social amenities. Construction of a hospital facility in Layin Zomo community. Sensitization and awareness for change in limiting cultures like: *Almajiris*, Girl child marriages, belief that educated women are not submissive to husbands.

6. Interpretations and Recommendations

The ability of rural women in Layin Zomo community, to point to various factors as condition for perceived low or average levels of socio-economic development, is proof that rural women are aware of theirs socio-economic positions. Therefore they are in a better position to pin-point problems for development initiatives. Thus, confirming arguments of RPA theory, which emphasized local knowledge and experiences of people in the grassroots, as factors to be used in assessing, analyzing and planning rural development. More so, their out-right expression of dissatisfaction with their present socio-economic realities and conceptualization of areas where they desire development demonstrates rural women potential usefulness in the formulation of projects for effective realizable goals. Their ability to identify specific areas for development, as opposed to broadly saying socio-economic development, shows the inherent limitation in broad-based generalizations of development projects for rural women, as has been adopted in over the years Nigeria's case. More so comparing Layin Zomo women's desired areas of development with previous development goals adopted by BLP, FSP and FEAP, shows that a majority of those goals does not attend to any developmental needs of rural women in Layin Zomo. This clearly indicates that externally decided development projects is in itself a challenge to the actual development of rural women. Perhaps because it wastes time and resources. Interestingly women pointed out that this was the first time anyone/body had gone house to house asking women about their development and development needs, this point to

evident exclusion of these women in the process of development. More importantly women's desire to see improvement in various areas of their lives points to a need for immediate improvement in characteristics that define rural women's lives on a daily basis.

Therefore development actors should:

Promote active inclusion and participation of rural women in the in the process of formulating development plans and programmes. This will ensure not only their awareness of development project, but also their identification with such projects. Secondly, the emphasis of development initiatives should focus on the areas rural women in Layin Zomo identified as aspect where they needed improve socio-economic development. This will ensure the representation of their perspective and realities. There is also a need to Sensitize and re-orientating rural women (and people) in Layin Zomo. So as to encourage the correction of certain habits, cultures and beliefs that has limited the socio-economic development of women. This can be undergone by the government, development strategist, organizations/bodies and the leadership of the community, or any other actor in the process of development. More so, Communication should be actively utilized as a tool for integration and participation in the process of subsequent socio-economic project, because currently many women opinion that they were not aware of any project targeted at rural women, not even being undergone by the current government at national levels. This will ensure that rural women are included in the process of realizing their socio-economic development, and would allow them take part in initiation, and execution of development initiatives.

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