ABILITY TO MINIMIZE COST OR MAXIMIZE INCOME: EVIDENCE FROM WOMEN MARKETERS PARTICIPATING IN DONOR-ASSISTED PROGRAMMES IN NIGER STATE, NIGERIA

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Abstract

The study examined the ability to minimize cost and maximize income among women marketers participating in donor-assisted programmes in Lavun Local Government Area, Niger state. The specific objectives are to describe their demographic characteristics, examine their cost minimization and income maximization, and determine the factors that promote cost minimization or income maximization among the respondents. A multistage random sampling technique was used to select 100 women from three (3) districts (Gaba, Doko and Jima) in the study area. The Primary data were generated through the use of structured questionnaire complemented with scheduled interview. Data collected were analyzed using both descriptive and inferential statistics. The result of the findings revealed mean age of 38 years, mean farming experience of 12 years, mean household size of 8 people and mean of 10 years of formal schooling. The mean income realized from marketing agricultural produce was ₦90,580.00, while mean cost incurred was ₦77,880.00. However, age $p<0.05$; household size $p<0.01$ and years spent in formal schooling $p<0.01$ influences respondents' participation in donor-assisted programme, while marital status $p<0.05$; household size $p<0.1$ and years spent in formal schooling $p<0.01$ influences the income of women marketers. Meanwhile, age, marital status, occupation, constraints and sources of information statistically significant at 1%, 5% and 10% probability level were the factors that promote minimize cost and maximize income. Constraints associated with women participation in donor-assisted programme are marketing cost, inaccessibility and gender discrimination. It was therefore recommended that policy makers should come up with policy that will enhance increased income among the women marketers as well as provision of infrastructure that will support effective marketing of agricultural produce.

Introduction

The improvement of the living conditions and health of millions around the world is a major concern of the current Millennium Development Goals for eradicating poverty, David (2001).To address this unstable situation of poverty, the International Community under the sponsorship of the United Nations within the year 2000, agreed on the Millennium Development Goals (MDGs), to wage war beside poverty all over the world. MDG which was created in the year 2000 when a sum of 192 members of the United Nations give a signed to the Millennium affirmation at Millennium summit had about eight developmental goals to be achieved within 2000 and 2015. These eight (8) goals include: Eradicate extreme poverty and hunger, Universal education, Gender equity, child health, Material health, Combat HIV/AIDS and other diseases, Environmental sustainability, Global partnership (Olise, 2010).

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In a bid to overcome poverty in Nigeria, government has setup different policies and structural programmes between 1977 up till date. These programmes are as fallow: Women Affair and Poverty Alleviation Programme (WAPA);National Poverty Eradication Programme (NAPEP); National Health Insurance Scheme (NHIS);National Directorate of Employment (NDE);Family Economic Advancement Programme (FEAP); Better Life Rural Women (BLRW);Family Support Programme (FSP);Community Action Programme for Poverty Alleviation (CAPPA);National Economic Empowerment Development Strategy (NEEDS); Youth Empowerment and Development Strategy (YES) and Community and Social Development Programme (CSDP). Their aims are to eradicate the suffering of the people in providing them with employment opportunities and have access to credit facilities in other to make them establishes their own businesses.

In all over the world, women are at the centre of poverty. Women find it very difficult, if not impossible, to get access to loans through financial institutions, in which their male counterparts can easily have the same help. This give account for the disturbing global trend: the feminization of poverty (Alaye-Ogan, 2008). When standard are used to measure the degree of people's poverty based on level of their well-being, women are found to be more on the breadline than men. This situation is inferior in developing countries such as Nigeria. Because women are more and more economic actors and heads of households in addition to mothers, their poverty slows down economic growth in the world (Ajah *et al.,* 2010)

Finance is the strength of character of any economy and can reduce the level of individual economic activities in the country. Adegoroye and Adegoroye (2008) reported that absent of finance and have advantage to loans militates beside women economic empowerment. Magaji and Aliyu (2007) in addition found that credit influences material autonomy which affects most of empowerment of women significantly. They further stated that loans with the addition of training are found more effective in addressing most of the socio-economic problems of women especially in developing countries like Nigeria. Similarly, Malami (2008) stated that improper funding is one of the essential problems inhibiting women from getting economic empowerment and that if it is provided, it will also assist to give power to the economic location of women and as a result, reduces the level of poverty. In view of this, there is need to determine how participation in donor-assisted programmes might have enhanced the ability of women marketers to minimize cost or maximize income. Therefore, the aim of this study is to assess the effectiveness of women in cost minimization or income maximization among women marketers in the study area while the specific objectives are to describe their demographic characteristics, examine their cost minimization and income maximization, and determine the factors that promote cost minimization or income maximization among the respondents. The study also described the constraints faced by the women marketers.

Methodology
The study area: The research was conducted in Niger State in North-central Nigeria and the largest State in the Country in term of land mass. The State is located between Latitude $8^{o}22'$ and $11^{o}30'$ North and Longitude $3^{o}30N$ and $7^{o}20E$, and occupies land area of 76, 363km^2 with the population of 3,950,249 according to the 2006 population census. The State has two distinct seasons: the dry season from November to March and rainy season which start from March to November. The mean annual rainfall is about 1258mm with high relative humidity (Niger State

Agricultural Mechanization and Development Authority (NAMDA), 2018). The State is bordered to the North by Zamfara State, West by Kebbi State, South by Kogi State and South-West by Kwara State. Kaduna and Federal Capital Territory (FCT) border the State to both North-East and South-East, respectively. It has a common boundary with the Republic of Benin along New Bussa, Agwara and WushishiLocal Government Area (NAMDA, 2018).

Sampling Techniques and Sample Size
The sample population for this study consist of mainly women marketers in Lavun Local Government Area of Niger state. A multistage sampling procedure involving purposive and simple random sampling techniques were applied in selecting the respondents for this study with the assistant of village extension agent and village head (Etsuyankpa) of the area. In the first stage, Lavun Local Government was selected purposively because of the incident of poverty among the women marketers despite the availability of the poverty alleviation programme in the area.In the second stage, three district;Doko, Gaba and Jima were selected purposively based on the involvement of the women marketers in alleviation programme. Third stage was random selection of forty (40) respondents from Doko, thirty(30) from Gaba and thirty (30) respondents from Jima village making a total sample size of a hundred (100) respondents.
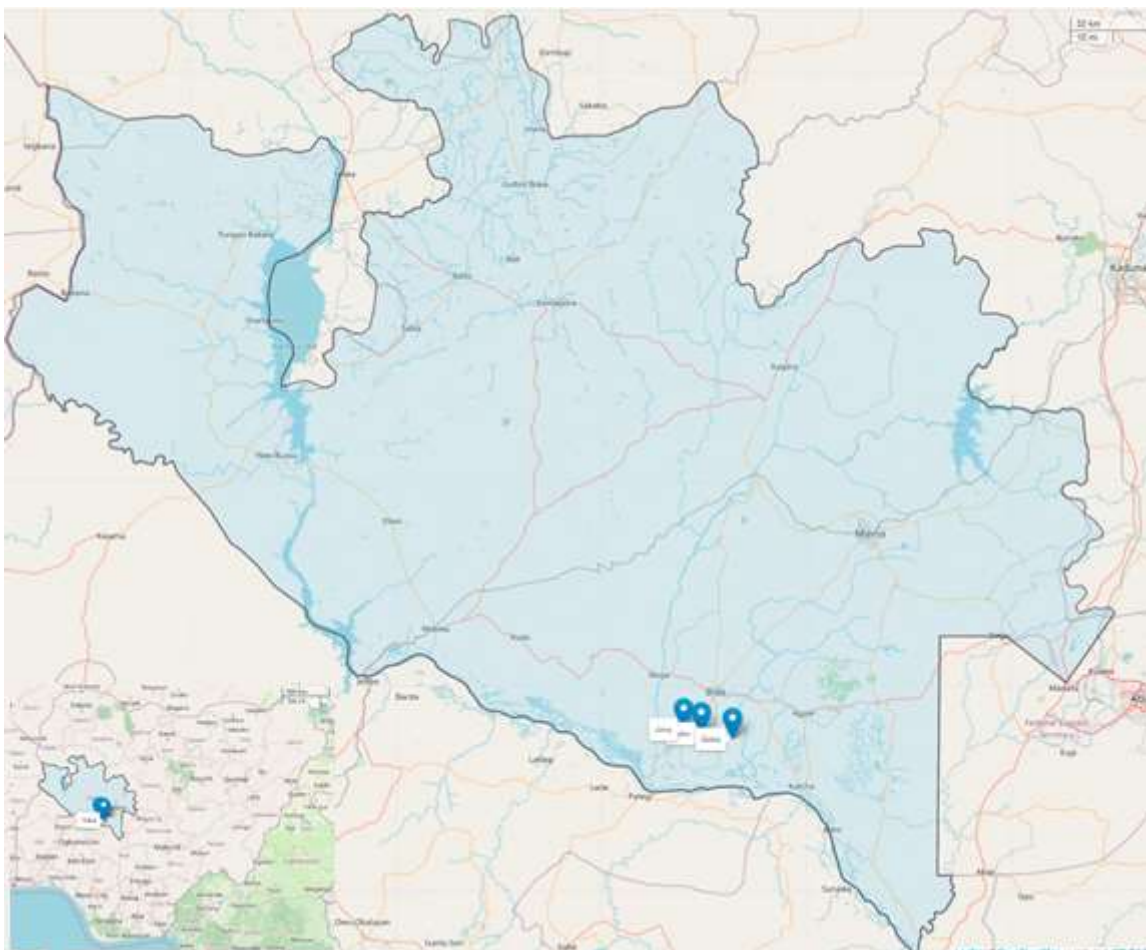
Figure 1: Map on Nigeria showing the study sites. Source: Pebesma (2018)

Data Collection

Primary and secondary data were used for this study. The primary data were generated through the use of a well-structured questionnaire and schedule interview with the respondents for information related to socioeconomic characteristics of the respondents, effectiveness of women marketers in cost minimization and income maximization, factors that promote cost minimization and income maximization and the constraints faced by the women marketers. However, the secondary data obtained were from relevant literature such as text books, journal publications and other official documents as well as the internet.

Analytical Techniques

The data collected were analyzed using both descriptive and inferential statistics. The descriptive statistics involved frequency count, percentages and mean, while the inferential statistics involved the use of multiple regression analysis such as Logit and Linear regression.

Results and Discussion

Personal and institutional characteristic of the respondents

The result of personal profile of the respondents examined are presented in Table 1 to 4. Some of these profile are marital status, age, marketing experience, years of formal schooling, household size, income, cost of marketing, cooperative membership, primary occupation and sources of information. As revealed in Table 1, majority (78.0%) of the respondents were married, implying that married women constitute most of the people involved in marketing of agricultural produce. This finding is in line with Idowu *et al.* (2012) who found that married women are the dominant in marketing especially agricultural produce. Also, most (61.0%) of the respondents falls between the age of about 30 – 50 years with a mean age of 38 years. This implies that most of the women marketers are middle-aged, energetic and active in agricultural produce marketing, thus could participate in donor-assisted programmes. This finding also agrees with Idowu *et al.* (2012) who reported that most of their respondents in agricultural produce marketing were young. Majority (76.0%) of the respondents had marketing experience between the range of about 6 – 16 years with a mean of about 12 years in marketing agricultural produce. This implies that the respondents had been into agricultural marketing for a relatively long time. In terms of education, majority (87.0%) acquired on form of formal education or the order with a mean of about 10 years of formal schooling. This implies that most of the respondents were educated with at least secondary school certificate, thus could read and write which is very vital in marketing. This is in agreement with the work of Okwuokenye and Onemolease (2011) who reported that the highest qualification by most of the agricultural produce marketers in their study area was secondary level of education. More so, most (66.0%) of the respondents had household size between the range of about 3 – 10 people with a mean of 8 people. This implies that the household size of the respondents are relatively large. In most cases, large household size is very important as agricultural marketing in developing countries like Nigeria are highly subsistent and labour intensive and often times depend on household labour.

Table 1: Distribution of the respondents based on their personal characteristics

Variables	Frequency	Percentage
Marital Status		
Divorced	5	5.0
Married	78	78.0
Single	3	3.0
Widowed	14	14.0
Age (years)		
(20,29.6]	23	23.0
(29.6,39.2]	44	44.0
(39.2,48.8]	17	17.0
(48.8,58.4]	8	8.0
(58.4,68]	8	8.0
Minimum		**20.00**
Mean		**38.13**
Maximum		**68.00**
Experience (years)		
(1.98,5.6]	7	7.0
(5.6,9.2]	29	29.0
(9.2,12.8]	26	26.0
(12.8,16.4]	21	21.0
(16.4,20]	17	17.0
Minimum		**2.00**
Mean		**11.78**
Maximum		**20.00**
Years spent in formal education		
(-0.02,4]	13	13.0
(4,8]	24	24.0
(8,12]	20	20.0
(12,16]	37	37.0
(16,20]	6	6.0
Minimum		**0.00**
Mean		**10.35**
Maximum		**20.00**
Household size (numbers)		
(-0.017,3.4]	3	3.0
(3.4,6.8]	32	32.0
(6.8,10.2]	34	34.0
(10.2,13.6]	23	23.0
(13.6,17]	8	8.0
Minimum		**0.0**
Mean		**8.3**
Maximum		**17.0**

Source: Field Survey, 2016

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Table 4.2 presents the results of cooperative membership, primary occupation and sources of information of the respondents. As shown in the Table, majority (72.0%) of the respondents had been member of cooperative societies between the range of about 6 – 13 years with a mean of 10 years. This implies that the women marketers had been into cooperative societies for relatively long period of time. Rural cooperatives play a crucial role in the eradication of hunger and poverty usually through donor-assisted programmes to empower small-scale agricultural produce marketers particular women. With respect to occupation of the respondents, majority (79.0%) engaged in marketing of agricultural produce as primary occupation. However, 11.0% of the respondents were into sales of provision as primary occupation, while 10.0% were employed as civil servant. This implies that marketing of agricultural produce is the dominant occupation of the respondents in the study area. Sources of marketing information as indicated by the respondents is mostly through neighbor (85.0%), while others are extension agents (6.0%), television (5.0%) and radio (4.0%). This implies that the respondents depend largely on neighbour who are into marketing for information.

Table 2: Distribution of the respondents based on institutional characteristics

Variables	Frequency	Percentage
Years as a cooperative member		
(1.98,5.6]	7	7.0
(5.6,9.2]	41	41.0
(9.2,12.8]	31	31.0
(12.8,16.4]	11	11.0
(16.4,20]	10	10.0
Minimum		**2.00**
Mean		**10.16**
Maximum		**20.00**
Primary Occupation		
Civil Servant	10	10.0
Marketing of Agricultural produce	79	79.0
Sale of provisions	11	11.0
Sources of Information		
Extension Agent	6	6.0
Neighbour	85	85.0
Radio	4	4.0
Television	5	5.0

Source: Field Survey, 2016

Cost Minimization and Income maximization among women marketers
Distribution of respondents according to income realized from marketing of agricultural produce in the study area is presented in Table 4.3. The result revealed that most (60.0%) of the respondents realized an income from marketing of agricultural produce less than ₦93,000 with a mean income of ₦90,580.00. The role of women in income generating activities is of paramount importance to economic development of developing countries. They perform tasks such as

household chores, agricultural production, processing and marketing. In order to meet up with the daunting task, they need not to be wasteful, thus has to minimize cost of marketing agricultural produce to maximize their income.

Table 3: Income realized from marketing activities by the respondents

Income	Frequency	Percentage
(917,9.3e+03]	60	60.0
(9.3e+03,1.76e+04]	14	14.0
(1.76e+04,2.59e+04]	1	1.0
(2.59e+04,3.42e+04]	0	0.0
(3.42e+04,4.25e+04]	9	9.0
(4.25e+04,5.08e+04]	1	1.0
(5.08e+04,5.91e+04]	2	2.0
(5.91e+04,6.74e+04]	5	5.0
(6.74e+04,7.57e+04]	7	7.0
(7.57e+04,8.41e+04]	1	1.0
Minimum		**6.908**
Mean		**9.058**
Maximum		**11.339**

Source: Field Survey, 2016

Similarly, the distribution of respondents based on costs associated with marketing of agricultural produce in the study area is presented in Table 4.4. The result revealed that majority (84.0%) of the respondents incurred costs in marketing of agricultural produce between the range of about₦14,000 - ₦84,000 with a mean costs of ₦77,880.00. This implies that the women marketers always aimed toward minimizing costs of marking their agricultural produce in order to maximize income. This is evidence from the mean income of ₦90,580 realized by the respondents from marketing agricultural produce.

Table 4: Costs associated with marketing activities by the respondents

Cost	Frequency	Percentage
(-14,1.4e+03]	12	12.0
(1.4e+03,2.8e+03]	34	34.0
(2.8e+03,4.2e+03]	16	16.0
(4.2e+03,5.6e+03]	11	11.0
(5.6e+03,7e+03]	12	12.0
(7e+03,8.4e+03]	11	11.0
(8.4e+03,9.8e+03]	0	0.0
(9.8e+03,1.12e+04]	2	2.0
(1.12e+04,1.26e+04]	0	0.0
(1.26e+04,1.4e+04]	2	2.0
Minimum		**0.000**

Mean	**7.788**
Maximum	**9.547**

Source: Field Survey, 2016

Effectiveness of participation in donor-assisted programmes
The results of effectiveness of women marketers' participation in donor-assisted programme is presented in Table 5. As shown in the Table, the level of participation of the respondents in donor-assisted programme was found to be low as indicated by 58.0% of the respondents, while 39.0% of the respondents indicated moderate level of participation. However, only 3.0% of the respondents recorded high level of participation in donor-assisted programme. This generally implies that there was low to moderate participation level in donor-assisted programme among the women marketers. In the same vein, 29.0% of the respondents indicated very effective participation in the donor-assisted programme, followed by 27.0% who indicated effective participation in the donor-assisted programme. This implies that with regards to effectiveness in participation in donor-assisted programme, most of the women marketers participated effectively in the programme which could be due lots of benefits they derived from it among which include access to credit and marketing information. However, some of the women marketers were adjudged not to have effective participation which could be probably due to low awareness or inaccessibility of the program by rural market women.

Table 5: Effectiveness of participation in donor-assisted programmes

	Frequency	Percentage
Level of participation		
Low	58	58.0
Moderate	39	39.0
High	3	3.0
Effectiveness of participation		
Not Very Effective	21	21.0
Not Effective	4	4.0
Not Sure	19	19.0
Effective	27	27.0
Very Effective	29	29.0

Source: Field Survey, 2016

Factors that promote participation, cost minimization and income maximization
Several factors are reported to influence youth and women participation in various agricultural programmes. However, one of the many predictors for women participation in agricultural programmes is to increase income and reduces cost. Table 6 revealed the result of logit regression analysis of the factors influences women participation in donor-assisted programme. The result revealed Pseudo-R^2 of 0.3458, implying that about 35% variation in the women participation was explained by the independent variables provided in the model. The chi-squared value of 31.53 was significant at 1% probability level implying goodness of fit of the overall model. Out of the four predictor variables specified in the model, three variables (age,

$p<0.05$;household size, $p<0.01$ and years spent in formal schooling, $p<0.01$) were statistically significant. The age (-2.30) and years spent in formal schooling (-3.17) were negative implying an inverse influences on respondents' participation in donor-assisted programme, while household size (3.39) was positive implying direct influences on respondents' participation in donor-assisted programme.

Table 6: Logit estimate of factors influencing women participation in programme

Variables	Coefficient	Standard error	z-value
Constant	1.8681	1.7245	1.08
Age	-0.1236	0.0537	-2.30**
Marital status	-0.4697	1.0991	-0.43
Household size	0.4027	0.1189	3.39***
Education	-0.2142	0.0677	-3.17***
Pseudo-R^2	0.3458		
Chi^2	31.53***		
Log likelihood	-29.8237		

Source: Field Survey, 2016
**implies $p<0.05$ and ***implies $p<0.01$

More so, Table 7 revealed the result of linear regression analysis of the factors influences women marketers' income through participation in donor-assisted programme. The result revealed coefficient of determination (R^2) of 0.2169, implying that about 22% variation in the women marketers' income was explained by the predictor variables provided in the model. The F-statistics value of 6.58 was significant at 1% probability level implying goodness of fit of the overall model. Out of the four predictor variables specified in the model, three variables (marital status, $p<0.05$; household size, $p<0.1$ and years spent in formal schooling, $p<0.01$) were statistically significant. The marital status (-2.44) and years spent in formal schooling (-3.02) were negative implying that a unit increase in any of the variable decreases the income of the women marketers, while household size (1.91) was positive implying that a unit increase in household size will increases the income of the women marketers.

Table 7: Linear estimate of factors influencing women marketers' income

Variables	Coefficient	Standard error	z-value
Constant	6117.774	1220.212	5.01***
Age	13.156	35.759	0.37
Marital status	-1565.384	640.829	-2.44**
Household size	181.246	95.042	1.91*
Education	-160.157	53.096	-3.02***
R^2	0.2169		
Adjusted R^2	0.1840		
F-statistics	6.58***		

Source: Field Survey, 2016
*implies $p<0.1$, **implies $p<0.05$ and ***implies $p<0.01$

Furthermore, Table 8 revealed regression result of factors that promote cost minimization and income maximization of the women marketers in the study area. The result revealed coefficient of determination (R^2) of 0.198 and 0.517 at full model marketing cost and income, respectively. Similarly, the limited model marketing cost and income has coefficient of determination (R^2) of 0.145 and 0.347, respectively. The F-statistics value was 3.006 for full model income and 2.977 for limited model income at 1% probability level implying goodness of fit of the overall model. Out of the several predictor variables specified in the model, age, marital status, occupation, constraints and sources of information were found to be statistically significant at 1%, 5% and 10% probability level, respectively. This implies that as the women marketers grow older, they have more ability to minimize cost and maximize income, surprisingly, their years of experience did not play any significant role. Also, it appears that single ladies had greater ability to maximize income even though income of married marketers were significantly maximized. Sale of provisions appears to maximize income in spite of the fact that most donor-assisted programmes target agricultural value chains. This seems to confirm why effectiveness of the donor-assisted programmes did not play any significant role. There is no constraint inhibiting the ability to minimize cost or maximize income, while most important source of information on marketing activities and participation in donor programmes is television.

Table 8: Regression estimates on factors that promote cost minimization and income maximization

Variables	Full model-Marketing cost	Full model-Income	Limited model-Marketing cost	Limited model-Income	Limited model-Marketing cost	Limited model-Income
(Intercept)	8.734**	6.929***	8.294***	3.524**	7.773***	8.767***
	(3.924)	(2.117)	(2.109)	(1.393)	(0.361)	(0.221)
Age	-0.050	0.028	-0.052 *	0.045**		
	(0.038)	(0.021)	(0.028)	(0.017)		
Experience	-0.019	0.028	0.044	0.075		
	(0.100)	(0.056)	(0.080)	(0.049)		
`Years spent in formal education`	0.004	-0.001				
	(0.149)	(0.083)				
`Household size`	0.151	-0.040	0.127	0.009		
	(0.095)	(0.054)	(0.082)	(0.052)		
`Marital status` Married	-0.718	0.835	-0.865	2.351****		

	(1.383)	(0.769)	(1.140)	(0.673)		
`Marital status` Single	0.017	1.381	0.163	3.333***		
	(2.090)	(1.157)	(1.807)	(1.078)		
`Marital status` Widowed	0.008	0.357	-0.053	0.869		
	(1.165)	(0.650)	(1.008)	(0.627)		
`Main Occupation` Marketing of Agricultural produce	0.072	-0.256	-0.041	0.046		
	(0.736)	(0.410)	(0.611)	(0.385)		
`Main Occupation` Sale of provisions	0.431	0.112	0.283	1.096**		
	(0.971)	(0.543)	(0.788)	(0.482)		
`Level of education` Non-formal	-2.262	0.475				
	(2.510)	(1.410)				
`Level of education` Primary	-0.820	0.340				
	(1.728)	(0.967)				
`Level of education` Secondary	-0.306	-0.311				
	(2.386)	(1.333)				
`Level of education` Tertiary	-0.701	-0.188				
	(2.720)	(1.521)				
`Years as a cooperative member`	0.012	-0.069	-0.007	-0.024		
	(0.099)	(0.055)	(0.088)	(0.055)		
Effectiveness Not effective	0.481	-0.336			-0.232	-0.087
	(1.141)	(0.637)			(0.929)	(0.568)
Effectiveness Not sure	0.127	0.323			0.243	0.509
	(0.662)	(0.368)			(0.530)	(0.324)

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Effectiveness Not very effective	0.033	-0.486			-0.423	-0.347
	(0.821)	(0.455)			(0.553)	(0.338)
Effectiveness Very effective	-0.084	0.044			-0.455	0.401
	(0.603)	(0.337)			(0.465)	(0.284)
Constraints Not very serious	-0.774	2.758**			1.298*	2.553***
	(1.967)	(1.053)			(0.722)	(0.442)
Constraints Serious	-0.374	0.037			0.218	-0.199
	(0.559)	(0.313)			(0.406)	(0.248)
`Sources of Information` Neighbour	-0.395	0.473	-0.248	0.618		
	(0.844)	(0.469)	(0.777)	(0.485)		
`Sources of Information` Radio	-1.051	1.024	-0.567	0.806		
	(1.331)	(0.737)	(1.236)	(0.774)		
`Sources of Information` Television	0.379	1.350*	0.537	1.649**		
	(1.351)	(0.739)	(1.174)	(0.718)		
`Level of participation` Moderate	-0.672	0.302	-0.301	-0.171		
	(0.634)	(0.355)	(0.434)	(0.273)		
`Level of participation` None	0.216	0.264	0.883	0.476		
	(1.559)	(0.871)	(1.168)	(0.736)		
Income	0.176		0.105			
	(0.208)		(0.173)			
MKTcost		0.055		0.042		
		(0.065)		(0.069)		
R squared	0.198	0.517	0.145	0.347	0.063	0.324

Adj. R squared	-0.087	0.345	-0.008	0.231	0.002	0.281
statistic	0.694	3.006***	0.951	2.977***	1.034	7.441***

Source: Field Survey, 2016
***implies p<0.01, **implies p<0.05 and *implies p<0.1

Constraints associated with participation in donor-assisted programmes
Table 9 revealed some of the constraints indicated by the respondents to hinder their participation in donor-assisted programme which are marketing cost (3.55), illiteracy (2.62), inaccessibility (2.58), gender discrimination (2.57), non-availability (2.47), complexity (2.44), lack of awareness (2.35), lack of confidence (2.25), corruption (2.08) and high interest (1.94). In overall, most (58.0%) of the adjudged the constraints not serious, while 38.0% of the respondents indicated the constraints to be very serious and 9.0% indicated serious. Most rural women were deprived of education with the preposition that women life ends in kitchen and submission to their husband. Women spend more time taking care of family, processing agricultural outputs as well as marketing, this has reduce the time available for them to participate in such program. Lastly, the complex nature of some programmes serves as barrier to rural women participation in such programme.

Table 9: Constraints associated with participation in donor-assisted programmes

Constraints	Mean score	Rank
Marketing cost	3.55	1st
Illiteracy	2.62	2nd
Inaccessibility	2.58	3rd
Gender discrimination	2.57	4th
Non-availability	2.47	5th
Complexity	2.44	6th
Lack of awareness	2.35	7th
Lack of confidence	2.25	8th
Corruption	2.08	9th
High interest	1.94	10th

Summary of constraints	Frequency	Percentage
Not Serious	53	53.0
Serious	9	9.0
Very Serious	38	38.0

Source: Field Survey, 2016

Conclusion and Policy Recommendation

Base on the results from the finding of this study, it could be concluded that majority of the women marketers are in their active and productive age, married, and have been into marketing for some years. The mean income realized by the respondents from marketing shows that there was maximization of income among the women marketer, while the mean costs incurred in marketing by the respondents also shows cost minimization. Most of the women marketers participated effectively in the donor-assisted programme which could be due lots of benefits they derived from it. However, variables such as age, household size, education were found to influence women participation in the donor-assisted programme, while marital status, household size and education influences their income. Meanwhile, age, marital status, occupation, constraints and sources of information were found to promote cost minimization and income maximization among the women marketers in the study area. Some of the constraints identified to hinder participation in donor-assisted programme were marketing cost, illiteracy, inaccessibility and gender discrimination among others. Although, adjudged not to be severe constraints. It was therefore recommended that policy makers should come up with policy that will enhance increased income among the women marketers as well as provision of infrastructure that will support effective marketing of agricultural produce.

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