



## PERCEPTION AND FACTORS INFLUENCING THE FORMATION AND MEMBERSHIP OF SELF-HELP GROUPS AMONG RURAL WOMEN IN KADUNA STATE NIGERIA.

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### ABSTRACT

*Group action has been identified as a veritable means of empowering rural folks, especially rural women, who constitute about 50% of the rural population. Studies have shown that Nigerian rural women are socially, politically and economically more disadvantaged than their male counterparts. This study was carried out to evaluate the perception and socio-demographic determinant of membership of self-help groups among rural women in Kaduna state. A multistage sampling procedure was used to randomly select 204 respondents from 20 wards in two local government areas of the state. The respondents were interviewed using a pretested structured questionnaire. Two sets of statements based on a 5-point Likert type scale were used to evaluate perception while simple correlation analysis was run to determine variables influencing membership of SHGs. The results showed high mean scores of the Likert test indicative of positive perception towards SHGs. The correlation analysis showed that only two variables Age and Education significantly influenced membership of the SHGs ( $p < 0.06$ ); the others being statistically insignificant. Constraints mitigating membership of SHGs were identified and recommendations are proffered aimed at sensitizing the women folk and enhancing their pro-active involvement in SHGs.*

**Key Words: Perceptions, Membership, Self-Help Groups Rural Women**

### INTRODUCTION

Policy interest in rural women started manifesting in the early 1970s following widespread disenchantment with the inefficacy of development policies in the developing nations of the world. The flaws that characterized such policies resulted in stagnating levels of food production, nutritional decline and structural dislocations in the rural sector.

Consequently, the problems of rural-urban migration, absolute poverty and unemployment/underemployment started to occupy a very central position in the policy concerns. Policy shifts became imperative such that have moved women-centered issues-empowerment, equality, gender mainstreaming etc to the front burner.

Obviously, the apparent neglect of those women-centered issues had put a cog in the wheel of development processes rendering most of the programs ineffective. The cumulative effect was an upsurge in rural poverty. Specifically, rural women fared worse and more disadvantage compare to their male counterparts. As Moharty (2007) put it "the women were at the receiving end-holding the shorter end of the stick".

The several ways in which rural women have been shortchanged and marginalized are documented in literature. The principal issues identified are cultural, religious, caste systems in existence, norms that govern the inheritance of land, absence of women voices in the political arena, overburdening roles for the upkeep of the family, heightened rate of divorce and men tending to die earlier (Ezeh, 2003; NECOFA, 2003; Adamu, Sodiya & Awotinde, 2006). Other



issues relate to water and fuel which take up substantial time and resources in rural settings and squarely fall within the purview of tasks handled by women (Ekong, 2010).

It is against this background that group action presents itself as a veritable means of empowering rural women socially, politically, and more importantly economically. Collective or group action is widely recognized as a positive force for rural development. Groups enable individuals to empower themselves and increase benefits from market transactions (Mushi, 2000; Ofuoku & Agbamu, 2010). According to Place et al (2002), getting together with others also allows individuals to better cope with risks, particularly when neither the private nor the government provides any safety nets or insurance against risks. According to Blair (1999) even individual talents are better utilized in a group.

Groups presents in a variety of forms and structure. Some are referred to as support groups particularly those associated with health challenges while others are recognized as self-help groups. We are concerned with the latter.

Self-help groups (SHGs) are formed by people with common problems or situations for the purpose of pooling resources, gathering information or offering mutual support service or care. According to IFAD (2002), SHGS are village based financial intermediaries usually composed of 10-20 local women or men. A mixed group is generally not preferred. Most SHGs are located in India where, according to NABARDs estimate, there are about 2.2 million SHGs representing 33 million members.

In Nigeria, the SHG linkage program was launched under the Agricultural credit Guarantee Scheme (ACGS) in 1991 and became operational in 1992. Under the scheme, famers are encouraged to form themselves into groups of between 5 and 15 on the basis of common purpose. The members are encouraged to engage in regular saving for about six months and then could apply to partnership banks for a loan using saved sums as part security for loan. Presently, there has been a proliferation of SHGs at state, local government and ward levels throughout the country (Achola, 2011).

## **PROBLEM STATEMENT AND OBJECTIVES**

There is an overwhelming evidence of development policies and projects by-passing the involvement of rural women in most African countries. Many studies (Kongolo, 2002; Sungelwa, 2009; Ogulela & Aisha, 2009 etc.) have provided evidence showing that rural women, contributes significantly to the economy of developing countries but they often find themselves lacking certain resources when it comes to contributing effectively to the economic output of their countries. Essentially, these women cannot be said to have been integrated into the mainstream of agricultural production processes, evidence of deprivation and marginalization are prevalent and manifest in the following forms.

- Most of Nigerian rural women have limited access to land – a major production factor in small holder agriculture.
- Rural women generally lack access to productivity-raising services such as credit, cooperatives, agricultural inputs, training and extension (FAO, 1990). This situation is further worsened by women's inability to own land and other collaterals which may be required to access credit.



- Male farmers are more likely, than their female counterparts, to have contacts with agricultural workers; most extension programs are usually directed at male household heads.
- Rural women are mostly edged out in household decision making processes further jeopardizing their chances of self-empowerment and gender mainstreaming (Ezeh & Ezeh, 2013).
- Because of their mode of production, women's contributions are usually underestimated and not accorded proper recognition. Indeed, these contributions are usually grouped as 'unpaid family labour' and are not measured in economic terms.

From the foregoing, it is evident that rural women are seen as dependent and marginal to agricultural production and rural development processes. How then can these fetters of dependency, marginalization and deprivation be broken? No doubt, leveraging on the strengths of self-help groups becomes a viable option. While the merits of the SHGs are overwhelming, it is apparent that most rural women still do not identify with such groups. How does the typical female perceive SHGs and what socio-demographic factors influence their membership of SHGs? These questions deserve further probing as they underpin the relevance of SHGs and thus form the thrust of this investigation.

The broad objective of this study was to evaluate the perception and factors influencing membership of SHGs among rural women in Kaduna State, Nigeria. The specific objectives were to:

1. Describe the socio-demographic characteristic of the respondents
2. Evaluate the level of awareness and perception of the respondents regarding SHGs.
3. Determine the socio-demographic variables influencing membership of SHGs among the respondents.
4. Identify the constraints that mitigate the formation and membership of SHGs in the study area.

## **METHODOLOGY**

Purposive sampling was used to select two rural-based local government areas in Kaduna state namely Soba and Kauru. Secondly, ten (10) wards were randomly selected from each of the local government areas giving a total of twenty (20) wards. Lastly, eleven respondents were selected randomly per ward from a sample frame provided by the Social Welfare Department of The Local Governments, giving a total of 220 respondents. These were interviewed using a pre-tested structured questionnaire assisted by two interviewers per local government area. At the end of the interview, 204 questionnaires were found to have been dully completed.

The interview instrument comprised of two sections; first section on personal characteristics of the respondents while the second contained two set of statements used to evaluate perception and based on a 5-point Likert type scale; where 5=strongly agree(SA), 4=Agree(A), 3=undecided(U), 2=Disagreed(D) and 1=strongly disagreed(SD).

Descriptive statistics was used to achieve objectives 1, 2 and 4 while simple correlation analysis was used to achieve objective 3.



## RESULTS AND DISCUSSION

The findings of the study are presented under the following headings:

### 1. Socio- Demographic Characteristics of Respondents

Major socio-demographic characteristics of the respondents recorded include age, marital status, educational attainment, family size and religion. The responses are as recorded in table 1:

**Table 1: Socio-Demographic Characteristics of Respondents**

Socio-Demographic Characteristics	Frequency (N=204)	Percentage (%)
<b>a. Age</b>		
Below 21 years	13	6.3
21-25 years	28	13.7
26-30 years	36	17.6
31-35 years	51	25.0
36-40 years	45	22.0
41 years and above	31	15.2
<b>Mean age = 32.3 years</b>		
<b>b. Marital status</b>		
Not married	6	
Married	187	2.9
Divorced/Windowed	11	91.6
		5.3
<b>c. Educational attainment</b>		
Arabic education	37	
Primary education	18	18.1
Secondary education	6	9.0
Tertiary education	3	2.9
Adult literacy	22	1.4
No formal education	118	10.7
		57.8
<b>d. Family size</b>		
<5 members	31	15.2
6-10 members	75	36.8
>10 members	98	48.0
<b>e. Religion</b>		
Christianity	58	28.3
Islam	146	71.7

Source: Field study, 2014

Regarding age as a socio-demographic variable, most of the respondents fell between the age brackets 26-40 years. About 64.7 percent of the respondents fell within this age range while only 15.2 percent were above 41 years. The group interviewed had a mean age of 32.3 years.

Only 6 out of the 204 respondents were not married. Eleven of them identified as divorcees while the rest (187) were married, constituting 91.6 percent.

The educational background of the respondents was found to be generally poor. Only 27 of them (13.2 percent) had formal educational at primary level and above; 118 of them (57.8%) had no exposure to either Arabic or western education including adult literacy.

The result also showed that only 15.2% of the respondents had family size of less than 5 members while 36.8% had family size of 6-10 member; 48% of the respondents had more than 10 members. The mean family size for the study sample was 8.5 members. Regarding religion affiliation, 28.3% of the sample identified as Christians while the remaining 71.7% were identified as Muslims.

## 2. Awareness and Membership of Self-Help Groups (SHGs)

The study sought to elicit the level of awareness of the existence and relevance of SHGs. Their responses were as recorded in table 2.

**Table 2: Respondents level of Awareness and Membership of Self-Help Groups (SHGs)**

Respondents Response	Awareness of existence and relevance of SHGs	Membership of SHGs
Yes	171 (83.8)*	56 (27.4)*
No	33 (16.2)	148 (72.5)
Total	204 (100)	204 (100)

Source: Field study, 2014

\* Figures appearing in parenthesis indicate percentage of respondents

Interestingly, about 83.8 percent of the respondents were aware of the existence and relevance of self help groups. Only 33 of them (16.2 percent) claimed ignorant of the existence and role of SHGs. However, the level of awareness of the existence and relevance of SHGs did not relate positively to the membership of SHGs. Thus, only 56 of the respondents, a dismal 27.4 percent belonged to the SHGs. That is, only 32.7 percent of the 171 respondents who were aware of the existence and relevance of SHGs thought it worthwhile to join such groups.

## 3. Perception of Respondents Regarding SHGs

Regarding the perception of the respondents towards the formation and membership of SHGs, there was need to elicit the relevance and importance of SHGs as perceived by them. The following twelve (12) items assessed via a 5-point Likert scale registered their responses as follows:

**Table 3: Perception of the Relevance/Importance of SHGs**

S/N	Item	Aggregate score	Mean score (X)
1.	SHGs enhance self actualization of members	755	3.7
2	Formation and membership of SHGs will enhance gender mainstreaming	838	4.1
3	Membership of groups will up the bargaining power of small scale rural operators	812	4.0
4	Formation of SHGs is a proven means of empowering rural women	889	4.4
5	Group membership facilitates overall enlightenment and education	802	3.9
6	Membership of SHGs enables members to enjoy services at discounted rates	761	3.7
7	SHGs provide a cost-effective means of disbursing loans, grants etc.	796	3.9
8	Membership of SHGs enhances the financial capability of members	835	4.1
9	SHGs provide members greater access to capital and other productive resources	783	3.8
10	Group action encourages large scale production generating economies of scale	738	3.6
11	Membership of SHGs encourages initiatives thereby promoting leadership qualities	712	3.5
12	SHGs represent a veritable means for executing rural development programmes	794	3.9

Source: Field Survey, 2014

The aggregate and mean scores recorded in table 3 indicated that the respondents expressed a generally positive attitude towards the formation and membership of self-help groups (SHGs) in the area of study. This is because the aggregate scores are reasonably high for all the items considered ranging from 712 to 889 out of a maximum of 1020 points. Similarly, the mean scores ranging from 3.4 to 4.4 out of a maximum of 5 (SA) are reasonably high. Both scores affirm the perception of the respondents regarding the formation and membership of the SHGs as highly beneficial. It is worthy of note that none of the mean scores fell below 3, where 3 represents Undecided (U) and 2 Disagree (D).

#### 4. Factors Influencing Membership Of SHG

Objectives of this study sought to establish the relationship, if any, between the socio-demographic characteristics of the respondents and membership of SHGs. This was done using Pearson Products Moment Correlation Coefficient (PPMC) as shown in table 4.

Table 4: correlation analysis of variables and membership of SHGs

Socio-demographic Characteristics	Coefficient (r)	P value
Age	0.292	0.023*
Marital status	0.026	0.090 <sup>Ns</sup>
Educational level	0.254	0.030*
Family size	0.192	0.017 <sup>Ns</sup>
Religion	-0.285	0.025 <sup>Ns</sup>

Source: Field Survey (2014)

Note: \* significant at P<0.05; Ns = non-significant

Age (r=0.292; P=0.023) and educational level (r=0.254, P=0.030) were found to be statistically at P<0.05 level. However, the other three variables- marital status, family size and religion were not significantly correlated to the membership of SHGs among the respondents.

### 5. Constraints to the Formation and Membership of SHGs

The study sought to elicit from the respondents perceived and actual constraints to the formation and membership of SHGs. Again, using a 5-point Likert scale, the aggregate and mean scores of the respondents are as shown in table 5 below:

Table 5: Constraints Mitigating the Formation and Membership of SHGs

S/N	Item	Aggregate score	Mean score (X)	Ranking
1.	Wrong attitude of members regarding the objectives and workings of SHGs	797	3.9	3
2.	Poor financial capacities of members to sustain groups	689	3.4	7
3.	Poor managerial/entrepreneurial attributes of members	740	3.6	6
4.	Inactive and weak membership	820	4.0	1
5.	Low literacy/educational levels of members	772	3.8	4
6.	Weak leadership qualities and attributes	749	3.7	5
7.	Poor interventions by local administrators and leaders	799	3.9	2
8.	Discouraging stance of husbands/spouses	680	3.3	8

Source: Field Survey, 2014

The eight items in table 5 above sought to elicit the perception of the respondents regarding the constraints mitigating the formation and membership of SHGs. The respondents perceived all eight items as constraints, the degrees of strength varying as indicated by the aggregate and mean scores. Inactive and weak membership was perceived as the strongest constraints with 820 and 4.0 as aggregate and mean scores respectively. This was followed by poor interventions by local administrators and leaders (799) and wrong attitude of members (797) in that order. The discouraging stance of husbands was not considered as a strong constraint with aggregate score of 680 and ranking 8<sup>th</sup>.



As earlier mentioned, the perception of the respondents regarding the relevance and importance of SHGs indicate a generally positive attitude. Both the aggregate and mean scores of their responses in table 3 are reasonably high; all above average. Of particular note is the fact that item (4) with the highest aggregate and means scores (889 and 4.4 respectively) relate to SHGs being proven for the empowerment of rural women. Also noteworthy is the fact that the item that followed in terms of aggregate and mean scores (item 2) attested that the formation and membership of SHGs enhanced gender mainstreaming. These are strong testimonies by the respondents regarding the place of SHGs in lifting the burden of impoverishment and empowering rural women.

On the constraints mitigating the formation and membership and, by, extension, the effectiveness of SHGs, the responses recorded in table 4 are noteworthy. All 8 items recorded high aggregate and mean scores. The aggregate scores ranged from 680 to 820, while the corresponding mean scores ranged from 3.3 to 4.0; out of a maximum of 1020 and 5 points respectively. From the responses, inactive and weak membership (item 4) was fingered as the most mitigating constraint followed by item 7 relating to poor interventions from local administrators and leaders. It is noteworthy that the weakest constraints as perceived by the respondents related to the discouraging stance of the husbands.

In all, it is encouraging that the overall attitude and perception of the respondents regarding the role of SHGs in empowering rural women was overwhelmingly positive. One wonders, then, why many of the respondents in the area of study are yet to identify with SHGs. The need for intensive sensitization and mobilization of the rural women folk cannot be overemphasized.

## **CONCLUSION AND RECOMMENDATIONS**

The role of SHGs in empowering rural women and enhancing gender mainstreaming has been proven beyond doubt. The response of the respondents in this study have lent overwhelmingly credence to the effectiveness of SHGs towards achieving such goals. This is encouraging, more encouraging is the fact that the constraints identified as mitigating are not insurmountable.

Considering the level of poverty and impoverishment among Nigerian rural women, the imperative of embracing self-help groups as a veritable means of empowering them cannot be over-emphasized. The following recommendations are aimed at effectively harnessing the potentials that lie in proliferating self-help groups among the women in rural Nigeria:

1. To intensify the sensitization and mobilization of rural women towards formation of SHGs. Efforts at the grassroots-local government and ward levels will be highly rewarding.
2. There is need for financial and logistic support from government – state and or local government.
3. Channeling loans and grants meant for rural women through SHGs will help to engender group formations.
4. Training and general enlightenments on leadership and group dynamics will add impetus to group effectiveness.
5. Periodic/annual review of the activities of groups will help to attract interventions from local administrators and leaders.
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