

Self-Help Groups: Alternative Empowerment Strategy for Rural Women in Selected Communities of Edo and Nasarawa States, Nigeria

Umar Elems MAHMUD & Yusuf Abdullahi OGWUZEBE & Contessa Ofure JOHN

Nasarawa State University Keffi Nigeria

Email: elemsumarmahmud@gmail.com, wambai@yahoo.com, ofurecontessa@gmail.com

Abstract

The poor socio-economic condition of rural women in Nigeria is a common knowledge. In efforts at alleviating the situation, rural women have embraced socio-economic associations in Self-Help Groups (SHGs), with the cardinal objective of promoting self-empowerment for self-reliance. The imperative of such associations notwithstanding, studies had focused largely on the role of women in community development, vis-a-vis, on engagement in empowerment for self-reliance, without which contributing meaningfully to community development is not feasible. This deficit is the core problem of this study. As a corollary, the objective of the study is to examine the economy of rural women, using the instrumentality of SHGs, in selected communities in Edo and Nasarawa States, Nigeria. In the primary survey design, 120 villages was purposefully selected from 6 Local Government Areas from each State. A questionnaire was used in eliciting information from the respondents. The data were analyzed using descriptive statistics. The study findings reveal that SHGs were instrumental in the empowerment of rural women in the selected communities resulting in enhanced socio-economic self-reliance and family well-being. The study concluded that the adoption of women's SHGs was a potent instrument for rural women's socio-economic development and self-reliance; and therefore, recommended that spousal encouragement, and the support of the Local Government authorities and NGOs, should be mobilised toward promoting the Groups' existence in the study areas and across Nigeria.

Keywords: Economy, Empowerment, Self-Help Groups, Self Reliance and Rural Women

Introduction

In order to encourage economic independence entrepreneurial development geared towards promoting self-help engagements, particularly by the small groups in the society has been advocated in less developed countries (LDCs), where the formal institutions have failed to develop the requisite structure and capacity for adequately providing for formal economic undertaking by the growing population. The focus has shifted from government-inspired institutions to socio-political institutions outside the realms of the formal structure of government (Chakrabarty, 2003). The idea is that development should be re-engineered or redesigned from the passive inertial posture to a potent movement that involves active participation of the people. Rather than being affiliated to government institutions, the small groups, undertaking activities in diverse areas as minor irrigation, animal husbandry, diary,

fishery, land use and improvement, waste management and afforestation, among others, have been affiliated to the community. Such groups which undertake developmental activities, on the basis of self-help, constitute self-help groups (SHGs).

More formally, "SHGs are small voluntary associations of poor people; youth, women preferably, from the socio-economic backdrop" (Sharma, Sadana & Kaur, 2012). In 1997, the Indian National Bank for Agricultural and Rural Development defined SHGs as small economically homogeneous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members' direction (Sharma *et al*, 2012). On a comparative note, an SHG may be likened to a thrift and credit society where members contribute into a savings pool and from which needy members borrow to finance economic undertakings.

SHGs are mostly rural-based, with women's group dominating the space, in view of the quest by women to organise into platforms that can facilitate the process of that empowerment (Vayunandan & Dolly, 2003). The Groups provide the needed connectivity of individuals, corporates and the local micro-finance institutions. Very important too, the groups are the locus of communal social activities, providing women the opportunity to contribute to the resolution of the challenges confronting members and the communities. Thus, SHGs provide a multi-purpose platform for women's association, experience sharing, and for supporting members in diverse human endeavors (Bensman, 1998).

The relative importance of SHGs can therefore, not be overstressed, given the pervasive poverty among rural dwellers, particularly women, whose economic and social vulnerability remains abysmally worrisome. However, notwithstanding the opportunity which SHGs offer for women's empowerment, a survey across many typical rural villages in Nigeria, would suggest that the potential may not have been realized. As a corollary to this deficit, rural women may have remained inadequately mobilised, or totally unmobilised, into self-help groups, with the objective of achieving economic or social self-empowerment. Goaded by the deficit, this study was undertaken, to examine the institution of self-help groups movement and the activities in 120 villages across 6 local government areas in Edo and Nasarawa States. The survey covered a ten year-period, 2011-2021.

Statement of the Problem

The 'marginalisation' of women in Nigeria, particularly women in the rural areas, has been frequently alleged. As it may be, efforts led and sustained by top- class women in Nigeria, packaged in 'Affirmative Demand', have been largely elitist, targeting the biogenesis, whose struggle has been narrowed towards accommodating the classes' interest, to the exclusion of the poor villagers. In effect, the demand for at least 35 percent of available political and appointive positions for women under the affirmative demand has been to the neglect of the interest of the poor and vulnerable uneducated women, who lack the prerequisites for access to the opportunity envisaged by the demand.

While recognising the mission and imperative of affirmative demand, the Federal Government of Nigeria ('FGN' or 'Government') yielded to the pressure in 2006 through the enactment of the Gender Policy, 2006. The major focus of many studies in Nigeria has been directed at examining the role of women in community development. In contradistinction, the focus of this study is on the examination of SHGs as a strategy for achieving the objective of self-reliance by rural or village women, as the cardinal motivation for forming the Groups. In effect, the major interest of previous studies have been focused largely on women's role in community development vis-a-vis, the emphasis on individual group members' quests for economic and social self-empowerment that could engender self-reliance. The expectation, in any case, is that self-reliance will, *ceteris paribus*, ultimately lead or progress to collective and communal economic improvement.

With respect to the interest of the poor rural women, which cannot be accommodated by the formal structures of government at any level, it is a case of 'every one for himself'. Such women must therefore, seek alternative ways and means of protecting their interest, by organising into SHGs, without recourse to the government. Be that as it may, the central problem of this study is captured in the question: has the operation of SHGs been instrumental in women's empowerment towards economic and social self- independence in Nigeria, particularly in the selected villages? Answer for this question exposed the gap or inadequacy of the formal structure in rural women's quest for socio-economic empowerment for self- reliance, and the limited scope of previous studies.

Objectives of the Study

The major objective of this study is to examine the 'political economy' of women's SHGs, in order to discern the formation, operation and achievement of the objective of economic and social self-independence of women in the selected rural areas. The specific objectives however are, to:

- i. examine the extent to which the establishment, operation and contribution of women's SHGs in achieving members' socio-economic self-reliance;
- ii. examine the major obstacles to the establishment and effective operationalization of SHGs; and
- iii. proffer antidotes for operation of SHGs in order to achieve the goals of group members.

Research Questions

The research questions posed and answered included the following.

- i. Were women in the selected villages organised into SHGs?
- ii. What were the factors militating against the formation and successful operation of SHGs in the villages?
- iii. What are the probable superior strategies for the effective operation of SHGs, in order to achieve the goal of economic and social self- reliance by women in the selected villages?

Conceptual Clarification

Self- Help Groups (SHGs)

SHGs are small associations of poor people, with voluntary membership comprising of youths, but preferably women, with homogeneous socio-economic characteristics (Sharma *et al*, 2012). The more precise definition provided by Indian National Bank for Agriculture and Rural Development in 1977 earlier provided, is instructive. Central in the philosophy of SHGs movement is equality of members in a society, regardless of gender, religion, language, creed or social status, etc. The groups provide women the opportunity to unite for diverse purposes, for the achievement of objectives which they may not possess the capacity to realize individually.

In addition to specific activities earlier stated, other areas to which group efforts are directed include social interactions, disaster and emergency management (Sharma *et al*, 2012). Very important, SHGs are veritable platforms where illiterate and impoverished rural women can lead effort and action toward women empowerment. Many SHGs provide services, by linking members with the informal market operators, mainly money collectors and lenders. Besides, SHGs channel idle cash balances held in the fund to the formal microfinance institutions. Wilson (2002), in a nutshell, viewed an SHG is a registered or unregistered group of microfinance entrepreneurs which has homogeneous social and economic backgrounds; voluntarily coming together to save regular sums of money, mutually agreeing to contribute to a common fund and meet their emergency needs on the basis of mutual help. In some rural villages in Nigeria, women's associations have been formed to undertake similar activities as described in the foregoing definition.

Women Empowerment and Socio-Economic Self-Reliance

Nwoye (2011) noted that inspite of the acclaimed oil wealth, Nigerian formal structure cannot adequately provide for the economic engagement for the teeming population in the formal sector. The increasing need has been a shift in economic paradigm whereby women's contribution to family upkeep has assumed a greater relevance in recent times. In tandem, more women have engaged in the informal economic sector. The sector provides opportunities for engagement by small businesses in the production and distribution of goods and services at the micro and small levels. Such business concerns have relative ease of entry; are largely family-owned and managed; are engaged in small scale operations; rely on indigenous resources; employ labor- intensive and very limited technology-driven production techniques; acquire skills outside formal education system; operate in the largely unregulated markets; and are highly unstructured (Nwoye, 2011). Due to the relative ease of startup and simple requirement of management, women have accessed small businesses in Nigeria, particularly in the areas of petty trading, animal husbandry, horticulture, grocery, tailoring, fish-farming, cassava grating, farm labour, fruit and firewood gathering and pottery, among others. Women engaged in such informal economic activities form associations through which they pursue high savings, informally called "esusu", to enable the accomplishment of specific projects. Needy members

may borrow from the pool of funds so generated. The activities empower rural women economically and also propel them to higher economic self-reliance, higher social standing and societal recognition, besides providing support for family maintenance.

Affirmative Demand

Mahmud (2019) noted that there was need to harmonise the artificial differences between the male and female folks which had arisen from the needless discrimination against women across the globe, Nigeria inclusive. Such discrimination has resulted in loss of economic and social opportunities that have precipitated backwardness among women. In the rural areas in Nigeria, the situation has aggravated the misery of women.

Global demand or action for increased women's participation in public management, otherwise encapsulated in affirmative demand or affirmative action, have received a boost across countries for several years: China (1949), Sri Lanka (1981), Israel (2000), Taiwan (2004), Finland (1980), Malaysia and France among many others. In Nigeria, pursuant to the provisions of the 1999 Constitution, as amended, which guaranteed equality of all persons regardless of gender, the National Gender Policy was made in 2006, to provide a formal policy framework for actualising Women's Affirmative Demand (Mahmud, Ogwuzube & Bage, 2020). The policy was a forerunner to the African Gender Policy of 2009. The essence of the foregoing narration is to highlight that the desire and policy action for the empowerment of women in Nigeria had been underscored by formal instruments, although the scope of the benefits may "exclude" the poor rural women. In effect, therefore, women's SHGs in the rural areas, has remained the hope of the unorganised rural women in Nigeria.

Rural Women in Nigeria and Marginalisation Syndrome

Although diverse definitions of what constitutes a rural area have been provided, the variant by Ujo (2008) to the effect that a rural area is a country side where most basic amenities: water, good roads, recreation, electricity, employment opportunities, healthcare facilities, educational facilities, etc, are lacking, has been adopted. Consequently, the standard of living of rural dwellers has remained dismally low, due to poverty and very minimal economic and social opportunities. Persons who inhabit rural areas including men, youths and women are rural; a connotation that supports reference to women inhabitants of the areas as 'rural women'. Of more practical implication is that rural women dwell in the rural areas under very poor conditions (Olalere, 2013).

The denial of women equal access to opportunities in almost all spheres of human endeavour is tantamount to marginalisation. Critical among the contributing factors in the marginalisation syndrome are sociological inhibitions, traditional values, dependency, and inadequate or discriminatory legal provisions, among others. With respect to the legal provisions, for example, extant legal requirements and practices dictated that women should obtain spousal permission to engage in certain undertakings, such as acquiring international passport and visas, birth control procedures, etc. Ujo (2008). More contemporary practices have however, tended

to relax the restrictions on women's freedom and rights, as championed by the various United Nations (1979) advocacies, including the World Plan of Action and the Declaration of 1976-1985 as the United Nation Decade for Women. In Nigeria, the implementation of the Plan of Action commenced with the establishment of women development units, in government ministries as prelude to the establishment of a full-blown Federal Ministry of Women Affairs. The establishment has been domesticated by all state governments in Nigeria. Many ladies, notably Maryam Babangida, played leading roles in women empowerment, with the various programmes, particularly Better Life for Rural Women.

Review of Empirical Studies

In a study of self-help projects and rural development, Bensman (1998) reported that a self-help project is an alternative strategy for development which provides the rural populace the opportunity to contribute to develop at the 'base-line' areas. By advancing their empowerment, women, by implication, contribute to the overall growth of the socio-economic status of the local community. Broothroyd (1991) conducted a study on women self-help projects and community development using a sample of 400 respondents drawn from ten communities. The findings of the study reveal that women's self-help projects contributed to the reduction of poor conditions of rural communities. Besides, such projects diminished the high negative impact of lack of government projects in the rural areas. In a similar study on the influence of women's self-help projects, Nelson (1997) reported that the projects have become the catalyst of rural community development, particularly because the activities mobilised and channeled idle resources to profitable investment opportunities. These self-help development associations have been instrumental in promoting peace and participation in socio-economic development at the grass roots. Besides, self-help associations have demonstrated the potential for mobilising and effectively utilizing community resources. Women in community and self-help projects have also been reported by several studies to contribute immensely to rural communities development across sectors: education (Ihejiamaizu, 1999; Nelson, 1997; Ngwu, 2003, and Oni 1996), agriculture: (Nkpa, 2006; Bisong, 2001 and Bellamy, 1995).

Agba, Nkpoyen and Achima (2011) conducted a study on women self-help initiatives as a shift in strategy for rural development in Central Senatorial District of Cross River State, Nigeria. Using data from a sample of 540 respondents, gathered using a questionnaire. The result of their study using Pearson Product Moment Correlation analysis reported a significant positive relationship between self-help projects and rural development. The study therefore, concluded that women self-help projects have become significant factors in community development in the rural areas of the Senatorial District; and recommended support for women self-help projects by governmental and non-governmental establishments.

In the same manner, Badejo, Najekodunmi, Kingsley, Smith and Welburn (2017) undertook a study on the impact of self-help groups on pastoral women's empowerment and agency in Nigeria. The study reported the neglect of rural women in small groups engaged in production of milk and dairy products for personal income generation. Such neglect was manifest in

inadequate provision of healthcare and other basic needs. Specifically, the study examined the contribution of women self-help groups in Kachia and Bokkos in Kaduna and Plateau States respectively. Key among the findings of the study was that the activities of small women self-help groups brought about positive changes in the livelihood of women, the constraints of the environment notwithstanding. The study concluded that women's self-help groups were instrumental in promoting development programmes in the livestock economy of the areas; and therefore, recommended total support for the groups by both formal and informal organisations.

In a similar study, Danladi and Adefila (2014) examined the role of SHGs as an instrument for socio-economic development in rural communities in Paikoro, Niger State, Nigeria, having regard to the declining ability of government to provide all the basic necessities of life, particularly for the rural communities which are often neglected. The study reported various contributions of the SHGs, particularly in the areas of borehole drilling, electrification, schools, public toilets and skill acquisition centres. The study therefore, recommends active participation in SHG activities, with the support of government in the forms of grant and technical assistance, to advance the course of the groups, in the overall interested of the development of the communities.

Methodology

Survey design was adopted. The spatial setting covered two political districts, each in Edo and Nasarawa States. Edo State and Nasarawa State are respectively located in South-South and North-Central Geopolitical Zones of Nigeria. Both States are characterized by rural characteristics whereby dwellers engage majorly in subsistence agriculture and other minor economic activities. The rural environment therefore, provides the setting where poor village women engage in individual and associative or cooperative groupings, in order to achieve basic economic and social empowerment through collective endeavours.

Specifically, 6 local government areas were randomly selected from each district of each State. The choice of a cross-district analysis was guided by the need to examine the likely similarity or divergence in the behaviour of women in the various districts, Based on the homogeneity in the characteristics of the rural women, purpose sampling procedure was employed in drawing a sample of 20 villages from each Local Government Area, giving a total of 120 villages across the two States. Similarly, 5 SHGs were selected from each village for the questionnaire administration. All SHGs duly completed the questionnaire, returning 100 completed copies (100%). The questionnaire was administered with the assistance of the management or executives of each SHG; with the Secretary as the liaison officer between each group and the study team. Oral interviews were also held with a few select group members, to retest a few responses, for consistency. Data were analyzed using descriptive statistics.

Result of Findings

The result of the findings is presented below:

Table 1, highlights the sample of LGAs and villages

Table 1: Selected Local Government Areas and Villages

State	Local Government Area	Number of Villages	Number of Women SHGs	Major Economic Activities by SHG Members
Edo	Etsako Central	20	100	See Table 2
	Etsako East	20	100	
	Etsako West	20	100	
Nasarawa	Karu	20	100	See Table 2
	Keffi	20	100	
	Kokona	20	100	
Total	06	120	600	

Source: Field Survey, 2022.

From Table 1, it could be observed that 120 villages were randomly selected from the 6 LGAs; while 100 SHGs were drawn from each LGA (i.e. 5 SHGs from each LGA). Table 2 presents the major occupation of the SHG members across LGAs.

Table 2: Major Common Occupations or Economic Activities of Rural Women SHGs in the Selected Villages.

S/N	Sectorial Economic Activities or Occupations	Elements of Occupations or Activities
	Agriculture and agroallied activities (farming)	Production of: tubers, melon, tomatoes, cereals, vegetables, legumes; firewood gathering; processing of wood for fuel (charcoal, logs, etc); animal husbandry; pottery; collection of sharp sand for construction, etc.
2	Agro-allied activities (cottage industry and processing)	Fish smoking; cassava grating; stone crushing into chips and dust for construction; tomato, pepper and melon grinding; cassava tuber processing into garri; 'fufu' and starch; food vending; etc.
3	Commerce: Petty Trading	Trading in: food stuff, spices, protein, cloths and clothing; patent medicines; provisions etc.
4	Services	Tailoring, hair dressing; weaving; knitting; entertainment (musical troupes); event management; beautification of bride; rental services (canopies, chairs, drums, ice block, etc); direct labour (in farming, construction, for evacuation of items across locations; etc).

Source: Field Survey, 2022.

Table 2 reveals the commonality of the basic economic activities of rural women in the selected villages. SHGs were mostly formed along occupational divides. Thus, women engaged in the same or related occupations formed SHGs or associations as distinct from women engaged in other occupations.

Operation of the Women's Self-Help Groups

In terms of structure, each of the SHGs was comprised of a leadership and members. The leaderships were vested with the management of the SHGs. While, in a typical SHG in the selected villages in Edo State, the leaders were constituted by consensus to run for 2years, in Nasarawa State, leaders remained in position for unspecified period, for as long as the incumbents were willing to serve; and provided that no major complaints were brought against them by members. The principal officers of the SHGs included the Chair Lady, Vice Chair, Treasurer and Secretary. All but the Secretary held membership of the SHGs. The Secretary was, in most cases, a male, and educated enough to keep records of financial transactions and proceedings of meetings, and good in the indigenous and English languages, for effective communication Policy matters were discussed at meetings and decisions were taken sequel to deliberations. More often the chairlady had the overriding say.

Major Investment by the SHG

The major investment product of the SHG were as outlined;

- i. *Target Saving*, to finance the purchase of merchandize, capital equipment, household equipment (TV, fan, furniture, generating set); religious obligations; educational fees; financing of social ceremonies (wedding, baptism or child dedication); housing construction or expansion; land purchase, business expansion, etc.
- ii. *Microfinance Lending Activities*, for interest and dividend earnings;
- iii. *Rotational Contribution*, to meet emergencies or contingencies, unplanned medical expenses and disasters (rainstorm, etc); and
- iv. *Debt-Refinancing*, to reschedule due but unpaid loans. A financial member had access to the products on the basis of contribution (avoid one sentence paragraph).

Analysis of Questionnaire Responses

Table 3 presents the status of distribution and retrieval of copies of the questionnaire administered.

Table 3: Questionnaire Administration on Members of the Women Self-Help Groups

a Local Government Area	b Copies of questionnaire	C Copies of questionnaire duly completed, retrieved, validated and utilized	D Percentage (%) of (c) on (b)
Etsako Central	150	100	66.67
Etsako East	120	100	83.33
Etsako West	140	100	71.43
Karu	150	100	66.67
Keffi	190	100	52.63
Kokona	130	100	76.92
Total	880	600	68.18

Source: Field Survey, 2022

From Table 3, it could be observed that 600 members of the SHG across the selected Local Government Areas responded to the questions posed in the questionnaire. One of the key questions requested to elicit members' motivation for enlisting in the SHGs. All 600 respondents (100%) indicated that the desire for economic self-reliance was critical in the decision. Also all respondents (100%) gave the specific reasons for self-help engagement to include spousal low economic capacity and the need to support family upkeep, including children's educational bills; absence of sustainable external financial support; need to build savings to meet investment opportunities; and the ultimate desire to ameliorate the hardship imposed on family economic and social wellbeing.

Empowerment Benefits from Membership of SHGs

Members of the SHGs reported that participation in self-help economic activities had elevated their erstwhile status from the doldrums to a position of self-reliance. Salient among the benefits were: as highlighted in table 4 below.

Table 4. Empowerment Benefits from Membership of SHGs

Benefits	Frequency of Responses			
	Yes	%	No	%
1 Improved and sustainable economic conditions, ascribable to the enhanced earnings;				
2 contribution to family economy and earnings, translating to higher standard of living;	600	100	0.00	0.00
3 very diminished dependence on third-party financial assistance for basic amenities of life;	600	100	0.00	0.00
4 increased capacity to deal with minor emergencies, contingencies and threats;	600	100	0.00	0.00
5 higher social status, deriving from economic independence and higher societal recognition; and	600	100	0.00	0.00
6 marital stability, due to reduced perennial spousal wrangling underpinned by poverty	600	100	0.00	0.00

Source: Field Survey, 2022

Major Challenges of the Women's Self-Help Groups

In response to the question on the major obstacles to the effective realization of the socio-economic objectives of SHGs, the leaderships identified several factors, chiefly poverty, external influence, spousal interference and lack of support from the government and non-governmental organizations (NGOs). Some members, in their individual responses, posited that bad leadership, manifested in mismanagement, autocracy and inadequate accountability, were critical challenges. With regard to poverty, the major operating factors included low earnings and insufficient capital, as a result of which investment capacity were diminished. This condition had retarded the level of contribution and business expansion capacity of members.

Table 5. Presents the distribution of responses to the question the major challenges.

Table: Responses on the major challenges

Response Factors	No. of Respondents	Distribution of Responses			
		Agree	%	Not Agree	%
Poverty of Members	600	600	100.00	0	0.00
External Influence	600	420	70.00	180	30.00
Spousal Influence	600	600	100.00	0	0.00
Leadership Autocracy	600	410	68.33	190	31.67
Mismanagement	600	500	83.33	100	16.67

Source: Field Survey, 2022

Poverty of members had a diminishing effect on investment and quantum of returns. Consequently, earnings were low; while the capacities to achieve the objective of contribution to family welfare were lower than expectations. External influence by political groups have also diverted the focus of the SHGs whereas the groups were socio-economic in nature and orientation, local politicians have often infiltrated the ranks. The use-and-dump syndromes have produced undesired consequences manifested in loss of economic focus and stable earnings, when the short-term political gains became unsustainable. Spousal interference also remained a difficult challenge to deal with. Husbands have prevailed on spouses to discontinue with membership, either for reason of the superior economic powers which the wives assumed and the uncontrollable status thus acquired. Lack of support by government and NGOs also retarded the progress of rural women and SHGs. As it is obvious, Local Governments authorities failed to initiate and execute women empowerment programmes that are instrumental in promoting or advancing the economic wellbeing of poor rural women, and indeed, the local populace.

Mismanagement and autocracy have also challenged the effective operation and growth of SHGs, particularly because the leaders more often emerged from among the most influential members. To stamp their authority, the leaders have become authoritarian and autocratic, antics which have compelled withdrawal of membership by aggrieved women.

The findings of the study corroborated the results of previous studies reviewed. Thus, studies by Bensman (1998) and Badejo *et al* (2017) that on SHG project is a vital strategy for women’s self-reliance and rural development is in tandem with the benefit of empowerment revealed in this study. With respect to spousal influence on women’s economic, social and political endeavors, a study by Mahmud and Ogwuzebe (2020) found that in Kokona Local Government, Nasarawa State, spousal influence was substantial in employment and career progression of women. This spousal interference was detrimental to be the contribution of women in the development administration of the state, attainment of higher cadre and the diminished economic empowerment.

Conclusion

This study has examined self-help groups as alternative empowerment strategy for rural women in selected communities of Edo and Nasarawa States, Nigeria. The findings of this study has shown the benefits of SHG to rural women empowerment. This findings has reveal the obvious need for rural women to engage in economic activities, particularly because of abject poverty,

spousal's economic status and weak support from the formal structure. SHGs as veritable tools for rural women's economic empowerment and socio-economic self-reliance hold potent instrument for rural development. Strategies which aim at strengthening the approach for women's self-reliance should be pursued.

Recommendations

Based on the findings of the study, the following recommendations are offered:

- i. SHGs should establish standing funds, into which members should contribute financial resources, to be pooled for investment purposes. Members who have profitable investment opportunities would access the funds for financing.
- ii. The process of selecting a Group's leadership should be democratised, to give members the opportunity to participate in the decision-making. Besides, the offices tenure of any regime should be clearly defined. Very important too, SHGs should draw up constitutions wherein the conducts of leaders and members are regulated. This initiative will check autocracy and other leadership excesses against mismanagement.
- iii. SHGs' leaderships should institutionalize periodic interactive sessions to enlighten husbands on the benefits of membership to the economic and social well-being of the families. The wives could also be counseled on the need to continually observe and discharge their traditional responsibilities and functions in the family, irrespective of any improvements in status which the empowerment might confer in them.
- iv. Local Government authorities and NGOs should actively support SHGs, given the role the organisations play in alleviating poverty in the family, community, and indeed, society.

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