



UNIVERSITI PUTRA MALAYSIA

***PARTICIPATION IN SELF-HELP GROUPS AND EMPOWERMENT AMONG
RURAL WOMEN IN NIGER STATE, NIGERIA***

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**PARTICIPATION IN SELF-HELP GROUPS AND EMPOWERMENT
AMONG RURALWOMEN IN NIGER STATE, NIGERIA**

By

MUHAMMAD NDAS NDAEJI

**Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia
in the Fulfilment of the Requirement for the Degree of Doctor of Philosophy**

May 2014

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DEDICATION

This research work is dedicated to my parent and my family for their prayers, support, patience and understanding during the course of my study.



Abstract of thesis presented to the senate of the Universiti Putra Malaysia in fulfilment of the requirement for the degree of Doctor of Philosophy

**PARTICIPATION IN SELF-HELP GROUPS AND EMPOWERMENT
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By

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May 2014

Chairman: Asnarulkhadi Abu Samah, PhD

Faculty: Human Ecology

In Nigeria like many other developing countries, women's access to positions of influence, power and resources is restricted. Therefore, the widespread formation of self help groups among Nigerian rural women in agricultural activities as a strategy for women empowerment have arisen out of the perceived problem of women's lack of access to resources and high level of poverty among women.

Thus, the general objective of this study was to explore to what extent does women participation in Self Help Groups (SHGs) on agricultural activities by Niger State rural women empower the members. The study also aimed to examine the linkages among volunteerism, participation and empowerment (social, economic and psychological) in SHG practice. The study utilized three theoretical approaches in this study (volunteerism, participation and empowerment) as well as examining relevant studies conducted in the area being study. The study measured three types of women's needs (social, economic and psychological) that might have influenced their volunteerism and participation in SHG programmes. In addition, the study also measured three types of women's empowerment (social, economic and psychological). Women's level of participation in group activities, their types of participation and level of their volunteerism towards the activities of the group programmes were also examined to understand their degree and forms of involvement.

Data were collected from thirty women's SHGs comprising a total population of 712. The sample size of 282 was randomly selected to participate. The study employed the survey method with self-administered questionnaire to answer several questions about women's needs, women's empowerment, participation and volunteerism. Informal interview was used to support the collection of information from the key informants of SHGs. Data were analyzed using descriptive statistic, correlation analysis and regression coefficients analysis. The findings showed that the level of women's empowerment is moderate among the rural women of SHGs. Among the socio-economic status variables such as age, educational qualification, occupation of members and their husbands, number of their children and family income has significant relationship with women's empowerment. The Pearson correlation analysis showed that there was a high positive relationship between the level of

women's participation and the three dimension of women empowerment (social, economic and psychological).The Pearson correlation analysis showed that there was a low statistical significant positive correlation between women's need (social, economic and psychological) and women's empowerment (social, economic and psychological). The regression coefficients analysis indicated that there was high significant contribution of level of participation to the process of women's empowerment (social, economic and psychological).

The hierarchical regression analysis conducted also showed moderate significant relationship among volunteerism, participation and empowerment. The overall finding showed that with a high spirit of volunteerism and active participation within individual and groups in SHGs, the success of building a group, community and society will be fully attainable. The findings of this study would enrich the body of literature on women empowerment and community development. The present study advances the contribution of SHG understanding to women empowerment in Niger State. Finally, stemming from the findings of this research, the study proposed a number of recommendations that are directed toward enhancing women's empowerment strategies through the group approach of SHGs. These include the formulation and institution of a common policy by the government for SHGs which will help better coordinate their activities and promote effective collaboration among groups. The study also proposed that government should intervene through people's banks, community banks and other micri-finance institutions in the area of granting credit to groups with low interest rate.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

**PENYERTAAN DI DALAM KUMPULAN BANTUAN KENDIRI DAN
PENDAYAUPAYAAN DALAM KALANGAN WANITA LUAR
BANDAR DI NIGER, NIGERIA**

Oleh

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Di Nigeria seperti negara-negara membangun yang lain, peluang wanita untuk berpengaruh, berkuasa dan sebagai sumber adalah amat tipis. Oleh itu, Kumpulan Bantuan Kendiri (KBK) telah ditubuhkan oleh wanita Nigeria dalam aktiviti pertanian luar bandar sebagai satu strategi untuk pendayaupayaan wanita. Pendayaupayaan wanita wujud dari adanya kekangan sumber dan kadar kebuluran yang tinggi dalam kalangan wanita.

Objektif keseluruhan kajian ini adalah untuk meneroka sejauh mana penyertaan wanita dalam KBK dalam aktiviti pertanian luar bandar di Niger. Kajian ini juga bertujuan untuk mengkaji hubungan di antara kesukarelaan, penyertaan dan pemberian kuasa (sosial, ekonomi dan psikologi) dalam amalan KBK. Kajian ini telah menggunakan tiga komponen asas pendekatan teori (kesukarelaan, penyertaan dan pendayaupayaan) serta meneliti kajian-kajian lain yang relevan dalam bidang yang dikaji. Kajian ini turut mengukur tiga jenis keperluan wanita (sosial, ekonomi dan psikologi) yang mempengaruhi kesukarelaan dan penyertaan mereka dalam program KBK mereka. Di samping itu, kajian ini juga meneliti tiga jenis pendayaupayaan wanita (sosial, ekonomi dan psikologi). Tahap penyertaan wanita dalam aktiviti kumpulan, jenis penyertaan dan tahap kerelaan mereka dalam program aktiviti-aktiviti kumpulan juga turut dikaji untuk memahami tahap dan bentuk penglibatan mereka.

Data telah dikumpulkan daripada tiga puluh kumpulan wanita dalam KBK yang terdiri daripada 712 populasi. Saiz sampel seramai 282 orang telah dipilih secara rawak untuk tujuan kajian. Kajian ini menggunakan kaedah survei dengan soal selidik yang ditadbir sendiri oleh responden untuk menjawab beberapa soalan tentang keperluan wanita, pendayaupayaan, penyertaan dan kesukarelaan wanita. Temubual telah digunakan bagi mendapat maklumat informal tambahan daripada "key informant" KBK.

Data kajian dianalisa menggunakan statistik deskriptif, analisis korelasi dan regresi pekali analisis. Hasil kajian menunjukkan bahawa tahap pendayaupayaan adalah

sederhana dalam kalangan wanita luar bandar KBK. Pembolehubah status sosio-ekonomi seperti umur, kelayakan pendidikan, pekerjaan ahli kumpulan dan suami mereka, bilangan anak-anak mereka dan pendapatan keluarga mempunyai hubungan yang signifikan dengan pemberian kuasa wanita. Analisis korelasi Pearson menunjukkan bahawa terdapat hubungan positif yang tinggi di antara tahap penglibatan wanita dengan tiga dimensi pendayaanupayaan wanita (sosial, ekonomi dan psikologi). Analisis korelasi Pearson juga menunjukkan bahawa terdapat korelasi signifikan positif yang rendah antara keperluan wanita (sosial, ekonomi dan psikologi) dan pendayaanupayaan dalam kalangan wanita (sosial, ekonomi dan psikologi). Analisis pekali regresi menunjukkan bahawa terdapat tahap signifikan yang tinggi di antara sumbangan dengan tahap penyertaan proses pemberian kuasa wanita (sosial, ekonomi dan psikologi).

Analisis regresi hierarki yang dijalankan juga menunjukkan hubungan signifikan yang sederhana di antara kesukarelaan, penyertaan dan pendayaanupayaan. Dapatan keseluruhan kajian menunjukkan bahawa dengan semangat kesukarelaan yang tinggi dan penyertaan aktif secara individu dan kumpulan dalam KBK, kejayaan membina kumpulan, komuniti dan masyarakat akan dapat dicapai sepenuhnya. Hasil kajian ini dapat memperkayakan lagi khazanah keilmuaan dalam pendayaanupayaan wanita dan pembangunan komuniti.

Kajian ini memberi sumbangan memahami pendayaanupayaan dalam kalangan wanita di Niger, Nigeria. Akhir kata, dapatan kajian ini mencadangkan beberapa cadangan kearah pendayaanupayaan strategi wanita melalui keadah KBK. Ini termasuk formulasi polisi baru dari pihak kerajaan untuk KBK di mana mereka dapat membantu menyalurkan aktiviti dengan promosi yang efektif. Kajian ini juga mencadangkan bahawa kerajaan patut campurtangan menerusi bank rakyat, bank komuniti dan lain-lain badan kewangan mikro di mana kemudahan kredit diberi dengan kadar faedah yang rendah.

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I Certify that a thesis examination committee has met on 29 May 2014 to conduct the final examination of Muhammad Ndas Ndaeji on his thesis entitle “Participation in self Help Group and Empowerment among Rural Women in Niger state, Nigeria” in accordance with the Universities and University Colleges Act 1971 and the Constitution of the Universiti Putra Malaysia [P.U. (A) 106] 15 march 1998. The Committee recommends that the student be awarded the degree of Doctor of Philosophy

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- the research conducted and the writing of this thesis was under our supervision
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LIST OF ABBREVIATIONS

| | |
|---------|--|
| BLP | Better Life Programme |
| CAP | Capacity Attachment Programme |
| CEDAW | Convention on the Elimination of all forms of Discrimination against Women |
| DFRRI | Directorate of Food, Roads and Rural Infrastructure |
| FAP | Family Advance Programme |
| FEAP | Family Economic Advance Programme |
| FGN | Federal Government of Nigeria |
| FSP | Family Support Programme |
| MAP | Mandatory Attachment Programme |
| NACB | Nigerian Agricultural and Cooperative Bank |
| NAFPP | National Accelerated Food Production Programme |
| NALDA | National Agricultural Land Development Agency |
| NAPEP | National poverty Eradication Programme |
| NDE | National Directorate of Employment |
| NEEDS | National Economic Empowerment and Development Strategies |
| NERFUND | National Economic Reconciliation Fund |
| NGO | None- Governmental Organization |
| OFN | Operation Feed the Nation |
| PAP | Poverty Alleviation Programme |
| PGDE | Post Graduate Diploma in Education |
| SAP | Structural Adjustment Programme |
| SHG | Self Help Group |
| UN | United Nations |
| UNDP | United Nations Development Programme |
| UNESCO | United Nations Educational, Scientific and Cultural Organization |
| UNV | United Nations Volunteers |
| WAI | War Against Indiscipline |

CHAPTER 1

INTRODUCTION

1.1 Background of the Research

The concept of development stands not only on the quantitative value of growth but also on the qualitative means of livelihood, which is the fulfilment of basic human necessities i.e. provision of basic infrastructure, shelter, food, health, education and good drinking water. These are the major challenges of African countries today. Women all over the world are considered as an extremely pivotal point in the process of change in the rural areas and that is why today in most of the developing countries like Nigeria, more emphasis is laid on the need for the development of women and their greater volunteerism and active participation in the main stream of development process (Singh, 2009; Rajamani and Julius, 2012). Nigeria as a nation is a country of 160 million citizens. The National Population Commission (NPC, 2009) puts the population of women in Nigeria at 88.3 million and the female population is contributing 70 percent of labour force in agriculture. According to UNDP 2010, most of the poor in Nigeria are women who as a result of poor educational opportunity and the responsibilities of matrimonial homes to fight to survive. Many of such women engaged in inferior enterprises that are sole entrepreneurial activities with a very low financial base. This situation is what the World Development Report for 1990 defined as poverty “the inability to attain a minimum standard of living” (World Bank 1992).

The rate of population growth, coupled with resources constraints, corruption, among other things, has resulted to poverty in Nigeria at a very, inhuman and disastrous scale (Mojirayo, 2009). The stagnation and undiminished scale of poverty among Nigerian rural women has given rise to active participation and greater volunteerism in numerous strategies and initiatives at the grassroots level to help cope with the challenges. Nigeria has one of the greatest development potentials in Africa given the vastness of her resources and above all the rich human resources endowment. But regardless of these potentials Nigeria is still among the poorest countries of the world (Muhammad, 2004:48; Garba, 2006:54). The economy is mired by multiple difficulties. On the basis of widespread economic crisis, and the recent global economic meltdown, the country is unable to raise the standard of living of its citizens to an appreciable height. Thus poverty, in both absolute and relative terms, constitutes one of the most serious problems confronting Nigeria today. Statistically, between 1960 and 1980, the poverty level covered about 28.0 percent of the population: by 1996 it rose alarmingly to about 66 percent of the population (Adejumobi and Odunmusu, 2008). According to the United Nation Development Program Human Development report (2008-2009) which combined such components as: level of inequality, life expectancy at birth, standard of living and access to knowledge, and education, between 2004-2009 poverty in Nigeria has worsen from 0.43 to 0.49. This shows that despite its vast resources, Nigeria rank among the 25 poorest countries of the world (Adetunji, 2012).

Despite the fact that Nigeria is ranked as the sixth richest nation in the world in terms of crude oil reserve and supply, and the fact that the country ranks among the nations that are blessed in terms of human and material endowment, her citizens especially youth and women are wallowing in abject poverty with little or no economic

empowerment for the larger percentage of the population (Muhammad, 2004:42; Adetunji, 2012). Indeed, the alarming and seemingly uncontrolled high rate of crime and shady deals in the country has been linked to the poverty situation. To buttress this fact, the increasing rate of crime such as armed robbery, corruption, prostitution, trafficking, cultism and other social vices is definitely the product of persistent poverty in the country (Amake, 2009; 2010).

Niger State is basically an agrarian federating unit of the Federal Republic of Nigeria. The high level of poverty in this area has become a source of concern. What is found in Niger State of Nigeria today is the preponderance of over 75 percent of the population in the poverty trap, with a yearly rising number among children, women and youths (Adepoju, 2007). In the word of Central Bank Governor, Charles (2008:15) drew attention to this at a lecture organized by the Northern Development Initiative in Kaduna, asking the Federal Government to declare the poverty situation in the States in the North a national crisis. He said: "poverty is unacceptably high in Nigeria but the alarming and persisting level of poverty in Nigeria is a phenomenon in the states in the North" (Charles, 2008:16). He rates the poverty level in some States in the North including Niger State to as high as 80 percent of the population. His declaration is strangely not something new that leaders in the region are unaware of, neither are they unaware of the necessary steps to take to address the malaise that is far defining the North as a jalopy in reverse gear. The perception of the States in the North as sliding ever backward was drummed by the Central Bank Governor when he said "looking at all indicators of development, the North seems to be lagging far behind Southern States of the country. As the nation moves together on national development, poverty eradication and achieving its vision 2020 objectives, we must pay attention not to leave a big proportion far behind" according to the Governor the incidence of poverty in Nigeria increased from 28.1 percent in 1980 to 46.3 percent in 1985, declined to 42.7 percent in 1992 and increased to 65.6 percent in 1996. In absolute terms, the populations in poverty were 18.26 million, 34.7 million and 67.1 million in 1980, 1985 and 1996 respectively (Aliju, 2001). The United Nation (2001) placed the number of people living in less than a dollar in sub-Sahara African at 300 million in 1999 a global share percent of 46.7 percent.

Poverty has been identified as a major obstacle to realization of women's human rights and one of the most surreptitious of violation of women's right (Charles, 2008). Not surprising it came on top of the list of twelve critical areas of concern for the women of the world adopted at the fourth World Conference on women held in Beijing, China (1995). It was estimated in the Beijing Declaration that more than one billion people in the world today, the great majority (about 70 percent) of who are women, live in unacceptable conditions of poverty, mostly in developing countries. Poverty affects households as a whole, because of gender division of labour and responsibilities for household welfare women bear a disproportionate burden, attempting to manage households, consumption and production under conditions of increasing scarcity. Poverty is particularly acute for women living in rural households (Amaka, 2007; Festus and Agba, 2010).

In the face of the nature and magnitude of poverty situation in Nigeria, successive Nigerian regimes made several attempts to alleviate the poverty situation in the country especially among Nigerian rural women and youth. In 1972 general Yakubu Gowon initiated a programme tagged "National Accelerated Food Production

Programme (NAFPP) and Nigerian Agricultural and Cooperative Bank (NACB) was meant to fund Agriculture and not much record could be made. In 1976 General Olusegun Obasanjo initiated Operation Feed the Nation (OFN) with its focus on increased food production. The programme was successful only in creating awareness of food shortage and the need to tackle the problem. In 1979 President Shehu Shagari started a “Green Revolution Programme” with two major objectives, reduction in food importation and boosting of crops and fibre. The main objective was to encourage big mechanized farming. It ended in 1983 with the outcome of enriching few senior civil servants and military officers, both in and out of office.

In 1983, General Buhari’s “Go Back to Land” programme was launched but very little or no success was recorded. His emphasis was on fighting corruption and inculcating discipline in the citizenry –War Against Indiscipline (WAI). Between 1985 and 1993, General Babangida established the Directorate of Food, Roads and Rural Infrastructure (DFRRI) for rural development, which was meant to provide feeder roads, electricity, and potable water and toilet facilities for the rural dwellers. Other programmes of General Babangida for poverty alleviation are the National Directorate of Employment (NDE) meant to fight unemployment through provision of opportunity for self-employment for women and school leavers, Peoples Bank, National Economic Reconstruction Fund (NERFUND) and Community Banks which were to provide capital for funding small business without stringent collateral requirements. It also includes the National Agricultural Land Development Agency (NALDA) which was to concentrate on clearing of arable lands for cultivation.

General Babangida’s wife, Maryam (1986), also went in to the business of caring for the Nigerian poor. She set up Better Life programme (BLP) and started the era of the first lady’s syndrome which put women in the agenda of federal government and started The “Better Life for Rural women” which became the better life for rich women.

The mid 1988 saw the introduction of Structural Adjustment Programme (SAP) which brought Nigeria further down the poverty line. In 1993, General Sani Abacha and his wife Mariam introduced both “The Family Support programme (FSP) and the Family Economic Advancement Programme (FEAP) to care for the poor families. He did not record any success in any poverty reduction effort. Between 1996 and 1999, another Family Advancement Programme (FAP) was established under the collaboration of the Federal, State and the Local Governments to embark on elaborate poverty alleviation programme. The programme focused in particular on women development to enhance their economic and political access and encourage them into productive ventures. The immediate past Government of Olusegun Obasanjo also initiated her own programmes to eradicate poverty in Nigeria. The first attempt was the Poverty Alleviation Program (PAP) in the year 2000 and was immediately replaced the following year by National Poverty Eradication Program (NAPEP). The regime also introduced other economic programs such as the Mandatory Attachment Program (MAP), the Capacity Attachment Program (CAP), and later the National Economic Empowerment and Development Strategies (NEEDS).

Despite these concerted efforts by previous regimes, the poverty situation in Nigeria seems to be getting worse especially among rural women. The Nigerian Economic

Summit Group, while assessing the eight years of Obasanjo's economic reforms on 6th May, 2007 in a press conference, highlighted that economic reforms of the Obasanjo's government did not tackle poverty effectively especially as it affects Nigerian rural women." As mentioned by (Iba, 2007), the reforms did not have appreciable impact in poverty reduction especially employment generation and women empowerment". It is against the dismal performance by the government in their effort to fight the scourge of poverty that NGOs stepped in to supplement government's effort to fight against poverty by initiating various programmes target at empowering women and alleviating poverty in Nigeria especially as it affects women.

This is why women participation in community development has assumed the centre stage as an important condition of achieving accelerated and sustainable development in Nigeria. This can globally, as central element of the people-centered development strategies (Yemisi, 2010). In this regard, many development practitioners and agencies have emphasized the need to secure active support and participation of the women involved in the development process. Self-Help Groups are playing a major role in rural Nigeria today. The group based model of Self Help is widely practice for rural development, poverty alleviation and empowerment especially that of poor women (Smita, 2006). Self help group as a strategy for social development places emphasis on women development. It aims to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment, central to the idea of self help, is "community" and the development of egalitarian relationships that will promote people's well-being.

From the above, it is clear that the Nigeria government poverty alleviating programmes and policies aimed at empowering Nigerian rural women do not sufficiently address the need of women empowerment in Nigeria and this had led to the formation of women SHGs of different types. The overall task of this study will therefore be to explore to what extent does women volunteerism and participation in SHGs in agricultural activities by Niger State women provides them with adequate sustainable development and empowerment. There is a need to enquire what Self-Help Groups (SHGs) on agriculture can do for a people in order to reshape their livelihood. Nigerian women contribute immensely to national development and there is therefore the need to encourage and support women to actively involve themselves in public life and governance. The awakening of women in Nigeria towards a society where justice and brotherhood prevail can best be achieved by women-to-women contact. The cultural patters of Nigeria's society are such that social progress among women can be promoted effectively through the medium of personal relationship among them, which can be made possible through SHGs.

The study is therefore designed to access the extent of women's volunteerism and participation in SHG's projects in agricultural activities and the benefits derive from the participation. It is believed that agricultural activities have a growing profile in community development and any encouragement for SHGs in that direction can improve better condition of living for the members and the community as a whole.

1.2 Statement of the Problem

Globally, women who represent more than half of the human resources of most societies are generally low in status and power relative to men in employable jobs, prestige and in economic and political terms (Hedayat, 2010; Vida, 2011). They are often not recognized and regarded due to low position the society bestowed on them. Esther (2012) observed that women are disadvantaged in terms of education, employment, income, access to programmes and services, health care, and benefits of modernization projects such as credit, training and jobs. They are relatively disadvantaged to men economically, socially, politically, and legally and this tends to be true in most developing countries like Nigeria.

In Nigeria like many other developing countries women's access to positions of influence, power and resources is restricted. Nigerian women are still relegated to the background as they lack the educational, economic and political power necessary to actualize their innate potentials. The position of most Nigerian women is still traditional considering the population of women in Nigeria, a conscious or unconscious under representation of Nigerian women in educational, economic, social and political programs had led to a serious set-back in the process of their empowerment (Amali, 2009). Nigerian women are predisposed to poverty because of cultural and environmental factors which work together to keep them poor. Nigeria is one of those countries that ratified all the United Nations Conventions on women. In 1998, a national policy on women was designed by the Federal Government of Nigeria to protect women against all forms of discrimination. The policy merely exists on paper as little or nothing has been achieved since it came into being (Nwagbara and Ering 2007). Since the Beijing, Conference in 1995, the Nigerian government has formulated policies on women empowerment, their education and employment but there is very little political will for their full implementation (Ezeigbo, 2009). Therefore, Nigerian women are yet to reap the full benefits of the policies. A litany of factors, ranging from cultural and religious practices, to illiteracy compounded the problems of Nigerian women's participation in decision making to influence policies which affect them (Nwagbara and Ering, 2007). An assessment of the extent to which women have attained economic participation, economic opportunity, political power, educational attainment and well-being shows that Nigerian successive regimes have done very little.

Thus, Nigerian women despite being more than half of the population this numerical strength of the Nigerian women has not affected the age-long inferior status the society bestows on the women. Several factors as mentioned earlier have been adduced for the degrading position of women in the Nigeria society most of which can be traced to the patriarchal system being operated where women have been socialized to accept the inferior status (Bisi and Biola, 2007). Gender inequality is also experienced by the women and is manifested in almost all aspect of human endeavour in Nigeria. Cultural and religious beliefs tend to contribute largely to Nigerian women's low status and as a result, the feminization of poverty has become a significant problem in Nigeria as in other developing countries (Bisi and Biola, 2007). In addition to economic factors, the rigidity of socially ascribed culture roles and women's limited access to power, education, training and productive resources as well as other emerging factors that may lead to securities for families are

responsible. Due to these cultural roles, women are not given equal opportunity as the men to be educated and liberated economically because in some parts of the society, educating a woman is seen as a waste of resources (Sofa and Toni, 2003).

Despite many international agreements affirming women's human rights, women are still much more likely than men to be poor, illiterate and unemployed. They are far less likely than men to be politically active and far more likely not to be in groups which will offer them the opportunity to be economically, socially, psychologically sound and politically active (State of World Population, 2005). Nigeria is a signatory to many international instruments such as Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), but has not implemented the provision of this instrument. Therefore Nigerian rural women bear the brunt of poverty and constitute the poorest of the poor in the society. In 2006, Nigeria women constitutes 72,298.683 millions (51.78%) of the total population of 140,003.542 millions as reported by National Population Commission. In spite of this population and women's role in national development, women are disadvantaged sex in Nigeria (Nzeribe, 2008). They do not have equal responsibilities for decision making as men. Only 5% of women are members of the Nigeria Federal Legislative House and 3% are members of the Federal Executive Council (World Development Report, 2011). Statistics on poverty in Nigeria indicated that 70% of poor Nigerians are women (UNDP, 2010:96). Indeed more than a half of rural women live below the nationally defined poverty line, lacking access to basic education, decent nutrition, health and other social services (UNDP 2010). The combined gross enrolment for primary, secondary and tertiary schools for female is less than 20%. This translates into fewer women in certain economic fields.

Thus, as women experience powerlessness in and through the interaction of multiple social, political and economic institutions, the self help model for women's development aims to empower them (Surender and Kumar, 2010).

The self help group project is the implicit assumption that through active participation and volunteerism in the process, women will gain, generate and acquire, and improve their 'position' within the family and the society (Sundaram 2011). As a group-oriented model, self-help-group is a mechanism for women's empowerment to bring in individual and collective empowerment through improvement in both 'condition' and 'position' of women (Singh, 2009). Women participation and volunteerism in self help groups provide women the opportunities to be actively involved in decision making. Women participation through women's groups have proven to be an effective mean to bring about a change in their ways of life in terms of social, psychological and economic well-being. SHGs comprise association usually found in communities which have the sole purpose of improving the quality of lives of people through training, skill acquisition, credits, capacity building, the use and application of improved technology among others. Women are organized as collective towards the overall goal of achieving individual empowerment, collective empowerment and sustainable community development (Panda, 2009).

Thus, the widespread formation of Self Help Groups and participation of Nigeria rural women in SHG in agricultural activities, as a strategy for empowerment among rural women have arisen out of the perceived problem of women's lack of access to resources and high level of poverty among them. Therefore, with the increasing

formation of SHGs of different types by Niger State rural women, and awareness of the importance of the linkages among volunteerism, participation and empowerment through SHG practice calls for an in-depth understanding of the needs to participate in these group approaches by Niger State women. There are thirty (30) self help groups in agricultural activities identified in Niger State with about total population of seven hundred and twelve (712) members. The general aim of these groups is to meet a variety of their needs and to enhance the capacity of self reliance of their members. Thus, it can be concluded that SHGs emerge as an important strategy for empowerment among rural women in Nigeria.

Thus, the study looks at the relationship between women's needs (social, economic and psychological) and women empowerment (social, economic and psychological), determines the relationship between the level of participation and level of empowerment (social economic and psychological) in SHGs in order to understand effectiveness of the approach.

Psychological empowerment or inner processes are given importance for the development of self esteem and self confidence so that women are able to motivate themselves into action (Das, 2012). Self help group practice is therefore the acts of contributing to growth by active involvements of the poor through a process of social mobilization, encouraging participatory approaches and institutions and empowerment of the poor (Krauser, 2004). It is a fact that women through great volunteerism and active participation in self help group in agricultural activities have a growing profile in women's empowerment and community development and therefore encouragement for Self-Help-Groups (SHGs) especially among rural women in that direction can improve better standard of living for members and the community as a whole. In the last decade SHGs have gained increased attention among Scholars and Practitioners of community development. They are identified as effective and efficient with regard to empowering the disadvantaged members of communities, they are also praised for promoting individual, collective and community self reliance (Deepti, 2006; Venkatesh, 2010). As such, this study examines the mediation effects of volunteerism on the relationship between participation and empowerment among participating members in group approach.

Empowerment gives freedom of choice, equal access to domestic and community resources, opportunities and powers. It also enhances their decision-making capacity, knowledge, skills and the necessary self-confidence to be full partners in the development process (Vijayanthi, 2000; Hedayat, 2010). As argued by Venkatesh (2010) empowerment is the capacity of women to increase their own self reliance and internal strength and it is also about women's right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources.

Finally, a number of studies relating to women and empowerment in Africa have emerged during the past few decades, but very few studies have attempted to address the issue of women and empowerment in Nigeria especially based on empirical analysis. And again it is evident that no research has been found that has surveyed and focused on women SHGs in agricultural activities and the empowerment of rural women that is relevant into Nigerian context. Also the poverty alleviation programs of the government, non-governmental organizations and other sectors in Nigeria do

not sufficiently addressed the need for women's empowerment especially through agricultural activities which is the mainstream of Nigerian economy and even previous researches in Africa and Nigeria in particular have not properly addressed the issue of women empowerment (Akpomovie, 2010). Therefore, the increasing awareness of the importance of the linkages among volunteerism, participation and empowerment through women self help group practice calls for an in-depth study of women participation in self help group projects in agricultural activities in Niger State of Nigeria. Considering the importance of women participation in self help group projects in agricultural activities and in addition, the factors that influence women's volunteerism, participation and empowerment benefits they derived from participation should be documented. Nigerian women have been identified as agents of sustainable community development and women's empowerment is seen as central to a more holistic approach towards establishing new patterns and process of development that are sustainable (Handy, Contact, Kassam, 2004).

Thus, the focus of this study is on the empowerment among the women through participation in SHGs in agricultural activities. It is important to examine the linkages among volunteerism, participation and empowerment in SHG practice. Previous researchers on women participation in SHG approach (Abbot, 1995; Kumar, 2010; Sharma, 2007; Ong, 2009; Sambangi, 2009) found and concluded that there is a strong relationship between participation and empowerment but no research has been carried out to evaluate the linkages among volunteerism, participation and empowerment in SHG practice. Through this study, it will be valuable that volunteerism plays a mediating role among the contributing factors, participation and empowerment among women in order to get things done in SHG practice. and it is combined with other independent variables in this study that is believed able to contribute significant effect to the dependent variable of women empowerment.

In all, this study seeks to investigate the effects of volunteerism and participation in SHGs in the process of empowerment as past researchers have not generally indicated a correlation between the two variables. Therefore the overall objective of this study is to explore to what extent, do women participation and volunteerism in SHGs provide empowerment.

1.3 Research Questions

The key research questions are to evaluate the extent to which participation by Niger State women in SHGs in agricultural activities empower them and to determine the levels of participation and volunteerism among the members. Referring to the statement of the problem, the proposed research hopes to answer the following questions:

1. What is the background of the respondents and the needs to participate in SHG approach?
2. To what extent can types and level of participation of the respondents of SHGs be described?
3. What is the level of volunteerism in sustaining SHGs?
4. To what extent does participation in SHG approach empower the respondents?
5. What is the relationship between women's needs, participation and empowerment?

6. What is the mediation effect of volunteerism on the relationship between participation and women empowerment?

General Objective of the Study

The general objective of this thesis was to investigate the extent of women's empowerment through participation in Self- Help Group (SHG) approach in agriculture activities by Niger State women.

1.4 The Specific Objectives of the Study are:

2. To identify the needs to participate in SHG approach and understand the background of the respondents.
3. To determine the level of participation and describe the types of participation of members in SHGs.
4. To determine the level of volunteerism in sustaining SHGs
5. To identify the empowerment benefits (economic, social and psychological) through participation in SHG approach.
6. To determine the relationship between women's needs (social, economic and psychological), participation and empowerment (social, economic and psychological).
7. To determine the mediation effect of volunteerism on the relationship between level of participation and empowerment among respondents.

1.5 Hypotheses of the Study

Based on the above mentioned objectives, the following null hypotheses were developed

H₀₁: There is no significant relationship between women's needs (social, economic, psychological) and women's empowerment (social, economic, psychological).

H₀₂: There is no significant effect of participation on women's empowerment (social, economic, psychological).

H₀₃: There is no significant indirect effect between level of participation in SHGs and women's economic empowerment through volunteerism among the respondents.

H₀₄: There is no significant indirect effect between level of participation in SHGs and women's social empowerment through volunteerism among the respondents.

H₀₅: There is no significant indirect effect between level of participation in SHGs and women's psychological empowerment through volunteerism among the respondents.

1.6 Significance of the Study

The task of Nation- Building through provision of socio-economic services and facilities is the responsibility of government and the people, therefore, this research will generate data on SHGs and women's empowerment which will create awareness among public authorities, planners, policy makers and the wider community especially women on the need to participate in group organized approaches. A critical examination of women's empowerment issues and adequate involvement

of women in SHG programmes will lead to the alleviation of increasing poverty among Nigerian rural women. Thus, with increasing number of women participation in Self Help Groups (SHGs), it is timely that a study of this nature be conducted in order to come out with more useful suggestions/recommendations that would further lead to improvement of the system, especially as no research work or studies have been reported in this part of Nigeria. Thus, the research is expected to enrich the assumed scarcity of literature on women in self help development approach. This will therefore increase the data base of women participation in farming activities in Nigeria.

Finally, policy makers can also use this research by ensuring that recommendations and findings are inculcated in policies that are designed to improve women participation in community development projects, poverty alleviation programs and women empowerment not only in Niger State but Nigeria as a whole.

1.7 Scope and Limitation of the Study

The study focuses on the understanding of SHGs in the scope of women empowerment focusing on the participation of Niger State women involved in self help group's programmes on agricultural activities. This place was chosen because of the presence of relatively large number of SHGs in the area which makes it appropriate place for the research. The study was critically exploration of the underlying assumption of the empowerment of self help group's projects through active participation and volunteerism. As with any other research, time, capacity and financial constraints should be taken into consideration as limitation agents. One limitation was the primary source of data. The target group was women involved in SHG's projects on agricultural activities in Niger State and therefore women are the main sources of data in this study, moreover, the respondents of this study are women in SHGs on agricultural activities from Niger State.

1.8 Definition of Terms

The following conceptual definitions put forwards by community development experts and used as a guide to initiate the research, while acknowledging that the main task is to explore other perspective and obtain deeper understanding of the issue.

Participation

Conceptual Definition

Participation is a process by which people are able to become active and genuinely involved in defining the issues of concern to them, in making decisions about factors that affect their lives, in formulating and implementing policies, in planning, developing and delivering services and taking actions to achieve change (Breurer, 1999). Participation includes people's involvement in decision-making process, in implementing programs, their sharing in benefits of project programmes and their involvement in every effort to evaluate such programmes. The accepted definition within the World Bank is that participation is a process through which stakeholders influence and share control over development initiatives and the

decisions and resources which affect them. FAO (2007) sees participation as a process of equitable and active involvement of all stakeholders in the formulation of development policies and strategies and in the analysis, planning, implementation, monitoring and evaluation of development activities to allow for a equitable development process, disadvantaged stakeholders need to be empowered to increase their level of knowledge, influence and control over their own livelihood, including development affecting them.

Operational Definition

In this study, participation means the involvement of women members of SHGs in the planning and implementation of group activities. Participation here is an active process by which women in self help groups influence the direction and execution of a group programme with a clear view of enhancing their well being in terms of social, economic, psychological and other values they cherish. It is a collective effort every member of these groups put together in the process with other resources available to them to achieve the objectives they set for themselves for their well being. In fact it is actually a process of involvement of members in the group's programme to achieve some predetermined common social goals. In this study, participation measures respondent's involvement in the group activities. Here, participation shows respondent's role in carrying out all aspects of group activities in order to achieve the set objectives of the approach especially with regard to attendance of group meetings, taking part in every organized group activity and contribution to the success of the group activities. Participation is measured in this study by respondent's active involvement in group organized activities from their contributions towards the success of the group efforts. Participation in this study also measures respondent's form of involvement such as voluntary, passive and interactive.

Empowerment

Conceptual Definition

Empowerment is a process which enables individuals/groups to fully access personal/collective power, authority and influence, and to employ that strength when engaging with other people, institutions, or society (Deneulin and Shahani, 2009). Mayoux's (2000) definition of empowerment relates more direct with power, as "a multidimensional and interlinked process of change in power relations" It consists of (1) 'Power within; enable women to articulate their own aspiration and strategies for change, (2) 'Power to, enabling women to develop necessary skills and access the necessary resources to achieve their aspiration, (3) 'Power with; enabling women to examine and articulate their collective interests, to organize, to achieve them and to link with other women and men's organizations for change and (4) 'Power over; changing the underlying inequalities in power and resources that constrain women's aspiration and ability to achieve them. These powers relations operate in different spheres of life (e.g. economic, social, psychological and political) and at different levels (e.g. individual, household, group, community). World Bank (2002) sees empowerment as a process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desire actions and outcome. Central to this process are actions which both build individual and

collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets. It identified empowerment as “the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives”.

Operational Definition

In this study, empowerment is a process whereby poor women take control and ownership of their lives through expansion of their choice. It focuses on issues of gaining power and control over decisions and resources that determine the quality of their lives as empowered women have freedom of choice and actions. Empowerment in this study has three dimensions (1) economic empowerment which seeks to ensure that women have the appropriate skills, capabilities and resources and access to secure and sustainable income and livelihood, (2) social empowerment which helps women to gain control over their own lives (3) psychological empowerment which is a cognitive state characterized by a sense of perceived control, competence, and goal internalization. This includes the development of feeling that women can act on at personal levels to improve their conditions. Therefore, in this study, empowerment is measured through what respondent’s benefited economically such as (increased in their purchasing power and better living condition), socially such as (improvement in quality of life, learning things through networking and access to useful information) and psychological such as (feeling better about oneself, feeling sense of belonging and freedom of choice) as a result of their participation in the process of SHG activities.

Volunteerism

Conceptual Definition

Volunteerism is the voluntary giving of time and talents to deliver services or perform tasks with no direct financial compensation expected. It includes the participation in the direct delivery of service to others, citizen action groups, advocacy for causes, groups, or individual, participation of both private and public agencies, self help and mutual aid endeavors, and a broad range of informal helping activities (Mellor et al 2008). The United Nations Volunteers (UNV 2009) see volunteerism as a powerful means that enhances the capacity of people to exercise choices to set and achieve their own development objectives, which can result in real improvements that benefit others as well as themselves. If development is to be effective and sustainable, the people affected by it must take ownership of and give relevance to, its processes and drive them forward through civil engagement (UNV 2009). Another UN definition (UN General Assembly, 2008) further described volunteerism as ‘action undertaken out of free choice, not motivated by financial gain, and that bring benefit to the community, the volunteers and the society at large. It stated that volunteerism action constitutes a mainstay of social and economic support systems such as mutual aid or self help.

Operational Definition

In this study, volunteerism is used for voluntary work in which the beneficial are part of the group. Here volunteerism delivers impressive social benefits because through

voluntary action women create groupings that can cement social norms and inculcate a sense of belonging. The volunteerism in women SHGs is the idea that the process of empowerment ultimately belong to women concerned and must come from themselves in order for it to be effective, as well as sustainable. Volunteerism in this study therefore measures the level of respondent's willingness towards group approach activities. This is measured through how respondents always encourage team spirit and cooperation among members, always happy to accept every task assign to them and making every contribution toward success of the group activities in order to achieve set objectives voluntarily.

1.9 Organization of the Thesis

The study is specifically organized into five chapters. Chapter 1- Presents introduction of the thesis which includes the background of the study, statement of the problem, research questions, objectives of the study, significance of the study, scope and limitation of the study, definition of terms and organization of the thesis. This chapter gives an overview of the whole study. Chapter 2- Presents theoretical framework and literature review. The chapter focuses on the review of existing literature relevant to the study and theoretical framework to review theories that support the objectives of the study. This chapter serves as guide and sets the tone for the analysis of the empirical data collected. The methodology employed for the research and the profile of the study area are captured in chapter 3 of the research. This chapter also presents research framework of the study. Chapter 4- Presents findings, presentation, analysis of the data and interpretation of results of the study and the whole research revolves around this chapter. It exclusively treats the data obtained and finding made. Chapter 5 – Embraces the summary of the whole research work, conclusion based on the findings and recommendations are made for betterment of the subject matter investigated. The chapter also states rooms for further research and development.

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