



UNIVERSITI PUTRA MALAYSIA

***MEMBERS' PARTICIPATION, EMPOWERMENT AND SUSTAINABILITY
OF SELF-HELP GROUPS IN KANO CITY, NIGERIA***

ABDUL- AZIZ IBRAHIM

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OF SELF-HELP GROUPS IN KANO CITY, NIGERIA**

By

ABDUL- AZIZ IBRAHIM

**Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia,
in Fulfillment of the requirement for the award of the Degree of Doctor of
Philosophy**

November 2014

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DEDICATION

This thesis is dedicated to my family, relatives, friends and all other well wishers to me.



Abstract of thesis presented to the Senate of Universiti Putra Malaysia in
Fulfillment of the requirement for the degree of Doctor of Philosophy

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November 2014

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Community's involvements in Self-Help Groups (SHGs) create an avenue for grass root development at the community level through local organizations that are associated with self-help activities. Therefore, SGHs are playing important role through which people participate in community development activities and making sure that various communities develop their own initiatives by themselves. Despite the potential of SHGs, there are certain factors that restrained the sustainability of these groups. In line with this, the study examined the relationship between group member's participation, empowerment, member's perception towards leadership and group cohesion, and sustainability of self-help groups. In addition, the study examined the moderating effect of member's perception towards leadership on the relationship between participation and sustainability of self-help groups in Kano City, Nigeria.

In this study, data was collected from 400 respondents, and a multistage cluster sampling techniques was applied to select the respondents from Selp Help Groups (SGHs) in four local government areas (LGAs) in Kano, Nigeria. Data was collected using structured questionnaire. The descriptive analysis, Pearson correlation and multiple linear regression were analyzed using SPSS version 20.

The findings of this study revealed that, there is high level of participation and empowerment among the members of self-help groups in Kano City, Nigeria. The result from Pearson correlation shows that, there is significant positive moderate relationship between members level of participation and group sustainability ($r = .327$, $p = .000$). And also, there is significant positive relationship between group members participation in decision making ($r = .318$, $p = .000$), self-efficacy ($r = .226$, $p = .000$), self-esteem ($r = .253$, $p = .000$), perceived control ($r = .152$, $p = .002$), and sense of belonging among group members ($r = .108$, $p = .030$) and group sustainability. However, the analyses shown that, there is no significant relationship between group

members knowledge and skills ($r = .070, p = .160$), and social interaction among group members ($r = .080, p = .111$) and group sustainability.

Furthermore, the results of the multiple regression analysis which includes members perception towards leadership, group members level of participations, group members participation in decision making, group members self-efficacy, group members self-esteem, group members perceived control and sense of belonging among group members is significant ($F(7,392) = 2.319, P = .005$). Therefore, about 39.8% of variance in group sustainability was explained by the all the predictor variables entered into the regression model. The analysis shows that, all the independent variables were significantly contributed to self-elp group sustainability. Similarly, the hierarchical multiple regression revealed that, members perception towards leadership moderate the relationship between level of participation and participation in decision making, and self-help groups sustainability in city of Kano (based on the difference between $R^2 = .651$ and $\Delta R^2 = .658$).

With regards to this finding the researcher concluded that, community members' involvement in self-help groups has leads to empowerment in the self-help group. This study is in line with the previous literature by indicating that, leadership effort has the highest significant contribution to the sustainability of the self-help groups. The researcher recommended that, communities that need to develop their capacities through grassroots organizations should adopt the concept of self-help group formation.

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

**PENYERTAAN, PENDAYAUPAYAAN DAN KEMAMPANAN KUMPULAN
JAYA DIRI DI BANDAR KANO, NIGERIA**

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Penglibatan individu dalam kumpulan jaya-diri (KJD) mewujudkan ruang untuk pembangunan pada peringkat akar umbi melalui organisasi tempatan yang berkaitan dengan aktiviti-aktiviti jaya diri. Oleh itu, KJD memainkan peranan penting di mana individu mengambil bahagian dalam aktiviti-aktiviti pembangunan komuniti dan memastikan pelbagai inisiatif pembangunan dijayakan sendiri oleh mereka. Walaupun potensi SHGs terbukti, terdapat faktor-faktor tertentu yang menghalang kemampuan kumpulan-kumpulan ini. Justeru, pengkaji ingin melihat hubungan antara penyertaan ahli kumpulan, pendayaupayaan, persepsi ahli terhadap kepimpinan dan kejeleketan kumpulan, serta kemampuan kumpulan jaya diri. Di samping itu, kajian ini juga menganalisa kesan moderasi persepsi ahli kumpulan terhadap kepimpinan dalam hubungan antara penyertaan dan kemampuan kumpulan jaya diri di bandar Kano, Nigeria.

Dalam kajian ini, data telah dikumpul daripada 400 orang responden, dengan menggunakan teknik persampelan berkelompok ke atas empat kawasan pihak berkuasa tempatan di Kano, Nigeria. Data dikumpulkan dengan menggunakan soal selidik berstruktur. Analisis deskriptif, korelasi Pearson dan regresi linear telah dibuat dengan menggunakan perisian SPSS versi 20.

Hasil kajian ini menunjukkan bahawa tahap penglibatan dan pendayaupayaan dalam kalangan ahli kumpulan jaya diri di bandar Kano, Nigeria adalah tinggi. Hasil daripada ujian korelasi Pearson menunjukkan bahawa, terdapat hubungan yang sederhana positif yang signifikan antara tahap penyertaan ahli dan kemampuan kumpulan ($r = 0,327$, $p = .000$). Tambahan pula, terdapat hubungan positif yang signifikan antara penyertaan ahli-ahli kumpulan dalam membuat keputusan ($r = 0,318$, $p = .000$), kecekapan sendiri ($r = 0,226$, $p = .000$), penghargaan sendiri ($r = 0,253$, $p = .000$),

tanggapan kawalan ($r = 0,152$, $p = .002$), dan semangat kekitaan dalam kalangan ahli kumpulan ($r = 0,108$, $p = .030$) dengan kemampanan kumpulan. Walau bagaimanapun, analisis menunjukkan bahawa, tidak ada hubungan yang signifikan antara pengetahuan dan kemahiran ahli ($r = .070$, $p = .160$), dan interaksi sosial dalam kalangan ahli kumpulan ($r = .080$, $p = 0,111$) dengan kemampanan kumpulan.

Tambahan pula, keputusan analisis regresi berganda secara keseluruhan (termasuk persepsi ahli terhadap kepimpinan, tahap penyertaan ahli, penyertaan ahli-ahli kumpulan dalam membuat keputusan, kecekapan sendiri, penghargaan sendiri, tanggapan kawalan ahli dan semangat kekitaan dalam kalangan ahli kumpulan) adalah signifikan ($F(7,392) = 2,319$, $P = 0,005$). Ini menunjukkan kecerunan model anggaran regresi lineal tidak sama dengan sifar. Oleh itu, hasil SPSS menunjukkan, kira-kira 39.8% daripada varians dalam kemampanan kumpulan telah dijelaskan oleh semua pemboleh ubah peramal dalam model regresi. Analisis menunjukkan bahawa, semua pemboleh ubah bebas secara signifikan menyumbang kepada kemampanan kumpulan. Begitu juga, regresi berganda hierarki mendedahkan bahawa, persepsi ahli terhadap kepimpinan telah menyerderhanakan tahap hubungan antara penyertaan dan penglibatan dalam membuat keputusan dengan kemampanan kumpulan jaya diri dalam bandar Kano (berdasarkan perbezaan di antara $R^2 = 0,651$ dan $\Delta R^2 = .658$).

Dengan penemuan ini, penyelidik membuat kesimpulan bahawa, penyertaan individu dalam kumpulan jaya diri menyumbang kepada pendayaupayaan ahli kumpulan ini. Kajian ini adalah selaras dengan dapatan kajian-kajian lepas yang menyebut bahawa, usaha kepimpinan banyak memberi sumbangan besar kepada kemampanan kumpulan jaya diri. Penyelidik mencadangkan komuniti perlu membangunkan keupayaan mereka melalui pertubuhan-pertubuhan organisasi tempatan dengan mengamalkan konsep pembentukan kumpulan jaya diri.

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This thesis was submitted to the Senate of Universiti Putra Malaysia and has been accepted as fulfillment of the requirement for the award of degree of Doctor of Philosophy. The members of the Supervisory Committee were as follows:

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LIST OF ABBREVIATIONS

CBOs	Community-Based Organizations
DA	Development Associations
KJD	kumpulan jaya-diri
LGA	Local Government Authority
LGCs	Local Government Councils
₦	Naira (Nigerian Currency)
NGOs	Non-Governmental Organizations
PAR	Participatory Action Research
PVOs	Private Voluntary Organizations
RRA	Rapid Rural Appraisal
SGHs	Self-Help Groups
UK	United Kingdom
UN	United Nations
USA	United States of America

CHAPTER 1

INTRODUCTION

1.0 Introduction

This chapter discusses a detailed background of the study, problem statement, research objectives, research questions and hypotheses of the study. In addition, significance of the study, scope and limitation, definition of relevant terms, and organization of the thesis are briefly discussed.

1.1 Background of the study

Over the past decades self-help groups have become an important way of helping people cope with various life crises (Riessman, 1982). In recent years, self-help groups (SHGs) and other forms of community-based organizations have been increasingly viewed as vital tools of development policy (World Bank, 2002; Bardhan, 2002; Chen, Jhabwala, Kanbur and Richards, 2006). SHGs can be generally considered as membership-based organizations whose members offer each other with mutual support and attempt to attain collective objectives using their own contributions (Adamsen & Rasmussen 2001). One of the main distinguishing characteristics of these groups is the strong emphasis on building social cohesion (Adamsen & Rasmussen 2001). This enables members to overcome social, economic, and political differences and develop the collective strength to promote their collective interests (Chen, Jhabwala, Kanbur and Richards, 2006).

Scholars and practitioners in the field of development have been attracted to SHGs for two main reasons. First, the expansion of freedoms and creation of opportunities in marginalized populations has essential value and is one of the primary ends of development (Sen, 2000). Second, these groups are increasingly considered as an important means through which many other development goals can be achieved (Rao and Mansuri, 2004). Therefore, Katz and Bender (1976) were among the first to define self-help groups. They characterize them as “small voluntary group structures that through mutual support aim to complete specific tasks. For the most part, they consist of participants that gather in order mutually to satisfy a common need, help with a handicap or a life problem and to create a desired social or personal change. The initiators and participants in such groups do not feel that their needs are satisfied by existing social institutions” (p. 141).

Riessman and Gartner (1987) describe the ideology of self-help group as a constellation of norms and convictions in which the following themes are crucial: self-determination, reciprocity, belief in experimental knowledge, noncommercial (non-

profit) and anti-bureaucratic organization (based on personal participation and a decentralized and informal structure). The group fulfills the need for a reference group, attachment to, and identification with others and is a source for strengthening the ego (Riessman & Gartner 1987). Another contribution comes from Humble and Unell (1989) who describe self-help as a fragile form of care which, in geographical and social terms, does not reach all people adequately and populations.

Habermann (1987) suggests that a self-help ideology is sustained by the wish in the individual group member to change their situation; self-help group is a counter culture in which 'the need to protect one's own resources' is the main incentive, and it is an ideology that builds on reciprocity and equality. Richardson and Goodman (1983), on the other hand, define self-help groups as: groups of people who feel that they share the same problem and that they have gathered in order to do something about it, whereas Katz (1987) defines "self-help according to the activities of the group, which he describes as direct and informal as the focus is on mastering here and now problems and less on the reconstruction of personality" (p. 7).

Various theorists have distinguished between different kinds of self-help groups leading to different and dichotomous classifications and pointing to the difference between the so-called individualistic and collectivistic dimensions (Williams 1989). Katz and Bender (1976) suggest a distinction between inner-focused and outer-focused self-help groups. In cutting across the definitions' theoretical contributions, they concluded that the following characteristics may be identified: anti-bureaucratic organization, absence of professionals, spontaneity, personal participation and reciprocity.

Hatch and Kickbusch (1983) argue that the primary role of a self-help group is to act as a framework for social networking which leads to the group sustainability. In this sense, self-help group sustainability refers to the ability or capacity to endure (Broekhuis, 2003; Giannettia, 2010). Several studies have revealed that there are certain factors, which are crucial for the sustainability of the SHGs. This can be influenced by interplay of many factors, including the leadership of the group and good governance, resources and its management, modern technology, program quality and human resources for its activities (Drucker, 1990; Green, et al., 1998; Kettner, et al., 1999). Sustainability of the self-help groups means their capacity to continue to survive and respond to the community issues. A survived self- help group is the one that maintains a focus consonant with its original goals and objectives which includes its members and community its serving. Some of the self-help groups aligned with other organizations and institutions for their survival, whereas others maintain their independence and survived independently (Shediak-Riskallah, 1998).

Therefore, Self-help groups have been sustained for decades in other countries such as the United States of America (USA), the United Kingdom (UK), Germany, France, Belgium and Austria and the Scandinavian countries (Katz & Bender 1976, Hatch & Kickbusch 1983, Matzat 1987, Adamsen 1997, Hjemdal et al. 1998, Damen et al.

2000). The number of self-help groups has continued to rise over the last 10 years and initiatives related to 'self-help groups' are found in practically all parts of western society.

In Africa for example, Kenyan first president, Jomo Kenyatta shortly after independence, initiated the Harambee self-help movement strategy in Kenya (Chambers, 1985). Within the self-help movement in Kenya, local communities were encouraged to pool labor and resources in order to build schools, health centers, water supplies, cattle dips, and roads (Chambers, 1985). The self-help movement made a significant contribution to development in Kenya, through building infrastructure, increasing grassroots participation in the development process, and building capacity and confidence in local community groups. Thus, Harambee remained a strategy for local development for several decades.

In Nigeria, people formed SHGs in order to undertake development programs and projects that they feel are needful to their (Dore & Mars, 1981). SHGs in Kano state, which is the location of this study have been providing services that help in routing and channeling development information together with resources required for the improvements of their respective communities. The use of SHGs are characterized as a process of collective action in which the people of a community organize themselves for planning action, making groups and individual plans to meet their needs and solve their problems (Atkinson, 2007). SHGs have been recognized as important actors in the development of their various communities both in urban and rural areas in Kano state. From the official records, there are about 8,000 registered SHGs, about 5000 unregistered SHGs and 4600 vigilante groups distributed across the 44 local governments of the state (Olaniyi, 2005). Therefore, sustainability of the SHGs is an essential condition for sustainable community development in Kano State. SHGs sustainability can be viewed as a stage of empowering organizations where members are capable of planning and implementing their development initiatives independently.

Thus, the current economic situation in Nigeria and indeed in the city of Kano have made people to realize and found it necessary to come together to pool available resources, skills, talents, and time for their common good in finding a lasting solution to the social and economic problems of their communities, through self-help formation and sustainability. Self-help groups (SHGs) are about strong community links. They encourage participatory community methodologies and tools, there-by making long-term group commitment, cause or community. They are innovative and creative in customizing solutions of local problems. The self-help is a form of community organization to which members learn to develop their skills, knowledge, and within this process, community development is taking place. They formed organizations such as; credit unions, farmers associations, vigilante groups, charitable organizations, cooperative societies, youth clubs, faith-based groups and women groups. These groups frequently referred as grassroots or self-help groups (Arossi et al., 1994). The indigenous organizations are associated with self-help (Ogundipe, 2003). SHGs are generally localized institutions, non-profit and non-governmental because all members contribute economically towards the fulfillment of their responsibilities to their

immediate environment and not to depend on government (Radel, 2005). They feel that, these organizations are their own, trusted and rely upon at any time. The SHG's are managed by members on behalf of members and are successful when they are initiated by people themselves or by local leaders (Esman & Uphoff, 1981).

In this regard, the study aimed at determining the sustainability of self-help groups in relation to level of participation, participation in decision making, group members leadership perception and empowerment among self-help group members in the city of Kano, Nigeria.

1.2 Problem Statement

In Nigeria, the government has been evolving both top-down and bottom-up approaches in trying to bring development closer to the marginalized and poor communities in order to achieve sustainable community development. These include establishing of industries, providing basic infrastructure and other development activities that stimulate growth and economic development. Most of these initiatives have failed, and yield no result to the communities and the marginalized poor people. Nevertheless, the poor performance of the government at all levels in meeting the socio-economic quests for its citizens has added in the proliferation of SHGs at community levels in the state. Self-help groups (SHGs) have been in existence for a long time in the city of Kano, Nigeria. Majority of the SHGs in the city are involved in community development activities such as credit unions, charitable organizations, cooperative societies, youth clubs, farmers associations, vigilante groups, faith-based groups and women groups. Self-help groups are playing crucial important roles in making communities involvement in community development activities and making sure that various communities develop their own initiatives by themselves.

Despite the existence of SHGs and community activities they carry out in Kano, there are certain factors that restrained some of them from sustaining. In the city of Kano, many self-help groups rise and fall due to one reason or the other. The major restraining factors to their sustainability are; good resource, good missions and vision, leadership, participation of group members, group cohesion, outreach by the group, members' and empowerment. A resource is an essential component part of any organization. Lack of resources can affect the organization's ability to carry out its vision and mission. Likewise, can affect the organization in attracting competent leadership; get its work and message out to the entire community of its operation. As indicated by previous study that, lack of resources and finances to community organizations and in particular grassroots community are constraining factors to their sustainability (Sobeck & Agius, 2007). Based on this that the researcher aim to determine the relationship between resources and group sustainability among self-help groups members in Kano.

Siciliano (1996) mentioned that, scholars and practitioners have agreed that measuring sustainability is, without doubt, a major challenge. Light (2000) also argued that, to date, no one has established what characteristics make a sustainable group or an organization. Therefore, measuring sustainability of the group and their effectiveness remains a challenge. According to Connolly and York (2002), it is very difficult for someone to have a measure of assessing sustainability of non-profit organizations, as the self-help groups such as Community Development Corporations (CDCs), unlike their for-profit counterparts, have no financial bottom line to appraise. Brinsmead and Hooker (2008) analyze sustainability as (i) maintaining and enhancing adaptation and resilience (natural and human) and (ii) maintaining and enhancing capital (natural and human). Costanza (1994) defines the sustainability of a system as the system's ability to maintain its structure (organization) and function (vigor) over time in the face of external stress (resilience).

Therefore, keeping a group sustainable requires a constant effort of the members, leaders and unity of purpose focused on one overarching mission (Anand, 2002). Sustainability of an organization also, refers to the potentiality of that organization to maintain an initiative for a long-time (Swain & Varghese, 2009). In reality, many of the grassroots organizations in Nigeria are organizationally fragile and are stretched to their limits (Brinsmead & Hooker, 2008). The demand for community services in various communities in Nigeria has grown so much in recent times. People's needs are being identified every day, and as a new paradigm for exchange and interactions among community people are emerging. The grassroots organizations are continually being challenged to devise ways to become strengthened and sustainable for the future endeavors. In this regard, the researcher aims to examine the level of self-help groups' sustainability in relation to its determining factors in Kano city.

Lack of clear vision and mission is another hindering factor to the sustainability of any organization and particularly community-based organizations such as self-help groups. The vision and mission give a clear picture of organization future activities and its endeavors. It helps in setting the organization's expectations of achievements and establishes a benchmark against which planning decisions can be evaluated. Internally, it allows members of the organization to reflect on whether their continuing activities are consistent with the organizational goals. Externally, the vision and mission helps the organization to distinguish it from other efforts. In this regard, therefore, the researcher examined the relationship between vision and mission, and self-help groups sustainability in city of Kano.

The issue of membership is another constraining factor to the groups' sustainability. Being a membership is voluntary and SHGs are not for profit therefore, most young men and women members who find jobs with clearly defined career paths eventually quit the groups as there is free entry and free exit in the groups. For example, if there is any development projects initiated by the groups, some members adversely affect the groups initiated projects and thereby leaving some of the projects abandoned due to lack of members and their low participation (Zuckerman, 2000). In most cases, there is used to be a strained relationship between and/or with the SHGs member and their

leaders or group members themselves (Gray, 1985). The leaders in this bit try to maintain patriarchal positions hence undermining the prime vision and strategies of the SHGs. This generates a great misunderstanding between the SHGs members and the leaders or other group members especially when they want to maintain their stand without deviation (Brown, 1985). Other areas where the relationship is not cordial, is the issue of funding communal activities, training of SHGs members, maintenance of the State self-help coordinating offices. This strained relationship hinders the SHGs from attaining their vision, mission goals and thereby making the group cohesion to weak (Cohen & Bailey, 1997). In this regard, the researcher examined the level of group members' perception towards groups' leadership; determined the relationship between group membership and group sustainability; and also examined the relationship between group cohesion and group sustainability in city of Kano.

Another problem is self-help groups sustainability in relation to empowerment and participation. Through people participating in grassroots organizations, they become empowered in so many ways. Empowerment has different meanings and terms in different socio-cultural and political contexts. These terms include self-strength, control, self-power, self-reliance, own choice, life of dignity in accordance with one's values, capable of fighting for one's rights, independence, own decision making, being free, awakening, and capability (Chau, 1992). Empowerment through participation in the group, gives the leader of the group a chance to help members in obtaining sense of personal power, self-worthiness by reinforcing positive feelings about their identity and encourage them to interact in the group with each other. As people become empowered, so also the group becomes sustainable. With regard to this idea, what is the relationship between participation and empowerment, and examined the significant contribution of participation and empowerment on self-help groups sustainability in city of Kano.

Another problem that contributes to the failure and un-sustainability of the groups is the issue of leadership. Corruption has become part of the leadership of the groups. Corruption has become a major problem in Nigeria for many years. Corruption and malpractice, by group members and leaders contributed to the un-sustainability of many of the groups (Barlow et al. 2000, Carroll et al. 2000, Wituk et al. 2000). The groups' norms and ethic are been violated by groups' leaders and saved funds for the groups' activities are also manipulated. Many of the leaders and members embezzle the groups little funds by diverting the funds to their personal use. In the case of micro finance for example, self-help groups who gave out loans to their leaders and members (York, 2002). It is evident that there are high levels of default of payment from those that have benefited (Light, 2000). Therefore, this prevents other members and leaders from enjoying the same privileges. Records of financial statements are kept shabbily if at all there is any, and there was no transparency, credibility in their dealings. People, donor agencies and the government have no confidence in their operations. Therefore, incompetent leadership has adversely affected the survival of most of the groups. Based on this issue the try to examine what are the group members perception towards group leadership and what is the relationship between perception towards group leadership self-help group sustainability in Kano city.

Participation is made possible when people participated collectively through self-help groups. Sustainability and effectiveness of community self-help developments depend on the level of people participation (Chari-wagh, 2009). Participating in community decisions gives ownership to community members and empowers people to develop their own community (Sinha et al., 2009). It also gives an opportunity for members of the community and the larger society to contribute to the development process of their respective communities and societies. Self- help groups are the central platform for this grassroots participatory process, as they grow and originate from within the communities (Chari-wagh, 2009). Members' participation in both designing and implementing community collective action programs is one of the most significant outcomes from the formation of the groups (Moodie, 2008; Tesoriero, 2006). Poor participation and poor commitment by members of the groups, in groups' activities has resulted in most of the SHGs finding it difficult to survive and be sustainable. For this reason, the research focused on the effect of participation on self-help groups sustainability. Furthermore, the study examined the moderating effect of group members leadership perception on the relationship between participation and self-help group sustainability in city of Kano.

1.3 Research objectives

The main objective of the study is to analyze the Self-Help groups' sustainability in the city of Kano, Nigeria. The specific objectives are:

1. To describe the characteristics of the respondents backgrounds;
2. To measure the level of participation, empowerment, perception among group members toward the group leadership and group cohesion in self-help group;
3. To determine the relationship between participation and empowerment;
4. To determine the relationship between participation, empowerment, perception of leadership, group cohesion and self-help group sustainability;
5. To determine the unique predictor toward group sustainability; and
6. To examine the moderating effects of members perception towards leadership on the relationship between level of participation and participation in decision making, and group sustainability among self-help group members.

1.4 Research Questions

1. What are the characteristics of the respondents' background?
2. What is the level of participation, empowerment, perception among group members toward the group leadership and group cohesion in self-help group?
3. Is there any relationship between participation and empowerment?
4. Is there any relationship between participation, empowerment, leadership, group cohesion and self-help group sustainability?
5. What are the unique predictors to group sustainability?
6. Is there any moderating effect of members perception towards leadership on the relationship between level of participation and participation in decision making, and group sustainability among self-help group members?

1.5 Research Hypotheses

- Ho₁: there is no significant relationship between group members' level of participation and empowerment.
- Ho₂: there is no significant relationship between group members' level of participation in decision-making and empowerment.
- Ho₃: there is no significant relationship between group members' level of participation and group sustainability.
- Ho₄: There is no significant relationship between group members' participation in decision-making and group sustainability.
- Ho₅: There is no significant relationship between group members self-efficacy and group sustainability
- Ho₆: There is no significant relationship between group members' knowledge and skills and group sustainability
- Ho₇: there is no significant relationship between group members self – esteem and group sustainability.
- Ho₈: there is no significant relationship between group members' perceived control and group sustainability
- Ho₉: there is no significant relationship between sense of belonging among group members and group sustainability.
- Ho₁₀: there is no significant relationship between social interaction among group members and group sustainability.
- Ho₁₁: The regression coefficients for all the independent variables are significant when regressed against the self-help groups' sustainability.
- Ho₁₂: Members perception towards leadership moderates the relationship between level of participation and participation in decision making and group sustainability among the respondents.
- Ho₁₃: Members perception towards leadership moderates the relationship between participation in decision making and group sustainability among the respondents.

1.6 Significance of the Study

This study is the first of its kind on self-help group sustainability in the city of Kano city. It will contribute in adding the knowledge and could provide information about sustainability of self-help groups in the city. The study will also uncover the relationship between leadership perceptions, participation, empowerment, group cohesion and self-help groups' sustainability. It can also add a better understanding of the self-help groups' sustainability. The finding of this study can contribute to self-help groups' sustainability literature. In addition, the findings can help governments of Nigeria at local and state levels, donor agencies, members of the community, academic researchers to understand more on sustainability of the self-help groups.

The findings of this study can also, help researchers in community development studies and policy makers. Particularly in guiding policy makers in developing countries on the study of the self-help groups sustainability. They are also playing an

important role in improvement of the livelihood of the communities they served. Therefore, this research will show the self-help groups sustainability factors in the city of Kano.

1.7 Scope and Limitation of the Study

The study has some limitations. First, the study was carried out in the city of Kano. Four local governments' areas in the city were selected randomly out of the total number of six for the study. Therefore, generalization to other local governments' councils of the state may be limited as self-help groups' members may have different perceptions of leadership, participation, empowerment and sustainability factors. Second, self-help groups leaders included in this sample were predominantly male. This is due to the nature of the study area as it is predominantly a Muslims area, where Muslims women are restricted from taking leadership position due to culture and religious background.

Selected leaders and members of the self-help groups' opinions for this study may not necessarily represent those groups that were not selected for the purpose of this study. This study has also limits itself on researching self-help help groups' sustainability based on eight dimensions: perception of the group leadership by members, members participation, members individual empowerment, members cohesion in the group, groups vision and mission, groups resource mobilization, outreach of the groups, groups membership. Hence, this study ignores other dimensions of self-help groups' sustainability indicators.

1.8 Conceptual and Operational Definitions

1.8.1 Self-Help Groups

Self-help groups are voluntary organizations of people that functions democratically and accountably, to achieve the collective goals of the group. In self-help group, members in have common interest. They come together for solving their common problems through self-help and mutual help (Riessman, 1982). In this study the self-help groups in Kano city refers to those groups that are registered under the self-help groups' act of 1987. They are categorized in the followings: (1) Youth Associations; (2) Cooperatives; (3) Professional/Occupational Groups; (4) Security Oriented; (5) Social Clubs; and (6) General Development Associations.

1.8.2 Leadership Perception (by Group Members)

Leadership has been described as a process of social influence in which one person can enlist the aid and support of others in the accomplishment of a common task (Kuponiyi, 2008). It is also a process where people are organized to achieve common goal (Mishra & Shah, 1992). In this research, leadership perception refers to how the group members perceived the leadership both positively and negatively towards achieving the common goals and sustainability of the groups.

1.8.3 Participation

Participation is the process by which beneficiaries have a say with a view of enhancing their well-being (Paul, 1987). Active citizen participation can facilitate proper problem solving by citizens and can bring a clear definition of problems in a number of ways. Abatena (1997) stated that, participation expedite: (i) the gathering of relevant and first-hand information and the careful assessment of that information; (ii) the presentation of diverse and balanced view points; (iii) the presentation of different groups within the community and the comprehensive assessment of issues that concern them; and (iv) the expression of felt needs and the realistic assessment of community problem. Participation in this research refers to members of the groups' participation in group activities, and decision making activity.

1.8.4 Empowerment

According to Zimmerman & Rappaport (1998) empowerment is the ability of individuals to gain control socially, politically, economically, and psychologically through (i) access to information, knowledge, and skills (ii) decision making (iii) individual self-efficacy, community participation, and perceived control. Individual or psychological empowerment refers to an individual's ability to make decision and have control over his or her personal life. Decision making ability defined as the ability of people to define their own goals, act upon them, and make choices through critical thinking (Kabeer, 1999). It also refers to people ability to have control over personal, social, economic and political forces to take action to improve their life situations. In this study empowerment refers to the empowerment members gained through participation in self-help groups and this include of group members' self-efficacy, skills and knowledge, self-esteem, perceived control and how they contribute to the sustainability of the groups.

1.8.5 Group Cohesion

Group cohesion has been defined as "dynamic process which is reflected in the tendency for a group to stick together and remain united in the pursuit of its goals and objectives (Chang & Bordia, 2001). They went ahead also, to interpret cohesion as a

total field of forces that act on members to remain in the group. In this study group cohesion is going to measure the group cohesion with two dimensions, sense of belonging and social interaction among group members.

1.8.6 Sustainability

Sustainability of self-help help groups means being able to survive so that they can be able to continue to serve the members and people of their community (Moore, 2000). In this study sustainability of the self-help groups in Kano city is divided into four dimensions namely; (i) Vision and Mission; (ii) Resource mobilizations (iii); Membership; and (iv) Outreach.

1.9 Organization of the Study

This thesis is divided into five different chapters. The first chapter in an introduction and overview of the study's purpose and objective, problem statement, research questions, significance of the study, scope and limitations, conceptual framework, operational definitions of concepts and definitions of the concept. Chapter two deals with literature review related to participation, empowerment, leadership, group cohesion, vision and mission, membership, resource mobilizations, outreach, concept of community development, sustainability, concept of self-help and number of theories to conceptualize the study framework. Chapter three discusses on the thesis methodology, including methods of data collection and analysis. Chapter four delves on the analysis of the collected data of the study. The fifth chapter of study dwell on the summary, conclusion and recommendations for the future research.

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