



UNIVERSITI PUTRA MALAYSIA

***MODERATING EFFECT OF GENDER ON THE RELATIONSHIPS
BETWEEN EXTENSION WORKER AVAILABILITY, INDIVIDUAL
FACTORS AND EMPOWERMENT AMONG MEMBERS OF SELF-HELP
GROUPS IN NORTH-EASTERN NIGERIA***

SANI GOMBE YAKUBU

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By

SANI GOMBE YAKUBU

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

February 2017

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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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February 2017

Chairman : Professor Turiman Suandi, PhD
Faculty : Educational Studies

This study was designed to determine the moderating effect of gender in the relationship between extension worker availability, individual factors (participation and volunteerism) and empowerment among members of self-help groups in North-Eastern Nigeria. Specifically, the objectives of the study were to; 1) determine the level of empowerment among the SHG members in North-Eastern Nigeria, 2) determine the level of extension worker availability, participation and volunteerism among the SHG members in North-Eastern Nigeria, 3) determine the relationship between extension worker availability, participation and volunteerism among the SHG members in North-Eastern Nigeria, 4) determine the overall contribution of extension worker availability, participation and volunteerism on empowerment of SHG members in North-Eastern Nigeria, and 5) determine the moderating effect of gender on the relationships between extension worker availability, participation, volunteerism variables with empowerment among the SHG members in North-Eastern Nigeria.

Data for the study were solicited from 373 SHG members through self-report questionnaire. The SHG members were randomly selected through a multi-stage cluster sampling approach from a total of 11,021 accessible populations of the three (3) selected states: Taraba, Gombe and Yobe. Descriptive statistics (frequencies, percentages) and Structural Equation Modeling (SEM) using AMOS graphics were employed to analyze the data. Level of empowerment, extension worker availability, participation and volunteerism was measured using mean scores categorized into high, moderate and low.

Findings of the study revealed that majority of the SHG members are at the high and moderate level of economic, social and psychological empowerment; majority of the SHG members are in high and moderate level of participation and volunteerism; and

also level of extension worker availability was at high and moderate level. The findings further revealed that there was no significant relationship between extension worker availability and participation; no significant relationship between extension worker availability and volunteerism; however, there was significant relationship between participation and volunteerism among SHG members' in North-Eastern Nigeria. Moreover, volunteerism was found to have significantly contributed to social and psychological empowerment, while participation significantly contributed to economic empowerment among SHG members in North-Eastern Nigeria.

In addition, all the selected variables were found to be contributors to the economic, social and psychological empowerment of the SHG members, the results showed that greater contribution was in psychological empowerment. The moderation test revealed gender is a moderator in relationship between participation and economic empowerment; volunteerism and psychological empowerment as well as volunteerism and economic empowerment of SHG members in North-Eastern Nigeria. Based on the findings the researcher concludes that SHG members in North-Eastern Nigeria are in high and moderate level of empowerment and the level of extension worker availability is high. Extension worker availability predicts empowerment of SHG members, but the contribution is higher in the psychological component. Moreover, high level of participation leads to high level of economic empowerment as well as psychological empowerment. Gender (female) is a very important factor in empowerment of SHG members among SHG members in North-eastern Nigeria. The study recommends that further studies should be conducted on individual factors; all government and non-governmental organizations in Nigeria should encourage extension educators to motivate SHG members for participation in all development initiatives towards their self-reliance.

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

KESAN MODERATOR GENDER TERHADAP HUBUNGAN ANTARA KESEDIAAN PEKERJA PENGEMBANGAN DAN FAKTOR INDIVIDU DENGAN PENGEHAKUPAYAAN DALAM KALANGAN AHLI KUMPULAN BANTUAN KENDIRI DI UTARA-TIMUR LAUT NIGERIA

Oleh

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Kajian ini telah dibuat untuk menentukan kesan menyederhana jantina dalam hubungan di antara kebolehsediaan pekerja tambahan dan faktor individu dengan penghakupayaan dalam kalangan ahli-ahli kelompok usaha diri di sebelah timur laut Nigeria. Secara khususnya, objektif bagi kajian ini ialah untuk; 1) menentukan tahap penghakupayaan dalam kalangan ahli-ahli SHG, 2) menentukan tahap kebolehsediaan pekerja tambahan, penyertaan dan kesukarelawanan, 3) menentukan hubungan di antara kebolehsediaan pekerja tambahan, penyertaan, kesukarelawanan, dan penghakupayaan timur laut Nigeria 4) menentukan sumbangan keseluruhan kebolehsediaan pekerja tambahan, penyertaan dan kesukarelawanan terhadap penghakupayaan ahli-ahli SHG, dan 5) menentukan kesan menyederhana jantina terhadap hubungan dalam kalangan pembolehubah terpilih dengan penghakupayaan.

Data bagi kajian telah diminta daripada 373 ahli-ahli SHG melalui soal selidik lapor sendiri. Ahli-ahli SHG telah dipilih secara rawak melalui pendekatan persampelan berkelompok multistahap daripada sejumlah 11,021 populasi yang mudah didatangi dari tiga (3) negeri terpilih: Taraba, Gombe dan Yobe. Statistik perihalan (frekuensi, peratusan) dan Pemodelan Persamaan Struktur (SEM) menggunakan grafik AMOS telah digunakan untuk menganalisis data tersebut. Tahap penghakupayaan, kebolehsediaan pekerja tambahan, penyertaan dan kesukarelawanan telah diukur menggunakan rumusan skor yang telah dikategorikan kepada tinggi, sederhana dan rendah.

Dapatan kajian menunjukkan bahawa majoriti ahli SHG berada pada tahap yang tinggi dan sederhana memper kasakan ekonomi, sosial dan psikologi; majoriti anggota SHG berada pada tahap tinggi dan sederhana penyertaan dan sukarelawan; dan juga tahap ketersediaan pekerja lanjutan berada pada tahap tinggi dan sederhana. Hasil kajian

juga mendedahkan bahawa terdapat hubungan yang signifikan antara ketersediaan pekerja lanjutan dan penyertaan; hubungan signifikan antara ketersediaan pekerja lanjutan dan sukarelawan; Walau bagaimanapun, terdapat hubungan yang signifikan antara penglibatan dan sukarelawan di kalangan ahli SHG 'dalam Tengah Nigeria. Selain itu, sukarelawan didapati telah banyak menyumbang kepada pemerikasaan sosial dan psikologi, manakala penyertaan ketara menyumbang kepada pemerikasaan ekonomi di kalangan ahli SHG dalam Tengah Nigeria.

Di samping itu, semua pembolehubah yang dipilih didapati penyumbang kepada pengupayaan ekonomi, sosial dan psikologi daripada ahli-ahli SHG, keputusan menunjukkan bahawa sumbangan yang lebih besar adalah dalam memperkasakan psikologi. Ujian kesederhanaan mendedahkan jantina penyederhana dalam hubungan antara penyertaan dan memperkasakan ekonomi; sukarelawan dan memperkasakan psikologi serta kesukarelawan dan memperkasakan ekonomi ahli SHG dalam Tengah Nigeria. Berdasarkan dapatan penyelidikan menyimpulkan bahawa ahli SHG dalam Tengah Nigeria berada pada tahap tinggi dan sederhana pemberdayaan dan tahap ketersediaan pekerja lanjutan adalah tinggi. ketersediaan pekerja lanjutan meramalkan memperkasakan ahli SHG, tetapi sumbangan yang lebih tinggi dalam komponen psikologi. Selain itu, tahap penyertaan membawa kepada tahap yang tinggi memperkasakan ekonomi serta memperkasakan psikologi.

Jantina (perempuan) ialah faktor yang sangat penting dalam pengihakupayaan ahli-ahli SHG dalam kalangan ahli-ahli SHG di sebelah timu laut Nigeria. Kajian ini mencadangkan bahawa kajian lanjutan perlu dijalankan ke atas faktor individu; semua organisasi kerajaan dan bukan kerajaan di Nigeria perlu menggalakkan pendidikan lanjutan untuk menggalakkan ahli-ahli SHG untuk turut serta dalam semua inisiatif pembangunan ke arah their self-reliance.

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I certify that a Thesis Examination Committee has met on 28 February 2017 to conduct the final examination of Sani Gombe Yakubu on his thesis entitled "Moderating Effect of Gender on Relationships between Extension Worker Availability, Individual Factors and Empowerment among Members of Self-Help Groups in North-Eastern 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 Doctor of Philosophy.

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LIST OF ABBREVIATIONS

ADP	Agricultural Development Program
AMOS	Analysis of Moment Structure
CFA	Cooperative Financing Agency
CSDP	Community and Social Development Projects
EW	Extension Worker
EWR	Extension Worker Ratio
FAO	Foods and Agricultural Organization
GEM	Gender Empowerment Measures
GLM	Global Learning Material
GSADP	Gombe State Agricultural Development Program
IDA	International Donor Agencies
IFAD	International Funds for Agricultural Development
KADP	Kaduna Agricultural Development Program
KSA	Knowledge, Skills and Attitudes
MDG	Millennium Development Goals
MHEP	Mental Health Empowerment
MOARD	Ministry of Agriculture and Rural Development
MOH	Ministry of Health
MWAYD	Ministry of Women Affairs and Youth Development
SHG	Self Help Group
UN	United Nations
UNV	United Nations Volunteers

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Extension education refers to non-formal educational activities that lead to change in social, economic, psychological and political being of participants especially farmers' rural communities (Leagans, 1971). The facilitators' (extension workers) are the key actors in ensuring that the farmers are fully empowered through the change process. They apply self-help (SHG) approach to aid diffusion of innovation and to ensure that participants and other community members adopt new strategies for overcoming challenges of life they face such as poverty, illiteracy, depression, nutrition and increasing farm outputs. Accordingly, to ensure wider coverage and to reach large number of people, the use of voluntary community groups was brought into limelight through the use of specialized training and competences acquired in group dynamics by the extension workers (Gombe, Suandi, Ismail, & Omar, 2015; Ramle, 2012).

The emergence of empowerment through self-help groups (SHG) in Nigeria can be traced back to pre-colonial period about 1800 years ago in the form of cultural and religious group's activities, but basically these are said to be restricted to spiritual and social components of empowerment only (Kumar, 2006; Bello, 1967). Self-help group is conceptualized to mean a collection of 2 or more people that have the same vision and mission working together to achieve a particular goal or objectives they set for themselves without external influence (Zakir, Diganta, Mukerjee & Mousoni, 2013; Kumar, 2009). According to Bello (1967) SHGs are formed naturally according to age, gender, location or other similar characteristics, but their common goal is to help each other when the need arises or provide support services to the community in term of complementing government efforts in the provision of basic socio-economic infrastructures' (Abu Samah & Aref, 2009b; Fafunwa (1974), such as market sheds, mosques, culvert/drainage systems, cultural troops (Santosh, 2014; Community and Social Development Project (CSDP), 2013; Bello, 1967).

Traditionally, SHGs in Northern Nigeria are directly engaged into local micro-savings called (ASUSU) and micro-credits called (ADASHE) (Shehu, 1984), they also have the concept of giving back to the society that which they acquire in terms of knowledge, skills or attitudes called (AIKIN GAYYA), literally meaning community development or joint efforts (KAUTAL HORE) as referred in the local dialects. Moreover, the communities through the aforesaid functions were able to form a formidable structures in terms of leadership styles, marriage system, educational set-up, religious beliefs and other culturally associated activities, these factors among others make them live in harmony and with considerations of each other in terms of needs, desire and aspirations of the communities both individually and collectively. Accordingly, this harmonious relationship gave them the advantage of promoting their cultural ethics, values and norms to visitors and other commercial dwellers or passerby persons (Shuaibu, 2010; Abu-Mus'ab, 2009; Dukku, 2011a; Adejomo, 2014).

The proliferation of SHGs especially in rural communities in North-Eastern Nigeria make the dwellers self-reliant, self-dependence and it also leads them to self-actualization and became economically viable. However, they are using primitive and local tools in farming, rearing animals for production purpose which make the total output very low (Shuaibu, 2011a; Akinlabi, 2011), and also leads to high rate of drudgery. They form a linkage with sister SHGs and other communities for cross-cultural interaction and exchange of goods and services, but they try as much as they can to preserve their cultural heritage (Shitu & Bichi 2011; Toseland & Rivas, 2005).

Furthermore, some scholars argue that without the intervention of baseline development agents, SHG members' economic, social and psychological potentials will remain low (Dukku, 2014) and reintegration towards wellness will be poor (Sandra, Robert & Rosenheck, 2015), while the community development efforts by the donor agencies may also suffer set back (IFAD, 2015). One of the key role of the baseline development partners (extension workers) is engaging all community groups for active participation during needs assessment, project initiation and design, resource mobilization and management, project implementation, monitoring and evaluation stages (CSDP, 2014; GSADP, 2014), this involvement create awareness and enlighten the SHG members become owners of the project and acquire requisite knowledge and skills of managing the project for sustainable development.

Accordingly, SHG members' empowerment refers to both physical and mental manifestation of increased capacity in making decisions and bearing the consequences of the decisions taken positively and negatively. According to Santosh (2014) SHG members empowerment refers to knowledge and skills that individual members acquire as result of passing through a group process. However, it can be observed from the economic gains and social benefits that farmers show after being engaged in group activities through the intervention of baseline extension agents in the process of technology adoption (Bashir, 2014; Asnarulkhadi, Nobaya & Ndaaji, 2013; CSDP, 2013), it also signify high level of literacy in health issues (Cron Dahl & Karlsson, 2016). Nevertheless, scholars observed that women as SHG members are said to be empowered only if they display skills of generating income, manage their resources independently and have access to assets and credits (economic empowerment), perform social responsibilities as required by their culture, norms and values (social empowerment), and have shown increased self-esteem, self-efficacy and feel happy working in the group (psychological empowerment) (Santosh, 2014; Safiya, 2011; Kabeer, 2005).

Furthermore, empowerment theory of Zimmerman and Warschausky (1998) that discusses individual empowerment in open context through participation in rehabilitation process has not provided explanation regarding group members participating in activities that will assist them to achieve their desired objectives. Although, participation theory of Cohen and Uphoff (1977) recognizes getting involved in SHG activities based on needs, interest and aspirations can leads to members' empowerment, but fail to discuss the diversity among the group members in terms of their inherent characteristics such as age, gender or location. Accordingly, other theories such as structural function theory of Parson (1961) who describes

society as a combination of social units link up together for effective societal development and Johnson's (1984) theory of change which postulates that change process especially in group settings has to do with elements of participation, and also indicates that individual gender (female) is among the common characteristics that influence empowerment. These theoretical and other empirical inadequacies needs to be studied in diversified context to provide more evidences that empowerment is holistic and can be looked from different angles not only as process, but as an outcome.

In addition, a crucial element of empowerment theory for extension educators is the participatory process through which people work to improve themselves. More research is needed, however, on variables that affect the relationship between participation and empowerment in SHG contexts (Rissel, 1994; Wallerstein and Bernstein, 1994; Zimmerman, 2000). Could it be that participatory processes intended to optimally promote empowerment might function differently for women and men? Although, some work has scrutinized the complex ties between SHG members' participation and empowerment, clearly this relationship is not thoroughly understood, particularly as it relates to gender (Itzhaky & York, 2000).

This study focuses on the economic, social and psychological as dimensions of overall empowerment of SHG members. Zimmerman and colleagues have contributed much of the theoretical work on empowerment (Israel et al., 1994; Schulz et al., 1995; Zimmerman, 1995, 2000; Zimmerman and Warschausky, 1998; Zimmerman and Zahniser, 1991). Individual-level empowerment starts and may be labeled psychological empowerment (Zimmerman, 1990; 2000; Zimmerman and Rappaport, 1988). Although empowerment is often described as a multi-level construct including individual, organizational and community levels, 3 dimensions has been identified as a primary goal of intervention. Most investigators of empowerment have focused on the economic component of empowerment.

Similarly, SHG members' empowerment was reported to have been influenced by inherent characteristics and other associated factors such as their level of participation and volunteerism (Ndaaji, 2014; Bashir, 2014; Asnarulkhadi & Aref, 2009), cohesiveness of the members and leadership style (Ramle, 2012), goals setting and communication pattern (Kabeer, 2003; Deninger & Liu, 2009b), gender, age and location (Safiya, 2011; Umashakar, 2006; Lalitha, 1996). In view of the above, this study makes an attempt to provide another dimension by which empowerment of SHG members shall be comprehended through the use of gender as a moderator, which may also provide a platform of identifying whether gender interaction with extension worker availability and individual factors (participation and volunteerism) will increase or reduce the empowerment (economic, social and psychological) level of the SHG members in North-Eastern Nigeria. Moreover, failure theoretical postulations to recognize gender (female) in group settings are another limitation that this study addressed.

1.2 Background of the problem

Historically, Nigerian traditional leaders of local communities had the opportunity of meeting the British colonial masters through the exchange of commodities (trade by barter) and it leads to pollution of the local community culture by living a luxurious life and extortion of the local community members into slavery (Bello, 1999). Moreover, discovery of Nigeria's crude oil in 1956 leads to the abandonment of agricultural activities by the government and other traditional institutions and relying on cheap revenue that the oil provides. The scenario worsen when Nigeria as a country joins OPEC in 1971, from that period to date, government relies solely on what the oil brings, and is the main source of revenue which mark the era of agricultural fall down and neglect, corruption everywhere, insincerity on government affairs, change in the social thoughts of the youth, increase in social vices and increase in poverty level of the people within the country (Adesoji, 2010; Foods and Agricultural Organization (FAO), 2008; Swanson, 2007).

Nevertheless, some of the SHGs become pressure groups, some political associations but gradually the confidence community members have on the leaders falls, some conflicts were reported, but the forces behind the imposition of the ideas are strong enough to overcome the resistance and that's mark the beginning of external penetration into the natural SHGs, which leads to destruction of the spirit of oneness and quench for individual wealth sets in (Adeboye & Ogunrinola, 2006). Furthermore, after a long period of time, the self-help groups (SHGs) re-emerged with one major goal to complement government efforts in the area of poverty reduction through collective economic and social interactions, this time around with different and diverse names, objectives and goals such as Social clubs, Foundations, Non-governmental organizations (NGO), Cooperative societies, Trade associations, Community based organizations (CBO) and many more (GSADP, 2014; CSDP, 2013; CBPRP, 2004), but they have one common goal, which is, to make the community members improve their quality of lives. They were found to be very effective in promoting group cohesion and increasing mutual respect among the group members (Asnarulkhadi & Ndaaji, 2012).

Similarly, Ajayi, (2011) and Akinlabi, (2011) identified benefits of self-help groups (SHGs) to include cooperation which have immense help towards increasing learning, fostering unity, facilitating innovation and livelihoods improvement. Moreover, FAO (1990) reported that the use of small informal groups like SHGs have drastically reduce the cost of operations and also reduces the expenses of farmers in a group towards getting services. However, Ramle (2012) opined that small farmer groups (SFG) like the SHGs or cluster of farmers are important organizational mechanisms for mobilizing rural community members and offers a podium for communal self-help activities intended at empowering the group members economically and socially. Experience has shown that despite the aforementioned positive contributions of SHGs in Nigeria today, there exist a wide gap and vacuum of economic drawback, social conflicts, poverty and illiteracy among the SHG members in North-Eastern Nigeria.

1.3 Self-Help Groups (SHGs) and Extension Worker

SHGs through their linkages with the community development partners work hand in hand with village community extension workers. Extension worker is a person trained and equipped with technical knowledge, skills and attitudes on handling human issues (FAO, 2012 & 2011; Rogers, 2003). They are specialist in identifying problems associated with the community members, define the problem together with them and proffer solution using the available local resources (Davis, 2008 & 2011). This is done without undermining the community culture, norms, values and aspirations.

Moreover, the SHGs and extension workers join efforts towards creating symbiotic relationship, by which the two work together and succeed together. It is on this note, that World Bank and other international donor agencies (IDAs) working on poverty reduction, increasing health among citizens, reducing food shortage and holistic community development created conducive environment for formation and management of informal groups such as SHGs (Shuaibu, 2012; World Bank, 2012), because they reduces professional isolation and also create synergy among existing groups to achieve a common goal (Osborne, 2000).

In essence, the donor agencies had maintained the partnership and training of both extension workers and SHG leaders, at pre-service and in-service giving room for incorporating the aspects of self-help group formation and networking (Ibarra & Hunter, 2007), perhaps, it increases the chances of success towards SHG activities in their local communities (Yadav, 2011), thereby increasing the capacity of the members. In addition, membership in SHGs is voluntary, but requires absolute respect to the rules of engagement as agreed by the members. Moreover, activities of both extension worker and the available SHGs in a given community is to empower community members, which can be observed physically and mentally through increase in their purchasing power, increase in their farming output, increase in their level of literacy, increase in their home management skills, good decisions taken, ability to overcome treason, reduced child abuse, low disease outbreak, high youth engagement, self-dependence and readiness to sacrifice resources for the benefit of the community (Davis, 2008; Dercon, 2004; Oakely & Garforth, 1997).

Extension work nowadays require extensive involvement of community members through voluntary participation, not minding their age, gender, qualification or experience for it to achieve the desired goal of poverty reduction through self-help initiatives (Shuaibu, 2012; Auta, Atala, Voh & Dafwang, 2005). However, increase in population, food insecurity (Swanson, 2007) and climate change due to the activities of household heads (Dresser, Hassan & Ringler, 2011), has made collaboration between SHGs and extension workers stronger, also the Nigerian government encourage rural communities to work together to protect their resources and if possible harness them for local utilization (Hussain, 2014 & Baarda, 2006), which is simpler, easier and cheaper if conducted in a group than at individual capacity.

Furthermore, the roles extension worker plays in technology transfer and adoption; conducting educational programs; teaching women home management; forming young farmers club and other related functions, are directly linked with the aim of helping the rural people to solve their problems by themselves, using their local available resources (Neda, 2009; Davis, 2008; Swanson 2007). The SHGs link up with the agent in their domain for consultations on variety of issues including those that are economic, social and psychological. SHGs partner with extension workers as resource center; they engage the agents in the principles of empowerment of the members which they believe has direct bearing on his functions as trained personnel.

The extension worker especially in the rural area sometimes performs the function of forming the SHGs, through creating awareness and enlightening the community members on the need. This mainly happens when the worker find himself in communities where there is no groups or the available ones lack some requisites in some areas, he/she uses group dynamics knowledge, skills and attitudes (KSA) to correct the anomalies in them. Although, forming synergy with the existing groups in the communities leads to reduced workloads and saves time of operations (Bichi, 2010), it reduces cost of operations, it increases wider coverage, facilitates quick adoption of innovation and leadership recognition (Deshmukh, 2012; Swanson, 2007).

Available reports shows that, established SHGs by professional extension workers in many communities possessed resources for conducting their activities such as meeting rooms, market sheds, public address system and already pattern of development; these resources can help in allowing the extension worker get easy access, through their leaders, especially when there is cultural or language differences (Adesoji, 2010; Atala, Voh, Abdullahi, & Shebayan, 1993).

However, SHGs found in the urban areas such as NGOs, political groups or associations, clubs and other social groups sometimes prefer associating with high profile extension outfits, neglecting the baseline extension workers in their domain (Bajoga, 2011). These occur because of large number of educated people or professionals in the group. They perceived their level of networking, group formation and management is above the capacity of the personnel used as baseline extension workers in the areas, but even at that level, since their leadership is indigenou, when they adopt a technology, the diffusion is easy among them and also the baseline extension workers evaluates the outcome without much task.

1.4 Current State of Self-Help Groups (SHGs) in Nigeria

The status of SHGs in Nigeria today cannot be easily assessed because of the following reasons; poor record keeping culture, high level of illiteracy, multiple regulatory agencies, culture and religion differences, political imbalances, hatred among the people because of economic, social, political and psychological differences (Adejomo 2014; Adesoji, 2010; Adetore, 2003). Nevertheless, the status can be classified into those available, performing and empowering, this category is mostly found in the urban areas, it is also attributed to high competition among the groups (Adejomo,

2014; Hassan, 2011). Those that are available but not empowering mostly found in semi-urban areas and rural communities, the factors attributed to their low empowerment is not fully known. In some cases, the low empowering or non-empowering is associated with the poor skills of operation, inadequate number and low morale of the facilitators or managers including extension workers in the area, since there were conclusions that job performance is related to level of competency and adherence to standard or global best practice before or in the job (Fasoranti, 2010; Ali Hassan, et al, 2008; Armstrong, 2006).

However, the current situation is very pathetic in the North-Eastern Nigeria, because it has reached very close to a chaotic stage. In other words, many of the existing SHGs cannot be recognized by their work/activity. In some rural communities the SHGs have only family members, while in some places name and logo of the groups can only be noticed on paper, that is for record that they have existed before (GSADP, 2014; CSDP, 2014). This situation is worrying all and sundry, especially the international community through the donor agencies, since Nigeria has signed the MDGs treaty which most of the targets are expected to be achieved in 2015. The scenario on ground poses a fear as regards to achieving the Millennium development Goals (MDGs), especially aspects of poverty reduction, education, health, water and environmental sustainability (MDG, 2013), which are the major component of SHG empowerment.

Moreover, it is clearly pointed out that extension workers and SHGs are partners, even though in some cases their roles are clearly defined, but since the two components share the primary responsibility of group setting which includes personal responsibility, trust, caring for others, mutual respect and holistic development. They can be described as having symbiotic relationship, this description depict the two as joining hands together to empower SHG members, promote growth and development in an environment where such is challenging to undertake on individual basis either because of similarity of the work or the relativity of the issues at hand.

1.5 Statement of the Problem

The importance of empowerment among self-help groups The importance of empowering individuals in SHGs through rehabilitation process or any other available means is indisputable (Zimmerman & Warschausky, 1998; GSADP, 2014; CSDP, 2013). Enlightening and creating awareness through the use of extension workers encourage more participation in developmental activities from the grassroots level (FAO, 2012 & 2011). The World Bank and other sister donor agencies have for the past decades recognized the implementation Community Driven Development (CDD) approach to solving community issues and facilitating economic, social and psychological empowerment of individuals who voluntarily form groups to help themselves (Asnarulkhadi and Ndaaji, 2014; Santosh, 2014; CSDP, 2013). However, this process of improving quality of life for the SHG members is assumed to be highly associated with active participation, influence of external forces and in some cases inherent characteristics (Gombe, Suandi, Ismail & Omar, 2015; Dukku, 2011; Asnarulkhadi & Aref, 2009a).

More than 70% of Nigerian population lives in rural communities and survive on less than 1 USD/day which makes them to be in extreme poverty (NBS, 2014; UNDP, 2014). They lack social amenities such as portable drinking water, qualitative education, shelter, foods, clothing materials (CSDP, 2013; FAO, 2011). Moreover, he communities are bedeviled with high rate of unemployment, diseases, malnutrition, political thuggery, kidnapping, insurgency, ethno-religious conflicts and low output from the land resources (GSADP, 2014; CSDP, 2013; MDGs, 2012 & 2013; Dukku, 2011; Bajoga, 2011; Ahmad, David & Ali, 2009). In order to bring lasting solution and sustainable change to these people, they need to be directly involved in all facets of programs set up for them by the government or non-governmental organizations. Although, based on their culture and religious provisions, they form groups to reduce their hardships internally through collective efforts and self-services. Moreover, use of SHGs is very necessary in empowerment, because it can lead to reaching broader audience, facilitate local activities, reduce dependence on implementing agencies and promote popular participation (Bahaman, 1992)

In addition, North-Eastern Nigeria is rated among the poorest region in the country for the past three decades as a result poor economic status, neglect from the part of the government and incessant attacks by hoodlums and extremist. This scenario became worse from 2011 when the region falls into political segregation and attacks by extremist group that claimed about 348,000 lives and destroys over 2 billion USD economic assets (GSADP, 2014; MDGs, 2013). In view of the above, rehabilitation processes must be initiated based on the needs, interest and aspirations of the people living in those communities to reduce the hardships and prevent future calamities.

However, in practice some scholars argues that the proliferation of these economic crisis and social drawbacks is failure of voluntary groups SHGs inclusive to carry out their activities in collaboration with professional personnel (IFAD, 2013); some posits that poor empowerment strategies and non-involvement of the people are the main causes as highlighted by FAO (2011). In this regard, Zimmerman and Warschausky (1998) suggested that for any empowerment process to yield desired results it should be in three components; (1) individual empowerment, (2) community empowerment, and (3) organizational empowerment. They also stated the manifestations of the aforementioned empowerment process must provide change in; (1) interactional (understanding of their community), (2) intrapersonal (understanding about how individuals think about themselves), and (3) behavioural which explains the action taken at the end.

Furthermore, lack of involving the baseline development agents (extension workers) in developing the empowerment process as highlighted by GSADP (2014) may leads to poor implementation and failure to achieve the desired goals. Although, the SHGs and other CBOs are expected to be working together with the extension workers, but because of their low quantity, poor ratio balance, competency and poor infrastructures, the groups sought to use local available personnel (Kalusam, 2013; FAO, 2011; Dukku, 2011). This strategy calls for higher involvement of individuals and synergy with available SHGs in planning, implementing, monitoring and evaluation of empowerment activities.

Limited studies were conducted regarding empowerment among SHG members in North-Eastern Nigeria, although similar studies were conducted in Kenya (Brian, 2013), Malawi and Uganda (Kaboski, 2012) and Tanzania (Ngalolo, 2013; Adamsen, 2001), they cannot be used for generalization due to different geographical location, culture and needs. Moreover, the previous studies focused more on individuals in open context not in groups and the studies fails to recognize inherent characteristics (gender) as a factor that may have a role towards influencing empowerment among SHG members. Realizing the importance of availability of extension worker and individual factors in holistic empowerment of SHG members, this study addresses the following pertinent questions: What is the level of SHG members' economic, social and psychological empowerment? Is there any relationship between the selected individual factors that influence empowerment? What are the factors that contribute to SHG members' empowerment? Does gender moderates the relationships between extension worker availability, participation, volunteerism and empowerment in North-Eastern Nigeria?

1.6 Research objectives

The main objective of the study was to determine the moderating effect of gender in the relationship between extension worker availability and individual factors in self-help groups (SHGs) members' empowerment of North-eastern Nigeria. The specific objectives are:

1. To determine the levels of empowerment for individual SHG members in North-Eastern Nigeria.
2. To determine the levels of extension worker availability, participation and volunteerism among SHG members in North-Eastern Nigeria.
3. To determine the relationship between extension worker availability, participation and volunteerism among individual SHG members in North-Eastern Nigeria.
4. To determine the contribution of extension worker availability, participation and volunteerism on economic, social and psychological empowerment among SHG members in North-Eastern Nigeria.
5. To determine the moderating effect of gender in the relationship between extension worker availability, participation, volunteerism and individual SHG members economic, social and psychological empowerment.

1.7 Research Hypothesis

- **H1:** There is significant relationship between extension worker availability and individual SHG volunteerism in North-Eastern Nigeria
- **H2:** There is significant relationship between extension worker availability and participation in North-Eastern Nigeria.
- **H3:** There is significant relationship between participation and volunteerism among individual SHG members in North-Eastern Nigeria.
- **H4:** Extension worker availability is a significant contributor to individual SHG members' economic empowerment in North-Eastern Nigeria.

- **H5:** Extension worker availability is a significant contributor to individual SHG members' social empowerment in North-Eastern Nigeria.
- **H6:** Extension worker availability is a significant contributor individual SHG members' psychological empowerment in North-Eastern Nigeria.
- **H7:** Participation is a significant contributor to individual SHG members' economic empowerment in North-Eastern Nigeria.
- **H8:** Participation is a significant contributor to individual SHG members' social empowerment in North-Eastern Nigeria.
- **H9:** Participation is a significant contributor to individual SHG members' psychological empowerment in North-Eastern Nigeria.
- **H10:** Volunteerism is a significant contributor to individual SHG members' economic empowerment in North-Eastern Nigeria.
- **H11:** Volunteerism is a significant contributor to individual SHG members' social empowerment in North-Eastern Nigeria.
- **H12:** Volunteerism is a significant contributor to individual SHG members' psychological empowerment in North-Eastern Nigeria.
- **H13:** Gender moderates the relationships between extension worker availability, participation, volunteerism and individual SHG members' economic, social and psychological empowerment.

1.8 Significance of the Study

The importance of the study is far reaching, especially when we consider that the main objective of SHGs is to provide economic, social and psychological context where members' potentials could be developed for effective societal development.

Development partners such as World Bank, FAO, UNDP, IFAD and other international development partners (IDP) can use the findings of this study in enhancing the capacity of their baseline agents towards implementing intervention activities; they can also benefit from the findings in updating their database for proper grassroots approach, since the study was based on primary data from SHG members directly, it shows how valid the information are coherently reported, as such the agencies can rely on the findings for reaching out to the target audiences.

Extension educationists are especially concerned with increasing the efficiency, ability and capability of their clients through informal learning settings and collaboration with other empowerment agencies. In this regard, this study contributed to the theoretical knowledge base in measuring empowerment from economic, social and psychological point of view. Specifically, the study was in line with empowerment theory, participatory theory, structural function theory and theory of change and group dynamics model.

It has confirmed the anticipation that extension educators and all other stakeholders concern with increasing self-dependence, self-efficiency and self-help in general to understand the important construct 'empowerment' with a view to cushion its negative

effects among the SHG members. In other words, the result of this study has helped in no small measure towards identifying the most influential factors of empowerment with a view to reduce their negative effects.

Practicing extension workers and other baseline development partners can rely on the findings from this study to recommend measures for strengthening empowerment interventions towards holistic community development, because it is based on first-hand information and theoretical confirmation. Moreover, extension education theories and literatures are modified through scientific approach; as such this study has provided more empirical evidence for reference purposes, policy formulation and alignment, which can be used in subsequent planning, implementing and evaluation.

In general, the results of this study has added to our understanding about the extension worker and other correlates of SHG member empowerment, and provided insight into the positive impacts of empowerment to some of the SHG members. This understanding will definitely help in increasing the level of SHG member empowerment economically, socially and psychologically. Accordingly, the empowerment research is very important because it provides insight into the relationship of traits to performance and attainment of objectives.

1.9 Scope of the Study

The study is intended to cover six (6) North-Eastern states of Nigeria namely Adamawa, Bauchi, Borno, Gombe, Taraba and Yobe. The study focuses on SHGs existing in these states registered with Agricultural Development Programs (ADPs), Cooperative Financing Agency (CFA) and Ministry of Women Affairs and Youth Development (MWAYD). In addition the study covered the SHGs member empowerment in the economic, social and psychology of the individual members. Moreover, the study also included the effect of availability of all the existing categories of extension personnel, thus; extension workers, (EW), subject matter specialist (SMS), area extension administrators (AEA), extension supervisors (ES) and directors of extension (DE) in the study area on SHG member empowerment.

The study was limited to six (6) North-Eastern states of Nigeria and the other limiting factors can be the cultural differences; and since the measurement of empowerment varies based on the need and purpose, this study was limited economic, social and psychological empowerment of SHG members only. In addition, only SHGs working with extension agents in their communities will be involved in the study.

1.10 Limitations of the Study

In this study, moderating effect of gender was determined in relation to SHG members' empowerment as economic, social and psychological construct along with other factors. These factors include personal demographic, extension worker

availability and individual factors (participation and volunteerism). However, the study is limited by some factors perceived as weaknesses of the study.

One of the limitations of this study is that it uses self-rating instruments to measure all the variables. This is a limitation in the sense that self-rating instruments suffer some problems. One of the problems is that the researcher could never be sure that the individual is expressing his or her true responses. However, self-rating is a more direct measure of personal variables than any other technique and it is appropriate to all categories of people (Bracken, 1996). Besides that, nearly all instruments that examine feelings, attitudes, behaviors, personalities, values, interest and perceptions are self-rating measures (Gay & Airasian, 2003).

Nevertheless, in order to increase sincerity and honesty of the subjects' responses, the researcher provided clear written and oral explanations as to the purpose of the study. This is with the hope of convincing the respondents to understand that the research is not going to be interested in them as individuals, only in their collective average norms. They were also made to know and believe that their responses are going to be treated with absolute confidentiality.

Another limitation of this study is using individual SHG members as unit of analysis and drawing conclusions not on the group as a whole. Some scholars in empowerment studies especially in group settings recommend using collation of individual responses to draw conclusions about the group as a whole, however, this study analyzed individual responses and draw conclusions on the individual SHG members only and generalized findings on all other SHG members.

In addition, this study was conducted on accessible population. Owing to the fact that Nigeria is very large, the population of this study is limited to a particular section of the country. Thus, the population of this study only covers member of registered SHGs in North-Eastern Nigeria. Specifically, the sample of this study was randomly selected from the three of the six states that make up the North-Eastern Nigeria.

1.11 Operational Definition of Terms

Key terms that were used in this study have been conceptually and operationally defined. This is because the clear definitions of important variables in every research serve as a guide to the researcher in data collection and analysis.

1.11.1 Self-Help

Conceptual: act of providing or helping or the ability to provide for or help oneself without assistance from others (Dictionary.com, 2014; MHEP, 2014).

Operational: activities initiated by like mind individuals in a community to improve their living standard economically, socially and psychologically without any external interference. It could be in form of agriculture, health, education, cooperatives etc.

1.11.2 Self-Help Group

Conceptual: a group of 10-20 people meeting once a week or twice to discuss or plan a course of action (IFAD, 2010; Suguna, 2006).

Operational: informal organization of 2 or more people having common dreams or ideas and agree to jointly come up with strategies to actualize their dreams. They are registered with government regulatory bodies. Examples includes: cooperative societies, trade organizations, community based organizations (CBOs), development associations, youth organizations, women groups etc.

1.11.3 Self-Help Group Member

Conceptual: officially recognized group member who participate, contribute and benefiting from activities s/he voluntary joined (CSDP, 2013; SYD, 2011)

Operational: a person who voluntarily become a member of a group with a sole purpose of achieving particular goals and objectives based on his interest, needs and aspirations, which s/he also believe will improve his/her living standard.

1.11.4 Empowerment

Conceptual: empowerment is the ability and capability of individuals or groups gaining full control over their affairs politically, socially and economically (Zimmerman & Rappaport, 1988).

Operational: is an outcome of a process which shows increase in the ability and capacity of SHG members to undertake initiatives that improve their quality of lives economically, socially and psychologically; and also is can be observed physically on the participating SHG member through increase in knowledge, skills and attitudes of financial, social and attainment of high self-esteem and mentally through expression of feelings and bearing consequences of decisions taken.

1.11.4.1 Economic Empowerment

Conceptual: Act of giving a group of people the means to be in control of their own economic destiny (Suzi, 2016)

Operational: Refers to observable outcome as a result of undergoing an empowerment process, it manifest in multidimensional facets, in this study the aspects of improved living standard through purchasing power, additional income, access to

credits, having knowledge and skills in terms of financial management are considered as the measurement indicators.

1.11.4.2 Social Empowerment

Conceptual: Ability to exert control over decision making within a household, group or community of living (Suzi, 2016)

Operational: Refers to observable characteristics displayed by SHG member as a result of participating in the group activities, in this study indicators such as how he relate to others, level of tolerance, working with others, taking decisions about self and family, education of the children, access to information and utilization are considered.

1.11.4.3 Psychological Empowerment

Conceptual: Refers to an intentional, ongoing process centered in the local community, involving mutual respect, critical reflection, caring, and group participation, through which people lacking an equal share of resources gain greater access to and control over those resources (Zimmerman, 2000).

Operational: Refers to measurable indicators shown by the SHG member as a result of engaging in the SHG activities, in this study they includes the confidence level, feelings about the group and other members, change of attitude, the values acquired and respect for self and others are among those considered.

1.11.5 Extension Worker Availability

Conceptual: Accessible trained extension personnel providing services to specific number of people under their primary assignment gauged at 1:800-1000 (World Bank, 2004).

Operational: Specified conventional and required number of extension worker that each group member is able to meet, interact, discuss or access for economic and social development.

1.11.6 Participation

Conceptual: direct involvement of people in a process of development or liberation (Khalil & Hossein, 2011).

Operational: engaging and allowing SHG members identify their needs and are involve in all stages of providing such needs which can add value to their lives directly.

1.11.7 Volunteerism

Conceptual: any physical or mental activity that is not paid for carried out freely and it directly or indirectly benefits the individual (volunteer), other recipients and the community at large (Shah et al., 2015).

Operational: services rendered by SHG members freely to assist other members of a group attain a certain level of economic, social and psychological empowerment.



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