WOMEN SELF-HELP GROUPS IN Community DEVELOPMENT IN CENTRAL SENATORIAL DISTRICT OF CROSS RIVER STATE

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ABSTRACT
In Cross River State today, rural poverty is rapidly in the increase. However, there are many ways to reduce poverty in rural communities in the State. Merely providing economic and social backingfor poor people in rural area, especially the women, has beenadjudged very useful in reducing poverty in rural communities.The Provision of necessarysupport or credit facility to the women helps to empower them, botheconomically and socially, as well as the entire community.Thiswork is therefore placed on this background to determineany association between Self-helpGroups (SHGs) and social and economic empowerment of people in the rural areas of the Senatorial District, and the rural women in particular, and to recommend appropriate waysto effectively improve the functioning of SHGs to improve the social andeconomic well-being of the people in rural area. On that note, the main data wascollected through field survey in the Local Government Areas in the Central Senatorial District oftheState. From the results and discussionsabout the achievementevaluation of rural womenSHGs and their role in the development of their communities, important findings of the study was illustrated.

Introduction

It is widely acknowledged that Nigeria is currently among the poor nations globally, and it is important to note that a larger number of the poor people reside in rural communities (Agbo, 200). Therefore, povertyis regarded as a devastating situation for majority of the ruralpeople in Nigeria. Specifically, the people of central Senatorial districtof Cross River State are more engulf in poverty, especially the women who are alwaysdeprived (Bayeh, 2017). In Nigeria, more rural poverty prevails majorly among the rural women. Studies have shown thatonemainsource of poverty among Nigeria's rural dwellers, whetheras individuals orcommunity, isinability to raise capitaland acquire the right resources for productive purposes. Furthermore, their low-level of educationalbackground, very poor healthcare system, and very little or no access to

basicamenities arevery common in the rural area (Echegu, 2018). In all of these, women are generally the most handicapped in rural Nigeria. Even when the women seriously partake in almost every economic activity, including agricultural works, the role they play is not always giving economic considerations (Ebonyi & Jimo, 2019). principally, poverty has much effects on the women folk. According to Nnana, Abonor, Tangban, Tiku, & Rita (2024), despite these circumstances, most women bear the financial burden of their children's education and healthcare, often without substantial support from their spouses or partners.

However, there exist ways to reduce poverty in rural Nigeria. Making availablenecessary support for the poor rural dwellers, especially women, has beendeemed very productive to bring down the level of poverty in that side of the country (Ajay, 2019). Making provision fornecessary support or interest freecredit facilities to the rural people has helped to empower them, bothfinancially, socially and health wise, which also goes a long way to strengthen theircommunity. Thepractice of discrimination against women base on gender is obviously noticedin so many ways in every segment of rural Nigeria. In most ruralcommunities, not only does the men discriminate against women, somegovernment initiatives are also skewed in favour of the men and neglecting the ability of womenwho have the capacity to control and manage resources even more economically than the men (Birchal,2005). The cherry news is that, there are platforms that have brought women to limelight in economic and social activities. In Nigeria today, Self-help Groups (SHGs), are special ways to economic and socialinterventions. It is a combine way to low-scale economic services plus a method of self-management and improvement in the life of the poor rural women who belong to theSHG (Alma & Associate, 2019). Self-help Groups are sometime assisted by Non-Government Organizations(NGOs) or even by some assigned Government Agencies after very rigorous bureaucratic bottle neck. The Self-help Groups are seen to bestow on members' numerous entitlements economically and socially in their community and beyond. It gives women ability to engagein savings and to have access to credit at all front including grantsand even bank and other financial houses who are readilyavailable to lend (Calkin & Ngo, 2018). The women SHGs have also giving communities opportunity where women can lean on, and become very active in community affairs, contest local elections or become very active to address social and economic issues in their community.

In the past, rural womenwere not consideredfor credit facilities or negligibly consideredto obtain loans due to social and cultural limitations. However, in recent times, Self-help Groups have become a meansfor a significant progress in improving the wellbeing ofrural women and reducing hardship (Akpomuvie, 2018). Meanwhile, the breakthrough by many of women's SHGs indicate that women at the rural area are indeed capable enoughto give good account, and can effectively coordinate productive resources within their control (Wilson, 2004).Hence, this paper is therefore placed on this context to investigateif there is anynexus between women SHGs and advancement inrural communities in central Senatorial district of Cross River State, and to recommend ways to improve on theactivities of SHGs to better the condition of living of rural people particularly women.

Methodology

Data for the studywas collected through survey method in the Central Senatorial District ofCross River State. Other means of data collectionfor the workinclude information from internet, books and journal articles. The paper was also anchored ondiscussions with many stakeholders including officials of Local Government Areas in thestudy area, Women groups, communityleaders, leaders of SHGs andother relevant stakeholders in the study area.

Literature Review

Rural Environment in Cross River State

The condition of the Nigerian rural sector is a deplorable one. Rural areas are occupied by the bulk of the nation's population and they serve as the base for the production of food and other primary resources. According to Olayiwole and Adeleye (2005), they are also the main source of capital accumulation for the community, and a major market for domestic goods in Nigeria. Giving support to the important role played by rural communities, Oduaran (1994), asserted that, the rural areas in Nigeria engage in primary activities that form the foundation for any economic development in the country. However, despite the importance of rural communities, they lack basic infrastructural facilities necessary to meet the needs of modern living. Most rural communities in Nigeria are characterized by low income, low saving, low investment, high population, gross illiteracy, informal groups, high rural-urban migration, low technology base, under employment, lack of good feeder roads, high morbidity and mortality rate (Oduaran, 1994). Although some of these characteristics are also

found in the urban centers, they are more noticeable in rural communitiesin Nigeria. To address the problems of the rural areas in Nigeria, the country has adopted several strategies or programmes over the years. According to Aguene (1998), these strategies or programmes are aimed at achieving the following objectives among others:

i. The creation of job for rural employment;

ii. To slow down themovement of rural people to urban centers;

iii. To diversify trade in the country-side and give assistance to improved methods of farming;

iv. To raise per capita income and standard of living of the people, that of theStates and national income;

v. The reduction of wealth and income imbalance between urban and rural areas; and

vi. Elimination of imbalances among geopolitical zones.

vii. Despite the various efforts to address the under-development of rural communities, there seems to be no significant improvement in rural environment including capital formation to change the lives of the people

Self-help Groups and Community Development

The main objective of community development has always been the improvement of life in the community. Ering, Nwagbara, and Ushie (2006), stressed that community development is aimed at the satisfaction of basic human needs (food, shelter and housing), potable water, light, good health, basic education, clean environment as well as access to satisfactory cultural, spiritual, social and political life. It also aims to improve the use of the resources of the community and then improve the productive capacity of the population, as well as improve in per capita income, betterment in standard of living and mobilization of the masses to ensure deep rooted and sustainable development. Therefore, the objective of rural development is about improving people's quality of life. Basically, community development embracesmany activities ranging from tackling of specific tasks, involving the welfare of the people to multipurpose programmes targeted at the transformation of the entire community (Osirike and Egbayebo,2018). This implies that community development has to do with raising the standard of living of people through improving education, health care services, politics and equality of opportunities for all. Community development also involves the deliberate efforts of the people of the community working as individuals or in groups to make their rural environment better for theirbenefit.

The women also believe they can be involved in activities that would develop their communities. The important role of women in promoting the well-being of communities has never been in doubt. Through Self-Help development strategy championed by women, many communities have been able to execute a wide variety of development projects. Women Self-help Groups (SHGs) are usually small number of individuals who willingly come together and form a groupto achieve common goal. In someinstances, SHGs are formed by people who are known by each otherand from the same community or locality. In the view of Saravanan (2019), self-help is always small in size with members ranging from between10 and 20. They always have some pre-group binding features. Women self-help groups are aimed at inducing change for the achievement of felt-needs and self-reliance in their communities (Otto & Ukpere, 2019). Thisgoes to show that, within every community, there are needs which are generally recognized and agreed by members of the community as posing a threat and therefore solution is needed.

Self-Help Groups in Central Senatorial District

Unfortunately, rural women in the CentralSenatorial District in Cross River Stateseems not to appear on top of any list providedby any Government Agency for thedisbursement of grants or credit facilities to social andeconomic groups either in the State orCountry (Essia, Mba, Ebokpo, Ekpo, & Obaj, 2017).This could probablybe as a resultofno impressive policy from the government at all levels.Nevertheless, women SHGs are beginning to appear in all areas of rural community life. The Self-help strategy advocates the need for people to improve their condition using local initiatives and resources (Abonor, Fidelis, Paul, &Eyang, 2024). In the Central Senatorial District, women SHGs is about carrying out developmental and capital projects in the rural area through community participation (Dogarawa, 2005). It is an approach that has encouraged inwardlooking of self or group improvement which relies solely on own efforts for own benefits. Through the instrumentality of Self-help in the study area, members are able to define their problems, solve

them, and work themselves out of their problems. The underlying principle about the concept of Self-help among the women in the central Cross River State is therefore the belief that when people have opportunity to work out their problems, the claim is that they will struggle to find solution with the intention of sustaining their efforts.

Major Findings and Suggestions

As a result of the discussion in the study aboutachievementassessment of rural women SHGs and their community development potentials, the following findings were drawn:

i. It was discovered that, SHGs are involve in businesses and trade such as thrift and micro-commercial farming. They encourage members to engage in saving which is always accumulated and giving as soft loan to both members and non-members. The interest generated from such venture is always shared to members.

ii. In Central Senatorial District, womengroups aremeans for reducing poverty which willincreaseability of womenin differentfronts. The groups are operated onthe principle of participatory decision-making, which enablesmembers to have sense of belonging and ownership of every project. This is a departure from the way other povertyreduction programmes operate with atop-down approach of dealing with the peoplewhich is far from them who areto benefitfrom those decisions, hence the need for a better strategy to sustainable inclusive development.

iii. The SHG strategy is a bottom-upapproach for development and isenabling empowerment and hasprovided considerable economic andsocial benefits to rural women.

iv. It was discovered that the living condition and nutrition of household increasesspeedily andled to acquisition of householdproperties and accumulation of capital forpetty trading, leading to a relativeimproved standard of life. Women were seen being able to acquire tailoringmachine, buy clothes of their choice, contribute to pay children fees andmedical bills after joining the group. It was also discoveredthat before joining the group, most womenwere not economically and sociallystrongto buy those properties. Theirexpensesfor education, health, and food items have increasedby becoming members of the self-help group. Most of the women feel that their role in theircommunity hasincreased. They have confidence intheir ability to live a better life due to their membership of the SHG.

v. Membership of self-help groupis capable of reducing household poverty and create healthcare awareness.

vi. Findings base on this work also indicate that there is decrease in discrimination against women due to their role in both household and community decision making.

vii. There was an improvement in awareness creation among the women which has led to the formation of cooperative society by some of the SHGs.

viii. Some of the SHGs have started benefiting from some Agencies in form of grants through their Cooperative Society.

ix. It was discovered that although most of the women are membersof economically weaker sections of their communities and do not have knowledge aboutloans collection from financial houses including how interest are calculated, mode of repayment and magnitude of installment payments, they are very ready for the group to obtain loan through their SHG, to enable them expand their farm and petty businesses. It is important to indicate here that most of the members in the SHGsare aware of the benefits of obtaining credit facilities to improve on their business venture facilitated through the self-help membership.

x. A majordiscovery of the work is the fact that SHGs have spread to every community beyond the study area in Cross River State, and this has created awareness among the rural women, empowered them socially and economically and moved members to ahigher level of the social strata in theircommunities. The presence ofNon-governmental Organizations inmost of the Local Government Areashave been wonderful, and the women have shownmore interest in development

activities which has led to growth in economic progress throughenlightenment by NGOs.

xi. It was also discovered that, through the usefulness of Self-help Groups in the study area, various projects have been executed in many communities by the women such as: construction of culverts, market stalls, painting of School buildings, award of scholarship, among others

xii. However, certain shortcomings were noticed. Although positive impact was observed on poverty reduction, procedurefor the empowerment is low. Since the groups are formed bypoor and illiterate women, if the empowerment is not sustained, it can result to failure of the groups in the future.

Summary andConclusion

In Nigeria today, the significanceof Self-help Groups in community development cannot be overemphasized. This hasresulted to the attention fromdevelopment experts and other stakeholders. Hence, the paper evaluated the usefulness of SHGSin increasing community development in the CentralSenatorial District of Cross River State. Major discoveries in the workwarrant theimportance of the SHGs in providing moreempowerment for women, through making themrelevant economically, socially, and health wise, and alsohelping the members to accumulate capital and invest inmore projects to better their wellbeing and the entire community.

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