



## ATTITUDE AND PERCEPTION OF RURAL WOMEN TOWARDS THE FORMATION AND MEMBERSHIP OF SELF-HELP GROUPS IN KADUNA STATE, NIGERIA

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### Abstract

This study was carried out to elicit the attitude and perception of rural women in Kaduna State, Nigeria, towards the formation and membership of self-help groups (SHGs). Multistage random sampling was adopted and a total of 176 respondents from two (2) local government areas were interviewed using a pre-tested structured questionnaire. Two sets of questions based on a 5-point Likert-type scale were used to generate primary data. The respondents expressed over whelming positive attitude to the formation and membership of SHGs as indicated by the aggregate and mean scores which ranged from 607 to 719 and 345 to 4.08 respectively. Age ( $r = 0.310$ ,  $P < 0.05$ ) and educational levels ( $r = -0.341$ ,  $P < 0.01$ ) significantly influenced membership of SHGs while man tal status and family size did not. Recommendations are proffered with a view to sensitizing the womenfolk and enhancing their pro-active involvement in SHGs in their localities.

**Keyword:** Attitude, perception, self-help groups, rural women

### 1. INTRODUCTION

Presently, there is a general awakening to the role of women, particularly rural women in development discourse. This has resulted in policy shifts that have moved women-centred issues-empowerment, gender equality gender mainstreaming etc. to the front burden. No doubts, the apparent neglect of these genders related issues have had profound structural dislocations, rendering most of the development programmes ineffective. By and large, they had resulted in stagnating levels of food production nutritional deficiency/malnutrition, unemployment and an upsurge in rural poverty. Specifically, the womenfolk have fared worse in the scheme of thrive. As Moharty (2007) put it, women are at the receiving end, holding the shorter end of the stick.

Several ways in which rural women have been disadvantaged and short changed have been documented. The main issues identified are cultural, religious, caste systems in existence, attitude that govern inheritance of land, absence of women's voices in the political arena, overburdening roles for the upkeep of the family, heightened rate of divorce and men tending to die earlier (NECOFA, 2003). Other issues relate to water and fuel which take up substantial time and resources in rural settings and fall squarely within the purview of tasks handled by women.

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It is against this background that group action becomes imperative as a veritable means of empowering rural women socially, politically and more importantly, economically. Collective or group action is widely recognized as a positive force for rural development. Groups enable individuals to better cope with risks particularly when neither the private sector nor the government provides any safety nets or insurance against risk.

Groups present in a variety of forms and structures, some are referred to as support groups particularly those associated with health challenges, while others are recognized as self-help groups. This write up is concerned with the later. Self-Help Groups (SHGs) are formed by people with a common problem or situation for the purpose of pooling resource, gathering information or offering mutual support services or care. According to [IFAD \(2000\)](#), SHGs are village-based financial intermediaries usually composed of 10 – 20 local women or men. A mixed group is generally not preferred. Most SHGs are located in India where, according to NABARD's estimate there are about 2.2 million SHGs representing 33 million members.

In Nigeria, the SHG linkage-programme was launched under the Agricultural Credit Guarantee Scheme (ACGS) in 1991 and became operational in 1992. Under the scheme, farmers are encouraged to form themselves into groups of between 5 and 15 on the basis of common purpose. The members are encouraged to engage in regular savings for about six months and then could apply to partnership banks for a loan using saved sums as part security for the loans. Of course, there has been a proliferation of SHGs at state, local government and ward levels throughout the country.

### **1.1. Problem statement and objectives**

Several studies have shown that in the effort to generate household income and food supply, a substantial burden falls on rural women. Yet, these women cannot be said to have been integrated into the mainstream of agricultural production processes. These evidences of neglect and deprivation are prevalent and manifest in the following forms:

- Most of Nigeria rural women have limited access to land-a major production factor in smallholder agriculture.
- Most rural women generally lack access to productivity-raising services such as credit, cooperatives, agricultural inputs, training and extension ([FAO, 1990](#)). This situation is further worsened by women's inability to own land and other collaterals which may be required to access credit.
- Male farmers are more likely, than their female counterparts, to have contact with agricultural workers; most extension programmes are usually directed at male household heads.
- Rural women are mostly edged out in household decision making processes – further jeopardizing their chances of self-empowerment and gender mainstreaming ([Ezeh, 2003](#)).
- Because of their modes of production, women's contributions are usually underestimated and not accorded proper recognition. Indeed these contributions are usually grouped as “unpaid family labour” and are not measured in economic terms.

From the foregoing, it is obvious that rural women are seen as dependent and marginal to agricultural production and rural development processes. Pertinent questions arise: how can these fetters of dependency, marginalization and impoverishment be broken? How best can these women mobilize themselves to optimally harness the resources around them for self-actualization.

No doubt, leveraging on the strengths of self-help groups (SHGs) becomes imperative. However, while the merits of SHGs are overwhelming, most rural women still do not identify with such groups. How does the typical rural female perceive SHGs? What attitudinal issues and challenges need to be considered regarding the formation and membership of SHGs. These questions generate issues that underpin the effectiveness of SHGs and form the thrust for this investigation.

The broad objective of this study is to elicit the altitude and perception of rural women towards the formation and membership of SHGs in Kaduna State, Nigeria. The specific objectives are to:

1. Describe the socio-economic characteristics of the respondents
2. Elicit the level of awareness and relevance of SHGs
3. Assess the altitude and perception of the respondents regarding the formation and membership of SHGs
4. Identify constraints that impede the propensity to form and join SHGs

The study hypothesized that:

There is no significant relationship between selected socio-economic characteristics of the respondents and their membership of SHGs

## 2. METHODOLOGY OF THE STUDY

A multi-stage sampling procedure was adopted for this study. Firstly, two rural-based local government areas-Soba and Kauru – were randomly selected for the study. Secondly, ten (10) wards were randomly selected per local government area and lastly, nine (9) respondents from each ward, were randomly selected and interviewed giving a total of 180 respondents. At the end of the exercise, 176 questionnaires were found to have been duly completed and formed the sample size for this study (97.7% of original sample).

The interview instrument- pre-tested structured questionnaire – comprised of two sets of statements based on a 5-point Likert scale where Strongly Agree (SA) = 5 point, Agree (A) = 4, Undecided (U) = 3, Disagree (D) = 2 and Strongly Disagree (DA) = 1. Primary data was collated and analysed using both descriptive and inferential statistics. Pearson’s correlation analysis was used to test the hypothesis.

## 3. RESULTS AND DISCUSSIONS

The findings of the study are presented under the following sub-headings:

### 3.1. Socio-economic characteristics of respondents

Major socio-economic characteristics of the respondents recorded include age, marital status, educational attainment and occupation. The responses are as shown in table 1 below:

**Table 1: Socio-economic characteristics of the respondents**

Socio-Economic Characteristics	Frequency (n = 176)	Percentage (%)
<b>a. Age</b>		
Below 21 years	11	6.3
21 – 25 years	24	13.7
26 – 30 years	31	17.6
31 – 35 years	44	25.0
36 – 40 year	39	22.0
41 years and above	27	15.2
Mean Age = 32.3 years		
<b>b. Marital Status</b>		
Not married	5	2.9
Married	149	84.6
Divorced	9	5.3
Widowed	13	7.1
<b>c. Educational Attainment</b>		
Arabic education	32	18.1
Primary education	16	9.0

Secondary education	5	2.9
Tertiary education	2	1.4
Adult literacy programme	19	10.7
No formal education	102	57.8
<b>d. Occupation</b>		
Full time farming	88	50.0
Trading	46	25.9
Food processing	28	16.1
Civil service	4	2.4
Others/nondescript	9	5.3
<b>e. Family Size (number)</b>		
1 – 5	47	26.7
6 – 10	71	40.3
> 10	58	32.9

**Source:** Field study 2014

The educational background of the respondents was found to be generally poor. Only 23 of them (13.2%) had formal education at primary level and above; 102 of them (57.8%) had no exposure to either Arabic or western education including adult literacy. It is easy to see how incapacitated most of these women are in terms of being employable or even general self-empowerment.

The study also revealed that about half of the respondents were engaged in farming on full-time basis, another 25.9 percent were engaged in food processing and ancillary agricultural processes. Only 4 of the respondents identified as civil servant-in schools and local government service. Those who identified as traders engaged in the buying and selling of agricultural and related products. It can be argued, therefore, that most of the respondents in the study area derived their livelihood and depended directly or indirectly on agriculture for family sustenance.

### 3.2. Awareness and membership of self-help groups (SHGs)

The study sought to ascertain the level of awareness of the existence and relevance of SHGs among the respondents. Their responses were as shown in table 2.

**Table 2: Respondents' level of awareness and membership of self-help groups (SHGs)**

Response	Awareness of existence f (%)	Awareness of relevance f (%)	Membership of SHGs f (%)
Yes	147 (83.8)*	130 (43.8)*	55 (31.4)*
No	29 (16.2)	46 (26.1)	121 (68.6)
-	176 (100)	176 (100)	176 (100)

\* Figure appearing in parenthesis indicate percentage of respondents

**Source:** Field study, 2014

It is interesting to note that about 83.8 percent of the respondents were aware of the existence of SHGs; slightly less than that (73.8%) were aware of the relevance and benefits of SHGs. Only 16.2 percent of the respondents claimed ignorant of the existence of SHGs and 26.1 percent ignorant of the relevance and benefits of SHGs. However, the level of awareness of both the existence and relevance of SHGs did not relate positively to the membership of SHGs by the respondents. Thus only 55 respondents, a dismal 31.4 percent belonged to SHGs. That is, only 37.6 percent of the 147 respondents who were aware of the existence of SHGs and 42.5 percent of the 130 respondents who were aware of the relevance and benefits of SHGs thought it worthwhile to join such groups.

### 3.3. Attitude and perception of respondents towards SHGS

About the attitude and perception of the respondents towards the formation and membership of SHGs, the study sought to elicit the relevance and benefits of SHGs as perceived by them. The

following twelve (12) items, via a 5-point Likert scale assessed and registered their responses as shown in table 3.

**Table 3: Perception of the relevance and benefits of SHGs**

S/No	Item	Aggregate Score ( $\sum x$ )	Mean ( $\bar{x}$ )
1	SHGs enhance self-actualization of members	607	3.45
2	Formation and membership of SHGs by rural women will enhance gender mainstreaming	654	3.72
3	Membership of groups will up the bargaining power of small scale rural operators	693	3.94
4	Formation of SHGs is a proven means of empowering rural women	656	3.73
5	Group membership facilitates overall enlightenment and education	631	3.58
6	Membership of SHGs enables members to enjoy services at discount rates	607	3.45
7	SHGs provide a cost-effective means of disbursing loans, grants etc.	704	4.00
8	Membership of SHGs enhances the financial capability of members	697	3.96
9	SHGs provide members greater access to capital and other productive resources	719	4.08
10	Group action encourages large-scale production generating economies of scale	642	3.65
11	Membership of SHGs encourages initiatives thereby promoting leadership qualities	632	3.59
12	SHGs represent a veritable means for executing rural development programmes	651	3.70

**Source:** Field study, 2014

Evidently, the aggregate and mean scores shown in table 3 indicate that the respondents had expressed a generally positive attitude towards the formation and benefits of SHGs in the study area. This is affirmed by the fact that the aggregate scores were reasonably high and above average for all the items considered ranging from 607 to 719 out of a total of 880 points. Similarly, the mean scores ranged from 3.45 to 4.08, all above the mean factors 3. Noteworthy is the fact that item (9) with the highest aggregate and mean scores (719 and 4.08 respectively) relate to SHGs providing members greater access to capital and other productive resources. Invariably, this attribute of SHGs is key to gender mainstreaming and empowerment.

Also noteworthy is the fact that the item that followed in terms of aggregate and mean scores (item 7) attested that SHGs provide cost-effective means of disbursing loans, grants etc. These are strong testimonies by the respondents regarding the place of SHGs in lifting the burden of impoverishment and empowering rural women. These affirmations by the respondents corroborate the findings of [Adebayo \(2004\)](#) and [Achola \(2011\)](#) who buttressed the roles of SHGs in accessing credit and other productive resources in Kwara and Delta states respectively.

### 3.4. Constraints to the formation and membership of SHGs

The study sought to elicit actual and perceived constraints to the formation and membership of SHGs by members and non-members respectively. Again, using a 5point Likert-scale, the aggregate and mean scores of the respondents are as shown in table 4.

**Table 4: Constraints mitigating the formation and membership of SHGs**

S/No	Item	Aggregate Score ( $\sum x$ )	Mean ( $\bar{x}$ )	Ranking
1	Wrong attitude of members regarding the objectives and workings of SHGs	688	3.9	3 <sup>rd</sup>
2	Poor financial capacities of members to sustain groups	594	3.4	7 <sup>th</sup>
3	Poor managerial/entrepreneurial skills of members	638	3.6	6 <sup>th</sup>
4	Inactive and Lukewarm membership	707	4.0	1 <sup>st</sup>
5	Low literacy/educational levels of members	666	3.8	4 <sup>th</sup>
6	Weak and incompetent leadership	646	3.7	5 <sup>th</sup>
7	Poor interventions by local administrators and leaders	689	3.9	2 <sup>nd</sup>
8	Discouraging stance of husbands/spouses	587	3.3	8 <sup>th</sup>

Source: Field study, 2014

The eight items in table 4 above sought to elicit the perception of members and non-members regarding the actual and perceived constraints mitigating the formation and membership of SHGs. The respondents perceived all eight items as constraints, the degrees of severity varying as indicated by the aggregate and mean scores. Inactive and Lukewarm membership was perceived as the strongest constraint with 707 and 4.0 aggregate and mean scores respectively. This was followed by poor interventions by local administrators and leaders (689; 3.9) and wrong attitude of members regarding the objectives and workings of SHGs (688; 3.9) in that order out of a total aggregate score of 880 and mean factor of 3. The discouraging stance of spouses was not considered a strong constraint with aggregate score of 587 and ranking 8<sup>th</sup>. The constraints perceived as most mitigating are similar to those identified by [Ofuoku and Agbamu \(2010\)](#) where poor leadership interventions and wrong attitude of members were fingered to be jeopardizing the effectiveness of farming self-help groups in central agricultural zone of Delta state.

### 3.5. Relationship between socio-economic characteristics of respondents and membership of SHGs

The study had hypothesized that there is no relationship between the socio-economic characteristics of the respondents and their membership of SHGs. Pearson's correlation analysis was used to analyse this and the results are shown in table 4.

**Table 5: Correlation between respondents' characteristics and membership of SHGs**

Characteristic	r-value	p-value	Remarks
Age	0.310	0.016	*
Marital status	0.163	0.213	NS
Educational level	-0.341	0.008	**
Family size	0.264	0.064	NS

Source: Field study, 2014

\* Correlation is significant at 0.05 level (z-tailed)

\*\* Correlation is significant at 0.01 level (z-tailed)

NS = Not Significant

Age ( $r = 0.310$ ,  $p < 0.05$ ) and educational level ( $r = -0.341$ ,  $p < 0.01$ ) significantly influenced the respondents' membership of SHGs. On the other hand, marital status ( $r = 0.163$ ,  $p > 0.05$ ) and family size ( $r = 0.264$ ,  $p > 0.05$ ) of the respondents showed no significant relationship with their membership of SHGs. The implication from this analysis is that marital status and family size of the respondents had little or nothing to do with their membership of SHGs.

The null hypothesis that there is no significant relationship between the respondents' socio-economic characteristics and their membership of SHGs is hereby rejected. The results of the correlation analysis showed that there is a significant relationship between age and educational characteristics and membership of SHGs by rural women.

#### 4. CONCLUSION AND RECOMMENDATIONS

The role of SHGs in empowering rural women and enhancing gender mainstreaming at the grassroots has been proven beyond doubt. The overwhelmingly positive responses of the women in this study have lent credence to their perceived effectiveness of SHGs towards achieving such goals. This is encouraging. More encouraging is the fact that the constraints identified as mitigating are not insurmountable.

Considering the present status of most rural women in Nigeria, the imperative of embracing self-help groups as a veritable means of empowering them cannot be over-emphasized. The following recommendations are aimed at effectively harnessing the potentials that lie in proliferating SHGs among the rural women of Nigeria:

- i. To intensify the sensitization and mobilization of rural women towards the formation and membership of SHGs. Efforts at the grassroots – local government and ward levels will be highly rewarding.
- ii. There is need for financial and logistic support from governments and NGOs.
- iii. Channeling loans and grants meant for rural women through SHGs will engender group formation.
- iv. Training and general enlightenment on leadership and group dynamics will add impetus to group effectiveness.

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