

Women Participation In Self-Help Development Projects As An Instrument For Rural Women Empowerment In Nigeria

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Abstract: Women empowerment is a serious challenging task facing Nigerian government today. This paper seeks to examine the impact of participation in Self-Help development projects toward women's empowerment in the context of the great importance attached to the group approach. The women Self-Help approach is practice today in Nigeria for poverty alleviation and women empowerment as a result of people's awareness of their felt needs and because people feel they can always come together as one and solve their problems through their collective efforts. The general aim of this study is to describe how Self-Help development projects by Nigerian women are playing a major role in their empowerment and the extent to which Nigerian women can use the approach as developmental and empowerment strategy. The paper briefly looks at various government policies of women empowerment in Nigeria.

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Introduction

In any society, women should play a central role in shaping future generations, physiologically, emotionally, morally, spiritually and intellectually. But, when women are poor and not empowered, they are not free and their choices are limited and so, are unable to perform this central role, a failure which has dire of consequences for future generations. The phenomenon of poverty has become a significant problem in Nigeria. In addition to economic factors, the rigidity of socially ascribed gender roles and women's limited access to power, education, training and productive resources that may lead to securities for families are responsible. Due to these gender roles and cultural belief, women are not given equal opportunity as the men to be educated and liberated economically. In some parts of the society, educating a woman is seen as a waste of resources. As a result many Nigerian women are plagued by ignorance, illiteracy, high fertility, and lack of recognition, generally poor, underemployed, unfairly rewarded and politically ignored" (Sofa and Toni, 2003).

The increased formation of Self-Help Groups (SHGs) and participation of Nigerian women in self-help development projects, as a strategy for women empowerment, arise from the perceived problem of women's lack of access to resources. As a group-oriented model, SHG is strategy that brings about individual and collective empowerment through improvement in both 'condition' and 'position' of women. Women are organized as collectives towards

the overall goal of achieving gender equality as well as sustainable comprehensive community development (Purushothaman, 1998). As women experience powerlessness in and through the interaction of multiple social, political and economic institutions (Carr, Chen and Jbabvala, 1996), the self-reliance model for women's development aims to empower them. Thus, an important aspect of Self-Help development projects is the implicit assumption that through active participation in the process, women will gain, generate and acquire, and improve their 'position' within the family and the society (Mazumdar, 1986). Along this initiatives psychological empowerment or inner processes are given importance for the development of self-esteem and self-confidence so that women are able to motivate themselves into action (Monkman, 1998). Self-Help is therefore the acts of contributing to growth by active involvement of the poor through a process of social mobilization, encouraging participatory approaches and institutions and empowerment of the poor. It is the opposite of waiting for government to deliver services and has a collective connotation (Krause, 2004).

Women's empowerment is considered one of the important factors for the development of the country. The poverty alleviation programs of the government, Non-Governmental Organizations (NGOs) and other sectors do not sufficiently addressed the need for women's empowerment and even previous researches in poverty in Africa and

Nigeria particular have not properly addressed the issue of women empowerment (Bisi and Biola, 2004).

Therefore, the increasing awareness of the importance of the linkages between participation and empowerment calls for an in-depth study of women participation in Self-Help development projects. In addition, the conditions that influence women's participation and the benefits they derived from their participation should be documented. Considering the importance of women participation in Self-Help development projects, an understanding of participation by Nigerian women in the approach is needed.

This article is based on secondary sources available in journals, internet, working papers, official reports and program books on Nigerian development programs. Content analysis approach was employed to these materials to unveil the self-help practices among women in their participation in those development programs.

A debate- Participation and Empowerment

The concepts of participation and women's empowerment have been the major focus of academic debate in Nigeria as a result of the awareness of the importance of the linkages between participation and empowerment. The patters have always been argumentative in many ways and it is on the basis of this premise that the literature reviews in this paper reflect the above concepts and paradigmatic prepositions. "Participation" and its companion concepts "sustainability and "empowerment", are the centre of contemporary development discourse (Michener, 1998). White (1996) writes that no respectable project can be funded without provision for participation, while Gardner and Lewis (1996) state that participation "has now become ever-present in development jargon as to be often virtually without meaning". Where has this concern for participation arise from?

It may be argued that participation as a concept may be as old as democracy itself. However, in development, it began emerging in the 1960-1970s in the ideas of Paulo Freire (1972), Fals Borda, 1969, 1972) and Rahman (1995). Freire argues that "development can only be achieved when humans are 'beings for themselves', when they possess their own decision-making powers, free of oppressive and dehumanizing circumstances', it is the 'struggle to be more fully human" (Freire, 1972). Chambers brought participation into mainstream development by emphasizing Participatory Rural Appraisal (PPA) (1993, 1994, 1997), PPA includes participatory mapping and modeling (for example, asking village communities to map their environment, asking them

how they perceive their own situations such as education, poverty and well-being, and involving them in producing seasonal calendars to understand their needs better). For Chambers (1997:137) participation is where "the positivist, reductionist, mechanistic, standardized-package, top-down models and development blueprints are rejected, and in which multiple, local, and individual realities are recognized, accepted, enhanced and celebrated"

Community development practitioners are among the strongest opponents of women participation as an integral element of economic improvement and social change efforts (Silverman, 2005). Participation is a process of empowerment of the deprived and the excluded. It is concerned with the organized efforts in which members, influence and share control over development initiatives and decisions that affect them. In relation to women self-help development programs, it means the involvement of the women in the development of making decisions, implementing the projects, benefits sharing and evaluating the projects that will affect them. Participation reinforces a sense of personal ability, create expectations for a successful solution of problems, and encourage civic commitment. Women's participation in group and organizational frameworks promotes group empowerment as well as individual empowerment (Arstein, 1969). Participation can be conceptualized as both a means and an end in itself. It is an instrument of change and it usually starts in situations where a change is actually needed. It's empowers individuals and groups in turn of acquiring knowledge, skills and experience from their involvement which will lead them to greater self-reliance.

To our understanding, participation is the individual and collective efforts by members of an organized group struggling to achieve a stated objective. It is a process where members are able to identify and solve the issues of concern to them, making appropriate decisions about factors that affect their lives in order to achieving accelerated and sustainable development. That means participation involves both individual activities and social interactions among every member as well as their contribution toward a desired result that can bring about their well-being. In this regard, there is every need to ensure active support and participation of women involved in the development process.

The term "empowerment" is a contested concept which connotes different meanings depending on different perspective of looking at it (Asnarulkhadi and Aref, 2009). The meanings are complex and debate among sociologist and political scientists. It follows that the transliteration of 'power' and 'empower' complicates the construction of meaning

of empowerment. Power is the probability that one actor within a social relationship will be in a position to carry out his own will despite resistance, regardless of the basis on which this probability rests (Presser and Sen, 2003).

Empowerment is a familiar term that had been used in many development agencies that enhances an individual or groups capacity to make decisions and transform those decisions into desired outcomes. The word empowerment comes from the Latin words which bring the meaning of “power” and “freedom”. The word “empowerment” is under-pinned by the notion of power, and in literature it is quite frequently used together with other words- individuals,’ groups/community,’ individual empowerment,’ groups/community empowerment,’ interpersonal empowerment and further to this, the term empowerment has been used widely together with “participation” and there is a claim of relationship between the two (Abbott, 1995, Asnarulkhadi and Aref, 2009).

To our understanding, empowerment is simply a process whereby there are adequate opportunities for the people to develop their potentials and contribute to the development process. It is a process whereby people are able to have power, increased skills and knowledge, have the ability to make choice which will at the end help them solve their problems and make life better. Empowerment brings about awareness and capacity building leading to greater participation, to better decision making.

The term “women empowerment” has become popular in the development field since 1980s. It is vividly recognized that women empowerment is essential for sustainable economic growth and reduction in poverty in developing countries (Klasen, 1999). Women empowerment through self-help group projects which is the focus of this paper is a process whereby women are able to organize themselves to increase self-reliance and to assert their independent right to make choice and control resources. It is a participatory process of awareness and capacity building that begins at the levels of home and community, leading to greater participation in decision-making power and control and to transformative actions that enable individuals or groups to change balances of power in social society (Karl, 1995). This paper believes that empowerment serves as a powerful instrument for Nigerian women to achieve upward social and economic mobility and power. Women empowerment would be able to develop self-esteem, confidence, realize their potentials and enhance their collective bargaining power and to improve their well being and self reliance. Women empowerment has dimensional focus and envisages greater access to knowledge,

social and economic resources and greater autonomy in economic and political decision making process (Kabeer, 2005). Women empowerment seeks change in the sexual division of labor, equal access to food, health care, education and employment, ownership of assets. Empowerment signifies harnessing women power by developing their potentials and encouraging them to work towards attaining a better way of life through confidence and competence. It is about the women’s ability to undertake a number of tasks either individually or in groups, so that they have further access to and control of society resources (Aref, 2010).

The United Nations development program (1998) defines women’s empowerment through five major components: women’s sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their lives both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. The five components are particularly applicable to the economic sphere, where women’s economic empowerment can be achieved by targeting initiatives to expand women’s economic opportunity; strengthen their legal status and rights; and ensure their voice, inclusive and participation in economic decision-making.

Expanding women’s economic opportunities means more and better jobs for women across a wider range of sectors; a business climate that supports women in starting and growing businesses, and building their management and entrepreneurial skills; a financial sector in which commercial banks and microfinance institutions provide women with effective access to a range of financial services and products tailored to their needs, including especially credit and savings instruments; and, in times of high food and fuel prices, greater livelihood security for women especially in rural areas and vulnerable environment. This is about creating an empowering environment for women to expand their talents and abilities to make changes in their lives.

Securing women’s legal right, including with respect to land and other property, is an indispensable component of their empowerment and a core foundation for economic activity. Similarly, ensuring that women’s voices are heard in the economic arena, and that their priorities are not only heard but also acted on, is also a means to, and an end of, their economic empowerment. The World Bank has identified women’s empowerment as one of the key constituent elements of poverty reduction, and as a primary development goal. The enhancement of women’s empowerment is the main rural

development goal (Malhotra, Schuler, and Boender, 2002). Where agriculture is a primary occupation, usually in Nigeria women work to produce food for their families and where non-agricultural employment is not available, they may become informally self-employed, producing goods and services, within their capacity, to be marketed locally. Empowering women through education significantly impacts their survival rate and that of their children as well as the overall health and economic welfare of their families (UNICEF, 2010). Because of the empowerment of women, the elimination of gender discrimination and the creation of a balance of power between men and women, will not only be beneficial to women, but society as a whole shall benefit politically, economically and culturally (Allahdadi, 2010). Since the 1990s, women have been identified as key agent of sustainable community development and women's equality and empowerment are seen as central to a more holistic approach towards establishing new patterns and process of development that are sustainable (Handy and Kassam, 2004).

Self-Help as a Strategy for Rural Development and Women Empowerment

One of the approaches to develop the rural areas is called "development from below" The approach is exemplified by the idea of community development, which the notion of non-directive approach of Batten's (1967) in which human and material resources are mobilized for specific development objectives by the community themselves. The groups to be mobilized for development are referred to as self-help organizations. (The term "self-help" from which self-help organizations are derived is itself as old as the idea of cooperation).

The use of the term self help has been more prominent since 1960 when United Nation declared the first development decade. It is based on the recognition that economic inequality between developed countries and developing nations could not be dismantled through capital movement alone, but through the mobilization of human resources (Duelfer, 1977). This implies that the people who are to be helped are themselves involved in the development process. It also implies that development policies should move from such issues as subsidies to ways of stimulating and encouraging self-help measures and programs. Self-help can be viewed in to perspectives. First it could be argued that self-help is a kind of protest against neglect. This is so because once citizens perform their civic duties of paying tax and other rates it is the responsibility of the government to provide them with basic social infrastructural facilities. But when the government

fails to perform its functions, instead of taking to violence or folding their hands and waiting for the government indefinitely and hence suffering deprivation, they organize and provide themselves amenities or supplement the existing facilities provided by the government (Okoye, 1987). The second perspective, self-help could be seen as reflecting the level of awareness among the rural people about government activities and programs and limitations. It is the people's demonstration of appreciation that government cannot do everything, and as a result they become partners with the government in the rural development process. Based on this concept, self-help becomes a resource mobilization system in which most of the executive responsibility rests with the people and community group or organization. The origin of "matching" grants could be traced to this partnership between government and self-help groups, in the rural process of developing economies.

The Self Help Group (SHG) in Nigeria has come a long way. The basic objective of the scheme is to promote participation as a means to increase efficiency and promote better standard of living especially for disadvantage groups. SHG is highly concentrated in the Southern part of Nigeria with very few in the northern part of the country. The federal government of Nigeria and practitioners are making more effort through empowerment programs in order to have high spread of the approach throughout the country as the scheme is considered a mechanism for women's development to bring in individual and collective empowerment through improvement in both condition and position of women.

The experiences of SHGs in Nigeria have been providing great success as an effective strategy in recent years. The spread of self-help groups in Nigeria has been wonderful. It has made dramatic progress from 784 groups in 2000 to over 1000000 groups (Akpama, 2011). More than 5 million poor households have gained access to formal banking system through self-help banking linkages programs of Nigeria Community Banks and 88.5 percent of these groups are women only groups (Ajayi, 2011). The widespread formation of self-help groups means that it has also taken the form of a movement for women's social development in Nigeria. The SHGs in Nigeria have to some extent paved way for economic independence of some women. The members of SHGs are involved in micro-entrepreneurships. Through that, they are becoming economically independent and providing employment opportunities. Nigeria women's participation in agro-based activities through self help group is now much more than few years back.

The micro entrepreneurship programs of the groups are strengthening the women empowerment. It generate employment for a number of people and this is more beneficial for women in the groups as it enables them to add to the family income while taking care of their own homes. Self Help Groups (SHGs) credit mechanism makes the members to involve in other community development activities. It is promoting the small scale business enterprises with the aim to alleviate poverty by income generating activities among women which leads to self-sufficiency. These small scale business enterprises include-fish ponds, soap making, hair care centers, cassava granting industries, oil processing mill, sewing/fashion centers, poultry farming among others.

In Nigeria, the important of women participation in self-help community development projects has been acknowledged and the improvement of life should be reflected in increase in the level of economic, social and human development indices-the growth of human capabilities and potentials. Self-help development projects have played a significant role in the socio-economic development of women in various parts of Nigeria. It has been playing a significant role in alleviating poverty among women at the grass-roots level and will continue to provide amenities which the government, with all its resources, is unable to provide as quickly as they are needed by the people. A total of 200,000 cooperative societies resulting from self help groups have been set up across the country. These projects embarked by women self-help groups address the strengthening of women's access to and ownership of land. The rural women are learning better methods of crop production, processing, storage and marketing. Better yields in agricultural activities such as fish ponds and animal rearing by women in self-help groups have led to their economic empowerment and providing necessary food security (Akpama, 2011). Looking at the important of the approach, there is every need to identify and encourage the various factors that will enhance the participation of Nigerian women in self-help development projects so as to ensure their continual participation for better condition of living. This approach brings group consciousness among women in Nigeria, sense of belonging and adequate self confidence because what a woman cannot achieve as an individual can be achieved in a group with enough understanding about her own rights and roles as a member of the society. SHG is an effective strategy that empowers women socially and economically because as she becomes a member of the group, her sense of public participation and fulfillment in life expands and enhance the quality of status of women as decision makers.

Accompany self-help is self-reliance. Self-reliance is one of the bases of effective community development in Nigeria as it is in most of Sub-Sahara Africa. The concept of self reliance is located centrally with the discourse of community development and connected to relate concepts of self-help, mutual-help, indigenous participation and rural development. It advocates the need for people to improve their condition using local initiatives and resources in their own hands. The concept is fast being accepted as a new formula for community development. Its widespread acceptance in the developing planning of most African countries has the tendency to give greater stimulus and cohesiveness to community development in these countries (Anyanwu, 1992) along with the self-help practices.

Policy Implementation on Women Empowerment and Entrepreneurship

Women empowerment is an indispensable tool for advancing development and reducing poverty. Subsequently, the federal government of Nigeria began to initiate the following policies and programs aimed at improving the lives of women.

Better Life Program (BLP) and Family Support Program (FSP)

The Better Life Program came into existence in 1987 and later was launched in all the States and local government areas of the nation aimed at mobilizing women for resource productivity. The primal objective of this program was to sensitize the government and indeed the private organizations to the useful role that women could play in national development. The declaration of international year of the family by the United Nation in 1994, as a result of global economic and social upheaval, gave insight into the conception of the Family Support Program, which was predominantly in favor of women whether they are in the rural or in the urban area. This program aimed to improve and sustain family cohesion through promotion of social and economic well being of the Nigerian family. These programs were introduced with the purpose of stimulating and motivating women towards achieving a better life and higher standard of life and good family life of women specifically the entrepreneurs in the small and micro activities.

Better Life Program with organizational missions that advance the basic needs of rural women, their stated activities were designed to respond to the need of rural women by providing self help, self improvement and self empowerment opportunities that increase self sufficiency. The greatest achievement of the two Nigerian rural women's self

help organizations (Family Support Program and Better Life Program) in empowering Nigerian women are as follows:-

- Stimulating and motivating rural women toward achieving better living standards through various self help programs,
- Mobilizing women collectively to form self help groups in order to improve their general well-being and for them to seek and achieve leadership roles in all spheres of society,
- Inculcating in women the spirit of self development, particularly in the fields of education, business, the arts and agriculture,
- Educating rural women in simple hygienic family planning and increased literacy rates.

The Better Life Program received numerous successes. It laid the foundation for the empowerment of rural women. These women have been equipped with relevant skills and resources to embark on self help projects and small private enterprises. The rural women in self help groups in agricultural activities were taught better methods of crop production, processing, storage and marketing. However, observation showed that the fortune of women in Nigeria has not been considerably improved in spite of these programs. According to Aina (1993), there have been complaints about the implementation of the two programs and that the programs had not really accomplished much. Several studies discovered further that women engaged in the small and micro scale of the industrial sector were still striving to grow and were still bombarded with problems. These problems include high rates of business failure, low productivity, and no access to capital, credit and labor among others. Although it was evident that women were found to have been engaged in small scale business, a lot of constraints have hindered their economic participation (Adetayo and Makinde, 2005, 'Elumilade and Asaolu, 2009,' Thomas, 2008).

Family Economic Advance Program (FEAP)

Between 1996 and 1999, Family Economic Advance Program (FEAP) was established under the collaboration of the federal, state and local government to embark on elaborate poverty alleviation program. The program focused on women development to enhance their economic and political access and encourage them into productive ventures. FEAP is a microcredit scheme which primary goal is to provide investment opportunities that will lead to economic growth. This aims at stimulating appropriate economic activities at the grass-root level and creating avenue for the women to earn higher incomes and thus raise their standard of living. The objectives of FEAP include the following:

- To provide loans directly to women at ward (groups such as self help groups),
- To provide employment opportunities at the lowest (ward) level of Nigeria society and
- To encourage producers at the lower levels to form cooperatives societies through which to promote development consciousness.

The Family Economic Advancement Program (FEAP) a subsidiary of Family Support Program (FSP) was initiated to promote self help groups, self employment and to advance credit to members. FEAP offers members of FSP that organized themselves in self help group small business loans between 50,000 and 150,000 Nigeria Naira. This program recorded much success as it stimulated and motivated Nigerian women towards achieving a better life and encouraged them specifically the entrepreneurs in the small and micro activities as a result of the loan granted by FEAP (Ngozi, 2002).

Country Women Association of Nigeria (COWAN)

The Country Women Association of Nigeria (COWAN) was founded in 1982 in Nigeria South-Western as an NGO. The clientele is rural and urban poor women through cooperative rather than individual memberships. As at 1997, the organization had 178,000 members belonging to some 35,000 working cooperative societies (Ngozi, 2002). The primary aim of the organization is to promote "the well-being of Nigerian women in agricultural, economic decision-making for the total development of the capacities to contribute to self-reliance and sustainable development. The specific objectives are to:

- Empower rural women economically, socially, politically and thereby promoting sustainable development;
- Promote popular participation and bottom-up approach in decision making;
- Develop skills, improve knowledge, promote culture and consultation in decisional process;
- Give poor rural women a sense of belonging and the opportunity to benefit from and contribute to the development of Nigeria; and
- Give the youth a sound knowledge of the local technology, tradition and culture that are sustainable for economic development.

COWAN is non-governmental organization dedicated to the improvement of the lives of Nigerian rural women. The program is a "bottom-up" organization with decision making in the hands of the people, and providing services to meet community-level needs. COWAN is concern with community

development and serving of the people, as well as engaging the people in self help groups for small scale projects. COWAN emphasizes the need for the participation of Nigerian rural women in food production through self help projects and to increase their earning capacity. It diversifies economic opportunities in the rural areas by promoting rural crafts, processing of agricultural products and created jobs for artisans in various fields. This program trained rural women that formed self help groups in relevant improved skills and management of small enterprises to enhance self-reliant rural development and it promotes programs that have an inbuilt self-sustaining growth. COWAN is a Nigerian rural women's self help organization that plays a greater role for women empowerment.

COWAN developed a layered management structure that emphasizes grass-root and multiple participation of members. Members earn their participation through the local or village level. This membership allows their primary group to carry them into membership at the highest level of the organization. At the village level, a group is made of 10-25 members who must be consanguineously or socially related. To accommodate the new demands, there is also a need for COWAN to develop a strong management structure that will stand the test of time and continue to offer leadership in adapting a traditional financial services delivery system to a modern milieu (Ngozi, 2002).

Discussion

The results of this study show that self-help development projects are playing a major role in empowering Nigerian women today. It is evident that the group-based model of self-help is widely practiced by Nigerian women for rural development, poverty reduction, women empowerment and self-reliance. The study has made exposition of the inner dynamic of self-help development projects in Nigeria and established the fact that the survival instinct and felt-needs inform most self-help activities by Nigerian women. It also portrayed that the practice of self-help in groups is the fundamental principle in mobilizing community members to effect changes in their life. This ideology of community development process which was pronounced fifty years ago by Biddle and Biddle (1965) and Batten (1967) is still relevant until today.

Participation is the prime ingredient for development. Self-help groups are medium for participation to take place. It showed that through participation in the group, women gain and acquire power, and improve their standard of living and the positions within the society. It was observed that through self-help activities, social changes result in a

form of social power that gives identity, improve social status and equalizes gender relations for women. In the area of participation, satisfaction and perceived feelings of self-worth are used as indicators of women's feeling of self empowerment (Lolhelzori, 2007).

A conclusion could be reached that self-help development projects/activities is a relevant strategy for women empowerment in Nigeria, like the cooperative movement, the self-help movement in many parts of Nigeria rest on the tradition of the people. The result showed that in self-help strategy, intrinsic value is accorded to participation and it is evident that there is a linkage between participation and empowerment.

Conclusion

There is every need to keep encouraging Nigerian women to form and participate in self-help development projects as the strategy has become a prevailing, imperative, and valuable way for women empowerment in parts of the mainstream humanity. It is concluded from the detailed study of this paper that women empowerment which is declared as Millennium Development Goal cannot be over-emphasized especially in a democratic society that recognizes the need for individuals to develop their potentials and contribute to the overall development of the society. The society as a whole has to understand women's capabilities and their contributions to the development process. Empowering women is an important end in itself not only as human right issue but also as having the potential to enhance human well being. Empowering women and improving their status are essential ingredients for realizing the full potential of the economic and potential development of the entire society thus ensuring sustainable development (Sharif and Nosheen, 2009).

Finally, it is concluded from this study that introduction of women self-help development projects by Nigerian women is fruitful through the popular participation.

Recommendation

- Education has an important role to play as far as women empowerment is concerned. Skills acquisition centers should be established in local government areas for women to learn how to use modern agricultural tools, as the majority of the Nigerian women in self-help development projects are involved in agricultural activities. This if assisted by the councils can encourage formation of more groups.

- Streamlining of different models of self-help groups activities is an important issue that requires the attention of the policy makers. Government and other development agencies can reach out to rural communities by offering expertise and financial assistance to such women involved in self-help development projects. This can be done with the objective to develop self-reliance in the individual and common initiatives in the rural communities towards the improvement of their standard of living.
- Non-governmental organizations (NGOs) have crucial role to play in women's empowerment. One of the areas requiring an urgent attention is the mobilization and sensitization of the people and communities to perform their expected roles. These include enhancement of the political awareness of the people through formal and informal local organizations, leadership and citizenship training in the communities, promotion of the spirit of self-help and self-reliance among the women.

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