

Measuring Rural women Empowerment through Participation in Women Self Help Groups in Nigeria – An empirical analysis.

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Abstract: In recent year, women's empowerment through participation is said to be at the center stage in global development. The paper seeks to examine the benefits of participation in Self Help Group's (SHG) activities among rural women in Nigeria. Women empowerment through participation in SHG which is the focus of this paper is a process in which women are able to organize themselves to increase self-reliance and to assert their independent right to make choices in order to effectively promote their well being. The extent to which rural women are empowered through participating in SHG is the essence of the paper. A sample of 282 SHG members were selected through simple random (lottery method) out of 30 SHGs identified in agricultural activities from the three senatorial districts of Niger State and a schedule was designed and administered among the respondents. The study revealed that even though women approach is newly introduced in the study area (Niger State), the majority of women who constituted as respondents of this study have benefited considerably as most of them have been earning certain income thereby supplementing their family income. The study also proved that a large number of respondents have emphasized positive changes in their well being. The paper concludes that SHG approach is an instrument for rural women empowerment and poverty reduction in Nigeria. Nigerian rural women need to extend their participation in group's approach as the strategy has become a valuable way for women sustainable development.

[Asnarulkhadi Abu Samah, Hanina Halimatusaadiah Hamsan and Muhammad Ndas Ndaej. **Measuring Rural women Empowerment through Participation in Women Self Help Groups in Nigeria – An empirical analysis.** *J Am Sci* 2013;9(8):136-141]. (ISSN: 1545-1003). <http://www.jofamericanscience.org>. 20

Key words: Women Empowerment, participation, Self Help Groups.

Introduction

Recently, issues of women's empowerment through participation in Self Help Groups (SHGs) have gained grounds globally (Vida, 2011). Women empowerment is a serious challenging task facing modern world today. In most developing countries today, like Nigeria more and more emphasis is laid on the need for development of women and their active participation in the main agenda of development process. It is generally believe that one of the powerful tools to women empowerment and rural entrepreneurship is the formation and participation in SHG activities among women. The increased formation of SHGs and participation of Nigerian rural women in self help group activities, arise from the perceived problem of women's lack of access to resources. As a group oriented model, SHG is a strategy that brings about individual and collective empowerment through improvement in both 'condition' and 'position' of women. Through SHGs, women can be organized as collective entity toward the overall goal of achieving gender equality as well as sustainable comprehensive community development (Purushothaman, 1988).

As women experience powerlessness in and through the interaction of multiple social, political and economic institutions (Carr, Chen and Jbabvala, 1996),

the self reliance spirit promotes through SHG hasten women's development aims to empower them. Thus an important aspect of self help projects is the implicit assumption that through active participation in the process, women will gain and improve their 'position' within the family and the society (Mazumdar, 1986). Along this, psychological empowerment or inner processes among participants such as self-esteem and self-confidence are developed so that women are able to motivate themselves into further action (Monkman, 1998). This is possible to take place in SHG that often known for their democratic practice. Therefore, the increasing awareness of the importance of participation and empowerment derive calls for an in-depth study of women participation in SHGs.

This study attempts to analyze and describe the economic, social and psychological benefits accrued by women participating in SHGs and to generally assess the merits if any of SHGs as an approach to rural women empowerment in Nigeria.

Women Empowerment and Self Help Approach

Women's empowerment through SHG activities can be viewed as a continuous process of several inter-related and mutually reinforcing components. It is a process of awareness and capacity building, leading to greater participation, greater decision-making power

and control the transformative action to overcome the constraints in this process (Desai, 2000; Puhazhendhi, 2000). Participation in SHGs certainly help members to empower themselves (Chesler, 2006). Empirically, it was found that women's participation in SHG programs is an instrument in reducing poverty, family burden, loneliness and guilt-feeling and a micro-level (Citron, et al, 1999). Through the involvement in SHG programs, it will enhance the development of their skills and abilities to plan, to make decisions and to implement projects and programs. Thus, the women learn to have control, to decide and to take action on the development programs that are essential to them. Therefore, the SHGs have been found to be an effective tool for women empowerment in rural development.

It is observed that SHG pools the creative and financial resources of most rural women in Nigeria to run some profitable ventures or to meet the financial needs of its members in times of emergence situation. The imperative of such self help approach for women go beyond the obvious economic empowerment. In cooperatives for example it promotes bonding among their members and indirectly trains the members in life and business skills, including money management, running organizations, understanding investment and confidence to run their own ventures. Beside this, such initiatives bring the community closer together and encouraging participation of the men folk too, promotes empowerment of women on all fronts.

The self help group approach has the potentials of establishing capacity building and self-efficiency among women in social-economic development in particular and society as a whole. The SHGs intermediate by agricultural activities in Nigeria and indeed most African countries have been shown to have positive effects on women, with some of those impacts been ripple effects (Yahaya, 1999). The approach has played valuable roles in reducing the vulnerability of the Nigerian poor women, through asset creation, provision of emergency assistance and empowering women by giving them control over assets and increased self esteem and knowledge (Safiya, 2011).

As such, SHGs have been instrumental in empowering by enabling women to work together in collective fashion. SHG facilitates the formation of social capital, where people learn to work together for a common goal in a group. Indeed Self Help Groups have a special role for empowering rural women that provide a critical outlet for building the way for faster, fairer, and more sustainable socio-economic status of them (Khalil and Hossein, 2011). In some areas, SHG play a vital role in agricultural daily reproductive tasks and income generating activities, as most of the members are illiterate or less educated and unable to

attend formal training courses, social or economic activities.

But, in fact, less value is given to their contributions, and rural women are less likely to realize their capacity to make a life better for themselves, families and communities (Akinsanmi, 2005). Therefore, it can be anticipate here that SHGs play a role as catalyst in this process through achieving both individual and group purposes to reach empowerment. The women's empowerment and a wide spread network of SHGs which have strong grassroots presence and deep insight into women's concern contributed in aspiring initiative for the empowerment of Nigerian rural women.

Methodology

The study was carried out in Niger State of Nigeria. The study is a descriptive in nature as it has attempted to describe the economic, social and psychological benefits by the members by participating in SHG activities. The sample size for this study came from a population of 30 SHGs involved in agricultural activities in Niger Sate of Nigeria. The total population from the 30 SHGs was 712 and since the population is large and logically homogeneous, the most convenience method of multi-stage sampling technique was adopted. In this regard, in the first stage, Niger State was divided into three locations (Tribes), in the second stage, all the SHGs that are involved in agricultural activities were chosen and in the last stage, the respondents were selected through simple random (lottery method) from all SHGs identified from the three locations. A total of 282 respondents were involved in this study. The instrument for data collection for this study was through questionnaire. The suggested items in measuring the dimensions of women empowerment were originally developed by past researchers and reported high rating on its validity and reliability. Economic empowerment was measured by 13 items and suggested items were developed by adopting instrument developed by past researchers. The scale had an alpha value of .816, indicating that it has a high degree of reliability. Social empowerment was measured by 13 items and suggested items were developed by adopting instrument developed by past researchers. The scale had an alpha of .818 indicating that it had a high degree of reliability and Psychological empowerment was measured by 11 items which were developed by adopting instrument developed by past researchers. The scale had an alpha of .832 indicating that it had high degree of reliability.

Result

Economic Empowerment

The main idea behind this section (table 1) "women economic empowerment" was to measure the level of how the respondents benefited economically from their active participation in group approach

activities. The analysis showed that the overall mean score of women economic empowerment was 2.74 and that the majority of respondents of SHGs are really privileged to enjoy many economic benefits including increased in their purchasing power which has the highest mean of 3.67, better living condition, increased level of income, economic skills for income generation, able to manage their financial resources and save money, gained employable skills and overcome their

family needs. Even though the analysis also showed that the majority of respondents were low in credit facilities with the lowest mean score of 1.73 the result indicated that empowerment among members had moderate score in Niger State. The overall frequency thus indicated that women who participate in SHG in Niger State have moderate level of economic empowerment.

Table 1: Economic Empowerment (n=282, overall mean=2.74)

S/N	Items	Mean	SD	Level		
				Low (1-2)	Mod (2.1-3)	High (3.1-4)
1	My purchasing power has increased	3.67	0.49	3 (1.1%)	87 (30.9%)	192 (68.1%)
2	I am feeling better about my living condition now	3.58	0.53	4 (1.4%)	108 (38.3%)	170 (60.3%)
3	The level of my income has increased	3.39	0.50	2 (0.7%)	113 (40.1%)	167 (59.2%)
4	I learn new income generation skills	3.05	0.28	4 (1.4%)	258 (91.5%)	20 (7.1%)
5	I learnt how to manage my financial resources now	2.98	0.23	8 (2.8%)	269 (95.4%)	5 (1.8%)
6	I am able to save some money now	2.97	0.44	26(9.2%)	235 (83.3%)	21 (7.4%)
7	I can now solve my financial problems	2.90	0.35	29 (10.3%)	249 (88.3%)	4 (1.4%)
8	I have gained employable skills from my participation in SHG activities	2.89	0.42	36 (12.8%)	237 (84.0%)	9 (3.2%)
9	I am able to overcome my family needs now	2.60	0.62	122 (43.3%)	144 (51.1%)	16 (5.7%)
10	I now have access to assets	2.07	0.38	250 (88.7%)	32 (11.3%)	-
11	I am able to teach others some income generation skills	2.04	0.54	237 (84.0%)	43 (15.2%)	2 (0.7%)
12	I can now assist others financially	1.80	0.50	268 (95.0%)	14 (5.0%)	-
13	I have access to credit facilities	1.73	0.57	271 (96.1%)	7 (2.5%)	4 (1.4%)

Social Empowerment

This section (table 2) was used to measure the respondent's level of social empowerment. The analysis showed that the overall mean score of women social empowerment was 2.81 and that the majority of women who participate in SHG activities have got a lot of social benefits. Based on the analysis in this table 2, social aspects including improvement in the quality of life, learning to do thing on their own, happily working together with other members in the group

activities, able to learn new things from others and through networking, have access to new skills shows high mean scores while other social aspects which include, able to take better decision about themselves, able to articulate own strategy for change, promote better education for their children and have access to useful information showed slightly low mean scores. Thus the women who participate in SHGs in Niger State generally have moderate social empowerment.

Table 2: Social Empowerment (n=282, overall mean=2.81)

S/N	Items	Mean	SD	Level		
				Low (1-2)	Mod (2.1-3)	High (3.1-4)
1	The quality of my life has improved	3.62	0.50	3 (1.1%)	101 (35.8%)	178 (63.1%)
2	I happily work together with others	3.58	0.51	3 (1.1%)	111 (39.4%)	168 (59.6%)
3	I learnt new things from the people	3.04	0.33	9 (3.2%)	250 (88.7%)	23 (8.2%)
4	I learnt many things through networking	3.03	0.43	22 (7.8%)	229 (81.2%)	31 (11.0%)
5	I have access to new skills	3.01	0.27	7 (2.5%)	264 (93.6%)	11 (3.9%)
6	I feel better making decision about myself	2.94	0.51	39 (13.8%)	217 (77.0%)	26 (9.2%)
7	I can act on my own now	2.87	0.51	52 (18.4%)	211 (74.8%)	19 (6.7%)
8	I have new friends now	2.81	0.51	67 (23.8%)	200 (70.9%)	15 (5.3%)
9	My children have access to good education now	2.78	0.57	74 (26.2%)	190 (67.4%)	18 (6.4%)
10	I have access to useful information now	2.52	0.69	131 (46.5%)	136 (48.2%)	15 (5.3%)
11	I know more about the society	2.50	0.60	134 (47.5%)	140 (49.6%)	8 (2.8%)
12	I feel better making decision about my family	2.02	0.30	243 (86.2%)	37 (13.1%)	2 (0.7%)
13	I perform my social responsibilities now	1.86	0.46	271 (96.1%)	10 (3.5%)	1 (0.4%)

Psychological Empowerment

Women psychological empowerment (table 3) was measured with 11 items as contained in table 3 below with overall mean score of 2.91. The items measured the respondents level of psychological empowerment and the result indicated that participation of women in SHGs enables them to acquire inimitable psychological benefits to rise up psychological powerful which is generally believe to be an essence for women empowerment in any socio-cultural and economic situations. The respondents of this study have accrued various psychological benefits

including leading to happiness and satisfied life, self confidence and courage, sense of belonging, feeling better about oneself, self awareness and determination, gained more knowledge about many things which have high means score. While other psychological feeling such as have freedom of choice, able to stand on their own and self expression have relatively low means score. In the overall analysis, the frequency of women psychological empowerment indicated that majority of the respondents were at the moderate level of psychological empowerment.

Table 3: Psychological Empowerment (n=282, overall mean=2.91)

S/N	Items	Mean	SD	Level		
				Low (1-2)	Mod (2.1-3)	High (3.1-4)
1	Attending the programs change my life for better	3.60	0.51	3 (1.1%)	105 (37.2%)	174 (61.7%)
2	I am feeling better about myself	3.27	0.46	3 (1.1%)	199 (70.6%)	80 (28.4%)
3*	Feeling part of the group strengthened my confidence	3.04	0.44	21 (7.4%)	226 (80.1%)	35 (12.4%)
3*	I feel a sense of belonging now	3.04	0.44	22 (7.8%)	225 (79.8%)	35 (12.4%)
4	I have gained more knowledge, ideas & skills	3.03	0.25	3 (1.1%)	266 (94.3%)	13 (4.6%)
5	I learnt how to do things myself	3.02	0.48	13 (4.6%)	248 (87.9%)	21 (7.4%)
6	I feel happy because I understand many things now	3.01	0.52	7 (2.5%)	232 (82.3%)	43 (15.2%)
7	I have freedom of choice & can stand for myself now	2.97	0.39	24 (8.5%)	240 (85.1%)	18 (6.4%)
8	I can express myself now	2.90	0.41	37 (13.1%)	234 (83.0%)	11 (3.9%)
9	My family is more respected now	2.14	0.58	219 (77.7%)	59 (20.9%)	4 (1.4%)
10	I am valued and respected in my community now	2.01	0.30	216 (76.6%)	60 (21.3%)	6 (2.1%)

Discussion

The study was designed to understand the impact of SHGs on empowerment of members. The result obtained from this study has shown the benefits and changes that women members have experienced in their lives after joining SHGs. The outcome of the study showed that the majority of respondents of this study, being members of SHGs in agricultural activities have benefited considerably in terms of social, economic and psychological development. It is evident that economically, members of these groups have opportunities through their participation to enjoy some economic benefits which include economic skills for income generation. Majority of the respondents felt strong enough to meet unexpected financial challenges as a result of their increased purchasing power. Socially, the outcome indicated that the respondents have got a lot of social benefits as members of SHGs. Most of them felt that they had a sense of responsibility for solidarity and collective action as they reported to have happily worked together in group approach. To this end, respondents are able to learn new things from others and through networking and as a result, they are able to articulate own strategy for change, promote better education for their children and have access to

useful information. Psychologically, the results indicated that respondents have accrued various psychological benefits which include leading to happiness and satisfied life, self confidence and courage, sense of belonging and self awareness.

The finding of this study is consistent with previous studies (Yahaya, 1999, Safiya, 2011) when they observed that SHG approach has the potentials of establishing capacity building and self efficiency among women in social-economic development in particular and society as a whole. The group approach intermediate by agricultural activities in Nigeria and indeed most African countries have been shown to have positive effects on women (Yahaya, 1999). The approach has played valuable roles in reducing the vulnerability of the Nigerian poor women, through provision of emergency assistance and empowering women by giving them control over assets and increased self esteem and knowledge (Safiya, 2011). It can be concluded that poverty is the compelling force for the women to join SHG activities and the approach has proved to be a strategy to alleviate poverty and women empowerment. SHG concept has been mooted along rural women to improve their living conditions. The group-based model as widely practiced today by

Nigerian rural women has created impact upon their living conditions. It is understood from the study that SHGs are playing a vital role in empowering Nigerian poor rural women as majority of the respondents have emphasized changes in their well-being. It was observed also that through participation in group activities, social changes result in a form of social power that gives identity improve social status.

This alternative approach of SHG activities and the communitarian philosophy of the women have not only accelerated the level of growth, but had also spread the benefits of development to the rural areas of Nigeria. The approach is therefore a vital tool for women empowerment in Nigeria as it creates opportunities to enhance capabilities in their development and growth. It can be concluded that women SHGs in Nigeria can be evolved as mechanism for women's development to bring about individual, collective and community development.

Conclusion

The outcome of this present study has indicated that even though women SHG approaches are newly introduced in the area of study (Niger State), the majority of women who constituted as respondents of this study, have benefited considerably in terms of economic, social and psychological development. The group approach has clearly created impacts upon the life pattern of Nigerian poor rural women especially those from Niger State. Therefore it can be concluded that SHG approach is an instrument for rural women empowerment in Nigeria and women empowerment is an indispensable tool for advancing development and reducing poverty. It is finally concluded from the detailed study of this paper that women empowerment in Nigeria which is declared as millennium development goal cannot be overstressed especially in a democratic society like ours that recognizes the need for women to develop their potentials and contribute to the overall development of the society. Nigerian women need to actively participate in SHG activities as the strategy has become a prevailing, imperative, and valuable way for women empowerment in parts of the mainstream humanity. This alternative approach of Self Help Group activity has not only accelerated the level of growth but had also spread the benefits of development to the rural areas of Nigeria. SHG approach is therefore the acts of contributing to growth by active participation of the women through a process of collective mobilization.

Issues of women's participation and empowerment are critical in the development of any society. Self Help Groups have a special role for empowering rural women that provide a critical outlet for building the way for more sustainable socio-economic status of women. The study proposes a

number of recommendations which will further enhance effectiveness in the operation and activities of group's efforts. Education is the fundamental tool for women's empowerment as such skills acquisition centers need to be established in some selected areas for Nigerian women to learn more income generating skills. On the top of that, education has an important role to play as far as women empowerment is concerned. For that, open access to education is paramount for the Nigerian women, especially the rural areas.

Empowerment is a measure of people's capacity to bring about change, which is concern with analyzing and addressing the dynamic of oppression and assisting groups and individuals to play an active role in the decisions which affects their lives, therefore streamlining of different models of Self Help Groups activities is an important issue that requires the attention of the Nigerian policy makers. Based on the empirical findings, the study recommended that the government should come out with policies that will enhance members of these groups to have access to credit facilities with low rate interest such as from government community banks and micro-finance institutions. Finally it is recommended that bye-laws be enacted and implemented by local government authorities in Nigeria. This will ensure that every SHG is registered with the government and their operations and activities have legal backing.

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6/17/2013