ASSESSMENT OF THE STRATEGIES FOR SUSTAINING SELF HELP GROUP PROJECTS IN PAIKORO LOCAL GOVERNMENT AREA, NIGER STATE, NIGERIA

BY

Lydia DANLADI

(M.SC/SCIE/01391/2009-2010)

(M.SC RURAL DEVELOPMENT)

A THESIS SUBMITTED TO THE SCHOOL OF POST GRADUATE STUDIES, AHMADU BELLO UNIVERSITY, ZARIA IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF SCIENCE IN RURAL DEVELOPMENT, DEPARTMENT OF GEOGRAPHY, FACULTY OF SCIENCE AHMADU BELLO UNIVERSITY ZARIA, NIGERIA

MAY, 2014.

DECLARATION

I declare that this thesis has been written by me and it is the product of my research findings. It has never been published or previously presented for a higher degree. All sources of information are duly acknowledged by references.

LYDIA DANLADI		
Name of Student	Signature	Date

CERTIFICATION

This thesis titled "An Assessment of the Strategies for sustaining Self-Help Group projects in Paikoro Local Government Area, Niger state, Nigeria" by Lydia Danladi, meets the regulations for the award of the degree of Master of Science in Rural development of the Ahmadu Bello University, Zaria, and is approved for its contribution to knowledge and literary presentation.

Professor J. A. Ariyo		
Chairman, Supervisory Committee	Signature	Date
Dr J.O. Adefila		
Member, supervisory committee	Signature	Date
Dr. I. J. Musa		
Head of Department	Signature	Date
Prof. Adebayo A.		
Dean, Postgraduate School	Signature	Date

DEDICATION

This thesis is dedicated to the Holy Spirit who helped my weakness and became my strength and the entire Danladi family.

ACKNOWLEDGEMENT

My earnest thanks go to God almighty for the successful completion of this project. My sincere gratitude to my supervisors, Professor J.A. Ariyo for his fatherly role, listening ears, open door, patience, encouragement, guidance and Dr J.O. Adefila for his patience, guidance, assistance and support through this work.

My appreciation goes to all the staff in Department of Geography, Ahmadu Bello University, Dr I.M. Jaro who is the Head of Department for his assistance, my lecturers- Dr R.O. Yusuf, Dr J.A Ukoje, Prof. I.A. Jayeoba, Dr B.A. Sawa, and Mal, Isma`il Garba. I thank all other lecturers who contributed in one way or the other towards the completion of this thesis particularly Dr Benedine Akpu, Dr Ugbogu, Prof. E.O. Igusi, Dr J.O. Folorunsho, Dr Yusuf Y. Obadaki, Dr kibon, Dr Laah and Prof. O.F. Atti. I am also grateful to Dr Dayo Olurishe, Mal Abdullahi, Mr Peter, Mr Y. Kimbers and Geography librarians Secretaries and Cartographers particularly Mrs Oyewole and Rukkaiya.

My deepest appreciation goes to my family and relatives for their contributions in diverse ways. To my sweet mum, Mrs Briskila Danladi for her patience, understanding and contribution in her own way to the success of my study as a whole. Special thanks to Rev. Dr and Mrs Reuben Danladi, and family, for their role as my parents and for financial support and encouragement to persevere. Special thanks to Solomon Isaac for his support and prayers. Thanks to my brothers, Emmanuel Danladi and family, Dauda Danladi, and family, Nuhu Danladi and my sister, Mrs Olutayo and family.

My gratitude also goes to the Chaplain, Chapel of Redemption, A. B. U, Zaria, Rev. I.G. Baba and family, for his prayers, encouragement and support and to the Post Graduate Fellowship for every support spiritually and materially.

My appreciation goes to the staff of Paikoro Local Government Council Secretariat such as Samuel, Mal. Shuibu, Hajiya Rabi, Maman Dati, Maman Amira. Thanks also to the staff of Upper Niger River Basin Development Project especially Madam Grace who tutored me while on my industrial attachment.

Special thanks to my classmate and good friend, Jenom Samuel Bulus who was always there to help, guide and direct me; friends still exist as close as one's own blood brother. My gratitude also goes to my other classmates (2009-2010), Joshua Madaki, Binta Shehu, Mal. Ibrahim Kabuga, Nnenna. Thanks also to Emmanuel Laah, Emmanuel Samuel Danjuma and Dotun Adenigbo for their assistance.

To Mama ECWA (Mrs Florence Dada), she is a mother indeed, I thank God for her life, you have been a special gift to me. My beloved friends, Susisur Akpoko and Laraba Susan Danladi Mshelia nee Ishaya, it has been a great re-union and they are still the best, thanks for her contributions. My profound gratitude also goes to Dr Danladi Mshelia for his support and encouragement. My appreciation also goes to Walakan Augustine and Salome Augustine, for their humility and constant support. Special thanks to Mrs Yerima and Mrs Mamman(my sweet aunties), Dr Uduak, Aunty Lois, Mrs Chindo, Chichi Ihuoma, Sheba Afuwai, Fatima, Sheba Dariya, Evelyn Odeh, Esther Enoja, Alaba, Abeha, Ugonma, Dan and Grace for all their encouragement.

ABSTRACT

Self-help groups have been introduced in several communities and Paikoro Local Government Area is one of such communities. Many projects have been executed by Self-help groups in Paikoro Local Government Area of Niger State. How these projects are managed after they have been completed would determine their sustainability. This research assesses the strategies the self-help groups have adopted for sustaining projects in Paikoro L.G.A. The specific objectives are to: identify existing self-help groups in the study area and the projects they have executed; examine the process of need identification and resource mobilization for projects execution by the self-help groups and examine the people's opinion on the effectiveness of projects executed by different self-help groups in meeting the needs for which they were executed and examine the management styles being used and their effects on the sustainability of the projects. This study adopts purposive sampling to select respondents. A total of 140 questionnaires were administered to the SHG leaders and 382 questionnaires were administered to community members. Data were analyzed using descriptive statistical techniques of the SPSS computer programme in form of frequencies and tables to present information gathered in a summary form. The key findings are that Projects such as roads, clinic, boreholes, electrification, skill acquisition centers, schools, community toilet have been executed as at 2010. The process of identifying needs is basically through meetings, consultations and constant dialogue by Self-help groups, ward heads and the citizens. In the area of resource mobilization, for project execution, personnel are readily available, appeal for donation, fund raising ceremonies, levy, and contributions by the community members are also given. The impact of the projects has been felt by the citizens as claimed by 77.5%. The complexity of the projects in terms of usage is very simple to operate by the citizens as 87.3% agreed to that. Citizen participation is highly encouraged and forms the bedrock of project sustainability strategy among the self-help groups. Other project sustainability strategies being used are: a)project operation and maintenance, b)Participatory strategy of need identification, c)regular fund sourcing, d)locating projects at points that are central to all beneficiaries and, e)carrying along traditional rulers at the village level as well as political leaders at the local and state government levels. This shows that the sustainability prospect of self-help group projects in Paikoro Local Government Area is fairly good. It is recommended that Community participation is a weapon to be used for sustainability in projects, as the citizens treat such projects as their own.

TABLE OF CONTENTS

Page

Title page …….

Declaration ……..i

Certification ……ii

Dedication……iii

Acknowledgements…….....iv

Abstract……vi

Table of Contents…….vii

List of Tables……xi

List of Figures……...xiii

CHAPTER ONE: INTRODUCTION

1.1 BACKGROUND OF THE STUDY ……1

1.2 THE RESEARCH PROBLEM…….2

1.3 STUDY AIM AND OBJECTIVES……..4

1.4 SIGNIFICANCE OF THE STUDY ……5

1.5 SCOPE OF THE STUDY…….5

CHAPTER TWO: CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

2.1 Project Sustainability Framework…….……7

2.2 LITERATURE REVIEW……..9

2.2.1 Role of Community Participation in Sustainable Development…….9

2.2.2 Forms of Participation……...10

2.2.3 Ways to Guarantee Participation ….……10

2.2.4 How Participation Guarantees Sustainable Development ……...11

2.2.5 Evolution of Self Help Groups in Nigeria……14

2.2.6 Government's Efforts in Community Development Programmes in Nigeria ……..19

2.2.7 Role of Self Help-Groups in Rural Development ……/……...20

2.2.8 Self-Help Group Activities in Parts of Nigeria and Beyond ……21

CHAPTER THREE: THE STUDY AREA AND METHODOLOGY

3.1 Location ……..25

3.1.1 Climate ……..……..……..25

3.1.2. Drainage and Geology ……26

3.1.3 Soil and Agricultural Potentials..……...26

3.1.4 Vegetation…….29

3.1.5 Mineral Resource…….29

3.1.6 Population Size…..……30

3.1.7 Economic Activities……...……...30

3.1.8 History of the Study Area……30

3.2 METHODOLOGY

3.2.1 Reconnaissance Survey……33

3.2.2 Types of Data Required…...…….33

3.2.3 Sources of Data……34

3.2.3.1 Primary Sources……34

3.2.3.2 Secondary Sources……34

3.2.4 Sample Size and Sampling Techniques……...……34

3.2.5 Methods of Data Analysis…..……..37

CHAPTER FOUR: RESULTS PRESENTATION AND DISCUSSION

4.1 Socio-economic Characteristics of the Respondent…….……38

4.1.1 Gender……...38

4.1.2 Age Distribution of Respondents ……39

4.1.3 Marital Status of the Respondents……...……40

4.1.4 Level of Formal Educational of the Respondents……....41

4.1.5 Non-Formal Education of Respondents ……..……42

4.1.6 Occupation of the Respondents …….……..43

4.1.7 Income of Respondents……44

4.2 Existing Self Help Groups in the Study Area…….45

4.3 Self-help Group Projects in the Study Area……46

4.4 Critical Projects and Conditions……....51

4.5 Objectives of Projects Executed…….53

4.6 Process of Need Identification and Resource Mobilization……54

4.7 Process of Resource Mobilization……..56

4.8 Respondents Perception of Project Effectiveness by SHGs in the Study Area……57

4.9 Project Monitoring and Maintenance…….59

4.10 Potential for the Sustainability of Self-help Group Projects in the Study Area……..60

4.11 Ways of Sustaining Self-help Group Projects and Activities……63

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECCOMENDATION

5.1 SUMMARY OF MAJOR FINDINGS…….……65

5.2 CONCLUSION…….66

5.3 RECOMMENDATION……67

LIST OF TABLES

Pages

Table 3.1: Distribution of SHGs by District in the Study Area……35

Table 3.2: Distribution and Role of Sampled Community Members in each District…..……36

Table 4.1: Gender of the Respondents…….……39

Table 4.2: Age of the Respondents…….……..40

Table 4.3: Marital Status of the Respondents……41

Table 4.4: Level of Formal Educational of the Respondents……42

Table 4.5: Non-Formal Education of the Respondents …….……..43

Table 4.6: Occupation of the Respondents …….……44

Table 4.7: Income Level of Respondents……45

Table 4.8: Number of Self-help Groups by District……46

Table 4.9: Selected Self-help Group Projects Executed in the Study Area……..47

Table 4.10: Present Condition of Self-help Group Projects and their Provider …..……..51

Table 4.11: Types of Needs Identified by the Respondents…..……55

Table 4.12: How Project Locations are Determined…….……...56

Table 4.13: Sources of Funds……57

Table 4.14: Effectiveness of executed projects……58

Table 4.15: Complexity of Project in terms of Usage……..……58

Table 4.16: Project Maintenance as Indicated by Community Member…….…….……..…59

Table 4.17: Monitoring and Maintenance from Leaders……..60

Table 4.18: Ways of Ensuring Sustainability of Projects Identified by SHG Leader……62

Table 4.19: Ways of Sustaining Self-help Groups…...…….64

LIST OF FIGURES

Figures **Pages**

Figure 1 Map of Niger State showing the study area ……27

Figure 2 Map of Paikoro Local Government Area…….……...28

CHAPTER ONE: INTRODUCTION

1.1 BACKGROUND TO THE STUDY

The concept of `Self-Help Groups` (SHG) has been given various definitions by different authors. Ghadoliya (2008) remarked that SHG is an instrument of economic empowerment. SHG is a small voluntarily association of poor people, preferably from the same socio-economic background that come together for the purpose of solving their common problems through self-help. Malhar (2009) saw SHGs as small groups of people facing similar problems, helping each other to solve these problems with a reasonably educated but helpful local person taking the lead in mobilizing them. Paul (2011) described SHGs as groups of rural poor comprising of small/marginal farmers, landless agricultural labourers, rural artisans, women folk and other micro-entrepreneurs who organize themselves for socio-economic development by raising, at their level, initial capital supplemented in some cases by funds from non-governmental organizations (NGOs) as seed money for issuing small emergency loans either for consumption or production purposes, or for linking with bank with the help of NGOs. A general definition suggested by Lawal (2000) is that SHGs are groups of farmers or such entrepreneurs who voluntarily organized themselves and who utilized their own resources to undertake social and economic activities in order to address their common needs.

Most communities in Nigeria have awakened to seek ways to satisfy their own needs. The understanding that government does not have the resources to provide for all their needs is the driving force towards this move which has been successful and has led to the growth of such communities (Ali, 2006; Ayuba, 2006; Paul, 2011). Therefore, SHGs exist for development purpose, particularly in the rural areas.

The benefits attached to SHGs cannot be over-emphasized. SHGs are seen to confer many benefits both economical and social. SHGs enable rural people to do their savings and access credit which banks are increasingly willing to lend (Wilson, 2002). Similarly, Lawal (2000) found that SHGs through their activities assist to boost liquidity positions of the branches of the banks, which are participating in the programme through mobilization. Furthermore, SHGs have made a lasting impact on the lives of people particularly in the rural areas and has improved the quality of lives of many and there is an increase in their consumption expenditure. Besides, the SHGs have created better understanding between the members of different religious groups as the members of SHGs belong to different religions (Gaonkar, 2004). Further still, (Khatibi, 2011; Indira, 2011) observed that SHGs today played a vital role in poverty alleviation through empowerment.

1.2 THE RESEARCH PROBLEM

Various studies (Hailu, 1995; Ali, 2006; Ayuba, 2006; Malhar, 2009; Akpomuvie, 2010) have been carried out on SHGs to examine the roles of SHGs in rural development. It is in this connection that Hailu (1995) indicated in his work that in Ethiopia, given proper leadership, technical guidance and encouragement, and an appropriate forum for expression of felt need, local communities demonstrate the capacity to tackle their problems effectively and satisfy their needs.

Ali (2006) looked at the role of community Self Help Groups in rural development in Giwa local government area of Kaduna State and noted that the people in the area have come to believe that the government alone cannot provide all that the community needs. SHGs in these communities have embarked on several projects such as construction and renovation of

community primary and secondary schools, community market, mosque and drainages, community health clinics and courts, roads, bridges, boreholes, electrification projects, orphanages and engaging in farming groups.

Similarly, Ayuba (2006) considered the contribution of community based organizations to rural development in Kogi State and noted that the prevailing notion that communities in northern Nigeria still rely heavily on government to do everything for them without little or no efforts on their parts to help themselves is no longer valid as it was discovered that several community based organizations in Kogi State have completed their projects without depending on the government for assistance.

In India, Malhar (2009) also examined the importance of SHGs in rural development and discovered that they contributed to poverty alleviation and more importantly women empowerment. Akpomuvie (2010) remarked also that in self help strategy, intrinsic value is accorded to participation (participating in planning and implementing their development plans). It was also noted that people`s participation tend to reduce when some development projects are imposed on them by outsiders who may be ignorant of the real needs of the communities.

This study has taken long term views of the projects, especially their sustainability, in the sense of the ability of these projects to continue to meet the needs for which they were established over the long term. None of the studies cited above pay any attention to what happens to self-help group projects once they are completed. How projects are managed after they have been completed would determine their sustainability. The sustainability of any project depends largely upon the managerial factors which could be either directing, participatory or

even team work. Also, a consistent and objective approach to project monitory and evaluation is essential in achieving sustainability.

The study seeks to examine the state of the existing projects handled by SHG and how they are managed with a view to determining their sustainability in the study area. It is against this background that this research intends to answer the following questions:-

i. What are the specific projects that the community self-help groups in Paikoro local government area have executed?
ii. What are the goals and objectives of these projects?
iii. How was fund sourced to execute the projects?
iv. How are the projects being managed (day-to-day operation maintenance, repairs, replacement, security, fees charged, etc?)
v. To what extent has the project achieved their goals?
vi. What is sustainability prospects of these community self help projects?

1.3 STUDY AIM AND OBJECTIVES

The aim of this study is to assess the strategies for sustaining Self-Help group projects for rural development in Paikoro Local Government Area of Niger State. The specific objectives are to

i. identify existing self help groups in the study area and the projects they have executed
ii. examine the process of need identification and resource mobilization for projects execution by the self help groups

iii. identify the people's opinion on the effectiveness of projects executed by different self help groups in meeting the needs for which they were executed.

iv. examine the management strategies being used and their effects on the sustainability of the projects.

1.4 SIGNIFICANCE OF THE STUDY

The yearning for a better life in most rural areas has brought about the emergence of several Self Help Groups and Paikoro local Government Area is one of such communities. The inability for government to provide all their needs especially in the area of infrastructures like electricity, water, roads, schools and housing is one of the driving forces towards Self Help Group formation. The process of sourcing for funds and resource mobilization in Paikoro Local Government Area by Self Help Groups for project execution will be unveiled in the course of this research.

The focus of this study is to provide an insight into rural development efforts through self help group projects that are expected to be highly dependent on the State. It will also highlight the process of community participation in rural development. Thus present study will address the issue of sustainability of the Self-help projects in Paikoro Local Government Area of Niger State. The significance of the study is that it will reveal project management model that would guarantee project sustainability in the study area.

1.5 SCOPE OF THE STUDY

The study focuses on the rural development projects initiated and executed by community self-help groups in Paikoro Local Government area from 1986-2010 as Self-Help approach

gained ground in this area during the era of Structural Adjustment Program (SAP) in the late 1980`s. The emphasis will be on examining the present conditions of the projects and the prospects for their sustainability, especially from managerial perspectives. The study will cover all the districts in Paikoro Local Government Area of Niger State.

CHAPTER TWO: CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

2.1 Project Sustainability Framework

Rural areas in developing countries are noted for socio-economic backwardness, especially in terms of infrastructures such as transport, health, education, water and electricity. The stark reality of infrastructural deficiencies in many rural communities as well as the inability of government to meet all their needs have led to the emergence of self-help groups that have embarked on a variety of development projects. But how sustainable are these self-help projects? In other words, what steps are the self-help groups taking after the projects are completed to ensure that they function effectively throughout their projected life time? The project sustainability framework which was developed by Khan (2006) consists of six dimensions which offer robust principles that can be used to examine the potential of community self-help group projects remaining effectively functional throughout their projected life time. These dimensions are outlined below.

a. Facility Operation and Maintenance Dimension: providing the project facilities necessary budgetary and institutional support so that they can be maintained at the required level.
b. Economic Dimension: continuously weighing project costs and benefits properly under varying conditions and ensuring acceptable level of financial and economic returns.
c. Community or Group Dimension: maintaining a desirable level of participation of the community or group members in project activities which is crucial for stimulating new actions as well as for cost recovery.
d. Equity Dimension: Ensuring equitable access to and distribution of project benefits on a continuous basis.

e. Institutional Dimension: making provisions for institutional requirements in order to ensure management support for continuous project operation during its life.
f. Environmental Dimension: constantly considering the potential environmental implications of projects so that their negative impact are either avoided or mitigated during the life of the projects.

These dimensions and the management principles they entail are crucial for the sustainability of self-help group projects. The fulcrum of the project sustainability framework is the community or group dimension. It is through the active participation of community or group members in self-help projects that other sustainability dimensions can be effective. It requires active involvement of all the stakeholders in the life of a project- from the conception stage to its completion as well as throughout its life- to continuously secure adequate operational and maintenance funds for it, to guarantee its cost effectiveness and equity in access to and distribution of its benefits. This study provides a practical demonstration of some of the principles of the project sustainability framework, either in the way self-help groups in the study area have adhered to them in managing the projects that are effectively functional, or the principles have been ignored in the management of the projects that have failed. In the literature review which follows, the issue of community participation is considered first because of the pivotal importance to the success of self-help group projects.

2.2 LITERATURE REVIEW

2.2.1 Role of Community Participation in Sustainable Development

Ekong (2003) defined community participation as taking part in community meetings and decision making for the planning and implementations of programs, and making financial contributions towards communities programs.

According to Tango (2009), every community has a traditional structure to ensure the participation of inhabitants in projects and programmes that have positive effects on the life of the majority. Most projects identified, planned, executed and managed by the community themselves outlive those imposed by a benefactor with little or no community participation. Furthermore, many development programmes include participatory measures in project design. An example of successful community participation is in community projects in India which were selected based on community priorities and implemented with significant local contributions of labour, materials and sometimes cash. This effort strengthened the members of group, empowered the members and ensured the maintenance and repair of projects.

The success of rural development programmes depends on the degree to which a population can be motivated. This again depends on how much their interest, their felt needs are taken into account, and to what extent they are involved in the planning and decision-making process. Unless the rural people are given an opportunity to participate in the development interventions designed to improve their livelihoods, they will continue to miss the benefits of any intervention (Tango, 2009).

2.2.2 Forms of Participation

According to Bamberger in (Reid, 2000) three forms of participation are as follows:

a) Beneficiary involvement in the planning and implementation of externally initiated projects or community participation.

b) External help to strengthen or create local organizations but without reference to a particular project, or local organizational development.

c) Spontaneous activities of local organizations that have not resulted from outside assistance or indigenous local participation.

2.2.3 Ways to Guarantee Participation

Reid (2000) identified several strategies that can be used to bring community members into a project and in a meaningful way so that they will continue to want to be involved in it. These strategies are outlined below.

i) Sharing project cost: that is asking the participants to contribute money or labour (occasionally goods) in the process of project implementation or operational stages.

ii) Consultation: beneficiary consultation during project planning and the management of project implementation and operation.

iii) Building beneficiary capacity: either through ensuring that participants are actively involved in project planning and implementation or through formal or informal training and consciousness-raising activities.

iv) Increasing empowerment: defined as seeking to increase the control of the underprivileged sectors of society over the resources and decisions affecting their lives and their participation in the benefits produced by the society in which we live.

2.2.4 How Participation Guarantees Sustainable Development

Community participation is an important component of community development and reflects a grassroots or bottom-up approach to problem solving (Reid, 2000). Harrison in (Reid, 2000) remarked that through citizen participation, a broad cross-section of the community is encouraged to identify and articulate their own goals, design their own methods of change, and pool their resources in the problem-solving process.

The essentials in participation that guarantees sustainable development are examined further:

a. Identification of Appropriate stakeholders: Involvement of stakeholders in development projects is important. Timely, well-planned, and well-implemented public involvement programs have contributed to the successful design, implementation, operation, and management of proposals.
b. Needs identification and goal determination: participation of the masses in development activities means improved ability to identify their own needs. Through participation of the locals in decision making and implementation activities, they help project officials identify (i) Needs, (ii) strategies to meet those needs, (iii) Necessary resources required to implement the various strategies
c. Information dissemination: A one-way flow of information from the sponsor of the development project to the public. The promoter should provide sufficient relevant information about the project such as the benefits of the project to the beneficiaries,

the costs of implementation, the potential for financing and implementation, an possible risk factors and must allow sufficient time for individuals to read and discuss information provided, and listen to the views held by individuals as well as to issues and problems.

d. Consultation: This is a two-way flow of information between the promoters and the public. It involves inviting people's views on the proposed actions and engaging them in dialogue. Consultation includes education, information, sharing, and negotiation, with the goal being a better decision making process through organizations consulting the general public. Consultations provide opportunities for the public to express their views on the project proposal initiated by the project promoter. Rigorous planning and implementation of projects should be undertaken only after considerable discussion and consultation. Various methods of consultations are: public hearing, public meetings, general public information meetings, informal small groups meetings, public displays, field trips, site visits, letter requests for comments, materials for mass media, and response to public inquiries. Participants should be encouraged to articulate their ideas and the design of the project should be based on such ideas.
e. Genuine interests: participation depends on people's legitimate interest in the project or development activities, so participation should be seen as an active process where the group takes initiatives and asserts an independent role.
f. Public involvement in decision making: Encouragement of a maximum number of people in the participation of development projects is important as it gives the participants full inclusion in designing, organizing, and implementing activities and

workshops in order to create consensus, ownership, and action in support of environmental change in specific areas. Participation brings the public into the decision-making process.

g. Accountability: Accountability of concerned community members must be ensured, particularly after the decision is taken. The requirement of accountability applies to all parties involved in the project management, external organizers, and traditional leaders, as well as any emergent leadership from the rank of the poor and the disadvantaged.

h. Repeated interaction: It is advisable that there should be an ongoing communication throughout the project period. It is common to see interaction at the beginning of the project but not during the project creating a big gap between the promoters of the development projects and the communities leading to abandonment of projects.

i. Ownership and control: Participation plays a major role in people's management of their own affairs. Ownership and control of resources have a profound impact on participation in development of projects. Ferrer in (Reid, 2000) emphasized four areas to be worked toward in a participatory coastal resource management program: greater economic and social equality, better access to services for all, greater participation in decision making, and deeper involvement in the organizing process resulting from the empowerment of people.

j. Sharing benefits: There should be a fair and equitable distribution of benefits, as well as redistribution of goods and services, to enable poorer people to get a fairer share of society`s wealth and to participate fully in the development process.

k. Partnerships: This allows stakeholders to work, talk, and solve problems with individuals who are often perceived as the masters. Instead of demonstrating the relationship as a worker-client tie, the parties involved should agree on working in partnerships.

l. Environmental legislation: The environment is seen as an important part of development, since any impacts on an individual`s environment also impacts on well being or welfare. The lack of legislation to protect human rights as well as the environment may hinder public participation in development projects. This creates considerable environmental problems in the name of development in developing countries.

2.2.5 Evolution of Self Help Groups in Nigeria

Nigeria is one of the developing countries where many countries involve in community development through Self-Help Groups. The origin of Self-Help Group (SHG) is as old as man itself. The quest for better life has led man seeking for ways to satisfy his needs in the society. Community development was left to be shouldered by the government alone, but most communities are seeking ways to improve their livelihood knowing that government cannot provide for all their needs.

The National Development Plan (1975-1980, pp 320) stated that," Until recently, community development activities fell exclusively within the purview of the local authorities. But the state governments have now taken an active interest in these activities in the realization that community development provides a practical means of grass-root participation in the development process". Ariyo (1991) asserts that rural development has been placed to the top of

the agenda in Nigeria's national development drive. The upsurge of interest in rural development can be attributed to a number of events which had their origin in the colonial heritage and the unanticipated oil boom of the seventies. These show that the government is willing to back up community development in Nigeria.

The evolution of the practice of self-help development activities has the following periodic dimensions; the pre-colonial, the colonial up to 1939, the period from 1940 to the Nigerian Civil War, the civil war years and the post civil war years to the present democratic settings.

Before the onset of colonial administration, communities across Nigeria had employed communal efforts as the mechanism for mobilizing community resources to provide physical improvement and functional facilities in the social, political and economic aspects of their lives. Communal labour was employed in constructing homesteads, clearing farm lands, roads or path way, construction of bridges and for the provision of other social infrastructural facilities required by the people. Some of the relevant institutions were the age-grades and the village councils. Though some of these institutions have persisted, the difference between self-help activities undertaken in the past and those prosecuted today are not hard to find. Differences exist in the scope of the operations, equipment utilized and the extent of government involvement. As Idode (1989) observed, in the past, self help efforts in Nigeria particularly in Bendel State now Edo and Delta States mainly was related to the construction of footpaths or roads, dredging of rivers and streams, clearing of public land and market places. Later, Idode (2004) further observed, the scope of operation included the building of schools and market stalls. Projects such as pipe-borne water, road tarring, dispensaries, cottage hospitals and so on, were not usually attempted. Furthermore, equipment used was simple; hoes, cutlasses, diggers and shovels were generally utilized. The construction of walls did not follow any standard measurements as the

people used their imagination to plan and construct such projects. At this stage, there was little or no government involvement as the planning and execution of these self-help projects was the sole responsibility of the people. Where the government was involved at all, was for the purposes of taking over completed projects for operation or maintenance. But where neither the state government nor the local government councils were interested in such project, the missionaries took over (Akpomuvie, 2010).

During the colonial period, community development efforts took a compulsive and coercive turn. The alien governmental apparatus with its clientele (Warrant Chief) arrangement, extorted taxes and compulsory labour from the people. Taxation by itself questioned the rationality of further labour conscription for road and other infrastructural development at the instance of the District Commissioner. The contradictions in the new development effort, therefore, did not fire the corporate imagination of the people and this was given expression by the tax debacle of 1929, popularly known as the Aba women riot. It question the whole essence of the tax laws as established then, the imposition of the Roads and River Ordinance and the apparent shirking of development responsibility by a government that had already extorted taxes for this purpose. Apart from the establishment of governmental exploitative infrastructural apparatus, linking the major seats of government through forced labour, no serious self help programmes eliciting popular participation was encouraged. Any development that occurred was a byproduct of profit (Hancock, 1942). Nonetheless at very local levels, the family, interfamily and village settings, the pre-colonial trappings of mutual assistance through self-help persisted for the construction of homesteads, clearing farmlands, clearing water points and for providing other socially felt needs. Church organizations were also able to cooperate with members for the building of schools.

By the late 1940's however, an element of modern community concept in rural development was introduced in the form of mass mobilization for self-help activities. This was heralded by the abrogation in Britain of the Colonial Development Act which was replaced by the Development and Welfare Act in 1939. As rightly noted by Arndt (1981), this gave a positive economic and social content to the philosophy of colonial trusteeship by affirming the need for minimum standards of nutrition health and education. At the local level, the earlier Native Authority Councils were replaced by the County Council. Suffice it to say that this development led to the establishment of Community Development Division at the local level and thus became an important organ of government, charged with the responsibility of channeling and coordinating the efforts of the people towards promoting social and economic developments. The Development and Welfare Fund provided for the colonies by the British Government was thus able to permeate to the grassroots level through this third tier of government by the beginning of the war in 1967, the observations of Sir James Robertson, aptly typified the state of development needs and awareness and the immense role the governments expected self-help activities to play to compliment their efforts.

After the Nigerian Civil War (1967- 1970), the need for massive reconstruction work further aroused in the people a revival of the spirit of self-help which is deeply rooted in their rich traditions. Most communities realized that the only way for immediate reconstruction of the war ravaged facilities was through self-help. This period also marked the evolution of a multiplicity of social clubs with aims consonant with social insurance and self-help. Further efforts by government to motivate development at the grassroots led to the enactment of the 1976 Local Government Reform to create new growth centres for further spatial spread of development. In addition is the creation at the state level of local government service

commission, the conferment of wider powers and functions to the Local Governments by the 1979 constitution and the enactment of the special Development Fund Law, aimed at generating more funds for community development at the local level. Thus, deliberate government support became necessary to increase the spate of development activities by the various communities.

The period between 1973 and 2007 marked a watershed in rural development efforts in Nigeria. The period witnessed deliberate government efforts at mobilizing the people for rural development. A number of task forces and bodies were set up to oversee, organize and to direct partnership with the people on self-help activities. They include: Directorate of Food, Roads and Rural infrastructure (DFRRI), Rural Electrification Schemes; Credit Schemes to small holders through various specialized institutions such as People's Bank, Agricultural and Cooperative Development Bank, Community Banks, Small and Medium Enterprise Credit Schemes, the Family Economic Advancement Programme (FEAP), Universal Primary Education Schemes and Low Cost Housing Schemes, Health Scheme as the Primary Health Care Programme, National Directorate of Employment (NDE), Better Life for Rural Women Programme as well as the Family Support Programme (FSP). More recent programmes include the National Poverty Eradication Programme (NAPEP) as well as the Small and Medium Industries Equity Investment Schemes (SMIEIS). The various state governments had also articulated blueprints on rural development, adopting the Integrated Rural Development Strategy as their strategic option to carry development to the masses of the people (Akpomuvie, 2010).

From the ongoing historical analysis, two principles underlying self-help activities have emerged. These are (a) the principle of individual and corporate survival and (b) the principle of societal "felt need". These two principles have variously acted as the motive force in organizing and mobilizing the people in their pursuit of self development.

2.2.6 Government's Efforts in Community Development Programmes in Nigeria

According to Ogundipe (2003) the idea of co-operation towards community development is a very common and age long phenomenon. Government in developing nations are aware of this but gave attention to it later than expected. Available data revealed that 9 of the 12 states in Nigeria in 1976 expended N2, 571,269 on community development programmes in the second national development plan. Another 9 states allocated N16, 691,000 on similar projects during the third national development plan. In year 2000, Oyo state government alone devoted N16, 162,000 for community development programmes. Available data from Sokoto state revealed that between 1991 and 1996, the government designed 8 programmes for community development activities and increased budgetary allocation for such from N450, 000 in 1991 to N2.5 million in 1996. Also, the federal government designed different programmes that focused on rural and community development in the past few decades. These include Operation Feed the Nation (1978), Directorate of Foods, Rural Roads and Infrastructure (1982), community Banks (1990), Better Life for Rural Women (1991), among others.

The Federal Government expended a total sum of 46.486 million Naira on community development within 1990–2000 (Federal Budget Estimates, 2000). Out of this, money expended to construct multi-purpose centers in various communities all over the country had the largest share of 30.069 million Naira. The federal allocation to community development was as low as 200,000 naira in 1990, but rose to 23.0 million naira in 2000 (Ogundipe, 2003).

Apart from this low investment in community development programmes, many of these government activities both at the state and federal levels had little impact on the recipients because the beneficiaries were not involved at the initial stage of planning nor fully carried along

at the final stage of execution. These show that government's contributions to community development in Nigeria were grossly inadequate. There is the need for government to be actively involved in community development (Ogundipe, 2003).

2.2.7 Role of Self Help-Groups in Rural Development

According to Ali (2006) self- help groups play significant roles in rural development as follows:

(i) Economic development of the rural areas through development of road network, schools, health centers, recreation clubs etc

(ii) Creation of employment through their various projects for a rapidly increasing labour force and enhances the welfare of those employed as well as that of their dependence.

(iii) Facilitating peaceful co-existence among the people thereby promoting unity and security for the generality of their people.

The concrete objectives of a self help group are established by its members and can always be redefined. The general objectives for most Self Help Groups aside from being for a particular sect are:

(i) To promote unity, understanding and co-operation amongst the rural dwellers

(ii) To ensure advancement in developmental process

(iii) Creation of employment and security

(iv) To contribute in terms of moral, financial and the physical development of the society

(v) Empowering the community members especially the youths through acquisition of skills.

2.2.8 Self-Help Group Activities in Parts of Nigeria and Beyond

Self Help Group activities are noticeable in various communities in Nigeria and beyond. The contribution of self-help development activities to rural development depends largely on the existence of committed local leaders in the rural areas concerned as well as the extent to which government encourages local planning and participation. The wide variations in the scope and impact of self-help activities on the welfare of rural dwellers in different parts of the study areas reflect the nature of community leadership and their inclination towards self-help programmes. This implies that in those areas where there are no effective self-help groups, community development activities have not made much impact on the social welfare of the rural population. It is often taken for granted that people in the local communities will at one level or the other participate in the development of their communities. Little attention is therefore paid to their level of participation and the outsiders be it government, planners, companies and individuals carry on the development business as if the community is the problem and they are the solution. The result of this, as expected is that most projects designed by the government to develop these rural areas, often fail to achieve totally the set objectives (Akpomuvie, 2010).

In Kaduna State, Nigeria, Ali (2006) revealed that SHGs in Giwa Local government area, have been able to transform the rural areas into semi-urban areas and have made life more meaningful to the populace. They have been able to provide teaching materials, form vigilante groups, executed several projects like community primary and secondary schools, markets, health clinic, roads, bridges, boreholes, electrification, poultry farming, orphanage. These groups

have promoted rural development by ensuring the emergence of an effective and integrated development process within the local government area thereby fostering the spirit of community ownership and use of economic assets and the maintenance of such facilities and organization on a sustainable basis. Also, in Kogi central senatorial district, Community Based Organizations such as Descendant Unions, Adogo development Union and Aguwenvo club have executed a lot of projects that touch the lives of the community. Projects such as financial aids to less privileged, environmental sanitation, repairing of roads, construction of drainages, and building of civic centers are more popular among the executed projects (Ayuba, 2006).

Care and Action Research (CaRE) –Non Governmental Organization (NGO) was among the first batch of NGOs in Nigeria that got the support of the Community Development Project (CDP) to carry out a project on mobilization of women in the Southern part of Kaduna State to be actively involved in politics using community theatre and audiovisuals in 1996-97. CDP donated a bus, generator and a video machine for that project which are still being used for developmental projects, research and advocacy. Also, the Mobilization of neighboring communities to carry out self-help projects like the rehabilitation of road leading to their village and the construction of culverts. CaRE-NGO facilities have been used by the community for advocacy work; sister NGOs/CBOs have used their facilities like computers, generator, audio-visuals and bus to implement their projects. Many researchers have made use of their books, journals and training materials. They have also provided many NGOs/CBOs timely developmental information, and advice and implemented some intervention projects funded by UNICEF in Sokoto and Kebbi States. CaRE-NGO facilitated a workshop for sectoral development committee members from Sokoto and Kebbi states from 22-26 November 1999 at Giginya Hotel, Sokoto. Training workshops on the eradication of harmful traditional practices

affecting women in Safana and Matazu LGAs of Katsina State for policy makers, traditional and religious leaders, youth and women group leaders; 7 – 12 August, 2000 (CaRE, 2011).

The Community Development Association harmonizes and manages the natural and human resources in their respective communities for development that will benefit the entire members of the community. The CDA also ensure that issues of disagreement were peacefully resolved for sustainable peace in some communities. So far 253 Community Development Associations have been formed and registered in Edo state. Out of these, 42 were formed and registered within the period of the present administration and eighty five (85) self-help projects such as town hall, water bore-holes, electricity project, earth roads, classroom block and health centers were embarked upon by the various communities in the state. The projects are estimated to cost N700,000,000 as at when completed. Over help of this amount have been contributed and expended on these projects by the communities themselves (Uwaifo, 2004).

In Djibouti, Department of United States (DOS) remarked that in 2003, Embassy Djibouti Self help programme selected 22 projects that were dispersed throughout the country. Accessing water by building underground cisterns or digging wells was a major priority. Projects provided farmers with water pumps, wells, and other agricultural equipment in order to improve land usage (DOS, 2012).

Ghana is also another country where DOS (2012) also commented that twenty projects were funded in 2003, all of them targeting deprived communities in great need of the benefits to be render. The four allocation sectors for these grants were education, income generation, health/sanitation, and housing. One of the activities involved the drilling of two boreholes and

benefited 600 villagers in two communities, most of them suffering from water-borne diseases, who had to drink from the river Kebe, which dries up at a certain time of the year.

Also in Benin Republic, in 2003, the Ambassador's Special Self-Help program was able to meet the needs of Benin people by focusing on projects that improve educational opportunities, the environment and agriculture. With the help of local Peace Corp Volunteers, the realization of these projects helped reduce illiteracy, deforestation, poverty, health problems, and juvenile delinquency throughout Benin. For example, the construction of an orphanage at Athieme-Mono improved the living conditions of thirty-five orphaned children by providing them a safe and healthier place to grow (DOS, 2012).

Likewise in Cameroon, as at 2003, Self Help projects included the fabrication of classroom furniture, providing equipment for two women's vocational training centers, and assisting with the building of a grain storage facility in the North Province. Also included were the construction of several wells, as well as a wildlife education and conference center in the Southwest Province to raise wildlife conservation awareness (DOS, 2012).

According to these programmes, community development recognizes the involvement of community participation of people and mobilization of their resources to improve their localities i.e harmonizing and managing the natural and human resources in their respective communities for development that will benefit the entire members of the community. The development of local leadership and decision making by the people on matters that concern them is encouraged through community development programmes. The major responsibility of the government will be in form of financial and technical assistance to particular projects and activities as such big projects pose challenges to Self Help Groups.

CHAPTER THREE: THE STUDY AREA AND METHODOLOGY

3.1 Location

The study area is located between Latitude 9˚ 12`N – 9˚ 47`N and Longitude 6˚ 28`E - 7˚ 22`E. It is about 22 Kilometers south of Minna, the Niger State capital. The Local government Area(LGA) is situated in the southern guinea savannah zone of the region. The LGA share common boundaries with Munya LGA in the North, Gurara and Lapai LGA in the South, Bosso LGA in the West, and Kadia LGAs in Kaduna State (see Figs. 1 and 2). Paikoro Local Government Area is connected to Minna and Abuja by a trunk `A` road, and the Minna railway station is only a few Kilometers from the Local Government Area.

3.1.1 Climate

The general climate characteristics of the study area could be described by variables such as air mass, rainfall, temperature, sunshine hours and relative humidity. The general atmospheric circulation of air masses is responsible for the alternation between wet and dry season in the study area. The principal air masses affecting the weather of the study area are the Tropical maritime (mT) and the Tropical Continental (cT) air masses. Rainfall distribution in the study area decreases from south fringe to the northern fringe. The mean annual rainfall is about 1,300 mm. The duration of rainy season is about 6 months with 120 days average number of rainy days. The onset of the wet season is usually in April/May, attains its single maximum peak in August and terminates in the month of October. The study area experiences mean annual temperature of about 28°C with annual range of about 3°C. During the rainy season, temperature

drops considerably especially between July and August, due to dense cloud cover. However, dry season is characterized by high diurnal ranges of about 11°C especially between December. On the average, due to combined effect of prevailing wind and solar radiation, relative humidity could be as low as 20% at the peak of dry season (January to April) in the afternoon and as high as 60% in the wet season (June to October) (Paikoro LG manual, 2012).

3.1.2 Drainage and Geology

The structural nature of the Paiko basin and the adjacent basement complex is of a rift origin. The initiation of rifting started in the adjacent Benue trough. Sandstone and shale are the most common sedimentary rock types in the area but there are also others such as remnants of volcanic breccia and estuarine sediments. The lower crust rises to the surface between Minna and Paiko. The flat ridges between steep gullies with scarps (cliffs) come from the weathering and erosion of sandstone bedrock (Paikoro LG manual, 2012).

3.1.3 Soil and Agricultural Potentials

Like most alluvial soils, the soil in Paikoro is the flood plain type and is characterized by considerable variations. The soil is of two main types which could be used for agriculture and are rich in minerals for the manufacture of various products. The two types of soil are:

(a) Sandy (sand and gravel)

(b) Loamy (silt and clay) which has a better water holding capacity.

As already been stated, the land is very fertile and suitable for the cultivation of virtually all kinds of food and cash crops. Major crops cultivated in Paikoro Local Government area include

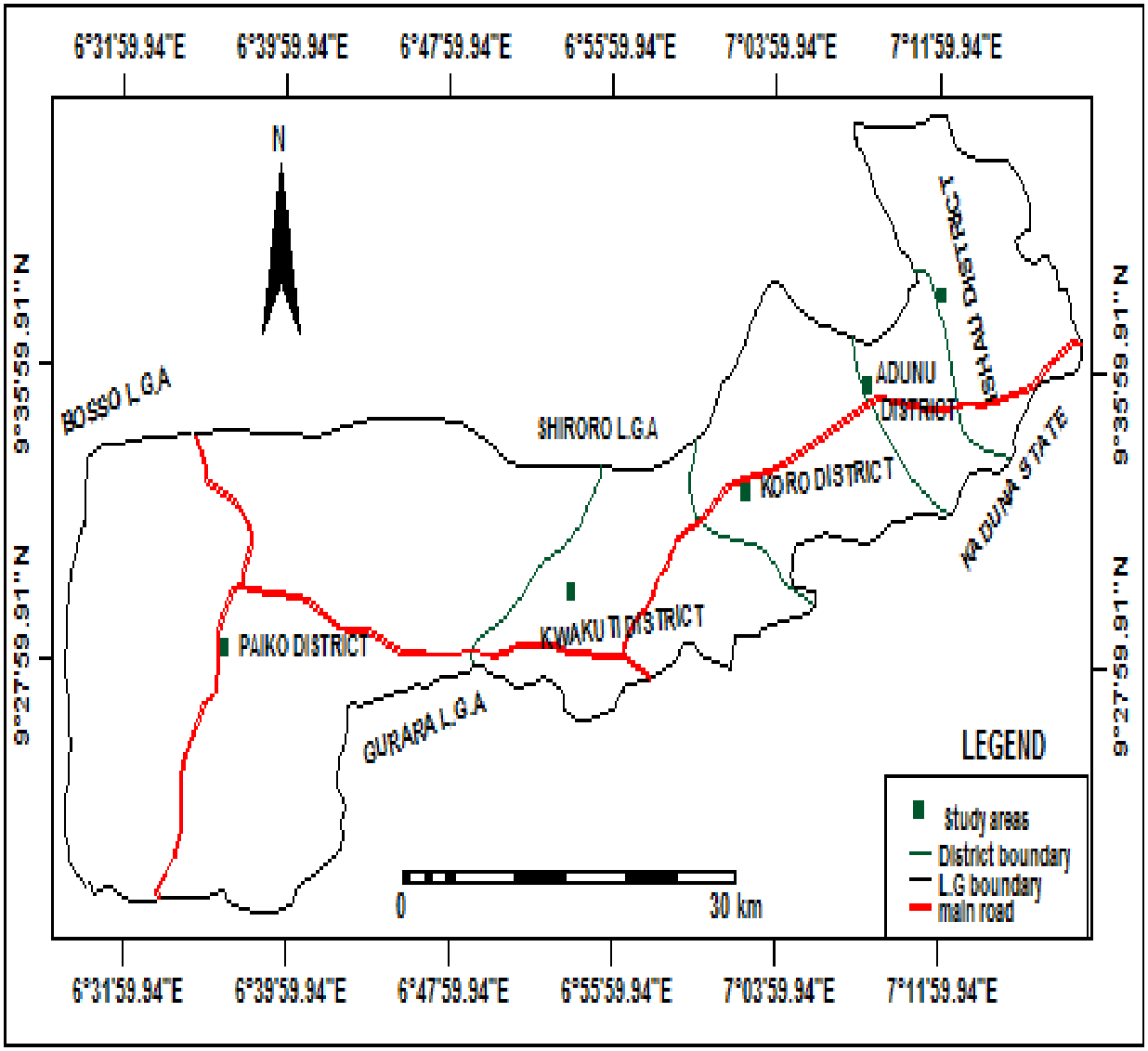


FIG. 2: Paikoro Local Government Area.

SOURCE: Adapted and modified from Paikoro Local Government Area Map, 2012

Yam, Rice, Millet, Guinea-Corn, Maize, Cassava, Mellon seeds, Groundnuts, Soya Beans, and Palm Kernel etc (Sanlok, 2007).

3.1.4 Vegetation

Paikoro area falls within the southern guinea zone of the savanna region, consisting of a grassy Savanna whose vegetation occurs annually and the Shrub Savanna whose vegetation occurs extensively in rough terrain close to hills and ridges in all parts of the territory such as tridax and spear grass. Trees such as mango, orange, locust bean, and cashew are seen. In some areas, traces of rain forest are seen (Sanlok, 2007).

3.1.5 Mineral Resources

Paikoro Local Government Area has been endowed with many kinds of valuable and precious mineral resources, most of which are yet untapped. They include gold, marble, dolomite, granite, limestone, kaolin, silica, potash, clay and iron ore to mention only a few. The industrial potentials of Paikoro Local Government are therefore limitless; the mineral resources found in the area can be used in the making of Iron rods, barbed wires, nails, iron sheets, machinery and other equipment. Others can be used in the making of glass, chemicals, lime ceramics, flux for iron and steel, pharmaceuticals, jewelleries, floor tiles, building bricks, ceramic roofing tile and foundry. Paikoro Local Government area is therefore a suitable location for the sitting of ceramic materials industries, cosmetic production industries as well as juice production industries. Others are pottery, basket, mats and hats weaving industries (Paikoro LG manual, 2012).

3.1.6 Population Size

The 2006 National Census exercise puts the population of Paikoro Local Government Area as 158,178. Present projection of population to 2012 puts the population of the LGA at 188,230. As at 2006, the national census exercise puts Mokwa LGA with the highest population of 242,858, followed by Shiroro LGA with 235,665, while that of Agwara has the lowest with 57,347. Paikoro LGA population is quite close to that of Edati with 151,818 (NPC, 2006).

3.1.7 Economic Activities

The one most important asset cherished very much is the fertile land. Agriculture therefore, is the major occupation notwithstanding the strain of the use of simple implements to produce food and cash crops for their smallholding. Other complementary activities range from trading or commercial transaction to small scale industrial enterprises in forms of weaving, food processing, carpentry, carving, pottery etc. Added to this is the even climate of the geographical area which is characterized by very rich annual rainfall. To crown it all, a wide variety of mineral and material resources are known to be available in the State. Therefore, whether the interest is agriculture or industry, Niger State has the capacity to sustain it. Paikoro has numerous exportable commodities begging for patronage (Paikoro LG manual, 2012).

3.1.8 History of the Study Area

It was during the 2nd Republic of the civilian administrator of Alhaji Shehu Shagari that the Paikoro LGA was carved out. With the dissolution in 1984 by the Military Administration of General Mohammadu Buhari which ousted the civilians, Paikoro Local Government was again created in September, 1991 by the Military regime of President Ibrahim Badamasi Babangida. The name “Paikoro” was derived from the two districts, Paiko, and Kaffi- koro, which made up

the LGA.”Pai” was taken from Paiko, while “Koro” was taken from Kaffin-koro which blended to become Paikoro today. The Local Government Area has five districts, namely,

(1) Paiko district with headquarters at Paiko, (2)Kaffin-koro district with headquarters at Kaffin-koro, 3) Kwakuti district with headquarters at Kwakuti, 4) Adunu district with headquarters at Adunu, 5) Ishau district with the headquarters at Ishau.

. Paikoro Local Government is within the jurisdiction of Minna emirate and therefore under the traditional leadership of Sarminnai and dada of Gbagyi, His Royal Highness, the Emir of Minna, Alh. (Dr) Umar Farouk Bahago. The five districts are under the traditional control of district heads while the villages under them are controlled by village heads. The major indigenous ethnic groups that make up the Local Government Area are:-Gbagyi (Gwari), Kaduna and Koro with Gbagyi representing the majority tribe. All these tribes are generally very friendly, hospitable, and tolerant and accommodate strangers and this in fact account for the presence of many other ethnic groups in the area like Nupe, Yoruba, Igbo, Hausa and Fulani etc. The inhabitants of Paikoro Local Government are either Christian or Muslims, with some other traditional religionists and few atheists.

Paikoro Local Government Area has been endowed with many rich historical place that will elate the interest of both Local and foreign tourist alike. Some of the tourist attraction area are the famous Pana Hill at Paiko; Tatiko pottery and weaving centre; River Busin at Paiko and the “Ganuwa“wall also at Paiko, others are River Gurara and Kaffin Koro; River yanyi confluence at Ishau; River Awake at Dakolo; Ishau and Abolo forest; the river boundary at Abolo as well as “Akpazuwa” shrine at Tungan Amele. A family trapped potential in the Local Government is the Tatiko pottery and weaving centre which has received a fair share of international and local

attention. However, all other tourist penitential remains largely undeveloped and untapped. Paikoro Local Government is one of twenty five Local Government areas that make up the present Niger state (Paikoro LG manual, 2012).

.

3.2 METHODOLOGY

3.2.1 Reconnaissance Survey

A reconnaissance survey was carried out in order to acquaint the researcher with the study area in 2012. Other activities carried out during this preliminary survey included discussion with individuals and groups such as self-help groups, their officials and community members. Self-help project such as roads, culvert, schools, hospitals, markets, dispensaries, cinema viewing centers, graveyards, mosque, farms, poultry, orphanage etc were seen on ground.

3.2.2 Types of Data Required

The types of data that are required to achieve the set objectives are:-

i) Socio-economic characteristics of the respondents e.g. gender, age-group, marital status, educational level, occupation

ii) Types of community projects executed, where they are located, and their goals and present condition (functionality)

iii) Resources used, their sources and how they were mobilized

iv) Project management styles for operation, maintenance, repairs, sourcing of operational and maintenance fund

v) Strategies for the continued survival of the projects

vi) How the projects have impacted on the affected communities

3.2.3 Sources of Data

3.2.3.1 Primary Sources

The primary sources were questionnaire survey, in-depth oral interviews and field observation. The questionnaire survey was in two parts. The first part was with the leadership of the self-help groups and the following issues were addressed: (a) main duties of the groups, (b) how they supervise projects, (c) number of projects they have handled, (d) how they mobilize group members, (e) sources of finance, (f) their strategies to improve the performance of the self help groups and sustain the projects.

The second part of the questionnaire survey assessed the opinion of the community: (a) their contributions to the project and (b) sought to determine their assessment of the effectiveness of the project in developing the area.

3.2.3.2 Secondary Sources

The secondary sources consulted were official gazettes from the local government, books, journals, conference papers, magazines, newspapers, thesis, documents and materials from related websites.

3.2.4 Sample Size and Sampling Techniques

Paikoro Local Government Area consists of five districts, namely, Paiko, Kaffin-koro, Kwakuti, Adunu, and Ishau. A reconnaissance survey revealed that there are 105 Self-Help Groups in the study area. A 3-stage sampling procedure was adopted in order to select the respondents for the questionnaire survey. In the first stage, a Systematic Sampling technique was used where the selection of every 3rd SHG from the provisional list of the total SHG was done.

This amounted to 35 SHGs. This sample of 35 SHGs was distributed proportionately among the districts as shown in Table 3.1

Table 3.1: Distribution of SHGs by District in the study Area

District	No. of SHG	Sample size
Paiko	37	13
Kaffin-koro	25	8
Kwakuti	15	5
Adunu	15	5
Ishau	13	4
Total	105	35

Source: Cooperative and Association department, Paikoro Local Government Area (Headquarters), 2012

The second stage entailed purposively picking the sampled SHG in each district across the range of their activities so that different activities were represented in the samples. In the third stage, four key executive leaders of each group, namely, the President, Secretary, Financial secretary and the treasurer were purposively selected as informants on how the projects executed, sources of funds, management and maintenance and the sustainability of the self-help group projects can only be gotten from the self-help group leaders .This yielded a total of 140 leaders of the 35 SHGs sampled for questionnaire survey.

For the second set of respondents, i.e. the members of the community, the Kreijcie and Morgan's (1970) technique was adopted. This method proposes that a population size of between 75,000 and 999,999 will be adequately represented by a sample of 382. Therefore, for the population of the districts which is 188,230 a total of 382 respondents were selected for the

questionnaire survey. A cluster sampling method was used to select 382 key informants. This involved identifying neighborhoods or "anguwa" where SHG projects have been executed and selecting key informants within each neighborhood for questionnaire administration. The number of key informants selected for interview in the neighborhood varied according to the number of different projects already executed in each one.

The Distribution of Sampled Community Members by District in Table 3.2 shows the sampled community members (key informants) from each district that was surveyed using cluster sampling where SHG projects were identified. There were 382 questionnaire administered but 316 were retrieved back. The respondents from Paiko had the highest number of 84 because the district had more projects executed than all others in the LGA. Kaffin-koro followed with 70 members. The least of them was Ishau with 40 respondents as fewer projects were seen compared to Paiko. Generally, most of their roles in the development of these projects were in form of labour for the younger men. Others are involved in the vigilante groups while just a few numbers contribute financially.

Table 3.2: Distribution and Role of Sampled Community Members in each District

District	No. of Questionnaire Administered	No. of Questionnaire Returned	Role of Respondent
Paiko	103	84	Voluntary participation in labour, Security, material contribution, Financial contribution
Kaffin-koro	86	70	Voluntary participation in labour, Security, material contribution, Financial contribution
Kwakuti	75	62	Voluntary participation in labour, Security, material contribution, Financial contribution
Adunu	70	60	Voluntary participation in labour, Security, material contribution,
Ishau	48	40	Voluntary participation in labour, Security, material contribution,
Total	382	316	

Source: Field work, 2012

3.2.5 Methods of Data Analysis

The data collected were analyzed by coding and entering the data from the completed questionnaire into computer. Descriptive statistical techniques of the SPSS computer programme were then used to summarize for all data collected. Descriptive statistical tools such as percentages in form of bar-graphs, pie-charts, frequencies and tables were employed to present information gathered in a summary form like socio-economic characteristics of the respondents (age, marital status, level of education, occupation etc).Descriptive statistics was also used to analyze all the objectives, (i) to (iv).

CHAPTER FOUR: RESULTS PRESENTATION AND DISCUSSION

4.1 Socio-economic Characteristics of the Respondents

4.1.1 Gender

Table 4.1 shows that 55.1% of the community members which took part in this study were males and only 38.9% were females with only 6% no response. The low percentage of females might be attributed to the fact that men are more sensitive to developmental issues than women and so were ready to provide information needed, though the key informants where the target, in which most are male.

Table 4.1 shows that 67.1% of the leaders of Self-Help Groups who participated in the study were males and only 32.1% were females with only 0.7% no response. This indicates that a large proportion of the leadership of these Self-Help Groups are more of males than females and the main leaders selected were the leader's presidents, secretaries, financial secretaries and treasurers. The table agreed with the fact that men are more concerned and involved in the development of their community than the women. Though the people's culture also affects the women's participation in project execution as in connection with their religion, women are mostly indoors except when situation necessitate them to come out.

Table 4.1: Gender of the Respondents

Gender	Community members		SHG leaders	
	No. of respondent	%	No. of respondent	%
Male	174	55.1	94	67.1
Female	123	38.9	45	32.1
No Response	19	6.0	1	0.7
Total	316	100	140	100

Source: Field work 2012

4.1.2 Age Distribution of Respondents

The age distribution of respondents varied. Table 4.2 shows that while 9.5% of community members sampled were below the age of 20 years, over 75% of them were between the ages of 20 to 29 (54.7%) and 30 to 39 (20.6%). Only 15.2% respondents were 40 years and above. This means that the key informants are of young and mature adults who should be familiar with self-help projects in the study area.

The self-help group officials sampled also vary in age (Table 4.2). Like the sample of community members, majority of self-help group officials sampled are within the young and mature adult age categories. This implies that they are acting their age -energetic and active in Self-Help Group activities.

Table 4.2: Age of the Respondents

Age	Community members		SHG leaders	
	No. of respondents	%	No. of respondents	%
Under 20	30	9.5	13	9.3
20-29	173	54.7	50	35.7
30-39	65	20.6	75	53.6
40 and above	48	15.2	2	1.4
Total	316	100	140	100

Source: Field work, 2012.

4.1.3 Marital Status of the Respondents

As also reflected in Table 4.3, there are fewer people who have never married amongst the SHG leaders sampled (15.7%) than amongst the community members in general (18%). Fewer married people are to be found among the sampled community members in general (63.9%) than among the SHG leaders sampled (80.7%). Also, there are more divorced person among the community members sampled (7%) than among the SHG leaders sampled (1.4%). No widow among the SHG leaders sampled, but 10.1% among the community members sampled. The general picture here is that people marry very early in the study area. This may not be unconnected with the fact that farming is their main work and they hardly further their school education, which could lead to delayed marriage.

Table 4.3: Marital Status of the Respondents

Marital Status	Community members		SHG leaders	
	No. of respondents	%	No. of respondents	%
Never married	57	18	22	15.7
Widow/Widower	32	10.1	0	0
Married	202	63.9	113	80.7
Divorced	22	7.0	2	1.4
No Response	3	0.9	3	2.1
Total	316	100	140	100

Source: Fieldwork, 2012

4.1.4 Level of Formal Educational of the Respondents

Table 4.4 presented 39.9% of the total sample to have attended secondary school and 24.1% with primary education. This goes along to explain the low level of education of most of the respondents in the community. The researcher observed that the general level of education of the people has a significant relationship with their perception of Self-Help Groups activities in the study area.

Table 4.4 presented 24.3% of the total sample to have attended primary school and 33.6% with secondary education. This goes along to explain the low level of education of most of these leaders. The researcher understands that the general level of education of the people has a significant relationship with their perception of Self-Help Groups activities in the study area.

Table 4.4: Level of Formal Educational of the Respondents

Education level	Community members		SHG leaders	
	No. of response	%	No. of response	%
Primary	76	24.1	34	24.3
Secondary	126	39.9	47	33.6
Tertiary	58	18.4	10	7.1
None	44	13.9	45	32.1
No Response	12	3.8	4	2.9
Total	316	100	140	100

Source: Field work, 2012

4.1.5 Non-Formal Education of the Respondents

In terms of non formal education, the analysis in table 4.5 clearly indicated 53.8% quaranic education; while 20.3% and 15.2% had nomadic training and skill acquisition knowledge respectively while 10.8% provided no response. Table 4.5 also indicated 31.4% had quaranic training; while 26.4% and 6.4% had skill acquisition and nomadic training respectively with about 35.7% of respondents giving no response. This also reveals why the peoples attitude towards furthering education is low as some engage themselves in non formal education.

Table 4.5: Non-Formal Education of the Respondents

Non formal education	Community members		SHG leaders	
	No. of response	%	No. of response	%
Quranic	170	53.8	44	31.4
Normadic	64	20.3	9	6.4
Skill acquisition	48	15.2	37	26.4
No response	34	10.8	50	35.7
Total	316	100	140	100

Source: Field work, 2012

4.1.6 Occupation of the Respondents

Also, in table 4.6, majority 65.2% of the respondents are farmers which explain the high number of respondents that had only primary education and secondary only. About 30.7% are civil servants while 4.1% are traders in the communities.

Also, table 4.6 shows that majority 44.3% of the respondents are farmers which explain the high number of respondents that had only primary education and secondary only. About 27.9% are civil servants while 26.4% and 1.4% who constituted artisan and no response category respectively.

Table 4.6: Occupation of the Respondents

Occupation	Community members		SHG leaders	
	No. of response	%	No. of response	%
Farming	206	65.2	62	44.3
Civil servant	97	30.7	39	27.9
Trading	13	4.1	37	26.4
No response	0	0	2	1.4
Total	316	140	140	100

Source: Field work, 2012

4.1.7 Income of Respondents

Table 4.7 indicated that a majority of respondents i.e. 57.3% and 38.9% fall between the monthly income range of 20,000-29,000 and 30,000-39,000 Naira respectively. This can be associated with the kind of occupation mostly undertaken in this community.

Table 4.7 indicated that a majority of respondents' i.e. 37.1%, 27.1% fall between the incomes level of 30,000-39,000, 40,000-49,000 Naira respectively, while 32% within 20,000-29,000. The table reveals to some extent that leaders of the Self Help Groups are more elitist, therefore earn a little more than others.

Table 4.7: Income level of Respondents

Level of income(₦)	Community members		SHG leaders	
	No. of response	%	No. of response	%
Less than 20,000	0	0	6	4.3
20,000-29,000	181	57.3	32	22.9
30,000-39,000	123	38.9	52	37.1
40,000-49,000	4	1.3	39	27.1
50,000 and above	3	0.9	3	2.1
No response	5	1.6	9	6.4
Total	316	100	140	100

Source: Field work, 2012

4.2 Existing Self Help Groups in the Study Area

Table 4.8 shows that in all the districts in Paikoro Local Government area, self-help groups exist. A cluster sampling method was used here to select key informants in wards or areas where SHG projects have been executed. The projects they have executed such as community health centers, schools, roads, skill centers, bore hole, well, grinding house, culvert, market etc, in various communities have announced their presence. It also shows that Paiko has the largest with 35.2%, followed by Kaffin- koro with 23.8%, kwakuti and Adunu are next having same number of self-help groups with 14.3% and Ishau with the lowest with 12.2% .

Table 4.8: Number of Self-help Groups by District

District	No. of SHG	%
Paiko	37	35.2
Kaffin-koro	25	23.8
Kwakuti	15	14.3
Adunu	15	14.3
Ishau	13	12.4
Total	105	100

Source: Field work, 2012.

4.3 Self-help Group Projects in the Study Area

Table 4.9 shows selected self –help groups based on their different activities, and projects they have executed in the districts. Others are general maintenance (roads, clinics, market, and toilets), furniture making, counseling forums, and fencing (schools, animal fields, fish ponds and transformers). It also revealed that the Self –help groups in the study area began in the early 1990`s, yet have been able to execute a number of projects in the area.

Table 4.9: Selected Self Help Group Projects Executed in the Study Area.

4.4 Critical Projects and Conditions

Table 4.10 shows that critical projects like electricity, water (borehole), roads, schools, might be initiated by self-help groups, but funding is supported by Federal government, state government, local government, Non-governmental Organization or from other self-help groups. This means self help groups come together and play a great role in the initiation and execution of projects in Paikoro local government. Abandoned projects are mostly picked up by SHGs and completed. So SHG help in the management and security of projects executed. Heavy projects like electricity are mostly completed by the government due to huge capital that is not accessible to SHGs, therefore government assist SHGs.

Table 4.10: Present Condition of Self-help Group Projects and their Providers

S/No.	Project Executed	Condition	Provider
1	Roads/Market	Functional, but some have few potholes	Self-help groups, State government,
2	Borehole/Digging of wells	Functional	Self-help groups, Local government
3	Health centers	Partially functioning. Lack enough materials	Self-help groups, World Health Organization, - United nations international children`s Emergency Fund (UNICEF), Federal government, Local government

4	Society offices and stores	Functional	Self-help groups
5	Schools(primary, secondary, nomadic)	Few are functional, other classes are in bad condition	Self-help groups, Parent Teachers Association, Local government
6	Grinding Machine house	Functional	Self-help groups
7	purchase of motor cycles	Functional, few need minor repairs	Self-help groups, Local government, State government
8	Skill centers (youth and women)	Not functioning as expected. Poor attendance by women and need equipping.	Self-help groups, Local government State government
9	Animal rearing house, Fish ponds	Functional	Self-help groups
10	culverts, drainages, toilets	Not functioning as expected	Self-help groups, UNICEF
11	Refuse dumping site	Functional	Self-help groups, State government
12	Electricity	Functional	Self-help groups, State government
13	Farming	Functional	Self-help groups, Upper Niger River Basin Development Authority, Minna

Source: Field work, 2012

4.5 Objectives of Projects Executed

Discussion with SHG leaders revealed the objectives of the project as outlined here. Bore holes is to provide safe and clean water for the people in other to avoid water bone diseases. Clinics to provide health care facilities to the community for a healthy people that will enhance development. Provision of road provides access to other settlements or communities boosting trade and other businesses. The good roads have also reduced road accidents. Rearing of animals is mainly for consumption purpose. It generates income to the group and the dung is used for farming purposes. Livestock pens are to secure the animals and prevent them roaming the town. Skill acquisition is for equipping women with knowledge and handwork to enable them fend for themselves and be self reliant. They also have shop for showcasing their handwork (knitted materials, hand crafts, sewn cloths, and groundnut products) to generate income for the group. The security (vigilante group) helps to secure the people and community as a whole from vandals, thieves and outsiders. The purchase of motor cycle is to ease their movement as they go round the community. Schools enhance the education of the young ones in the community.

Group offices serve as bases where a particular Self help group can be found and the society store for keeping the products of the self help groups e.g. farm products. Grinding centers also help in the grinding of farm products like maize, guinea corn, tomatoes etc. Youth centers (and café) help in the training of the youth in divers' ways such as computers, salon, woodwork and sewing. Public toilets are strategically built to provide a healthier means of defecating by the community people. Generally, most of the projects have been established for the advancement and development of these communities.

4.6 Process of Need Identification and Resource Mobilization

From the discussion with the group leaders, some executives are selected to meet with ward heads (who represent the citizens) and discuss on the pressing needs of the people. The citizens being the main concern of the group are given the avenue to state the needs and possible location of these projects which are mostly identified via interaction with other communities. Based on the outcome of the meeting, the SHG meet on their own to access the need they can handle especially if they are many. With the kick-off of the purchase of materials and organization of contributions on ground for the project execution, they relay the message back to the ward heads who in turn pass the information to the citizens with the date for the commencement of such particular project execution. The dissemination of information is majorly through ward heads assembling citizens (town criers, places of worship and relaxation centers are sometimes used). This is in order to involve the community members in the execution process. After identifying the needs and the projects that would meet these needs, SHG leaders may forward them to community development officers of the Local Government who may in turn send them to the state government for possible assistance.

Table 4.11 shows the types of needs that have been identified by the sampled community members. Community infrastructures figure most prominently among these needs as identified nearly 88% of the people surveyed. The community infrastructures include roads, water, electricity and markets. This followed by educational need (schools, classrooms, school furniture), Social needs come third. The pattern of the needs which tilts most towards education reflects the population structure which also features many young people

Table 4.11: Types of Needs Identified by the Respondents

Types	No. of Respondents	%
Infrastructures	277	87.7
Educational needs	24	7.6
Religious need	2	.6
Social needs	13	4.1
Total	316	100

Source: Field work, 2012

In trying to know how the project locations are determined, it was revealed that centrality to all potential users is always given priority (Table 4.12). The needs for projects to be centrally located to the users was at the root of the dispute which occurred during the survey for this study between East and West of Paiko district as each wanted the clinic to be located within its domain, even though they share common boundary. Each clearly stated it would not visit the clinic if located in the other. In the end, the SHG decided to locate the clinic on the boundary between the two districts. Though the location was far from the two communities, they preferred it that way. The seat of the traditional leaders is also accorded priority in project location in the study area.

Table 4.12: How Project Locations are Determined

Types	No. of Respondent	%
By ballot	2	.6
Community leaders	28	8.9
Central to all potential users	224	70.9
Traditional leaders of the community	62	19.6
Total	316	100

Source: Field work, 2012

4.7 Process of Resource Mobilization

Information gathered from the interview shows that generally, resources in terms of personnel is more readily available as the community members willingly or voluntarily involve themselves in project execution. In terms of equipment, contributions are gotten from members or donation from community members, government (modern equipment like tractors from Upper Niger River Basin Development Authority, Minna) or outsiders who wish to support the project**.** Funds come from diverse sources as shown in Table 4.13**.**

Table 4.13 shows the various sources from which Self-Help Groups mobilize funds. Donations by other stakeholders make up their major source of funds as identified by 37.2% of the SHG leaders sampled. This followed by organized fund raising (27.1%). Other sources of funds for project are contributions by members of the community (24.3%) and respondents for imposition of levies on members to be paid on a monthly basis (9.3%) and no response 2.1%.

Table 4.13: Sources of Funds

Sources	No of Response	%
Donations by Other stakeholders	52	37.2
Contributions by members	34	24.3
Fund raising ceremonies	38	27.1
Levy of SHG members	13	9.3
No Response	3	2.1
Total	140	100

Source: Field work, 2012

4.8 Respondents Perception of Project Effectiveness by SHGs in the Study Area

Table 4.14 shows the perceived effectiveness of projects provided by Self-Help Groups in meeting the needs of the community members. The majority of the respondent (77.5%) answered in the affirmative while 22.5% said no. This shows that projects executed by Self-Help Groups to some extent have been effective in the community. Projects like borehole were very simple to operate as young children were also seen to be able to operate to get portable water. Grinding machines were easily operated with some farming materials like tractors as the people were trained to use them.

Table 4.14: Effectiveness of Executed Projects

Responses	Frequency	%
Yes	245	77.5
No	71	22.5
Total	316	100

Source: Field work, 2012

Table 4.15 shows the respondents rating of these projects in terms of their complexity. Majority of them (87.3%) testified that the projects are very simple to operate while 9.2% said they are fairly simple with only 2.8% saying they are sophisticated in term of operation. This shows that the beneficiaries are satisfied and understand how to handle them which will help to ensure sustainability of these projects.

Table 4.15: Complexity of Project in terms of Usage

Responses	Frequency	%
Very simple to operate	276	87.3
Fairly simple to operate	29	9.2
Sophisticated to operate	9	2.8
None response	2	0.6
Total	316	100

Source: Fieldwork, 2012

4.9 Project Monitoring and Maintenance

Table 4.16 also assessed the timely assessment maintenance of these projects. From the output, it is glaring that the maintenance take place as the need for their maintenance arises as 91.1% supported that view. About 0.6% are of the view that this is been done quarterly while 8.2% are of the view that went for other processes i.e. when funds are available, when they break down e.tc.

Table 4.16: Project Maintenance as indicated by Community Members

Period	No. of Response	%
Quarterly	2	0.6
As the need arises	288	91.1
Others	26	8.2
Total	316	100

Source: Field work, 2012

Table 4.17 examines the monitoring and maintenance process of these projects. From the output in the table, 90.7% of the respondents indicated that monitoring and maintenance of projects is carried out when the need arise for their maintenance, while 8.6% said it is done every morning and evening with only 0.7% no response.

The two tables (4.16 and 4.17) strongly agree that maintenance take place as the need arises. However, other needs such as when funds are available or when they break down follows as shown by the community members while morning and evening comes up next as shown by the leaders.

Table 4.17: Monitoring and Maintenance from Leaders

Period	No. of Response	%
Morning and evening	12	8.6
When the need arises	127	90.7
None response	1	0.7
Total	140	100

Source: Field work, 2012

4.10 Potential for the Sustainability of Self-Help Group Projects in the Study Area

Information gathered from interviewing a sample of the self-help group leaders in the study area revealed that they are practicing some project management strategies which conform to the principles of project sustainability framework that were highlighted in chapter two. For example, citizen's participation is highly practiced in all aspects of project development by the groups. The SHG leaders involve the citizens or potential beneficiaries right from the outset of identification of needs and project planning through the execution process till project completion. Self help groups use the people's ideas and plan with them and for them. The rural people see such projects as theirs. The outcomes enhance continuity and sustainability of projects.

The researcher also observed a few projects such as health centers, schools, skill centers that were not well furnished or in an abandoned state and sought to know the reason. It was revealed these were mostly government projects which were not well managed. This is because the citizen were not involved in them. They therefore watch these projects fail. Some of the leaders interviewed indicated that they were considering renovating such failed projects.

As gathered from the interviews, sustainability of these projects is achieved through the participation of the citizens essentially in their operation and management. These Project management strategies were identified in the study area which have the potential to sustain the projects are outlined below.

a) Project operation and maintenance: In providing some facilities in this area, the SHG leaders put into consideration facilities that are not complex for the citizens to operate and maintain. For example, boreholes are made in the simplest form they can operate. There is a periodic time of operation. Someone is put in charge to open it in the mornings and evenings to avoid spoilage and waste of water. In Kaffin- koro district, a young man was trained in the repair of borehole in case of any spoilage so that it can be easily fixed. When it is beyond his capacity, community members sometimes help to repair as they are benefiting from it, but mostly it is presented to SHG leaders. Security personnel are placed in certain project locations like clinics and schools. Fencing is also done in some places like schools and animal rearing environment, also the transformers. Nevertheless, when the need arises for any repair; attention is drawn by the citizens to the SHGs.

Table 4.18 indicates the various ways the community leaders felt the sustainability of executed projects in the study area can be assessed. More than 84% are still of the opinion that community involvement is necessary, 8.6% are saying constant monitoring and repairs of these projects will ensure sustainability while 6.4% agitate for provision of security for these projects to ensure sustainability. It can be said that the other strategies depend on active community participation to succeed.

Table 4.18: Ways of Ensuring Sustainability of Projects Identified by SHG Leaders

Types	No. of Response	%
Providing security like fencing	9	6.4
Constant monitoring and repairs	12	8.6
Involvement of the community members	118	84.3
None response	1	0.7
Total	140	100

Source: Field work, 2012

b) Participatory strategy of need identification which ensures that people contribute to and benefit from the project: some SHG executives are selected to meet with ward heads (who represent the citizens) and discuss on the pressing needs of the people. The citizens being the main concern of the group are given the avenue to state the needs and possible location of these projects which are mostly identified via interaction with other communities.

c) Fund sourcing to ensure the projects are always in operation and maintained regularly: Funds are majorly gotten from donations by other stakeholders and organized fund raising. Other sources of funds for project are contributions by members of the community and levies on members.

d) Strategy of locating projects at points that are central to all beneficiaries to ensure easy access to them by all-a sign of concern for equity by the group leaders: Location of project has been seen an important aspect to involve citizens so as the project will satisfy the beneficiaries. The common practice in the study area is locating the projects central to potential users. This has helped to prevents clashes and avoid one-man claim of ownership problem

e) Carrying along traditional rulers at the village level as well as political leaders at the local and state government levels- an indication of a strategy to gather institutional support for the projects: Involvement of the traditional leaders starts from the conception of the plan. They help to disseminate information to the community members. Local and state government help to support these projects especially those requiring heavy capital.

4.11 Ways of Sustaining Self-help Group Projects and Activities

Table 4.19 presents the various ways the activities and efforts of Self-Help Group can be sustained over a long period of time. From the interviews conducted it was found that a greater number of respondent constituting (77.9%) said sustainability can be achieved only through involvement of community members in the implementation of projects, while 18.6% are of the view that identifying areas of need and rendering services are necessary for project sustainability as well. This goes to indicate how important community involvement in the implementation is very important in the sustainability of these projects as well providing projects in communities where they are mostly needed.

Table 4.19: Ways of Sustaining Self-help Groups

Types	No. of response	%
Identifying areas of need and rendering services	26	18.6
Involvement of community members in the implementation of projects	109	77.9
Welcoming new and willing members	4	2.9
None response	1	0.7
Total	140	100

Source: Field work, 2012.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECCOMENDATION

5.1 SUMMARY OF MAJOR FINDINGS

Paikoro L.G.A has a total of 105 self-help groups. These are distributed amongst the 5 districts of the local government with Paiko having 37 as the highest and Ishau as the lowest with 13. The self help group activities involve taking part in development projects. Projects such as roads, clinic, boreholes, electrification, skill centers, schools, community toilet, market have been executed as at 2010.

The process of identifying needs is basically through meetings, consultations and constant dialogue by Self-help groups, ward heads and the citizens. In the area of resource mobilization for project execution, appeal for donation, fund raising ceremonies, levy, and contributions by the community members are the combined strategies being used in the study area.

The effectiveness of the projects has been felt by the citizens with 77.5% agreeing to that and 22.5% disagreeing. The complexity of the projects in terms of usage is very simple to operate by the citizens as 87.3% agree to that. Only 2.8% agreed with the sophistication of the usage.

Citizen participation is highly encouraged and forms the bedrock of project sustainability strategy among the self-help groups. Other project sustainability strategies being used are: a)project operation and maintenance, b)Participatory strategy of need identification, c)regular fund sourcing, d)locating projects at points that are central to all beneficiaries, e)carrying along traditional rulers at the village level as well as political leaders at the local and state government levels.

5.2 CONCLUSION

The research has revealed that there are self-help groups and their projects are seen on ground e.g. community health centers, schools, roads, skill centers, bore hole, well, grinding house, culvert, market etc. The process of identifying needs was through meetings, consultations and constant dialogue by Self-help groups, ward heads and the citizens. This supports Hailu's (1995) work that given an appropriate forum for expression of felt need, local communities demonstrate the capacity to tackle their problems effectively and satisfy their needs. Resource in terms of personnel are available, sources of funds were donations by others and Contributions by members of the community. The effectiveness of the projects has been felt by the citizens with the simplicity of most of the projects in terms of usage. Project sustainability practiced here recognizes the role of community participation as a process in sustainable development. These conforms to the project sustainability framework by Khan (2006) and the emphasis that the fulcrum of the project sustainability framework is the community or group dimension as it is through the active participation of community or group members in self-help projects that other sustainability dimensions can be effective. Abandoned projects on ground were mostly imposed projects by government or outsiders who did not put the community interest first as argued by Akpomuvie (2010) that in self help strategy, intrinsic value is accorded to participation as people`s participation tend to reduce when some development projects are imposed on them by outsiders who may be ignorant of the real needs of the communities.

Community participation has been recognized by the self help groups to be paramount in bringing about effective development as their involvement gives a sense of belonging thereby bringing about a sustainable development. If the involvement of the community members

continues to exist as time goes on, then there is a fairly good sustainability prospect for projects executed.

5.3 RECOMMENDATION

Based on the research findings, the following recommendations are made:

- Community participation is a weapon to be used for sustainability in projects, as the citizens treat such projects as their own. Project Maintenance and management should be perceived as important as project implementation. This will help in the sustainability of executed projects.
- Leaders should encourage projects on education in the study area in order to increase the level of education of people.
- Joint project execution by Self-Help Groups should be encouraged as this will increase their capacity, strengthen and bring about a greater level of sustainable development as resources are joined together helping to bridge up some constraints e.g. financial constraints to some extent.
- Assistance from the Government is necessary for execution of projects like Electrification and Roads, as they are major projects requiring support.
- There is the need for groups to encourage people to join them or for them to form groups to contribute their quota for the development of the area.

REFERENCES

Akpomuvie, B.O (2010) Self-Help as a strategy for Rural Development in Nigeria: *A bottom-up Approach, Delta State University*. *Journal of alternative perspective in the social sciences.* Vol. 12, No1, 88-111

Ali, F. S. (2006).The Role of Community Self-Help Group in Rural Development in Giwa Local Government Area of Kaduna State. Unpublished M.Sc Thesis, Geography Department, Ahmadu Bello University, Zaria.

Ariyo, J.A. (1991) "Rural development institutions: An overview of the factors which influence their effectiveness" Perspective on environmental management and resource development in Nigeria. Occasional Paper No. 9. Department of Geography, Ahmadu Bello University, Zaria.

Arjun, K.B and Kathmandu, N. (2005) People Participation in Rural Development www.nedi.org.np/uploads/docs/4People%20Partcipation_Paper.pdf. *Retrieved on 22/09/2011*

Arndt, H.W (1981) Economic Development; A Semantic History. *Economic Development and Culture Change,* 29 (3): 457-466.

Ayuba, J.M. (2006). Evaluation of the contribution of community based organizations to rural development in Kogi Central senatorial District. Unpublished M.Sc thesis, Geography Department, Ahmadu Bello University, Zaria

Care and Action Research, CaRE (2011) Organisational Profile and Capability Statement of Care and Action Research Non-Governmental Organisation, gidan jan-block, kagurna close p.o box 2233, kaduna, 800001,nigeria.care-ngo@wwlkad.com. Retrieved on 18/9/2012

Department of United States, DOS (2012) Special Self Help Programs: Individual country Programs. The office of electronic information, Bureau of Public affairs, U.S. State. Retrieved on 11/10/2012

Ekong, E. E. (2003) *Rural Sociology, an Introduction and Analysis of Rural Nigeria.* Dove Educational Publishers, Uyo. Second Edition pp8-62

Ferrer in Reid, J. N. (2000) *Community Participation*. Washington D.C.: United States Department of Agriculture-Rural Development, office of Community Participation, pp.7-24.

Gaonkar, R. R. (2004). Role of Self-Help Groups in Empowerment of Women. ISTR Sixth International Conference, Toronto, Canada.

Ghadoliya M. K. (2008).Empowering Women Through Self-Help Groups: Role of Distance Education http://www.col.org/pcf3/Papers/PDFs/Ghadoliya_MK.pdf Retrieved on 22/09/2011

Hailu A. (1995) *The* Significance of Community Self-Help Activities in Promoting Social Development in Ethiopia, *journal of Social Development in Africa,* 10, 1, 5-24

Hancock, W. K (1942) Survey of the British Common Wealth Affairs.Problems of Economic Policy, 1918-1939, 2: 267

Harrison in Reid, J. N. (2000) *Community Participation*. Washington D.C.: United States Department of Agriculture-Rural Development, office of Community Participation, pp.7-24.

Idode, J. B. (1989) Rural Development and Bureaucracy in Nigeria. Ibadan; Longman Nigeria

Khan M. A(2006) Planning and Monitoring of Project Sustainability: a guideline on concepts,issues and tools

Khatibi F.S. and Indira,M.(2011). Empowerment of Women Through Self Help Groups and Environmental Management: Experience of NGOs in Karnataka state, India. *JHum Ecol*, 34(1): 29-40

Krejcie, R. V. and Morgan, D.W. (1970).*Determining Sample Size for Research Activities.* Education and Psychology Measurement.30, 607-610

Lawal, W. A. (2000).Self-Help Groups and Agricultural Financing; A Case Study of elected Settlement inKano and Niger states, Nigeria. *IJBSS* vol.7No.1

Malhar L. (2009) Importance of Self Help Groups in Rural Development. http://EzineArticles.com/?expert=Malhar_Lathkar Retrieved on 27/10/2011

National Population Commission (NPC) (2006) A summary of the 2006 population census

Ogundipe A.O (2003). "*The* Challenge of Community Development in Ijebu, Ogun State, Nigeria". *Ogun Journal*. 16: 5–8.

Paikoro Local Government Manual (2012) Agricultural Department

Paikoro Local Government Manual (2012) Cooperative Department

Paikoro Local Government Manual (2012) Local Government Department

Paul, B. (2011) Community Development, Management Alternative for Human Services Pty, Ltd. http://www.mapl.com.au/index.htm. Retrieved on 22/09/2011

Reid, J. N. (2000) *Community Participation*. Washington D.C.: United States Department of Agriculture-Rural Development, office of Community Participation, pp.7-24.

Sanlok (2007) Niger State (The Power State): *History of Niger State. Retrieved 21/08/2012*

Tango International (2009) Sustainability of Rural Development Projects. Occasional papers 8, Pacific division, IFAD in Asia. Pg 39

Uwaifo, O. (2004) Infrastructural Development in Edo State: Paper presentation in Boston, Massachussets

Wilson, K. (2002), The Role of Self Help Group Bank Linkage Programme in Preventing Rural Emergencies in India, *Micro Credit Innovations Department*, National Bank for Agriculture and Rural Development. , Bandra (E), Mumbai - 400 051.

APPENDIX I

DEPARTMENT OF GEOGRAPHY,
AHMADU BELLO UNIVERSITY, ZARIA.

QUESTIONNAIRES FOR CITIZEN OF THE COMMUNITY ON THE ROLE OF SELF-HELP GROUPS IN RURAL DEVELOPMENT IN PAIKORO LOCAL GOVERNMENT AREA, NIGER STATE

I. District-Paiko[ ] Kaffin-koro[ ] Kwakuti[ ] Adunu[ ] Ishau[ ]
II. Sex (a) Male (b) Female
III. Age (a) less than( ) 20[ ] (b) 20-24[ ] (c) 25-29[ ] (d) 30-34[ ] (e) 35-39[ ] (f) 40-44[ ] (g) 45-49[ ] (h) 50-54[ ] (i) 55-59 [ ] (j)60 above
IV. Marital status (a) Single[ ] (b) Married[ ] (c) Divorced[ ] (d) Widow/widower [ ]
V. Highest level of education attained (a) Primary education (b) Secondary education (c) Tertiary education (d) None of the above
VI. Non formal education (a) Quranic education (b) Nomadic education (c) Skill acquisition
VII. Primary and secondary occupation (a) Farming (b) Civil servant (c) Trading (d)Artisan
VIII. Level of income (a) 20 (b)20-29 (c) 30-39 (d) 40-49(e)50 above

1. Are you conversant with Self-help groups in your community? Yes/ No

2. If yes, what are the Self-Help Groups you know in your area?

S/No.	Name of Self-Help Group
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

3. How functional do you think they are? (a) Poor (b) Fair (b) Good (d) excellent

4. Name the projects these Self-help groups have executed in your community since its inception.

S/No.	Self-Help Group	Name of project
1		
2		
3		
4		
5		

5. Who initiates projects in your area? (a) Members of the community [ ] (b) Government [ ] (c) Combination (a) and (b) [ ] (d) Self Help Groups (e) Religious organization (f) Members of International organization

6. How was the idea of the project disseminated to the members of community? (a) Through town crier (b) places of worship (c) relaxation centers (d) Through ward head assembling the citizens

7. What needs or problems prompted such a project? (a) Community need (market, water, electricity, etc) (b) Educational need (c) Religious need (d) social need (viewing center)

8. Were the projects successful? Yes [ ] No [ ]

9. Did the completion of the projects meet the needs? Yes [ ] No [ ]

10. How do you view the project in terms of usage? (a) Very simple to operate (b) Fairly Simple to operate (c) Sophisticated in operation

11. How was the location of the project chosen? (a) By ballot [ ] (b) Community leaders [ ] (c) Central to all potential users [ ] (d) Traditional leaders of the community [ ]

12. Who are the leaders of the project? (a)Self-Help Groups (b) Community leaders (c) Government officials

13. Do you think your community is developing in terms of infrastructural facilities (Road, Water, Electricity etc.)? Yes [ ] No [ ]

14. If yes, by whom? (a) Government [ ] (b) Whole community [ ] (c) Self-Help groups in the community [ ]

15. In your own view, how relevant are the Self-Help Groups and their activities to the development of the community? (a) Partially relevant (b) Relevant (c) Very relevant (d) Most relevant

16. Would you prefer a greater involvement of the community on initiation and implementation of development projects in your area? Yes [ ] No [ ]

17. Do you think the government knows and understands your problems at the local level? Yes [ ] No [ ]

18. What do you think should be the governments help towards communities who intend to develop their area?_____

19. Are these projects properly maintained? Yes [ ] No [ ]

20. If yes, how often is it done? (a) Daily (b) Weekly (c) Quarterly (d) Monthly (e) Yearly

(f) Others, specify (g) As the need arise

21. How do you generally perceive the management of these projects in your area? (a)Poor (b) Fair (c) Good (d) Excellent

22. Which among the following will you rate better in bringing development in terms of project execution in your community? Government [ ] Self-Help Group [ ]

APPENDIX II

DEPARTMENT OF GEOGRAPHY
AHMADU BELLO UNIVERSITY, ZARIA.

QUESTIONNAIRES FOR LEADERS OF SELF-HELP GROUPS ON THE ROLE OF SELF-HELP GROUPS IN SUSTAINING RURAL DEVELOPMENT PROJECTS IN PAIKORO LOCAL GOVERNMENT AREA, NIGER STATE

I. District-Paiko[ ] Kaffin-koro[ ] Kwakuti[ ] Adunu[ ] Ishau[ ]
II. Sex (a) Male (b) Female
III. Age (a) less than( ) 20[ ] (b) 20-24[ ] (c) 25-29[ ] (d) 30-34[ ] (e) 35-39[ ] (f) 40-44[ ] (g) 45-49[ ] (h) 50-54[ ] (i) 55-59 [ ] (j)60 above
IV. Marital status (a) Single[ ] (b) Married[ ] (c) Divorced[ ] (d) widow/widower [ ]
V. Highest level of education attained (a) Primary education (b) Secondary education (c) Tertiary education (d) None of the above
VI. Non formal education (a) Quranic education (b)Nomadic education (c) Skill acquisition
VII. Primary and secondary occupation (a) Farming (b) Civil servant (c) Trading (d)Artisan
VIII. Level of income (a) 20 (b)20-29 (c) 30-39 (d) 40-49 (e)50 above

1. What is the name of the Self-Help Group you belong to? _____

2. How old is the Self-help group? _____

3. What are the criteria for membership of your group? (a) Indigenes [ ](b) Living in the community [ ] (c) Voluntary [ ](d) Age bracket [ ] (e) Sex [ ](f) Religion [ ] (g) Others specify [ ]

4. What are your main duties as a leader? (a) Directing the affairs of the group (b) Documenting (minutes) and keeping records of the activities of the group (c) Taking account of resources given for the running of the group (d) keeping (resources) and taking the money to the bank

5. What is the aim of your group? (a) To compliment the efforts of the government by filling the gap created by the government (b) embanking on new development projects.

6. List the activities of your group towards achieving the above stated aim.

(a) _____

(b) _____

(c) _____

(d) _____

7. How do you source for funds in carrying out the activities of your groups? (a) Donation (b) Contributions by individual members (c) Fund raising (d) Levy (e) Others, specify

8. How effective is the funding of the group? (a) Excellent (b) Very good (c) Good (d) Fairly good (e) Poor

9. List the project(s) the group has executed (with the year of execution of project, if known).

(a) _____

(b)_____

(c) _____

(d) _____

10. How was the location of the project chosen? (a) By ballot [ ] (b) Community leaders [ ] (c) Central to all potential users [ ] (d) Traditional leaders of the community [ ] (e) The location of an existing projects

11. Give the reasons for executing each project (a) Meeting the yearnings and the aspirations of the people (b) Contributing your own development quota to the community(c) To trust the social activities of the community

12. How do you identify areas of need? (a) Group discussion (b) Discussion with traditional elders (c) Community request

13. Do non-members of the groups contribute to the development of the project? Yes/ No

14. If yes, which area of contribution? (a) Direct labour (b) Contribution of funds (c) Security

(d) Others, specify

15. What are the states of the existing projects? (a) Poor (b) Fair (c) Good (d) Very good

16. Who manages the projects? (a) Self-Help Groups (b) Community members (c) Government

17. Are these projects properly maintained? Yes [ ] No [ ]

18. If yes, how often is it done? (a)Daily (b) Weekly(c) Quarterly (d) Monthly (e) Yearly (f) As the need arises

19. From your own view, how relevant are the Self-Help Groups and their activities to the

development of the community? (a) Partially relevant (b) Relevant(c) Very relevant (d) Most relevant

20. How do you monitor and maintain the functioning of the projects executed? (a) Hourly (b) Morning and evening (c) When the need arise

21. How can the activities of these Self-Help Groups be sustained for over a long period of time? (a) Constant meeting/dialogue with members of the groups and welcoming of new ideas (b) identifying areas of need in the community and rendering services (c) Involvement of members of the community in implementation of projects (d) welcoming new willing members (e) public enlightenment (f)Government help (g) Religious association

22. What are the limiting factors against the activities of your groups being more effective? (a) Financial constraint (b) Disagreement among members (c) Leasing of land for a particular project (d) Religious differences (e) Gender differences

23. How do you ensure the sustainability of the executed projects? (a) Providing security like fencing (b) constant monitoring and repairs (c) involvement of the community members

APPENDIX III

Existing Self- Help Groups in Paikoro Local Government Area

District	No. of SHGs	Self-Help Group
Paiko	1	Finche Kuchi Ajeyeyegbe Association
	2	Aninigi Ya bodogun Association
	3	Keshekan Association
	4	Bairi Association
	5	Kampani Dusai Association
	6	Kuchi Saper Ajeyejege society
	7	Nikuchi Awaje Multipurpose Society
	8	Gabadna Ajeyegbe Multipurpose society
	9	Muidna Gbedogun Multipurpose society
	10	Jaiper Association
	11	Yelwo society
	12	Bani Multipurpose society
	13	Aboroso society
	14	Kampani Youths Association
	15	Korobe Association
	16	Deinu Association
	17	Tonpi Association
	18	Jitta Youth Association
	19	Kibu Gbedogun Association

	20	Paiya society
	21	Dagbe Awaja Association
	22	Baibe Association
	23	Delta Women Association
	24	Perye Association
	25	Lupai Youth Association
	26	Duhu Kaffin Multipurpose society
	27	Budo Gbedogun multipurpose society
	28	Gargu association
	29	Latapi Association
	30	Sarpai youth Association
	31	Gaido Association
	32	Denu Association
	33	Kitari Association
	34	Kakuchi Gbedogun
	35	Weyebe Association
	36	Buttun Zadeta Gbedogun Association
	37	Paiyipi youth Association
Kaffin-koro	1	Kwagana multipurpose society
	2	Kwarami multipurpose society
	3	Kudami gbedogun association
	4	Kudna multipurpose society

	5	Na Gbadagun Association
	6	Kama multipurpose society
	7	Anguwan kadara society
	8	Zakolo multipurpose society
	9	Koro women society
	10	Gwari women society
	11	Kamachi Association
	12	Shaddai Association
	13	Gwajau Association
	14	Sabongari Siche Association
	15	Siche Sarki society
	16	Anguwan Makera Association
	17	Anguwan alkalawa Association
	18	Anguwan ECWA church multipurpose society
	19	Anguwan sarkin Noma Society
	20	Anguwan Limawa society
	21	Hausa group Association
	22	Muye Dogo Association
	23	Gwari Youth society
	24	Anguwan Hausawa society
	25	Aboroso society
Kwakuti	1	Gwallo kansu society

	2	Shudna society
	3	Shikpa Youth farmer group Association
	4	Pigbanana Gbadogu society
	5	Anguwan Sarki society
	6	Gwari women Association
	7	Women group Society
	8	Chimbi 2 Society
	9	Dagan multipurpose society
	10	Fulani Association
	11	Chimbi multipurpose society
	12	Youth group society
	13	Anguwan Madaki society
	14	Farindoki Hausa society
	15	Bupesi Gwari society
Adunu	1	Wada multipurpose society
	2	Youth farmer group society
	3	Bani multipurpose society
	4	Adunu multipurpose society
	5	Kadara multipurpose society
	6	Anguwan pastor multipurpose society
	7	Anguwan sarki society
	8	Barakwai Association

	9	Tungan Barau society
	10	Church women society
	11	Anguwan hausawa society
	12	Kushiri Society
	13	Women group society
	14	Kakuri Association
	15	Gwari youth Association
Ishau	1	Yanki society
	2	Ammale society
	3	Gotorishe society
	4	Ishau society
	5	Women multipurpose society
	6	Kadara women society
	7	Koro women society
	8	Youth group society
	9	Anguwan Kasa society
	10	Anguwan sama society
	11	Anguwankorawa Ishau society
	12	Tarukpe Ishau multipurpose society
	13	Ruga society
Total	105	

Source: Cooperative and Association department, Paikoro local government (headquarter), 2012

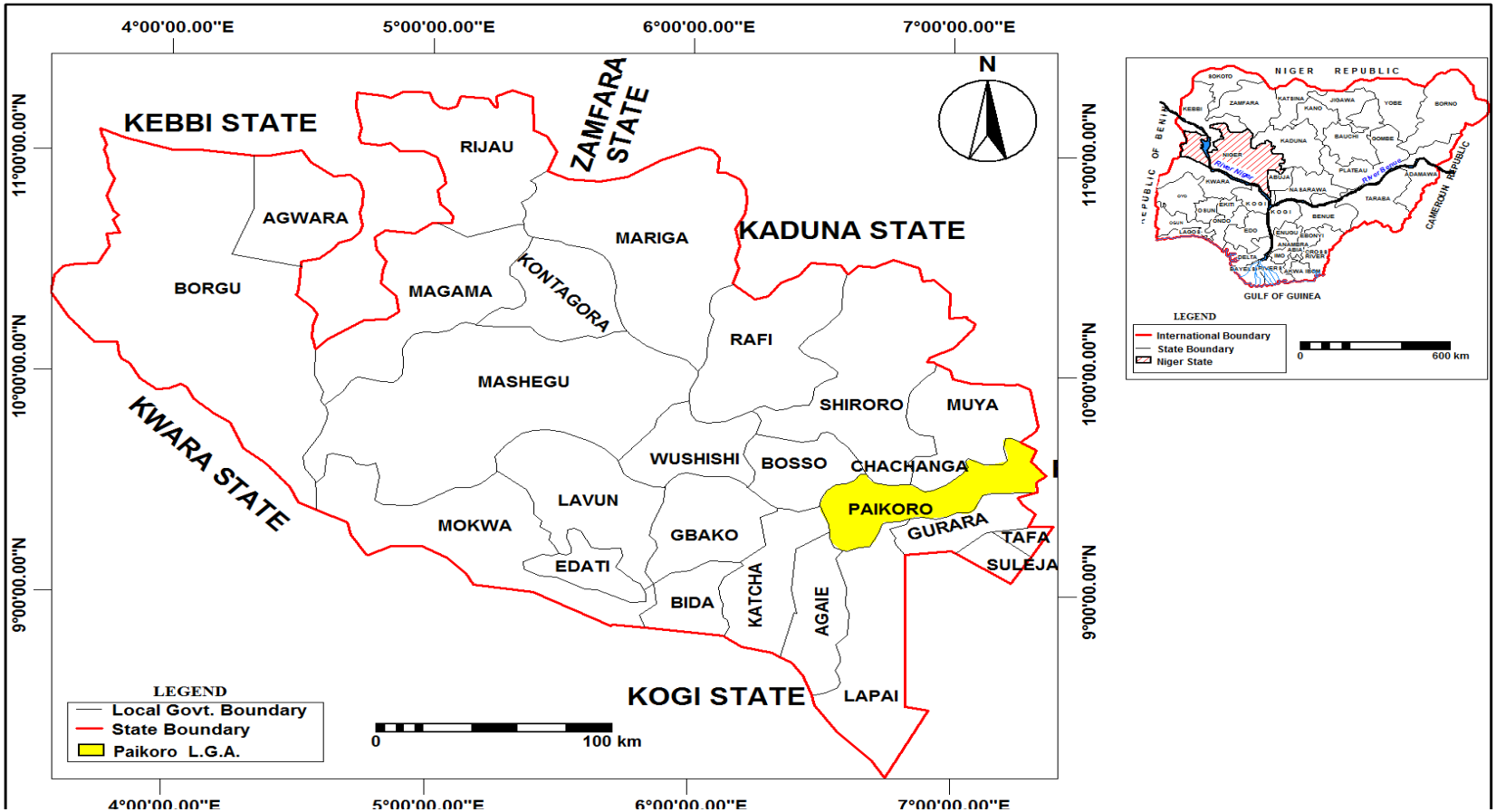

4°00'00.00"E
5°00'00.00"E
6°00'00.00"E
7°00'00.00"E
11°00'00.00"N
10°00'00.00"N
9°00'00.00"N
N
KEBBI STATE
ZAMFARA STATE
KADUNA STATE
KWARA STATE
KOGI STATE
RIJAU
AGWARA
BORGU
MARIGA
MAGAMA
KONTAGORA
RAFI
MASHEGU
SHIRORO
MUYA
WUSHISHI
BOSSO
CHACHANGA
PAIKORO
GURARA
TAFA
SULEJA
LAVUN
MOKWA
GBAKO
EDATI
BIDA
KATCHA
AGAIE
LAPAI
LEGEND
Local Govt. Boundary
State Boundary
Paikoro L.G.A.
0
100 km
NIGER REPUBLIC
CAMEROUN REPUBLIC
GULF OF GUINEA
LEGEND
International Boundary
State Boundary
Niger State
0
600 km

Table 4.9: Selected Self Help Group Projects Executed in the Study Area.

S/No	Selected SHGs	Years of Existence	Projects Executed	Year of Execution
1	Kwagana Multipurpose Society	18 years	Society office Clinic Road Nomadic education Classroom Fencing Schools Fish ponds, Transformers	2010 2012 2007 2007 2010 Progress 2007
2	Kwarami multipurpose Society	14 years	Renovated clinic Dug well Roads	Progress 2010 2010
3	Kudami Gbodogu society	16 years	Borehole Clinic Grinding machine house Society store	2009 2011 2009 2009
4	Kudna multipurpose society	12 years	Society store	2009
5	Nagbadogun society	10 years	Clinic Purchase of motorcycles Electricity	2012 2010 2008
6	Kama multipurpose society	5 years	Clinic Society office Primary school	2009 2012 2010
7	Anguwan Kadara Society	15 years	Primary school Skill center	2008 2008
8	Zakolo multipurpose Society	9 years	Clinic Grinding center	2010 2007

9	Anguwan Sarki Society	15 years	Clinic Fish pond Society store Cow rearing field Nomadic classrooms Fencing schools and animals	2008 2010 2003 2007 2006 2010
10	Tungan Barau society	10 years	Built block of 2 classroom Culvert, Clinic toilet, Society shops Furniture Electricity	2008 2009 2011 2007
11	Kushiri society	10 years	Town clinic Road Boreholes	2009 2010 2008
12	Kakuri Association	9 years	Culvert Repair roads	2009 2010
13	Barakwai Association	11 years	Culvert Clinic	2008 2010
14	Yanki society	15 years	Primary school Clinic Dug well	2006 2008 2003
15	Ammale society	10 years	Skill acquisition center Cow rearing house Public toilet Shop(for showcasing handwork)	2008 2008 2009 2008
16	Goto-rishi society	10 years	Road Society office Renovation of Public toilet Clinic Primary school	2008 2005 2009 2009 2010

17	Ishau society	10 years	Society office Culvert Fish pond, Grinding house Road	2009 2012 2007 2011
18	Gwallo kansu society	8 years	Clinic Electricity Primary school	2009 2003 2011
19	Shudna society	7 years	Dug well Society office Primary school Renovate clinic	2008 2007 2011 2009
20	Shikpa youth farmer group Society	5 years	Clinic Fence Furniture e.g. table and chairs	2010 2011 Progress
21	Pigbanana Gbedogun Society	4 years	Grinding center	2009
22	Anguwan sarki society	10 years	Society office Clinic	2006 2010
23	Finche-kuchi Ajeyejegbe Association	15 years	Clinic	2010
24	Aninigiya gbodogun Association	16 years	Road Clinic	2008 2010
25	Keshekan Association	14 years	Bore hole Clinic	2006 2008
26	Bairi Association	15 years	Road Electricity	2005 2004
27	Kampani Dusai Association	16 years	Clinic Youth center	2008 2007
28	Kuchi-saper Ajayejege Association	12 years	Road Farming	2005 Yearly

29	Nikuchi Awaje Association	10 years	Clinic Skill center	2005 2008
30	Gabadna Ajeyegbe Association	6 years	Primary school	2007
31	Muidna Gbedogun Association	15 years	School	2007
32	Jaiper Association	13 years	School Borehole	2007 2009
33	Yelwo society	10 years	Dug well Clinic	2008 2011
34	Bani multipurpose society	6 years	Dug well Primary school Community clinic	2009 2010 2012
35	Aboroso society	8 years	Group office Borehole	2009 2009

Source: Field work 2012