THE ROLE OF COMMUNITY BASED ORGANIZATIONS IN LIVELIHOOD DIVERSIFICATION OF ITS MEMBERS IN BIRNIN GWARI AGRICULTURAL EXTENSION ZONE, KADUNA STATE, NIGERIA.

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A THESIS SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF SCIENCE IN AGRICULTURAL EXTENSION AND RURAL SOCIOLOGY

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JANUARY, 2015

DECLARATION

I hereby declare that this thesis entitled "**The Role of Community Based Organizations in Livelihood Diversification of its Members in Birnin Gwari Agricultural Extension Zone, Kaduna State, Nigeria"** has been written by me and it is a record of my research work. It has not been presented before in any previous application for a higher degree or reputable presentation elsewhere. All borrowed ideas have been duly acknowledged by means of references.

_____ _____

Faith Oshothenua YAKUBU Date

CERTIFICATION

This thesis titled "**The Role of Community Based Organizations in Livelihood Diversification of its Members in Birnin Gwari Agricultural Extension Zone, Kaduna State, Nigeria**" by **Faith Oshothenua YAKUBU**, meets the regulations governing the award of the degree of Master of Science in Agricultural Extension and Rural Sociology of Ahmadu Bello University, Zaria and is approved for its contribution to scientific knowledge and literary presentation.

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DEDICATION

This work is dedicated to:

- God Almighty, the author of life, wisdom, knowledge and understanding.

- My mother

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ABSTRACT

This study was focused on the Role of Community Based Organizations in Livelihood Diversification of its members in Birnin Gwari Agricultural Extension Zone, Kaduna State, Nigeria with the objective of identifying the different livelihood activities the members are involved in and how the CBOs influence their diversification. This assessment looked at the support services provided by the CBOs and how they influenced livelihood diversification. The data for this study were collected through the use of structured questionnaire. A multi-stage sampling technique was used to select 137 respondents from the eight selected CBOs used in the study. In the first stage, four Local Government Areas were purposively selected. In the second stage, two CBOs were randomly selected from each LGA to make a total of eight CBOs. In the third stage, the members of the selected CBOs were used as respondents. Both descriptive statistics and multiple regression were used to analyse the data collected. The findings from the research showed that the mean age of the CBOs is 11years. All the CBOs used in this study were registered and functional. The study also showed that 71% of the CBOs were educated. Their membership strength ranged from 15 to 43 members. The study revealed that the respondents were involved in crop farming, livestock farming, business, civil service, nursing, teaching, trading, processing and artisans. The study also revealed reasons for diversification such as to increase income, reduce risk, ensure food security, meet family needs and improve standard of living. The support services the CBOs rendered to their members included conflict mediation, financial support, capacity building, group affiliation, access to information and access to market. From the study, ten (10) different constraints were indicated with climatic/environmental problems ranking first, inadequate farm inputs ranked second, inadequate finance ranked third, then followed by lack of external help, leadership problem, government policies, lack of regular meetings, no standard market, lack of education and lack of awareness ranked last. The study recommends that government, NGOs and development agencies should recognise and reinforce the positions of CBOs in the rural development process. Also, there is a need for both internal and external funding: CBOs should mobilise themselves and pool their resources together and funds from the government through soft loan facilities. Trainings, workshops and seminars should be organized to equip the people the more. Market linkages should be advocated for and created for the CBOs members.

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

The concept of community development is not new to Nigerians. Before achieving independence from the colonial powers, communities in the country had developed indigenous approaches to organizing development activities at all levels of the societies to reduce poverty. There is a growing interest and application of various development concepts aimed at achieving greater planning efficiency and ensuring better results especially as it relates to the rural populace of the developing world. These developing countries and their rural areas are characterized by a disproportionately high percentage of the poor; they have little or no access to production resources; acute shortage of social, physical and institutional infrastructures, increasing rural-urban drift and the general marginalization of the rural resource base (World Bank, 1995).

In order to redress these problems and ensure improved living standard of the rural populace, government and international organizations are putting efforts in the search for better alternative development strategies which would evolve in the rural areas, a development process which is self-reliant and self-sustaining. In order to adequately address the problem posed by poverty, therefore, the unit to be "enriched" in a developing country like Nigeria, is first and foremost the community before or rather than the individual (Obadan *et al*., 2003). One of the major concerns of any rural development programme is to reflect the realities, needs and aspirations of the rural people not individuals. It is worth noting that, participation of the rural people is, therefore, considered a powerful instrument for meeting this concern. Therefore, long before the introduction of the science of development planning and studies, many rural communities in Nigeria had learnt to pool their resources to provide for their needs.

Community participation in development involves active involvement of the community members in particular projects geared towards the development of an area. Such projects may be executed by a group of people, individuals and sometimes, agencies as a direct effort towards community development projects in order to reduce the effects of poverty. Today, many rural communities have constituted themselves into farmers cooperatives, cultural unions and community based organizations (CBOs) with the aim of mobilizing resources to improve their social, economic and cultural conditions (Othman, 2006).

World Bank (1990) defined Community based organizations (CBOs) as private self-help, village-level organizations found mostly in rural communities which operate outside of government. They are formed by organizations, communities or individuals to respond to basic needs not met by the government. CBOs operate mostly at the grass-root level by complementing government efforts in providing certain basic amenities to their communities. The philosophy behind the formation of CBOs arose from the need to bridge the poverty gap created by low level of development in community. The self-help approach to initiating and executing developmental project is one of the strategies been used by CBOs. Studies have shown that community based organizations (CBOs) have been part and parcel of every community in Nigeria (Fakoya, *et al*., 2000; Awa and Ema, 1992; Anyanwu, 1992). This is based on the principle of "self-help", "self-reliance", and "citizen participation", which need active participation and cooperation of the people in activities that will make their communities a better place to live in. CBOs seem to be better placed in providing adequate services to members because they are more flexible in their approach to service provision. CBOs increase self-reliance, raising levels of education, supporting women development, augmenting credit

opportunities and carrying out community development activities as a means for livelihood diversification (Othman, 2006).

There has been an increased recognition among researchers especially in the past one or two decades that Africans diversify their livelihood strategies, including on-farm (crop, livestock, fisheries) and off-farm activities or market and non- market activities, to mitigate risks inherent in unpredictable agro-climatic and politico-economic circumstances (Ellis, 1998; 2000, Bryceson, 2002). The academic trend has been followed by policy shifts in that poverty reduction and sustainable development must be formulated by well recognising how and why African farmers pursue diversified livelihoods. Diversification has been analysed as a rational response by households to lack of opportunities for specialisation, and was initially considered not the most desirable option. Rural livelihood diversification is then defined as the process by which households construct a diverse portfolio of activities and social support capabilities for survival and in order to improve their standard of living and reduce poverty. Livelihood diversification refers to attempts by individuals and households to find new ways to raise incomes and reduce risk. The idea of livelihood is closely related to poverty, and refers to the collection of activities which allow an individual or household to meet, at minimum, basic needs. Livelihood diversification in rural communities can be ascribed to a range of underlying strategies (Wikan, 2004). According to Igonoh (2011) diversification has become imperative for poverty alleviation and ensuring food security because adverse climatic conditions may cause local food shortages and hunger. Livelihood diversification includes both on-farm and off-farm activities which are undertaken to generate income additional to that of the main household agricultural activities, via the production of other agricultural and non-agricultural goods and services, the sale of waged labour or self-employment in small

firms (Carter, 1997). Many reasons advanced for the necessity of farmers to diversify includes: the rapidly growing demand for food coupled with seasonal variations, unpredictability and unreliability that characterized the rainfall pattern in recent times, decreased farm size caused by land fragmentation, lack of access to enough land by young people to take up farming as their main occupation, poor farm performance, decline in yields due to declining soil fertility, price instability and dismantling of subsidies especially on fertilizer (Ellis, 1998).

1.2 Statement of the Problem

According to the Federal Office of Statistics (1996) incident of poverty in Nigeria increased sharply between 1980 and 1985 and between 1992 and 1996. The number of those in poverty increased from 27% in 1980 to 46% in 1985; it declined slightly to 42% in 1992, and increased very sharply to 67% in 1996. The Nigeria governments have initiated several developmental programmes to reduce the poverty level of the people. Amans (2011) reported that the initial effort of poverty alleviation centred on the provision of basic needs by the government and was later realized that poverty alleviation is best addressed on peculiarities of the situation under consideration. Several development programmes even though, designed and executed not as poverty alleviation programmes revealed that the benefits were not felt by the poor with the condition of the poor getting worsened.

It is evident that CBOs have contributed meaningfully to the development of its members. For instance, Othman (2006) in his study in Kano State showed that CBOs open ways for participation at grassroots levels of its members and help members to tap their own resources and skills and provide communities with the tools they may require to advance in the way they deemed fit. However, the role of CBOs to the livelihood diversification of its members was not addressed and even where it was addressed, it is

not clear whether the influence of support services rendered by the CBOs on their livelihood diversification was addressed. This study therefore addressed the role of CBOs.

According to Ferrari and Worrall (2000) CBOs include farmers associations, parent-teacher organizations, sports clubs, church groups, mosque associations, block or neighbourhood associations, club members, and many others. By every indication, there is the existence of these associations in Kaduna State, but there is little information available with regards to their performances in terms of the extent, and quality of their roles to livelihood diversification of their members. In Kaduna State, CBOs exist, and in spite of their existence, the rural areas are still lacking in some of the basic amenities and the rural populace are still poor. It is therefore, not clear whether the existence of these CBOs in Kaduna State has any significant contribution to livelihood diversification among the members. It is against this background that this study has answered the following research questions:

i. What are the socio-economic and institutional characteristics of CBOs in the study area?

ii. What livelihood diversification activities are the members of the CBOs involved in?

iii. What are the support services rendered by the CBOs to their members?

iv. What are the support services influencing the livelihood diversification of its members?

v. What are the major constraints faced by CBOs in supporting members in livelihood diversification?

1.3 Objectives of the Study

The broad objective of the study was to assess the role of the CBOs in livelihood diversification in Kaduna State. The specific objectives were to:

i. describe the socio-economic and institutional characteristics of CBOs in the study area,

ii. identify the livelihood diversification activities the members of the CBOs are involved in,

iii. find out the support services rendered by the CBOs to their members,

iv. determine how the support services influence livelihood diversification of its members

v. identify the major constraints faced by CBOs in supporting members in livelihood diversification.

1.4 Justification of the Study

The poverty situation in Nigeria is quite disturbing. Both the quantitative and qualitative measurements attest to the growing incidence and depth of poverty in the country (FOS, 1996). Poor performance of government in meeting the socioeconomic quests of citizens has been identified as one of the reasons behind the proliferation of community based organizations (CBOs) in the new millennium. Wahab (2000), also observed that people in developing nations have until recently looked up to their governments to meet their basic socio-economic demands. Of a truth, governments in African nations have evolved both top-down and bottom-up approaches to achieve sustainable development of their people. The failure of governments' top-down approach and lack of involvement of the people at the grassroots in the bottom-up

strategy have weakened the confidence of the public in central authorities. Communities therefore seek solace in indigenous institutions, which pressurize government for attention to development problems in their communities and undertake development programmes and projects that they observe that are very important in their immediate communities.

Rural areas of Kaduna State are also characterized by poverty. There are calls for a shift in the approach of poverty alleviation. The shift is in terms of public-private partnership, regarded as a mechanism for describing cooperative ventures between government and private sector (Kassim and Ali, 2006). One of the partners in the partnership is the CBOs which compliment the gap left by government in rural development. The emphasis placed on CBOs as a catalyst for grassroots development by Nigerian government and the United Nations provides the basis for this study (World Bank, 2000). This study therefore, found out whether the intervention of CBOs in the study area has brought about the change in the livelihood diversification of members. Studies have been conducted on the activities of CBOs, however the contribution of CBOs as regards livelihood diversification are not well documented. It is against this background that this study had to provide an insight to the performance and contributions of CBOs in livelihood diversification among CBOs members in Kaduna State.

Government is not able to adequately reach the rural areas that are characterized by poverty. The rural areas reflect the communities with different level of income, development population and commercial activities to alleviate their poverty situation. This research was conducted to help unveil the role of CBOs in livelihood diversification for poverty alleviation among CBO members in Kaduna State. This study also helped to provide an insight to policy makers and stakeholders in community

development on the benefits, constraints and alternative suggestions to community development.

1.5 Hypothesis of the study

The hypothesis tested in this study is:

Support services rendered by the CBOs have no relationship on the livelihood diversification of its members.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Concept of Community

According to *Webster's New Collegiate Dictionary*, a community is a "group of people with a common characteristic or interest living together within a larger society" or a "body of persons or nations having a common history or common social, economic, and political interests". Warren (2001) found through a meta-analysis of some ninety-four definitions of community of which sixty-nine of such definitions included social interaction, common ties, and locational criteria as definitive of the concept. The emphasis on human interaction and relationships within places, commonalities in interests, values, and mores are frequently cited attributes of community. He defined community to be "combination of social units and systems which perform the major social functions having locality relevance". In an earlier publication, he coined the phrase "the good community" in which a community is concerned with primary group relationships, autonomy, viability, power distribution, participation, commitment, heterogeneity, neighborhood control, and the extent of conflict exhibited.

According to Warren (2001) a good community is people-oriented, controlled, and democratic in nature. It is concerned with the capacity of local people to confront their problems through concerted actions, directing themselves to the distribution of power, arranging for participation and commitment in community affairs, understanding how differences among people can be tolerated, and debating the extent of neighborhood control. Fellin (1987) echoes similar characteristics of a good community by describing a community as a group in which membership is valued as an end in its self.

The above definitional perspective is considered geographic and locational. However, others suggest that the emphasis should focus on the commonalities of interests, concerns, and functions of people (Roberts, 2005; Brookfield, 1983; Bellah, *et al*., 1985; Hamilton & Cunningham, 1989; Galbraith, 1990b, 1992b; Hiemstra, 1993;). There are "communities of interest" and "communities of function" that may supersede the familiar locational expression of community. Communities of interest are those groups of individuals bound by some single common interest or set of common interests such as leisure interests, civic and special political interests, or spiritual and religious beliefs and affiliations. Groups identified by the function of major life roles such as professor, social worker, consultant, attorney, doctor, farmer, homemaker, parent, and so forth would be considered communities of function. Geographic communities, communities of interest, and communities of function intersect and overlap into the broad conceptualization of community. This means that a community can include a group of people spread over different places, who can still be closely in touch and able to plan and act in concert (Anyanwu, 1992). In this way, the community remains an area of social coherence and is based on locality and community sentiment.

Another way of defining community is derived from the field of educational marketing in which demographic and psychographic communities exist. Demographic communities are those groups bound by common demographic characteristics such as race, gender, sex, and age. For example, to speak of the "African American community" or the "elderly community" is to address a demographic community. Psychographic communities are those formed by commonality of value systems, social class, and life style such as the "gay community" or the "rural middle class farm community". There are diverse ways of defining "community" as evidenced by the above. To define community strictly as geographical or locational would hamper the richness of its

meaning and purpose. Accepting the diversity of such perspectives, Galbraith (1990b) suggested that community may be defined as "the combination and interrelationships of geographic, locational, and non-locational units, systems, and characteristics that provide relevance and growth to individuals, groups, and organizations. In his study, he saw a community whether urban or rural, as people who come together and has the potential to solve many of its own problems by relying on its own resources and by mobilizing community action for problem resolution.

2.2 Concept of Community Based Organizations

Community based organization could be defined as an organizational process by which individuals become more competent in their skills, attitudes, and concepts in an effort to live in and gain more control over local aspects of their communities through democratic participation. Hamilton and Cunningham (1989) suggest that CBOs operates on the assumption that a given community, whether urban or rural, has the potential to solve many of its own problems by relying on its own resources and by mobilizing community action for problem resolution." They continue by indicating that the aims and purposes of CBOs usually are directly related to specific community issues such as career training, consumerism, environmental concerns, basic education, ethnic history and culture, governmental policies, and civic and political education. Compton and McClusky (1980) did not use the term "community based organizations" but instead used the phrase "community organization for development" and defined it as "a process whereby community members come to identify their problems and needs, seek solutions among themselves, mobilize the necessary resources, and execute a plan of action.

Community Based organizations (CBOs) refer to a process where people who live in proximity to each other come together into an organization that acts in their shared self-interest. This is generally assumed that social change necessarily involves conflict and social struggle in order to generate collective power for the powerless (Chambers, 2003 and Swarts, 2008). A core goal of community organizing is to generate durable power for an organization representing the community, allowing it to influence key decision-makers on a range of issues over time. Community organizers work with and develop new local leaders, facilitating coalitions and assisting in the development of campaigns. Organized community groups attempt to influence government, corporations and institutions, seek to increase direct representation within decision-making bodies, and foster social reform more generally (Warren, 2001).

Community based organizations are most often non-profit organizations - particularly service agencies - that are located in, and provide services to, neighbourhoods and communities. Community organizations include parent-teacher organizations, sports clubs, church groups, mosque associations, block or neighbourhood associations, club members, and many others (Ferrari and Worrall, 2000). This allows them to draw in and educate participants, build commitment, thus, CBOs are usually focused on more than just resolving specific issues. CBOs generally seek to build groups that are democratic in governance, open and accessible to community members, and concerned with the general health of the community rather than a specific interest group (Ferrari and Worrall, 2000). CBOs seek to broadly empower community members, with the end goal of distributing power more equally throughout the community (Swarts, 2008). From this perspective it could be suggested that community-based organization's primary purpose is to meet the unique needs of the community it serves, as a whole and individually. In addition, community-based organization generates and utilizes available

resources and skills, as well as those untapped skills and resources, to meet the varied needs of the community and those of its residents.

Community based organizations otherwise known as local organizations have been given different names in different places. These include ‘community development associations ‘neighbourhood councils’ and united community among others (Biddle and Biddle, 1968; Agbola, 1998). Community based organizations are set up by collective efforts of indigenous people of homo or heterogeneous attributes but living or working within the same environment. Their coming together creates conditions which broaden the base of self governance and diffusion of power through a wider circle of the population (Adejumobi, 1991; Adeyemo, 2002). In another dimension Abegunde (2004) reported that CBOs are seen as voluntary, non-profit, non-governmental and highly localized or neighborhood institutions whose membership is placed on equal level and whose main goal is the improvement of the social and economic well being of every member. CBOs are localized institutions in that their spheres of influence and hardly extend beyond their immediate communities or neighborhood. They are non-profit and non-governmental because all members contribute economically towards the fulfillment of their responsibilities to the immediate environment and not depend on government before fulfilling these (Claudia, 2003).

2.3 The History of Community Based Organization

Following the American Civil War, there was a rapid rise in the number of charitable agencies designed to lend assistance to those displaced, disabled, or impoverished by the war. Many of these organizations were progressive in philosophy, even by the standards of the early twenty-first century, and they provided services to or activities for, children and teens (Ferrari and Worrall, 2000; Eyler, 2000 and Fisher, 2002). The

late 1800s also saw an expansion of the public school system, along with the creation of hundreds of orphanages, hospitals, settlement houses, and other charity services. Due to the rapid rise of such organizations, and a lack of government oversight, the distribution and coordination of services soon became problematic. The term community organization was coined by social workers in this era to address the problem of coordinating charity-based services, thus reflecting the structural perspective of community.

The next phase in the evolution of community organization stressed cooperative planning among privately-run community-service agencies (Worrall, 2000). Efforts were geared toward specialization of services and centralization of decisions regarding these services. By the late 1940s, community organization became professionalized in the field of social work. Community organization theory stressed organizing as a process where a professional organizer worked with communities to help develop leadership within a community. In the 1960s, new realizations about the context of American communities particularly the vast social and economic underclass and the inability of the welfare bureaucracy to adequately address the needs of the poor, influenced the orientation of community organization efforts to deal more closely with community organizing. It was during this period that the concepts of community organization and community organizing became more interconnected. The emphasis on organizing, rather than organization, led to an emphasis on citizen participation and empowerment.

During the 1980s and 1990s, community organizations expanded to the point of being referred to as a movement, and the process of community organizing expanded into many community organizations. One struggle that emerged in this period was the

awareness of power shifting from local communities to regions, nations, and international corporations. The process of globalization has raised new questions about the efficacy of local organizations in addressing problems caused by large-scale economic forces hence the emergence of poverty alleviation programmes by governments of different nations.

2.4 Types of Community Organization

Community based organizations range from voluntary organizations to professional service agencies to informal groups (Fisher, 2002). These organizations are often considered to include churches, unions, schools, health care agencies, social-service groups, fraternities, and clubs. Community organizations are predominantly conceptualized as non-profit, but broader conceptions of community sometimes include all organizations, including for profit enterprises.

Service agencies are frequently termed community-based agencies because their service has shifted from centralized institutional settings to dispersed geographical locations providing greater access to residents.

Volunteer organizations often have professional or paid staff, but volunteers perform the vast majority of these organizations' efforts. These organizations are frequently advocacy-oriented, and they apply community-organizing strategies to accomplish their goals.

Professional organizations are usually staffed by experts who provide services with little or no volunteer input. These service-oriented organizations usually have greater resources than volunteer organizations, and they interface with residents based on

professional norms and standards, whereas volunteer organizations have a more egalitarian orientation.

Informal groups these groups are represented by informal networks of friends and neighbors that exist throughout communities (Fisher, 2002 and Ferrari and Worrall, 2000). The growth or decline in the number of these groups has been debated but there is evidence that other groups, such as self-help groups or small support groups, have proliferated local communities. Local community organizations provide a common ground for residents to share problems and resources. Organizations thus serve to mediate between seemingly powerless individuals or families and the large institutions of mass society (Cruz and Giles, 2000).

Mediating structures are people-sized*;* that is, they are small enough to reflect the values and realities of individual life, yet large enough to empower individuals to influence the broader social structures such as large schools or school systems, government bureaucracies, large local corporations or chain enterprises, mass media that may be the target of social-change efforts. Additionally, mediating structures represent contexts through which an empowerment process unfolds for individuals, organizations, and communities. Community organizations are one type of mediating structure. They function as mechanisms through which individuals can express their collective self-interests, particularly regarding the issues and problems affecting their families and communities. They also noted that, it is important to examine community based organizations as the process of empowering individuals and collectives.

2.5 The Objectives of Community Based Organizations

The main objective of CBOs is to improve the living conditions of the rural dwellers through collective action (Uphoff, 1992). This is because CBOs are closer to the

grassroots and have knowledge of local conditions and can respond to local needs more easily. Puhazhendhi and Jayerman (1999), in their study in India reported that one of the objectives of women self-help groups in India was self-sufficiency and food security and the need to improve the general standard of living of their members. Also, Othman (2006) reported that a female self-help development association in northern Ghana was established with the objectives of improving the livelihood lot of the less privileged, increasing agricultural production, transforming and mobilizing group energies to solve important problems. Walker (2002), found that majority of self-help associations in Nigeria were established with the objectives of providing rural infrastructures such as feeder roads construction, provision of water for domestic purposes, building adult literacy classes and so on for the benefit of their communities.

2.6 Activities of Community-Based Organizations

Community-based education as a process would focus on the social relationships that develop as a result of interactions. It may be considered a "grounds-up" process since it begins with interactions with two or more community residents and then progressively expands to include many others within the community. Within this process, individuals come together because of common concerns, desires, and interests to participate in development and decision-making. Hamilton and Cunningham (1989) suggest that "In this process, residents learn more about the issues and make maximum use of local resources to solve problems, and they identify and control external sources of assistance". They continue by stating that "The primary emphasis is the psychosocial effect it has on the community residents as they expand social relationships for development". The essence of community-based organization as a process is the awareness of how social relationships assist in the development of interactions that spring forth common concerns related to learning, social, political, environmental,

economic, and other factors. Hamilton and Cunningham (1989), states that "The emphasis on activities of CBOs can sometimes overshadow participation of community residents in the decision-making process."

In a study by (Abegunde, 2009) on the role of community based organizations in economic development in Oshogbo, Osun state, Nigeria. Contributions of CBOs were observed which included; constructions of roads (29.41%), community hall (25.49%), king's palace (3.92%), electricity (3.92), flood control (3.92%), schools (1.92%), agriculture (1.96%), public toilet (9.80%), houses (3.92%) and potable water (well, bore-holes) (5.89%).The study further revealed that out of the total N27.7 million community projects planned by these CBOs in Osogbo since their inception, only N15.5 million (54.3%) were realized [N3.75 million (13.5%) from internal generation, N10.6 million (38.3%) realized from fund raising and N0.70 million (2.5%) obtained from external bodies]. Despite this, record has it that 6 roads were constructed between 1976 and 2003, 2 community halls and market stalls in years 2001 and 2003 respectively and 2 public toilets completed.

According to Abegunde (2009), other community projects developed by the CBOs in the study area included donation of land for the construction of schools, health care centre and successful control of flood in 2003. In addition to contributions from members, they also raised funds (100%) from the public. Two third of the total CBOs also had about 0.5 to 1.0 million naira in their accounts, but only close to half (44%) of these CBOs gave out loan to members. In the same study, CBO members all acknowledged being involved in community development projects in their community. These include: construction of roads, community halls, court hall, palace and provision of potable water and control of flood among others (Abegunde, 2009).

2.7 Benefits of Community-Based Organizations

Benefits accrued from associations are shared accordingly with fairness. They are concerned with the development problems and development programme projects in their various areas (Esman and Uphoff, 1984; Bratton, 1990). CBOs respond to community felt needs rather than market demand or pressure. According to Agbola (1998), community development is the essence of CBO. Through community development, efforts of the people are united with those of government authorities to improve the economic, social and cultural conditions of communities so as to integrate them into the life of the nation and to enable the people contribute fully to national progress (United Nations, 1963). Fakoya (1984) argued that community development provides avenue for people to organize themselves for planning action, define their common and individual needs, make group and individual plans to meet their needs, execute these plans with a maximum reliance upon community resources and supplement these resources when necessary with services and materials from government and non-governmental agencies outside their communities.

Bamidele (1994) saw the benefits CBOs enjoy as coming from a process, where both urban and rural communities are assisted to provide for themselves, with deliberate and conscious speed those services and amenities they need, but which neither the state government nor local government can provide. Significant in these is that community development is first the joint efforts of the people who would be the direct beneficiaries before government and non- governmental organizations that could be termed initiators and supporters are involved and absorbed. The degree of involvement of the former therefore determines the level of development in any given area. In another dimension, Cary (1973) stated that community development is not real until there is individual's participation. Participation therefore, embraces the initiators, supporters and the

beneficiaries of any given development programme. Participation means open, popular and broad involvement of the people of the community in decisions that affect their lives.

In order to participate in development, you share in the making of decisions about goals and objectives, about what should be done, how and by whom. Participatory development is essential for sustainable development programme. It is an empowering process which seeks to change behaviour through International NGO education, helps community to tap their own resources and skills and provides communities with the tools they may require to advance in the way they deemed fit (Othman, 2006). Community based organizations open ways for participation at grassroots level. It involves the local and indigenous people in the identification of their local needs and conception formulation and implementation of any project in order to develop the necessary self-reliance and self-confidence. CBOs therefore serve as wheels for the vehicle of grass-root participation in indigenous programmes and projects to satisfy local needs. Such participation as characterized in CBOs could be in cash or kind, levied or free choice.

According to Mantooth and Hamilton (2004) the benefits to be obtained as a result of being a member of a CBO are not automatic or universal. The specific benefits or impact will vary, depending on the focus, scope, and quality of a particular service. However, people who participate in high-quality community-based service are likely to benefit in a number of ways (Chung, 1997; Lewis-Charp *et al*., 2003; Tannenbaum, 2007; and YMCA of the USA, 2004): Young people gain access to the range of supports and opportunities (or developmental assets) they need to grow up healthy, caring, and responsible. One study of youth civic activism found that these settings had

particular strength in cultivating youth and community involvement (Lewis-Charp *et al*., 2003).

2.8 Socio-economic Characteristics of CBOs

A careful consideration of socio-economic characteristics of CBOs is important in understanding the activities they carry out and their contributions to rural development. According to Abegunde (2009), most (81.4%) of the CBOs in Osogbo were established more than a decade ago. Specifically, about two third (67.9%) of the total CBOs came into existence within 11 to 15 years to the time of this study. Most (85%) of the CBOs had membership of 2 to 100 people. Only 4.3% of his population had membership of 200 to 300 and above 300 people in his study. All the CBOs in his research generated their funds primarily from members' contributions (100%) and fund raised from public (100%). Few of them acknowledged seeking additional funds from non-governmental organizations (8.6%), government (5%) and financial institutions (1.4%). These show that most of the CBOs in Osogbo came into existence within a decade ago and sourced funds from their members who were not more than 100 people per organization. In addition to contributions from members, they also raised funds from the public.

Abegunde's findings also revealed that about half (47.1%) of the CBOs in the study area had capital bases of N100, 000 to N500, 000. Two third of the total CBOs had about 0.5 million to 1.0 million naira in their account. About 18% of them had less than N101, 000 capital base while 2.1% of the CBOs had between 1.001 million and 5.0 million naira as capital base. On the ability to give out loan, 62 CBOs (44.3%) did give out loans either to members of the CBOs or the general public. The rest 55.7% did not loan out money, for fear of short of fund to run the CBOs. Ugal (1992) found out that the low performance of CBOs in Cross River state was due to poor utilization of their meagre resources.

Poor performance of government in meeting the socioeconomic quests of citizens has been identified as one of the reasons behind the proliferation of community based organizations (CBOs) in the new millennium. Wahab (2000) also observed that people in developing nations have looked up to their governments to meet their basic socio-economic demands. Governments in African nations have evolved both top-down and bottom-up approaches to achieve sustainable development of their people. These include establishment of lead industries at key centres so as to create job opportunities, provide basic infrastructure and utilize regional natural and man-made resources to stimulate growth and economic development that would spread to lagging regions (Abegunde, 2003).

Besides, Agbola (2002) noted that successive Nigerian governments have responded to both rural and urban problems by evolving poverty alleviation programmes to help stir development simultaneously at the grassroots. These programmes include the national directorate of employment (NDE), community banks, directorate of foods and rural roads infrastructure, better life for rural women, national poverty alleviation programme (NAPEP) among others. The failure of governments' top-down approach and lack of involvement of the people at the grassroots in the bottom-up strategy have weakened the confidence of the public in central authorities. Communities therefore seek solace in indigenous institutions, which pressurize government for attention to development problems in their communities and/or undertake development programmes and projects that they observe that are very needful in their immediate communities. The indigenous organizations are associated with self-help programmes for resources mobilization to confront local challenges (Ogundipe, 2003). These include the finance and execution of projects, lobbying and nomination of representatives to government offices to air their views and press their needs and developing of human resources against future

developmental needs of their immediate communities. Thus, their impacts have been felt in the areas of economic development, policy matters, health and infrastructure, environmental and physical development among others (Onibokun and Faniran, 1995; Agbola, 1998; Akinola, 2000; Ogundipe, 2003).

2.9 Constraints to Community Based Organizations

In a survey prepared by Princeton Survey Research Associates (2001) Community based organizations (CBOs) face a number of constraints common to other non-profit agencies, and some specific, unique constraints, relating to technology adoption. A great challenge facing CBOs is learning about what technology can do for them. Not having a dedicated IT staff member, and being isolated from the "world of technology" and without a community of practice to share experiences and explore issues, creates an environment of hesitancy and wariness. Many CBOs are ill-informed about the potential impact of technology on both their day-to-day operations and specific missions. Some CBO's still do not see the benefit of technology to their organization, and work without it. For others, technology is critical, but often adoption is fostered and controlled by an individual "champion". Documenting the experiences of these innovators would provide guidance and support to those still looking for a "road-map" in their quest for technology adoption, but there are few worthy examples of such practice. In the same report by Princeton Survey Research Associates (2001), CBOs are often atomized and isolated from other organizations that could share data, information and technology resources. While IT could facilitate communication with other agencies and allow for sharing of resources, the CBO environment is not often optimized to allow such opportunities. This is a crucial role of IT in humanitarian relief efforts, where CBOs must communicate timely and critical information, not only with each other, but also with larger, national and international agencies.

The report further revealed that CBOs are subject to the same financial constraints as other non-profit developmental organizations. Financial support may come from individual donations, fundraising efforts, grants via funding agencies, or directly from other nonprofits organizations. As with the workforce, donors to CBOs are often internally and goal motivated, and funding can be subject to constraints or specific instructions as to how it can be spent. Funds are often directed at program or mission specific goals, rarely to general IT support or professional development opportunities for staff. Adejumobi (1991), Olomola (2001), stated that the experiences of CBOs in Kano state differed. Their government assisted them in discharging their responsibilities to the communities through fund provision, and their problems were the conflict of interest level of education of community development workers among the two tiers of government (state and local), low and poor public acceptance. Unlike in Oyo state, the people were receptive to CBOs activities but inadequate government support and economic status of members limited their operations (Adejumobi, 1991). Similar economic problem afflicted CBOs in Cross River state. Ugal (1992) discovered that CBOs in the state were not properly organized, ineffective in performance, made decisions in isolation and wasted their meagre resources. For instance it was recorded that they built schools and health centres without carrying the government along, thus the buildings lie idle without personnel and equipments from appropriate authorities (Ugal, 1992). Walker (2002), also found in her study on capacity building for CBOs in Kano state that the constraints facing the CBOs include: frequent abscondment from meetings, non-payment of dues, lack of training on capacity building and the inability of CBOs to identify their felt needs which often leads to competition among CBOs. Othman (2006), highlighted some constraints limiting the contribution of CBOs activities to rural development as financial problems, politics (political party

affiliation), inadequate linkages with NGOs, inadequate training on capacity building and inadequate government assistance.

2.10 The Concept of Livelihood diversification

Diversification is the single most important source of poverty reduction for small farmers in South and South East Asia (FAO and World Bank, 2001). Diversification can either refer to an increasing multiplicity of activities (regardless of the sector), or it can refer to a shift away from traditional rural sectors such as agriculture to non-traditional activities in either rural or urban space – i.e. sectoral change. An individual has a diversified livelihood where he has multiple jobs or incomes, but a household can have multiple livelihoods, even though each member is in fact specialising in one activity (Ellis, 2000b). Sustainable development has become an important policy goal for most nations because of the increasing evidence of failure on account of social and environmental development. Moreover, governments have accepted the responsibility for promoting the sustainability of development, in response to the Agenda 21 programme following the United Nations Conference on Environment and Development (UNCED, 1992). Sustainable livelihoods have been increasingly recognized as an important element of sustainable development during the past decade. In this context, the role of livelihood diversification has come under increasing scrutiny because of its powerful impact. Livelihood diversification has been embraced by a number of development agencies, with UNDP the first to do so fully and the Department for International Development (DFID) adopting it as a central strategy. The contribution made by livelihood diversification to rural livelihood is a significant one which has often been ignored by policy makers who have chosen to focus their activities on agriculture (Ellis, 1998). Livelihood diversification (LD) is a key strategy

by which people in many parts of the world try to make ends meet and improve their well-being. Livelihood diversification refers to a continuous adaptive process whereby households add new activities, maintain existing ones or drop others, thereby maintaining diverse and changing livelihood portfolios. The literature on livelihood diversification, which crosses several related fields and disciplinary approaches, is characterised by many terms and definitions. People diversify by adopting a range of activities. Thus, income sources may include 'farm income', 'nonfarm income' (non-agricultural income sources, such as non-farm wages and business income), and 'off-farm income' (wages of exchange labour on other farms – i.e. within agriculture, including payment in kind) (Ellis, 2000). Livelihood diversification can be both a coping and a thriving mechanism – thriving where it is driven by a growing and more flexible economy. But the 'coping' dimension dominates where diversification is an enforced response to failing agriculture, recession and retrenchment (Davies, 1996; Scoones, 1998; Francis, 2000). For the purpose of this research, the definition of livelihood diversification chosen by Ellis is used: Rural livelihood diversification is defined as the process by which rural households construct an increasingly diverse portfolio of activities and assets in order to survive and to improve their standard of living (Ellis, 2000).

Different levels of livelihood diversification

Livelihood diversification may take place when rural producers change the composition of agricultural products they produce. This is a natural starting point for poor rural producers with low levels of capital, who may be able to restructure their production mix more easily than to invest in other non-agricultural areas. One example is crop-livestock integration. Not only can this integration help farmers to maintain fertility through the incorporation of animal litter into soil, but the animals themselves may

provide other products as well, in addition to acting as a liquid asset. All of this helps to build up or maintain agricultural production and reduce risk (Ellis, 2000).

Livelihood diversification via non-agricultural means is also very important. Examples of the critical importance of non-agricultural activities in Africa are widespread. Many of the diversification activities pursued by rural people involve micro-enterprises, and the importance of micro-enterprises in generating employment and income in rural areas of Africa has become increasingly recognised. They are therefore critical to the achievement of sustainable livelihoods. Similarly, Bryceson (1996) argues that rural non-agricultural employment is of increasing importance in sub-Saharan Africa. She provides empirical evidence this region is steadily becoming less agrarian (both as a long-term historical process, and as an integral part of rural households' livelihood strategies). She concludes that:

Deagrarianisation in sub-Saharan Africa appears to be proceeding on the basis of individual activity diversification with limited intra-sectoral diversification. Pursuing non-agricultural activities therefore represents a risk minimisation strategy to achieve basic household subsistence needs. It must be underlined that many livelihood diversification strategies are frequently gender specific. The literature confirms that women may undertake a similarly wide range of diversification activities as men (Chen 1989), but in many contexts, men are able to avail themselves of diversification opportunities that are not open to women due to cultural constraints.

2.11 Theoretical Framework

This study was guided by the social change, symbolic interaction and system theories.

2.11.1 Theory of Social Change

Social change refers to variation in behavioural patterns, culture and social structure over time. This is defined as the process by which alterations occur in the structure and

function of a social system. The social system in this definition may be a social group, a community, a city, a region, or a nation (Rogers and Shoemaker, 1997). Social change may assume either of the following (a) Modifications in human attitudes and behavior pattern as a result of education. (b) Alteration in social conditions as a result of changes in policies of a social organization. (c) Effecting reforms in major legal and functional systems of a society. Social change pervades all aspects of social life and may manifest as economic, political, technological, cultural and behavioural change.

Social change may be planned or unplanned (accidental). Planned social change in a target system comes with a specific set of objectives to alter an undesirable situation. Planned change entails the direct human intervention in the shaping and direction of change towards some predefined goals. Unplanned change on the other hand, is a result of natural, dynamic and unintended causes of the interactive forces in a society. It is usually very costly as it carries with it no desirable attributes. The relevant aspect of social change theory to this study is the planned social change. The establishment of CBOs and their significance is to bring about intended change in the lives of its members. This change is planned and a desirable one, aimed at alleviating the poverty level of the people through diversified livelihood.

Within the social change theory are the modernization and diffusion perspectives. The modernization perspective in actual fact emphasises industrialization and the use of innate power sources on a very large scale (Bernstein, 1971). Modernization theory argues that societies develop in fairly predictable stages through which they become increasingly complex. Modernization is an aspect of development. The success of rural development is therefore measured in terms of generation of new employment, equitable access to arable land, equitable distribution of income, health, improvement of

education, creation of incentive and opportunities for saving, credit and investment. Rural development is seen as actions and initiatives taken to improve the standard of living in non-urban neighbourhoods, countryside and villages. Development can also be viewed from "development from above" approach and "development from below" approach (participatory). The participatory approach of development is relevant to this study because CBOs are based on self-oriented and self-initiated efforts, united with those of governmental authorities to improve the economic, social and cultural conditions of communities, to integrate these communities into the life of the nation and to enable them to contribute fully to national progress. The community action model explains the participatory approach of development. This is in line with the expectations of this study that CBOs are formed in order to change people's attitudes and institutions as well as acceleration of economic growth, reduction of inequality and reduction in poverty. As the CBOs help its members to discover their inert potentials and exploit them as well as opportunities and avenues available to them by the CBOs, diversification of livelihood increases and hence an increase in their level of living.

The Community Action Model

Directly related to this study is community action model which originated from the theory of Paulo Freire (Boreham, 2004; Lavery, 2005; Freire, 2007). He was a Brazillian educationist who through his concern for the oppressed argued that disparity between poor and prosperous residents, community based organisations or labourers can be bridged through self determination from those in the low socio economic class. According to him, awakening of people's conscience to have self confidence assist them to attain desired goal collectively (Freire, 2007). In other words, enlightenment of mind through education empowers the poor to collectively strive towards common goal and confront the oppressors. When this is achieved, the poor can easily develop their

community to catch up with the rich class. These will give ability to dialogue with the ruling class and overtime; bridge the socio economic gap that separates residents or organisations at grassroots from those in prosperous region (Kulig, 2000; Raphael *et al*., 1999). Implicit in this theory is that residents in poor communities can team together to attain socio economic development (Boreham, 2004). This means that community action model involves participatory action research approaches and is asset based, that is, it builds on the strengths of a community to create changes from within (Racher, 2007). Its intent is to create changes by building community capacity, working in collaboration with communities and providing a framework for residents to acquire skills and resources necessary to assess their socio economic conditions (Lavery, 2005). When they have done this, they can then plan, implement and evaluate actions designed to improve those conditions.

There are basic assumptions that community action model is based. First, it identifies inequality in the distribution of regional resources. It also believes that inequality can be bridged through awakening of mind and self confidence (Ryan-Nicolls and Racher, 2004). Third, it focuses on changing individual's lifestyle and behaviour to mobilizing community members and agencies to eliminate undesired conditions (Lavery, 2005). Yet, it places the onus on the individual and does not challenge the social structures that shape residents' choices and decisions (Caira *et al.,* 2003). This means that the model is designed to increase the capacity of communities and organizations to address the social and economic determinants that will positively influence their community (Anderson and McFarlane, 2004; Federation of Canadian Municipalities, 1999; Hancock *et al*., 1999). The study recognizes CBOs as vehicles towards rural development in lagging regions. It opines that CBOs provide forum for individuals to collectively contribute towards the progress of the community and by this catch up with fortunate regions in

other part of the world. The CBOs through team work and participatory approaches to challenges, can achieve individual and community needs, which in the long run will bring about development of the community.

2.11.2 Symbolic Interaction Theory

The symbolic interaction theory states that people act towards things based on the meanings those things have for them and these meanings are derived from social interaction and modified through interpretation by individuals' selves (Jary and Jary, 2000). This includes definition of the situation, impression management and the institution involved. The three basic premises of the perspective as given by Blumer (1986) are: human beings act toward things on the basis of the meanings they ascribe to those things; the meaning of such things are derived from or arises out of the social interaction that one has with others and the society; these meanings are handled in, and modified through an interpretative process used by the person in dealing with the things he/she encounters.

According to Jary and Jary (2000), people interact with each other by interpreting or defining each other's action instead of merely reacting to each other's action. One of the perspective central ideas is that people act as they do because of how they define situation around them. How people interact with one another in everyday situation and how they make sense of their social relation, people are able to modify and alter the meaning and symbols because of their ability to interact with themselves which allows them to examine possible course of action, assess their relative advantages and disadvantages and then choose one alternative course of action. The symbolic interaction theory is relevant to this study because it explains how the CBOs and its members give meanings to the things around them. It guides how they see and define their needs and problems through their interpretation of symbols. What the rural

community identify as its felt-needs is a function of how they define their situation and what they think is important to them.

2.11.3 System Theory

General system theory, which was developed by von Bertalanffy (1968), provides an analytical framework which can be used to describe some of the many factors involved in community development. Some of the key concerns in community development, such as assessing power and influence, understanding the dynamics of inter-group relationships, and considering the changes involved in planning development activities, can be understood and described using system theory. Terms such as systems and sub-systems, closed and open systems, system boundaries, the transfer of energy or influence across boundaries, feedback and system balance (homeostasis) can be to clarify sometimes what seems to be a bewildering array of community work.

In system theory, a system is considered as body of several components whose parts function to form a social system. The functional and contributory pre-requisites of the components are essential conditions for the survival and equilibrium of the system. The system has been described as comparison of people who interact more with members and non-members when operating to attain the objectives of the system. This is because the social structures act to impede or facilitate the rates of diffusion and adoption of an innovation through the effect of norms, social status and hierarchy of the social system. The system theory can be used to describe the various elements and processes in any development intervention. The system theory is useful in this study as it helps to explain the dynamics of the groups involved (CBOs). CBOs can be seen as a system with the members as the components of the system, everyone working independently, but interacting together for the success of the organization. The CBO could also be a sub-system of the community, with other CBOs and structures as co- subsystems.

CHAPTER THREE

3.0 METHODOLOGY

3.1 Study Area

The study was conducted in Birnin Gwari Agricultural Extension Zone of Kaduna State. The State is located in the Guinea Savannah ecological region of Nigeria. The State is situated in the north central part of the country, about 200km away from Abuja the Federal Capital. It is located between latitude 11^0 32' and 9^0 02' North of the equator and 80^0 50'and 06^0 15' East prime meridan. Kaduna State share boundaries with Katsina and Kano States to the north, Plateau State to the north-east, Nassarawa State and Abuja to the south and with Niger and Zamfara States to the west, (KADP, 2007).

The State has an estimated population of 6,066,562 million based on 2006 provisional population census figures and an agriculturally active population of farm families projection of 471,000 who cultivate an average farm size of 1.8 ha(NPC, 2006). Based on these figures, the current population (2014) is projected at about 7,805,131 people comprising of 568,983 farm families. The State has a total land area of 4.5 million hectares and the area under cultivation is 2.2 million ha, where 1.83 million of the land area is upland, while 0.08 million is fadama land. The average rainfall distribution is 1300mm-1524mm. The cropping pattern is sole/mixed cropping and the major crops grown are: maize, sorghum, millet, rice, cowpea, yam, cassava, ginger, potatoes, vegetables and tree crops such as mango, citrus, guava, banana and sugar cane. The total grain production is about 16,233,944 tonnes. Livestock types include: cattle, sheep, goats, rabbits, poultry and swine (KADP, 2007). The value orientations of the populace include: familism, fatalism, empathy, risks averse, traditionalism and submission to nature. The rural people have strong group cohesiveness.

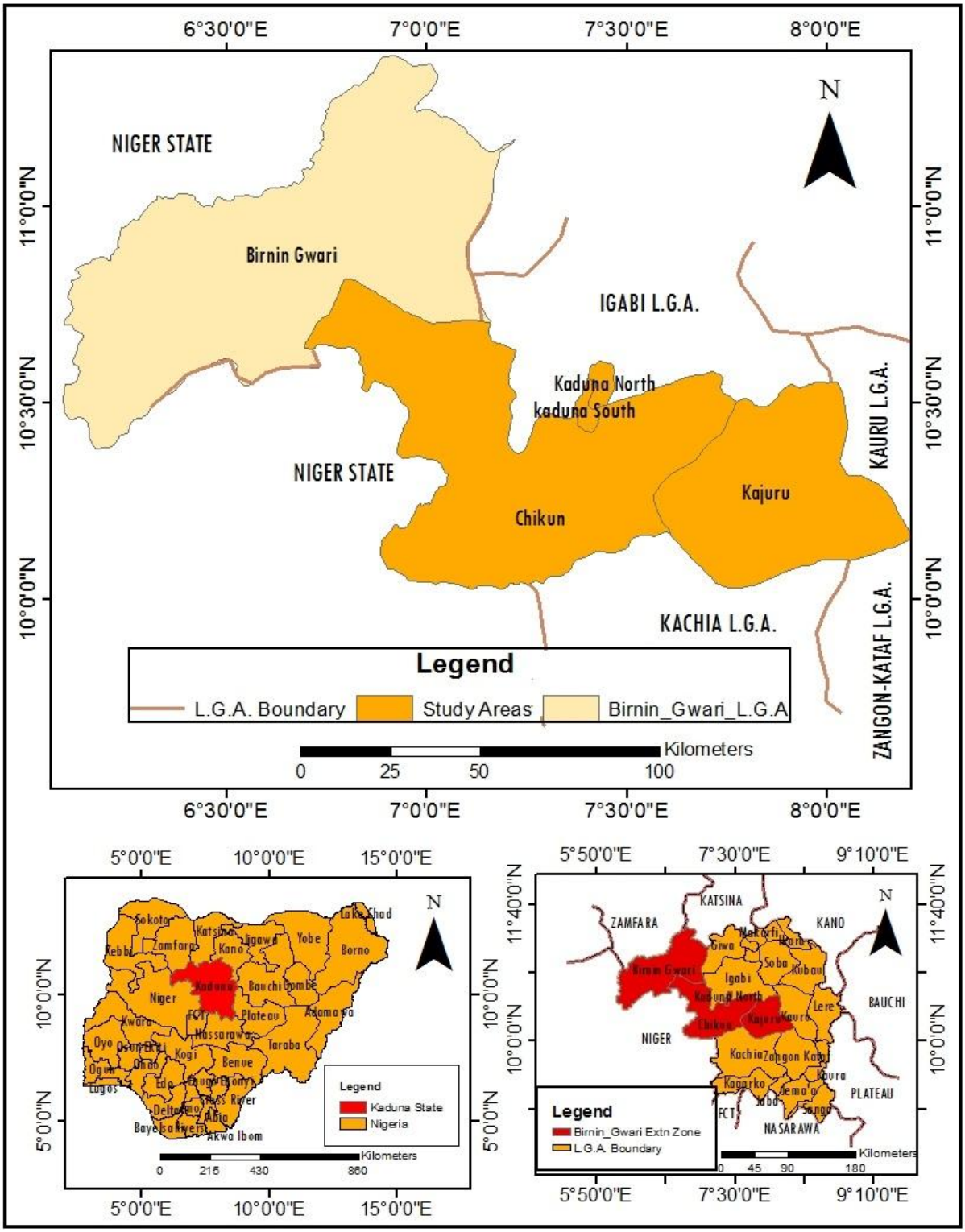


Figure 3.1: Map showing the Study area

Source: Modified from the Administrative map of Kaduna State

3.2 Sampling Procedure and Sample Size

A multi-stage sampling technique was used in selecting the respondents. In the first stage, four LGAs with the highest number of viable CBOs were purposively selected from the Birnin Gwari agricultural extension zone. These include Kaduna South, Kaduna North, Chikun, and Kajuru. In the second stage, two CBOs from each LGA were randomly selected. In the third stage, all the members of the CBOs were given the structured questionnaire; however the ones retrieved made up the 137 respondents.

Table 3.1: Distribution of CBOs in the Study Area

LGA	CBO	Members	Number retrieved
Kaduna south	B/Gwari B MPCS	26	19
	U/Mu'azu Nagarta farmers	43	16
Kaduna North	Zango Aya Road Kawo	15	15
	Kawo market	19	19
Chikun	G/Gora Women MPCS	21	20
	U/Boro Women	18	10
Kajuru	K/Magini MPCS	28	18
	Maize Farmers Association	31	20
	TOTAL	**201**	**137**

3.3 Methods of Data Collection

The study made use of primary data. The primary data was collected through the use of structured questionnaire by the researcher. The questionnaire was administered to the members of the identified CBOs. The information sought relates to the socio-economic/institutional characteristics of the CBOs, livelihood diversification activities

carried out by the CBOs, roles of the CBOs, support services rendered by the CBOs and constraints faced by the CBOs in supporting livelihood diversification activities.

3.4 Analytical Techniques

Descriptive statistics which comprise of measures of central tendency (percentages, mean, frequency distribution tables) and measures of dispersion was used to achieve objectives: i, ii, iii, & v while the multiple linear regression analysis was used to achieve objective iv and the hypothesis of the study. The multiple linear regression is express as follows:

Multiple Linear Regression Model

$$Y = b_o + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + u$$

Where:

Y = livelihood diversification which was computed as number of activities the group members are involved in

$X_1 – X_7$ = Support Services rendered by the CBOs to its members

X_1 = Conflict Mediation

X_2 = Financial Support

X_3 = Capacity Building

X_4 = Group Affiliation

X_5 = Access to Information

X_6 = Access to market

u= Error term

3.5 Definition and Measurement of Variables

The dependent variable is the livelihood diversification of the members of the CBOs while the independent variables are the support services rendered by the CBOs include conflict mediation, financial support, capacity building, group affiliation, access to information, and access to market.

Dependent Variable

Livelihood diversification refers to a range of income generating activities that the members of the CBOs are involved in. This was measured as provided by the CBOs (during the reconnaissance survey), a list of activities they are involved in such as: crop production, livestock rearing, petty trading, artisans, civil service, hunting, service provision and rentals. This was presented as 5= more than four income generating activities, 4= four income generating activities, 3 = three income generating activities, 2= two income generating activities, and 1= one income generating activity and the rate used was computed in percentage.

Independent Variables

1. **Conflict Mediation:** This refers to the ability of the CBO to resolve the problems and challenges faced by its members either as individuals or as a group. This was measured based on the response of the respondents. If the conflict was resolved, it scored 1 and if it was not resolved, it scored 0.
2. **Financial Support:** This refers to the assistance received by the respondents in financial terms. This is mainly credit facilities given to the respondents by their CBOs. This was measured to identify if the respondents received this support service or not. This was measured in naira.
3. **Capacity Building:** This refers to the process by which CBOs are able to strengthen the abilities of their members in terms of challenging them to try new opportunities,

providing new learning point or gaining of knowledge. Capacity building promotes a shift in the attitude, aptitude and competence of the respondents. This was measured in terms of the members' perception of how their abilities and capabilities have been enhanced. If it was very satisfactorily enhanced, it was scored 3, if it was satisfactorily enhanced, it scored 2, if it was fairly satisfactorily enhanced, it scored 1 and if it was not satisfactorily enhanced, it scored 0.

4. **Group Affiliation:** This is the bond that exists within a group and how the members interact with one another. This is also the extent to which the members are closely knitted together and have a sense of belonging. This is a social support service that involves being there for a member in times of need whether times of joy or adversity. This was measured based on the perception of the extent to which the group is cohesive. If the cohesiveness was very strong, it was scored 2, if it was strong, it was scored 1 and if it was weak, it was scored 0.

5. **Access to Information:** This refers to the pathways by which the members become conscious, how ideas are generated, transferred and executed. Access to information addressed the issue of information flow. This was measured in terms of extension contacts, linkages with other CBOs. This was measured based on the members' response, if they had access to information, it was scored 1 and if had no access, it was scored 0.

6. **Access to Market:** This refers to the opportunities provided by the CBOs for their members to market their products and services. If the CBOs provided any form of market, it scored 1 and if they did not, it scored 0.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSIONS

4.1.0 Socio-economic/institutional characteristics of CBOs

With the use of frequency tables, percentages and means, the characteristics of the CBOs described were age, literacy level, membership strength, and quality of leadership, level of financial base, support services, communication networking, group participation and value of durable assets.

4.1.1 Age

This study revealed that, majority (71%) of the CBOs were formed between years 2000 to 2011. While 29% were formed before the year 2000. Also, in regards to their registration, a majority (72%) got registered between 2000 and 2011. This means the CBOs have been in existence since then and was functional. The mean age is 11years that is those formed in 2002. This is not surprising as groups emerge and die as fast as the people composing them. Groups formed for different reasons and intentions, and once they are not met, the group becomes dysfunctional. The prevalence of group formation is indicative of recent awareness created by the agricultural and rural development programmes of government which emphasized the mobilization of groups (Imo ADP, 2000).

4.1.2 Literacy level

This study showed that about 71% of the CBOs members could read and write and over 80% of the CBOs members were educated. A group that is made up of literate members is said to be an enlightened group. The proximity of the study area to urban centres could justify why most of the CBOs members are literate to some extent. This increased

their opportunity to be more knowledgeable and fit into many things as they relate with the systems in the community. This literacy level is also understandable, since the respondents require an understanding of their various livelihood activities and possible prospects. This is in line with the result of Bzugu *et al*., (2008) which showed that most of the members of his CBOS have attained different educational levels, with a large number that had attained secondary education. Therefore, members of the CBOs are educated enough whereby they can read and understand information that improves their productive capacities.

4.1.3 Membership strength

The sizes of the CBOs were arbitrary, ranging from 15 to 43 members. Akinbode and Mosadomi (1977) regarded a size range from 20 to 30 as ideal. CBOs with large membership size show the capacity and capability to embark on agricultural development to increase food productions (Matthews-Njoku *et al*., 2009). In this study, 3 CBOs had a membership strength less than 20, and 4 CBOs with a strength between 21 and 30, while the 3 other CBOs had a membership strength above 30.

4.1.4 Quality of leadership

The emergence of the leaders of the various CBOs is by election. This means it is a general consensus of the people and it is not self-imposing. Quality of leadership speaks of the level of trust the members have in their leaders and how well the group considers him a leader. Using a likert scale to measure the satisfaction of the people as regards how they were being led, 90% indicated that they were satisfied with the quality of leadership. The groups have had several tenures since their inception indicating the will of the people. Asiabaka (2002) had reported that leading involves a close personal relationship. This is why leadership is the ability to persuade others to seek defined

objectives. It is the human factor which binds a group together and motivates it towards goals. In line with this, Ekong (2003) stated that the leader's official position grants him a certain minimum number of functions and responsibilities which enables him to become involved and affect the outcomes of community issues more readily than actors in the community's political structure.

4.1.5 Financial base

The finances of the CBOs are sourced mainly from membership dues, fines and levies, external support, donations and financial institutions as seen in Figure 4.1. They are rarely financed by credit or financial institutions, and donations are very low. This is in line with Matthews-Njoku *et al*., (2009) which said CBOs in Imo state had limited access to external sources of income in carrying out agricultural development activities. He stated that funding of the association came from contributions made by members, only rarely were donations received from external sources. Increasing the number of sources of income would have positive effect on their agricultural development activities.

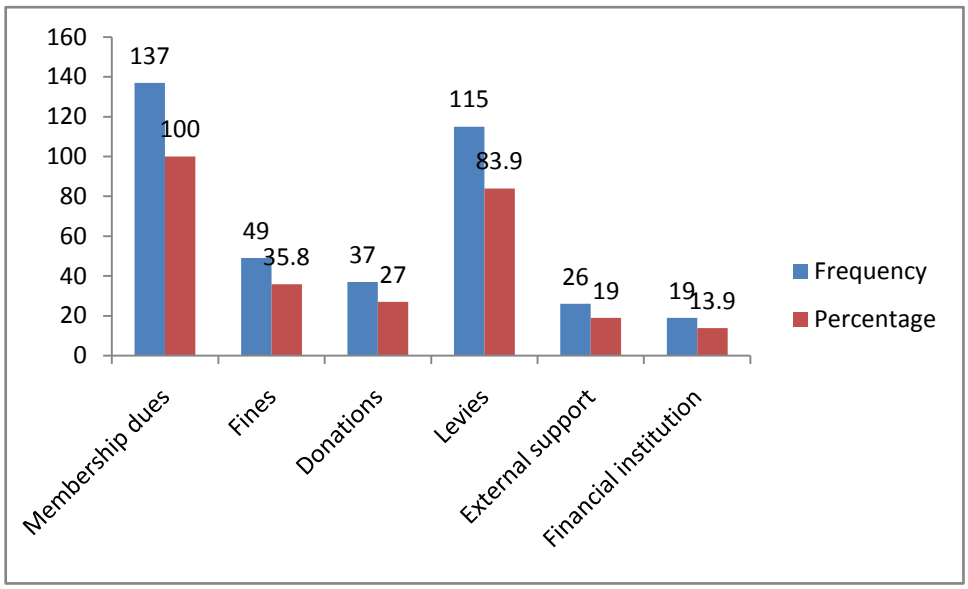


Figure 4.1: CBOs Source of Income

The result of the CBOs income is represented in Figure 4.2. About 64% of the CBOs generated an annual income less than ₦500,000, while about 25% of the CBOs had an annual income between ₦500,000 and ₦1,000,000. The remaining 11% of the CBOs had an annual income above ₦1,000,000. This result shows that the CBOs are poorly and not well financed. This could possibly limit their involvement in various activities as well as their possessions of valuables.

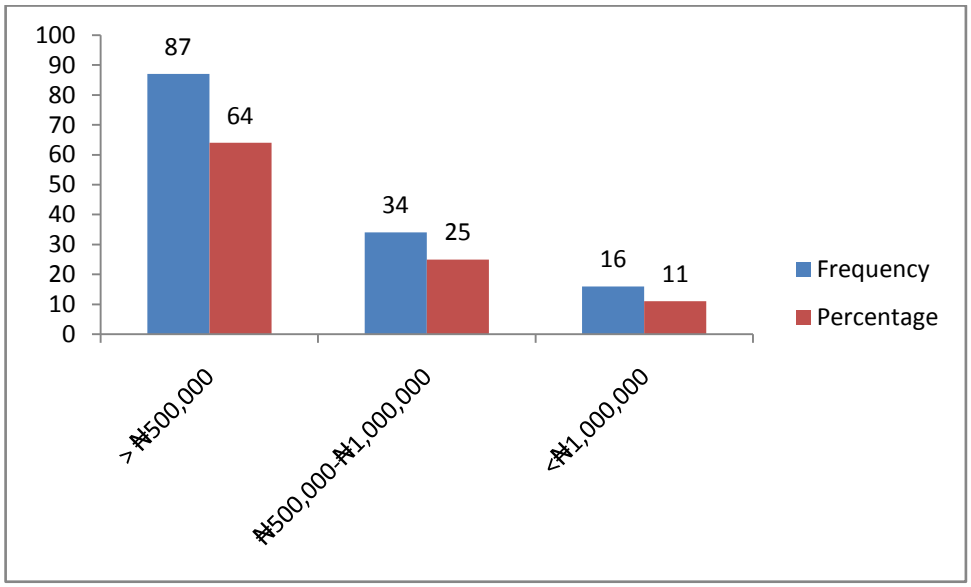


Figure 4.2: CBOs Level of Income

4.1.6 Communication Networking

The CBOs have a way of passing information around to their members and also how they get information. A very few of the CBOs members (40%) claimed knowledge and awareness of the roles they were to perform as members of the group. About 89% of the CBOs members agreed that extension method in its various forms was a means of communication and networking, as information got to them through this means. This could be attributed to the fact that many of them could read and/or write. Meetings were also held monthly and well attended, while an average (55%) perceived interaction with other CBOs as instrumental.

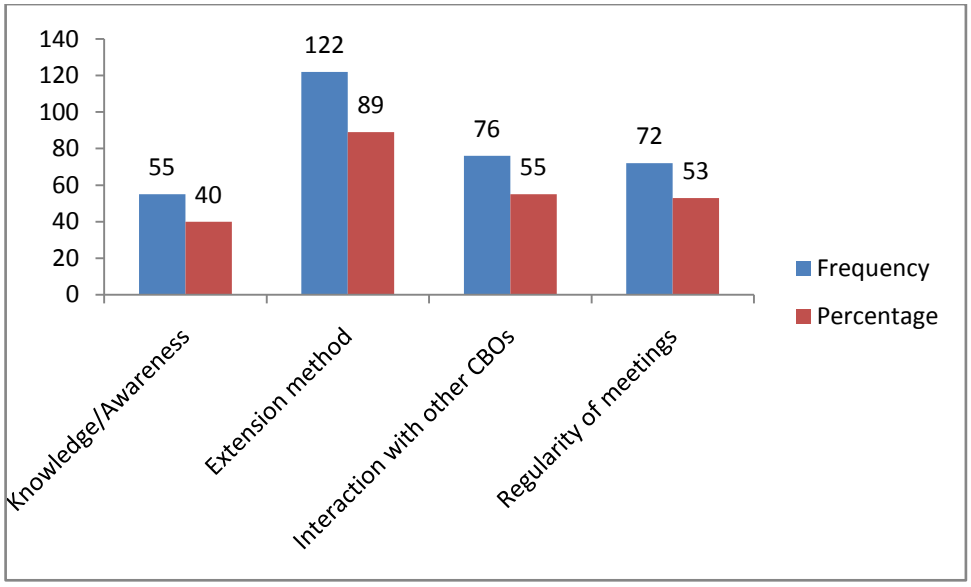


Figure 4.3: Source of Information Transfer

4.1.7 Group Participation

This study showed that most of the CBOs members (90%) were involved in the decision making of the group. This supports the democratic style of leadership reported in the study. The CBO participation was more of voluntary (98%) than involuntary. It was also observed that 96% affirmed that the CBO are active and not passive.

4.1.8 Durable Assets

In the study, very few (27%) of the CBOs members confirmed they had no idea of any assets their CBO owned. The CBOs that had assets had very few of them, some had farmlands, one or two farm machineries and vehicles. Farmland as an asset of the CBO is used sometimes for farming for the group as a whole, with the profit going into the CBOs' purse, and it is also be hired to other members for one activity or the other at a rental fee. Farm machineries are also placed as rentals. Members of the CBO and non-members hire these machineries for farm activities like ploughing, harrowing, ridging and processing of farm produce. Vehicles owned by the CBOs are used as mass transit, conveying goods to the market and as a means of transporting themselves to ceremonies

and funerals of their members. Buildings as assets are used as offices and rented as shops to people. Evaluating their worth, about 27% of the CBOs members perceived their CBOs assets worth less than ₦1 million, while about 70% perceived their CBOs assets to be between ₦1 million and ₦5 million. The assets owned by the CBO are meant to be of help to its members, and also a means of making revenue for the group. When a CBO does not have any asset, it is not doing well and is limited in the help it can render to her members.

4.2 Livelihood Diversification Activities

This study revealed that the CBOs members were involved in a wide range of activities which includes farming, livestock farming, business, civil service, nursing, teaching, trading, processing and artisans.

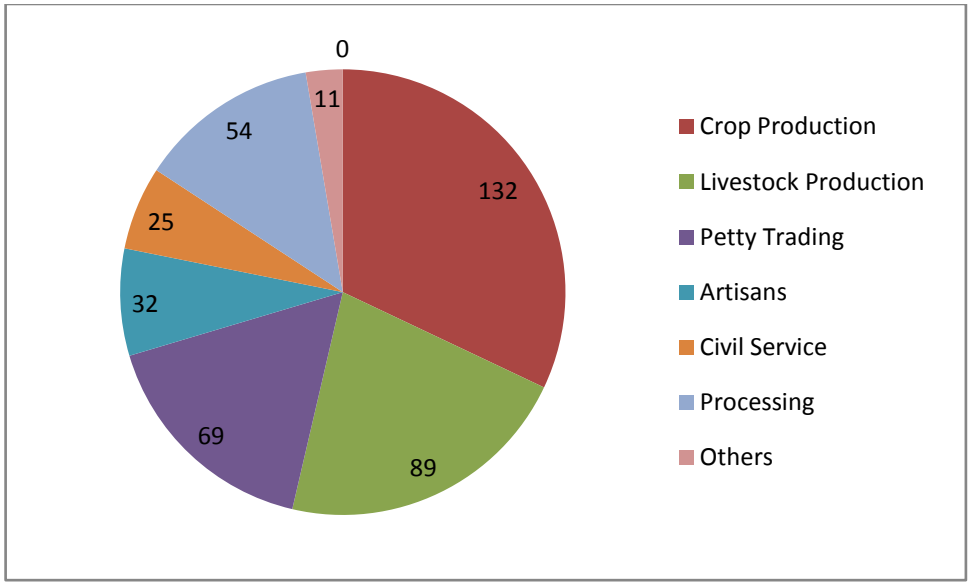


Figure 4.4: Livelihood Diversification Activities

Table 4.1: Distribution of CBOs according to their occupation

CBOs	Primary Occupation	Secondary Occupation
BGBM	Civil Service	Crop Production, Livestock Production, Trading
UMNF	Crop Production	Livestock Production, Trading, Artisan
GGWM	Crop Production	Trading, Livestock Production, Processing
UNBO	Processing	Farming, Trading
ZARK	Crop Production	Livestock Production, Trading, Artisan
KAMA	Crop Production	Livestock Production, Trading, Processing
KSMG	Crop Production	Livestock Production, Trading, Processing
MAFA	Crop Production	Livestock Production, Artisan, Processing

NOTE: BGBM- Brinin Gwari 'B' MPCS ; UMNF- Ungwan Mu'azu Nagarta farmers ; GGWM- Gonin Gora Women MPCS ; UNBO- Ungwan Boro ; ZARK- Zango Aya Road Kawo; KAMA- Kawo Market; KSMG- Kaswan Magini ; MAFA- Maize Farmers Association

The study also revealed the reasons why the members of the CBOs diversify or are involved in other activities, beside their main occupation. In the study, 97% of the CBOs members went into diversification to increase income, 30% to reduce risk associated with farming, 42% to ensure food security, 81% to meet family needs and 53% to improve standard of living.

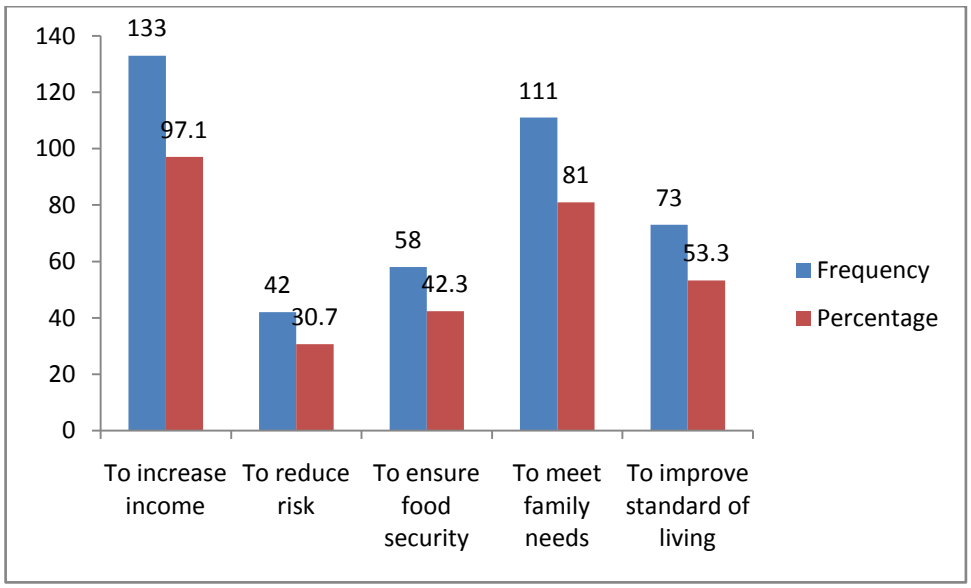


Figure 4.5: Reasons for Diversification

This finding corroborates those of Ellis (1998), Gordon(2000) and Dercon and Krishman (1996) whose studies showed that rural farmers diversify sources of livelihood to increase household's income. This finding also agrees with Edna, *et al.*, (2007) that rural households in Nigeria engage in multiple livelihood activities in order to supplement earnings from agriculture.

4.3 Support services

The study discovered that CBOs give support services to their members. These support services include: Conflict Mediation, Financial Support, Capacity Building, Group Affiliation, Access to Information and Access to Market. The results of the study also showed that there are many conditions that makes a member entitled to this support, such as membership, commitment, paying of dues, and as the need arise. Group membership is a strong condition as one must belong to a group to receive help from that group. Most groups will hardly help non-members. Also, a member must show some sense of commitment, in order to receive support from your group. This commitment includes paying of dues and levies, regular attendance to meetings and participation in group activities. Sometimes, support are given as the need for it arise, may be one is sick or in school or faced with a natural disaster.

The frequency of the support services is presented in Figure 4.6. Financial support had the highest percentage (99%). Most CBOs members could identify with this, as it is quantitative. But, access to market, capacity building and access to information were services that were also well rendered.

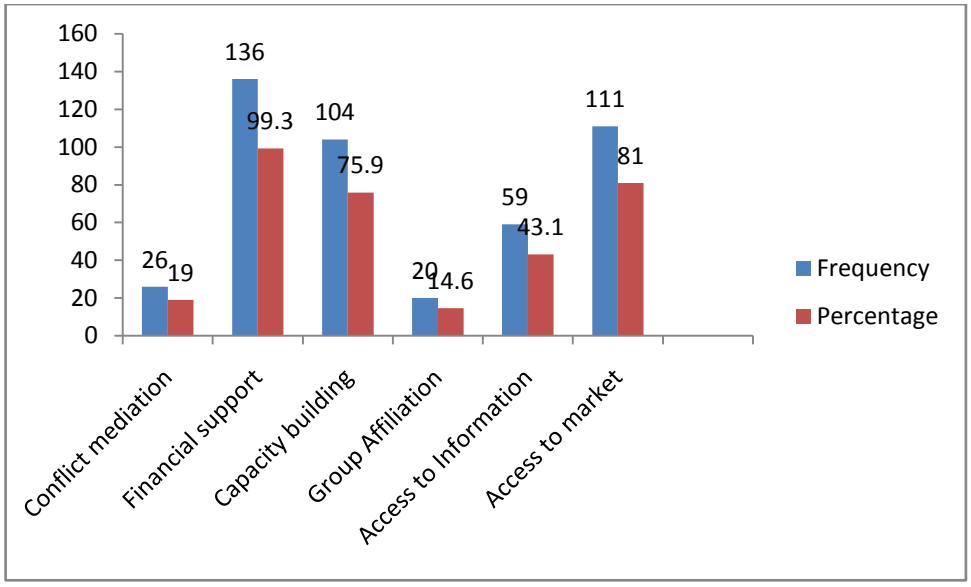


Figure 4.6: Support Services rendered by the CBOs

Table 4.2: CBOs and the different services they render

CBOs	Conflict mediation	Financial support	Capacity building	Group affiliation	Access to information	Access to market
BGBM	*No*	*Yes*	*No*	*No*	*No*	*No*
UMNF	*Yes*	*Yes*	*No*	*No*	*No*	*Yes*
GGWM	*No*	*Yes*	*Yes*	*No*	*Yes*	*Yes*
UNBO	*No*	*Yes*	*Yes*	*Yes*	*No*	*Yes*
ZARK	*No*	*Yes*	*No*	*No*	*Yes*	*Yes*
KAMA	*No*	*Yes*	*Yes*	*No*	*Yes*	*Yes*
KSMG	*No*	*Yes*	*Yes*	*No*	*No*	*Yes*
MAFA	*No*	*Yes*	*No*	*No*	*Yes*	*Yes*

The table 4.2 considered the different CBOs and the support services they were involved in. These services help to reinforce the livelihood activities their members

engage in. People desire to diversify their livelihood activities, but they need institutional support and intervention.

4.4 Influence of Support services rendered by CBOs on Livelihood Diversification

The fourth objective of this study was to determine how they influence livelihood diversification. These support services were regressed against livelihood diversification and the result is presented in table 4.3.

The R-square of the model is 98 showing that there is a strong link between the support services and the extent to which they have explained the livelihood diversification of the CBOs members. Of the seven support services used in the model, conflict mediation, access to information and training/education were statistically significant at different levels. The hypothesis is hereby rejected since there was a significant influence of the support services on livelihood diversification.

Conflict mediation was significant at 5% level of significance and was found to be negatively related to livelihood. This showed an inverse relationship. This could be from the fact that conflict mediation is one of the least services they render, as conflicts may not be common or frequent, so with or without conflict mediation, the people can still diversify. However, this might have been due to the fact that only few of the CBOs members reported to have benefited from that service. From the descriptions of the support services presented earlier, only about 19% of the CBOs members claimed to have benefited from that service.

Table 4.3: Multiple Linear Regression of the influence of support services of the CBOs on the livelihood diversification of its members

Variables	Coefficient	t-value	Standard error
X_1 (conflict mediation)	-0.1500	-2.1180**	0.0708
X_2 (financial support)	0.1514	0.4853	0.3119
X_3 (capacity building)	-0.1342	-1.7753*	0.0756
X_4 (group affiliation)	-0.0455	-0.5897	0.0771
X_5 (access to information)	0.1206	1.9153*	0.0629
X_6 (access to market)	0.0007	0.0107	0.0694

$R^2 = 0.9840$ Adjusted $R^2 = 0.9830$

*= significant at 10% **= significant at 5%

Similarly, access to information was significant at 10% level but have a positive relationship with livelihood diversification. The implication of this is that as the respondents' knowledge increases through the support services rendered by their CBOs, their interest in livelihood diversification also increases. That is to say that as they know better, they tend to reduce their exposure to risks and expand their chances of income based enterprises. Also, access to information helps to provide the CBOs members with more available opportunities of livelihood activities. They become aware of other things they can do to better their lives.

Capacity building was also found to be inversely related to livelihood diversification and was significant at 10% level. Capacity building is expected to have a positive relationship with livelihood diversification. From the description of the support services, about 76% of the respondents actually said they benefitted from that particular support service. This implies that the CBOs need to intensify effort in the area of

Capacity building to create a better positive impact on diversification of income sources to further reduce risk and increase their standard of living.

Financial support was found not to be significant to livelihood diversification from the regression. Though in the descriptive analysis, it had the highest percentage (99%). From the description, it means that most of the CBOs members received and enjoyed financial support from their CBOs. For it not to be significant when regressed against livelihood, it could mean that they did not use the credit to improve their livelihood but to meet other social and family needs like marrying new wives, building houses, buying cars or paying the school fees of their wards.

4.5 Major Constraints Faced by CBOs in Supporting Members in Livelihood Diversification

This objective revealed the constraints faced by the CBOs in helping their members to diversify their livelihood activities. Table 4.4 showed that climatic and environmental problems ranked first, inadequate farm inputs ranked second, inadequate finance ranked third, lack of external help ranked fourth, leadership problem ranked fifth, followed by unfavourable government policies, lack of regular meetings, no standard market, lack of education and lack of awareness. Due to the problems of climatic changes, the CBOs find it difficult to assist their members in diversification. Farm inputs are inadequate or inaccessible to the members of the CBOs and hence it affects their diversification. The farmers lack access to fertilizers, inputs and machineries. Lack of or inadequate finance is a constraint faced by the CBOs.

Table 4.4: Constraints faced by CBOs in supporting livelihood diversification

Constraints	Frequency	Percentage	Rank
1.Climate/Environmental Problems	50	33.6	1st
2. Inadequate Farm Inputs	28	18.8	2nd
3. Inadequate Finance	25	16.8	3rd
4. Lack of External Help	15	10.1	4th
5. Leadership Problem	13	8.7	5th
6. Unfavourable Government Policies	6	4.0	6th
7. Lack of Regular Meetings	5	3.4	7th
8. No Standard Market	3	2.0	8th
9. Lack of Education	2	1.3	9th
10. Lack of Awareness	2	1.3	10th
TOTAL	**149**	**100**	

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

This study was designed to assess the role of the CBOs in the livelihood diversification of its members in Birnin Gwari Agricultural Extension Zone of Kaduna State. This focused on the activities carried out by the CBOs and how they contributed to the lives of its members with regard to livelihood diversification. The idea behind this study came about with the realization that people belong to one group or the other and they are involved in one or more livelihood diversification activities. This study then looked at how being a member of a CBO can help one in diversifying his livelihood activities. This study answered if there was any benefit in belonging to a group.

The data for this study were collected through the use of structured questionnaire. Information was also gotten from the Kaduna Agricultural Development Project (KADP). Eight CBOs were randomly selected from the four LGAs for this study. A total of one hundred and thirty-seven members of the CBOs were used to collect the data.

The first objective of the study was to describe the socio-economic and institutional characteristics of the CBOs in the study area. These characteristics are age, literacy level, membership strength, quality of leadership, financial base, support services, communication networking, group participation and durable assets. The findings showed that the mean age of the CBOs is 11years. All the CBOs were registered and functional. The study also showed that 71% of the members of the CBOs were educated. Their membership strength ranged from 15 to 43 members.

In terms of quality of leadership, the members were satisfied with the leadership structure and its method of choosing leaders. In terms of finances, the CBOs sourced

their income from dues, fines and levies. There was no external funding. About 64 %(majority) of the CBOs had an annual income of less than ₦500,000.00.

The CBOs meetings were held monthly and usually well attended. They had interaction with other CBOs. The use of extension methods was a means of communication and networking. About 90% of the CBOs members were involved in the decision making of the group. The CBOs had assets like farm machineries, vehicles, farmlands and buildings which were used to source income for the CBOs and to help its members.

The second objective of the study was to identify the livelihood diversification activities the members of the CBOs were involved. The study revealed that the CBOs members were involved in crop farming, livestock farming, business, civil service, nursing, teaching, trading, processing and artisans. The study also revealed reasons for diversification such as to increase income, to reduce risk, to ensure food security, to meet family needs and to improve standard of living.

The third objective of the study was to describe the support services rendered by the CBOs. The support services the CBOs rendered to their members included conflict mediation, financial support, capacity building, group affiliation, access to information, and access to market. The members enjoyed these services on meeting some conditions like membership, commitment and regular payment of dues.

The fourth objective was to determine how the support services influence livelihood diversification. Conflict mediation was significant at 5% level of significance, access to information was significant at 10% level of probability and capacity building was significant at 10% probability level. The regression analysis revealed that the support services rendered by the CBOs accounted for about 98% of the variability in their livelihood diversification.

The fifth objective was to identify the major constraints faced by CBOs in supporting members in livelihood diversification. Ten constraints were indicated with climatic/environmental problems ranking first, inadequate farm inputs ranked second, inadequate finance ranked third, then followed by lack of external help, leadership problem, government policies, lack of regular meetings, no standard market, lack of education and lack of awareness ranked last.

5.2 Conclusion

It can be concluded from the study that CBOs exist and are playing a key role in empowering their members to diversify their livelihood activities. These CBOs render support services to their members and it can be concluded that there is a relationship between livelihood diversification and the support services rendered by the CBOs. This study also revealed that there are potential roles that these CBOs can play in order to enhance rural development in their communities. It can be concluded that the CBOs have the capacity when encouraged and supported to do better than they are doing at the moment.

From the study, it can be concluded that people diversify their livelihood activities for various reasons. These reasons are specific to the individuals. This will require that the members should be encouraged to involve in different activities to enhance their livelihood. Also from the study, it can be concluded that these CBOs are not financially buoyant and hence cannot help their members with adequate credit facilities. Also, their possession of assets is low and inadequate. The greater the assets the CBOs have, the better the service they can render to their members. It can also be concluded from this study that there is a relationship between extension agents and the CBOs which needs to be strengthened. There is therefore the need to strengthen the interaction of the extension agents with the CBOs.

From the study, it can be concluded that the records of the CBOs were not well documented by both the CBOs and the KADP. There is a need for NGOs that desire to improve rural development to work with the existing CBOs in the study area and help them stabilise well, so they can begin to carry out community development projects. The major constraints facing the CBOs include inadequate farm inputs, inadequate finance, lack of external help, leadership problems and inconsistent government policies. With the presence of these constraints, the CBOs cannot carry out more roles in helping their members to increase diversification than what they are doing at present.

5.3 Recommendations

Based on the findings of this study, the following specific recommendations are suggested.

1. The findings showed that CBOs are very strong social groups and play functional roles in the lives of their members; therefore government, NGOs and development agencies can utilize these groups by recognising and reinforcing their positions in the rural development process.

2. The study revealed that financial support was not statistically significant to livelihood diversification, but realistically they need a sound financial base through both internal and external funding. Hence, it is therefore recommended that CBOs should be supported with funds by the government through soft loan facilities. Also, CBOs should mobilise themselves and seek for credit facilities from financial institutions.

3. The study revealed that the members of these CBOs are literate. This offers opportunity for capacity building and further expansion. It is therefore recommended that this literacy level should be taken advantage of to organize trainings, workshops and seminars to equip the people with knowledge and information. CBOs need to

intensify effort in the area of training and education to create a better positive impact on diversification of income sources to further reduce risk and increase their standard of living.

4. Also, the lack of standard market was one of the constraints facing CBOs. It is therefore recommended that CBOs should help create or locate markets for their members' produce and services. This will encourage the members to involve in other activities and help ensure their goods and services are not wasted. There is the need for market linkage opportunities, the government and community leaders as well as the leaders of the CBOs should play advocacy roles for the establishment of market linkages.

5. The governments at all levels should encourage the proliferation of CBOs and support the goals of CBOs. It is also recommended that there should be timely supply of inputs and there is the need for subsidies of farm inputs by government in order to reduce cost of inputs to farmers.

5.4 Contribution to Knowledge

This study has made the following contribution to the body of knowledge:

1. One hundred percent (100%) of CBOs members studied were involved in livelihood diversification activities.

2. Ninety-seven percent (97%) of CBOs members diversify in order to increase their income, while 81% diversify to meet family needs.

3. Ninety-nine percent (99%) of CBOs members enjoyed financial support even though it was not adequate for them.

5.5 Suggestions for Further Research

1. This study can be replicated in other Local Government Areas of Kaduna State and in other States of Nigeria.

2. The role performance of CBOs as it relates to poverty alleviation can also be looked into.

3. A comparative analysis of the contributions or impact of CBOs in economic development.

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QUESTIONNAIRE ON THE ROLES OF COMMUNITY BASED ORGANIZATIONS IN LIVELIHOOD DIVERSIFICATION OF FARMERS IN SOME SELECTED AREAS OF KADUNA STATE

I. BACKGROUND INFORMATION

1. Name of Respondent .....

2. Name of CBO .....

3. Position/Office held by the respondent in the CBO .....

4. Name of Village/Town .....

5. L.G.A .....

6. What is your gender? (Tick as appropriate)

   Male ( ) Female ( )

7. What is your age bracket (years)? (Tick as appropriate)

   < 20 ( ) 21-30 ( ) 31-40 ( ) 41-50 ( ) >50 ( )

8. What is your marital status? (Tick as appropriate)

   Single ( ) Married ( )

9. What is your household size? (Tick as appropriate)

   <5 ( ) 6-10 ( ) >10 ( )

10. Can you read and write? (Tick as appropriate)

    Yes ( ) No ( )

11. What is your highest education level? (Tick as appropriate)

    (a) Tertiary Education ( )

    (b) Secondary Education ( )

    (c) Primary Education ( )

    (d) Adult Education ( )

    (e) No formal Education ( )

12. What is your religion? (Tick as appropriate)

Christianity ( ) Islam ( ) Traditional ( ) Others (specify)

II. INSTITUTIONAL CHARACTERISTICS

13. CBO's year of formation .....

14. Have you registered the CBO? .....

15. If yes, when? .....

16. If no, why? .....

17a. What is the number of people in the CBO? .....

17b. Male ..... Female .....

18. What are the objectives of the CBO? (Tick as appropriate)

i. to improve agricultural production ( )

ii. to improve self-help attitude ( )

iii. to help serve inputs ( )

iv. to promote peace and unity ( )

v. to encourage trading ( )

vi. to improve welfare of members ( )

vii. to facilitate access to credit ( )

viii. to improve education of members ( )

ix. to promote religious activities ( )

x. Others (specify) .....

19. Does the CBO have a written constitution? Yes ( ) No ( )

20. Are members aware of the constitution? Yes ( ) No ( )

21. Does the CBO use the constitution? Yes ( ) No ( )

22. If no, why? .....

23. What is your main occupation? .....

24. What other livelihood activities are you involved in? (Tick as appropriate)

Crop production ( ) Livestock production ( ) Petty trading ( ) Artisans ( )

Civil service ( ) Processing ( ) Others (specify) .....

25. Why do you diversify your livelihood? (Tick as appropriate)

To increase income ( ) To reduce risk associated with farming ( ) To ensure food security ( ) To meet family needs ( ) To improve standard of living ( )

26. Which of these leaders do the CBO have? (Tick as appropriate)

Chairman ( ) Vice-chairman ( ) Secretary ( )

Treasurer ( ) Financial Secretary ( ) PRO ( ) All of them ( )

27. How do these leaders emerge? (Tick as appropriate)

Self-appointment ( ) Election ( ) Selection based on assigned criteria ( )

Others (specify) .....

28. What is the tenure of the leadership? .....

29. What is the number of tenures the CBO has had since its inception? .....

30. How best can you describe the leadership style of the CBO? (Tick as appropriate)

Autocratic ( ) Democratic ( ) Others (specify)

31. How satisfied are the members with the leadership process of the CBO?

Very satisfied ( ) Satisfied ( ) Fairly satisfied ( ) Not satisfied ( )

32. What is the membership criteria? .....

33. What is the eligibility procedure? .....

34. How does being a member of the CBO contribute to your involvement in more than one occupation? .....

35. Do the CBO give support to her members? Yes ( ) No ( )

36. If yes, what are the conditions for giving support? .....

37. Which support services does the CBO render to its members? (Tick as appropriate)

i. Conflict mediation ( )

ii. Financial support (credit) ( )

iii. Capacity building ( )

iv. Unionism ( )

v. Access to knowledge ( )

vi. Access to market ( )

vii. Training/ Education ( )

viii. Others (specify) .....

38.Do you have internal conflict in the CBO? Yes ( ) No ( )

39. If yes, how do you resolve such conflicts? .....

40. How can you describe the decision making process of the CBO?

By leaders only ( ) By some selected few ( ) By all members of the CBO ( )

41. Is the CBO participation passive or active? .....

42. Is the CBO participation voluntary or involuntary? .....

43. How regularly does the CBO hold meetings, and what is the level of attendance?

Regularity of meetings	Level of attendance		
	High	Moderate	Low
i. Weekly	.....	.....	.....
ii. Fortnightly	.....	.....	.....
iii. Monthly	.....	.....	.....
iv. Others (specify)	.....	.....	.....

44. Do you have linkage with other CBOs? Yes ( ) No ( )

45. If yes, what are they? .....

46. Do you share ideas with other CBOs? Yes ( ) No ( )

47. What is your source of information transfer within and without the CBO using the following parameters?

i. Knowledge/awareness of roles

ii. Extension methods:

- Briefing
- Letters/pamphlets
- Both briefing and letters/pamphlets

iii. Interaction with other CBOs

iv. Regularity of meetings

48. Have you ever obtained loan from the CBO? Yes ( ) No ( )

49. Have they helped you to obtain loan from the bank? Yes ( ) No ( )

50. Have your annual income increased since you started more than one occupation?

Yes ( ) No ( )

51. What is your average annual income?

Income level	
Less than ₦20,000 ₦20,001- ₦30,000 ₦30,001- ₦40,000 ₦40,001- ₦50,000 More than ₦50,000	

52. What is the CBO's level of annual income? (Tick as appropriate)

Less than ₦100,000 ( ) ₦100,001 – ₦500,000 ( )

₦500,001 – ₦1,000,000 ( ) ₦1,000,001- ₦5,000,000 ( )

More than ₦5,000,000 ( )

53. What are the source(s) of income of the CBO? (Tick as appropriate)

Membership dues ( ) Fines ( ) Donation by members ( )

Levies on members ( ) External support ( ) Financial institutions ( )

54. What is your overall welfare situation as a result of participating in CBO activities?

a. welfare increased

b. welfare decreased

c. no change in welfare

55. What are the capital assets of the CBO and their worth?

Assets (Tick as appropriate)	Worth (naira)
1. Farm machineries	.....
2. Buildings	.....
3. Farmlands	.....
4. Vehicles	.....
5. Others (specify)	....

56. What are the expected roles of your CBO? (Tick as appropriate)

Arrange funds to finance agricultural projects ( ) Create awareness ( ) Organize agricultural workshops ( ) Encourage farming ( ) Supply of agricultural inputs ( ) Market members' products ( ) Establish unity among community members ( ) Provide access to micro-credit ( ) Free advisory service ( ) Others (specify)

57. What are the problems faced by the CBO in supporting farmers to diversify livelihood?