

Participation and Empowerment among Self-Help Groups in Kano City

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ABSTRACT

Self-Help Groups (SHGs) are local organisations that create avenues for grassroots participation at the community level in self-help activities. SHGs play an important role in helping people participate in community development activities that eventually lead to empowerment. In line with this, this paper examined the relationship between dimensions of participation and empowerment among SHG members in Kano City, Nigeria. Data were collected using a structured questionnaire from 400 respondents from four local government areas of Kano City. The descriptive analysis showed a high level of participation and empowerment among the respondents. Pearson correlation analysis revealed a significant positive relationship between the dimensions of participation and empowerment. This study supported previous literature on SHG sustainability. Practically, SHG activities have the potential to become a model for sustainable community development projects at the locality level.

Keywords: Community development, empowerment, Nigeria, participation, Self-Help Groups (SHGs)

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INTRODUCTION

Participation is a central concept in community development (Barab & Duffy, 2000). The majority of development agencies have emphasised that participation is a concept of development and without participation, sustainable development

cannot be achieved. Therefore, sustainability and effectiveness of community development depend on the level of people's participation in grassroots organisations and other concerned development agencies. Thus, citizen participation in community organisations such as Self-Help Groups (SHGs) has been viewed as a major vehicle for enhancing services, preventing crimes and improving the social conditions of citizens (Chavis & Wandersman, 1990).

The idea of local participation has led to the birth and rise of grassroots organisations such as community-based organisations. Community-based organisations such as SHGs are critical players in community development, apart from the State and non-governmental organisations. In this regard, we argue that for real community participation to take place, it has to be through grassroots organisations. These organisations are locally based and run and managed by community members themselves (Blaikie, 2006). They are less structured, so participation is more intensive and more authentic. This enhances the learning process more rapidly (Wenger, 1998). Members of such groups accept new ideas easily and are more ready to implement them, making them achieve more than most people who work alone. Introduced changes are likely to be maintained in a group situation and members are motivated to be more productive in the presence of others in problem-solving situations (Wenger, 1998).

Empowerment, on the other hand, is a multi-dimensional social process that helps people gain control over their

lives. Empowerment refers to the ability of people to gain understanding and control of affairs personally, socially, economically and politically in order for them to take action to improve their life conditions (Zimmerman & Rappaport, 1988). Consequently, empowerment may develop more readily from activities aimed at influencing individual decision making, increased responsibility and organisational problem-solving, all of which are also expected to contribute to the individual's self-confidence. Thus, through participation in any organised activity such as government-mandated advisory boards, voluntary organisations, mutual-help groups and community service activities, an individual eventually can be empowered (Zimmerman & Rappaport, 1988). This gives a broader definition for capturing the possibility that people can find multiple avenues for engagement in their community. This paper aimed to investigate whether participation in SHGs correlated with group members' level of empowerment in the City of Kano.

Formation and Activities of Self-Help Groups in Nigeria

In Nigeria, people formed SHGs in order to undertake development programmes and projects that they feel are needful (Dore & Mars, 1981). SHGs in Kano state, which was the location of this study, have been providing services that help in routing and channelling development information together with resources required for the improvement of their respective communities. The use

of SHGs is characterised as a process of collective action in which the people of a community organise themselves for planning action and making group and individual plans to meet their needs and solve their problems (Atkinson, 2007). SHGs have been recognised as important actors in the development of their various communities both in urban and rural areas in Kano state. From the official records, there are about 8,000 registered SHGs, about 5000 unregistered SHGs and 4600 vigilante groups distributed across the 44 local governments of the State (Olaniyi, 2005). Therefore, sustainability of SHGs is an essential condition for sustainable community development in Kano State. SHG sustainability can be viewed as a stage of empowering organisations so that members are capable of planning and implementing their development initiatives independently.

Participation and Empowerment for Self-Help Groups

Participation is not a new idea in rural and community development; it has existed under different names for more than three decades (Gow & Vansant, 1983). What is new is the increasing emphasis and confidence being placed in participation by host governments and international donors alike. Therefore, Midgley (1986) defined participation as the creation of opportunities to enable members of a community and the larger society to actively contribute and to influence the development process to

share equitably in the fruits of development (Midgley, 1986). In an attempt to illuminate some fundamental issues about participation that relate to human nature, collective action and systemic strategies/interventions to overcome challenges (Abu Samah, 2006; Wandersman, 2009), participation enhances the quality of the environment, programme or plan because the people who are involved in implementation or usage have special knowledge that contributes to their quality of life. In line with this, Heller, Price, Riger, Reinharz and Wandersman (1984, p. 339) added that participation is the “process in which individuals take part in decision making in the institutions, programs, and environments that affect them.”

For this reason, participation has different meanings to different people, and varies depending on how it is applied. Bulmer-Thomas (2003) viewed participation as a contribution of the local people in public programmes up to the stage of complete inclusion of their involvement in the decision-making process. Cohen and Uphoff (1977) defined participation “as people’s involvement in decision making process on what should be done and how it is done; their involvement in implementing programs and decision by contributing various resources and cooperating in specific organisations or activities; their sharing in the benefits of development program; and their involvement in efforts to evaluate such a programs” (p. 6). For Mishra, Shirma and Shirma (1984), participation refers to joint and continuous efforts by the

people themselves in setting goals, pooling resources together and taking action that aims at improving their living conditions.

Operationally, participation is viewed as empowering the local people through participation in grassroots organisations such as self-help organisations. This means that participation can be seen as a process of mobilising people through community grassroots organisations, eventually giving participating members of the group more power to gain control over their resources and their lives. In order to support this argument, Haddad (2006) claimed that without participation in grassroots organisations people might not feel empowered to act. Participation by people in grassroots organisations makes them assume responsibility in the development process. Participation fosters a more equitable distribution of power and resources (Baldwin & Cervinkas, 1993) by transforming social, political and economic injustice. For the purpose of this paper, Cohen and Uphoff's idea (1977) of participation was adopted focusing on participation in decision-making and implementation.

Participation in SHGs certainly help members to empower themselves (Chesler, 1991) because SHGs are usually formed by peers who have come together for mutual assistance to satisfy a common need, overcome a common problem and bring about desired social and/or personal change (Trojan, 1989). Kamaraj (2005) defined SHGs as small informal associations of the poor created at the grassroots level

for the purpose of enabling members to reap economic benefits out of mutual help solitarily and joint responsibility. SHGs are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic upliftment of their families and community (Sabhlok, 2006). Numerous research studies have concluded that SHGs are effective in helping group members, both in the short term and the long term (Spiegel, Bloom, & Yalom, 1981; Spiegel, Kraemer, Bloom, & Gottheil, 1989).

Empirically, it was found that participation in SHG activities is instrumental for reducing family burdens, loneliness and guilt feelings; and at the macro-level, SHG members' advocacy activities can affect government policies (Citron, Solomon, & Draine, 1999). A strong correlation between SHG participation and self-confidence, self-efficacy, civil responsibility and political efficacy has also been supported in research studies (Wandersman & Florin, 2000; Zimmerman, 1995). So, empowerment is the process by which participation in SHGs helps members to build their capacities and confidence for making decisions about their life at the individual and collective levels at which gaining control over productive resources are developed (Pandey, 1993). This means that the process of empowerment in SHG is facilitated by creating awareness about one's rights and responsibilities in the group. Becoming empowered as a result of participation in SHG gives the members an opportunity to develop

skills for utilising group resources and involving themselves in collective activities and the community, which subsequently helps in developing a sustainable group (Pandey, 1993). Participation in SHGs provides members with greater access to knowledge and resources, giving them opportunity of autonomy in the decision-making process (Chesler, 1991). This will create an avenue for SHG members to have greater ability to plan for their lives and to have greater control over circumstances that may influence their lives.

In line with this argument, this study aimed at examining the relationship between dimensions of participation (participation in decision-making and implementation) and dimensions of empowerment (self-efficacy, knowledge and skills, self-esteem and perceived control) among SHG members in Kano City, Nigeria.

METHODS

In this study, a total of 400 respondents were surveyed out of the entire population of 2500 registered members of the SHGs from four selected local government areas. Sample size was determined based on Krejcie and Morgan's (1970) criteria that illustrate that in a population of 2600 the estimated sample size is 335 at $\alpha=0.05$ level of significance (95% confident interval). However, many researchers commonly add 10% to the sample size to compensate for persons whom the researcher is unable to contact. Israel (1992), and Singh and Masuku (2013) have suggested adding at least 10% of the determined sample size to

avoid sampling error. Therefore, we decided to increase the sample size to 400.

The cluster sampling technique was used to select the respondents from the four local government areas (LGAs) in Kano, namely Tarauni, Gwale, Nassarawa and Kano Municipal. According to Ary, Jacobs and Razavieh (2010), cluster sampling is a sampling technique that requires the researcher to select a random sample of members within the selected cluster groups. In this study a two-stage cluster random sampling technique was used. The sampling selection was as follows:

Stage 1: Random selection of four LGAs from Kano Central Senatorial District – The researcher wrote the names of all six LGAs in Kano Central Senatorial District on slips of paper, put the slips in a container and then select slips at random using the lottery method.

Stage 2: Random selection of the sample was based on the proportion of the population of the four selected LGAs. The four selected LGAs had the following population distribution: Tarauni, 567 SGH members; Gwale, 482 SGH members; Nassarawa, 818 SGH members; and Kano Municipal, 633 SGH members. Therefore, 91 respondents were randomly selected from Tarauni, 77 from Gwale local, 131 from Nassarawa and 101 from Kano Municipal. This brought the total sample size to 400 respondents from the four selected LGAs.

Instrumentation

The researcher chose to use a structured questionnaire, and the items in the questionnaire were all measured using a 5-point Likert scale. The questionnaire was divided into two sections, namely empowerment and participation, and was adopted and modified. The empowerment construct had four dimensions including self-efficacy (Schwarzer & Jerusalem, 2010), knowledge and skill (Ristic, 2005), self-esteem (Rosenberg Self-Esteem Scale 1965; cited in Crandall, 1973) and perceived control (Bodja, 2006; Smith, 1998). The empowerment construct consisted of 26 items with a 5-point Likert scale with options ranging from strongly disagree (1) to strongly agree (5). The second section was participation, and consisted of two dimensions, namely participation in implementation and participation in decision-making. The participation construct was adopted from Saidu (2014), and the 21-item questionnaire used a 5-point Likert scale with options ranging from strongly disagree (1) to strongly agree (5).

Data-Collection Procedure

Data collection was carried out over four months, and eight research assistants (two from each LGA) were recruited from the respective study areas because they were familiar with the SGH members and also familiar with the sociocultural aspects of the people. The researcher organised a three-day training session for the research

assistants in order for them to get acquainted with the instrument. Data collection started from Kano Municipal LGA, followed by Gwale LGA, then Tarauni LGA and finally Nassarawa LGA. Fieldwork involved 17 days to cover the survey in each LGA. Upon completion of data collection in a survey cluster (area), one day was reserved for data checking to ensure that there were no much mistakes and for some rest before moving on to the next cluster. The respondents were met at their respective SHG offices.

Validity and Reliability of the Research Instrument

Content validity of the adopted measurement instrument was assessed by rural and community development experts from the Ministry of Rural and Community Development, Kano state. The experts reviewed the questionnaire and made suggestions, and this resulted in changes made that led to the elimination of ambiguous statements. In addition, the supervisory committee of this study also reviewed the questionnaire and offered very valuable suggestions on clarity and misconceptions; their suggestions were incorporated. Moreover, the data collected for both the pilot and final study were subjected to a reliability test to test the consistency of the data collected. Therefore, 40 questionnaires were administered for the pilot study. This was to ensure that the persons chosen for the groups has similar characteristics to those of the main study respondents in the target

population. This helped in detecting any problems in the questionnaire design. The statistics that were used to test the reliability were the internal consistency test reported as the Cronbach's alpha; it refers to as the reliability index that reflects the internal consistency of a measured instrument in which the value of its coefficient ranges between 0 and 1 (Cronbach & Meehl, 1955). According to Creswell and Newman (1989), in order to reduce possible errors in measurement, the reliability analysis should be conducted to improve the tests' statistical power. The minimum acceptable reliability is 0.70 (Hair, Anderson, Tatham, & Black, 2010). Certainly, the reliability test of both the pilot and final study indicated reasonable Cronbach's alpha coefficients; the Cronbach's alpha coefficients for the pilot study were within 0.733 to 0.932. The final study also had a similar range within 0.721 to 0.835, respectively.

RESULTS

Participation Level of Self-Help Group (SHG) Members

The assessment of the level of participation was measured based on two dimensions, namely participation in implementation and participation in decision-making among SHG members. As shown in Table 1 below,

about 55% of the respondents had a high level of participation in implementation, 41.7% had a moderate level of participation in implementation and only 3.3% were reported to have a low level of participation in implementation. This shows that the majority of the respondents (55%) had a high level of participation in implementation, considering the mean score of 35.83 (SD 4.93).

Similarly, out of the 400 respondents, 53% were reported to have a high level of participation in decision-making, 37.25% had a moderate level and only 9.75% indicated a low level of participation in decision-making. This indicated that there was a high level of participation in decision-making among the members of SHGs in Kano. This led the researcher to conclude that there was a high level of participation among the respondents in SHGs. This shows that there was direct involvement of group members in the implementation and decision-making processes, and this subsequently helped in sustaining the life of the groups. Those processes generally centred around members of the groups in terms of generating ideas, formulating and assessing options, making choices relevant to the group as well as formulating group plans for putting the selected options to effect.

Table 1
Levels dimensions of participation (n=400)

Dimensions	Mean	SD	Levels		
			Low (9-21)	Moderate (22-33)	High (34-45)
Participation in implementation	35.83	4.93	13 (3.3%)	167 (41.7%)	220 (55.0%)
			Low (7-16.33)	Moderate (16.34-25.66)	High (25.67-35)
Participation in decision-making	26.38	3.31	39 (9.8%)	149 (37.2%)	212 (53.0%)

Source: Fieldwork

Empowerment Level of the Self-Help Group (SHG) Members

The analysis described the level of members' empowerment in the groups. Four dimensions of empowerment were used to measure SHG members' empowerment level, and these included self-efficacy, knowledge and skills, self-esteem and perceived control. As shown in Table 2, there is a high level of self-efficacy among the respondents, given the mean of 38.09 (SD=5.64). Similarly, the descriptive analysis also revealed that there is a high level of knowledge and skill (\bar{x} =26.43; SD=3.15), self-esteem (\bar{x} =20.52; SD=2.96) and perceived control (\bar{x} =19.75; SD=2.87) among the respondents. The results revealed

that groups members have attained a certain level of power in terms of being empowered through participating in the activities and programmes of SHGs. The results also indicated that SHG members did not only individually become empowered but did so collectively as well by coming together to work. This caused a rise in their awareness and increased their participation level in activities and programmes that concerned their respective groups. Furthermore, the results also indicated that many SHG members had become empowered after joining a group as levels of efficacy, knowledge and skills, self-esteem and perceived control had increased.

Table 2
Levels of dimensions of empowerment (n=400)

S/N	Dimensions	Mean	SD	Levels		
				Low	Moderate	High
1	Self-efficacy	38.09	5.64	(10-13.33)	(13.34-36.66)	(36.66-50)
				10 (2.5%)	118 (29.5%)	272 (68.0%)
2	Knowledge and skills	26.43	3.15	(6-14)	(15-22)	(23-30)
				16 (4.0%)	139 (34.7%)	245 (61.3%)
3	Self-esteem	20.52	2.95	(5-11.66)	(11.67-18.32)	(18.33-25)
				16 (4.0%)	146 (36.5%)	238 (59.5%)
4	Perceived control	19.75	2.87	(5-11.66)	(11.67-18.32)	(18.33-25)
				41(10.3%)	157(39.2%)	202(50.5%)

Source: Fieldwork

Relationship between Dimensions of Participation and Empowerment

The Pearson correlation analysis was conducted to examine the relationship between the dimensions of participation (participation in implementation and participation in decision-making) and dimensions of empowerment (self-efficacy, knowledge and skills, self-esteem and perceived control) as shown in Table 3 below.

With regard to the first dimension of participation, that is participation in implementation, the Pearson correlation analysis showed a significant positive and medium relationship between participation in implementation and self-efficacy ($r=.327^{**}$, $p<0.01$) and knowledge and skills ($r=0.326^{**}$, $p<0.01$). The analysis also revealed a significant positive and low relationship between participation in

implementation and self-esteem ($r=0.209^{**}$, $p<0.01$); however, the results indicated there was no significant relationship between participation in implementation and the perceived control ($r=0.052$, $p>0.05$).

For the second dimension of participation, participation in decision-making, the correlation analysis revealed that there was a significantly positive and high relationship between participation in decision-making and self-efficacy ($r=0.505^{**}$, $p<0.01$). However, the analysis indicated a significantly positive but low correlation between participation in decision-making and self-esteem ($r=0.253^{**}$, $p<0.01$) and perceived control ($r=0.256^{**}$, $p<0.01$). The analysis showed no significant relationship between participation in decision-making and knowledge and skills ($r=0.023$, $p>0.01$).

Table 3
Correlation matrix of independent and dependent variables

Variables	Y ₁	Y ₂	Y ₃	Y ₄	χ^1	χ^2
Y ₁ (Self-efficacy)	1					
Y ₂ (Knowledge and skills)	0.427**	1				
Y ₃ (Self-esteem)	0.353**	0.377**	1			
Y ₄ (Perceived control)	0.346**	0.457**	0.631**	1		
χ^1 (Participation in implementation)	0.327**	0.326**	0.209**	0.052	1	
χ^2 (Participation in decision-making)	0.505**	0.023	0.253**	0.256**	0.054	1

**Correlation is significant at the 0.01 level (two-tailed)

*Correlation is significant at the 0.05 level (two-tailed)

DISCUSSION

In this study, both descriptive and inferential statistics were conducted for data analysis. The descriptive statistics revealed that there was a high level of participation among the respondents in SHGs. This shows that there was active involvement of the group members in implementation and decision-making processes, and this helped in SHG sustainability. The decision-making process usually helps SHG members to create ideas and assess decisions in order to choose better options in the implementation process. Likewise, the descriptive analysis also showed a high level of empowerment among the respondents due to their participation in SHGs. This means that members of the groups had been empowered after participating in activities and programmes in their respective SHGs. The finding, moreover, indicated that the SHG members were collectively empowered, which subsequently raised their awareness and increased their participation level as well.

Moreover, the Pearson correlation analysis showed significant and positive relationships between participation in implementation and self-efficacy, knowledge and skills and self-esteem. This finding was in line with that of Zimmerman and Rappaport (1988), who found a significantly positive relationship between participation in community organisations and empowerment. In addition, Mok (2001) obtained a similar result, indicating that participation in SHGs has direct correlation to benefit from empowerment outcomes such as self-efficacy, improvement of perceived control, self-esteem, life satisfaction, information and resources.

With regards to the other dimension of participation, which is participation in decision-making, the result revealed a significantly positive relationship between participation in decision-making, self-efficacy, self-esteem and perceived control. This result supported the findings of Hardina (2006) and Pretty (1995), who

had asserted that empowerment could be achieved through participation as an end. Therefore, empowerment involved action at the grassroots level, helping to create self-esteem, perceived control and transformation of the society through participation in grassroots organisations. So, empowerment leads members of these groups to develop a negotiated power-sharing technique through interactive participation in the groups.

Arguably, the respondents' empowerment is directly associated with participation in the SHGs' community activities and programmes. Residents are empowered through collective reflection and decision-making, which includes building a positive self-image and confidence, developing the ability to think critically, building group cohesion and action and ensuring equal participation of all members of the group. Through this type of participation in the groups' activities and programmes, members can be encouraged to participate in more group action that will bring social change to their community and provide the groups with the opportunity of economic independence as argued by Oakley (1991). On a similar note, practices in SHGs have the potential to become a model for sustainable community development projects as proved in the study that members who participated in decision-making and taking action experienced psychological change and capacity development. These two aspects are part and parcel of the effort of creating a self-reliant community as the

end product of the community development process.

CONCLUSION

Analysing the results of the study using descriptive statistics revealed that a considerably high level of participation and empowerment was achieved, meaning that all the dimensions that measured the level of participation and empowerment among SHG members in the study area had a high percentage level. For the statistics of inference, the Pearson correlation analysis showed a significantly positive relationship between participation and empowerment, indicating that higher empowerment among SHG members is directly associated with their high level of participation in SHG activities and programmes. The direct link between these two constructs was evidence of sustainability of the SHGs in the urban city of Kano state, Nigeria.

This study supported previous literature on SHG sustainability as the results were able to show a significantly positive relationship between participation and empowerment of SHG group members in Kano, Nigeria. The direct relationship between participation and empowerment confirmed that these variables were among the factors associated with SHG sustainability in Kano. Also, the study was relevant to policy-makers, especially the Ministry of Rural and Community Development for policy formulation, programme evaluation and data analysis. For SHG members, the findings of this study will serve as a guide for strengthening group

membership relations in the empowerment process. However, this study was limited to urban SHGs and was gender-biased. Therefore, the researchers recommend further studies on rural SHGs with more emphasis on gender equity.

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