

**ASSESSMENT OF WOMEN'S PARTICIPATION IN SELF-HELP GROUPS IN
NSUKKA LOCAL GOVERNMENT AREA OF ENUGU STATE: IMPLICATIONS
FOR COMMUNITY EDUCATION**

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ABSTRACT: *This paper assessed women's participation in self-help groups in Nsukka Local Government Area. Five objectives and Five research questions were developed to aid the study. It adopted descriptive survey research design with a sample of 160 members of women self-help groups drawn from five communities. The key instrument used for data collection was questionnaire which covered the objectives of the study while interview and personal observation were used to complement the questionnaire. Data collected were presented in tables and analysed using percentage and mean scores. The findings show that women in Nsukka participate to a high level in self-help groups. The benefits of the self-help groups include among others, to socialize, attract loan, save money, give moral and financial support to members and solve problems through collective efforts. The study also reveals that women face challenges like illiteracy, poverty, conflicts and others which need relevant community education programmes to address. The paper therefore recommends among others that community members should support women self-help groups to enable them contribute to community development and that adult educators should strengthen women's capacity through community education to address the challenges that hinder their participation in self-help groups.*

KEYWORDS: Participation, Self-help, Community Education.

INTRODUCTION

In a traditional Nigerian society especially in Igbo land, most women are responsible for subsistence food production, food processing, transportation of food, fetching of water and firewood, home craft, domestic chores, child bearing among others. With the economic hardship caused by bad governance, poverty, corruption, food insecurity and other issues, the family responsibilities on women have increased tremendously. Some women assist their husbands to carry out family responsibilities, while a good number of them carry the whole family responsibilities either because they lost their husbands or they are not able to take to take up their responsibilities due to ill health or other reasons.

Nsukka women are hard-working and fall into the category of women who toil so hard to improve the standard of living of their families. In addition to their immediate family responsibilities, some of them take care of their aged parents and other extended family relations. These responsibilities increase without the corresponding increase in income. In view of this, they look for other means to increase their income. Some of them go into storage of food items, buying and selling and other businesses which require capital to enable them do the businesses well.

One of the ways to do this is by joining self-help groups. Self-help group is a group of people with the same needs, interests and aspirations whose major objective is to assist their members morally, socially, economically and otherwise through group efforts especially through contributions and savings. Some members see the group as their banks where they can save and borrow money with little interest. Some groups contribute money and either share it or use it to buy properties at the end of the year depending on the amount they were able to contribute. Apart from the economic gains of self-help groups, they socialize through their groups. For instance, some women see their self-help meetings as a place of joy and merriment where they sing, dance and crack jokes and reduce stress.

As they do these and improve the living conditions of their family members by providing their economic, health and educational needs, they contribute to healthy living of their communities.

The women's ability to fend for themselves, children and other members of the family reduce conflicts in the family especially where the major cause of family conflicts is resource based. It also gives women confidence and raise their self-esteem and worth. They are able to get involved in decision making process in the family and community. As women socialize among themselves during their meetings and social activities in their self-help groups, they learn to accommodate themselves and manage their conflicts. Their ability to improve themselves and the family members economically, socially, culturally and in other aspects of community living will improve interaction among community members and in turn improve community development process as all these are indices of community development.

The operation of self-help groups is not without challenges which affect their participation. Some of these challenges are poverty, weak leadership, illiteracy among others. These call for education to equip the women with proper skill, knowledge and information to enable them participate actively in the activities of the self-help groups. Stressing on the need for education for women, Ugwu and Mbalisi (2016), note that education improves the way women reason, express themselves, work and handle issues or situations. Community education is the type of education that will enable the women to learn at a time suitable to them in view of all other roles they play in the family and society. Hence, the need to provide community education programmes that women need for effective participation in self-help groups.

Statement of the Problem

Willingness to join a self-help group remain or withdraw depends on the rewards or benefits that members derive from membership and participation. Nsukka women are very industrious; they toil day and night to make sure that their families do not lack basic necessities of life. Many of them are breadwinners or assist their husbands in the upkeep of the family. Some of them who have government jobs still engage in farming and petty trading to supplement their income. Most women have this tradition of going for their businesses and whatever they realize, a portion of it is used to provide food items and other family needs for the day. This practice eats into the business capital making it difficult for their businesses to be sustained and any capital intensive project in the family to be achieved. Savings also becomes impossible in this kind of scenario.

In view of these, they join self-help groups where they can save and borrow with little or no interest to enable them increase their capital base and solve other family needs. For them to

qualify for some benefits in their groups, they must participate actively in terms of attendance, payment of their dues and levies at the appropriate time, and participate in all the activities as may be required by the group. Meeting up the requirements of the group is often not without some challenges which include illiteracy, low self-esteem, lack of fund, conflicts among others. To assess the participation of Nsukka women in these self-help groups and examine community education as a tool for strengthening their participation is the problem of this study.

Objectives of the Study

The following objectives were developed to aid the study. They include to:

1. Identify the demographic characteristics of the women involved in self-help groups
2. Find out the benefits of women self-help groups in Nsukka Local Government Area
3. Assess the level of women's participation in self-help groups
4. Examine the challenges facing women in their participation in self-help groups
5. Examine community education programmes that can be used to strengthen women participation in self-help groups

Research Questions

Based on the above objectives, the following research questions were developed

1. What are the demographic characteristics of women involved in self-help groups?
2. What are the benefits of women self-help groups in Nsukka Local Government Area?
3. To what level do women participate in self-help groups in the study area?
4. What are the challenges facing women in their participation in self-help groups?
5. What are the community education programmes that can be used to strengthen women's participation in self-help groups

Area of study

Nsukka Local Government Area is in Enugu North senatorial zone of Enugu state in the South-Eastern part of Nigeria. It is made up of eleven rural communities – Nsukka Town which is the headquarter, Obukpa, Obimo, Alor Uno, Ibagwa-Ani, Okpuje, Okutu/Anuka, Lejja, Eha-Alumona, Ede-Oballa and Opi. Nsukka is bounded by Kogi state in the North.

The headquarter is a University town, this educational institution has impacted positively on the communities and beyond especially on the younger generation. The main occupation is farming and petty trading. Nsukka women are very industrious and hardworking as they are confronted by challenges of family responsibilities and survival.

Self Help

Many authors have done extensive work on self-help which is a key concept in community development and have defined self-help in various ways. Just as the term implies, self-help

means what one does for one's benefit or rather one solving his or her problems through personal efforts (Onyeozu, 2007). The notion that one is working for self-benefit makes one to put in more efforts and persevere in the task. Mehta, Mehta and Singh (2011) define self-help group as voluntary gathering of persons who share needs or problems that are not being addressed by existing organizations, institutions or other types of groups. In a broader perspective, UNESCO in Imahbekhai (2009) defines self-help as a complex process made up of two essential elements: the participation by people themselves in efforts to improve their level of living with as much reliance on their activities; and the provision of technical and other services in ways which encourage initiative, self-help and mutual help to make these more effective. This definition clearly states the link between self-help and participation. In other words, for any self-help to be effective, there must be participation of the people involved. This will facilitate the smooth operation of the group and the achievement of the set objectives.

Participation

Just like self-help, the term participation has been widely used as one of the key ingredients in community development. Most definitions of participation emphasize group or community in the process of development while in self-help group the emphasis is on the participation of individuals that make up the group. However, there is no clear cut distinction between the two since in community development the participation of individual members of the community put together will guarantee community participation.

In line with this thought, the definition of Onyeozu (2008) definition seems suitable to the issue being discussed. He defines it as the active process in which a person takes part in the initiation and implementation of decision. Especially in the decision that affects the participant. In the context of human development, participation is the involvement of people in the economic, social and cultural and political processes that affect their lives (www.sociologyguide.com). In this regard, participation enhances effectiveness and challenges oppression and discrimination because everyone has the right to be involved irrespective of sex, class and race, etc.

In self-help, participation means the active involvement of a person in all the activities of the group he/she belongs. The activities of self-help group include attendance in meetings and other groups' functions like funerals, visits to sick people and other social gatherings, contributions of ideas in discussions, contribution of money like dues, levies and others as may be demanded in the group among others.

Benefits of Self-Help Groups

People join self-help groups because of the benefits they offer to members. The aim of self-help groups especially in Nsukka Local Government Area is to cater for the welfare of members. According to the leaders of some self-help groups in Nsukka, a major benefit that draws women into self-help is economic based. Women need money to increase their capital base for business which will in turn increase their income to be able to take care of family responsibilities. Women learn to save and do save through self-help groups. They make contributions and save for a period of time after which they share among themselves. As they save, they use it for micro credit which yields interest for them. Corroborating this assertion, Murthy (2012) posits that self-help groups have been extremely effective in creating the habit of savings among the rural poor and mobilizing it for common good.

Self-help groups provide support for individuals who are ill or have health issues especially terminal sicknesses (psychology.jrank.org). Mrs. Virginia Onah (a leader in a self-help group in Opi community) corroborated this when she stated that in her group, financial assistance is given to members who are bereaved or have illness and cannot afford their medical bills. She further said that participation in self-help provides essential sense of community and belonging. Which means that it makes people feel accepted by others and have the sense of togetherness. Another member of self-help group in the study area, Mrs. Anulika Ezema stated that in her own group, they contribute money and keep as savings which they share at the end of every year. The share they get depends on how much each member is able to save. They loan out such money to their members who need it for business. Such loan attracts monthly interest and returned at the end of the year for members to share. Another member, Madam Oyima Ugwueze said that they use their own savings to buy food items and share during Christmas or other celebrations.

In her own contribution, Mrs. Patricia Eze (A group leader in Nsukka Town) noted that her group intervenes in disputes involving members and sometimes among members and their families especially marital cases. She further said that if a man sends his wife away due to misunderstanding, the group sends few people to approach the man and plead on their member's behalf. In few cases, she noted that they succeeded in bringing the wife back and making peace among the couples.

Sharing of experiences and ideas is another benefit from self-help groups. Group members share ideas and experiences on various issues on family well-being like handling relationships especially between couples, children and in-laws, preparing different types of dishes, cleanliness, at homes among others. In support of this, Ahmadi (2016) posits that members share their stories, stresses, feelings, issues and recoveries. They learn that they are not the only ones facing such problems and provide emotional support to one another which will go a long way to lessen the isolation that many people experience.

Self-help groups empower individual members and promote self-esteem and self-respect. For instance, speaking or airing one's views at meetings can empower one to speak at other events and in public. It is also an avenue to where women can be approached as a group for civic-political and economic emancipation. Politicians, religious bodies, donor agencies and non-governmental organizations prefer to work with women groups instead of individuals. For instance, Development Education Centre (DEC) Enugu worked with women self-help groups in the nineties where they (the women) were assisted with micro credit for their small scale businesses among other trainings and skills that they received.

Challenges Facing Women in their Participation in Self-Help Groups

Different people have different reasons for joining self-help groups. Some of these reasons have been discussed earlier in this work. These different intentions by individual members coupled with personality differences can make them pursue different objectives in the group which can create tensions. The tensions if not well managed can result in full blown conflict that can divide the group. Other challenges include: poverty or lack of money which hinders some from making their contributions at the appropriate time, lack of skills and information to manage people and their differences, illiteracy among some women, feeling of inferiority complex which affect the self-esteem and lack of support from the men among others.

Some members who were interviewed noted that sometimes they do not meet up with the group activities like meetings and social visits due to other family demands. They also noted that some of them lack support from their spouses who feel they that they neglect other domestic chores to attend group's activities. All these hinder women from active participation in the group's activities.

Community Education

Community education is an important tool that can enhance women's participation in self-help groups. Participation in this respect has been explained earlier to mean total involvement of women in the activities of the self-help groups. Apart from making monetary contributions, the women are also expected to get involved in contributing ideas and in taking rational decisions that can enhance their lives, those of their family members and the community in general.

Community education therefore, is lifelong education that can equip community members including women with knowledge, skills, information and attitudes that can enhance communal life using community resources. The resources here also include the educational and other institutions in the community who work together to raise the standard of living of the community members and solve their other problems.

Supporting this line of thought, Akande, in Ugwu and Mbalisi (2016) defines community education as the type of education needed to ensure the self-confidence, self-respect, and personal interdependence as well as to safeguard human rights and achieve social equality. This is an education suitable for women as all these qualities are needed for their full participation in self-help programmes to improve their lives and that of the community. This educational approach will assist members of the community to find or generate employment, increase their incomes and improve their quality of life.

Community education as noted by Abiona (2012), is about creating a participatory learning culture that incorporates principles and practices of respect, mutual aid, inclusiveness, lifelong learning, skill building, self-appreciation, entrepreneurship and leadership development. These he calls the puzzle pieces that make up community life and learning, hence its suitability for strengthening self-help groups. Literacy is another great important component of community education which will facilitate and enhance other community education programmes especially lifelong learning. Abiona (2012) in support of this assertion, posits that it is easier to communicate and decide lines of action on issues involving the community if members of the community are literate. It is also easier for the self-help group to attract outside assistance like grant and exposed to the outside world if members are literate.

METHODOLOGY

The study adopted a descriptive survey research design. Purposive sampling technique was used to sample five communities and five women self-help groups in Nsukka Local Government Area. The choice of the communities was made to have a representation of all the different parts of the LGA. The population of the study comprised two hundred and eighty-two (282) women from the five self-help groups while one hundred and sixty (160) respondents made up the sample.

The major instrument for data collection was a modified four point Likert scale 27 item questionnaire developed by the researcher. Unstructured interview and personal observation were also used to supplement the questionnaire. To ensure the reliability of the instrument, it was pilot-tested on twenty members of women self-help group in a community which was not part of the study. The result was calculated through split-half method and correlated using Charles Spearman's Correlation Coefficient which yielded a reliability index of 0.76 which was considered reliable for the study. The questionnaire was personally administered to one hundred and ninety-one respondents who were available during the researcher's visits with the assistance of the leaders of the groups. The questions were read for those who could not read and their responses recorded accordingly. One hundred and sixty (160) copies of questionnaire were correctly filled and retrieved and were used for the study.

The data were analyzed using percentage and mean. The criterion mean score of 2.5 was considered the lowest point of agreement to the issues raised while any mean below 2.5 was considered as disagreement to the issues raised in the questionnaire.

FINDINGS

The discussion of findings is done below. The findings are presented in tables and discussed according to research questions. **Research Question 1: What are the demographic characteristics of women involved in self-help groups?**

Table 1: demographic Characteristics of Respondents

Age (Years)	Number	Percentage (%)
35 – 40	30	18
41 – 50	82	51.3
51 – 60	36	22.5
61 and above	12	7.5
Marital Status		
Single	16	10
Married	96	60
Widow	48	30
Educational Qualification		
Below First school leaving Cert.	35	21.9
FSLC	28	17.5
Junior Secondary School	8	5
WAEC/GCE	36	22.5
OND/NCE/Diploma	28	17.5
Degree and above	25	15.6
Occupation		
Civil service	35	21.9
Petty trading / Artisan	95	59.4
Farming	30	18.8

Table one shows that the women involved in self-help groups were aged between 35 to 61 and above with the majority of them within 41 and 50 years. Majority of them are married. Single women are few while a good number, about 30 percent of the 160 are widows. On the educational background of the respondents, 35 did not have First School Leaving Certificate (FSLC), 28 have FSLC, 8 stopped at Junior Secondary School, 36 have WAEC/GCE, 28 have Ordinary National Diploma (OND), National Certificate of Education(OND) or their equivalent while 28 have degree and above. On their occupation, 95 of them representing 59.4 are petty traders and artisans, 35 are civil servants while 30 are into various types of farming especially animal rearing.

Research Question Two: what are the Benefits of self-help Groups?

Table 2: Responses on the Benefits of Participating in Self-Help Groups

S/No.	Responses	SA	A	D	SD	Mean	Remarks
1.	Socialize with other women with the same interests	46	58	32	24	2.79	Agree
2.	To access loan with little or no interest	122	32	4	2	3.71	Agree
3.	Save money through thrift and contributions	56	76	23	5	3.14	Agree
4.	Attract moral and financial support from members	91	32	30	7	3.29	Agree
5.	Solve problems through collective efforts	53	60	27	20	2.91	Agree
6.	To have fun through singing and dancing	35	23	68	34	2.34	<u>Disagree</u>

On responses to the benefits of self-help group, the women responded that they participate in order to socialize with other women who have the same interest and needs, to access loan, save money, attract moral and financial support, and solve problems through collective efforts. This can be seen as all the responses have mean scores above 2.5.

Research Question Three. To what level do women participate in self-help groups?

Table 3: Responses on the Level of Women's Participation in Self-Help Groups

S/No.	Responses	VHL	HL	LL	VLL	Mean	Remarks
1.	Attendance at meetings	105	32	15	8	3.46	High Level
2.	Contribution of ideas	52	47	38	23	2.80	High Level
3.	Decision making process	52	47	38	23	2.80	High Level
4.	Payment of dues, levies and other contributions	128	22	8	2	3.73	V. High Level
5.	Repayment of loans as and when due	60	45	32	23	2.89	High Level
6.	Attendance to social gatherings, visit to sick members and other functions	85	51	14	10	3.21	High Level

Responses on the level of women's participation in self-help groups as shown on table three reveal that the respondents participate to very high level in payment of dues, levies and other contributions. They also participate to a high level in attendance to meetings, contribution of ideas, decision making process, repayment of loans and attendance to social gatherings and other functions. All these items had mean scores above 2.5.

Research Question Four: What are the challenges facing women participation in self-help groups?

Table 4: Responses on the challenges facing women's participation in self-help groups.

S/No.	Responses	SA	A	D	SD	Mean	Remarks
1.	Conflicts arising from individual difference.	67	42	32	19	2.98	Agree
2.	Lack of leadership skills	22	40	72	26	2.36	Disagree
3.	Illiteracy among members	48	40	40	32	2.65	Agree
4.	Inferiority complex on the part of some members	38	31	50	41	2.41	Disagree
5.	Poverty (Not being able to meet up with financial demands)	62	64	16	18	3.06	Agree
6.	Family responsibilities	49	58	30	23	2.83	Agree

Table 4 above shows that the women are challenged by conflicts arising from individual differences, illiteracy among a good number of respondents, poverty and family responsibilities. These can be seen in the mean scores of those items.

Research Question 5

What are the community education programmes that can be used to strengthen women's participation in self-help groups?

Table 5: Responses on the Community Education Programmes that can be used to strengthen women's participation in self-help groups.

S/No.	Responses	SA	A	D	SD	Mean	Remarks
1.	Basic literacy education to enable women read and write	52	65	30	13	2.98	Agree
2.	Functional literacy to be able to apply literacy skills to business, farm work and everyday lives	78	80	2	-	3.48	Agree
3.	Health education to be healthy and avoid diseases through cleanliness and sanitation	68	54	30	8	3.14	Agree
4.	Agricultural extension for mechanized farming and increase in productivity	50	56	34	20	2.85	Agree
5.	People management skills to manage the group and conflicts that may arise among members	38	26	56	40	2.85	Agree
6.	Skills acquisition for those who have no work and diversify economy	62	60	25	13	3.07	Disagree
7.	Entrepreneurial education to manage their trading/businesses better	60	52	22	26	2.91	Agree
8.	Family life education to promote the general well-being of the family	42	56	34	28	2.70	Agree

Table 5 above shows that community education programmes women need to enhance their participation in self-help groups include: basic literacy, functional literacy, health education, agricultural extension, people management training, skills acquisition, entrepreneurial education and family life education. This can be seen from the mean scores of all the items which are above the criterion mean.

DISCUSSION OF FINDINGS

Findings on the demographic characteristics of the women involved in self-help groups show they are still within child-production/bearing and rearing age, hence their interest in self-help groups. This agrees with the notion that women with family responsibilities mostly join self-help group. Most of them fall within 41 and 50 years and majority are married. Few of the women are single which is understandable as the single ladies like to form their own group. Though many of them do not have the minimum educational certificate (FSLC), majority of them have passed through secondary school and attempted higher institution. This corroborates the researcher's claim that the university community impacted positively on them. Majority of the respondents are petty traders while others are in civil service and farming. Trading and farming need strong capital base, hence, their involvement in self-help groups where they can borrow money for their business.

Findings from research question two revealed that on the benefits of participating in self-help groups, they socialize to share ideas and experiences on issues relating to family well-being and handling spouse relationships among others. Access to loan with little or no interest seems to be the major reason for their participation judging from the high mean score of 3.71. This loan according to them helps them to support their capital for trading and solving other family needs like feeding, paying hospital bills, paying of children's school fees and other needs. The need to save money through thrift and contributions and attract financial support from members in times of needs also prompt their participation. Some of the women who interacted with the researcher stated that they give financial assistance to their members when they are sick, bereaved and when during marriage ceremonies of their children. Apart from financial support they also give moral support to their members through visits and accompanying them to attend funeral or other ceremonies as may be demanded of them. The findings strengthen the definition of self-help group by Mehta, Misha and Singh (2011) and Onyeozu (2007) which all emphasized the need to work as a group and solve individual and collective problems.

The findings also show that some of the women find happiness in participation through singing and dancing. Though this response did not have up to the means score of 2.5 but should not be ignored as that can be a way of some of them easing off accumulated stress and a way of exercise which helps in keeping them healthy.

The findings on the level of participation show that the respondents participate to a high level as can be seen in the mean scores which are all above 2.5. This is expected as participation in the activities of the group guarantee or qualify members for benefiting from the group. Experience also shows that there are rules and regulations guiding these groups that any member who goes against them is automatically punished maybe through fine or any other punishment as may be agreed by members.

The findings on research question four which sought to find out the challenges facing women's participation reveal that conflicts arising from individual differences poses a challenge to them. This is expected since conflict is a natural phenomenon that will always occur through interaction of people. Illiteracy is also a challenge because the illiterate ones sometimes feel inferior and have low self-esteem which affect their participation especially in decision making and contribution of ideas. The women also have the challenge of poverty because that is one of the major reasons for their participation so they can increase their income to take care of their individual and family responsibilities which are weighing down

their purse and capital base for those of them in trading and farming. Family responsibilities also pose challenges to many of the women who are breadwinners in their families. They are faced with the responsibilities of providing food, clothing and other needs including paying of school fees. All these put stress on the women both financially and otherwise. Majority of the women disagreed with that inferiority complex on the part of some members poses challenge to them. However, this should not be brushed aside since a good number of them showed concern about it. When people feel inferior, they hardly participate fully in the affairs of the group especially in decision making process and contribution of ideas.

Findings from research question five shows that women need basic literacy to enable some of them learn to read and write. They also need functional literacy so that the literacy skill they have can be applied to their other activities to help in their everyday lives. There is need for health education to enable the women learn good hygiene, sanitation and how to prevent diseases. Good hygiene and proper sanitation will help women and their families to stay healthy. When they are healthy, they will be more productive and save the money they would have used to pay medical bills to solve other problems. Agricultural extension will assist them to improve in their farming for better productivity both in quality and quantity. They also agreed that they need people management training, skills acquisition, entrepreneurial education and family life education.

Generally, these programmes will assist the women to enhance the skills necessary for educating the children at home and make them more efficient in carrying out their duties. They will boost the economic base and their personality and improve the way they reason, express themselves, work and handle issues or situations. With these, they become capable of assuming leadership roles contributing meaningfully to social, economic and political development of the society.

CONCLUSION AND RECOMMENDATIONS

This paper shows that Nsukka women participate to a high level in self-help groups because of some identified benefits and their participation contributes to their family wellbeing in particular and community development in general. It also revealed that there are some challenges to the women's effective participation in the activities of the self-help groups and concludes that there is need for community education programmes for the women to assist them with skills, information, attitudes, and knowledge to strengthen their capacity for effective participation. The paper hereby recommends as follows:

- Community members especially spouses should encourage and support women in their self-help activities to enable them contribute more to community development.
- Adult educators should as part of their community service assist in building the capacity of women through community education for more effective participation in self-help groups.
- The leaders of the self-help groups should register their groups with appropriate agencies especially Government and Non-governmental agencies to assist them with grants to run their self-help groups and their businesses.

- More women should join self-help groups to alleviate poverty among themselves and improve community development.

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