

## DETERMINANTS OF WOMEN'S PARTICIPATION IN SELF HELP GROUP LED MICRO-FINANCING OF FARMS IN ISUIKWUATO LOCAL GOVERNMENT AREA OF ABIA STATE, NIGERIA

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### Abstract

*This research analyzed determinants of women's participation in self help group-led micro-financing of farms in Isuikwuato Local Government Area of Abia State, Nigeria. The specific objectives were to; determine the level of women's participation in self help group led micro financing of farms; determine the factors that influence women's participation in self help group micro financing of farms; identify constraints of women participation in self help group micro financing of farms in the study area. Multistage random sampling technique was employed in collecting data from one hundred and twenty (120) members of women self help group using structured questionnaire. The data were analyzed using descriptive statistics, likert scale type and probit regression analysis. The research revealed that the women (respondents) actively participated in self help group meetings ( $\bar{x} = 3.07$ ), financial and material contributions ( $\bar{x} = 3.33$ ), self help group project ( $\bar{x} = 3.36$ ) and recruitment of fresh members ( $\bar{x} = 3.16$ ), because their calculated means were greater than the critical midpoint mean score (3.0). The study also showed that the women did not participate in committee membership ( $\bar{x} = 2.54$ ) and holding of official executive position ( $\bar{x} = 2.53$ ) in self help group since the midpoint score (3.0) was greater than their calculated mean values. The result of probit regression analysis showed that women's participation in self help group led micro financing of farms was influenced by household size, years of membership experience, access to credit, primary occupation, mode of entry and annual contribution. The model predicted 94.69 per cent of the sample correctly and posted a log likelihood value of -33.54958, a pseudo R<sup>2</sup> value of 0.3013 and a goodness of fit chi-square value of 32.10 which is statistically significant at 1.0% level. Meanwhile irregular monthly contribution and loan default were the major constraints of women's participation in self help group led micro financing of farms. It was recommended that leadership positions within self help groups should be made to rotate among the broad spectrum of longer serving members. This will ensure greater commitment to group success and sustenance by a greater number of members.*

**Key words:** farm, micro financing, participation, self help group, women

### INTRODUCTION

One of the major problems of an average Nigerian farmer is how to obtain farm credit from formal financial institutions. The unavailability of this credit from the formal financial institutions has prompted most farmers (especially women farmers) in the rural communities to organize themselves into financial self-help groups in order to meet their financial and social needs [10]. In some communities in Nigeria, individuals of the same age group or same family lineage or

affiliations exchange labour with each other in farming, building houses, constructing roads, harvesting and processing farm produce and solving some other socio-economic problems [18].

A Self Help Group (SHG) is a village-based financial intermediary usually composed of 10-20 local women. Members make small regular saving contributions over a few months until there is enough capital in the group to begin lending to the members or to others in the village. They use the pooled resources to meet the credit needs of the

group members [9]. The groups are democratic in nature and collectively make decisions. Since the members are neighbors and have common interest, the group is homogenous and cohesiveness is one of the characteristics features of the group. Regular savings, periodic meetings, compulsory attendance, early repayment and systematic training are the salient features of the SHG. Self help Group is a path toward empowerment and a participatory endeavor of people trying to secure economic, -social, political and psychological power that would empower them and improve their lives [4].

Self Help Groups (SHGs) play effective roles in promoting empowerment through giving of loans to members. They have helped in fighting poverty and have assisted in promoting microfinance in Nigeria. Self Help Groups (SHGs) are growing in number and are receiving increasing attention from the financial institutions, non-governmental organizations (NGOs) and the governments as one sure way to transform lives for the poor [18].

Women's participation in Self Help Groups provides them the opportunities to be actively involved in decision-making process and offer them an effective means of bringing about change in their way of life in terms of economic well-being and adoption of new technologies [20].

The significance of women's entry into the workforce in the form of women's organizations and associations over the past three decades has produced profound transformations in the organization of families, society, the economy and urban life. The past three decades have witnessed a steady increase in awareness of the need to empower women through measures that increase social, economic and political equity and broaden access to fundamental human rights, improvements in nutrition, income, basic health, and education [1].

Meanwhile, there has been little or no consideration for the development of self help group or mechanism to ensure delivery of support (financial services) to the poor. The absence of such organization and the

weakness of existing ones largely disenfranchise the poor from participating in the decision making process of interventions and issues that affect their welfare [19, 23], while the factors influencing participation level of rural women in self help group have not be determined. A lot of Local organizations (LOs) exist in sub-Saharan Africa but it has been pointed out [3,7] that most West African countries, including Nigeria, are very weak in terms of popular grassroots organizations. Grootaert [13] lamented that the situation is compounded by the fact that no attempts are being made to develop local groups at the community level, all over the world. It is against this background that the paper examines the determinants of women's participation in self help group-led micro-financing of farms. The specific objectives are to; describe the socio-economic characteristics of women in self help groups for farming in the study area; determine the level of women's participation in self help group led micro financing of farms; determine the factors influencing women's participation in self help group led micro financing of farms; identify constraints of women's participation in self help group led micro financing of farms in the study area. It was Hypothesized that women's participation in self help group led micro financing of farms is not influenced by age, education, household size, access to microfinance, income, marital status, years of membership experience, annual contribution, occupation and mode of entry and exit and.

## **MATERIALS AND METHODS**

The study was conducted in Isuikwuato Local Government Area (LGA) of Abia State, Nigeria. The LGA was purposively chosen because it is one of the major food producing Areas in Abia State and majority of its farm labour force are women that participate actively in women self help groups. The Local Government Area lies between latitudes  $5^{\circ}32'N$  and  $5^{\circ}53'N$  of the equator and longitudes  $7^{\circ}29'E$  and  $7^{\circ}48'E$  of the Greenwich Meridian. It has a land area of

144.0 square kilometers with a population of 115,749 people. Of these 56,660 (48.95%) are males while 59,134.621 (51.05%) are females [16].

Multi-stage random sampling technique was used in the selection of Autonomous communities, villages, women self help groups and respondents. In the first stage, five autonomous communities were randomly selected from the Local Government Area. The second stage involved the random selection of two villages from each of the chosen autonomous communities. This gave a total of 10 villages. From each of the chosen villages, a list of women led self help groups was obtained from the village secretaries who were the key custodian of village information. These formed the sampling frame for the women self help groups from which samples of two women led self help groups were randomly selected in each of the selected villages, thus giving a total of 20 women self help groups. The last stage of sampling involved the random selection of 6 women farmers in each of the selected women self help groups. This gave a total sample size of 120 women farmers. The instrument of data collection was via a set of pre-tested and structured questionnaire. The various analyses carried out include the use of mean, frequency counts, likert scale type and probit regression analysis.

The use of a five point likert scale was adopted to determine the level of women farmers' participation in self help group led micro financing of farms. The level of participation in women self help groups was measured in terms of six elements as adopted by Anyiro *et al* [5] and Akpabio [3], viz; attendance at meetings, financial and material contributions, recruitment of fresh membership, participation in group projects, committee membership and official position held in the group. The total participation score was obtained by the summation of respondent's responses to different questions raised on each of the aforementioned elements and to which different weights were assigned. The following scaling procedure according to Nwaobiala [17] was adopted: always =5;

often =4; occasionally = 3; seldom = 2 and never =1. The values of the five responses were added and further divided by 5 to obtain 3.0, which was regarded as the mean participation level. Women farmers with mean score of 3.0 and above were regarded as having participated in women self help group led micro financing of farms, while women farmers with mean score of less than 3.0 did not participate actively.

Probit regression model was used to analyze the factors influencing women's participation in self help group.

Table 1. Description of Probit Analyzed Independent Variables

Variable	Type	Description
X1	Continuous	Age- Age of women farmers measured in years;
X2	Binary	Access to credit- 1= if the women received credit from SHG; 0 otherwise;
X3	Continuous	Education- Number of years of formal education;
X4	Continuous	Household size - refers to number of persons living and feeding from same pot;
X5	Binary	Occupation- 1= if household major occupation was farming; 0 otherwise;
X6	Continuous	Farm income- Annual farm income realized by the women in naira;
X7	Continuous	Membership experience- years of membership experience in women SHG
X8	Continuous	Annual contribution- Amount of annual contribution made to SHG in Naira;
X9	Binary	Mode of entry and exit - Free entry to and exit from SHG = 1, otherwise =0;
X10	Binary	Marital status- if women are married =1; 0 otherwise;

The model is appropriate when the response takes one of only two possible values representing participation or no participation. The model was adopted as used by Gujarati [14] and Ajani and Tijani [2].

$$P_i [y_i=1] = [Fz_i]$$

Where,

$$Z_i = \beta_0 + \beta_1 X_{1i} \dots \dots \dots (1)$$

$$y_i = \beta_1 + \beta_2 X_{2i} + \dots \dots + \beta_k X_{ki} \dots (2)$$

$y_i^*$  is unobserved but  $y_i = 0$  if  $y_i^* < 0$ , 1 if  $y_i^* \geq 0$

$$P(y_i = 1) = P(y_i^* \geq 0) = P(u_i \geq -\beta_1 + \beta_2 X_{2i} + \dots \dots + \beta_k X_{ki}) \dots (3)$$

$i = 1, 2, \dots, 120$

$Y_i^*$  = an underlying latent variable that indexes the level of women’s participation

$Y_i$  = dummy variable indexing women’s participation in self help group (Participation =1; 0 = no participation). Where the independent variables are as defined in Table 1.

## RESULTS AND DISCUSSIONS

### Socio-Economic Characteristics of Women Members of Self Help Groups

The socio-economic characteristics of the women farmers in self help group led micro-financing of farms are shown in Table 2.

Table 2. Socioeconomics of women farmers in women self help group led micro financing of farms in Isuikwuato L.G.A of Abia State Nigeria

Variables	Mean	Standard deviation
Age (years)	44.24	25.453
Household size (number)	4.25	2.167
Membership experience in self help group	5.5	2.95
Annual Income (₦)	100,741.7	73173.39
Farm size (hectare)	1.2	0.667
<b>Marital Status</b>	<b>Percentage</b>	
Single	21.67	
Married	78.33	
<b>Education level</b>	<b>Percentage</b>	
No formal education	8.33	
Primary education	28.33	
Secondary education	31.67	
Tertiary education	31.67	
<b>Primary Occupation</b>		
Farming	75.0	
Trading	7.5	
Civil service	16.67	
Artisanery	0.83	
<b>Access to credit</b>	<b>63.3</b>	
Yes	36.67	
No		

Source: Field Survey data, 2013: Note 1 USD = ₦160

The table shows that the mean age of the women respondents was 40.79 years. This is an indication that the women farmers in self help group in the study area were mostly middle aged that were within the active

productive work force. Majority (91.67%) of the women were literate possessing divers’ formal educational levels that ranged from primary school education to tertiary school education. Majority (78.33%) of the women members of self help groups were married with a mean household size of 4.3 persons. The result reveals that 75.0% of the women engaged primarily in farming while 25.0% others were primarily engaged in trading, civil service and artisanery. The result also shows that the mean number of years spent in women self help groups was 5.5 years. This indicates a moderate membership experience among the women in self help group micro financing of farms in the study area. Meanwhile, majority (63.3%) of the women received micro credit from self help group led micro financing of farm, while 36.67% of them did not receive micro credit from the group. This indicates high access to credit by the women self help group members in the study area. This result supports the general assumption that individuals affiliate to association primarily because of their perceived economic benefit. The mean annual income and farm size of the women farmers were ₦100,741.7 and 1.2 hectares respectively.

### Level of Women Participation in Self Help Group Micro Financing of Farm

Six participation elements adopted by Akpabio [2], viz; attendance at meetings, financial and material contributions, and recruitment of fresh membership, participation in group projects, committee membership and official position held in the group were identified and studied. The summary statistics for each of these dimensions is presented in Table 3.

The distribution of the women according to the level of participation in self help group meetings is shown in Table 3. The result shows that a fairly good proportion (32.5%) of the women in the study area seldomly attended self help group meetings while 21.7% of them always participated in self help group meetings. The Total Participation Raw scores (TPRS) for meeting attendance was 368 with a mean value of 3.07. Since the

midpoint score (3.0) is less than the calculated (3.07), it implies that the women actively participated in self help group meetings. This has implication on information dissemination. Further, the dissemination of information to members can only be easier when members of

associations attend meetings.

The distribution of women farmers according to the level of participation in financial and material contributions in self help group led micro financing of farms is shown in Table 3.

Table 3. Distribution of women farmers according to their level of participation in women self help group led micro financing of farms in Isuikwuato Local Government Area of Abia State, Nigeria

Participation element	Always	Often	Occasionally	Seldom	Never	TPRS	Mean
Meetings attendance	130 (21.7)	100 (20.8)	45 (12.5)	78 (32.5)	15 (12.5)	368	3.07
Financial and material contributions	140 (23.3)	124 (25.8)	78 (21.7)	44 (18.3)	13 (10.8)	399	3.33
Recruitment of fresh members	115 (19.2)	136 (28.3)	66 (18.3)	42 (17.5)	20 (16.7)	379	3.16
Participation in group projects	125 (20.8)	184 (38.3)	42 (11.7)	34 (14.2)	18 (15.0)	403	3.36
Committee membership	70 (11.7)	48 (10.0)	48 (13.3)	122 (50.8)	17 (14.2)	305	2.54
Official executive position	45 (7.5)	60 (12.5)	75 (20.8)	106 (44.2)	18 (15.0)	304	2.53

Source: Field Survey Data, 2013

Decision Rule 3.0 and above = Participation

Decision Rule <3.0 = no participation

Figures in parenthesis are percentages

TPRS= Total participation Raw scores

Always 5, Often 4, Occasionally 3, Seldom 2; Never 1

n=120

The result shows that a fairly good proportion (23.3%) of the women in the study area always participated in financial and material contributions in self help groups with Total Participation Raw scores (TPRS) of 399 and mean value of 3.33. Since the midpoint score (3.0) is less than the calculated (3.33), it implies that the women actively participated in financial and material contributions in their self help groups micro financing of farms. This result is not surprising because most women would seem to partake in these associations for economic gains. These contributions include payment of membership dues, marriage levies, burial levies, project/development levies, among others.

The distribution of the women according to the level of participation in group project is presented in table 3. The table revealed that a good proportion (38.3%) of the women in self help group in the area often participated in the

group project. The Total Participation Raw scores (TPRS) for group project was 403 with a mean of 3.36. The mean score was greater than critical value of 3.0 (which was the midpoint) and implies that the women participated actively in self help group projects. This has implications on the sustainability of the group. Meanwhile, this result is not surprising because the study observed that most of the group projects embarked by the women were capital raising projects such as investment in the purchases of hireable equipment, light implement and durables such as canopies, plastic chairs, grinding machines, construction of cold room, to mention but a few.

The distribution of the women according to the level of participation in recruitment of new members in their self help group led micro financing of farms is shown in Table 3. The result shows that a fairly good proportion

(28.3%) of the women in the study area often participated in the recruitment of fresh members to their group. The Total Participation Raw scores (TPRS) for recruitment of fresh members was 379 with a mean value of 3.16. Since the midpoint score (3.0) is less than the calculated (3.16), it implies that the women actively participated in recruitment of fresh members to self help group. This also has implication for the group sustainability.

Also, the distribution of the women according to the level of participation in committee membership and holding of official executive position in self help group is shown in Table 3. The result shows that a good proportion (50.8% and 44.2%) of the women in the study area seldomly participated in committee membership and holding of official executive position in self help group respectively. Mean values of 2.54 and 2.53 were obtained for participation in committee membership and holding of official executive position in self help group respectively. Since the midpoint score (3.0) is greater than the calculated mean values (2.54 and 2.53), it implies that the women did not participate in committee membership and holding of official executive position in self help group micro financing of farms in the study area. This could be attributed to the fact that married women with children may not be relieved of some filial responsibilities at home and may therefore not be able to devote more time to the obligations and commitment in leadership position of their group. This is in line with [3].

#### **Factors Influencing Women's Participation in Self Help Group Led Micro Financing of Farms**

The probit regression estimate of the factors that influenced women participation in Self Help Group-led micro-financing of farms in Isuikwuato Abia State, Nigeria is shown in Table 4. Overall, the model predicted 94.69 per cent of the sample correctly and posted a log likelihood value of -33.54958, a pseudo  $R^2$  value of 0.3013 and a goodness of fit chi-square value of 32.10 which is statistically significant at 1.0% level.

In the model, six out of ten explanatory

variables were statistically significant at given levels and these include household size, years of membership experience, Access to credit, primary occupation, mode of entry and annual contribution. In this table, a positive sign on the variable's coefficient indicates that higher values of the variable increase women participation in Self Help Group-led micro-financing of farm and vice versa when a negative sign is obtained.

The coefficient (-0.013374) of household size had significant negative effect on women participation in Self Help Group-led micro-financing of farm. This coefficient was significant at 10.0 % alpha level and inferred therefore that the likelihood of participation in Self Help Group-led micro-financing of farm increases as household size decreases. This is expected because farm households with large family sizes may not likely participate in the group probably because of familial obligations within the household, as family life takes time and decreases the need for outside social relations [8]. Also, households with large family sizes may not be able to be meeting up with financial requirement of the group due to family responsibilities and as well are more likely to spend more of the micro credit obtained in financing consumption and other basic household requirements than on farm production [15] which will in turn affect repayment performance.

In line with *a priori* expectation, the coefficient of mode of entry and exit posed a negative influence on women participation in Self Help Group-led micro-financing of farm. Its coefficient (-0.1749368) was statistically significant at 1.0% probability level and implies that women with free mode of entry to and exit from the Group had lower likelihood of participation in self Help Group-led micro-financing of farm. This result conforms to Anyiro *et al* [5] that flexibility built into entry and exit in local organization may not encourage discipline, commitment, loan repayment and active participation in groups' activities and operations, hence, decrease in participation level.

The coefficient (1.90e-06) of annual

contribution had significant positive effect on women's participation in self help group-led micro-financing of farm. This coefficient was significant at 10.0 % alpha level and inferred therefore that an increase in the amount of annual contribution of women to self help group will stir up increase in participation in the group. This result is in tandem with *a priori* expectation. This particular view had been earlier upheld by the World Bank's declaration [22] that most successful groups are those in which a larger proportion of their capital is derived from group members' savings than from external sources, because of membership desire to safeguard their investments, hence participating more in the group. Esman and Uphoff [11] had also posited that local resource generation inhibits free ridership and also reduces cases of fund embezzlement. In same vein, Anyiro *et al* [6] stated that Households' cash contribution to association is presumably a sign of greater interest in the association and serves as a collateral effect for households wanting to borrow money, and hence increases the participation level of the households.

Table 4. Binary Probit Regression Coefficients of determinant of women's participation in self help group led micro financing of farm in Isiukwuato LGA of Abia State, Nigeria

Variable	Estimated coefficients	Standard errors	Z-ratios	P> z
Constant	-0.4146728	0.8591289	-0.48	0.629
Education	0.0034668	0.0723293	0.39	0.695
Household size	-0.013374 *	.0092971	-1.54	0.122
Years of membership Experience in SHG	-0.0033672**	.0016363	-2.20	0.028
Farm income	-0.0008038	0.0465678	-0.02	0.986
Age	0.0229735	0.0427792	0.52	0.602
Access to credit	0.0145931**	0.0068058	2.11	0.035
Annual contribution	1.90e-06 *	1.01e-06	1.95	0.051
Primary occupation	0.3123539***	0.1076863	2.90	0.004
Mode of entry and exit	-0.1749368***	0.0569818	-3.04	0.002
Pseudo R2	0.3013			
Log likelihood:	-33.54958			
Chi2(12)	32.10***			
Cases predicted correctly (%):	94.68			

Source: Field Survey data, 2013.

\*\*\* Significant at 1.0% level

\*\* Significant at 5.0% level

\* Significant at 10.0% level

The coefficient (0.0145931) of access to micro credit had positive relationship with women's participation in Self Help Group-led micro-financing of farm at 5.0% probability level. This implies that women with access to farm credit from self help group have higher probability of participation in the group. This result supports the general assumption that individuals affiliate to organizations primarily because of their perceived economic benefit [5].

The coefficient (-0.0033672) of years of membership experience was negative and significant at 5.0 % alpha level. This implies that higher membership experience would reduced the chances of women participation in Self Help Group-led micro-financing of farm. This result is not in conformity with *a priori* expectation and may be due to the fact that women do not actively participate in local network without expectations of some social, psychological or material rewards irrespective of their long years of membership in such group. That is why Shingi and Bluhm [21] reported that an individual seeks, participate and retains membership of any group that makes it possible for him/her to actualize his/her expectations.

The coefficient (0.3123539) of primary occupation was positive and significant at 1.0 % alpha level. This implies that a higher participation in self help group occurs among women who take farming as their primary occupation. This is a confirmation that farming is the major occupation of women in rural areas. The posture of this result may be attributed to high innovativeness among the women due to influence of group dynamic effects This result therefore conforms to *a priori* expectation and disagrees with Christoforou [8]; Fidrmuc and Gërkhani [12] that a person facing formal employment (white collar jobs) has a strong incentive to participate in social groups partly on account of the trust he/she tends to develop towards society.

### Constraints of Participation in Women Self Help Groups

The problems militating against women's participation in self help group led micro

financing of farms in the study area are shown in Table 5. The table shows that 33.33% of the women ascribed irregular monthly contribution as a major problem of participation in women self help group. This problem usually affects the volume of loanable funds. Also, 25.83% of the women averred that inadequate loan repayment posed a serious constraint to effective participation in self help group. Furthermore, 22.50% of the women complained on the flexibility built into entry to and exit from the group which does not encourage discipline, commitment, hard work and active participation in the group activities and operations. Also, a few (20.0%) of the women complained of inadequate funds, while 18.0% of them complained of lack of members. Meanwhile, 3.33% and 1.67% others complained of low access to SHGs micro finance/small volume of lending and Loan diversion to non agricultural enterprise respectively.

Table 5. Constraints of women participation in Self Help Groups led micro financing of farms in Isiukwuato LGA of Abia State, Nigeria

Constraints	Frequency*	Percentages
Inadequate fund	24	20.0
Lack of members	18	15.0
Irregular monthly contribution	40	33.33
Loan repayment problem	31	25.83
Low access to SHGs micro finance/small volume of lending	4	3.33
Loan diversion to non agric enterprise	2	1.67
Free entry to and exist from SHG	27	22.5

Source: Field Survey Data, 2013

\* Multiple responses recorded

## CONCLUSIONS

Based on the empirical evidence emanating from both descriptive and inferential statistics employed for this study, the research had shown that the women actively participated in self help group meetings, financial and material contributions, self help group project and recruitment of fresh members, because the midpoint mean score (3.0) was less than their calculated mean. It also revealed that the women did not participate in committee

membership and holding of official /executive positions in self help group since the midpoint score (3.0) was greater than the calculated mean values (2.54 and 2.53 respectively). The research revealed also that the critical determinants of women's participation in self help group led micro financing of farms were household size, years of membership experience, access to credit, primary occupation, mode of entry and annual contribution. Meanwhile irregular monthly contribution and loan default were the major constraints of women's participation in self help group

Since sustainable group development is predicated on good leadership. Leadership positions within self help groups should be made to rotate among the broad spectrum of longer serving members. This will ensure greater commitment to group success and sustenance by a greater number of members. Also, increased and regular monthly contribution is a necessity among women in self help group and a veritable instrument which enables them make meaningful savings as well as investments in agriculture, it is recommended the women should be regular in their monthly contribution. This will generate adequate fund for general running of the group and loaned as micro credit to members who signify interest in loan, hence attracting new members and increasing participation level of the women.

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