

**THE IMPACT OF COMMUNITY DEVELOPMENT ASSOCIATIONS ON RURAL
INFRASTRUCTURAL DEVELOPMENT IN KOGI – EAST, KOGI STATE, NIGERIA.**

BY

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AWARD OF MASTER OF SCIENCE (M.SC.) GEOGRAPHY.**

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DECLARATION

I hereby declare that this work is the product of my own research effort, undertaken under the supervision of Mal. A.D. Maiwada and has not been presented and will not be presented elsewhere for the award of a degree or certificate. All sources have been duly acknowledged.

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CERTIFICATION

This is to certify that the research work for this dissertation and the subsequent preparation of this dissertation by MUHAMMED LAWAL IDAKWOJI – SPS/11/MGE/00049 were carried out under my supervision.

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TABLE OF CONTENTS

Title page.....	i
Declaration.....	ii
Certification.....	iii
Approval.....	iv
Acknowledgements.....	v
Dedication.....	vi
Table of Contents.....	vii
List of Tables.....	xi
List of Figures.....	xiii
Abstract.....	xiv

CHAPTER ONE

INTRODUCTION

1.1	Background	1
1.2	Statement of the Research Problem.....	4
1.3	Research Questions.....	5
1.4	Aim and Objectives.....	6
1.5	Justification of the Study.....	6
1.6	Significance of the Study.....	12
1.7	Scope of the Study.....	12
1.8	The Study Area.....	12
1.8.1	Location, Position and Size	12
1.8.2	Vegetation	13
1.8.3	Weather and Climate	14
1.8.4	Soil	14
1.8.4	Relief and Drainage	14
1.8.6	Brief historical background	15
1.8.7	Socio-Economic Activities	15
1.8.8	Population	17
1.8.9	Ethnic Affiliation of the Population.....	17

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAME WORK

2.1	Introduction.....	19
2.2	Citizen’s Participation in Community Development.....	19
2.3	The Need for Community Effort in Rural Development.....	19
2.4	Attitudes of the Local People and Government towards Rural Infrastructural Development.....	22
2.5	Conceptual Frame Work.....	24
2.5.1	The Concept of Community.....	24
2.5.2	The Concept of Community Based Organization.....	25
2.5.3	The Concept of Participation.....	26
2.5.4	The Concept of Self Help Group.....	28
2.5.5	The Concept of Rural	29
2.5.6	The Concept of Infrastructure.....	29
2.5.7	The Concept of Development	29
2.5.8	The Concept of Rural Development	31
2.6	Theoretical Framework.....	32
2.6.1	Bankole’s Model of Participation.....	33
2.6.2	Modification of Bankole’s Model.....	34

CHAPTER THREE

RESEARCH METHODS

3.1	Introduction.....	37
3.2	Types and Sources of Data.....	37
3.2.1	Primary Sources of data.....	37
3.2.2	Secondary Sources of Data.....	38
3.3	Focus Group Discussion	38
3.4	Sample Size	39
3.5	Sample Technique.....	40
3.6	Administration of FGDs.....	41
3.7	Method of Data Analysis	41

CHAPTER FOUR
RESULTS AND DISCUSSIONS

4.1	Introduction.....	42
4.2	Community Based Organizations	42
4.3	Composition of the Respondents	45
4.4	Factors that Motivate Community Participation in Rural Development.....	48
4.5	The Motivators of Community Participation in Rural Infrastructural Development	49
4.6	The Level of Peoples’ Participation towards Rural Infrastructural Development.....	50
4.7	Obstacles Militating Against Smooth Execution of Rural Infrastructural Projects.....	51
4.8	Mobilization of People towards Participation.....	52
4.9	The Types and Numbers of Projects Executed by Different Communities	54
4.10	Modalities for Projects Selection and Execution.....	57
4.11	Objectivity of Selection/Location of Projects.....	59
4.12	Financial Resources Mobilization and Utilization for Rural Infrastructural Projects.....	59
4.13	Financial Resources Mobilized for Rural Infrastructural Projects by Anyigba Community Development Association between 2003 and 2013.....	61
4.14	Financial Resources Mobilized for Rural Infrastructural Projects by Ogbogbo Community Development Association between 2003 and 2013.....	64
4.15	Financial Resources Mobilized for Rural Infrastructural Projects by Ibado-Akpacha Community Development Association between 2003 and 2013.....	67
4.16	Financial Resources Mobilized for Rural Infrastructural Projects by Ajekalaga Community Development Association between 2003 and 2013.....	69
4.17	Financial Resources Mobilized for Rural Infrastructural Projects by Abocho Community Development Association between 2003 and 2013.....	72
4.18	Financial Resources Mobilized for Rural Infrastructural Projects by Odo-Ofomu Community Development Association between 2003 and 2013.....	75

4.19	Financial Resources Mobilized for Rural Infrastructural Projects by Apata Community Development Association between 2003 and 2013.....	78
4.20	Financial Resources Mobilized for Rural Infrastructural Projects by Ofokopi Community Development Association between 2003 and 2013.....	81
4.21	Financial Resources Mobilized for Rural Infrastructural Projects by Uwowo Community Development Association between 2003 and 2013.....	83
4.22	Financial Resources Mobilized for Rural Infrastructural Projects by Bagana Community Development Association between 2003 and 2013.....	85
4.23	Financial Resources Mobilized for Rural Infrastructural Projects by Icheke Community Development Association between 2003 and 2013.....	88
4.24	Financial Resources Mobilized for Rural Infrastructural Projects by Ogodu Community Development Association between 2003 and 2013.....	90

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1	Summary of the findings.....	93
5.2	Conclusions.....	94
5.3	Recommendations.....	95
	References.....	97
	Appendix I FGD Checklist.....	102
	Appendix II Questionnaire for the Executive Members of Community Development Associations.....	103

LIST OF TABLES

Table 1.1 Population of Kogi East.....	17
Table 3.1 Distribution of Samples Based on the FGDs/Sampled Villages in the LGAs.....	40
Table 4.1 Community Based Organization in Dekina LGA.....	42
Table 4.2 Community Based Organization in Igalamela/Odolu LGA.....	43
Table 4.3 Community Based Organization in Omala LGA.....	44
Table 4.4 Gender of the Respondents	45
Table 4.5 Age Group of the Respondents.....	46
Table 4.6 Marital Status of the Respondents	46
Table 4.7 Educational Level of the Respondents.....	47
Table 4.8 Occupation of the Respondents.....	47
Table 4.9 Categories of Motivational Factors.....	48
Table 4.10 Categories of Motivators	50
Table 4.11 The Level of People’s Participation in Rural Infrastructural Development.....	51
Table 4.12 The Obstacles Militating against Smooth Execution of Rural Infrastructural Projects.....	52
Table 4.13 Respondents’ View on the Means of Mobilization.....	54
Table 4.14 The Types of Projects Executed by Different Communities	55
Table 4.15 Respondents’ View on Project Prioritization.....	57
Table 4.16 Respondents’ View on CDAs Sources of Finance.....	60
Table 4.17 Financial Record of Anyigba Community Development Association	63
Table 4.18 Financial Record of Ogbogbo Community Development Association.....	66
Table 4.19 Financial Record of Ibado-Akpacha Community Development Association.....	68
Table 4.20 Financial Record of Ajekelaga Community Development Association.....	71
Table 4.21 Financial Record of Abocho Community Development Association.....	74
Table 4.22 Financial Record of Odo-Ofomu Community Development Association.....	77
Table 4.23 Financial Record of Apata Community Development Association.....	80
Table 4.24 Financial Record of Ofokopi Community Development Association.....	82
Table 4.25 Financial Record of Uwowo Community Development Association.....	84

Table 4.26 Financial Record of Bagana Community Development Association.....	87
Table 4.27 Financial Record of Icheke Community Development Association.....	89
Table 4.28 Financial Record of Ogodo Community Development Association.....	92

LIST OF FIGURES

Figure 1 Kogi East in Kogi State	1
Figure 2 Bankole’s Model of Participation.....	33
Figure 3 Modification of Bankole’s Model.....	35

ABSTRACT

The choice of this study was informed by the fact that Government at its different tiers is not living up to expectation in the provision of rural infrastructural facilities. The study focused mainly on how Community Development Associations participated in the provision of rural infrastructural projects in Kogi-East Local Government Areas of Kogi State. Focus Group Discussion was used as the primary source of data collection, on how CDA went about in identifying the projects, resources for projects' execution, the types of projects executed and the challenges faced along the line right from conception to the execution stage. Twelve (12) village units/ Community Development Associations were selected for the Focus Group Discussion from the three sampled Local Government Areas based on their performance in community development projects. Secondary data were collected from various Community Development Associations especially as it related to their financial records. Data on the existing Community Development Associations were also collected from the Department of Community Development and Social Welfare of the three sampled Local Government Councils. The major findings revealed that fifty four (54) registered Community Development Associations exist in the study area. Also it revealed that the major motivational factor that encourages people's participation is the need for the provision of basic amenities. The major motivators are members of the Community Development Associations. The study revealed that larger members of the Community Development Associations participated actively during the implementation stage than any other stage. The major factors militating against smooth execution of rural infrastructural project was low level of assistance from the government. The findings also indicated that renovation/expansion of primary schools account for a larger portion of the types of project executed by the Community Development Associations. Again the study revealed that financial resources were more harnessed and utilized in the execution of projects. Based on these findings, it is recommended that rural people should be encouraged to participate actively at every stage of project execution. Government should be encouraged to provide assistance financially and technically to the Community Development Associations who usually embarked on community projects.

CHAPTER ONE INTRODUCTION

1.1 Background

Rural development is not a one man's affair as it has to be carried out by all stake holders i.e. the government, rural dwellers and even non - governmental organizations. According to Olukotun (2008: 52), community participation in community development activity is as old as man himself. Men have had to work individually and collectively to make life better for themselves. Prior to the onset of colonial administration, communities had engaged in communal efforts as a mechanism for mobilizing community resources to provide physical improvement and functional facilities in the socio-political and economic aspects of their lives. The use of community labour was paramount in this period. It was further argued that there was a para-scientific response of a community lacking all relevant trappings of modern technology, capital and management resources to the media and exigencies of development. Para-scientific response according to Olukotun refers to the attempt by the communities to use approaches and methods that are not exclusively rural or scientific but a blend of rurality and science.

Similarly, Lombard (2005: 95) saw community participation in rural development projects as a relevant idea that cannot be over emphasized in development discourse because the primary purpose is to create avenues that will enable rural people to take part in planning and policy making, allocation and distribution of resources and management of services. Also, Ijere (1990: 48) regarded community participation in rural development:

“as the process of increasing the per capita income and quality of life of rural dwellers to make them prime movers of their own destiny taking into cognizance economic and social growth. This approach according to him is the BOTTOM-TOP approach”.

The rural areas of Nigeria are inhabited by the bulk of the nation's population. They serve as the country's principal market for domestic manufactures. In general terms, the rural areas

engage in primary activities that form the foundation for any economic development. In spite of the importance attached to the rural areas, they are not attractive to live in. There is the absence of infrastructures such as portable water, electricity and good road networks. The rural people have low purchasing power and standard of living (Steve and William, 2012: 90).

Attempts at solving the rural problems had been the main objectives of development planning in Nigeria since the inception of planning periods. Examples of such activities are evident in the following programmes, Operation Feed the Nation (OFN), the National Accelerated Food Production Programme (NAFPP) and the Directorate of Foods, Roads and Rural Infrastructures (DFRRI) among others. The intention of the policy makers is that rural infrastructure, if adequately provided, can enhance the quality of rural life. However, it is observed that rural people have benefited very little from most rural development programmes. The process of rural development can be more sustainable when all the members of the family are involved. Therefore, sustainable rural development should be an important concern for the developing countries in order to attain economic development and welfare of the people (ibid).

In developing countries like Nigeria where government cannot afford to satisfy the basic infrastructural needs of many communities especially that of the rural, are people organize themselves to execute one project or the other. These projects include construction of boreholes, road, bridges, culverts, health care centres, electricity, public conveniences, bus stop, markets, civic centres, school buildings etc.

The evolution of the practice of self help developmental activities began during the pre-colonial era through the colonial era up to 1939, the period from 1940 to the Nigeria Civil War, the Civil War years and the post- Civil war years to the present democratic settings. Before the colonial administration, communities across Nigeria had employed communal efforts as the mechanism for mobilizing community resources to provide physical improvement and functional

facilities in the social, political and economic aspects of their lives. Communal labour was employed in the constructing homesteads, clearing farm lands, road and path way, construction of bridges and for the provision of other social infrastructural facilities required by the people. Some of the relevant institutions were the age-grades and the village councils (Emeh *et al*, 2012: 35)

Idode in Akpomuvie (2010: 93) observed that in the past, self help efforts in Nigeria particularly in Bendel State now Edo and Delta States mainly related to the construction of footpaths or roads, dredging of rivers and streams, clearing of public land and market places. Later, Idode further observed that the scope of operation included the building of schools and market stalls. Projects such as pipe borne water, road tarring, dispensaries, and cottage hospitals etc. were not attempted. Furthermore, he added that equipment used was simple: hoes, cutlasses, diggers and shovels were utilized.

In the past, community development project and/or activities were carried out purely using direct labour where active members of each community used to per take via the use of simple implements with little financial contributions. However, in the present era such projects are carried out with high amount of financial contributions by community members and other spirited individuals with less emphasis on individual labour (ibid : 94).

1.2 Statement of Research Problem

The choice of this study was informed by the deplorable conditions and unavailability of rural infrastructural facilities. Government is not living up to its expectation in the provision of rural infrastructural facilities such as medical centres, roads, electricity, schools, portable water etc. It is a fact that government at all tiers collects revenue from individuals and corporate organizations respectively. This is collected through PAYE, property tax, custom and exercise duties, registration of business premises, rents and dues collected from markets and stalls. Also, tax is being collected on farm, forest and other allied products.

The revenue generated through the above means and proceeds from government investment ought to be channeled towards the provision of social amenities both in the rural and urban areas across Nigeria. To the rural dwellers in particular, they are usually taxed on their property such as bicycles, motorcycles through annual license renewal, farm and forest products as well as revenue being collected from them in the village markets. In spite all the money that are being collected from them, yet they are being made to carry their cross by their selves in the provision of rural infrastructural facilities as mentioned earlier.

Government is not playing its own part of the deal by providing the rural dwellers with the basic rural infrastructural facilities. The rural communities receive a lot of pain because they are not reaping what they sowed as far as tax payment is concern. They are forced to take over government responsibility to provide themselves with portable water, medical centres, schools, electricity and other welfare packages they ought to enjoy. This made them to levy their selves and contribute both financially and labor wise towards the provision of the aforementioned facilities. The rural dwellers in the study area organized their selves into CDAs that serves as a front for unity among members, sharing their common problems and proffering solution to such problems. In some cases they went as far as lobbying government for the presence of developmental projects

in their communities even when it is their right to enjoy such, yet they take their destiny in their hands. The simple fact is that there is a problem of misplacement of priority from government part.

Another problem is that there are a lot of leakages along the line as relates to tax payment and collection and this affects government treasury negatively. These include people's lukewarm attitudes towards tax payment and partiality in tax collection, lack of proper accountability in tax remittance into the government's account. Even where and when all money collected are remitted accordingly into government's account, its prudence management is another challenge due to corruption.

Similarly, another sets back that rural infrastructural project suffers is lack of judicious management of resources towards its execution. Although, the money are sourced locally through the effort of the CDAs, yet some few individuals do divert part of the money into their personal pockets which is responsible for poor execution and abandonment of projects in some cases.

It is in the light of all these problems that this study took a look at the "impact of CDAs on rural infrastructural development in Kogi East of Kogi State, Nigeria.

1.3 Research Questions

This research work is expected to find solutions to the following questions:

- a.** What are the communities based organizations that exist in the study area?
- b.** What are the challenges facing the community based organizations?
- c.** What is the level of Government assistance to Community Based Organizations?
- d.** What are the types of projects executed by the different communities, and how were these projects selected?
- e.** What are the sources of resources used for projects execution in the area?

1.4 Aim and Objectives

The aim of this research is to assess the level of community participation on rural infrastructural projects. The objectives are to:

- a. ascertain the number of Community Based Organizations that registered in the study area;
- b. identify the challenges to people's participation in Community Based projects in the study area;
- c. assess the level of Government assistance to Community Based Organizations in the study area;
- d. identify the types of projects executed by different communities and reasons for their selection; and
- e. ascertain the sources of resources (human and materials) used in executing Community Based Projects in the study area.

1.5 Justification of the Study

Rural development projects placed much emphasis on participation of the rural communities or the beneficiaries because of the advantages of participatory approach. Afolayan (2008) examined community participation in infrastructure provision using medium sized communities in Kwara State. The descriptive statistics was adopted for the data analysis using random sampling technique for the questionnaire administration while inferential statistics was used to determine the relationship between population size and number of infrastructure provided through community action. The study revealed that a high level of community participation in rural development projects such as schools, electricity, roads, water, market/stalls, health facilities and town halls influenced the functional structure in medium sized communities. In this study, Focus

Group Discussion as basically used in assessing the level of people's performance and this is more of a qualitative data collection procedure.

Similarly, Dzinavatonga (2008) in Ogidefa (2010) carried out a research on community participation and project sustainability in Sangwe rural Zimbabwe using sangwe communal land in Chiredzi. The author used purposive sampling technique for interviews with key informants in the community and random sampling in selection of communities in the wards for the field survey. Findings revealed that there is need for the government and non-governmental organizations (NGOs) to facilitate the creation of a community based network programme that ensures the participation of the rural communities in project planning and implementation. However, facilitation does not mean that the facilitators dictate to the communities what to do but set the necessary enabling environment for the community to institute this community based network programme for it is through such network the rural communities participate actively in the realization of sustainable projects. The author got his data using only interview method but in the case of mine FGD and questioner wee used in the process of primary data collection.

Also, Adebayo (2000) worked on citizen participation in community development and implementation at the local Government level in Nigeria, a case study of Kwara State. The study revealed that decision on funding self-help development projects depends on political patronage. Some community self-help projects receive strong financial backing whereas some communities in 'wrong' political camp are left to provide for themselves even critically needed amenities. The case of this study is different as financial resources realized within various CDAS was the major resource used in funding and execution of Self-Help Projects

Similarly, in another study, *Ali et al* (1983) found that people's participation is the basic tool for achieving national goals of development. In order to implement governmental policies in right perspectives, the people – the real clients of the governmental operations, are to be involved

at all stages of development intervention. But because of bureaucratic preponderance and distrust by the successive governments to the people, people's participation in a large scale in local development process remained beyond the reach of the ordinary people. This is not in line with this study as government is not responsible for people's participation rather the community. Also, the study did not reveal the level of people's participation on developmental projects.

In another way, Ofuoku (2011) assessed the effect of community participation on sustainability of rural water projects in Delta Central Agricultural Zone of Delta State. Purposive sampling was adopted in selecting rural communities based on the presence of rural water projects while systematic sampling was used in selecting respondents for the study. The author found out that for communities where the water projects were funded by the respective communities and other agencies, effective community participation were higher compared to those solely funded by the Government.

Abubakar (2011) also worked on the effectiveness of community based organizations towards community development activities in Kankia Local Government Area of Katsina State. His findings revealed that community development activities have effect on the people of his study area.

Onibokun (1976) in Ogunleye and Oladeinde (2013) revealed that the belief among most Nigerian communities was that it was the sole responsibility of the government and its agencies to provide the needs of their communities. In other words government should develop the community by providing the entire necessary infrastructure and social and physical amenities. Consequently social amenities are lacking in most rural areas. In this study, it is not the provision of communities' needs that matters but they needs to be carried along by the government for better maintenance of such projects or needs. However, the degree or level of infrastructural problems facing rural areas varies from one place to another. Kogi East is another region in Nigeria with its

own peculiarity as far as rural infrastructural problems is concerned. In Community participation in rural infrastructural development generally is not a new topic of research as it could be seen from different research carried out by some authors. However, from the existing literatures and previous research available to the researcher, no detailed research had been carried out in Kogi East on community participation in rural infrastructural development. It is consequent upon this gap that the researcher wants to investigate the impact of community participation on rural infrastructural projects in Kogi East. Rural development projects placed much emphasis on participation of the rural communities or the beneficiaries because of the advantages of participatory approach. Afolayan (2008) examined community participation in infrastructure provision using medium sized communities in Kwara State. The descriptive statistics was adopted for the data analysis using random sampling technique for the questionnaire administration while inferential statistics was used to determine the relationship between population size and number of infrastructure provided through community action. The study revealed that a high level of community participation in rural development projects such as schools, electricity, roads, water, market/stalls, health facilities and town halls influenced the functional structure in medium sized communities.

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1.6 Significance of the study

This research study would be of great importance to individuals, corporate organizations, non-governmental organizations and government agencies in assessing the impact of self help projects on rural development in Nigeria and other African countries. The study can also be of help to professionals and academicians such as rural geographers, rural sociologists, agriculturists, economists and management scientists for academic purpose. It would also guide the government on how to carry the local people along right from the conceptual stage to the implementation stage of any rural project. Hence, the research would go a long way to assist the community involved in understanding their role towards developing themselves in their social and economic life.

1.7 Scope of the Study

This study covers community participation in rural infrastructural development which includes roads/culverts, boreholes, health centres, electricity, town halls and schools. The study covers three (3) Local Government Areas out of the nine (9) Local Government Areas. The three (3) Local Government Areas, which include Dekina, Igalamela/Odolu and Omala, were selected at random based on their alphabetical arrangement. The study also covered a period of ten (10) years, that is, from 2003 to 2013.

1.8 The Study Area

The study area is Kogi – East, one of the three major parts that form Kogi State of Nigeria.

1.8.1 Location, Position and Size

Kogi – East lies to the east of Kogi State across Rivers Niger and Benue, North central Nigeria. It shares boundaries with Nasarawa State (River Benue) to the North, Benue State to the North – East, Enugu to the East, Anambra to the South, Edo State (River Niger) to the South –

1.8.3 Weather and Climate

It has mean annual temperature of 27.7 °. Its total annual rainfall is between 1000-1500 mm. The onset of the rain season is usually in March and occasionally in April. The area usually experiences its peak of rainfall at two (2) different months (July and September) where the figure varies between 100mm and 200mm. The area usually experiences harmattan (local wind) between December and February which is usually associated with low temperature annually. Relative humidity of the area is 30% in dry season and 70% in wet season respectively. (Yusuf and Agabe, 2010: 2) The high rate of rainfall and its longer duration is responsible for soil erosion which CDAs control through communal effort.

1.8.4 Soil

The area generally has lateritic and sandy types of soil. However, Ibaji, Itobe and Bassa axis have clay type of soil. The soil generally is good for the cultivation of tubers and cereal crops (Adah, 2009: 4). This encouraged the CDAs to engage in community farming activities.

1.8.5 Relief and Drainage

Kogi - East is found within the physical setting of Niger Benue Trough. The area is generally of low land which is below 300m. However, there are some prominent hills as can be seen in Odu-Okpakili, Dekina, Okaba and Ankpa. The area is majorly drained by Rivers Niger and Benue. There are other minor rivers such as Ofu, Mabolu, Omala, Okura, Omala, Egabada and Inachalo (Adah, 2009: 5) The presence of river Niger and Benue made it possible for the CDAs to embark on irrigation farming in parts of Omala and Igalamela local government areas.

1.8.6 Brief Historical Background

The study area which is otherwise known as Igala/Bassa land was carved out of the then Benue State to join the Okuns and Ebiras and other ethnic groups from the then Kwara State with whom they were together in the former province to form Kogi State on the 27th of August, 1991. The area is 95% dominated by the Igala speaking people while the remaining 5% is controlled by the Bassa - Komos, Bassa – Nges, Ebira – Mozum, Kakandas, Hausas and Fulanis in Bassa Local Government Area. Kogi – East has nine (9) Local Government Areas which are: Ankpa, Bassa, Dekina, Ibaji, Idah, Igalamela/Odolu, Ofu, Olamaboro and Omala (ibid) The people of the study area felt cheated in the area of local government creation especially Dekina local government which was created in 1976 is yet to witness any split even where the local government of its age having less population and land mass compared to it gave birth to one (1) or two (2) local government area(s). As a result of this, local government find it difficult in providing basic rural amenities to the people and this motivated rural communities to form CDAs in order to cater such for needs.

1.8.7 Socio-economic Activities

The area is blessed with mineral deposits like Iron and Coal deposit at Okaba, Crude Oil at Ibaji, lime-stone at Itobe. This has actually been transformed into secondary industries like ceramics industry at Itobe. Larger percentages of the workers of these Industries are indigenes of the study area. Farming is another socio-economic activities that most of the people engages, taking the advantage of favourable climatic condition, fertile soil and the presence of water bodies (river Niger and Benue) for all year round farming. The people of Itobe, Idah, Bagana, Sheriya and Shintaku engage in rice farming and fishing. The area is blessed with forest resource (wood). This is actually responsible for lumbering activities in the area. This also made it possible for the

establishment of New Nigeria Timber Company (NNTC) at Okura-Olafia in Dekina Local Government Area (Tokula, 2008: 7).

The area is also known for commercial activities with its big markets at Afo-Gamgam, Anyigba, Ejule and Ega though periodical (five days). These markets are attracting people from the neighbouring towns like Lokoja, Okene and Ajaokuta as well as other neighbouring states like Benue, Enugu, Anambra and Edo. In addition to these, daily markets of major towns like Ankpa, Anyigba, Idah are also attracting high socio-economic activities. The tourism potentials of the area are focal positions of socio-economic characteristics. The presence of River Niger and Benue, Ofejiji falls, Attah Igala Palace, Inikpi shrine at Idah, Ogani festival at Ankpa and other privately owned Hotels across the major towns of the State are also playing their roles in boasting the socio-economic activities of the area. The presence of Fertilizer Plant at Anyigba in Dekina Local Government Area is also contributing its own quota in boasting the socio-economy coupled with the presence of Kogi State University, Anyigba, Kogi State College of Education, Ankpa and School of Health Technology and Federal Polytechnic at Idah. This is encouraging the establishment of small scale industries such as Sachet Water Factories, Bakery and other allied industries (Idakwoji, 2004: 52)

This gave financial muscle to the people who in turn give their contributions towards community Self-Help projects. However, due to the people's commitment in trade and other commercial activities, they hardly find time to attend CDAs periodical meeting let alone for them to give their advice towards project execution.

1.8.8 Population

Kogi - East has a total population of One million, four hundred and eight thousand three hundred and seventy six (1, 408381) – NPC, 2006. The break down of the population is given below:

Table 1.1 Population of Kogi - East

Local Government Areas	Population Figure
Ankpa	266176
Bassa	139687
Dekina	139683
Ibaji	127572
Idah	79755
Igalemela/Odoru	147048
Ofu	191480
Olamaboro	158490
Omala	158490
Total	1408381

Source: National Population Commission (2006)

1.8.9 Ethnic Affiliation of the Population

The area is 95% dominated by the Igala speaking people while the remaining 5% is controlled by the Bassa - Komos, Bassa – Nges, Ebira – Mozum, Kakandas, Hausas and Fulanis in Bassa Local Government Area. However, within the Igala speaking people sub dialect exist as it affects intonation in different parts of the area such as Ibaji, Idah, Ankpa, Dekina, Ogugu, Abocho, Odolu, Oganenigu, Abejukolo, Ogodu etc. (Silverstein,1973: 14). The fact that the study area is

dominated by a particular ethnic group (Igala) made the formation of CDAs easier as they have a common cultural background. This actually propelled the decision making process towards the execution of a particular project.

CHAPTER TWO LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter gives an over view of the relevant literature on community participation in rural infrastructural development.

2.2 Citizens' Participation in Community Development

Adebayo (2000: 123) asserts that in spite of the government's conviction that community development programmes afford the government an opportunity to join hands with the citizens towards the solution of the problems at the grass root, federal, state and local (municipal) governments as well as their agencies in Nigeria prefer to initiate and execute their own projects while making available very small financial grants to the communities in aid of their development projects. The consequence everywhere has been the increasing number of abandoned projects. One then wonders why the field agents of community development do not make the local/state governments to realize the need to sustain the enthusiasm of the various communities by adequately funding self-help projects to the state of completion.

The decisions on funding self-help development projects in which various communities involve themselves have been highly politicized by local government councilors and officials. In some cases, road projects started before elections terminate near a village at election time. Whether the roads get completed or not really depend on the pattern of voting in the village vis-à-vis the ruling party. Thus, as result of political patronage, some community self-help projects receive strong financial backing whereas some communities in 'wrong' political camp are left to provide for themselves even critically needed amenities (ibid: 124).

“The contribution of self-help development activities to rural development depends on the existence of committed local leaders in the rural areas concerned as well as the extent to which government encourages local planning and participation. The wide variations in the scope and impact of self-help activities on the welfare of rural dwellers in different parts of Nigeria, reflects the nature of community leadership and their inclination towards self-help programmes. This implies that in those areas where there are no effective self help groups, community development activities have not made much impact on the social welfare of the rural population (Akpomuvie, 2010: 98).

2.3 The Need for Community Effort in Rural Development

Also, under the self-help approach to rural development, the logic is that individual effort or community effort determines their fate. This philosophy of development is an attempt made to enlist and inspire the people in the determination of the desirable change in goals and in the implementation of programs to bring about the change deemed desirable. It also highlights community development as the involvement of the people. (Steve and Williams, 2012: 94)

Self-help projects are focused on local participation by the people who identify their needs, plan, take decisions and implement them to enhance their living standard. The idea involves the spirit of ‘give and take’, joint efforts, social cooperation and self-reliance. Locally, people are advised to say their problems with the view to finding answers to them, depending on their initiatives, this involves the provision of technical and social support services on a mutual basis. Through self-help, unused local resources like the government funds are reserved, and the people at the local level acquire skills, become competent and confident in the management of their affairs. Self-help connotes more food for the needy, better health, better primary/secondary education, developed infrastructure, self-satisfaction and self-accomplishment in the life of rural dwellers. (ibid: 96).

Infrastructural facilities are essential for providing the nation's marked surpluses of food and fiber to earnings as well as diversifying income generating capacities and gainful employment in the rural sector. Social and physical infrastructures remain the core element of rural welfare. Thus efforts to raise rural welfare must necessarily go beyond the traditional and limited approach of raising per capita income through Agricultural development projects to the provision of rural basic needs in term of health and medical facilities, electricity, portable water, schools and roads. (NOUN, 2012: 23).

Similarly, Mausuri and Rao (2004: 31) argued that participatory development has its origin in the fact that people have need for: (a) Self reliance and small scale development (b) Unity to find a way to improve their destinies. They added that more impetus was added to this participatory development when it was discovered that many large scale government intended development programmes, from schooling to health, to credit, to irrigation systems were performed poorly while rapidly degrading common pool resources were creating significant negative environmental and poverty impacts. These complaints therefore awakened interest in the local management of resources and decisions.

Also, Chambers (1997: 28) argued that it was important that participatory ideas be applied to small scale development with external agents acting mainly as facilitators and sources of funds. In line with Chamber's idea, (Stanley, 2003: 87) put it forward that most often elected representatives do not always take care of the interest of the poor. Local Councils lack the capacities to articulate peoples' development agenda, ownership and sustainability are ephemeral case not based on the interest of the people. It was further argued that communities must be empowered through active participation for sustainability.

2.4 Attitudes of Local people and Government towards Rural Infrastructural Development

Alih et al (1983: 4) found that people's participation is the basic tool for achieving national goals of development. In order to implement governmental policies in right perspectives, the people – the real clients of the governmental operations, are to be involved at all stages of development intervention. But because of bureaucratic preponderance and scale in local development process remained beyond the reach of the ordinary people.

Similarly, Aminuzzaman (2008: 12) noted that some invisible but serious issues characterize the quality and process of participation and governance of the rural local government. Most critical one include: (i) continued centralized control over the Union Parishad - maintained through the administration and the limited resources at its disposal, (ii) the critical and often hidden role of the MPs and other political stakeholders in development planning and management, and (iii) lack of effective institutional mechanism which give poor and marginalized to take part in the development project planning, supervision and or implementation. All such factors have a direct impact on the level and quality of local level accountability and popular participation in the common people into the affairs of the Local Government. It was also observed that women and marginalized are excluded from major decision-making arenas in the rural power play and privileged distribution.

Khan and Asaduzzaman (1995: 38) in a study of Politics of People's Participation with a focus on Government Development Projects in Bangladesh also revealed that people's participation in development projects through local government is still a misnomer. The inclusion of local people in the Project Implementation Committee as part of culturing participating practices is basically a political maneuvering. By this way, Union Parishad chairman has to accommodate other members and local elites in order diffuse factionalism and strengthen his own power. In fact, such inclusion

did nothing but to fulfill the requirements of rules and regulations. This same study revealed that patron client relationship pervades the political relationship, resulting in factional politics. This specific clientelist rural politics provides grounds for the national leaders for developing clientelist network with the rural factional leaders. This chain of relationship has implications for development intervention. Thus the Union Parishads remain under the domination of these local elites who usurped the development resources for personal aggrandizement. To materialize their desire, they are always dead against the mass people's involvement in local development projects.

Similarly, Nazneen (2004: 167) found that the participation of the poor and the marginalized in rural development projects has not increased significantly rather some touts and intermediaries have enjoyed more access to those projects and grasped its fruits. In equalities as regards involving, owing development projects and sharing project benefits between the community people and local elites is a ubiquitous reality in rural Bangladesh. There is a general assumption that the interest of the poor and the disadvantaged cannot be safeguarded in the explosive social structure unless it is protected by legislation. In this context, the study revealed that despite the over supply of legislations to protect the rights of the under privileged, the rural elites have been consolidating their strong repressive influence on local interventions. Legal coverage, therefore, does not provide any meaningful role in integrating local people into development project cycle.

Also, Afsar (1999: 106) in a study of Urban Governance and People's Participation in Bangladesh shows that poor people's participation in local development activities is very limited: community participation in decision-making process has been very minimal. Because of the over-class bias and widespread corruption there has been severe neglect of the poor and the disadvantaged in the decision-making process.

A contribution by Khan (2009: 107) identified bureaucratic domination in the local councils, lack of knowledge, and lack of expertise in technical matters are the root causes for non-

participation. Local elites from connivance with local administration for their own interests and bypass the needs of the mass. So the scanty participation that exists is limited only to the rich and participation of the rural poor is minimal.

Similarly, Hossain *et al* (1978) in Mohammad (2010) examines that people's participation in planning and implementation of development projects has been very limited. Siddiquee (1995) observes the same findings in a study of Problem of People's at Grassroot in Bangladesh. This study revealed that poor people are hardly included in Project Implementation Committees. Committees are mostly dominated by people with strong socio-economic or political background. In addition, project committees have largely been used as mechanisms of patronage distribution. Development projects have been a means for the local representatives to build future for themselves. It was further identified that the prevailing socio-economic and political contexts acts as important deterrents to grassroots' participation in development process.

2.5 Conceptual Frame Work

The conceptual frame work for this study is based on the Community Development Approach in the provision of rural infrastructural projects. The keywords are: Community, Participation, Self-Help Group, Rural, Infrastructure and Development.

2.5.1 The Concept of Community

Community may be viewed in different ways by different authorities. Community is a group of people living in the same place or having a particular characteristic in common". (Tamuno, 2009: 97). Similarly, according to Boyles (1996) in Tamuno (2009: 98) the word community was first defined by Aristotle as: a group established by men having shared values. He further noted that the initial definition has been refined and expanded through the years.

According to the Cambridge International Dictionary of English (2002: 272):

“Community is the people living in one particular area or people who are considered as a unit because of their common interests, background or nationality”.

Community can also be viewed as a group of people living within the same geographical or political entity with common interest. Such people go further to form organizations like the Igbo Community in Kano, Yoruba Community in Enugu, Hausa Community in Onitsha etc.

2.5.2 The Concept of Community Based Organizations

Kaplan, Msoki and Soal (1994) in Lenfe (2009: 2), defined Community Based Organizations as voluntary associations of community members that reflect the interests of a broader constituency. Also, Toyobo and Muili (2008: 145) saw it as voluntary organizations as membership is dependent on individual choice; though a times membership may be compulsory as in the case of certain trades or certain professions such as the market women unions.

Similarly, Abubakar (2011: 6) saw Community Based Organizations as any local organization that come together to help humanity towards the achievement of certain objectives. Such organizations pull their resources together for the development of a particular community. Therefore, examples of such organizations include Anyigba Community Development Association, Bunu Development Association, Osara Development Association, Ede Community Development Association, Okija Community Development Association, Rigachukun Community Development Association and the host of others as they can be found in Nigeria.

2.5.3 The Concept of Participation

People's participation is a popular concern in the academic circle, development partners United Nation agencies and most of the third world countries in the recent times. Although many people in the fields of humanity and social sciences have been making several theoretical ground and empirical basis of judgment, yet is not easy to come by.

The term participation is generally operational differently depending on the context and field in which it is studied. In ancient Greece, participation was viewed as a matter of voting, holding offices, attending public meetings, paying taxes and defending the state (Samad, 2002). In the modern times, participation became synonymous of sharing. (Kaler, 1999: 125). Participation can also be seen as a process whereby people share their material, energy and financial resources towards a developing planning and implementation for their own benefit.

Uphoff (1987) in Khan and Asaduzzaman (1995: 98) defined popular participation as an active involvement of the local people in the planning and implementation of development projects. For effective plan formulation, control of projects and sharing of benefits of development, participation is necessary. Four types of participation were further defined as stated below:

- (a) participation in decision making, in identifying, formulating, alternatives, planning activities, allocating resources etc;
- (b) participating in implementation, in carrying out activities, managing and operating programs, partaking of services;
- (c) participating in evaluation of the activity and outcomes; and
- (d) participation in economic, social, cultural or other benefits individually or collectively.

Khan (1998) in Mohammad (2010: 17) summarized the definition of participation to date and prepares a list as follow:

- (a) an organized effort to increase control over resources and regulative institution;
- (b) people's involvement in decision-making, implementation, benefit-sharing and in evaluation of programs;
- (c) people's capacity to take initiative in development, to come "subject" rather than "object" of their own destiny; this can only be achieved through a de-professionalization in all domains of life in order to make "ordinary people" responsible for their own well being; and
- (d) participation involves a reversal of role playing: people should be the primary actors, Government agencies and outsiders should "participates" in people's activities.

According to UN, 1981 in Midgley 1986 cited in Shittu (1999: 48):

"Taking a look at the contributions made by its specialized agencies, the United Nations defines participation as the creation of opportunities to enable all members of a community and the larger society to actively contribute to and influence the development process and to share equitably in the fruits of development".

Similarly, Olukotun (2008) saw participation as a sort of partnership which is built upon the basis of dialogue among the various actors during which the agenda is jointly set and local views and indigenous knowledge are deliberately sought and respected. He was of the opinion that general principles of participatory approach include:

- a. encouraging communities to take responsibilities;
- b. promote participation for all;
- c. listen to the community;
- d. examine the situation/problem from different point of view; and
- e. adapt to local situations.

Participation has to do with people's involvement in a particular rural activity with the aim of achieving a certain goal. For example a particular rural community may involve themselves in

dredging the village stream or embarking in the digging of wells for water supply. People's participation in an activity of any nature takes place right from the conception stage to the implementation stage. Participation has to do with people's involvement in a particular activity. That is, for people to take part in or become involved in an activity. For instance people of a particular rural area engage them selves in the dredging of village stream. (Kakumba and Nsingo, 2008).

2.5.4 The Concept of self Help Group

The concept of self-Help Group (SHG) has been defined by different authors in diverse ways. Ghadoliya (2008) remarked that Self-Help Group was an instrument of economic empowerment. Similarly (Malher, 2009), Self-Help Group can be seen as small groups of people facing similar problems, helping each other to solve these problems with a reasonable educated but helpful local person taking the lead in mobilizing them. Also, Paul (2011: 82) described Self - Help Group as groups of rural poor comprising of small/marginal Farmers, landless agricultural labourers, rural artisans, women folk and other micro-entrepreneurs who organize themselves for socio-economic development by raising, at their level, initial capital supplemented in some cases by funds from non-governmental organizations (NGOs) as seed money for issuing small emergency loans either for consumption, production purposes for linking with bank with the help of NGOs. In summary, Self-Help Group is a small voluntary Association of poor people who pull their meager resources together to solve their socio-economic problems.

Self-Help Group is a method of organizing poor people and the marginalized to come together to solve their individual problem. Take the example of micro-finance Banks in Nigeria. These are banks formed by the local people to provide easy loan for themselves. The poor collect their savings and save it in their own banks. In return they received easy access to loans with a small rate of interest to start their micro unit enterprise. (Olawepo, 1997: 25).

2.5.5 The Concept of Rural

The term 'rural' is an adjective that precedes a noun. Noun such as places, persons or things. Therefore such nouns should be society, community dwellers, people, areas, environment etc. (Emeh *et al*, 2012: 1092). Rural is strictly compared to the antonym, urban. Rural and urban are two (2) broad categorization of the society. According to Ofuku (2011: 132) rural areas are large and isolated in an open country with low population density.

2.5.6 The Concept of Infrastructure

Infrastructure is defined as the basic physical and organized structures needed for the operation of a society or enterprise which is necessary for an economy to function. Rural infrastructure refers to the physical and organized structures needed for the sustained and sustainable economic, social and institutional changed necessary for the improvement in the standards of living in rural areas. (Sheykhi, 2007: 155).

2.5.7 The Concept of Development

The term 'development' is an adverb that gives more information about a thing, a place, person and even an adjective. Thus, the adverb (development) gives more information about the adjective (rural). Essentially therefore, rural development is a concept colloquially used in development literature as it is simply a combination of adverb and adjective – both, seeking to describe and give more information about a noun (community, area, people, dwellers, environment, society etc.). An understanding of the concept of development however, will give a clearer picture of rural community development (Emeh *et al*, 2012).

Community development is a process where people are united with those governmental authorities to improve the economic, social and cultural conditions of communities and communities are integrated into the life of the nation enabling them to contribute fully to national progress (Biggs, 1999). As an individual word, ‘development’ is a process that increases choices, heralding new options, diversification, thinking about apparent issues differently and anticipating change (Christenson *et al*, 1989).

In a different way, Hornby (2000) in Laah (2013: 12) defines development as a gradual growth of something so that it becomes more advanced, stronger etc. the process of creating something new. This definition according to this implies that development involves gradual advancement through progressive changes. Similarly, Umebali (2006) in Laah (2013: 13) saw the changes to be multi-dimensional involving changes in structures, attitude and institutions as well as the acceleration of economic growth; the reduction of inequality and eradication of absolute poverty. He asserts that development involves economic growth component, equality or social justice component, and socio-economic transformational component which are all on a self sustaining basis. Viewing the concept differently, Simon (2004) in Laah (2013: 13) saw development as an improvement in the quality of life (not just material standard of living) in both quantification terms. He opines that development must be seen as actually and temporarily relative, needing to be appropriate to time, space, society and culture. For community development to occur, people in a community must believe working together can make a difference and organize to address shared needs collectively (Flora *et al*, 1992).

According to Shittu (1999, pp. 17):

“development is a difficult term to explain. The difficulty could be explained partly by the existence of plethora of dissenting views on the term. Put simply development connotes a process or state of change in certain aspects of a phenomena. He inferred from the Oxford Advanced Learners Dictionary of current English that its root word

to 'develop' denote to change gradually, progressively through a number of stages towards some sort of state of expansions, improvement, or completeness or a state in which the subjects' true identity is revealed. What is crucial to this conception of development is the idea of progress or improvement used in many senses, including social, political, economic and psychological, which are added to the concept to qualify it".

Conyers and Hills (1984) in Shittu (1999: 17) pointed out that development theory and policy has for long been dominated by economic considerations and the contributions of western theorists whose influence permeate the thinking on all facets of development including rural and community development. Along this line, development was conceived as synonymous with economic growth, hence growth theory of development. It was further pointed out that in this case, development was seen in terms of the structure and growth of the national economy and degrees of development (or underdevelopment) were most often measured in terms of the national income.

2.5.8 The Concept of Rural Development

The concept of rural development was viewed by different Scholars from different angles and as such it lacks a unified definition. This is because the definition of rural area itself depends on socio-economic stratification of different countries of the world. In other words, the parameter for defining rural areas varies from countries to countries. While some view rural development from physical development aspect, others sees it socio-economic development angle and some sees it as a combination of both. Laah *et al* (2013: 52) defined rural development as the outcome of a series of quantitative and qualitative changes occurring among a given rural population and whose covering effects indicates in time, a rise in standard of living and favourable changes in the way of life of the people concerned. Also, Olayide *et al* (1981) saw rural development as a process whereby concerted efforts are made in order to facilitate significant increase in rural resources productivity with the central objective of enhancing rural income and creating employment in rural communities for rural dwellers to remain in the area. In another way, Obinne (1991) in Laah *et al*

(2013: 54) perceived rural development to involve creating and widening opportunities for rural individuals to realize full potential through education and share in decision and action which affect their lives. Rural development in general is used to denote the actions and initiations taken to improve the standard of living in non-urban neighbourhood, countryside or villages. These initiations and actions can be taken by the government, the rural dwellers themselves and non-governmental organizations.

2.6 Theoretical Frame Work

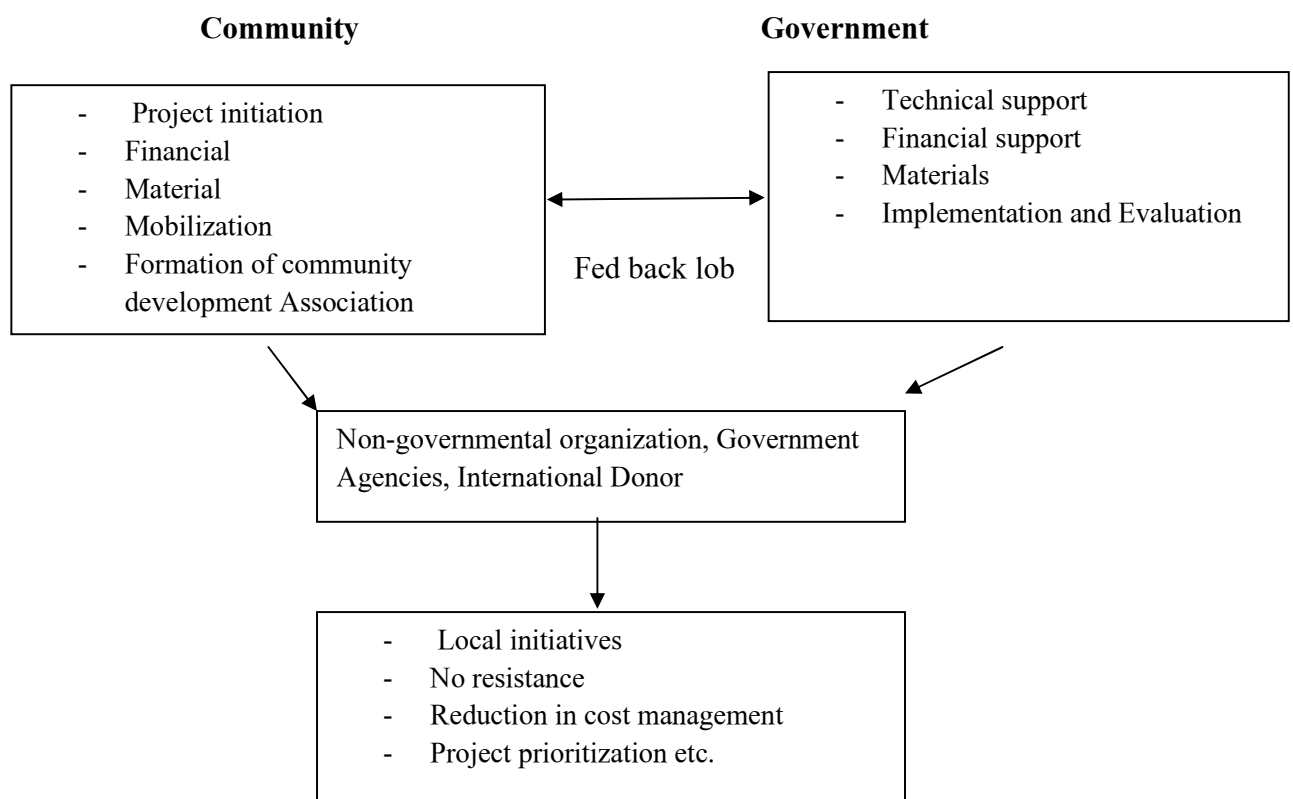
The grass root organizations manned by the people without interference from the government should form the potential instrument for informing government about the people needs on the one hand, contact with the people at grass root through (community Development Associations) would form the two communication loops between the Government and the people (Koiyan, 1990).

The model of participatory approach in rural development firmly believes in the involvement of communities, government and donor agencies relations. The three stakeholders have to work assiduously with one another in order to bring about development at the grass root levels (Bankole, 2007). The communities have greater roles to play through their contributions in the area of project initiation, formation of Community Development Associations, mobilization, financial and material supports towards the upliftment of their regions. The government too needs to complement community effort through technical and financial supports, mobilization, project implementation and evaluation. In the third place, the service providers or donor agencies depend on the feedback received from either the government or the communities in terms of their various contributions. It is on the basis of what they got from both ends that would guide them on what to do and how to go about in the provision of needed services and facilities. An instance of these

agencies will include: Non Governmental Organizations, Government Agencies and International Organizations such as UNICEF, DFID, WHO etc. (ibid).

2.6.1 Bankole’s Model of Participation

Figure 2 is a model of participation in Rural Development put forward in 2007 by Bankole. In this model, the community requires support from the government without which communities’ aims towards project implementation may not be achieved. Also, communities engage the help of NGOs and the government contributed its own quota through its agencies and favourable policies which encourages the participation of NGOs and international donors. This goes down to encourage local initiatives, enthusiasm, cost reduction in project implementation as well as according it high priority. This explained the linkages between the boxes.



Source: Bankole (2007)

Figure 2: Bankole’s model of participation (2007)

The case of the study area is not exceptional as per the application of this model. This is because the Communities are in charge of project initiation, mobilization of financial and material resources as well as labour for projects' implementation and/or execution through the Community Development Associations.

The Local Government and Kogi State Community and Social Development Agency (KSCSDA) also gave financial and technical support to various Community Development Associations for the execution of a particular project. Also, Non Governmental Organizations (NGOs) and philanthropists from within and outside the local Communities gave a lot of financial contributions towards the implementation of different projects in the study area within the period under review.

The projects undertaken by various Community Development Associations were people oriented and as such were initiated by the local people themselves. There was no resistance and the people participated actively for successful implementation of projects. Another good thing is that there was reduction in the cost of management as the projects were executed through direct labour with a very high priority.

2.6.2 Modification of Bankole's Model

The model (Fig.3) was modified in order to suit the researcher's case of study. (Author based). The Communities were involved in the following areas:

- a . formation of Community Development Associations;
- b. project initiation;
- c. mobilization of financial and material resources; and
- d. project implementation/evaluation

The Government is involved in the following areas:

- a. technical support;
- b. financial support; and
- c. quality control

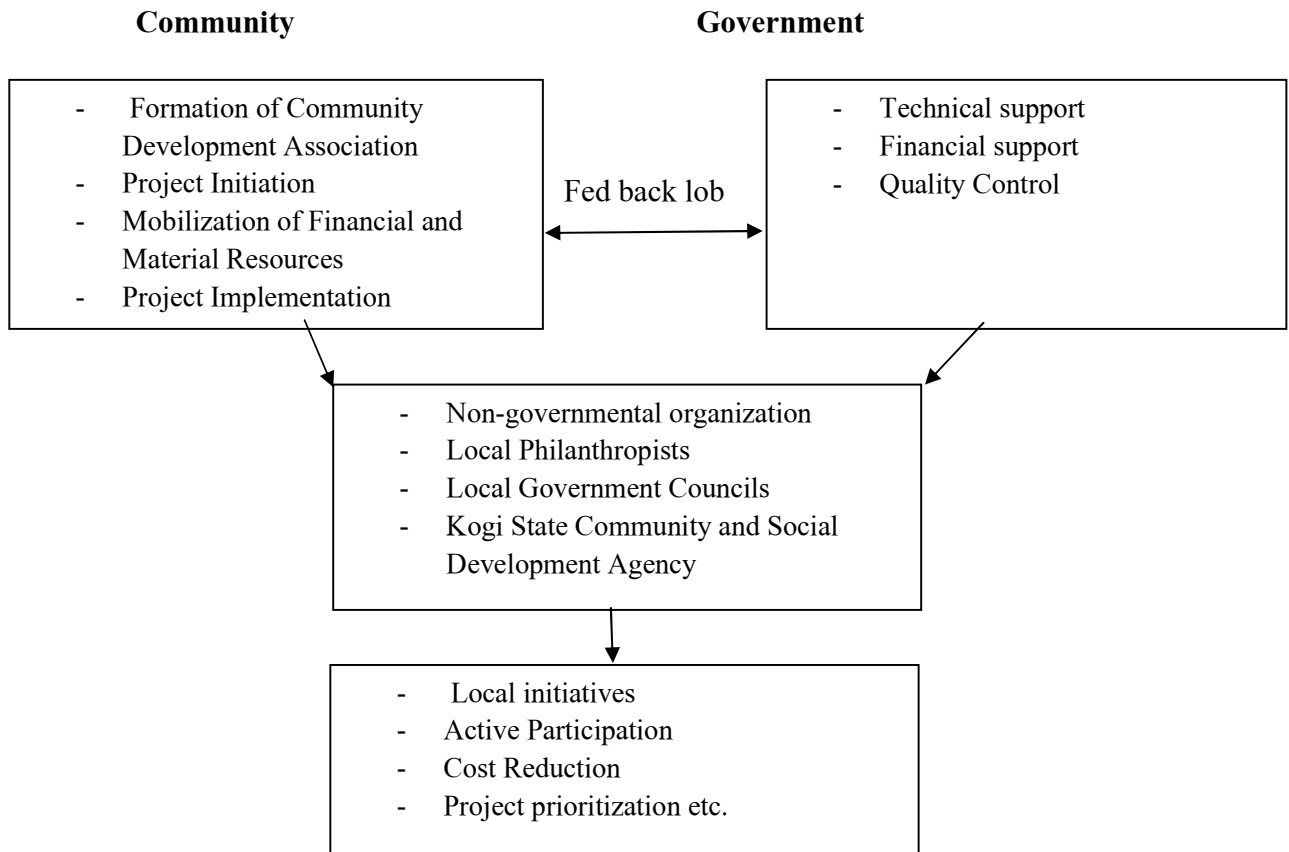


Figure 3: Modification of Bankole's model of participation (2007)

There is a strong synergy between the Communities and the Government as no project can be successfully executed without its support especially with technical inputs. Participation of both the community and the government leads to the assistance of private individuals and organizations as well as government agencies like the Local Government Councils and the Kogi State Community and Social Development Agency (KSCSDA). All these strategized local initiatives in terms of projects that were executed encouraged active participation of the local people with high enthusiasm led to cost reduction in project execution with high priority.

The connectivity between the four (4) boxes is an indication that a symbiotic relationship exists among them as no one is left in isolation as far as the case under study is concerned.

The modification of this model became necessary due to the peculiar nature of the study area. In Bankole's model, the community box ought to have considered the formation of CDA first before any other involvement. Similarly, the model gave room for material support from the government whereas it was not obtainable in the study area. Also, government did not implement and evaluate project in the study area as it is in the case of the original model but rather it took care of quality control. Another reason that necessitated the modification was due to the fact that the original model was not specific on the NGOs and government agencies involved which the modified model took care of. Finally, the bottom box of Bankole's model did not feature active participation which the modified model did.

CHAPTER THREE RESEARCH METHODS

3.1 Introduction

This section describes various steps used in data collection and analysis. These include the study population, research design, sampling frame and sampling techniques, the types and sources of data, methods of data collection, instrument for data collection and methods of data analysis.

It is consequent upon the above that this chapter is developed. It focuses on the techniques used, principles adopted as well as actions taken which are channeled towards maximizing chances for reasonable conclusion in this research. These techniques, principles or actions bothered on the method of data collection and analysis.

3.2 Types and Sources of Data

For the purpose of achieving the set objectives of this research, both primary and secondary data were collected from the three (3) Local Government Areas of the study area.

3.2.1 Primary Source of Data

The technique of data collection employed for the generation of primary data is a qualitative method of Focus Group Discussion (FGD). This technique was deemed suitable for the research due to the nature of information or data required in which stimulation of ideas within a group was necessary rather than that of an individual or thoughts of a single person which might lead to missing a lot of important information. This technique was also adopted due to the fact that the larger percentages of people in the study area have very low level of western education. Questionnaire was also used in collecting data from the executive members of different Community Development Associations.

3.2.2 Secondary Source of Data

Secondary data were collected from the three (3) sampled Local Government Areas. Data were collected as it relates to the figures, names and addresses of the existing Community Development Associations (CDAs) as well as the types and number of projects executed. This was obtained from the Department of Community Development and Social Welfare of each of the three (3) sampled Local Government Councils. Data were also collected from Local Magazines and Journals.

3.3 Focus Group Discussion

Focus Group Discussion (FGD) is one of the techniques used for acquisition of qualitative data in social science research. It is primarily a qualitative method involving the administration of open – ended questions to a carefully chosen target group. (Ndiyo, 2005: 161). This technique has the ability of helping the researcher to elicit information on areas of agreement and disagreement among respondents. (ibid: 161). This means that ideas that would indicate new lines of enquiry often emerge during FGD since free discussion is permitted and encouraged. At the end of the day the analysis and reports are based on the weight of opinion.

Similarly, Ogolo (1996: 25) put Focus Group Discussion as a rapid appraisal technique that involves a semi – structured discussion on a selected topic by a group of six to ten people with the main aim of eliciting responses from participants on a particular issue based on their personal views, knowledge and experiences. It is a method that is socially oriented because it is done in a group and it captures real - life experiences and data generated is a real – life situation (Umar, 2006). And Baker (1994) in Umar (2006) most concisely referred to Focus Group Discussion as “group depth interviews.

Consequently, with the view of studying community participation in rural infrastructural development, twelve (12) FGDs were conducted in the study area. That is, four (4) each from the selected three (3) Local Government Areas. The discussions were centered on the participants' views, knowledge and experiences of the topic under study. The issues discussed include factors that motivate people participation in rural development, the types and number of projects executed, reasons for selection of projects, the kinds of resources used and how they were sourced for the execution of projects as well as factors hindering the smooth execution of projects.

3.4 Sampling Size

The study was carried out in three (3) Local Government Areas of Kogi - East. These are: Dekina, Igalamela/Odolu and Omala. In each of the three (3) Local Government Areas earmarked for data collection in the study area, four (4) FGDs were conducted bringing the total number to twelve (12). The FGDs were subdivided into 1st and 2nd group. The first group was made up of the executive members of the CDAs while the second group comprises of other members of the CDAs who have no portfolio or position. Each of the FGs number of participants falls between ten (10) and eight (8). The composition of the FGs in the study area is of men and very few women within ages 18 to 40 years. This is consequent upon the nature of the topic under study and the culture of the environment. Community Development Associations in rural infrastructural development is obvious that is being carried out majorly by able men in the study area even where direct labour was not involved.

Questionnaires were also administered to one hundred and seventeen (117) executive members of the twelve (12) Community Development Associations. All the executive members available within the period of field study were captured. The reason for the use of this sample size was because the number of executive members was something that can be handled within a short time. It also gave equal chance to all the executive members of Community Development

Associations in the study area. Ninety-nine executive members (respondents) are male while Eighteen (18) are female.

Table 3.1: Distribution of samples based on the FGDs/sampled villages in the LGAs

Sampled LGAs	Name Of Sampled Villages/FGDs
Dekina	Abocho, Ajekelega, Anyigba, Odu-Ofomu.
Igalamela/Odolu	Apata, Ofokopi, Ogbogbo, Uwowo.
Omala	Bagana, Ibado – Akpacha, Icheke, Ogodu.

Source: Field study (July, 2014)

From each of the sampled Local Government Areas, four (4) village units were selected. The choice of equal number of village units from each Local Government Area was intended to ensure homogenous spread of sampling units in line with Many (1987) in Shittu (1999). The selection of the village units for FGDs was facilitated by information on their performance considered by the number of existing Community Development Associations and records of self – Help Projects they executed.

3.5 Sampling Technique

The sampling technique employed for data collection in this research is purposive sampling. In this approach the sample one selected for study are selected base on a specific purpose. That is, the samples are the only one that has what a researcher is looking for. This is actually a non – probability sampling. In this research, data were collected from the Community Development Associations’ Leaders and members who embarked on infrastructural projects in the three (3) Local Government Areas (Dekina, Igalamela/Odolu and Omala). The FGDs members were composed of some of the executive members and floor members of the sampled Community

Development Associations. Similarly, open ended questionnaires were designed and administered individually to the executive members of Community Development Associations.

3.6 Administration of the FGDs

In administering the FGDs, a checklist of eleven (11) questions were produced to only serve as a question guide meant to stimulate subsequent questions based on the initial responses. The questions bothered on how the local people participate in the execution of rural infrastructural projects. In each of the FGDs, the participants were covertly labeled as P1, P2, P3, P4, P5, P6, P7, P8, P9 and P10 respectively. The labeling was done in order to avoid hijacking of a discussion by a particular participant. The participants were seated a semi – cycled form with a pair of Officials (the moderator and the note – taker) positioned at the open end of the semi – cycle.

All the necessary precautions to ensure a highly successful and productive session were adhered to and the required data were obtained across the study area.

3.7 Methods of Data Analysis

Descriptive statistical analysis involving percentages were employed to analyze the obtained data. Simple frequency distributions and relative frequencies were also used to make comparison of samples. These were found to be appropriate and adequate to provide the kind of information required for the achievement of the aim and set objectives of the research. The analyses were presented in tables. The qualitative data was analyzed based on the conclusion drawn from each FGD. In essence, different lines of agreement were harmonized which produced the result of each discussion.

CHAPTER FOUR RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter gives the detail on how the data collected were analyzed. The descriptive statistical method was used to analyze the data and this includes the use of tables and figures to picture out the information in a clear manner.

4.2 Community Based Organizations

Three Local Government Areas were selected for the study and the community based organizations were equally ascertained accordingly. They were sourced from the Department of Community Development and Social Welfare of the respective Local Government Councils as outlined in Table 4.1 to 4.3.

Table 4.1: Community Based Organizations in Dekina Local Government Area

CDAs	Address	Date of Registration
Anyigba Ebe Community Development Association.	Anyigba, Kogi State	5/4/1989
Ajekelaga Community Development Association.	Ajekelaga – Abocho Kogi State	1/6/1981
Abocho Community Development Association	Abocho - Kogi State	15/7/1978
Ajiyolo-Ojaji Community Development Association.	Ajiyolo – Ojaji Kogi State	30/1/1988
Biraidu District Development Association.	Abocho - Kogi State	15/1/1988
Dekina Conern Youth Development Association.	Dekina – Kogi State	30/3/1992
Efikpo Youth Development Association.	Egume – Kogi State	14/12/1990
Emoriko-Okura Development Association	Okura – Kogi State	18/9/1998
Etutekpe Community Development Association.	Etutekpe – Kogi State	1/3/1994
Ojukpo Community Development Association	Ojukpo – Abocho Kogi State	30/3/1992
Oko-Ate Community Development Association	Okoate – Abocho Kogi State	30/8/1990
Ogbogodo Community Development Association	Ogbogdo – Egume Kogi State	30/5/1979
Owala-Ogane Community Development Association	Owala-Iyale Kogi State	1/4/1993
Olofoji Community Development Association.	Olofoji – Ogbabede Kogi State	28/11/1995
Oji-Abana Youth Development Association	Oji-Abana Kogi State	28/11/1995
Okokpechi Community Development Association.	Okokpechi Kogi State	20/8/1991
Ofafu Community Development Association	Ofafu Kogi State	2/2/1990
Odo-Ofomu Community Development Association	Odo-Ofomu Kogi State	5/7/1982
Oganenigu Community Development Association	Oganenigu Kogi State	10/1/1976

Source: Dekina Local Government Council (July, 2014)

Table 4.1 indicated that nineteen (19) registered Community Development Associations exist in Dekina Local Government Area.

Table 4.2: Community Based Organizations in Igalamela/Odolu Local Government Area

CDAs	Address	Date of Registration
Afrugo Community Development Association	Afrugo, Kogi State	31/1/1983
Apata Community Development Association	Apata, Kogi State	2/8/1987
Agbokete Community Development Association	Agbokete Kogi State	5/5/1994
Ajaodawn Community Development Association	Ajaodawn Kogi State	17/2/1990
Agbanaka Community Development Association	Agbanaka Kogi State	3/3/1983
Ayikpele Community Development Association	Ayikpele Kogi State	8/5/1994
Edimogo Community Development Association	Edimogo Kogi State	15/7/1991
Edumugu Community Development Association	Edumugu Kogi State	15/7/1991
Ihame Community Development Association	Ihame Kogi State	20/10/1986
Ikpa Abacha Community Development Association	Ikpa Abacha Kogi State	4/6/1995
Imere Community Development Association	Imere Kogi State	11/11/1993
Imakoja Community Development Association	Imakoja Kogi State	12/5/1991
Okpachala-Ate Community Development Association	Okpachala-Ate Kogi State	30/1/1980
Okpachala-Ogane Community Development Association	Okpachala-Ogane Kogi State	6/7/1979
Ojuwo-Ura Agada Community Development Association.	Ojuwo-Ura Agada Kogi State	5/5/1995
Orumu Community Development Association.	Orumu Kogi State	5/5/1995
Ofeorachi Community Development Association	Ofeorachi Kogi State	1/7/1990
Ofokopi Community Development Association	Ofokopi Kogi State	3/2/1993
Ofudu Community Development Association	Ofudu Kogi State	20/6/1984
Ogboligbo Community Development Association	Ogboligbo Kogi State	11/3/1996
Ogbogbo Community Development Association	Ogbogbo Kogi State	7/9/1992
Uwowo Community Development Association	Uwowo Kogi State	12/6/1998

Source: Igalamela/Odolu Local Government Council (July, 2014)

Table 4.2 indicated that twenty two (22) registered community development associations exist in Igalamela/Odolu Local Government Area. This shows that its number of registered CDAs out weighed that of 4.1.

Table 4.3: Community Based Organizations in Omala Local Government Area

CDAs	Address	Date of Registration
Agojeju Community Development Association	Agojeju, Kogi State	25/10/1990
Agbenema Community Development Association	Agbenema, Kogi State	15/7/1976
Bagana Community Development Association	Bagana Kogi State	15/8/1987
Bagaji Community Development Association	Bagaji Kogi State	6/6/1985
Ehala Community Development Association	Ehala Kogi State	10/4/1989
Ibado-Akpacha Community Development Association	Ibado-Akpacha Kogi State	11/11/1986
Icheke Community Development Association	Icheke Kogi State	18/5/1985
Ogodu Community Development Association	Ogodu Kogi State	30/1/1979
Ollah Community Development Association	Ollah Kogi State	16/2/1988
Ola-Omala Community Development Association	Ola-Omala Kogi State	25/10/1990
Okpatala Community Development Association	Okpatala Kogi State	3/2/1993
Omala Youth Club Community Development Association	Omala Kogi State	13/5/1992
Sabongari Youth Community Development Association	Abejukolo Kogi State	13/5/1992

Source: Omala Local Government Council (July, 2014)

Table 4.3 indicated that thirteen (13) registered community development associations exist in Omala Local Government Area. The figure is far less than that of table 4.1 and table 4.2 respectively.

Summarily, the above information indicated that fifty-four (54) community based organizations exists in the study out of which twelve (12) were selected for specific study based on their performance in developmental activities.

4.3 Composition of the Respondents

The executive members of Community Development Associations constitute the respondents that are dominated by good numbers of men who are married and few women who are not married. Most of the respondents fall within age 31 to 50 years who attained secondary level of western education and took farming as their predominant occupation.

Table 4.4: Gender of the Respondents

Sex	No. of Respondents	Percentage (%)
Male	99	85
Female	18	15
Total	177	100

Source: Field study (July, 2014)

There is an indication from Table 4.4 that the number of male respondents which is ninety nine (99) respondents out weighed that of female which is eighteen (18) which is in line with the findings of Shittu (1999). This is due to that fact that females do not participate actively in community development associations hence their less number in the composition of Executive members of different community based organizations.

Table 4.5: Age group of the Respondents

Age group (years)	No. of Respondents	Percentage (%)
18-30	07	6.0
31-40	46	39.3
41-50	49	42
51-60	10	8.5
61 and above	05	8.2
Total	117	100

Source: Field study (July, 2014)

Table 4.5 showed that higher number of the respondents fall within age 31 to 40 years and within 41 to 50 years respectively. This is an indication that the most active part of the population (respondents) is those that constitute the executive members of the Community Base Associations. This is not in line with Shittu (1999) where most of the respondents fall within 18 to 45 years of age.

Table 4.6: Marital Status of the Respondents

Marital Status	No. of Respondents	Percentage (%)
Married	73	62.4
Single	26	22.2
Divorced	18	15.4
Total	117	100

Source: Field study (July, 2014)

Table 4.6 gives a clear picture of the marital status of the respondents. This revealed that larger numbers of the respondents is married and this signer that they are highly responsible

members of their community. The married respondents constitutes 62.4%, the single ones constitutes 22.2% while the Divorcees forms 15.4%.

Table 4.7: Educational level of the Respondents

Level of Education	No. of Respondents	Percentage (%)
Primary education	25	21.4
Secondary education	69	59.0
Post secondary education	13	11.1
Others	10	8.5
Total	117	100

Source: Field study (July, 2014)

It is clear from table 4.7 that more number of the respondent's level of their education is at secondary school, and very few people attained post secondary education. This is also different from what Shittu revealed in 1999. This actually shows their level of responses and commitment to community development associations as it affects execution of rural infrastructural projects.

Table 4.8: Occupation of the Respondents

Occupation	No. of Respondents	Percentage (%)
Civil Servant	24	20.0
Self employed	17	14.5
Trading	21	18.0
Farming	43	36.7
Others	12	10.3
Total	117	100

Source: Field study (July, 2014)

Table 4.8 revealed that good numbers of the Respondents are Farmers as they constitute 36.7% of the respondents and this bring out one of the major characteristics of rural area. This is in

agreement with Ogunleye and Oladeinde (2013). Civil servants constitutes 20.5%, Private employee constitutes 14.5% while others constitutes 10.3%.

4.4 Factors that Motivate Community Participation in Rural Development

Most of the rural communities in the study area lack government presence especially in the provision of basic social amenities such as portable water, access road, school, electricity, medical services etc. In order to assist themselves towards the provision of these amenities, community development associations (CDAs) were formed by different villages and/or town units. The motivational factors arose due to the followings as revealed by the executive members of the community development association:

- (a) The need to provide basic social amenities.
- (b) The spirit and strength of Self-Help Group (SHG)
- (c) The support of non-governmental organizations (NGOs)
- (d) The support of Government.

Table 4.9: Categories of motivational factors

Motivational factors	No. of Respondents	Percentage (%)
Need for basic amenities	50	43
Spirit of SHG	44	37
Support from NGOs	16	14
Support from Government	07	6
Total	117	100

Source: field study (July, 2014)

Table 4.9 revealed that community participation in rural infrastructural development was highly motivated by the fact that community needs the basic amenities and they have the good spirit and strength of SHG for its provision. Although government and non - governmental organization do support them, however they don't wait for any of them before they (communities) embark on any project. Apata community in Igalamela/Odolu L.G.A for example had no portable

water or any other source of water apart from rain and stream. So, they could not fold their arms waiting for government and non - governmental organization. They had to put their heads together both in cash and kind in order to dig boreholes for themselves. This result is in agreement with the outcome of discussions made during focus group discussion.

4.5 The Motivators of Community Participation in Rural Infrastructural Development

The motivational factors alone are not enough to call for participation. Some individuals or organizations had to put ideas and resources (cash and kind) together for project to be conceived and implemented. The people and organizations behind community participation in rural infrastructural development of the study area include:

- (a) members of community development association;
- (b) philanthropists (wealthy individuals from within and outside the communities);
- (c) non - governmental organizations like UNICEF, WHO, UNESCO, DFID, etc.;
- and
- (d) Kogi state government through Kogi state community development agency (KSCSDA).

Table 4.10: Categories of Motivators

Motivators	No. of Respondents	Percentage (%)
Members of CDA	57	49
Philanthropists	38	32
NGOs	14	12
Government (KSCSDA)	08	7
Total	117	100

Source: field study (July, 2014)

Table 4.10 indicated that members of community development association (CDA) accounting for 49% are the major motivators behind rural infrastructural development in the study area. Philanthropists accounting for 32.7% ranked second followed by the Non Governmental Organizations (NGOs) which is 12% and government (KSCSDA) accounting for just 7% are the lowest motivator. Apart from the community themselves philanthropists contributed mostly community development. Anyigba- Ebe community development association for example received donations of N4.7 million from philanthropists in a road project (grading) that cost N10.5 million. This is similar to what was revealed during the focus group discussion.

4.6 The Level of Peoples Participation towards Rural Infrastructural Development

The level of people's participation towards rural infrastructural development varies depending on the stages of a particular project right from its conception down to its execution.

Table 4.11: The Level of Peoples' Participation in Rural Infrastructural Development

Level of participation	No. of Respondents	Percentages (%)
Conception	9	7.6
Planning	10	8.5
Implementation	78	64.1
Monitoring	13	11.1
Evaluation	10	8.5
Total	117	100

Source: field study (July, 2014)

As it can be seen from Table 4.11 the implementation stage representing 64.1% took the lead. People's participation include both financial commitment and manual labour and this agrees with Shittu (1999) The conception stage (7.6%) is the lowest which shows that fewer people are involved at this stage. This is in line with the information gathered during focus group discussion with the sampled members of the association. Ibado-Akpacha community development association in Omala LGA contributed the sum of N100 per member as monthly levy purposely for project implementations.

4.7 The Obstacles militating against the Smooth Execution of Rural Infrastructural Projects

Some factors could not make it possible for the smooth execution of rural infrastructural projects in the study area. The major factors include: unstable financial contribution of members, low level of Government assistance, low level of assistance from NGOs and low level of technical aid and know how.

Table 4.12: Respondents' view on the militating factors

Obstacles	No. of Respondents	Percentages (%)
Unstable financial contribution of members	33	28.2
Low level of assistance from the Government	59	50.4
Low level of assistance from the NGOs	11	9.4
Low level of technical aid/know how	14	11.9
Total	117	100

Source: Field Study (July, 2014)

It is very clear from Table 4.12 that the major problem militating against smooth execution of various rural infrastructural projects is low level of government assistance as fifty-nine (59) respondents representing 50.4% responded positively to it this is related to Abubakar (2011). This finding revealed that the only little assistance received from the government is during the period of electioneering campaign. Unstable financial contributions from CDA members is also a problem that hinders smooth execution of projects as 33 respondents representing 28.2% attested to it. The non - governmental organizations assisted most of the communities in the execution of their projects compared to the government as only 11 respondents representing 9.4% responded to it. Low level of technical aid/know how contributed its own problem in the smooth execution of rural infrastructural projects as 14 respondents representing 11.9% responded positively to it. This is also in accordance with the extensive discussion with members of the focus group.

4.8 Mobilization of People towards Participation

Members of a particular community usually mobilized for general meeting by calling their attention through town criers for those living within the locality. Mails/verbal messages are usually sent to the members living outside the locality. It during this meeting that matters disturbing the

community are discussed especially as it affects the people's wellbeing. In order to achieve a target like dredging of streams or drilling of boreholes, committee and sub-committees are usually set up. Such committees include: planning, implementation, monitoring/evaluation committees respectively. The implementation committee which is the heart of all swings into action by calling for peoples' donation (finance and labour) as the case may be depending on the project's plan. At Icheke village in Omala L.G.A. for example the villagers only use communal labour on annual bases for stream's dredging and sanitation. But at Apata village in Igalamela/Odolu L.G.A. they had to put their money and labour together to the drilling of their borehole.

Apart from the general meeting which is used as a forum for mobilization, individual communities celebrate their special days at the end of every year precisely between December 27th and January 1st. In this gathering, sons and daughters of a given community from home and abroad do comes together and discuss the problems and prospects of their community. Examples of such days are Anyigba Day, Ajiyolo Day, Abocho Day, Ogbogbo Day, Ibadó Day etc.

Table 4.13 gave a clear picture on the means of mobilization by members of the community development associations. Seventy (70) respondents representing 60% were of the opinion that members of various Community Development Associations are mobilized through general meeting. Twenty-eight (28) of the respondents representing 24% responded in favour of annual gathering. Eleven (11) of the respondents representing 9% said members are mobilized through executive meeting and only eight respondents representing 7% said mobilization is done through emergency meeting. This information is not different from what was obtained during focus group discussion.

Table 4.13: Respondents' view on the Means of Mobilization

Means of mobilization	No. of Respondents	Percentage (%)
General Meeting	70	60
Emergency Meeting	08	07
Executive Meeting	11	09
Annual gathering	28	24
Total	117	100

Source: Field study (July, 2014)

4.9 The Types and Number of Projects Executed by Different Communities

Various community development associations embarked on different types of projects which are classified into infrastructure, environmental protection, health, education, production oriented as well as distributive/services sector. Table 4.14 gave detail information on various classes and types of project executed as revealed by the community development associations and equally seen physically by the researcher.

Table 4.14: Break down of the types of projects executed

Class and type of projects	Number of projects
Physical infrastructure	
a Road repairs/maintenance	6
b Borehole	5
c Community Hall	4
d Procurement of Electric Transformer	4
Educational infrastructure	
a Construction/maintenance of Community Secondary Schools	5
b Allowances for part time Teachers	5
c Renovation/expansion of Primary Schools	7
Environmental Protection	
a Drainage construction/erosion control	2
b Construction of culverts	4
Health infrastructure	
a Construction/equipping of Dispensaries	3
b Supply of drugs	3
c Campaign against drying of food along the road sides	2
Production Oriented	
a Acquisition of farm land	3
b Acquisition of fish farm or pond	1
Distribution/Service Sector	
a Market Fields/Shades	6
b Establishment of Micro Finance Banks (MFB)	2
c Opening of Bank Account	5
Others	
a Building of police post	1
b Dredging of streams	2
Total	70

Source: Field study (July, 2014)

Table 4.14 indicated that variation exists in terms of types and number of projects that were executed under this study. Renovation/expansion of primary schools took the lead with seven (7) of them in different communities. This was due to the fact that the closest level of education to the rural dwellers is primary school which government is doing less in terms of their maintenance in the study area.

Secondly, the rural dwellers with their lean financial resources and communal labour puts up block of primary school schools using local material (mud). Renovation/expansion of primary schools was followed by clearing of market fields and putting up of shades which were executed in six (6) places. This is of course due to the fact that communal labour is used to a large extent. The same thing goes to road maintenance/repairs. Drilling of boreholes, construction/maintenance of community secondary schools, payment of allowances for part time teachers and opening of bank account were ranked 3rd with five (5) of them in each places. This was due to the capital intensive nature of the first two (2) and lack of interest and low savings in the case of opening of bank account. Construction of community halls, procurement of electric transformers and construction of culverts followed as four (4) of them were carried out in different communities. The decline in this class of project was due to the nature and size of the community development associations (CDAs), few electricity projects and the terrain of some of the areas as culverts were required only in a very few areas.

Construction/equipping of dispensaries, supply of drugs and acquisition of farmland were executed in three (3) places respectively. This was also due to the capital intensive nature of the first two (2) projects, establishment of private clinics and lack of interest by members of the CDAs in case of farmland. Drainage construction, erosion control, campaign against drying of food stuff along the road side, establishment of Micro Finance Bank and dredging of streams were carried out in two (2) places respectively. This was due to the fact that erosion occurred in a rare occasion. Campaign against drying of food stuff was not encouraged due to the negative attitude of the local people towards the CDAs and the campaign groups. The capital base is lacking for the establishment of Micro Finance Banks (MFB) and dredging of streams are only dependent on the availability and nature of the streams. Finally, acquisition of fish farm or pond and building of police post were the least as fish farm is highly dependent on the availability of rivers and

members interest. Building of Police Post by CDAs is the last option when the government fails where and when it is necessary. This findings differs from that of Ogunleye and Oladeinde (2013)

4.10 Modalities for Projects Selection and Execution

Projects in the study area were selected for execution based on priority and community needs. They were classified into infrastructure, education, environmental protection, health, production, distributive/service and others.

Table 4.15: Respondents’ view on of projects prioritization

Class of projects	No of Respondents	Percentage (%)
Physical infrastructure	35	30
Educational infrastructure	36	31
Environmental protection	02	1.7
Health infrastructure	22	19
Production oriented	03	2.5
Distributive/service	18	15
Others	01	0.8
Total	117	100

Source: Field study (July, 2014)

As it can be observed from Table 4.15, 36 respondents representing 30 said the class of project with the highest priority is education which is closely followed by infrastructures with 35 respondents representing 30%. The reason for these high percentages was to the fact that rural dwellers like any other dwellers of a community strongly believe in education for self development. Infrastructures such as the basic one are needed in order to improve the living condition of the people hence the high priority. Health infrastructures with 22 respondents ranked

3rd. This is because of technical and capital intensive nature of the project. Another reason attributed to the low patronage given to it is because of the fact that many private medical practitioners have ventured into opening of clinics and dispensaries in the villages. Distributive/service is ranked 4th with 18 respondents went for it in their own opinion. In their own opinion, village markets' field/shades were made in order to boost rural agricultural market and other products.

Opening of bank account was done for safe keeping of their money towards projects execution. Micro Finance Banks (MFBs) were also established for this purpose and delivery of other financial services such as granting of credit facilities to both CDAs and private individuals. Production oriented is ranked 5th as three (3) respondents responded in its favor. Environmental protection very less priority as two (2) respondents each responded in its favor. This was attributed to lack of high interest in these projects as individual take it mostly upon themselves to see how they could produce what they will eat and sell as well as protecting their environment from erosion. The last class (others) with only one participant spoke in its favor. Building of police post and dredging of streams does not bother people at all. This was attributed to very low level of crimes in the villages and availability of very few streams that required dredging. This result is in agreement with the outcome of the discussion during FGDs.

On the average, high priority is accorded to education, infrastructure, health and distributive/service classes. This is not unconnected with the positive impacts they have on the lives of the rural dwellers. This is different from the findings of Shittu (1999) as good number of the respondents went for religious related projects.

4.11 Objectivity of Selection/location of Projects

The objective of projects selection/location was based on some criteria according to the respondents. These includes:-

- (a) the general need for the provision of infrastructural facilities in a given community;
- (b) the financial strengths of a particular Community Development Association;
- (c) the technical requirement for the location of a particular project especially as it affects drilling of boreholes;
- (d) the centrality in the location of other service oriented projects, like educational and other health institutions. Others include: markets, Micro Finance Banks, Police Post and community halls; and
- (e) the particular need for the provision of a given facility in a place like road maintenance/repairs, procurement of electric transformers, construction of drainages/culverts.

The above information was consciously obtained from the participants. According to them, project selection/location is not a one-man affair as it involves all members of the CDAs and other stakeholders in the health, education, water resources sector and the government especially when it comes to technical aid or advice.

4.12 Financial Resource Mobilization and Utilization for Rural Infrastructural Projects.

Larger percentage of meaningful and sustainable rural infrastructural project depends on the availability of resources for its implementation. One of the major requisites and principles of community development is that it should stand the taste of sourcing for resources locally for its developmental projects. However, complementary efforts are usually sourced from outside a

particular community. It is cleared that the higher the locally sourced resources the higher the level of self-reliant of the community and vice-versa.

Table 4.16: Respondents’ view on CDAs Sources of Finance

Sources	No. of Respondents
Membership dues	117
Levies	117
Voluntary donations	117
Local philanthropist	117
Loans from Banks	117
Appeal Fund	117
Local govt. and KSCSDA	117

Source: field study (July, 2014)

From Table 4.16, it is clear that financial resources are mobilized and utilized for rural infrastructural projects. It includes: membership dues, levies, voluntary donations, financial assistance from the local philanthropists, loan facility from commercial Banks, Appeal fund and well as support from the local government and Kogi State Community and Social Development Agency (KSCSDA). It also observed that much is relied on membership due, appeal fund, voluntary donations, levies, local philanthropists for execution of development projects. This is not also different from the information gathered during the focus group discussions.

4.13 Financial Resources Mobilized for Rural Infrastructural Projects by Anyigba Community Development Association between 2003 and 2013

Anyigba Community Development Association is an association formed by sons and daughters of Anyigba indigenes resident at home in 1989 with about eighteen (18) members with monthly due of one hundred (N100:00) and bi-annual levy of one thousand naira (N1000). The association presently has one hundred and forty four (144) members paying two hundred naira (N200) as monthly dues and bi-annual levy of two thousand naira (N2000). Also unfixed amount are usually donated voluntarily by the willing members.

From Table 4.17, it is observed that there was fluctuation in the annual amount of membership levies. This was as a result of fluctuation in the number of members and their attitudes towards the dues and levies. However, amount from voluntary donations, financial assistance from local philanthropist, appeal funds as well as assistance from Local Government and KSCSDA were increasing though not consecutively. Bank loan which they obtained two (2) times remain the same. That is at both instances it was two million Naira (N2, 000,000) each.

The grand total of the amount the association collected from members and other sources is thirty four million eight hundred and eighty two thousand four hundred and ten naira (N34, 882,410) between 2003 and 2013. This was the money they used in the execution of different projects such as procurement of electric transformers, road repairs/maintainers, construction of drainages and culverts, maintenance of a community secondary school and establishment of a community bank presently known as Micro Finance Bank (MFB).

The success recorded by this association is not unconnected with the fact that Anyigba is the commercial nerve center of Igala land playing host to a very large market, Kogi State

University, Kogi Fertilizer Plant, commercial banks, private companies and firms as well as artisans. Anyigba is also geographically located at the center of Igala/Bassa land and as such attracts high influx of people for settlement.

Apart from the financial contributions, very few members of community development association used their labour directly towards the execution of the earlier mentioned projects. Specifically they engaged themselves in the excavation of sands and sourcing of other local implements used. This according to the source was due to their financial incapability. However, some members contributed both financially and labour wise as vigilant services was also being provided by a particular group of the community development association. This information was sourced during focus group discussion.

TABLE 4.17 Financial Record of Anyigba Community Development Association

Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)
Membership due	37,200	65,000	84,000	95,400	95,200	56,000	80,000	98,000	230,000	345,600	₦1186,800
Levies	62,000	67,000	71,000	86,000	125,000	140,500	177,500	-	-	455,00	₦1178,600
Voluntary Donations	-	-	-	8,300	38,670	165,100	-	-	380,150	-	₦ 592,220
Local philanthropist	-	-	-	163,000	206,340	15,000	-	-	1,214,500	-	₦1598,840
Loan from Banks	-	-	-	2,000,000	-	-	-	-	2,000,000	-	₦4,000,000
Appeal Funds	-	-	4,706,680	-	-	1,500,270	-	12,620,000	-	-	₦18,825,950
Local Govt. & KSCSDA	-	-	4,500,000	-	-	-	-	3,000,000	-	-	₦ 7,500,000
Grand Total											₦34,882,410

Source: Anyigba Community Development Association (July, 2014)

4.14 Financial Resources Mobilized for Rural Infrastructural Projects by Ogbogbo Community Development Association between 2003 and 2013

Ogbogbo Community Development Association was formed by Ogbogbo local community in 1992 with fourteen (14) members paying monthly due of fifty naira (N50) and annual levy of five hundred naira (N500). The association presently has fifty seven (57) members paying one hundred naira (N100) as their monthly due and one thousand naira (N1, 000) as their annual levy. Unfixed amount are usually donated by the able and willing members towards the development of the association.

From Table 4.18, it is observed that fluctuation exists in the amount of money the association realizes annually especially as it affects membership dues, levies and voluntary donations it is discovered that the members figure is not static and also their attitude towards the payment of levies and dues changes depending on the prevailing economic condition at a particular time, it was also observed that members are highly dedicated towards voluntary donations even though the pays was slow. Bank loan was only obtained at once by the association, local philanthropist contributed at four consecutive years as appeal fund were raised until occasion. They received assistance from the local government and KSCSDA only ones.

The grand total of the money they realize under the period of study is five million, three thousand, four hundred and fifty naira (N5, 003,450). This was used in the execution of different projects such as sinking of borehole, provision of market fields/shades, dredging of streams, maintenance of a community secondary school and payment of allowances to the part-time teachers as well as opening of a bank account. Ogbogbo community is a typical agrarian settlement coupled with lumbering activities due to the presence of plantation (trees). These actually attracted

the sitting of a lumbering company called Hippo Nigeria Limited at Ogbogbo. Youths from the neighboring Idah and Ajaka towns are mostly engaged by this company which actually boosts the economy of the local people. Some members of the Community Development Association contributed their own quota by rendering manual labour in the construction of market shades and dredging of streams. This information was revealed during the focus group discussion from the sampled members of Ogbogbo Community Development Association.

Table 4.18 Financial Record of Ogbogbo Community Development Association

Source:	Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)	
Ogbogbo Communi- ty Develop- ment Associati- on (July, 2014)	Membership due ₦316,700	19,000	16,200	18,500	19,300	22,700	25,000	47,800	51,400	50,200	46,600		
	Levies ₦435,000	37,400	35,000	41,200	50,000	45,600	34,000	67,400	37,000	47,200	40,200		
	Voluntary Donations 31,685	1,500	2,800	840	2,300	1,400	2,700	3,250	6,775	5,600	4,520	₦	
	Local philanthropist ₦842,905	-	-	-	-	-	125,000	117,000	600,905	-	-		
	Loan from Banks ₦1,500,000	-	-	-	-	-	1,500,000	-	-	-	-		
	Appeal Funds ₦1,377,160	-	-	-	807,160	-	-	510,000	-	-	-		
	Local Govt. & KSCSDA ₦ 500,000	-	-	-	-	-	500,000	-	-	-	-		
	Grand Total												
		₦5,003,450											

4.15 Financial Resources Mobilized for Rural Infrastructural Projects by Ibado-Akpacha Community Development between 2003 and 2013

Ibado-Akpacha Community Development Association was formed in 1986 by the indigenes of the area both at home and in diaspora with the aim of fostering unity and development. The association took up with thirty-five (35) members who usually pay twenty naira (N20) as their monthly due. Presently the association has ninety-four (94) members who pay fifty naira (N50) as their monthly due. There is no specified amount to be contributed as levy for it depends of a giving target at a particular year.

Table 4.19, showed the amount of money that members usually contribute as par dues and levies. Voluntary donations were steady for six (6) consecutive years. However no amount was contributed in 2004 and 2005 as well as 2012 and 2013 respectively. The reason for this was that member discovers that the money they had in their bank account was enough to execute their projects. Local philanthropist contributed steadily amounting to amount to over two million naira (2,000,000) within ten years. The association did not obtain bank loan within the period under-study. They had the highest donation through appeal funds which was organized at three (3) different times. They also received assistance from the Local Government and KSCSDA at two different times. Ibado-Akpacha Community Development Association realized the sum of sixteen million, four hundred and sixty two thousand and thirty five naira (N16, 462,335). This was part of what the association used in the execution of projects like building of Police Post, primary school, boreholes, market field/shades, community hall and maintenance of a community secondary school. The association also enjoyed the services of the members who could not contribute financially by providing manual labour in the construction of a community hall, clearing of market fields and erecting of shades as well as the provision of security services (guard) at the community secondary school. This is a product of detailed information gathered during focus group discussion with the sampled members of Ibado-Akpacha Community Development Association.

Table 4.19 Financial Record of Ibado-Akpacha Community Development Association

Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)
Membership due ₦431,000	25,100	28,200	33,500	37,300	32,000	36,800	58,000	55,200	49,400	56,000	
Levies ₦700,000	52,000	60,200	71,000	65,200	58,000	63,600	4,000	90,600	57,000	98,400	
Voluntary donations ₦395,115	-	-	77,500	120,000	15,600	7,515	38,800	115,700	-	-	
Local philanthropist ₦2,496,000	168,000	116,500	88,000	105,700	100,000	235,000	267,800	885,000	150,000	380,000	
Loans from Banks -	-	-	-	-	-	-	-	-	-	-	-
Appeal Funds ₦10,540,220	-	4,855,000	-	2,570,000	-	-	-	3,115,220	-	-	
Local Govt. & KSCSDA ₦1,900,000	-	-	-	-	700,000	-	-	-	-	1,200,000	-
Grand Total ₦16,462,335											

Source: Ibado-Akpacha Community Development Association (July, 2014)

4.16 Financial Resources Mobilized for Rural Infrastructural Projects by Ajekelaga Community Development Association between 2003 and 2013

Ajekelaga Community Development Association was formed in 1981 by the indigenes of Ajekelaga and its environs in Dekina Local Government Area with the aim of fostering unity and development of the Community. The Association began with fourteen (14) members with ten naira (N10:00) as their monthly due. The members' number has increased to eighty-six (86) and they are paying one hundred naira as their monthly due with five hundred naira (N500:00) as their annual levy.

It can be observed from table 4.20, that membership dues within the period of study is four hundred and twenty one thousand five hundred naira (N421, 500:00) while their levies are amounted to the sum of seven hundred thousand naira only (N700, 000). Local philanthropists contributed the sum of two million one hundred and thirty one thousand nine hundred and ninety naira (N2, 131,990). The sum of three million eight hundred and fifty seven thousand naira (N3, 857,000) was realized through appeal funds while the Local Government and KSCSDA was two million naira (N2, 000,000). Money was not realized from voluntary donations and the Association did not collect bank loan.

Fluctuation was observed in the annual collection as it affects membership dues, levies and donation from the local philanthropists. This was due to irregularity of membership, their attitudes towards financial contributions as well as the prevailing economic situation. The grand total of nine million, one hundred and ten thousand, four hundred and ninety naira (N9, 110,490:00) was realized. That was the money the association used in the execution of its various projects and programmes such as construction of a borehole and a block of class rooms for the primary school, road repairs/maintenance and dredging of streams.

It was difficult for every members of the CDA to contribute financially towards the execution of various projects and such members who could not meet up financially engaged

themselves in the construction of a block of class rooms, road repair/maintenance and dredging of streams through manual labour. All these issues were discussed during an interactive session (focus group discussion) with members of Ajekelaga Community Development Association.

Table 4.20 Financial Record of Ajekelaga Community Development Association

Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)
Membership due ₦421,500	25,000	28,000	33,500	37,300	32,000	36,800	58,000	55,200	40,000	56,000	
Levies ₦700,000	60,000	60,200	71,000	65,200	50,000	63,600	90,600	84,000	98,400	57,000	
Voluntary donations -	-	-	-	-	-	-	-	-	-	-	-
Local philanthropist ₦2,131,990	160,000	110,500	88,000	105,700	50,000	135,000	267,800	785,500	150,000	370,000	
Loans from Banks -	-	-	-	-	-	-	-	-	-	-	-
Appeal Funds ₦3,857,000	-	-	1,500,000	-	-	-	2,357,000	-	-	-	-
Local Govt. & KSCSDA ₦2,000,000	-	-	-	1,000,000	-	-	-	1,000,000	-	-	-
Grand Total ₦ 9,110,490											

Source: Ajekelaga Community Development Association (July, 2014)

4.17 Financial Resources Mobilized for Rural Infrastructural Projects by Abocho Community Development Association between 2003 and 2013

Abocho Community Development Association which is otherwise known as Biraidu District Development Association was formed by the elites of Abocho and its environs in Dekina Local Government Area. The association was formed in 1978 with about ten (10) members whose major aim at the initial period was to promote educational development of the area. It presently has sixty five members. Their monthly dues stood at one hundred naira (N100:00) per member and they pay an unspecified amount of levy.

Table 4.21 showed that the sum of four hundred and nineteen thousand five hundred naira (N419, 500) was realized from membership dues while levies stood at seven hundred and nine thousand nine hundred naira (N709, 900). The record showed a steady increase in the annual collection of membership dues and levies which is rare compared to other associations. The voluntary donations amounted to seven hundred and fifty nine thousand eight hundred and thirty five naira (N759, 835:00). Donations received from local philanthropists were three million, two hundred and ninety eight thousand, eight hundred and twenty naira (N3, 298,820). The association received a bank loan at once which was three million naira (N3, 000,000). An appeal fund was organized on two occasions and the sum of nine million and fifty six thousand, six hundred naira (N9, 056,600). The sum of three million naira (N3, 000,000) was also realized from the Local Government and KSCSDA. The grand sum of twenty million two hundred and forty – four thousand, six hundred and fifty – five naira (N20, 244, 655) was realized. This was part of the resources used in carrying out different projects like the construction of a town hall, procurement of electric transformers, maintenance of a community bank and community secondary school, road repairs/maintenance, market fields/shades and payment of allowance for part time teachers.

As a result of financial incapability, some members of the CDA could not give their financial contributions in the execution of projects. Such members rendered manual labour in road

repairs/maintenance, clearing of market fields and erecting of shades and construction of a town Hall. The detailed information on how Abocho Community Development Association realized money and executed their projects was collected during the focus group discussion.

Table 4.21 Financial Record of Abocho Community Development Association

Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)
Membership due ₦419,500	18,000	24,500	26,000	28,800	30,400	42,400	50,000	58,000	66,000	75,400	
Levies ₦709,900	45,000	60,000	63,400	65,100	70,000	71,600	74,000	79,800	86,000	95,000	
Voluntary Donations 759,835	76,000	87,600	75,300	113,215	120,000	97,500	190,220	-	-	-	₦
Local philanthropist ₦3,298,820	-	170,500	87,600	125,000	158,400	280,000	560,000	413,700	756,120	747,500	
Loans from Banks 3,000,000	-	-	3,000,000	-	-	-	-	-	-	-	₦
Appeal Funds ₦9,056,600	-	-	3,700,600	-	-	-	5,356,000	-	-	-	
Local Govt. & KSCSDA ₦3,000,000	-	-	1,500,000	-	-	-	1,500,000	-	-	-	
Grand Total ₦20,244,655											

Source: Abocho Community Development Association (July, 2014)

4.18 Financial Resources Mobilized for Rural Infrastructural Projects by Odu-Ofomu Community Development Associations between 2003 and 2013

Odu – Ofomu Community Development Association metamorphosed from Odu Development Union in 1982. The association which was a break out from the entire Odus was formed by a community of Odu – Ofomu resident at home and Makurdi in the old Benue State. The Association started with twenty seven (27) members as a non-financial based organisation until 1992 when they started making financial contribution. Presently, the association is having one hundred and thirty one (131) members. They pay monthly contribution of fifty naira (N50:00) and monthly levy of one hundred naira (N100:00).

The Table 4.22 showed that the sum of three hundred and five thousand nine hundred naira (N305, 900) was realized as membership due within the period under study. The sum of five hundred and forty thousand three hundred naira (N540, 300) was realized as levy. Voluntary donations from members stood at four hundred and forty – five thousand, four hundred and seventy naira. Contributions/donations from the local Philanthropists stood at one million, five hundred and thirty six thousand six hundred naira (N1, 536, 600). They only collected Bank Loan at one time which was two million naira (N2, 000, 000). Fund raising ceremony was organized on two occasions within the period under review of which they realized the sum of five million and ninety seven thousand naira (N5, 097,000). The association received financial assistance from the Local Government and KSCSDA at two different times amounted to the sum of two million naira (N2, 000,000). The sum of eleven million, nine hundred and twenty five thousand, two hundred and seventy naira (11, 925,270) was the total amount of money realized between 2003 and 2013. This was the money the association used in the execution of various projects like health clinic, primary school, repairing and maintenance of roads, construction of town hall, market fields/shades, and borehole.

Odu-Ofomu Community Development Association received the donation of building materials from some members of the community in the construction of a health clinic and the primary school. Other members of the CDA provided manual labour in the construction of a town hall, clearing of market fields and erecting of shades. Members of the focus group discussion of Odu-Ofomu Community Development Association gave detail analysis on how they spent their financial resources on various projects they executed.

Table 4.22 Financial Record of Odu-Ofomu Community Development Association

Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)
Membership due ₦305,900	10,000	10,000	25,000	25,000	25,000	38,200	38,200	42,000	42,000	50,500	
Levies ₦540,300	32,000	36,000	30,000	38,500	40,200	56,000	61,400	78,000	78,000	90,200	
Voluntary donations ₦445,470	15,600	18,000	22,340	25,680	22,000	40,850	40,000	58,700	102,000	100,300	
Local philanthropist ₦1,536,600	-	-	-	170,500	120,000	115,600	135,000	360,000	450,500	220,000	
Loans from Banks 2,000,000	-	-	-	-	-	-	2,000,000	-	-	-	₦
Appeal Funds ₦5,097,000	-	-	-	3,200,000	-	-	-	1,897,000	-	-	
Local Govt. & KSCSDA ₦2,000,000	-	-	-	1,000,000	-	-	-	1,000,000	-	-	
Grand Total ₦11,925,270											

Source: Odu-Ofomu Community Development Association (July, 2014)

4.19 Financial Resources Mobilized for Rural Infrastructural projects by Apata Community Development Association between 2003 and 2013

Apata Community Development Association was formed in 1987 by the civil servants from Apata village and who were working at the old Idah Local Government Area of Kogi State. The association later expanded as it is accommodating members of the community both working and non – working class. The association collects monthly due of one hundred naira (N100:00) and levy of unfixed amount. The association has about Sixty Three members who are more resident at home.

From table 4.23 there is an indication that Apata Community Development Association realized the grand total of nine million, six hundred and fifty – five thousand six hundred and ninety five naira (N9, 655,695) within the period under study. The break down of the amount indicated that the sum of three hundred and sixty five thousand five hundred naira (N365, 500) was realized as monthly due. Levy was only collected in three (3) consecutive years which was amounted to three hundred and eighty nine thousand naira (N389, 000). Voluntary donations stood at the sum of three hundred and twenty five thousand three hundred and seventy five naira (N325, 375). Local philanthropists contributed for three (3) consecutive years whose total was three hundred and eighty five thousand seven hundred naira (385, 700).

Bank loan in the sum of three million naira (N3, 000,000) was received at once within the period under study. The sum of two million one hundred and ninety thousand one hundred and twenty naira (2, 190,120) was realized from appeal fund on two (2) occasions while three million naira (3, 000,000) was realized from the Local Government and KSCSDA at two (2) different times. All the money realized by the association was used in the execution of different projects like the construction of primary school, community hall, borehole, health clinic and the procurement of electric transformers. Manual labour and sand were provided by some members of CDA in the construction of a primary school and a town hall. Security services (guard) were also being

provided by some other people in the community around the health clinic and electric transformers. This information was sought during the focus group discussion with the sampled members of Apata Community Development Association.

Table 4.23 Financial Record of Apata Community Development Association

Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)
Membership due	15,000	26,500	28,000	33,800	37,000	35,000	36,800	48,400	49,000	56,000	₦365,500
Levies	-	-	107,000	96,500	185,000	-	-	-	-	-	₦389,000
Voluntary donations	25,300	16,000	19,500	37,800	53,,220	42,675	65,800	16,230	47,000	1,850	₦ 325,375
Local philanthropist	-	-	115,000	172,000	98,700	-	-	-	-	-	₦385,700
Loans from Banks	-	-	-	3,000,000	-	-	-	-	-	-	₦3,000,000
Appeal Funds	-	-	-	982,620	-	1,207,500	-	-	-	-	₦2,190,120
Local Govt. & KSCSDA	-	-	1,500,000	-	-	-	-	1,500,000	-	-	₦3,000,000
Grand Total											
	₦9,655,695										

Source: Apata Community Development Association (July, 2014)

4.20 Financial Resources Mobilized for Rural Infrastructural Projects by Ofokopi Community Development Association between 2003 and 2013

Ofokopi Community Development Association was formed in 1993 by a group of fifteen (15) people purposely to control erosion that was ravaging the village at that time. The association however went beyond erosion control as other needs arose. The association has about seventy two (72) members who pays monthly due of one hundred naira (N100:00) which also fluctuates. The association always target annual levy of fifty thousand naira (N50, 000).

Table 4.24 showed that the sum of three hundred and fifty four thousand naira (N354, 000) was realized from monthly due within the period under study. The sum of five hundred thousand naira (N500, 000) was realized as levy. There was no voluntary donation from the members. However, local philanthropists contributed one million, two hundred and eighty four thousand, two hundred naira (N1, 284, 200). The association collected bank loan on two (2) occasions in the sum of three million naira (N3, 000,000). Fund raising ceremony was organized once and the sum of two million, five hundred and twenty three thousand naira (N2, 523,000) was realized. Financial assistance from the Local Government and KSCSDA was in the sum of two million seven hundred thousand naira (N2, 700,000). The grand total of ten million, three hundred and sixty one thousand two hundred naira (N10, 361,200) was realized. Part of the money was used in the execution of various projects and programmes such as the construction of health clinic and supply of drugs, construction of culverts, primary school as well as campaign against drying of food stuff along the road. Apart from the financial contributions, other well to do members of Ofokopi Community Development Association assists in the supply of drugs for their Health Clinic. Other members of the CDA contributed through manual labour in the construction of culverts and a primary school whereas other capable members donated some pieces of blocks and bags of cement. The sampled members of Ofokopi Community Development Association revealed the above information during focus group discussion.

Table 4.24 Financial Record of Ofokopi Community Development Association

Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)
Membership due	25,000	25,000	25,000	25,000	25,000	25,000	52,000	52,000	50,000	50,000	₦354,000
Levies	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	₦500,000
Voluntary donations	-	-	-	-	-	-	-	-	-	-	-
Local philanthropist	-	-	165,000	187,200	138,000	150,000	178,300	205,700	260,000	-	₦1,284,200
Loans from Banks	-	-	-	1,500,000	-	-	-	-	-	1,500,000	₦3,000,000
Appeal Funds	-	-	-	2,523,000	-	-	-	-	-	-	₦2,523,000
Local Govt. & KSCSDA	1,200,000	-	-	-	-	-	-	1,500,000	-	-	₦2,700,000
Grand Total											
											₦10,361,200

Source: Ofokopi Community Development Association (July, 2014)

4.21 Financial Resources Mobilized for Rural Infrastructural Projects by Uwowo Community Development Association between 2003 and 2013

Uwowo Community Development Association was formed by the people of Uwowo settlement in Igalamela/Odolu Local Government Area in 1998 in order to unite themselves for the development of their area. The association currently has twenty seven (27) members who pays monthly due of fifty naira (N50:00) and unfixed amount as annual levy.

Table 4.25 indicated that the grand total of six million, three hundred and six thousand, eight hundred Naira (N6, 306,800) was realized within the period under study. The break down showed that the sum of one hundred and twenty seven thousand two hundred naira (N127, 200) was realized as monthly due. The sum of two hundred and twenty five thousand naira (N225, 000) was collected as levy. Members' voluntary donations stood at seventy six thousand Seven hundred Naira (N76, 700). The local philanthropists contributed the sum of two hundred and seven thousand, nine hundred naira (N207, 900). The association received Bank Loan at a time to the tune of two million naira (N2, 000,000). The association also, at a time realized the sum of one million eight hundred and seventy thousand naira (N1, 870,000) through appeal fund. They were also assisted by the Local Government and KSCSDA with the sum of one million eight hundred thousand naira (N1, 800,000). It was observed that the association largely depends on fund outside the internally sourced. Part of the money realized by the association was used in the execution of various projects like road repairs/maintenance, acquisition and maintenance of rice farm and the construction of a primary school. Members of the CDA also participated actively through rendering of manual labour in road repairs/maintenance, community farm work and provision of security service (guard) at the primary school. This information was collected during an interactive session (focus group discussion) with the sampled members of Uwowo Community Development Association.

Table 4.25 Financial Record of Uwowo Community Development Association

Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)
Membership due	8,200	12,000	12,000	13,200	13,000	13,000	13,400	14,200	14,200	14,000	₦127,200
Levies	20,000	20,000	20,000	20,000	20,000	25,000	25,000	25,000	25,000	25,000	₦225,000
Voluntary donations	5,000	6,500	6,000	7,500	8,000	4,800	5,000	6,200	12,700	15,000	₦ 76,700
Local philanthropist	15,200	15,000	16,000	114,300	14,000	14,370	18,000	25,430	30,000	35,600	₦207,900
Loans from Banks	-	-	-	-	-	-	-	2,000,000	-	-	₦2,000,000
Appeal Funds	-	-	-	-	-	-	-	1,870,000	-	-	₦1,870,000
Local Govt. & KSCSDA	1,200,000	-	-	-	-	-	-	1,800,000	-	-	₦1,800,000
Grand Total											₦6,306,800

Source: Uwowo Community Development Association (July, 2014)

4.22 Financial Resources Mobilized for Rural Infrastructural Projects by Bagana Community Development Association between 2003 and 2013

Bagana Community Development Association was formed in 1987 by a group of thirteen (13) people whose aim was to see how they could establish a community secondary school. Presently, the association has fifty seven members who pays quarterly membership due of three hundred naira (N300:00) and annual levy of one thousand naira (N1, 000).

The sum of three hundred and sixteen thousand three hundred naira (N316, 300) was realized as membership dues while the sum of four hundred and seventy thousand naira (N479, 000) was realized as levy as indicated by Table 4.26. The voluntary donation received from members was six hundred and twenty two thousand two hundred and eighty naira (N622, 280). The local philanthropists contributed the sum of one million, two hundred and forty eight thousand, one hundred and forty naira (N1, 248,140). The association sought for Bank Loan and they were granted the sum of two million five hundred thousand naira (N2, 500,000). Appeal funds were organized at two (2) different times and the sum of three million, five hundred and twenty seven thousand naira (N3, 527,000) was realized.

The association received assistance from the Local Government and KSCSDA in the sum of one million naira (N1, 000,000). The grand total of nine million, six hundred and eighty three thousand, seven hundred and twenty naira (N9, 683,720) was collected entirely. This was part of the money the association used executing different projects within the community. These projects include maintenance of a community secondary school, payment of allowances for part time teachers, expansion of the primary school, construction of drainages and culverts, the acquisition and maintenance of rice and fish farm. The rice and fish farm was made possible because of the presence of River Benue.

Most members of Bagana Community Development Association did not only gave their financial contribution in the execution of projects but also participated actively through the

provision of manual labour for the construction of drainages and culverts, expansion of a primary school as well as direct involvement in rice and fish farm. This information was made available to the researcher during focus group discussion with the sampled members of Bagana Community Development Association.

Table 4.26 Financial Record of Bagana Community Development Association

Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)
Membership due	15,000	15,000	25,000	25,000	25,000	42,000	38,400	38,400	42,000	50,500	₦316,300
Levies	35,000	35,000	35,000	35,000	50,000	50,000	50,000	60,000	60,000	60,000	₦470,000
Voluntary donations	18,700	25,000	28,200	35,600	44,000	61,580	66,000	95,400	112,000	135,800	₦ 622,280
Local philanthropist	-	120,000	115,000	165,200	125,000	140,300	136,000	148,500	178,000	120,140	₦1,248,140
Loans from Banks	-	-	-	2,500,000	-	-	-	-	-	-	₦2,500,000
Appeal Funds	520,000	-	-	-	-	-	-	3,000,700	-	-	₦3,527,000
Local Govt. & KSCSDA	-	-	-	1,000,000	-	-	-	-	-	-	₦1,000,000
Grand Total											₦9,683,720

Source: Bagana Community Development Association (July, 2014)

4.23 Financial Resources Mobilized for Rural Infrastructural Projects by Icheke Community Development Association between 2003 and 2013

Icheke Community Development Association was formed by a group of fifteen (15) members who were working in Makurdi in 1985. The idea was later sold to the people at home (Icheke) and other members joined the association. Presently, the association has forty-two (42) members who usually pay one hundred naira (N100:00) as monthly due and unfixed amount of annual levy. Table 4.27 showed that the association did not receive any financial assistance from the Local Government and KSCSDA. They had an appeal fund ceremony when they realized the sum of seven hundred thousand naira (N700, 000). The association collected bank loan at a time in the sum of one million five hundred thousand naira (N1, 500,000). The local philanthropists contributed only in three (3) consecutive years to the sum of eight hundred and thirty seven thousand nine hundred naira (N837, 900). The members' voluntary donation was thirty one thousand six hundred and eighty naira (N31, 680). The sum of four hundred and thirty five thousand naira (N435, 000) was collected as levies and membership monthly due stood at three hundred and fifteen thousand seven hundred Naira (N315, 700). The grand total of three million eight hundred and twenty thousand two hundred and eighty naira (N3, 820,280) was realized entirely. This was part of the money the Association used in executing various projects such as the procurement of electric transformers, construction of culverts, dredging of streams, market fields/construction of shades in the village market square.

The members of the association who could not give financial contributions due to their economic status participated in rendering manual labour in the dredging of Streams; construction of culverts, clearing of market fields/erecting of shades. The above information was revealed during the focus group discussion with the sampled members of Icheke Community Development Association.

Table 4.27 Financial Record of Icheke Community Development Association

Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)
Membership due	18,200	16,000	18,500	22,300	19,700	25,000	47,400	51,800	50,600	46,200	₦315,700
Levies	37,700	35,000	41,000	50,200	45,600	34,400	67,000	37,000	47,200	40,200	₦435,000
Voluntary donations	1,500	1,400	2,800	5,600	4,520	6,770	3,250	2,700	840	2,300	₦ 31,680
Local philanthropist	600,900	117,000	120,000	-	-	-	-	-	-	-	₦837,900
Loans from Banks	-	-	-	-	1,500,000	-	-	-	-	-	₦1,500,000
Appeal Funds	-	700,000	-	-	-	-	-	-	-	-	₦700,000
Local Govt. & KSCSDA	-	-	-	-	-	-	-	-	-	-	-
Grand Total											₦3,820,280

Source: Icheke Community Development Association (July, 2014)

4.24 Financial Resources Mobilized for Rural Infrastructural Projects by Ogodu Community Development Association between 2003 and 2013

The association was formed in 1979 by the illustrious sons and daughters of Ogodu who were in government circle (Federal and State) with eighteen (18) members. Their aim was to see how they could lobby or use government machinery to develop their community. In 1982, the association expanded with the inclusion of Ogodu residents irrespective of educational and/or social status. Presently, the association is having fifty seven (57) members who pays monthly due of fifty naira (N50:00) and annual levy of one thousand five hundred naira (N1, 500).

The association received the sum of two hundred and ninety one thousand five hundred naira (N291, 000) as monthly dues within the period under study as indicated in table 4.28. Also, levy collected was five hundred and sixty five thousand naira (N565, 000). The voluntary donations from the members stood at five hundred and fifty thousand ninety naira (N550, 090). The local philanthropists contributed the sum one million one hundred and thirty three thousand nine hundred naira (N1, 133,900). The association was also granted bank loan on three (3) occasions to the tune of three million naira (N3, 000,000). They had an appeal fund ceremony at a time in which they realized the sum of five million one hundred and seventeen thousand naira (N5, 117,000). The Local Government and KSCSDA assisted them with the sum of two million naira (N2, 000,000). The grand total of twelve million, six hundred and fifty seven thousand, four hundred and ninety naira (N12, 657,490) was realized within the period under study as shown by table 4.28. This was part of the resources used in the execution of various projects like the expansion of community secondary school, repair and maintenance of roads, sinking of boreholes, and the provision of market fields/stalls.

Ogodu Community Development Association also enjoyed the services of some members who rendered manual labour and provision of sands in the expansion of a community secondary

school, repairs/maintenance of roads and construction of market stalls. The sampled members of Ogodu Community Development Association gave this information during the focus group discussion.

Table 4.28 Financial Record of Ogodu Community Development Association

Sources	Amount (₦) 2004	Amount (₦) 2005	Amount (₦) 2006	amount (₦) 2007	Amount (₦) 2008	Amount (₦) 2009	Amount (₦) 2010	Amount (₦) 2011	Amount (₦) 2012	Amount (₦) 2013	Total 10 (years)
Membership due	25,500	25,500	28,000	28,000	28,000	31,500	31,500	31,500	31,500	31,500	₦291,500
Levies	50,000	50,000	50,000	50,000	70,000	70,000	70,000	85,000	85,000	85,000	₦565,000
Voluntary donations	36,400	43,000	41,250	35,000	47,200	57,000	56,540	60,000	88,700	85,000	₦550,090
Local philanthropist	170,500	115,600	135,000	120,000	160,000	315,500	273,000	115,000	100,000	100,000	₦1,133,900
Loans from Banks	-	-	1,000,000	-	-	1,000,000	-	-	1,000,000	-	₦3,000,000
Appeal Funds	-	-	-	-	-	-	5,117,000	-	-	-	₦5,117,000
Local Govt. & KSCSDA	-	-	-	1,000,000	-	-	-	-	-	1,000,000	₦2,000,000
Grand Total											₦12,657,490

Source: Ogodu Community Development Association (July, 2014)

CHAPTER FIVE
SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of the Findings

This research has focused on assessing the rate at which local people participate in rural infrastructural projects in the study area.

The main findings from this study are as follows:

Fifty Four (54) registered community development associations (CDAs) exist in the study area. Few CDAs embarked on reasonable number and more meaningful infrastructural projects. The major factor that motivates people's participation is the need for the provision of basic social amenities and the major Motivators are members of the Community Development Associations. Members of the CDAs participates actively at the implementation level or stage of projects' execution than other stages or levels and the major factors that is affecting smooth section of projects is low level of Government's assistance.

Government pays very little attention in the provision of basic amenities. Its level of assistance to the CDAs towards the execution of rural infrastructural projects is low. The little assistance they use to give is within the period of electioneering campaign. The types and classes of projects executed by the CDAs dwell much on physical infrastructures and educational infrastructures. Financial resources were more utilized in the execution of various projects than manual labour. Local philanthropists were the major NGO that contributed much financially towards the execution of various projects.

The major types of projects the CDAs executed ranges from water supply, educational and health projects, roads, culverts and drainages, dredging of streams, market fields, police posts, farming, town hall, procurement of electric transformers, establishment of MFB and the host of others. The projects were selected by different CDAs based on community priority. The

resources that was harnessed for the execution of the aforementioned projects is finance through membership levies dues, voluntary donations from members of CDAs, fund raising ceremony, bank loan, financial aid from local government and KSCSDA.

There is a gender bias in the composition of CDAs as female membership is highly restricted to iron ladies (those not under the control of men). There is also low level of health and environmental protection education due to the negative attitude of the local people towards the Community Development Associations and the campaign groups.

5.2 Conclusion

The research was able to find out that fifty- four CDAs exist in the study area out of which only few were able to embark infrastructural development projects. The rate at which the people (rural community) participated in community developmental projects is very high. This was evidently shown in the different types of projects executed despite some challenges faced along the way. These include drilling of borehole, procurement of electric transformers, road repairs/maintenance, clearing of market fields and erecting of shades, renovation/expansion of primary school, construction and maintenance of community secondary schools, building of police post, construction of culverts and drainages, construction of town halls, dredging of streams, construction/equipping of dispensaries, supply of drugs and establishment of MFBs. In view of this, the need for communal efforts towards rural infrastructural development cannot be underestimated in the study area.

5.3 Recommendations

In order to encourage more active participation of rural community in communal developmental projects in the study area, the following recommendations are given:

1. Unregistered CDAs should be encouraged to get themselves registered through public awareness programme.
2. Provision of basic social amenities in the study area should be increased in order to reduce much burden on the CDAs.
3. The level of government's assistance to the Community Development Associations towards the execution of project should also be increased. Also, its contributions towards assisting CDAs in the execution of rural infrastructural projects should not be politicized. Assistance should not only be given during electioneering campaign but whenever the need arise.
4. Community Development Associations should intensify more efforts in improving on other classes of projects such as health infrastructures, environmental protection and production oriented.
5. Community Development Associations that are not capable of embarking on rural infrastructural projects should be deregistered after keeping them under observation for a period of time.
6. More number of women should be encouraged to get registered with Community Development Associations and participate actively in the execution of rural infrastructural projects.
7. Members of CDAs should be encouraged to participate actively at every level of year marked projects like what they are doing at the implementation stage. This can be done by

telling the members of the importance of their participation at various stages of participation.

8. The major multinationals and international NGOs like Dangote Group, MTN, Globacom, WHO, UNICEF, UNESCO, IFAD etc. should be encouraged to assist CDAs in the execution of rural infrastructural projects.

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APPENDIX I

SCHOOL OF POST GRADUATE STUDIES

DEPARTMENT OF GEOGRAPHY

BAYERO UNIVERSITY, KANO NIGERIA

**FOCUS GROUP DISCUSSION CHECKLIST ON THE TOPIC “COMMUNITY
DEVELOPMENT ASSOCIATIONS IN RURAL INFRASTRUCTURAL DEVELOPMENT
IN KOGI STATE”**

1. What are the factor(s) that motivate you to participate in rural infrastructural development in this community?
2. Who are the motivators in rural infrastructural development?
3. How did you see the level of people’s participation generally towards rural infrastructural development?
4. How did you mobilize people for participation?
5. Can you give an account on the types of projects you have executed?
6. How many projects have you able to executive?
7. How did you go about in the selection of projects?
8. How objective is the selection criteria?
9. What are the kinds of resources that you use for project execution?
10. How did you sources for the materials used for project execution?
11. What are the factors hindering smooth execution of your targeted project?

PART 'B'

**QUESTIONNAIRE FOR THE EXECUTIVE MEMBERS OF COMMUNITY
DEVELOPMENT ASSOCIATIONS**

- (a) What are the factors that motivate your Association to participate in rural infrastructural development? -----

- (b) Who are the motivators behind the execution of rural infrastructural projects? -----

- (c) At which level did members participate actively in the execution of rural infrastructural projects?-----

- (d) What are the major obstacles militating against the smooth execution of projects? -----

- (e) How did you mobilize people for participation?-----

- (f) Which class of project received more priority? -----

(g) How did you source for fund in the execution of projects?-----

(h) How did you source for manual labour in the execution of projects? -----

HYPOTHESIS TESTING

Hypothesis testing using chi-square (χ^2) statistics

H^0 : Self help projects have increased the standard of living of the people in the study area.

H^1 : Self help projects have not increased the standard of living of the people of the study area.

S/N	COMMUNITIES	NO. OF SH PROJECTS	EXPECTED (E)	O – E	(O – E) ²	<u>(O – E)²</u> E
1	Ajekelaga	04	5.83	- 1.83	3.34	0.57
2	Anyigba	09	5.83	3.17	10.04	1.72
3	Abocho	08	5.83	2.17	4.71	0.80
4	Odo-Ofomu	06	5.83	0.17	0.02	0.04
5	Apata	05	5.83	- 0.83	0.68	0.46
6	Ofokopi	05	5.83	- 0.83	0.68	0.46
7	Ogbogbo	07	5.83	1.17	1.36	1.84
8	Uwowo	03	5.83	- 2.83	8.00	64
9	Bagana	07	5.83	1.17	1.36	1.84
10	Ibado-Akpacha	07	5.83	1.17	1.36	1.84
11	Icheke	04	5.83	- 1.83	3.34	0.57
12	Ogodu	05	5.83	- 0.83	0.68	0.46
	12	70	69.96	0.04	35.57	74.6

$$X^2 = \frac{(O - E)^2}{E}$$

E

X^2 Calculated value = 74.6

To calculate the tabulated value = $Df = K - I$

$$Df = 12 - 1$$

$$Df = 11$$

11 at alpha level 0.05

$$= 19.67$$

X^2 tabulated = 19.67

CONCLUSION

Since X^2 Calculated value of 74.6 is greater than X^2 Tabulated of 19.67, than we accept H^0 and reject H^1 .

This shows that self help projects have increased the standard of living of the people in the study area.