

**THE CONTRIBUTIONS OF WOMEN ORGANISATION IN COMMUNITY
DEVELOPMENT: A STUDY OF KEFFI LGA OF NASARAWW STATE**

BY

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**A RESEARCH SUBMITTED TO THE DEPARTMNT OF SOCIOLOGY,
FACULTY OF SOCIAL SCIENCES, NASARAWA STATE UNIVERSITY, KEFFI
IN PARTIAL FULFILLMENT OF THE REQUIREMNTS FOR THE AWARD OF
POSTGRADUATE DIPLOMA (PGD) IN SOCIOLOGY**

FEBRUARY, 2020

DECLARATION

I declare that this project is purely a record of my personal research findings and have been conducted by me under the guidance of my supervisor Dr. Joseph Shekwo of the Department of Sociology, Nasarawa State University, Keffi. All citations are indicated and all resources of information are dully acknowledged by way of references.

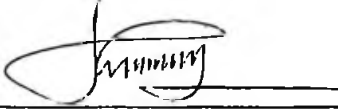


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CERTIFICATION

This is to certify that this research project titled “Reading Habit among Teenagers of Anglican Comprehensive Secondary School Kyepyegi FCT Abuja, Nigeria” meet the regulations governing the award of Postgraduate Diploma in Sociology from School of Postgraduate Studies, Nasarawa State University Keffi and is approved for its contribution to knowledge.



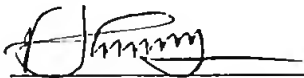
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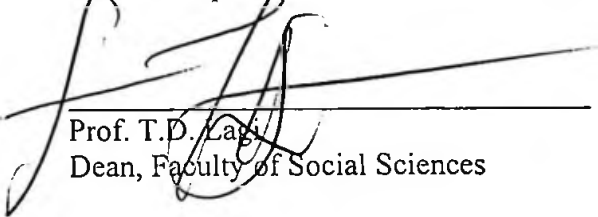
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DEDICATION

This work is dedicated to God Almighty the giver of life.

ACKNOWLEDGEMENTS

I will not hesitate to express my sincere appreciation to God Almighty for giving me the strength; knowledge and effort for making this research a success.

My immense gratitude also goes to my supervisor, Dr. Joseph Shekwo for the time spent to make this research a success. I'm highly indebted. I also acknowledge the effort of all the Lecturers in the Department for imparting knowledge on me. Thanks for your sacrifices.

I would like to express my special gratitude to my parents Mr. and Mrs. Moikowa, my Husband Mr. Luper Dim, my children Theresa, Mark, Jerry, Faith and Amazing Grace for your support and cooperation throughout the period of my study.

Finally, time and space would not allow me to mention everybody that contributed to this memorable task, I appreciate your effort for this dream becoming a reality. Thanks and remain blessed.

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ABSTRACT

This study examines the Contributions of Women Organizations in Community Development in Keffi LGA of Nasarawa State with the objective to discover the contributions of women organization in Community development. The study adopted social survey design using simple random sampling technique to select a sample size of 200 for the study with simple percentage test for analysis of data. The findings of the study revealed that the level of participation of women Organizations in the Community development in Keffi LGA of Nasarawa State was very low. Considering the numerical strength and enormous contributions of women in the socio-economic wellbeing of rural people, improving women's participation in the leadership of their communities is more promising for the development of communities. The study concludes that Women organizations hold a great promise to provide the much needed socio-economic infrastructure in the developing countries with a recommendation that Government at all levels should encourage the proliferation of and economically support the goals and objectives of Women organizations in the study area, creating a common forum where both governmental and nongovernmental organizations could contribute their quota.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

It is a truism the adage that says; behind every successful man is a woman. People have been making careers of stimulating improvement or development of communities for generations (Cook, 1994). In Nigeria, successive administrations have made some attempts to develop communities in synergy with human advancement in social, economic, cultural and political development around the world. In this regard, development policies and projects have been implemented. The pace of government achievement of the development agenda has been rather too slow and most of the development projects have been put in place in urban areas to satisfy the increasing population in these areas. Because of the obvious slow rate at which communities are developing, several attempts have been made by government to encourage individuals and voluntary organizations in carrying out community development at various levels.

Hence, women have been regarded as fragile and should be subordinate but they have played very important roles for the betterment of the society. Across the country, women have created innovative, comprehensive programs to meet the needs of their communities. Women have established themselves as leaders in their community development process and have acquired skills that have brought positive changes to their communities. As effective builders of social capital, women leaders play key roles in establishing and maintaining important relationships and networks in their communities (Della, 2000).

Community development is perceived as the provision of social amenities and infrastructures. In a wider scope, community development is defined broadly as a process

whereby government organizations, voluntary associations or public-private partnership to ameliorate adversities in a community's economic, political, social, physical environment and to prevent future adversities. Economic community development encourages business and job opportunities; political community development implies effective community improvement associations with broad and active participation. Social development encourages safer streets and more neighbourliness. Environmental community development improves housing conditions, city services, recreational facilities, and helps clean up or prevent toxic or littered sites, and instill pride in one's home and community (Jeminiwa, 1995).

Community development efforts are triggered by economic, political, social and physical environmental adversities. One way that was conceived to solve these adversities and government's inabilities were to engender private participation in community development activities. It is against this backdrop that the involvement of women organizations becomes necessary, since women have been known to contribute to the development of a country and the future of mankind.

Sen (1983) confirmed that women organizations such as Malaysia's Women Association and Sabah Women Teachers Group have contributed in community development such as education, economy, arts, health, religion and law. Projects in these areas are built like seminars, workshops and training courses, study tours, art shows, cultural performances, exhibitions, research publications and sports. Other activities includes provide artificial limbs for physically handicapped, improvement of material and child nutrition as well as home economic have been devised for women in the rural areas.

Women organizations face challenges of racial, cultural, economic and political barriers they exist in the community development process and in many cases overcoming those barriers become their motivation. While their comprehensive approach has influenced the evolution of the community development field, women's contributions have been neither widely acknowledged nor explicitly credited. The result of the women organizations in community development study provide deeper insights into women's thinking about community development, the barriers they perceive to women's leadership and the kind of efforts that should be made to facilitate and promote their status and roles in the field. Women groups demonstrate variety of effective ways women create social capital that is central to the existence of healthy communities. In fact, the contributions of women organizations in community development projects can bring about significant positive changes. Thus, women organizations have been proved to be one of the effective entry points for initiating activities or development projects in the community that are beneficiary to all the members of the community (Chiwendu, 1980). Therefore, for effective development to occur, their contributions need not be disputed. It is against this backdrop that the involvement of women organizations becomes necessary, since women have been known to contribute to the development of a country and the future of mankind.

1.2 Statement to the Problem

The cultural beliefs that the education of a woman ends in the kitchen, makes it almost impossible for males to see the immense contributions of women groups to the community development. For example, through picture books, girls are taught to have low aspirations because there are so few opportunities portrayed as available to them. It is believed that men's work is outside the home and women's work is inside the home. For example we see

women at home washing dishes, cooking, cleaning, yell at the children, takes care of babies, and do the shopping, while men are store keepers, house builders, storytellers, monks, preachers, fishermen, policemen, fighters, soldiers, adventurers, judges, farmers and pilots. They were also the king and the gods.

However, within the traditional African society, women from almost all the ethnic groups were excluded from performing certain activities, especially those that concern leadership and other significant activities like construction works and clergy roles. These were considered as men's domain. The exclusion of women from some of these activities is due to the socio-cultural factors constraining them from participating in activities that were considered to be exclusively for men (William, 1973).

Furthermore gender inequality contributes to the low contribution of women to community development. Many a times,, we hear the men ask, "Don't you know you are a woman? This question is due to the systematic gender bias in customs, beliefs and attitudes that confine women mostly to the domestic spheres and not in certain matters expected to be in the men's the economic and domestic workloads deprive women of time to contribute to community development.

Finally laws and customs also impede on women's access to credit, productive inputs, employment, education, information and politics. These factors affect women's ability and incentives to contribute in economic and social development activities in the community. The purpose of this research is to find out the contributions of women's Organizations to community development. The challenges facing them in their bid to contribute will also be reviewed.

1.3 Research Questions

The following questions will guide this study

- i. What are contributions of women organisation in Community development?
- ii. What are the ways in which Women organizations could be encouraged to contribute to community development?
- iii. What are the sources of income for Women organizations for community development projects?
- iv. What are the challenges facing the women organizations in their contributions to community developments?

1.4 Objectives of the study

This study was an intensive field-based examination of the contributions of Women organizations in community development activities. The specific objectives include:

- i. To discover the contributions of women organization in Community development
- ii. To ascertain ways in which Women organizations could be encouraged to contribute to community development
- iii. To examine the sources of income for Women organizations for community development projects
- iv. To discover the challenges facing the women organizations in their contributions to community developments

1.5 Significance of the study

This study will be of help to future researchers in the area study. It will also add to the already existing knowledge on the contributions of women organizations to community development. To add to the body of existing knowledge that will help them advocate well on women rights and sexual equality. To politicians, it will help them to provide for their citizens the fact needs they have long waited for. Policy makers will appreciate this study from the point of view of using community based organization as a strategy for development. This will assist policy makers in the process of policy formulation for development i.e. this study will serve as a useful literature for scholars who may wish to explore further into strategies for administration of development. Finally, to teachers, it will help them lay their hands on more materials to teach in respect of the topic in focus.

1.6 Scope and Limitation of the Study

The limitations of the study will be the short period within which the study was carried out. Another critical factor will be lack of insufficient data on the subject matter and appropriate instrument for the collection of the needed information. Similarly, insufficient fund available for the purpose of this study will constitutes a major constraint too, which made it practically impossible to embark on comparative studies of several issues relating to women organizations, hence these limitation have necessitated the choice for community development.

However, this study will be limited to Keffi L'GA of Nasarawa State. Keffi Local Government Area of Nasarawa State is situated in the Western part of the state. The Local Government Area, like most of the Local Government Area in the state derived its name

from the Headquarter, Keffi. It share boundaries with Nasarawa local Government Area in the South West, Karu Local Government Area in the Western part, which is the gateway people pass through from Abuja to Keffi. Kokona Local Government area on the East and Jaba Local Government Area of Kaduna State lies on the Northern part.

1.7 Definition of Terms

The basic concepts that will be defined in this research work includes: Community, Community development, Contribution, Development, Group, Women and Organization.

Community: Ezeh (1999), defined community as a place in which people live (village, cities, etc) or reflecting a population group bearing similar characteristics (rural dwellers, urban residents, order people; children and young adults, etc). Bensman (1994) defined community as a relatively small isolated center with a stable population, in which all economic and social services necessary to life can be maintained. Also Igbo and Anugwom (2001) defined community as a population which occupies a given area and shares similar system of rules and regulations to a group of people, residing in a given geographical location, who share the same culture, identity and ideology, who are interacting with each other.

Community Development: according to the United Nation Organization (UNO), community development is defined as the process by which the efforts of the people themselves are united with those of the governmental authorities to improve the economic, social and cultural life of the people to integrate the community into the life of the nation and to enable them to contribute fully in National progress. Ezeh (1999) defined it as the various strategies and inter-positions through co-ordinate actions of the communities'

members in order to usher in for the people Social and Economic development. It is an effort geared toward achieving the solution of community problem.

Contribution: According to the Oxford Dictionary of current English, contribution is the act of contributing. Contribution is derived from the word contribute, which means to give (time money, et) towards a common purpose. In this context, contribution is referred to as the time money, support, material etc directed towards community development projects by the Women Organizations in Keffi.

Development: Ezeh (1999) sees development as when there is an upward movement from one position to overtime especially where the movement is a positive one. It consists of the process of bringing out the capabilities of possibilities of a phenomenon to a more advanced or effective state. According to Della (2000) development is the gradual growth of something so that it becomes advanced or bigger. In this research work, development would refer to the gradual increase in infrastructural foundations of a community for the wellbeing of the community members.

Groups: The word groups are used to refer to number of persons or things located close together. It refers to number of people working together. In this research work, groups will refer to the number of Women, working together, to contribute meaningfully to the community development projects in their communities.

Women: The word “Women” is a plural word, meaning more than one woman. It refers to two adult females, group of adult females and women groups’ organization. According to Hornby (2000), a Woman is referred to as adult female human beings. Also, the Oxford Dictionary of current English sees Woman as an adult human female, the female sex, wife or

girl friend. But in this context, Women would refer to all the adult females in the area under-study.

Organization: An entity comprising multiple people, such as an institution or an association that has a collective goal and is linked to an external environment a cluster of interrelated roles established for specific purpose. An Organization is a system of consciously coordinated activities or efforts of two or more persons (Barnard, 2009)

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

This Section will present the extensive literature reviewed to explain the various contribution women organizations make towards community development and other related literatures as part of realizing the aim and objectives of this research work. Also, some available materials and theoretical framework will be explored.

2.1 Concept of Community Development

According to Obi (1997), community development is defined as socio-economic changes involving the transformation of agrarian society in order to reach a common set of development goals based on the capabilities and needs of the people. World Bank (1975) contends that community development is a process through which rural poverty is alleviated by sustained increase in the productivity and incomes of low rural workers and households. Njoku (1995) argues that community development is the process whereby cultural, political and educational motivation of rural dwellers enables them to rationally exploit and harness the resources of their environment for the social and economic well being of the society. Batten (1986), in his book, "communities and their development as a process" stressed that community development is possible only when the people in the community first thoroughly discuss and define their wants and then plan together to satisfy them. UNESCO defines community development as the process by which the efforts of the people are united with the government to improve the economic, social, and cultural conditions of communities. Community development in simple terms is the process of improving the quality of human lives. It involves the sustained elevation of the entire community and social system towards

a better human life. Gulet (1971) identified three important aspect of community development as:

- i. Raising people's living standard - income and consumption levels, access to medical services, education, safe drinking water etc. through relevant economic growth process.
- ii. Creating condition conducive for the growth of people's self esteem through the establishment of social institution that promote human dignity and respect.
- iii. Increasing people's freedom by enlarging the range of the choices as by increasing varieties of consumer goods and services.

Dudley (1987) posed three questions about the meaning of development as follows:

- i. What has been happening to poverty?
- ii. What has been happening to unemployment?
- iii. What has been happening to inequality?

He asserts that if all three of these have declined from higher level, then beyond doubt, there has been a period of development for the community concerned. Author Dunham quoted publication made as far back as 1915 stating community development as making the small town a better place to live in and a better place in which to do business. Duncan spotlights that the problems of community development lies on the ability to identify, document, and use the available resources for the development of the community. Hence, lack of mobilization and local participation in community development may turn ruling class, thus making people to be reluctant.

Community development is a process by which the effort of the people themselves are unified with those of government and nongovernmental authorities to improve the economic, social and cultural conditions of communities to integrate those communities into the life of the nation and enable them contribute fully to national progress(UNO, 1962). It is a process of social action in which people of the community organize themselves for the identification of their needs with maximum reliance on their own initiative and resources, supplemented with assistance in any form from government and non-governmental organization. Community development seeks to empower individuals and groups of people by providing these groups with the skills they need to affect change in their own community. It involves changing the relationship between ordinary people and people in position of power, so that everyone can take part in the issues that affect their lives. It seeks to empower individuals and groups in their own community. It is a process of helping a community strengthen itself and develop towards its full potential.

2.2 Participatory Community Development

Cahn and Camper (1998) are of the view that when members of a community irrespective of sex or age are given opportunity to participate actively in the development of their community, we have participatory community development. Participatory community development according to him basically motivates community members to take on the challenge of solving their own local issues through participation rather than through centralization of leadership. Participation in community development encourages all members of the community regardless of their age or sex to participate in a process which allow them to express their needs and to decide their own future with a view to their empowerment and sustainability. Through engaging the local members of a community in

development projects, it would be easier to understand what the actual issues are on the ground and what the real local priorities really are.

Philips (2003) maintains that participatory approach to community development aims at providing the local communities with the skills and knowledge that would allow them to help themselves instead of relying on help coming from the “top”. Development expert within a local community are the actual members of that community because they know best what they need and what would work best for their own development. When the members of the community are involved in the decision making process they develop a sense of ownership towards the project at hand (Roger et al, 2008) The sense of local ownership that develop from the participatory process generate legitimacy which when combined with credibility create a strong social capital that allows any development project to be carried through. In short, legitimacy goes hand in hand with participatory approach because it aims to create a sense of ownership within the community towards the project. Credibility comes with the level of sustainability of the project. When a project is designed and implemented with the locals, there is always a better chance that it will be sustained and cared for by these same people, thus it gains more credibility. Involvement in community development begets commitment of both men and women.

2.3 Women in Community Development in Nigeria

For the past three decades, women have been major participants in community organizations (Usman 1996). In the 1960s and 70s community Women advocated for control of local services and neighborhood preservation. In the 1980s, they were among the few forces pursuing neighborhood preservation in the face of uncontrolled downtown growth. Religious congregations, particularly those formed by women have been an integral part of community

development during the same period and his connection has clearly been a factor in attracting talented women to the field. Hundred of community development organization began life in church basement while national councils and local congregation have supplied millions of dollars, staff, services and on-going support. This spiritual dimension is usually among current social reform initiative. The faith-based legacy, stressing a holistic view of community revitalizing, is compatible with the approach many women embrace. The willingness of faith based grass roots groups to accept women as leaders offers a valuable proving ground, and many women have gone to apply those lessons, and the resources of their organization to strengthen their communities.

For the past 20years, organization with strong Women's leadership has resisted the narrow definition of community development as construction of affordable housing and economic development Agency for International Development (1974). These organizations have always defined community development issues as those responding directly to the needs of Women, children, and families, even in the absence of funding for such broader concerns. Foundation and governments have only recently begun to recognize the wisdom of the approach. The current emphasis in public policy initiative and foundations funding on comprehensive community initiative (CCIS) affirms the long term commitment of many Women-Led organizations and the role Women play as catalyst for social changes. Women build social capital through leadership, community participation, and network. There is a continuum of Women's leadership styles ranging from an inclusive, collective, "feminist" model 1:0 a more traditional-hierarchical model. As in previous gender specific research in other fields, women community development leaders describe themselves as open, consultative and supportive of staff both in the community and within their organization

they are committed to participation: process, and internal democracy, many women reported a preference for consensus-building and this approach to seeking peaceful resolution of issue contributes to a participating styles of leadership.

Women also focused on social change as a goal. The desire to create social change is at the core of much of women's community development work. Women's vision of change is broad aiming to change people's lives, deepen their personal investment in their neighborhoods and increase their access in resource to improve the quality of life in tie community. Kurubo (1993), many women measure organizational success in terms of the health of their communities and empowerment of residents in additional to more traditional, quantifiable measures. Women have created a pattern of activities designed to create an environment where changes can happen in communities. Not every women-led organization offers arrange of comprehensive services, but they are all characterized by their degree of awareness of the interconnection between personal, social and economic issues affecting community residents.

2.4 Problems Encounter by Women's Organizations' in Community Development

To Philips (2003) just like every other groups, the Women organizations encounter various barriers in their bid to contribute to the development of their communities for example,

Lack of Fund: Women organizations lack fund for day-to-day running of their organizational goals. This problem lead to the abandonment of some project. Because of lack of fund, local government and most communities are not able to undertake or complete undertaken projects. As a result of lack of fund, Women groups have not been able to contribute to the extent they should have contributed to the development of their

community. The group finds it difficult to raise fund for a meaningful project, as a result of this, they contribute little to community development process (Philips 2003).

Embezzlement of Funds: This is one of the problems facing various kinds of organization, and the Women organizations is not an exception. This problem is more dishearten and discouraging people's moral is always low when the first contribution is not accounted for, due to mismanagement of funds. This disrupts the interest of people. Some projects have been suspended as a result of public embezzlement of funds. Because when the first attempt is not well accounted for, people tend to withdraw or contribute to such development or project (Philips 2003).

Inflexible Work Schedules: This has posed a problem to a good number of Women organizations. This is because, women who re primary care givers find it difficult to take positions such as executive director or community organizer, which often require extensive attendance at night meetings which is difficult for women caring for young children or elderly parents. In a situation where they have to attend a conference out of town, they have to schedule their time around their families, and this is usually not easy for them and in turn poses problems and barriers to their contributions to community development (Philips 2003).

Illiteracy: The inability of many women to pursue education has passed a lot of problem in their contribution to the development their community. Most of the citizens at rural areas are illiterates. Cultural traits skill persists because of illiteracy. It contributes to inadequate planning for development project. Many women have overcome this barrier have done so by pursuing training or degrees to full specific gap in skills or by obtaining credentials but many others, they lack of conventional educations as a major barrier. The reason for this

illiteracy being the time they devote to raising families and the lack of good, affordable day care which lead to their inability to pursue education. And as education is one of the key factors to development, and some women lack it, it poses a problem, because these women will contribute little or nothing to the development of their communities (Philips 2003).

Limited Access to Political Network: Women organizations do not feel they have adequate access to political leaders corporate executives, and other powerful groups that generally consist of men-women's access to power brokers does, however, it vary from city to city and region to region. Many women leaders testified that they do not have control over the money that they had raised. The male leaders do control the money. This is as a result of limited access to political network or power in the church. This contributed to the problem encountered by the Women organizations in community development (Philips 2003).

Disunity: As well as known, there cannot be any meaningful development in the present of the disunity. No wonder the saying that "two cannot move, except they agreed". The issue of disunity is a problem that hinders the contribution of the Women organizations to community development process. This is because, where there is disunity, the period of gathering together may be defeated. People have different opinions and read meanings into any suggestion made by the others. Such people may discuss for hours without achieving a point. Women organizations, in the times of disunity, cannot contribute immensely to community development (Philips 2003).

Land Disputes: Women organizations at times experience land dispute as barriers to developmental projects. This might be as refusal of the land owners to give out or sell the land out for the project at hand. And if the land in question is located at a very good site for

the project, the dispute might hinder the progress of such project and might lead to the delay or abandonment of such project (Philips 2003).

Low Level of Community Participation: This is another issue Women organizations, cannot do it all alone. This is because for any meaningful development to occur, all hands must be on deck. Many community Women cited issue related to personal, class and culture barriers to their participation in community development. They lack economy security, such as lack of child care, the lack of freedom to leave domestic responsibilities, and feelings of powerlessness. Family and other personal issues have posed significant obstacles to their contributions and involvement in the community development process. These above mentioned problems and many more, are the problems and barriers encountered by the Women organizations in community development (Philips 2003).

2.5 The Issue of Gender in Community Development

Development means different things to different people. Mabogunje (1980) identifies them to be economic, growth, modernization distributive justice, socioeconomic transformation and spatial reorganization. Some people however stressed material prosperity as the ultimate objectives of development efforts. For example, Rogers (1976) describes development as a type of social change in which new ideas are introduced within a social system to produce higher per capital incomes and levels of living through more production, methods and improved social organizations.

Rogers (1980) believed that development should mean “a widely participatory process of social changes in society intended to bring about social and material advancement (including greater equality, freedom and other valued qualities) for the majority of people through gaining control over their environment”. Murrel, (1992) has claimed that women

predominate among the poor in the world today and they are more in the rural areas. Their annual incomes throughout the world have declined so sharply in recent years that they had fallen below poverty line.

Rural women according to Jeminiwa (1995), are getting poorer and further marginalized both in the utilization of available resources and access to development resources. Although, male chauvinists may be right in saying that women are affected by poverty, it is clear to the 'most simplistic analyst that women are far more disadvantaged and more vulnerable. The UNDP report (1990), claimed that majority of African women still work for between 14-18 hours per day and produce between; 50-80 percent of Sub-Sahara Africa's food, fetch water, gather firewood, and care for the family. In Nigeria, according to Ijere (1991), women form over half of the rural population and it is estimated that 80 percent of rural labour force is provided by women. Another estimate by the UNDP claims that about one third of all African households are headed by women.

In terms of sectional allocation, agriculture appears to be the occupation of 70.3 per cent of Nigeria rural women. Yet it is known that agriculture has the largest chunk of the poor for women, the poverty is compounded by the fact that only 8 percent of women hold title to the land they work on (UNFPA, 1992). In the education sector, women also fare worse than men. For example, 46.3 percent of female worldwide are considered illiterate (UNFPA, 1993), in Nigeria, the percentage of women-illiterates is 67 percent.

2.6 Impediments to the Contribution of Women to Socio-Economic Development

According to Oguonu (2008) the major impediments to the contribution of women to socio-economic development include lack of access to needed resources for Execution of planned projects and discrimination against women, corruption of women leaders, nonparticipation

of the beneficiaries in the affairs concerning them and poor educational background. All these items apart from corruption of women leaders according to her are factors inhibiting women's effort to socioeconomic development. Women do not have easy access to necessary resources like finance for the execution of planned projects like the men folk. In some Nigerian communities women are encouraged only to produce food crops for sustaining the family. Men are usually in control for the production of cash crops. Women "form half of the world's population and one third of the official labour force, fulfill almost two thirds of all hours worked, and they receive one tenth of the world's income" (Huizer, 1983). Oji (2000) in citing World Bank (2001, 283) noted that in 1999, "36 percent of the labour force in Nigeria was females, 36.4 percent of rural dwellers live below the poverty line and the lowest 10 percent of the total population control only 1.6percent of the consumption or income as against highest 10 percent controlling 40.8 percent of the consumption of the income". Oji further predicts that the danger of social exclusion of the weaker sex in Nigeria is very high.

He based his view on the statistics that 48 percent of females from age bracket of 15 years and above are illiterates and Nigeria only gives less than 10 percent to education out of the proportion of the Gross Domestic Product. Oji still quoting World Bank (2000, 24) observed that "Primary source of data from comparative studies reveal that although women are doing a great deal of work in the fields, traditional administrative systems often invest power and authority in males. This goes to prove why men accumulate wealth because they own the instruments of labour while women own only household goods. Oji goes on to cite Huntington (1975, 1009) that the instruments of governance in traditional societies afford "roles to women which allow participation in economic life through their subordination to

male interests, serves to increase male wealth and male power, and at the same time and by the same process circumscribe their participation in political life” Oji therefore concluded that “men have a higher status relative to females in the economic and political spheres because their activities provide them access to and control over strategic resources”. The Nigerian society also does not allow women to inherit or have access to land. This limits them in participating in large scale farming. Women also do not have easy access to loan unlike their men counterparts.

There is a general masculine bias against women. In some instances, project initiated by women never come to fruition due to discouragement from their husbands, who may fear that their wives would either be over exposed or may start dominating them if they achieve certain feats. Few women who tried to resist their husbands have to cope with divorce which may be the end result. The fear of divorce has made most women to hide their talents under male domination.

2.7 Theoretical Framework

Human Capital Theory

For the purpose of this study, human capital theory is adopted as the theoretical framework upon which this work is anchored. In the words of Peter Husz (1998) Human Capital Theory is defined as time, experience, knowledge and abilities of an individual household or a generation, which can be used in the production process”.

Human capital theory has been proposed by Schultz (1961) and developed extensively by Bercker (1964). Bercker has explained in his publication titled “Human Capital: a theoretical and Empirical Analysis to special reference to education” that human capital theory has been

developed in the sixties due to the realization that the growth of physical capital has only small part of growth in the growth of income. Relatively, the emergence of education and skills training in military technology has also played an important part in the discovery of this the Dry. This theory has its roots from a branch of economics which is labour Economics. Economist Theodore Schultz introduced return on investment, which highlights the cost benefit analysis of training and education. Gary Stanley Becker developed the Human Capital Theory based on Schultz's research on return on investment. Becker also introduced the concept of general purpose human capital and firm specific human capital that is widely used by human resource development practitioners worldwide.

The human capital theory originated from the article in the American Economic Review entitled "Investment in Human Capital published by Theodore W Schultz in 1961. In this article, Schultz introduces his theory of Human Capital. He argues that both knowledge and skill are a form of capital, and that this capital is a product of "deliberate investment." Schultz highlights Western countries, and explains their increase in national output as a result of investment in human capital. He also makes a direct link between an increase in investment in human capital, and the overall increase in workers earnings.

The first section of the article deals with 'Shying Away from Investment, in Man'. It argues that economists have been afraid to relate to human beings as capital. Schultz believes that the concept of human capital has negative connotations that arise from the American experience of slavery, and that society is hypersensitive towards anything that serves as a reminder of that system. For Schultz, however, the concept of human capital implies an investment in people. He argues that education, training, and investments in health open up opportunities and choices that otherwise would be unavailable to many individuals. Schultz

compares the acquisition of knowledge and skills to acquiring the “means of production.” Workers no longer have to be at the mercy of others; instead they can be in control of increasing their own productivity and earnings.

The second section of the article deals with Economic Growth from Human Capital. Schultz argues that the difference in earnings between people relates to the differences in access to education and health. For example, when farm folk move to the city, or when African-American kids look to find work, they experience a barrier that arises from their lack of human capital (i.e., appropriate knowledge and skill). Schultz also argues that in many underdeveloped countries, food and shelter are of primary concern, and thus there are short-term investments made to deal with these crises. In societies whose main concern is not basic needs, there is the opportunity for long-term investment in education, health, and migration (i.e., helping people adjust by finding them jobs and offering them the opportunity to learn/improve their skills). In the long-term these investments will strengthen the economy and raise the standard of living.

The third section deals with the ‘Scope and Substance of these Schultz argues that investment in human capital must focus on supporting individuals in acquiring an education, since it is skill and knowledge that affect one’s ability to do productive work. He believes that an investment to enhance these capabilities leads to an increase in human productivity, which in turn leads to a positive rate of return. Schultz criticizes those who see investment in human capital as a cost. He argues that while in the short-term there may be a cost (i.e., cost of facility, loss of earnings for workers while in school, etc), in the long-term the yield from the investment will far outweigh the cost.

According to the theory, Human capital theory suggests that education or training raises the productivity of workers by imparting useful knowledge and skills, hence raising workers' future income by increasing their lifetime earnings (Becker, 1994). It postulates that expenditure on training and education is costly, and should be considered an investment since it is undertaken with a view to increasing personal incomes. The human capital approach is often used to explain occupational wage differentials. Human capital can be viewed in general terms, such as the ability to read and write, or in specific terms, such as the acquisition of a particular skill with a limited industrial application.

In his Becker's (1994) view, human capital is similar to "physical means of production", e.g., factories and machines: one can invest in human capital (via education, training, medical treatment) and one's outputs depend partly on the rate of return on the human capital one owns. Thus, human capital is a means of production, into which additional investment yields additional output. Human capital is substitutable, but not transferable like land, labor, or fixed capital. The human capital model suggests that an individual's decision to invest in training is based upon an examination of the net present value of the costs and benefits of such an investment. Individuals are assumed to invest in training during an initial period and receive returns to the investment in subsequent periods. Workers pay for training by receiving a wage which is lower than what could be received elsewhere while being trained. Since training is thought to make workers more productive, workers collect the returns from their investment in later periods through higher marginal products and higher wages. Human capital models usually decompose training into specific training, which increases productivity in only one firm, and general training, which increases productivity in more than one firm. Purely general training is financed by workers, and the workers receive

all of the returns to this training. In contrast, employees and employers will share in the costs and returns of specific training. Despite these differences between general and specific training, the model predicts that both forms of training lower the starting wage and increase wage growth.

Application of Human Capital Theory to the Study

This theory is relevant to the study because the contributions of women to the development of the society are dependent upon the possession of appropriate knowledge and skills by both men and women. The economic prosperity and functioning of a nation depends on its physical and human capital stock. Human capital theory likens human beings to capital used in production processes. It likens human beings to capitals like machine, building, and raw materials used in industries and factories. Production in industries is dependent upon the availability of these capitals.

Human capital theory is therefore relevant to the study of women participation in community development because it sees human beings both men and women as the capital necessary for the development of any society or community both in the developed and less developed countries like Nigeria. The development of any community is dependent upon the quality and quantity of the human capital available in such community. Quality human capital is obtained through quality education which is the focal point in human capital theory. Education which is the central theme of the theory brings about the transformation of human beings male and female inclusive. These transformed human beings in turn transform the society into a place to live and make a living. When we have quality human capital, we are bound to have rapid development in all aspects of the society. All the good things of life such as health care facilities, safety and security, electricity, drinkable water, industries etc

are made available to mankind by human beings who acquired the skill through education. A community is described as developed or less developed based on the conditions of its human capital. The contribution of women to development is heavily dependent upon the quality they have acquired through education as emphasized by the theory. The women who are seen by many scholars as the engine of growth and development cannot make meaningful contribution to development if their potentials are not developed through qualitative education.

Unfortunately, Nigerian women are disadvantaged in education especially those of them in Muslim communities where purdah system (women seclusion) is being observed. Those of them outside Muslim communities are still disadvantaged since the society accord more importance on male gender. Employment opportunities are more open to the male sex therefore women participation in development is so much limited. When women who constitute the bulk of human capital in Nigeria are educated and given all round empowerment, they will be better positioned to make meaningful contribution to the development of Nigerian society. This conclusion is arrived at due to the impact few Nigerian women have created in at the various levels of Nigerian society. Women have been playing important role in community development even in the developed countries like New Zealand where both the Prime Minister and the deputy are all women. The first and only female president in West Africa, Saleef Johnson has also been playing important role in the growth and development of Liberia, yet Nigerian women are still far removed from such enviable positions in leadership. This is so much blamed on the level of education acquired by the Nigerian women

System Theory

The general systems theory was articulated in 1968 by Ludivia von Bertalanfy, first applying it to biology but later to the social sciences. Kurt Levin adapted the theory further into applied psychology (Smith, 2011).

Quade (1979) observed that system theory analysis “is not a method or technique, nor is it a fixed set of techniques; but a concept or a way of looking at a problem”. Quade (1979) observed that objectives are often “multiple, conflicting and obscure” which make analysis even more essential. Successful analysis depends upon a continuous cycle of formulating the problem, selecting objectives, building better need, etc. until constraints of time, man power and money compel a cut-off.

Warren (1977), observed that system theory has come to be used not only in the analysis of small groups and formal organization, but also in analysis of the less agglomeration allied communities which constitute the area of operation of many communities or organization workers.

System theory provides answers to certain vital question, such as the nature of the community, the wards, tension and boundary. It affords a means of grouping and analyzing the complex multi-structured network of social relationships involved in the community concept. System theory creates room for autonomy. It gives room for greater involvement and participation, as well as decision-making process in community development activities. Therefore, creating chance for meaningful changes to take place in the community.

Quade (1979) recognizes that objectives are often “multiples conflicting and obscure”, which makes analysis even more essential under the system theory. Community can change

for better where there is a broad participation of wide spectrum of people of the community level in terms of determining goals and action. This people in question, includes the Women Organisations, who participate in community development through their various contributions and projects. Community people are apathetic, indifferent, skeptical and that their attitude impede economic progress and therefore requires getting the people to the participate collectively both in determining the goals and action. Such collective action then changes their apathy to activity, skepticism to optimism, indifference to involvement. This means that Women Organizations are encouraged to contribute to the development of their communities by empowering them, they will be filly involved and their contributes bring about meaningful development in the community.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

In the design of the study, the researcher will use survey method which will involve the use of questionnaire. According to Robin (1990) survey "has proved to be less costly, save time and is valid representation of the whole population. Smith (1988:219) further explains that the survey research also examines effectively the sample about the population for which the sample is chosen. Babbie (1975:259), recent Babbie is of the view that surveys are also excellent vehicles for the measurement of attitudes and orientation prevalent within a large population. It is probably the best method available to the social scientist interested in collecting original data for the purpose of describing a population too large to observe directly. Survey method is therefore found the most appropriate in the study

3.2 Area of the Study

This study was carried out in Keffi Local Government Area of Nasarawa state. Keffi Local Government Area of Nasarawa State is situated in the Western part of the state. The Local Government Area, like most of the Local Government Area in the state derived its name from the Headquarter, Keffi. It share boundaries with Nasarawa local Government

Area in the south-West, Karu Local Government Area in the Western part, which is the gateway people pass through from Abuja to Keffi. Kokona Local Government area on the East and Jaba Local Government Area of Kaduna State lies on the Northern part. The Local Government Area has twenty village areas, the major tribes in the area are the Hausai Fulani, Afo, Mada and Eggon. Others are Igbos and Yorubas. Culturally, the Local

Government area is endowed with rich culture. Each of the tribes mentioned, propagates its culture in its usual festivities. The Local Government area has an approximate population of 92,550 based on the 2006 census.

Keffi Local Government area is attracted by agricultural and commercial activities; the area is generally warm and humid. The local Government area experiences two climatic seasons just like most part of middle-belts of Nigeria. The rainy season starts from the month of April and ends early in the month of October, while the dry season starts from the month of October and extends into April when other season commences. The rain comes with thunderstorm and strong winds. The dry season is characterized by excessive dry winter and severe harmattan. The soil type found in most parts of this local government area is loamy soil and is quite suitable for the practice of tropical agriculture. Most of the people that settled in Keffi were mostly encouraged by agricultural purposes. Keffi is well known for its agricultural and commercial activities.

Both cash and food crops are produced in the large quantities (commercial quantities) example of cash crops and food crops produced in the area are yam, cassava, millet, groundnut, guinea corn and rice. Others are cashew, banana, sugar cane and maize. Apart from farming activities such as blacksmithing, trading and mining are also carried out.

3.3 Population of Study

The population is all the elements (individuals objects or substances) that meet certain criteria for inclusion in a given universe (Burns & Grove 2005). It is population from which the study sample is drawn or selected (Babbie, 2007; Babbie & Mouton 2001). It can also be described as the entire set of individuals having common characteristics (Pout & Beck

2008). In this study, population will be people residing in Keffi LGA numbering 92,550. (NPC, 2006)

Keffi Local Government area has ten political wards. The wards include

- i. Angwan Rimi
- ii. Iya I
- iii. Iya II
- iv. Gangaren Tudun
- v. Jigwada
- vi. Kofan Goriya
- vii. Liman Abaji
- viii. Sabon Gari
- ix. Tudun Kofar
- x. Yara

3.4 Sampling Techniques

The technique adopted for this research is simple random sampling technique. Sampling is a random method of probability sampling, this is aimed at giving every element in the population the opportunity of been selected or included in the data for analysis and conclusion of the research. Nwodu (2006) asserts that in this method respondents are selected on condition that they meet certain criteria. The study randomly selected two (2) wards out of ten wards situated in Keffi LGA. Finally, the study randomly selected from among the adult men and women as well as community leaders

3.5 Sample Size

Keffi Local Government area has an approximate population of 92,550 based on the 2006 census. The total number of males and females in the study area is 31,621. (Population projection, 2016). The calculated sample size was determined using Yamane (1967) statistic, which state that for a population between 5,621 and 50,631 sample size of 200 should be applied at 5% precision level where confidence level is 45% and P5. $n = N / (1 + N(e)^2)$. Where n = sample size, N = population size (the universe) e = sample error (usually 0.05 and 0.01 acceptable error) and n =raised to the power of 2.

The sample size constitutes the position of the entire population of study, which has been taken for this study. The sample size for this study is 200 respondents. The respondents were drawn from eleven women organizations representing eleven electoral wards in the study area. These women organizations include Murya Mata Sabon Layi, Zumunci Group, Kauna Group, Girnbiya Mata Organization, 31 Women Forum, Sister's Fellowship international, Catholic Women Organization, Eggon Women Forum, Hausa/Fulani women Organisation, Adalci women organisation and Dadin Kowa women organisation.

3.6 Methods of Data Collection

The self-administered questionnaire will be adopted here, using the closed ended question pattern. The questionnaire consist of two parts A and B. part A focused on the personnel demographic characteristic of the respondent, such as name, sex, age etc while part B bothers on substantive issues of the research work.

3.7 Methods of Data Analysis

The method of data analysis collected from the questionnaires will be analysed using frequency tables. The percentages will be used to show the result which will be statistically percentage analysed to show the final outcome of the study.

CHAPTER FOUR
DATA PRESENTATION AND ANALYSIS

Introduction

This section will focus on the analysis of the data gathered from the field using a sample size of 200 to get information relating the study on ground.

4.1 Data presentation and Analysis

Table 1: Distribution of Respondents by Sex

Sex	Frequency	Percentage %
Male	49	24.5
Female	151	75.5
Total	200	100

Source: Field Survey, 2020

Table 1 show the distribution of the respondents based on their sex with a score of 49(24.5%) for male while there are 151(75.5%) are female. This means that this study is not gender sensitive.

Table 2: Distribution of Respondents by Age

Age	Frequency	Percentage %
21—30	56	28
31—40	73	36.5
41 -50	45	22.5
51 and above	26	13
Total	200	100

Source: Field survey, 2020

Table 2 shows the distribution of the respondents based on their age grades with a score of 21 - 30 having 56(28%), 73(36.5%) with 31- 40, 45(22.5%) with 41-50, 26(13%) with 51 and above age grades. This implies that respondents are matured to understand and contribute favorably to the study.

Table 3: Distribution of Respondents by Educational Qualification

Education	Frequency	Percentage %
Primary	84	42
Quranic	63	31.5
Secondary	31	15.5
Tertiary	22	11
Total	200	100

Source: Field survey, 2020

Table 3 shows that distribution of the respondents following their educational qualification which shows that 84(42%) having primary certificate, 63(31.5%) with quranic certificate, 31(15.5%) with secondary certificate, while 22(11%) has tertiary certificates. This implies that the need for educational development is paramount for women development.

Table 4: Distribution of Respondents by Occupation.

Occupation	Frequency	Percentage %
Civil servants	21	10.5
Student Trader	19	9.5
60	30	
Farmers	49	24.5
Others	51	25.5
Total	200	100

Source: Field survey, 2020

Table 4 shows the occupation of the respondents with a score of 21(10.5%) who are civil servants, 19(9.5%) are students, 60(30%) are traders, 49(24.5%) are farmers, 51(25.5%) are into other forms of occupation. This implies that the need for a full scale developmental project is needful for the development of the women.

Table 5: Distribution of Respondents by Marital Status

Marital status	Frequency	Percentage %
Married	73	36.5
Single	56	28
Widows	46	22
Divorced	26	13
Total	200	100

Source: Field Survey, 2020

Table 5 displays the marital status of the respondents with a score of 73(36.5%) who are married, 56(28%) who are single, 46(22%) who are widows while 26(13%) are divorced. This implies that there is need for a community development project that will cater for the less privileged.

Table 6: Distribution of Women contribution to community development

Option	Frequency	Percentage %
Building of town halls	20	10
Rural road contribution	25	12.5
Building of civic centre	27	13.5
Rural electrification	29	14.5
Building of schools	31	15.5
Pipe borne water	33	16.5
Hospital and market	35	17.5
Total	200	100

Source: Field Survey, 2020

Table 6 shows the various ways woman can contribute to the development of the community with a score of 20(10%) for building of town halls, 25(12.5%) for rural road constructions, 27(13.5%) for building of civic centres, 29(14.5%) for rural electrification, 31(15.5%) for building of schools, 33(16.5%) for pipe borne water, while 35(17.5%) said hospital and market. This implies the need for women to contribute to the community development cannot be over emphasized.

Table 7: Distribution of Women level of encouragement

Options	Frequency	Percentage %
Women empowerment programs	43	21.5
Financial support	39	19.5
Cooperation	34	17.5
Equal education for all	31	15.5
Creating time for women Eradicating political racial and socio- cultural inequalities	27	13.5
26	13	
Total	200	100

Source: Field Survey, 2020

Table 7 shows the various ways women can be encourage to contribute to community development with a score of 43(21.5%) for empowerment programs, 39(19.5%) for financial support, 34(17.5%) for cooperation, 31(15.5%) for equal education to all, 27(13.5%) for eradication of social vices. This implies that the women need to be part and parcel of the community development if the opportunities comes knocking.

Table 8: Distribution of Objectives of women organization

Options	Frequency	Percentage %
Satisfaction of basic needs	45	22.5
Complement the government contribution	41	20.5
To help members only	47	23.5
To help the poor in the society	42	21
To maintain peace, progress and unity in the society	25	12.5
Total	200	100

Source: Field Survey, 2020

Table 8 shows the relationship between women organization and community development with a score of 45(22.5%) for satisfaction of basic needs, 41(20.5%) for complementing the governments contribution in the society, 47(23.5%) for helping members only, 42(21%) for the poor in the society, while 25(12.5%) is to maintain peace, progress and unity in the society. This implies that there is a relationship between women organization and the government contribution to community development.

Table 9: Distribution of Peoples attitude towards community development

Options	Frequency	Percentage %
Indifference	22	11
High interest	77	38.5
Low interest	31	15.5
Average interest	51	25.5
No opinion	19	9.5
Total	200	100

Source: Field Survey, 2020

Table 9 shows the attitudes of the people towards community development programs with a score of 22(11%) for indifference, 77(38.5%) for a high interest rate, 31(15.5%) for low interest, 51(25.5%) for average interest, while 19(9.5%) are not interest bothered at all., This implies that the perception of the community members is a contributing factor towards the contribution of the women organization.

Table 10: Distribution of level of Improvement

Option	Frequency	Percentage %
Yes	158	79
No	42	21
Total	200	100

Source: Field Survey, 2020

Table 10 confirms the need for improvement on the women organization contribution to the society with a score of 158(79%) for supporter while 42(21%) are not in support. This implies that there are still more works to be done.

Table 11: Distribution of how contributions can be improved

Options	Frequency	Percentage %
Equal educational opportunity	43	21.5
Supporting women financially	34	17
Allowing women more time	31	15.5
Through women empowerment	39	19.5
All of the above	27	13.5
Others	26	13
Total	200	100

Source: Field Survey, 2020

Table 11 shows various ways women organization can contribute to the community with a score of 43(21.5%) for equal educational opportunity, 34(17%) for financial support, 31(15.5%) for allowing women more time, 39(19.5%) for women empowerment initiatives, all of the above are 27 (13.5%) and other means are 26(13%) respectively. This implies that the women organization will contribute to the society if the need arises.

Table 12: Distribution of sources of income for women organization

Options	Frequency	Percentage %
Community reserve fund	28	14
Launching/ ceremonies	19	9.5
Regular contribution from members	63	31.5
Loans and grants from banks	27	13.5
Donation from outside bodies	21	10.5
Levies on members	42	21
Total	200	100

Source: Field Survey, 2020

Table 12 shows the various sources of income available to the women organization with a score 28(14%) for community reserve fund, 19(9.5%) for launching, 63(31.5%) for members contributions, 27(13.5%) for loans and grants from banks, 21(10.5%) for donations from supporters, while levies covers for 42(21%) respectively. This implies that the women organization will contribute to the society with more resources.

Table 13: Distribution level of women participation in the community

Options	Frequency	Percentage %
High	91	45.5
Average	73	36.5
Low	36	18
Total	200	100

Source: Field Survey, 2020

Table 13 shows the ratings of the women organization in the community based on their contributions with a score of 91(45.5%) as high, 73(36.5%) as average while 36(18%) as low. This implies that a lot still need to be done increase the ratings of their contribution to the society.

Table 14: Distribution of challenges facing women organization contributions

Options	Frequency	Percentage %
Problem of fiancé	64	32
Lack of cooperation among members	33	16.5
Problem of land allocation	43	21.5
Problem of leadership	31	15.5
Problem of cooperation between members and society	20	10
Lack of technical support from government	9	4.5
Total	200	100

Source: Field Survey, 2020

Table 14 shows the various challenges facing the women organization in the community with a score of 64(32%) for finance, 33(16.5%) for lack of cooperation among members, 43(21.5%) for land allocation problem, 31(15.5%) for leadership problems, 20(10%) for members issues and the society while 9(4.5%) are lack of technical support from the

government. This implies that there is need to encourage internal peace and coexistence with the community and the government at large to function well in the community.

Table 15: Distribution of factors militating against women from contributing to community development

Option	Frequency	Percentage %
Family background	61	30.5
Educational background	69	34.5
Poverty	41	20.5
Women body structure	29	14.5
Total	200	100

Source; Field Survey, 2020

Table 15 shows the various factors hindering the women from contributing to the society with a record of 61(30.5%) as family background, 69(34.5%) as educational background, 41(20.5%) as poverty while their body structure shows 29(14.5%) respectively. This implies with education contribution to the community.

Table 16: Distribution level according to Involvement

Option	Frequency	Percentage %
Actively involved	93	46.5
Project executive	43	24
Project initiative	46	23
Others	13	6.5
Total	200	100

Source: Field Survey, 2020

Table 16 shows the level of commitment and involvement of the respondents in the community development which shows a record of 93(46.5%) as active participation, 43(24%) as project execution, 46(23%) as project initiative while others contributed via

other means with a score of 13(6.5%) respectively. This implies that community development must involve her community members if they are to make head ways.

4.2 Discussion of Findings

The study employed the use 200 respondents using random sampling technique with a view to investigate the contribution of women organization in the development of Keffi community. It was gathered that the study is not gender sensitive as both male and female sexes were involved, and the various occupation was identified using the age grade level for simplicity.

The women contribution in the community development was evaluated to include rural road construction, building of civic centres and many more ways with little encouragement with financial support both from the community and the government, encouragement of equal education opportunity that if their contribution is to be elevated.

There various sources of income available to the women organization to include the use of community reserve fund, launching and ceremonies, donations from philanthropists, government and also grants and loans from financial institutions all in a bid to increase their ratings.

More so, it will also be needful to state herein that the women organization are faced with various challenges ranging from lack of financial support, poor leadership structure, lack of cooperation within the members, poor land allocation and on a personal note, their family engagement, poor educational background, poverty and lastly their body structure was also identified as a hindering factor on their contribution to the community development.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

This study examines the contributions of Women organizations community development, a study of Keffi LGA.

The research itself was prompted by the poor performance of Women organizations in the socio-political and economic development of the area. Community development by women organizations is an age long social activity in the area. Even before the creation of the local and state governments, people had at different time in history, organized themselves into groups and associations.

According to Andrew (1996) successive governments have stressed the need and their willingness to encourage mass participation in rural development, to this end, government has encouraged the creation of community development association. The people of Keffi LGA have answered this call they have formed many Associations and have executed many developmental projects on their own initiative,, but-unfortunately have received little or no government assistance particularly from the local government. In this study, we examined the contributions of Women organizations to socioeconomic development of their communities and blamed the local government for the poor performance of these Women organizations.

The study observed that the representation of women in positions of leadership in the three tiers of government in Nigeria in the last three decades has been low, hovering around 2%. With the view that the appointment of women into political offices, has been characterized and motivated by "tokenism" and that women in positions of authority find themselves

working in groups that are predominantly male, thereby aggravating their feeling of marginality.

This study confirmed that the level of participation of women Organizations in the Community development in Keffi LGA of Nasarawa State was very low. Considering the numerical strength and enormous contributions of women in the socio-economic wellbeing of rural people, improving women's participation in the leadership of their communities is more promising for the development of communities. Women's role in community development is more likely to engender decisions that can reduce poverty, protect family life, raise educational and moral standards fight corruption and is less likely to tolerate violence, corruption and war in communities.

5.2 Conclusion

In the 21st century, Women organizations hold a great promise to provide the much needed socio-economic infrastructure in the developing countries. They are increasingly making up for the shortcomings of the state, particularly in developing countries where the state is weak and conspicuously absent in the development of communities. They are considered part of the civil area in society, which exist in form of clubs, unions, peoples associations, development or cooperative associations etc

Our analysis so far shows that these Women organizations in Keffi LGA had been in existence for a very long time even before the creation of the local government. The proliferation of Women organizations in this area is as a result of the fact that people recognized the need to come together and produce common social facilities that would benefit them particularly in a situation where we have weak state. These Women organizations have performed relatively well in the by the provision of socioeconomic

facilities in the local government primary and secondary) Health centers or cottage hospitals, feeders roads, peep well, drainages, market stalls and motor parks. These are facilities that are very important to the people, but unfortunately, the provisions of these vital facilities by the Women organizations have declined or on the downward trend to the extent that they found it difficult or unable to embark on new project, and to the extent that the few projects provided in the past are now in a poor state or condition due to lack of regular maintenance.

The above in turn raises question about what is actually wrong with these Women organizations and why they have not been able to forge ahead on their past achievements. The above now become the subject matter and problem that attracted the researcher, some appalling problems were identified particularly the lack of local government assistance to these women organizations. It is the position of this research that women organizations cannot and should not be seen as an institution that solve all problems of developing countries but because of their role in the provision of social facilities for the people, they can be seen as supplementing government efforts in socio-economic development, base on the above, we proffered some recommendations.

5.3 Recommendations

From the analysis of our findings, results, as well as inferences drawn, the following recommendations are made.

- i. Government at all levels should encourage the proliferation of and economically support the goals and objectives of Women organizations in the study area, creating a common forum where both governmental and nongovernmental organizations could contribute their quota.

- ii. The advantages of fund raising from the community has been well recognized and utilized by Women organizations in the study area, many of these Women organizations have organized series of fund raising activities but have not been able to realize their targeted amount due to low turnout of members of the community. The government and the general public can complement the efforts of these Women organizations by donating generously to these Women organizations so that they can finance local projects for the people.
- iii. Related to the above is the members participation in Women organizations activities particularly attendance of meetings and contribution of inputs for project implementation. Members of these organizations have supported their organizations in the past but have not been able to continue with this gesture due to the poor economic situations of the county. The economy is the hub of the society; therefore government should take concrete measures to revamp the economy. If the economic is buoyant enough, members would be able to participate effectively and contribute financially to the activities of Women organizations. This will go a long way in assisting the Women organizations and make them to perform according to the "community action theory" which emphasized on self determination by people in a community to come together and develop their community from within rather than waiting or calling on the government to come and do it for them.
- iv. The politicization of giving assistance to Women organizations in the LGA is a ban on the performance and efforts of these organizations, to eradicate this, the community development office of the local government should take it as its

- responsibility to mobilize and sensitize these community based organizations to explore the benefit of the assistance given by donor agencies so that they can execute development projects.
- v. The study observed that there is the practice of doing it alone among these Women organization of them have, little or nothing to do with each other, in fact some of them are not aware of the existence of other organizations. Therefore, the study suggests a Women organizations networking in inter-organization relations, this network can be. used to form a mega organization in order to attract financial assistance from government and other agencies. Government or international agencies can be catalyst, facilitators and organizers in this respect.
 - vi. Women organizations should know and understand the nature of the environment where they operate particularly the people. They should foster good relationship and rapport with the people this will make people of the area to cooperate, participate, and contribute financially to the Women organizations programmes.
 - vii. More importantly at this juncture, this study suggest Women organizations as an alternative approach to development in Nigeria as is done in India, Japan, Indonesia etc. The rapid growth and expansion of Women organizations in Nasarawa state attest to their critical role in the development process. We perceived Women organizations as vehicles for providing democratization and economic development; this is in line with Wagona findings that Women organizations are increasingly considered good substitutes for weak state and market in the promotion of economic development and the provision of basic services to most people. This study equally perceived them as catalyst for

societal changes because they are responsible to the needs and problems of their people particularly the poor.

- viii. The study also revealed that Women organizations contributions in the local government have turned out to be “infrequent” and “unreliable” of recent, this is because beyond the problems of lack of support by the local government and lack of finance, there are organizational incapacity and report of insulting behavior, corruption, poor leadership, nepotism that undermined people’s confidence in Women organizations. These worrisome indices, no doubt call for urgent need to strengthen these local and grassroot institutions as viable alternatives institutions of development which can be used as a panacea to poverty alleviation. It is therefore my resolute, that women organizations if properly assisted and encouraged can adequately contribute to the socio-economic and physical developments of both members and their immediate communities.

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APPENDIX

Dear Respondent,

This questionnaire is designed for the purpose of gathering information on a research topic: "Contributions of Women organizations in Community Development in Keffi LGA" This information is for academic purposes, which is strictly confidential. Please fill in the block spaces and tick appropriate answer from the options provided for each questions. Thanks for your cooperation.

SECTION A: SOCIO DEMOGRAPHIC DATA

Please tick () as appropriate.

(1) Sex: (a) Male (b) Female

(2) Age: (a) 21-30 (b) 31-40 (c) 41-50(d) 51 and above

(3) Educational Qualifications :(a) NCE(b) OND (c) HND(d) Degree

(4) Occupation: (a) Teacher (b) Student (c) Trader (d) Farmer (e) others, please specify

(5) Marital Status :(a) Married (b) Single (c) Widow (d) Divorced

SECTION B: CONTRIBUTIONS OF WOMEN ORGANIZATION IN COMMUNITY DEVELOPMENT

(6) How do Women organisations contribute to community development? (a) Building of town hail (b) Rural Road Construction (c) Building of civic center (d) Rural Electrification (e) Building of schools (f) Pipe borne water (g) Hospitals and market

(7) What are the ways women organizations could be encouraged to contribute to community development? (a) Through Women Empowerment (b) Financial support (c) Co-

operations (d) Equal educational opportunities (e) Creating enough time for women (f) Eradicating political, racial and socio-cultural inequalities

(8) To what extent do these objectives relate to your organization? (a) To satisfy basic needs of rural people (b) To complement federal and state government effort in providing social amenities (c) To help only the members (d) To help the poor in the society (e) To maintain peace, progress and unity among members in the society

SECTION C: WAYS IN WHICH WOMEN ORGANIZATIONS COULD BE ENCOURAGED TO CONTRIBUTE TO COMMUNITY DEVELOPMENT

(9) What is the attitude of towards community development initiatives in your community? (a) Indifference (b) High interest (c) Low interest (d) Average interest (e) No opinion

(10) Can the contribution of women to community development be improved? (a) Yes (b) No

(11) If your answer in the above question is yes, how? (a) Equal educational opportunity (b) Supporting women financially (c) Allowing women more time (d) Through women empowerment (e) All of the above (f) Others, (please specify)

SECTION D: SOURCES OF INCOME FOR WOMEN ORGANIZATIONS FOR COMMUNITY DEVELOPMENT PROJECTS

(12) How do Women organisations generate their income for community development projects? (a) Community reserve fund (b) Through launching/ceremonies (c) Regular contribution from members (d) Loans and grant from banks (e) Donations from outside bodies (f) Levies on members

(13) How would you rate women participation, and or contributions to community development project? (a) High (b) Average (c) Low

SECTION E: CHALLENGES FACING THE WOMEN ORGANIZATIONS IN THEIR CONTRIBUTIONS TO COMMUNITY DEVELOPMENTS

(14) What are the challenges facing Women Organizations? (a) Problem of Finance (b) Lack of co-operation among members (c) Problem of land allocation (d) Problem of leadership (e) Problem of co-operation between members and society (f) Lack of technical support from government

(15) What do you think are the factors that contain women from contributing to community development? (a) Family engage Low education (c) Poverty (d) Women's body structure

(16) How were you involved to the community development project? (a) Actively involved (b) Financer (c) Project exear (d) Project initiator (e) others (please specify)