# Women Organization in the Community and Its Contributions to Nation's Development in Nigeria

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Abstract:- Women are financially disadvantaged more than men. for this reason most women in rural areas form a nongovernmental organization group like Women Center For The Protection Of The Abused, Optimal Foundations Nigeria Limited, Women/Civil Rights Concern (CRC), Women In Agriculture Foundation, credit associations such as "The village savings and loan associations which enable them pool fund together and allocate loan to its members with little or no interest. The aim of this study is to determine the degree in which women organization affects the community development in Nigeria. 107 participants and the administrators of the various group are interviewed using Key informant interviews and Focus Group Discussions. Majority of the respondents acknowledged that the with the intervention of this women organization; abused individual has gotten justice, delivered from depression and committing suicide, saved from psychological trauma and fear from stigmatization. Additionally, women in rural areas attest that saving association fund have helps them in their farming business. The research adopted survey research method. Data generated was analyzed using simple percentage and frequency tables, therefore, multiple regression analysis was employed to test the hypothesis formulated in chapter one. A multivariate regression model was applied to determine the effect and significance of each of the four women organization in the community and each contribution to nation's development. This was done with the help of statistical package of social sciences (SPSS). The result of the study showed amongst others that: there is significant effect between women organization and community development in Nigeria. From the result, efforts should be geared towards leasing with financial institutions to help in providing funds and insurance to farmers amongst them which will help in transforming their lives and makes them more productive. Second, government assistance is highly needed to help this NGO's reduce the rate of abuse, suicide and trauma amongst youths; government should always support initiatives from women towards peace and development in the communities; skill acquisition for women should be a recurring decimal for women in the communities especially for the educationally less developed women.

*Key words:* Non-governmental organization, Savings association, women empowerment, Depression, Trauma

# I. INTRODUCTION

#### Background to the study

Development of any nation involves the active participation of its citizens in various walks of life. This study looked at different women organizations in our various communities. Particularly it studied non-governmental organizations formed by women and its impact on nation's development. The study is important as it looked at the various ways this organization formed by women had reduced the rate of abuse, rape, unemployment, protects their rights and introduced village Savings and Loans Association's (VSLA) in supporting women businesses. The place of women in any endeavour cannot be over emphasized and given their enormous contributions to socio-economic development, there can be no meaningful advancement where women are excluded. Women are the fundamental human reservoir of every society as they control most of the non-monetary economy (subsistence, agriculture, bearing children, domestic labour etc.) and play an important role in the monetary (training wage labour, employment etc Yawa, (2015).

Women in most societies, whether developed or developing are regarded as currency with which political and economic alliances are cemented. In the African setting women have played the role of peace maker, the symbol of beauty and major moulder of the character of the children she is the first teacher, the sustained and maintainer of the home. Fasugba (2010) asserted that many women today are engaged in activities and jobs hitherto regarded as the exclusive reserve of men. Women organizations, especially the Non-Governmental Organization (NGO) have established themselves as leaders in the community development process and acquire the 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. For this reasons, women can contribute immensely in the nation's development.

# Problem Statement

The development of every nation is hinged on the contribution of the people inside it. The development of many nations today that are considered developed or fast-developing can be traced to the concerted efforts of the government and the people. This is the major reasons many nations encourage Non- Governmental Organization that are believed have good contributions to make. These organizations, most of them, are dominated by men which have led to fund embezzlement, public distrust, economic sabotage, and above all the interest of nation building is not considered anymore. Many communities in Nigeria, especially in the South-eastern part of Nigeria, are lacking some form of basic amenities which are supposed to come from the government. This includes pipe borne water, electricity, good health care, etc. This has led to sicknesses of different kinds in the area. In order to reduce the problems resulting from lack of these amenities, some of the members in the community come together and form an organization through which they device means of solving some of the problems. This study, therefore, is an attempt to examine the impact of women organizations (NGO) in the communities and their contribution to the development of the nation.

### Objective of the study

The main objective of this study is to examine women organizations (NGO) in the communities and its contribution to the nation's development. Specifically, the study intends to:

- 1. Determine the degree in which women organization affects the community development in Imo state.
- 2. Determine the level of hindrances the women organization face in carrying out their community development projects in Imo state

### Research Hypotheses

- There is no significant effect on the degree in which women organization affects the community development in Nigeria
- There is no significant effect on the level of hindrances the women organization face in carrying out their community development projects in Imo state

#### **II. EMPIRICAL REVIEWS**

According to Obi (2012), 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 (2010) 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.

Nwoko (2014) noted that community development is a derivation of two main concepts: community organization and economic development. Although defined in varying ways, community development implies mutually related development activities and situations. It is geared towards solving the problems of the community in order to raise their standard of living as well as promoting social welfare and development (Sanders, 2015). 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 (Ochah, 2010). Gulet (2011) identified three important aspect of community development as: raising people's living standard -income and consumption levels, access to medical services, education, safe drinking water etc. through relevant economic growth process.

Ekechukwu (2018) carried out a research on The Importance of Non-Governmental Organizations in the development of Rural Area in the South-East: a case study of Izza South, Ebonyi state. The main purpose of the study was to investigate the contributions of NGOs in poverty alleviation in Nigeria. The study adopted survey research design. 820 persons were randomly selected. Structured questionnaires, personal interviews and participant observation were used to collect data. Simple percentage and statistical mean were used to analyze the data. The findings of the study indicated that: NGOs are playing important roles in the development of the nation, especially in the rural areas where they reside; the government use the NGOs to reach to the people easily than any other medium. The study recommended among others that government should promote the NGOs in other to encourage others who have the interest of community development to come forward.

Ifejirika (2009) investigated on the relevance of women in community development: a case study of IhemeMbano L.G.A., Imo state. The purpose of the study is to determine the contribution the women make in the community building. The study adopted survey design method. Structured questionnaire was use for data collection. 450 indigenes of the L.G.A. were sampled. The findings of the study showed that women make good contributions, even more than men, in the development of communities if they are given the chance; the women are not frequently participating in the community development projects as it is believed that their husbands can participate on their behalf. The study recommended that: the women should be carried along in every community projects that are geared towards the development of that community; the government should help the women to contribute to the development of their communities by assisting them in starting an organization.

# Summary of the review

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. Many authors have researched on women organizations in the community and their contributions to the community development. Their works have been on the importance of these organizations and the nature of their establishments. But the issue of the effect these developments have on the community and rural people have not been discussed. This research work therefore, attempts to cover this gap.

#### Theoretical Framework

For the purpose of this study, human capital theory is adopted as the theoretical framework upon which this work is anchored. Human capital theory has been proposed by Schultz (2012) and developed extensively by Bercker (2014). 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. 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 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

# Application of the Theory to the Study

This theory is relevant to the study because the contribution of both men and women to the development of the society is dependent upon the possession of appropriate knowledge and skill 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 organizations in the community and its contribution to the development of the nation because it sees human beings 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.

### III. METHODOLOGY

The study used survey method. Osuala (2011) states that survey interprets and synthesizes useful data for sound conclusion. Surveys are designed to scientifically describe phenomena and their relationships in the actual environment after a given time. The population of study is made up of the members of women organizations in Nigeria.

These organizations include; Women Centre for the Protection of the Abused, Optimal Foundations Nigeria Limited, Women/Civil Rights Concern (CRC), Women in Agriculture Foundation. In sample size determination, the study employed census sampling technique by studying the entire population of the women organization selected for the study which is 107. This is because the number was manageable. Thus the population remains the sample size. In data collection, the study employed both primary and secondary data sources. The primary data sources include questionnaire, interview and observations. The secondary data sources will include internet materials, textbooks, journals, etc. Questionnaires and personal interviews form the major source of data collection in this study. The questionnaires were designed in such a way that it contained a blend of closely related questions with an intent of fishing out from the respondent issues relating to women organizations in the community and its contribution to the nation's development. Data generated was analyze using simple percentage and frequency tables, therefore, multiple regression analysis was employed to test the hypothesis formulated. A multivariate regression model was applied to determine the effect and significance of each of the four women organization in the community and each contribution to nation's development. This was done with the help of statistical package of social sciences (SPSS).

The regression model was as follows:

$$Y = a + bx$$

 $\mathbf{Y} = \mathbf{B}\mathbf{x}_2 + \mathbf{B}\mathbf{x}_2 + \mathbf{B}\mathbf{x}_3 + \mathbf{B}\mathbf{x}_4 \dots \mathbf{C}$ 

Y = Constant (women organization)

- B = Coefficient
- $X_1 = Degrees$
- $X_2 = Importance$
- $X_3 = Hindrance$
- $X_4 = Solution$

E = Error of Terms

# IV. DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This section looked into the presentation, analysis and interpretation of the data gathered. It focused on the analysis of the data collected from the respondents. The biodata of the respondents were dealt with first, after which the main focus of the questionnaire was treated. Thereafter the hypotheses were tested. This study was carried out on women organizations (NGO) in the community and its contribution to Nation's development. One hundred and seven copies of questionnaire were distributed and were equally returned.

### Demographic Data

Age of the Respondents

| Valid    | Freq. | Per.  | Valid   | Cumulative |
|----------|-------|-------|---------|------------|
|          |       |       | Percent | Percent    |
| 20-25    | 16    | 5.6   | 5.6     | 5.6        |
| 25-30    | 17    | 15.9  | 15.9    | 21.5       |
| 30-35    | 54    | 50.5  | 50.5    | 72.0       |
| 35-40 ab | 30    | 28.0  | 28.0    | 100.0      |
| Total    | 107   | 100.0 | 100.0   |            |

Source: Field survey 2019 (SPSS Version 21.0)

From the table above, 5.6% of the respondents are between the ages of 20-25 years, 15.9% of the respondents are between the ages of 25-30 years, 50.5% of the respondents are between the ages of 30-35 years, while 28% of the respondents are between the ages of 35- 40 years and above.

Marital Status of the Respondents

| Valid   | Freq. | Per.  | Valid<br>Percent | Cumulative<br>Percentage |
|---------|-------|-------|------------------|--------------------------|
| Single  | 25    | 23.4  | 23.4             | 23.4                     |
| Married | 68    | 63.6  | 63.6             | 23.4<br>86.9             |
| Divorce | 14    | 13.1  | 13.1             |                          |
| Total   | 107   | 100.0 | 100.0            | 100.0                    |

Source: Field survey 2019 (SPSS Version 21.0)

From the table above, 23.4% of the respondents are single, 63.6% of the respondents are married while 13.1% of the respondents are divorced.

# Analysis of Research Questions

#### SECTION B

| Variables   | SD   | D    | U   | А    | SA   | Total |
|---|------|------|-----|------|------|-------|
| Women<br>organizations<br>initiate some<br>economic activities                    | 11.2 | 11.2 | 6.5 | 41.1 | 29.9 | 100   |
| Women<br>organizations<br>grants loans for<br>entrepreneurial<br>activities       | 6.5  | 9.3  | 3.7 | 65.4 | 14.9 |       |
| Women<br>organization<br>tackles pressing<br>needs in<br>community<br>development | 10.3 | 9.3  | 7.5 | 38.3 | 34.6 |       |

Field Survey 2019 (SPSS Version 21.0)

The table above shows that 11.2% of the respondents strongly disagree with the statement, 11.2% disagreed, 6.5% were undecided, 41.1% agreed while 29.9% strongly agreed that women organizations initiate some economic activities in Imo state. The responses also shows that 6.5% of the respondents

strongly disagree with the statement, 9.3% disagree, 3.7% were undecided, 65.4% agree with the statement while 14.9% of the respondents strongly agree with the statement that women organization's grants loans for entrepreneurial activities in Imo state. Additionally, the above table shows that 10.3% of the respondents strongly disagree with the statement, 9.3% disagree, 7.5% of the respondents were undecided, 38.3% agree while 34.6% of the respondents strongly agree with the statement that women organizations tackles pressing needs in community development in Imo state.

# Test of Hypotheses and Discussion of Results

Correlation Coefficient was used to measure the contribution of the independent variable to the dependent variable.

# Test of Hypothesis one

 $Ho_{1:}$  There is no significant effect on the degree in which women organization affects the community development in Nigeria

Model summary<sup>b</sup>

| Model | R                 | R<br>Square | Adjusted<br>R Square | Std. Error<br>of the Estimate | Durbin-<br>Watson |
|-------|-------------------|-------------|----------------------|-------------------------------|-------------------|
| 1     | .029 <sup>a</sup> | .001        | 009                  | 1.31926                       | 1.802             |

a. Predictors: (Constant), to what degree does women organisation affects community development in Nigeria.

The table above is the model summary. It shows how much of the variance in the community development that is explained by the women organization. In this case the R square value is .001. Which means women organization explains 1.00 variance in community development

#### ANOVA

| Model |            | Sum of<br>Squares | Df  | Mean<br>Square | F    | Sig.              |
|-------|------------|-------------------|-----|----------------|------|-------------------|
|       | Regression | .151              | 1   | .151           | .087 | .769 <sup>b</sup> |
| 1     | Residual   | 182.746           | 105 | 1.740          |      |                   |
|       | Total      | 182.897           | 106 |                |      |                   |

a. Dependent Variable: community development.

b. Predictors: (Constant), to what degree does women organisation affects community development in Nigeria

This table shows the assessment of the statistical significance of the result. The ANOVA table tests the null hypothesis to determine if it is statistically significant. The ANOVA table shows the Fcal .087 at .769 significant level. Hence the null hypothesis is rejected. There is significant effect on the degree in which women organization affects the community development in Nigeria

*Coefficient*<sup>a</sup>

| Model            | Unstandardized<br>Coefficient |               | Standardized<br>Coefficient | т      | Sig  |
|------------------|-------------------------------|---------------|-----------------------------|--------|------|
|                  | В                             | Std.<br>Error | Beta                        | 1      | Sig  |
| 1 (Constant)     |                               |               |                             |        |      |
| To what degree   |                               |               |                             |        |      |
| does women       | 7.984                         | .439          |                             | 18.190 | .000 |
| organisation     |                               |               |                             |        |      |
| affect community | -0.18                         | .062          | -0.29                       | -295   | .769 |
| Development in   |                               |               |                             |        |      |
| Nigeria          |                               |               |                             |        |      |

### a. Dependent Variable: community development

The coefficient table above shows the simple model that expresses how women organization affect the community development in Nigeria.

The coefficient table above which show the value of B at 7.984, Std. Error at 439, Beta -029, the statistical level of T at 18.190 with the significant value at .000. This shows that there is significant of T value.

# V. SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

### Summary of findings

The result of the analysis shows that:

- There is significant effect on the degree in which women organization affects community development in Nigeria.
- There is significant effect on the importance of women organization.
- There is significant effect on the level of hindrances the women organization face in caring out their community development projects in Nigeria.

# Conclusion

From the data collection, organization, presentation, analysis, designing, interpretation and summary, the following conclusions can be deduced. The lack of government assistance has hindered the empowerment of women and community development Biological, cultural and financial factors are responsible for the lack of women participation in community development. Lack of Government Support is one of the factors responsible for the dearth in women empowerment and participation. Skill acquisition is the best way women can be empowered Literacy and academic empowerment is the best way women can assert themselves in their communities Government support and encouragement from the society are ways that can be adopted for women to participate effectively in community development Most women have participated in the development of their community in the past .The government has undertaken quite a number community project(s) in the communities in the last five years, but much still needs to be done .The few project(s) embarked upon by government in the communities has greatly improved my way of life Empowering women would help in community development It is necessary for women to be educated

### Recommendations

- Women should be encouraged at all times to participate in community development services
- The Government should provide even more assistance for women in the rural areas in order to empower them and give them a sense of belonging
- Government should always support initiatives from women towards peace and development in the communities
- Skill acquisition for women should be a recurring decimal for women in the communities especially for the educationally less developed women
- Government and other Non-Governmental Organizations alike should provide women in the communities with literacy and academic empowerment programmes that would further educate the women to be self-reliant and assertive.
- Women participating in the development of their communities should be further encouraged.
- Projects undertaken in the communities for the benefit of all, especially women, should be retained, maintained and sustained. It is hoped that, if the above recommendations are taken up by the Government and other respective authorities, the rural communities will be a better place to live and the high rate of rural urban migration shall be reduced to the barest minimum. Also, it will give the community women leverage to assert themselves by tapping into the empowerment apparatus to better their lifestyle and that of their entire family

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