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**SELF-HELP ORGANIZATIONS AND RURAL  
DEVELOPMENT: A NECESSITY FOR THE DEVELOPMENT  
OF RURAL AREAS IN NIGERIA**

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**Abstract**

*All over the world, especially in developing countries, rural development is currently being visited with new interest, particularly by the governmental agencies, organizations and institutions seeking strategy that is capable of, accelerating the process of development. This concern is justified and long overdue in Nigeria not because the concept is new but it is because the gap in economic and social development between urban and rural areas in Nigeria continues to widen leading to social crisis and dissatisfaction. This work is on self-help organizations and rural development: A necessity for the development of rural areas in Nigeria. Rural development is a strategy designed to improve the economic and social conditions of a specific group of people - the rural poor. It involves extending the benefits of the development to the poorest among those who seek a livelihood in the rural areas. It is directed to the modernization of the rural areas and thus the importance of self-help organizations in rural development cannot be over emphasized. Basic need theory form the theoretical framework for this work and the work covers. (1)The aims and objectives of self-help organizations in rural development (2) The roles of self-help organizations in rural development. (3)The financial sources of self-help organizations. (4) The problems of self-help organizations (5) Solutions to the problems of self-help organization in rural development and (6) Conclusion.*

**Keywords:** Development, Urban & Rural areas, Self-help, Economics.

**INTRODUCTION**

There are various definitions of rural development and this constitutes its initial problem. Some see rural development as connoting the condition and percentage of labour force in the agricultural sector. Although it can be argued that a programme of rural development goes beyond agriculture and includes the sum total of the country's economic development efforts in the rural areas. Hence Olisa and Obiukwu (1992) defined rural development as strategy designed to improve the economic and social conditions of a specific group of people (the rural poor). It involves extending the benefits of development to the poorest among those who seek a livelihood in the rural areas.

United Nations (1995) saw rural development as the improvement of living conditions in the rural areas through increased productivity of agriculture and related enterprises. If it is to benefit the lower income group, rural development viewed from a broader perspective could be said to represent a set of policies or goals with appropriate targeting. It must concern the enhancement of the well-being of the rural populace. Thus, in implementing the rural development policies, Idris (1992) argues that effort should be geared towards sustaining the interest of both the rural people and the national government. This is based on the fact that the most dominant and common features of the rural people are poverty, inequality, squalor, etc.

Uche (2002) sees rural development as a movement designed to produce better living for the whole community with their active involvement and possibly in the initiative of members of the community. Eze (2004) sees rural development as one which embraces and associates with self-help movement, focusing on health, various diseases, social environment and such other areas like women problems and interests. He further emphasized that it equally possesses its own purpose, function and structure which are geared at motivating individuals or self-help organizations who are seeking to improve the quality of life or the interest of their members.

Rural development is not the Igbos in Igbo land where the people built things such as churches and schools by communal labour. The neglect of the rural people as a result of concentration of development in the urban areas brought about new and more emphasis on rural development in Nigeria. According to Clare (2002) the availability of modernization and industrialization in Nigeria brought about development in the urban areas and leaving the rural

areas underdeveloped. In a bid to develop the rural areas, the concept "rural development" was initiated by the government. Thus, lack of development is a problem facing the rural dwellers.

Nigerian government is expected to recognize, strengthen and show cooperation with associations (voluntary or non-voluntary) and other sections involved in organizing rural development programmes and projects. Ijere (1998) looked at rural development as a process of promoting and coordinating of activities and groups during which citizen work through programmes and projects. The various citizen groups geared towards rural development are referred to as self-help organizations and they belong to the agents of rural development. They play very important roles in the development of rural areas. They have potentials to dictate the pace of development. Thus, my interest in 'self-help organizations and rural development: a necessity for the development of rural areas in Nigeria.

### **1. THE AIMS AND OBJECTIVES OF SELF-HELP ORGANIZATIONS**

Ezeh (2004) stated that rural development is one in which the people organize themselves for planning an action to meet their self needs. It involves the organization and mobilization of rural community members for rural development activities.

Furthermore, Ezeh (2004) stated that community organization and mobilization of individuals were used as a strategy for promoting and coordinating groups during which citizens work through their groups, identifying problems and providing solutions to them through programmes and projects. The various groups geared towards rural development is referred to as self-help organizations.

Ezeh (2004) also pointed out that the aims and objectives of self-help organizations are to ensure improvement in the living standard of people in the rural communities. He also said that it strives towards establishing a well-organized system of services in order to inculcate in the people the spirit of self-help reliance.

According to Ezeh (2004), for a progressive and positive change in a community, everybody will have to be involved to help facilitate and enhance development through intellectual contribution on how to handle projects. Discussing the meaning and roles of self-help organizations, Berko (1999) addressed the following characteristics of self-help organizations:

- 1) The self-help organizations is made up of group of people who have put themselves and their resources together in order to provide the solutions to at least one common problem.
- 2) The promotional concept is based on self-help group solidarity, equal right and equitable responsibility of members and resulting in the direct satisfaction of members' interest.
- 3) Self-help organizations can be objects of internal and external promotion (governmental or voluntary agencies).
- 4) Self-help organizations are non-profitable organizations. Self-help organization generally practice open and voluntary membership and are democratically managed and controlled. Therefore, self-help organizations service as catalyst which helps in enhancing development in the rural areas.

### **2. THE ROLES OF SELF-HELP ORGANIZATIONS IN RURAL DEVELOPMENT**

Idris (1992) argued that in rural development, basic need theory is emphasized by the self-help organizations in their roles. Basic need theory which forms the theoretical framework for this work is predicted on the need for greater participation of the indigenous population in the production processes through greater use of the knowledge and technology they can control within their community.

Cotting and Hutchinson (2004) viewed basic need framework as an approach through which the indigenous people make use of the resources they have to fashion complex things that help to improve their general welfare. Boothroyd (1991) stressed that the objective of rural development is to ensure that people's basic needs such as food, water, health etc. are met through the active participation of the people themselves.

Krammer (2006) observed that self-help organizations are important in rural development. They promote equality among their members and as well equality in the distribution of economic regard in collective economic engagement. Self-help idea was first employed in the consumer's movement and later in agricultural development in form of cooperatives.

Anyanwu (1992) observed that agricultural cooperation was introduced in 1945; fundamentally, the major aim of agricultural cooperatives is to promote cooperation among the farmers as a first step towards maintaining stability in production, marketing and distribution. It also helps create a cordial relationship among farmers. Cooperation among farmers can help eliminate unnecessary competition among farmers. Apart from the rural activities, self-help has a major interest in the promotion of member economic interest. An underlying problem of agricultural cooperative development in Nigeria is lack of clarity about the role of agricultural cooperative in the development. The "concept" agriculture is generally confused with wide concept of rural cooperative. Basically, " agricultural cooperatives are organized to assist members, farmers and marketing activities. Through the productive and market service they render, their members can improve the economic situation through cash return and this can help improve production asset.

According to Muriuku (2002), the major aim of the rural cooperative is an instrument for transforming rural community into modern one. Therefore self-help organization in form of any group helps in promotion of better life for people in rural area. He further stated that it helps bring about fast development because when people are voluntarily involved, they work with one mind to achieve their aims. When they are in need of social transformation of any kind, they disturb the government and relay their problems to government in which the government might in turn respond to their problem.

Muriuku (2002) further explained that self-help organizations are fully aware that government cannot do everything alone and as such become partners with the government in rural development process, based on this concept, self-help organizations become resource mobilization systems in which most of the responsibilities rest with the people's groups.

### **3. THE FINANCIAL SOURCES OF SELF-HELP ORGANIZATIONS**

Ngwoke (2005) on his commentary on rural development in Enugu State, says, to embark on any development project, the people need financial backup to enable them to achieve their aims and objectives. According to Onokerhoraye and Okafor (1994), there are different ways in which self-help organizations look for financial support to be able to cope with the projects:

**a) DONATION:-** This is one of the methods used by self-help organizations to obtain funds to finance their projects. This is where people voluntarily donate to particular project mapped out which is usually the felt need of the people. In this situation, anybody can donate anything that will help in facilitating the project. Example, if to put electricity is the felt need of the people; one can decided to donate electricity wires and can as well bring ideas which sometimes are valued.

**b) DUES:-** This is another method used by self-help to generate funds to finance their projects. Dues are not voluntarily oriented rather everybody must have to contribute for the welfare and development of their community. It is known as (Itutu) in Igbo Land. This may take place during Christmas period. This gives room for people in far places to come back and as well to make their contributions towards development projects. This in turn helps self-help organizations to generate funds to be able to embark on developmental projects.

**c) LAUNCHING:-** This is another useful method used by self-help organizations in generating funds for their projects. Launchings are occasions where everybody is involved both the rich and poor. When a project is at hand and there is no fund, they organize the launching to raise fund. This method is voluntarily oriented which is known as (Ichu nta ego) in Igbo land. This method is always positive as rich men will be competing with each other thereby giving room for more funds to be generated.

**d) GOVERNMENT ASSISTANCE:-** Self-help organizations sometimes get financial support from the government. This happened in rear cases. It might be as a result that one of the members of the community is a representative in the government. Self-help organizations act as pressure groups reacting or protesting to the government on what they want through their representative in the government. In recent development in Enugu state, there is a new programme mapped out to listen and solve the problem of people in the rural areas. This is known as the grass root government where the problem of rural communities are been attended to. The programme community development co-coordinating council was formed to help solve community problem and as well financially back them up to attain their aims and objectives. This in turn helps self-help organizations to generate fund to embark on their projects. These are strategies used by self-help organizations to generate funds for their projects. Also government assistance could come in the form of technical assistance. The government may give free survey, costing and designing of certain project under taken by people, free artisan services e.g. in market construction of stall, village layout construction, sometimes government offer free managerial and organizational input. Government usually offers equipment.

#### 4. THE PROBLEM OF SELF-HELP ORGANIZATIONS

According to Olatun (2007) Self-help organizations have hindrances which limit their activities and efforts towards development in the rural areas which are as follows:

(a) **LACK OF FUNDS:** Berko (1990) observed that financial bareness can be a problem to self-help organizations. When there is lack of fund for developmental projects it becomes quite difficult for self-help organizations to operate well. He further explained that self-help organizations are not only limited to co-operative but also refer to all forms of activities which necessitate members in group helping each other singly and collectively.

Dally and Cobb (2005) from their point of view observed that the use of the term self-help has been made more prominent. Since 1960 when the United Nations declared the first development decade. It is based on this recognition that the economic inequality between the developed and developing countries could be dismantled through the mobilization of human resources.

Dally and Cobb (2005) further noted that the above statement implies that people who are to be helped are themselves involved in the development process, but in recent times government neglects their responsibilities and do not put more efforts in financing rural developmental projects.

Lele (1998) stated that self-help organization becomes a kind of protest about government neglect. In his clarification, he says it is so because once the citizens perform their duties of paying tax, it is therefore the responsibility of the government not only finance rural development projects, but as well to provide them with basic social infrastructural facilities. But when the government fails to do their part, Okoye (1989) observed, instead of keeping to evidence or folding their hands and waiting for government action and suffer deprivation, they organize themselves to provide themselves with these essential amenities, (b) **ILLITERACY:-** This is one of problems that tend to hinder the effort of the self-help organization. Some of the community members are not educated and might not understand what is really happening, some of them might think that when money is been donated, they might eat the money and leave the project uncompleted. These people who are not educated can hardly make positive contributions or bring ideas that will help enhance development. This might bring division in co-operative membership as some people will feel marginalized by educated members. This is one of the problems that affect self-help organization.

(c) **POVERTY:** Some of the community members are poor farmers who depend on what they get from the farm for survival. This becomes hindrance to self-help organizations, as those poor people cannot contribute financially to rural development projects. This in turn will draw self-help organization back in terms of financing their projects. From the above perspective, it is abroons that this entire problem hinders the effort of self-help organizations.

#### 5. THE SOLUTIONS TO THE PROBLEMS OF SELF-HELP ORGANIZATIONS IN RURAL DEVELOPMENT

Ezeh (2004) observed that to solve problems of self - help organizations in rural development, government is to recognize, strengthen and show cooperation with both voluntary and non-voluntary associations. He also noted that government should make provision to educate and train field workers to make provision to educate and train field workers to help improve functional literacy and also to establish rural work service units.

Lele (1998) observed that for financing rural development projects, since the citizens perform their duties of paying taxes, the government should take their responsibility not only to finance rural development projects, but as well to provide them with basic social infrastructural facilities.

Ngwoke (2005) observed that in situations where by the government delays or does not assist financially, the people of the community voluntarily donate to a particular project mapped out, which is usually the felt need of the people, in this situation, anybody can donate anything that will help in facilitating the project.

The solution to the problems of rural development varies. Ijere (1992) stressed the importance of planning with the people for successful implementation of rural development. He maintained that planning within the rural sector is dependent on prior development of "clearly defined development policy and the more people are involved in their welfare, the more likelihood that they would be devoted to it. He further emphasized that effective integration of human and material resources comes from within and not from the control of directives neither of the government or from the agents. UNESCO (1999) pointed a grass roots level idea of mobilization of the rural people. In so doing literacy can be tackled and certain fragrances to the solutions of rural development are addressed such as the self. Half effort being made :

improve the quality of life by embarking on development projects through their own initiatives.

In terms of self-help efforts, Ogunma (1999) pointed out that rural development programmes should be so organized so as to provide opportunities for maximum self-help effort and encouraging the people. Alan (2002) stated that for rural development to be truly successful, the livelihood of the poor people must be secured. The livelihood of the rural poor which include farming, fishing and rearing of animals should be protected and encouraged. In so doing they can provide for themselves. He stated that when their livelihood is protected they can then listen and accept ideas and changes that will lead to development.

Chamber (1994) stated that the government and private sector participation in the development of rural areas should be fully emphasized to setup organizations, companies, institutes and industries and basic social amenities in the rural areas. Development in the rural area is a process through which rural poverty is reduced by sustaining increase in the productivity and integrated programmes by the federal government of Nigeria.

The basic need approach of development which gives impetus to localizing the rural development planning forces so as to meet the peculiar requirement of the targeted population and create more effective feedback mechanisms through a process of natural adaptation and innovation must be emphasized. Through this process of development from within, the rural people will become the beneficiaries of development. Adeotun (1991) believes that rural development is development of the rural people in such a continuous manner as to enable them to mostly achieve development.

#### CONCLUSION

In the efforts to realize the goals of development in Nigeria, the government has focused attention on rural development in rural areas in which a majority of their population lives. Government is aware that the whole of rural population is important in the development efforts. Government actually motivates individuals in the rural areas to sort ways of developing their communities and this has brought about the existence of self-help organizations. Self-help organizations have important roles to play in the rural development in Nigeria and should be encouraged in every community. There is need for joint efforts for the success of self-help programmes and rural development in Nigeria.

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