

Factors Influencing Self-Help Group Members Empowerment in Nigeria

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Abstract

The wide spread of self-help groups (SHGs) in both urban and rural communities in Nigeria and the low empowerment of the members economically, socially, politically and psychologically raises a lot of questions about what exactly is happening, since the primary objective of forming the SHGs is to empower the members holistically. The overall aim of the paper is to identify and discuss the factors influencing SHG member empowerment in Nigerian communities. The paper briefly discusses leadership, cohesiveness, participation, volunteerism, communication, goals/objectives as (Group factors), while age of SHG member, gender, location and marital status as (Personal factors). The paper concludes that understanding why community members remain in their various SHGs or otherwise is very important in empowerment studies and holistic community development. There is every need to keep encouraging community members to form both homogeneous and heterogeneous SHGs to enable elimination of barriers towards participation and allow all community members participate in empowerment process. The paper contributed to the debates on the most influential factors leading to overall empowerment of members in a group setting, it also added to the existing literature on empowerment as an outcome rather than a process only. The paper also recommends that regulatory agencies should be more active in their supervisory and monitoring role in order to identify fake SHGs and those operating below standard and also reward those adhering to ethics and code of conduct; more studies need to be conducted with a view of exploring more factors influencing SHG members empowerment in Nigeria and compare with what is obtained globally to strengthen the system for better performance and management.

Keywords: group factors, personal factors, self-help group, empowerment

1. Introduction

Empowerment of self-help group (SHG) member is the most important reason that motivates intention to stay in the group for sustainable and holistic community development. Empowerment of individual or of a community is viewed from different perspectives by scholars. The concept is used by many people and corporate organizations without clear understanding of its meaning (Czuba & Page 1999). Empowerment is directly associated with development, and this linkage promoted the concept to being one of the most multidimensional, multi-faceted and globally discussed in recent literature (Santosh, 2014; Bashir, 2014; Christens, 2012). Moreover, having a static definition of the concept of empowerment is just like limiting its universality and applicability, which in the long run could end of contradicting its actual meaning (Asnarulkhadi & Aref, 2009; Zimmerman, 1995). However, two perspectives are the most common ways of discussing or explaining the concept of empowerment as a "process" and as "outcome" depending on the area of usage and the relativity of the study.

As a process it comprises series of activities in developmental phases that leads making individual, group or community are able to take control of their resources, make choices among various available alternatives and be able to

bear the consequences of the actions taken (Bashir, 2014; Adams, 2008; Marton, 2008; Rissel, 1994; Wallerstein & Bernstein, 1988; Swift & Levin, 1987; Rappaport, 1981). Moreover, is a capacity building or training and re-training mechanisms aimed at increasing the capacity and ability to perform optimally in the area of economic, social, psychological, political and spiritual pursuits taking into considerations the need, interest and aspirations of the community and not also undermining the culture, norms and values of the society (Laverack, 2004; Jackson, 1989; Labonte, 1989).

As an outcome it refers to any observable positive changes that manifest as a result of passing through the process, it can be observe both at individual and group level as well (Laverack & Wallerstein, 2001; Fetterman, 1996; Zimmerman & Rappaport, 1988). Ability to save, send children to good school, having befitting shelter, access to assets and credits and possession of skills in financial management, making more friends, feeling happy, attaining high self-esteem and efficacy are among the indicators of being empowered at individual level, while tolerance, mutual cohesion and general increase in social capital are indicators of empowered group or community (Laverack & Wallerstein, 2001; Labonte, 1998; Zimmerman, 1995; Bandura, 1989; Zimmermann & Rappaport, 1988; Kieffer, 1984).

However, this article operationalized empowerment as outcome of a process in which it shows increase in the ability and capacity of SHG members to undertake initiatives that improve their quality of lives economically, socially and psychologically; and also is can be observed physically on the participating SHG member through increase in knowledge, skills and attitudes of financial, social and attainment of high self-esteem; and mentally through expression of feelings and bearing consequences of decisions taken. Moreover, empowerment as an outcome is faced and influenced by many factors depending on the area, needs, interest values and norms of the SHG and the community at large. This paper discusses personal and group as some of the factors in that directly and indirectly affect the empowerment of the SHG member.

2. Objectives

The main objective of the paper is to identify and discuss factors associated with increasing, decreasing, mediating or moderating the overall empowerment level of SHG members in Nigeria. Specifically, the objectives are:-

- 1) To thematically identify and discuss individual personal factors influencing SHG members' empowerment in Nigeria.
- 2) To identify and discuss group factors influencing overall empowerment of individual SHG members in Nigeria.

3. Methodology

The paper is based theoretical and conceptual postulations of the past studies in relation to present day situations; as such thematic approach was adopted as the paradigm of structural discussion. However, the selection of reviewed articles was based on relevance, clarity and contextual underpinning. 112 publish research papers and 14 books were reviewed, but only 71 were found to meet the criteria set out for selection as stated above.

4. Group Factors

In studying group changes, process, formation, interaction and cycles, the group factors are discussed in the context as internal factors (Ramle, 2012). Internal or group factors especially in SHGs are many, depending on the objectives, mode of operation and sometimes location, the following factors were found to be most prominent among others, namely; leadership, goals/objectives, cohesion, communication, level of participation and age (Ramle, 2012; Fischer & Qaim, 2011), volunteerism and interest (Ndaaji, 2013).

Various researches were reported to have enquiry on what makes teams/work groups and other voluntary organizations become effective, productive and sustainable (Ramle, 2012; Hackman, 2007; Wheelan, 2005). Effectiveness, efficiency, sustainability and equity were found to be increasing during physical activities like meetings, routine visits and checks, and also help immensely in empowering the SHG members (Toseland & Rivas, 2005).

Moreover, in most cases SHGs and other voluntary groups that were rated high in empowering their members over time are incorporated into larger organizations as developmental partners or projects monitoring groups (Wheelan, 2005). However, the interactions and counter interactions that occur during group process or activities were found to have helped farmer groups, non-farmer groups and extension organizations reach high efficiency in the economic performance through increased technology adoption, increased rate of out-put, creates employment in the community

and the likes (Ramle, 2012), and it also increases mutuality among the group members and the outside community through high interaction (Luthier, 2005). In addition, Wheelan (2005) noted that, high performing groups towards members' empowerment facilitate strong synergy and cooperation with the sister groups in the same community or outside, especially when they share similar vision and mission. From observation it shows that, extension workers working with formed groups in the community saves time and energy towards access to many people at the same time, which make diffusion of innovation faster especially through farmer-to-farmer at low or no cost.

Furthermore, the Davis (2004) linear model of technology transfer, describes how working with groups and the roles the groups play in facilitating adoption of technology, he points that as the group progress in accepting new ideas, the members also gain more power and become more confident to use the idea on the basis of they are satisfied with the actions. This clearly points out that pursuance of groups and the SHGs formation has direct link with the members' empowerment. The findings from the above studies it is clearly indicated that characteristics or group factors have great impact on the SHG member empowerment.

In another dimension, Chamala (1995) suggested that it is very important for extension workers to identify, analyze and bear in mind the factors that affect groups in their communities of assignment, because it will help in ensuring the effectiveness, success and attainment of objectives. Factors that influence farmer groups and other SHGs effectiveness in rural communities includes; group culture, balance, development phase, characteristics, group standard and norms, group composition, group structure and size (Chamala, 2005). This was supported in Wheelan, Magen and Mangiardi (2005) and Ramle (2012) where they reported a consistency within studies towards identifying core factors of group practice, these includes group purpose, group composition, group cohesiveness, group development and communication, participation, membership attraction, volunteerism (Ndaejji, 2013).

4.1 Leadership

Leadership has suffered much subjugation in trying to define, explain, clarify or hold a view of the concept. Leadership had a wide range of perceptions depending on the discipline one comes from (Dubrin, 2004), however in general it refers to power or capability to convince, control, influence or commands the behaviors of other to perform or follow whatever the person assigned with the responsibility of leading wanted them to do (Robbins, 2001). Similarly, Koontz and Wehrinch (1990) defined leadership a progression that leads to influencing people to enthusiastically achieve a desired objectives of a particular set up, group or community. According to Kim and Renee (1992) leadership is the capabilities that inspire confidence and support among group members that needed to achieve the group or organizational goals. From the above, leadership can be said to be a mechanism by which SHG members are a influenced, directed and informed on how to act or execute some activities that will foster unity and facilitate the achievement of the group.

Moreover, in SHG empowerment leadership plays a vital role, as good leadership promotes unity, increases group cohesion, facilitates social changes, enhances the communication among members and expand the opportunities available for making informed decisions. In discussing leadership roles in empowerment of SHG members, the interpersonal influence through effective communication towards goals and objective achievements; and the influential rise over and above perfunctory success within the instructions and strategies; together with an act that causes others to perform something or react in a mutual direction; and finally art of influencing group members persuasion, trial and error or example to pursue a line of action are the major manifestations of followership and leadership pursuits (Dubrin, 2004).

In addition, change agents like extension workers in discharging their duties that is directly linked to empowering the community members especially when they are in groups such as SHGs or other voluntary and community groups, used local leaders or opinion leaders to (a) organize SHGs; (b) to teach their neighbors and friends thereby spreading the influence of extension workers; (c) to be a source of information and technical knowledge to link person that continue with the services in the absence of the facilitator; (d) to improve economic and social living condition through self-help (Ramle, 2012; Heck, 2003). According to Ramle (2012) one of the basic ways to promote participation of local people in empowering process is through systematic sensitization of the traditional, administrative and other influential on community programs and projects.

Furthermore, Allen and Morton (2006) observed that a framework for proper practices in voluntary groups, SHGs inclusive towards empowerment is directly linked with how well the facilitators engage the services or utilizes the local leaders, based on the fact that their support, advice and assistance from is very crucial. However, most of the cultures in Nigeria upheld and entrust decisions for the community in the hands of the chiefs and other elders, as such leadership in SHGs must be in conformity with the member's needs, interest and other mechanisms that enhances the livelihoods of the poor members. Conclusively, from the above submissions it is safe for this study to posit that, leadership is not only

an innate characteristic, but also could be developed through formal and informal training or even through properly designed leadership projects. Also the facilitators utilize part of the time to inculcate leadership values in the groups they are working with, since they receive training in group dynamics and development. This can be articulated with the saying of Maxwell (2001) in the 21 most powerful minutes in a leader's day "every leader is either a lifter or a limiter of people, if you limit people, you limit not only them but also yourself". Moreover, Nii et al., (2014) concluded that most rural communities were unable to tackle major socio-economic problems through SHGs unless they appoint, elect, nominate or select a leader that contain in him both the inherent and acquired characteristics, that will help the SHG convene, facilitate change, develop strategic plans, and form synergy with other subjects, objects and agencies to foster empowerment among people.

4.2 Cohesiveness

The concept of cohesiveness is derived from the word 'cohesion' that has synonyms as unity, solidarity, togetherness, continuity, linkage, coherence, and bond (Dictionary.com, 2014). The concept is used in various academic disciplines, such as chemistry and physics to mean sticking of particles together (Smith, 1999). Similarly in developmental, extension and group studies the concept simply means bondage and total actions, physical and mental that keeps people together over a long period of time (Bailey, 2007).

Moreover, the foundational social scientist attributed the fundamental theory of group cohesion to Festinger (1950) who posits the concept to mean total forces members of a group apply to ensure sustainability of their union. According to Schemerhorn and Osborn (2000) cohesion in a voluntary group is high when the members share some similar characteristics like age, gender, feelings, needs, interest and backgrounds. Empowering SHG members' in the area of economic, social and psychology will be affected when the cohesion level is low, because low cohesion in a group is characterized by conflicts, which results to poor coordination of group task orientation, values, and the needs. In addition, group cohesion was found to be significantly related to some factors like goal, norms, location, productivity, satisfaction, interaction patterns and shared understanding (Toseland & Rivas, 2005; Cartwright & Zander, 1968; Lippit, 1957).

Furthermore, the cluster or group cohesiveness scale of Budman, Demby, Davis and Mercy (1993) identified group stickiness and transparency to self-disclosure which can in six sub-scales including focus, expressed caring, cooperation, trust, interest and withdrawal as the front liners. Other factors or dimensions found to be very useful in measuring group cohesiveness especially SHG are; member attendance, contribution, relationship with others, contracting and working on self or other members (Garvin, Gutierrez & Galinski, 2004). Similarly, personal abilities, uniformity of status, acceptance by others, interaction cooperatively, volunteerism, similarities in background, imposed frustrations externally and unpleasant initiation provides additional basis for understanding level of group cohesion (Hogg, 2008 & 1992).

CSDP (2013) suggest ways by which local SHG groups can increase their cohesiveness. The manual includes ensuring member satisfaction and security, stating the expected benefits in clear and simpler terms, comparing the present and the past experiences and facilitating internal democracy that will give every member equal opportunity not minding his physical or mental ability. Similarly, Toseland and Rivas, (2005) indicated that high group cohesion in voluntary set up is momentarily attained only when certain conditions and expectations of the members are put in place by the leaders or facilitators of the SHG: (1) willingness of members to listen to each other all the times; (2) readiness of members to express their feelings about anything within or about the group; (3) commitment towards goal attainment; (4) readiness by all members to accept responsibility and discharge diligently; (5) readiness to adjust and assessment outcomes or feedback for the group progress.

This clearly points out that any kind of SHG can retain its members and attract more through simple holistic engagement, transparency, trust and accountability. These factors can increase members' confidence to participate, contribute and become more committed to all responsibilities assigned to them. Moreover, members can also see the task assigned to them as a challenge, but since their security, expectations, needs and frustrations can be handle with high sense of responsibility, they tend to perform and remain in the group they are conversant with than leaving to another group.

Nevertheless, CSDP (2013), Ramle (2012) and FAO, (2011) established a significant statistical relationship between group cohesiveness, acceptable local development plans, food security and technology adoption and usage in small voluntary groups. The above studies are in consonance with what Toseland et al. (2004), Sulaiman & Jafray (2013) which indicated that high group cohesiveness among women is as a result of positive outcome that the group was able to maintain. They also identify greater member satisfaction as, high level of goal attainment, high commitment to

development partners and increased members feelings or self-esteem, self-confident and personal adjustment, high levels of attending meetings and interesting participation leads to high group cohesion that can hardly be affected or destroyed by external factors. However, this study can explore more on these assertions as they influence SHG performance especially in developing countries like Nigeria.

4.3 Volunteerism

The concept volunteerism is directly associated with human behaviors', interest, willingness or zeal to submit themselves for a particular action with or without incentives (Wilson, 2000). Voluntary actions are deeply found in many cultures, norms and values of rural communities of Nigeria and are also embedded in the teachings of the most practiced religion in the country that is Islam and Christianity (Shettima, 1986). Asnarulkhadi, Nobaya and Ndaejji, (2013) observed that volunteerism can sometimes referred to as mutual aid, community service, philanthropy or civic participation. Moreover, Gasking and Smith (1997) defined volunteering as a process or an act of giving space, time or performing a task without expecting any benefit and just for other people to benefit.

Furthermore, volunteerism bridges the gap between all factors that create a division and a dichotomy towards participating in community developments efforts, such as educational background, age difference, gender, marital status and socio-economic level, this gives the group opportunity of tapping power of operation from many sources (Wuthnow, 1991). However, some scholars identified some basic elements or characteristics as foundational facts about volunteerism thus; non obligatory, absence of contractual agreements or obligations and no pay in whatever form or kind (Pearce, 1993), for societal benefit and take place in a structured set up.

In an organization where volunteers are to work with paid workers, it was found that the paid workers are threatened and leave the organization because of fear that the volunteers can easily take off their position especially if it was discovered the performance is at same level or slightly more than the paid workers (Safiya, 2011; Yahaya, 2009). In self-help groups activities volunteerism was found to be a key factor to success and sustainability of the group (Asnarulkhadi, Nobaya & Ndaejji, 2013), and volunteers feel the organization belongs to them (Sani, Turiman, Ismi & Zoharah, 2015). Similarly, volunteering cannot just be an individual manifestation of commitment at the last lap of community cycle; it is a deliberately planned or structured and taken care off, which in the long run can be an entity in the program of action, acceptable principles or during policy formulation.

Prominent researchers in the area of community volunteering and voluntary groups, Clary and Snyder (1998), examined and discusses many volunteerism theories in the context of social psychology including the functional theory, they posits that the motivational functions are the major contributors towards increasing number of volunteers in a community and is satisfying. The volunteerism theory according to them also recommended the use of encouragement paradigm when trying to answer why, when and how people in a given community or group choose to volunteer and their motivational factor that hold them together for a long period (Clary et al, 1998). The functional theory discusses and provides explanation of people as social entities and their values, norms, epistemology and belief is shaped through their interaction with the environment they live in, and this interaction is as a result of participation and willingness to effect positive change. Connections or associations of the people in groups through their interactions play a vital role towards enhancing and shaping their norms and values as a group or individual. Group affiliation effects changes in behavior through the mediating role of the norms and individuals will be more interested to accept and use a particular behavior only if it is in conformity with the norms.

4.4 Participation

Participation is another group factor that directly influences SHG member empowerment in Nigeria. It refers to level of involvement in the SHG activities by the individual member that leads to having firsthand information about 'why'; 'when' and 'how' certain actions were taken by the group he/she belongs to (Khalil & Hossein, 2011). The concept was also viewed to have direct relationship with development which occurs in series of activities depending on needs and aspirations of the community members. However, it was explained as a process of empowering which community members in partnership with development agents working together to identify problems and community needs, mobilize resources, utilize control and action collectively to bring a lasting solution (Lim, 2009).

Furthermore, participation in SHG activities brings about positive change through interaction with other members, knowledge, skills and attitudes are transmitted both consciously and unconsciously from one member to another which in the long run increases the capacity and ability of the member to perform certain task. Active participation by SHG

members enhances their level of tolerance and increases the social action; it also creates enabling for making new friends and develops a spirit of happiness during working with each other (Bashir, 2014). In Nigeria today, SHGs and other NGOs that embraces community driven development (CDD) approach, were found to have high number of empowered members economically, socially and psychologically than those using olden approach of top down (CSDP, 2013). This is attributed to the fact that CDD involves community members in all stages of developmental programs and projects. It also embraces their shortcomings and allows them to think or act the way they feel is best for them. Moreover, CDD approach allows for full ownership of any developmental activity with the facilitator only serving as supervisory personnel.

In addition, culture and religion hinder active participation of some community members especially women, and those vulnerable and physically challenged. This scenario was found to have negative effect on the level of their empowerment. To achieve holistic community empowerment through SHGs and other voluntary groups, all community members must be given equal chance to showcase their potentialities through fairness and justice. This may help immensely towards enhancing 'abilities in disabilities' and increasing the level of tolerance among community members. However, for cultures and religion that hold it as a taboo to allow for such mixed up, concrete arrangement should be made to cater for their needs such as forming specific SHGs that reflect their inadequacies and been supported by the authorities concerned.

4.5 Communication

Communication is another factor affecting empowerment of SHG member in Nigeria, because it is one of the major components of sharing, discussing, analyzing and evaluating actions and inactions of group member. Communication is defined as process of passing information, ideas from one person to another through a medium with the intention of influencing change towards good decision and action (Oakely & Garforth, 1997). Moreover, Toseland and Rivas (2005) argued that communication is divided into verbal and non-verbal; with verbal dealing with all spoken while non-verbal dealing with written, signs, signals and gestures. In whatever form it occurs, the main function is to send the right message to the right person and at the right time.

SHG member empowerment in Nigeria is directly affected by poor communication within the members, within the groups and also with the development partners' agents (Facilitators) (FAO, 2011). Size of the SHG was also found to be affecting the communication among SHGs in Nigeria. However, in empowerment of members in a group all communications must be simple, understandable, have meaning, related to the programs or projects, timely and accurate (CSDP, 2013; Toseland & Rivas, 2005). Failure to meet the aforementioned may lead to distortion and poor understanding.

Moreover, conflicting results were reported regarding diffusion of innovation in relation to effective communication, CSDP (2013), Toseland and Rivas (2005) and Rogers (2003) reported high correlation between communication, group effectiveness, psychological development and technology adoption and usage. Ramle (2012) on the other hand found communication as less significant in contributing towards successful technology adoption among Cocoa farmers clusters (CFC) in Malaysia, leading to distortion of the information circulated concerning the technology.

Effective communication in group empowerment process foster unity; enhances capacity and ability of group members' confidence in speaking and writing; encourages rational decision making; increases mutual cohesion; expands linkages among SHGs and relatively promotes self-reliance. Interpersonal relationships were found to be improved through communicative interactions and allow for proliferation of cosmopolite social system which allows consistent social participation by the SHG members (Yiu, Grant & Edgar, 2007) by empowering the member socially and politically.

4.6 Goals and Objectives

SHG goals and objectives are basis of forming the groups in Nigerian communities; different communities have different goals and objectives which also determines their direction of action. In empowerment studies, goals are viewed as silent and long term feature that the group intends to attain (Asnarulkhadi, Nobaya & Ndaaji, 2013), while the objectives are the concretized short term positive changes, indicators or outcomes observed or noticed on both individual and the groups (Robbins, 2001). According to Ramle, (2012) groups that don't have well-defined and clearly stated goals and objectives might be growing without direction.

Moreover, groups that have goals/objectives with vacuum results in members low commitment and less confidence in the group activities (Bashir, 2014). Conversely, strong commitments of SHG members to the group goals

were found to be highly dependent on so many factors such as the interest, age, location and educational qualification (Santosh, 2014; CSDP, 2013). However, SHGs that have stated clearly their goal/objectives tend to attract more members than those with vague objectives and goals. Moreover, SHGs have members with different needs, interest and aspirations towards empowerment, as such to harmonize those differentials and ensure that each member has been satisfied to a certain limit, the SHG must ensure common goals and objectives in line with equity and justice (CSDP, 2013), that will encourage participation, commitment, sacrifice, proper functioning and total engagement (Narayan, 2005; Jones, 1986).

Globally SHGs, NGOs and other voluntary organizations strike a balance between simplicity and complexity in stating goals and objectives of a program or projects. This was however borrowed by local SHGs in Nigeria, but inadequate manpower, competency and culture were found to have affected full utilization in member empowerment strategies (Rouse, 2006). There is a need to strengthen the participatory approach of the SHGs and make goal setting a simple task and liberal to enable all members be able to contribute during initiation and stating the goals and objectives. This will also enable SHG members evaluate the attainment of the empowerment indicators at time interval. Poor goal and objective setting by SHGs affect the empowerment of their members economically, socially, psychologically and politically, because they will be progressing aimlessly.

5. Personal Factors

Members of SHGs in Nigeria possess different characteristics which were also found to have direct relationship with their interest, needs and aspirations, in some cases the characteristics guide their actions positively or otherwise. In the context of this paper, the characteristics are perceived to be the personal factors and those that can be highlighted include: - SHG member age, gender, location, educational level and marital status. Moreover, the selected factors to be discussed in this paper were previously studied in the context of group formation, group sustainability, group management, level of involvement in community activities and team work building (GSADP, 2014; CSDP, 2013; Safiya, 2011).

5.1 Age

Age has direct relationship with empowerment of SHG member in Nigeria. This assertion was supported by De Haan (1999) who observed that the lower the age of the group member in empowerment activity the better, because of his needs, energy and sharpness. The age group of SHG members facilitates the homogeneity and increases the chances of having common goal and reduces time in objective attainment. Moreover, SHGs formed by youth under the guidance of the older people have possibility of lasting longer as a result of the shared experience from the elderly and possible close supervision based on cultural provisions. SHGs in Nigeria that have youth population were reported to have higher cases of conflicts as a result of clash of interest and poorly stated objectives.

In Nigeria's rural communities, the SHGs are naturally formed by age as they grow and it matures with time having specific roles in community development programs and projects. The community culture, needs, interest and aspirations surpasses that of the individual member and must be followed and executed to the end. The SHGs categories manifest as youth (male and female); adults (male and female) and the elders (male and female). In some communities, vulnerable and physically challenged are encouraged to form their own SHG because of their special needs. Safiya (2011) reported that women SHG empowerment is higher economically when they are not grouped together with men; they feel free discussing their predicaments among them and have confidence of accepting possible solutions from their colleagues'.

Furthermore, some scholars argued that heterogeneous SHGs in terms of age and other parameters have the advantage of cross-fertilization of ideas, shared experience and cross-cultural adoption possibilities, which leads to both conscious and unconscious empowerment socially, economically, politically and psychologically (Santosh, 2014; CSDP, 2013). Similarly, youth SHGs were found to be assimilated easily in terms of belief, participatory planning and ending controversies' in empowerment procedures (Sulemana & Ngah, 2012).

5.2 Gender

Another crucial factor that is receiving more attention now in group studies is gender. Its place, roles, influences, relationship and differences are being studied to have a concrete position for generalization across the diverse

communities in human life. According to FAO (1997 & 2011) gender is not determined biologically, as a result of sexual characteristics of either women or men, but is constructed socially and it is a central organizing principle of societies, and other often governs the processes of production and reproduction, consumption and distribution. In empowerment studies especially through SHGs, gender refer to masculine and feminine social responsibilities identified and allowed to be practiced not minding their culture (Sani, 2013).

In Nigerian communities, responsibilities among men and women are based on cultural and religious provision both in content and context, as such discussion are very limited in that angle. However, due to proliferation of high number of widows, divorced and issue of HIV/AIDs, modifications in line with the acceptable norms and values were accepted which includes allowing overlapping of participation in all developmental activities. SHGs formed in line with gender as a factor defines specifically the roles expected from all parties and not limited to community issues only, but to be given a wider perspective to bring about holistic positive change.

Furthermore, many scholars argued that empowerment across gender provisions are mainly towards economic pursuits. However, Standard and Poor (2010) opined that economic empowerment should not be the major yardstick for discussing gender in group studies, social and psychological component also has to be incorporated. Similarly, Sharma and Varma (2008) observed that in developing countries, development programs and projects are mainly dominated by men, Nigeria inclusive. Moreover, the total neglect and the inferiority complex shown to women in many rural communities had adverse effect on their empowerment such that they cannot even ask for their legitimate right from husbands; accept humiliation and no opportunity for them to make a decision about the needs (Sani, 2013).

Consequently, depriving women from active participation in developmental activities due to cultural provisions have adverse effect on the total growth of humanity. Women are the first care givers to children, the first point of socialization, provide the first needs of the child, more sympathetic and dedicate enough time for the children well-being, as such if they lack social and psychological knowledge and skills, there is every possibility that the children they nurture may have defects and will be translated into community backwardness. SHGs objectives have some components that deals with women needs such as home management practices, child bearing, simple first aid and local midwifery services and this was found to have reduce family cost of health and increases awareness on health issues to the community members (Safiya, 2011). However, the effect of gender as a factor in discussing SHG member empowerment should not be limited to their needs as individuals only or group formation and management only but rather should be holistic because of its importance towards sustainability and generational transfer of knowledge, skills and attitudes.

5.3 Location

Accessibility of the SHG by community members is another important factor that influences holistic empowerment of the community and the locations of the SHGs main contact point give the members opportunity to participate fully. Locations of SHGs were categorized into urban, semi-urban and rural areas, with some expanding their horizon and operate in more than one location (GSADP, 2014; CSDP, 2013). Community members tend to join SHGs that are very close to them even they are heterogeneous provided their needs, interest and aspirations can be met, and they also believe that joining SHGs that are far away from them can affect their participation and thereby making the empowerment process tedious.

Some scholars argue that SHGs that are located in urban communities are more empowering than those located in the rural communities and attributed such to availability of social amenities and other infrastructures' that facilitates the empowerment processes (Ramle, 2012). Moreover, size of the SHG was also found to be directly associated with its location (Ramle, 2012). However, the major objective of SHGs is to ensure that all members are empowered fully socially, economically, psychologically and politically in such a way that they can compete at all levels of community development programs. This can only be achieved if the members are given equal opportunity to showcase their potentials not minding where they come from, but rather paying more attention to what they can be able to contribute towards attainment of the SHG goals. SHGs located in rural communities Nigeria are faced with challenges of providing empowerment paradigms' that suit the community needs, such that touches the aspects of illiteracy, physical infrastructures (roads, market shed, clinics, mosques and churches etc), socialization centers (viewing centers), schools, drainages and other activities that will generate employment to even the women that are culturally at home always.

Moreover, all their efforts should be informed of complementing government activities as a contribution to enhance mutual understanding, cohesion and unity for peaceful coexistence among the populace. In line with their objectives agencies of government are assigned to regulate their activities and ensuring adherence to rules of engagement and standards, international donor agencies also support the activities of SHGs towards empowering their members and

improving the community, such agencies like UNDP, UNICEF, FAO and other World Bank agencies, and international NGOs like Melinda and Billgates Foundation link with local SHGs and CBOs that embraces community driven development (CDD) in discharging their duties to provide assistance both in cash and kind.

5.4 Marital Status

In many Nigerian communities status of a person in terms of marriage determines what he is able to do and the kind of roles he plays in his community. Some communities have a pegged age for marriage not considering the capability and ability to withstand the pressure or hardship attached to the union. To some, it is an obligation that they must get married before they are allowed to be among adults. Moreover, singles in such communities are not fully recognized as those that need any economic stability since they are still living under their parents care. In empowerment studies through SHGs, marital status has a significant role to play (Santosh, 2014). Since participation and communication are among the most important empowerment components, the ability to sacrifice time and engage in SHG activities fully is necessary. Women that fall into the categories of singles, divorced and widowed were found to be more participating in SHGs than married women and vice-versa in men (Ndaejji, Asnarulkhadi & Nobaya, 2014), this could be attributed to less duties and low home affairs due to absence of husbands.

Furthermore, married women in some communities in Nigeria seek permission from husbands to participate in any activity as enshrined in their culture, such women without the interest of the husband, they hardly join SHGs for any purpose and may lead to community drawback. Moreover, this paper argues that only allowing full participation of the community members can ensure their full empowerment and in turn make the community a better place to live, making decisions by individuals on matters concerning them as a result of interacting with other people give them more confidence and will also enhance their capacities to excel in the future. Also, removing dichotomy in participation in terms of age, gender and marital status will enable the SHG become more heterogeneous and increases the quality of their activities.

6. Conclusion

Understanding why community members remain in their various SHGs or otherwise is very important in empowerment studies and holistic community development. There is every need to keep encouraging community members to form both homogeneous and heterogeneous SHGs to enable eliminate barriers towards participation and allow all community members participate in empowerment process. In this study, ten factors were highlighted and have direct relationship to SHG member empowerment in Nigerian communities, namely: group factors, cohesiveness, volunteerism, participation, goal/objectives, communication, age, gender, location and marital status. Moreover, overcoming the negative effects of these factors by both SHG members and developmental partners (facilitators/extension workers) will increase the level of participation, intention to stay increase members' confidence and enhance SHG members' capacity and ability. The paper contributed to the debates on the most influential factors leading to overall empowerment of members in a group setting, taking into considerations their needs and interest

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