

## WOMEN AUGUST MEETING AND SOCIO-ECONOMIC DEVELOPMENT OF SELECTED COMMUNITIES IN ANAMBRA STATE: A PERCEPTION ANALYSIS

HOPE NGOZI NZEWI<sup>1</sup> & NKECHI CORDELIA OJIAGU<sup>2</sup>

<sup>1</sup>Department of Business Administration, Nnamdi Azikiwe University, Awka, Nigeria

<sup>2</sup>Department of Co-operative Economics and Management, Nnamdi Azikiwe University, Awka, Nigeria

### ABSTRACT

This study investigated Women August Meeting and Socio-Economic Development of selected Communities in Anambra State. The objectives of this study are to assess the perception of members on whether training in skill acquisition has enhanced their income generation; and to find out the extent to which soft loan provision has facilitated investment in micro businesses. Descriptive survey research design was employed and data were analyzed with mean and standard deviations. One sample t-text of significance and Kruskal-Wallis test of independence were used to test the formulated hypotheses at 5% (percent) level of significance. Findings revealed that there is significant difference in responses of members that training in skill acquisition has enhanced their income generation. Besides, investment in micro-business depends on soft loan given to August Women members. It is therefore recommended that women should create new strategies for sourcing funds outside the churches and the government at all levels (local, state and federal) should provide grants to the women for comprehensive training in skill acquisition and establishment of micro-businesses. We therefore advocate that for any meaningful socio-economic development of communities in Anambra State, the Women August Meeting should elicit adequate financial and technical support from government and all stakeholders, [Inter-Agency Network on Women and Gender Equality (IANWGE), Women for Change Initiative and Non-Governmental organizations in the society].

**KEYWORDS:** Women August Meeting, Socio-Economic Development, Selected Communities, Anambra State

### INTRODUCTION

Women organize themselves into groups and are involved in one economic activity or the other to assist in developing their homes and communities at large. It is known that the women's group have existed in Nigeria traditional society from time immemorial. The independence and success of these female groups have often confounded those who think that women are not capable of organizing themselves effectively for specific goals. A group therefore is an entry point for development, and the dynamics of a group are extremely important in determining whether the group will be successful (CNGO, 2008). Onwuchekwa (2002), views a group as "a number of persons who communicate with one another often over a span of time, who interact with and influence each other towards a common purpose". Therefore, group embraces interaction, purpose and interdependence. The most important characteristic of group is the degree of social intensity, or cohesiveness. Individuals within the cohesive groups have a high level of morale they show, a great deal of enthusiasm and zeal toward the group and its activities. Members tend to work together cooperatively to accomplish group's objectives. The Women August Meeting (WAM) held annually in both rural and urban areas of South East States of Nigeria has helped to enhance rural community development. The women have been known, however, to be

important contributors and catalysts to development and economic improvement to women members. The “WAM” represents the socio-cultural, political and economic development initiative of women within the public sphere (Odoemene, 2008). WAM is extrapolated as a potential medium for skills training and female empowerment aimed at decreasing income poverty and decreasing the vulnerability of the poor. It is a basic assumption that women population possesses the capacity to implement income generating activities but that the main constraints to their initiative is the lack of access to capital (Iheduru, 2002 and Meade, 2009). The “soft loan” programme of WAM targets women members and is usually unsecured, collateral free-type, at little or no interest rate, usually repaid at the next august meeting, preceding the other year of receipt. It is premised on the assumption that soft loan (SL) would lead to investment in micro business and generation of income. The underlying rationale for the traditional supply-led approach to the provision of soft-loan is that there is a dearth of credit which the poor women members cannot afford the market interest rate. The formal lenders seem cautious and informal lenders appear exploitative. These presumptions have informed the desire of WAM as a potential medium for skill training and soft loan intervention. It therefore, raises questions of what are the perceptions of members on training in skill acquisition, income generations and the extent of soft-loan facilitating investment in micro businesses.

Against this backdrop, the objectives of this paper are:

- To assess the perception of members on whether training in skill acquisition has enhanced their income generation.
- Find out, the extent to which soft loan provision has facilitated investment in micro businesses.

Considering these objectives, this paper hypothesizes that:

- Training in skill acquisition of members has enhanced income generation.
- Soft loan has facilitated members investment in micro businesses.

## LITERATURE REVIEW AND CONCEPTUAL EXPLANATIONS

### Theoretical Framework

This study adopts the Transformative feminism theory by Gerda Lerner (2009). The theory explains gender inequalities, and addresses the systemic ills of both capitalism and patriarchy for the betterment of both men and women. It concentrates on transformation and women’s emancipation achievement. The theory focuses on the promotion of emancipatory ways of organizing women, group centred leadership, collective participatory decision making and engagement with participatory democratic structure.

### Women August Meeting

The “August Meeting” is a mandatory annual meeting of women church members in the South East Nigeria. Every married Igbo woman (Catholic and Anglican Christian Dominations) is expected to attend the women’s meeting on a date agreed upon by all the branches of the organization (Nwankwo, 2010). The women conceived the idea of August Meeting as a plat form to make their contributions to the development of their communities. Before long, the concept has spread and it has become a rallying point for women in service of their communities and themselves. Nwaoko (2008) and Ifedigbo (2008), aver that the August Meeting has furtively crept into serious reckoning for Igbos as a monthly or annual ritual, in which they must visit home to discuss matters relating to the pursuit of community welfare and socio-economic

development of members. This taxonomy, strange as it seems to core Igbo practices, knows no bounds. August meeting has the same meaning and appeal to all the Igbo speaking states of Nigeria. The women's meeting has helped the advancement of capital projects like church halls, civic centres, giving a lift to the entire community in general and more especially the economic emancipation of their members. Previous studies (Torehia & Calabrio, 2010, Nielsen 2009) acknowledge the potential role of women to decision making and innovation.

### **Socio-Economic Development**

This refers to the interrelation between economic and social behaviour. It is believed that women are without access to capital, education, health, land and housing. These factors create a significant challenge to women's ability to participate activity in socio-economic endeavours of their choice. The guarantee of women's socio-economic rights is closely tied to women's empowerment. Socio economic development, is the creation of economic wealth, increase in living standards for all citizens within the divers layers of society so that all people have access to potential increased quality life, job creation, economic output and increase in taxable basis (Schumpler, 2000). Egbo (2013), Olayemi (2013), Bai (2010) and UNIFEM (2000), believe that investing in women, is therefore means to sustainable development, contributions to economic development; and the key to economic progress anywhere in the world lies in unleashing women's potentials. Socio-economic development, is an undertaking which aids the growth of the economies and social life satisfying basic needs.

### **Perception**

People see and understand things and events in different ways. The reasons why things are interpreted in diverse ways is attributed to differences in perception. Perception can be defined as the process of selecting and organizing environmental stimuli to provide meaningful experiences for the perceiver (Iwueke, 2010). Perception is primarily a process representing a person's view of reality. It involves those factors that shape and produce what we actually experience. It helps individuals organize and interpret their sensory impressions in order to give meaning to their environment (Robbins, 2001 & Onwuchekwa, 2002). It is opined that each perceptual act is a creation of reality based on all the relevant past and current information available to the individual.

### **Training in Skill Acquisition**

This is a gradual developmental process that requires our cognitive (thinking) process to work with out physical abilities to learn how to perform a task that is previously unfamiliar with. It includes an understanding of the learning process, analysis of how well it is performed and identification of how the performance of the skill can be improved (Wikipedia). A skill, therefore, refers to a particular ability or the ability to do something well such as plaiting, painting, cake making and dress making. Training in skill acquisition ensures knowledge of tasks, investment in micro businesses and maximizing profits.

### **Income Generation**

Income generation describes an investment or business activity that makes money and in collorary wealth creation. It involves the addition of value to something that already has value, transformation of financial habits, empowering people to carry out productive activities, saving and business training. (www.amextra.amextraconsultores.org/...)

## Soft Loan

A soft loan is a loan below-market rate of interest. This is also known as soft financing or concessional funding (Business Dictionary). It is a loan on comparatively lenient terms and conditions, usually at lower than market interest (Economic Times, 2005). This indicates that, these easier conditions might be in the form of little or no interest rates and prolonged repayment duration. The main objective of these incentives is to support new investment projects.

## Micro Businesses (MBs)

Micro businesses (MBs) comprise the vast majority of small business sector, with relative lack of formal sector, helping rural main street businesses. This is aimed at supporting new and existing micro businesses, creating new jobs, increasing revenue or new course of revenue. Patrick (2012) and Creedigion (2013), state that MBs, enhance the development of new income streams.

## Methodology

Descriptive survey research design was adopted in this study in order to elicit information from sampled respondents. The population of this study is infinite owing to the act that it cannot be ascertained since all married women who attend church services do not register and attend August Meeting in all the communities in Anambra State (Field Survey Data, 2013). Sequel to the infinite nature of the population, a statistical formular for determining sample size from unknown universe was employed (Okeke, Olise & Eze, 2008). This study assumed 5% level of significance. Cluster and stratified sampling techniques, which are categories of probability sample technique were utilized. This technique ensured that all elements of the population had equal chances of being selected (Ezejelue, Ogwo & Nkamnebe, 2008).

**Table 1: Categories of Respondents Sampled**

S/N	Local Government Area	Headquarters	Number of Sampled Respondents
1.	Aguata	Aguata	21
2.	Awka-North	Achalla	10
3.	Awka-South	Awka	20
4.	Anambra-East	Otuocha	6
5.	Anambra-West	Nzam	4
6.	Anaocha	Neni	8
7.	Ayamelum	Anaku	10
8.	Dunukofia	Ukpo	15
9.	Ekwusigo	Ozubulu	16
10.	Idemili-South	Ojoto	12
11.	Idemili-North	Ogidi	14
12.	Ihiala	Ihiala	11
13.	Njikoka	Abagana	12
14.	Nnewi-North	Nnewi	13
15.	Nnewi-South	Ukpor	20
16.	Ogbaru	Atani	8
17.	Onitsha-North	Onitsha	9
18.	Onitsha-South	Fegge	8
19.	Orumba- North	Ajalli	14
20.	Orumba-South	Umunze	10
21.	Oyi	Nteje	5
			<b>Total = 246</b>

Data were collected from primary and secondary sources. The primary data were sourced from the respondents to elicit opinions, attitudes and preferences on whether training in skill acquisition during August Meeting has enhanced their income generation. In addition, to find out the extent to which soft loan provision has facilitated investment in micro businesses. Questionnaire method was used because it provides an efficient way of gathering responses from a large population (Osuala, 2001). The secondary data were sourced from journal and textbook materials. Out of the 246 copies of questionnaire distributed, 223 copies were retrieved (91%) and 23 copies (9%) were missing. Content validity was used to validate the structured questionnaire instrument by administering 25 percent of the copies of questionnaire to members in the area of study. The women who were not so literate were assisted in interpreting and filling the questionnaire. Reliability test was conducted using Cronbach alpha and the result generated was 0.895. This indicates that the questionnaire items were reliable (Table 2).

**Table 2: Reliability Statistics**

		N	%
Cases	Valid	223	100.0
	Excluded	0	.0
<b>Total</b>		<b>223</b>	<b>100.0</b>

**Table 3**

Cronbach's Alpha	N of Items
.895	20

**Data Analysis**

The mean and standard deviation were employed to analyze the data. We used 5-point Likert scale to weigh the extent of agreement or disagreement with the questionnaire items. The response options and weights assigned were: Strongly Agree (5 points), Agree (4 points), Undecided (3 points), Disagree (2 points) and Strongly Disagree (1 point).

**Table 4: Descriptive Statistics**

	N	Min.	Max.	Mean	Std. Deviation	Variance
Age bracket	223	1.00	4.00	2.8117	.66471	.442
Educational qualification	223	1.00	5.00	3.5112	1.23704	1.530
Family size	223	1.00	5.00	1.6278	.78391	.613
Times of meeting	223	1.00	4.00	1.6009	.87374	.763
Meeting formation year	223	1.00	4.00	1.7713	.81466	.664
Church denomination	223	1.00	5.00	1.8789	.92447	.855
Skill-bread making	223	2.00	5.00	4.4350	.68710	.472
Skill-chin chin	223	1.00	5.00	3.6726	1.29640	1.681
Skill-fishroll	223	1.00	5.00	3.3498	1.17158	1.373
Skill-ladies wears	223	2.00	5.00	3.6278	1.06565	1.136
Skill-money generation	223	1.00	5.00	2.8879	1.13542	1.289
Skill-hair dressing	223	1.00	5.00	3.3094	1.28338	1.647
Skill-rent payment	223	1.00	5.00	2.6188	1.14991	1.322
Soft loan-interest	223	1.00	5.00	2.9013	1.42663	2.035
Soft loan-palm oil	223	1.00	5.00	2.6188	1.17902	1.390
Soft loan-food stuff	223	1.00	5.00	2.5022	1.18121	1.395
Soft loan-bean balls	223	1.00	5.00	2.5022	1.22612	1.503
Soft loan-sachet water	223	1.00	5.00	2.6771	1.29941	1.958
Soft loan-poultry	223	1.00	5.00	2.5650	1.24627	1.553
Soft loan-small business	223	1.00	5.00	2.5516	1.43815	2.068
Valid N (list wise)	223					

Table 4 provides the descriptive statistics of all variables. Out of all the demographic variables, only educational qualification has the highest standard deviation and mean (1.23704 and 3.5112) respectively. The scale measured reveals lowest standard deviations of 0.68710 and highest mean of 4.4350 for skills in bread making. Similar trends were indicated in variance for educational qualification (1.530) and lowest variance of 0.472 for skills in bread making.

### Hypothesis Testing

One-sample t-test was employed to test the statistics on the assumption that the data were normally distributed and the population variance is known from descriptive statistics. (Table 4) (Hair, Bush, & Ortinau, 2006). T-test of difference was used to test hypothesis one which states:

**H<sub>01</sub>:** There is significant difference in responses of members that training in skill acquisition has enhanced their income generation.

From the one-sample t-test result (Table 5) all the variables (skills on bread making, chin-chin, fish roll, ladies wears, money generation, hair dressing and rent payment) were significant at.000 indicating that the null hypothesis is rejected. Therefore, the alternate hypothesis which states that there is significant difference in responses of members that training in skill acquisition has enhanced their income generation was accepted.

**Table 5: One Sample T-test**

	Test Value = 0				
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence...
					Lower
Skill-bread making	96.388	222	.000	4.43498	4.3443
Skill-chinchin	42.305	222	.000	3.67265	3.5016
Skill-fish roll	42.697	222	.000	3.34978	3.1952
Skill-ladies wears	50.837	222	.000	3.62780	3.4872
Skill-money generation	37.982	222	.000	2.88789	2.7381
Skill-hair dressing	38.508	222	.000	3.30942	3.1401
Skill-rent payment	39.541	222	.000	3.04484	2.8931

With a two-tailed test of significance, the t-test results show that all the scale variables of skills in bread making, chin-chin, fish roll, ladies wears, money generation, hair dressing and rent payment are significant at 0.000. However, skill in bread making records the highest percentage of 96% influence and the lowest is money generation (40%).

### Hypothesis 2

**H<sub>02</sub>:** Investment in micro-business depends on soft loan given to August Women Members.

Hypothesis two was tested using Kruskal-Wallis non-parametric h test. The choice of Kruskal-Wallis is informed by the independent opinion of the respondents on the questionnaire item. The result shows that all the variables (soft loan interest, palm oil, bean-balls, sachet water and poultry) are significant at.000. The null hypothesis is therefore rejected, while the alternate hypothesis which states that investment in micro business depends on soft loan given to August women members is therefore accepted.

**Table 6: Kruskal-Wallis Test of Independence**

	<b>Null Hypothesis</b>	<b>Test</b>	<b>Sig.</b>	<b>Decision</b>
1.	The distribution of Softloan –interest is the same across categories of Softloan-small business	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis
2.	The distribution of Softloan-palmoil is the same across categories of Softloan-small business.	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis
3.	The distribution of Softloan–foodstuff is the same across categories of Softloan-small business	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis
4.	The distribution of Softloan-beanballs is the same across categories of Softloan-small business.	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis
5.	The distribution of Softloan–sachet water is the same across categories of Softloan-small business	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis
6.	The distribution of Softloan-poultry is the same across categories of Softloan-small business	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis

Table 6 reveals that all the Softloan variable (interest, Palm-oil, Food Stuff, Bean-balls, Sachet Water and Poultry) In the Kruskal-wallis test of independence are significant at 0.000. This result rejects the null hypothesis.

## DISCUSSIONS OF RESULTS AND IMPLICATIONS

The first result revealed that there is significant difference in responses of August Meeting members that training in skill acquisition has enhanced their income generation. Such finding is fraught with many implications. It suggests that majority of the respondents disagree that training in skill acquisition has any positive effect on their income generation. Perhaps, the structure and type of training in skills acquisition during the Women August Meeting may not be comprehensive and exhaustive enough for the women to possess the required capacities to establish their money generation businesses. However, prior research (Nwaoko, 2008; Ifedigbo, 2008; Torehia & Calabiro, 2010) acknowledge the potential role of women in decision making, innovation, pursuit of community welfare and socio-economic development of members during such women group meetings.

The finding revealed that investment in micro-businesses depends on softloan given to August Women members implies that to some extent, there are women members who depend only on loans from the women’s meeting to start their micro-businesses, especially the illiterate and non-working class women. This is supported by the result of the descriptive statistics (Table 4). Consistent with prior studies on women (Iheduru, 2002 & Mead, 2009), the main constraints to women’s implementation of income generating activities is anchored on lack of access to capital. Although the Women August Meeting has the potentials of providing members with training in skill acquisition and softloan packages (Odoemene, 2008) but the variations in the socio-economic profile (Table 4) of some women members appear as limitations to the desired socio-economic development of the communities of their residence.

## CONCLUSIONS

From the results of the t-test of significance and Kruskal-Wallis test of independence, it is evident that majority of the women respondents are dispersed in their opinion that training in skill acquisition has enhanced their income

generation. Additionally, investment in micro-businesses depends on softloan given to August Women members. It is therefore concluded that despite the limitations of the Women August Meeting, the activities of the women group are veritable tools for socio-economic development of communities in Anambra State.

## RECOMMENDATIONS

Following from the conclusion, we therefore recommend as follows:

- Women should create consultancy services and skill acquisition centres as new strategies for sourcing funds outside the churches.
- The women executives could appeal to their members who have masters' and Ph.D degrees to organize empowerment seminars for the less educated members.
- The governments at all levels (local, state and federal) should provide grants and aids to the women for comprehensive training in skill acquisition and micro-businesses.

## REFERENCES

1. Azuka, E. B. (2011). *“Research Methods: Theory and Applications”*. Onitsha: Noben Publishers.
2. Bai, M. (2010). “Socio-Economic Status and the Development of Rural TIV Women in Ushongo Local Government Area of Benue State”. *African Journal of Modern Society, 1 (2)*.
3. CMIF (2013). Creedigion Microbusiness Investment Fund.
4. CNGO (2008). Canada Nepal Gender in Organizations Project. “Interpersonal Growth and Gender in Groups”. *Training Package 1, Module 2 – Group Dynamics*.
5. Ezejelue, A. C, Ogwo, E. O. & Nkamnebe, A. D. (2008). *“Basic Principles in Managing Research Project”*. Aba: Afritowers Limited.
6. Gibson, A (2011). “Stages of Skill Acquisition” [prezi.com/hizg-nikkuwu](http://prezi.com/hizg-nikkuwu).
7. Hair, Bush, & Ortinau (2006). “Marketing Research: Within a Changing Information Environment”. Third Edition, London: McGraw-Hill Incorporation.
8. Ifedigbo, S. N. (2008). “August Meeting”. [www.nzesylva.wordpress.com](http://www.nzesylva.wordpress.com).
9. Iheduru, N. G. (2006). “Women Entrepreneurship and Development. The Gendering of Microfinance in Nigeria”. A Paper Presented at the 8<sup>th</sup> International Interdisciplinary Congress on Women, 21 – 26<sup>th</sup> July, 2002, Makerere, Kampala-Uganda.
10. Iwueke, O. C (2010). “Organizational Behaviour”. Classic Business Services, 120 Wetheral Road Owerri. ISBN: 998 – 34443-4-7.
11. Josh Patrick (2012). [www.theclientdrivenpractice.com/che.....](http://www.theclientdrivenpractice.com/che.....)
12. Lerner, G. (2009). “Living with History and Making Social Change”. [www.nwhm.org/gerda\\_lerner](http://www.nwhm.org/gerda_lerner).



13. Meade, J. (2009). "An Examination of Microcredit Movement". [http://www.connexions.org/CXL/DOCS/CX6992-Meade\\_microbank.htm](http://www.connexions.org/CXL/DOCS/CX6992-Meade_microbank.htm).
14. Nwankwo, O. (2010). The "August Meeting" Concept and Community Development in Nigeria. Executive Director, Civil Resource Development and Documentation Centre, West African Insight. Women and Gender Issue.
15. Nwaoko, S. (2008). "August Assembly Meeting in Igbo Life. [www.tribune.com.ng/news.....](http://www.tribune.com.ng/news.....)
16. Odoemene, A. (2008). Venturing into the Public Sphere: Historical Sociology of "August Meeting", Among Igbo Women in Nigeria: [www.ajol.info/.64769](http://www.ajol.info/.64769).
17. Okeke, T. C; Olise, M.C. & Eze, G. A. (2008). *Research Methods in Business and Management Sciences*. Enugu: Iyke Ventures Production.
18. Onwucheka, C. I. (2002). "Organizational Behaviour". Enugu: Zikchuka.
19. Osuala, E. C. (2001). *Introduction to Research Methodology*. Onitsha: Africana Fep Publishers.
20. Robbins, S. P. (2001). "Organizational Behaviour" New Jersey: Prentice Hall Incorporation.
21. Schumpeter, J. A. (2008). "Definition of Economic Development, Business and Economic Issues. [Org/blog/12/08/2008](http://Org/blog/12/08/2008).
22. UNIFEM (2000). United Nations Development Fund for Women. "Gender and Development in Thailand". Bani: UNDP Thailand and UNIFEM, East and South east Asia.
23. Business Dictionaru.[dictionary.cambridge.org/dictionary...](http://dictionary.cambridge.org/dictionary...)
24. [www.amextra.amextraconsultores.org/](http://www.amextra.amextraconsultores.org/).

