

Empowering Women Self-Help Group Members through Open and Distance Learning

Foluke Fatimayin,

School of Education

National Open University of Nigeria,

14/16 Ahmadu Bello Way, Victoria Island, Lagos

folukefatimehin@yahoo.com

+234 803 3773 268

Abstract: *Women self-help groups play a crucial role in personal emancipation and community development. This in itself is worthy of commendation. However, the role played by women in these societies can multiply in economic value if members are literate and vocationally skilled. Many members of women self-help groups are mostly illiterates who have had no access to formal education. At this point in their lives, they do not need school or a degree but vocational skills and basic education for empowerment and self-reliance. This is hinged on the fact that education liberates and Open and distance learning (ODL) is a powerful instrument for achieving this objective. The study investigated ways ODL can benefit the women self-help groups in 5 market locations in Lagos Mainland and sought the women's perception of ODL as a means of empowerment. Structured interview was used to get responses from a total of 200 purposively selected respondents. Data gathered were analysed and findings revealed that members of women self-help groups believe ODL is a good means of acquiring education and empowerment because of its flexibility (working and learning).*

Keywords: Self-help groups, empowerment, ODL, flexibility, vocational skills, basic education.

INTRODUCTION

Women play significant roles in the socio-cultural and economic development of their societies (Onwubiko, 2012). They are the staying power of the homes and are therefore relevant to societal stability, peace and progress. Many do menial jobs and go the extra mile to feed, clothe and protect their families. Women derive joy in giving of self to cater for family. They do not see themselves as second class citizens but mothers with a responsibility and commitment of ensuring that all is well with their families. These responsibilities have made it necessary for many women to engage in different kinds of economic activities, some menial, some energy tasking and others thankless. These women are petty traders, street hawkers, farm labourers, maids, etc. They rarely get enough from their daily labour to meet their needs resulting in the unbroken cycle of poverty and degradation. Based on the above and on the fact that educated girls and women are wise investment for a country, women, especially those at the grassroots and illiterates, need to be empowered for the benefit of all.

Women empowerment according to Janaki (2006) is a global issue. That may be the reason the United Nations has included gender equality and women empowerment in its

Foluke Fatimayin,

development goals. Women empowerment is the development of mental and physical capacity or skills in women for them to operate meaningfully for social upliftment and an enhanced economic status. Women empowerment will enhance productivity and economic development more so as women are the backbones of the homes and communities. The 1995 Beijing Declaration recognized that Women empowerment is crucial for achieving all developmental goals.

Women self-help group is an avenue for women to get involved in group activities meant for their socioeconomic upliftment. It allows them participate in earning activities and contribute to family income. This tackles poverty to an extent. The objective of self-help groups can however be better achieved by availability of basic education and skills acquisition programmes.

Education is a liberating force and the lack of it can result in individuals and groups being marginalized. Since the conventional institutions cannot absorb all who seek knowledge and many people especially women have had to drop out of school or never enrolled, open and distance learning (ODL) creates opportunities for lifelong learning for this category of women. ODL widens access to education for all regardless of barriers of age, class or race. It is affordable and can empower majority of people in all forms of circumstances. It is useful in upgrading skills and knowledge as well as gives the unskilled, unschooled people a chance to be and to do. It is a powerful instrument for opening access to education and vocational training especially for women (Olakulehin & Ojo, 2006). According to Akomolafe (n.d), many Nigerian women have through ODL improved on their education and many others belonging to various occupations such as hairdressing, fashion designing, petty trading can now boast of being educated. It is based on the above that one is convinced that members of women self-help groups can be empowered through ODL which transcends all barriers and can be tailored to suit the peculiarities of these women.

Education and women

Education is seen to be the most potent instrument for development and for mental and social emancipation. It must therefore be at the core of Nigeria's development and poverty alleviation strategy and empowerment. Tejuoso (2008) asserts that most Nigerian women are very intelligent but lack education. This lack of education is a major hindrance to women economic emancipation and empowerment. Illiteracy remains at the centre of women empowerment problems in Nigeria. Majority of the womenfolk and a large number of girls are still grappling with the problems of basic reading and writing skills (UNICEF, 2002). The Human Development Report of 2014 published by the United Nations Development Programme ranked Nigeria 152 out of 187 countries on human development index. It stated further that worldwide, female human development index values are 8% lower than those for men. The report concluded by saying that despite improvements in health, education and parliamentary representations, the gender inequality index (GII) shows that women's empowerment is still lagging.

Olakulehin & Ojo (2006) submit that about 61% of the total female population is reported to be illiterates. They assert further that there is a deluge of problems besetting the Nigerian women but all of them arise from illiteracy, suggesting that a large part of any intervention or and empowerment process should be education/literacy/skills acquisition based. Education, Olakulehin and Ojo further stated is the only instrument designed for piercing the social barriers created by societal structures and the only effective way to women emancipation. Since education is meant to enhance a person's self-worth and confidence, then basic education and skills acquisition is necessary for women so their income earning potentials and development can be attained. It is in getting education and skills that women become empowered.

Women and Empowerment

Women have been acknowledged to play vital roles in the sustenance of the human species and in the community development. Women bear almost all responsibility of meeting basic family needs, yet two thirds of the world's illiterates are women. In addition, Janaki (2006) submits that women form the pivotal point around whom family life and living revolves and that the poorer the family, the greater the dependence on women's economic productivity. Janaki contended further that empowerment is an active multi-dimensional process which enables women realize their full identity and powers in all spheres of life. Studies show that when women are supported and empowered, all society benefits. This manifests in healthier families, more children going to school, improved agricultural production, and communities becoming resilient (The Hunger project, n.d.). Most women rely on the informal work sector for an income. If women were empowered to do more, the possibility for economic growth becomes apparent. Buttressing this, Yahaya (1999) opines that women have great potentials necessary to evolve a new economic order to accelerate social and political development and consequently transform the society into a better one.

Empowerment, Okeke (1995) asserts means giving power, authority to, and enabling a person or a group of persons to gain power. Olakulehin and Ojo (2006) submit that the need for empowerment arises from the inability of an individual or a group of people to actualize their dreams and reach their greatest potentials. In addition, Wikipedia defines empowerment as letting out the power in people which encourages them to gain the skills and knowledge that allow them overcome obstacles in life or work environment and ultimately help them develop within themselves or in the society.

Empowerment can be economical, social or political. It refers to enabling people toward self-determination. For women, empowerment emphasizes the importance of increasing their power and taking control of their decisions and issues that shape their lives (Wikipedia). The need for women empowerment cannot be overemphasized. It creates a ripple effect of opportunities that impacts generations to come. It impacts population growth, HIV and AIDS, peace and security, and the widening gap between rich and poor. For Malhotra, A., Schuler, S.R. &Boender, C. (2002), women empowerment has frequently been termed a process of women gaining more access to a steady income and economic power or security.

Foluke Fatimayin,

When women are empowered with literacy and vocational skills, it has a ripple effect as it contributes to national development, eliminates hunger and poverty, reduces joblessness, gives self-confidence and makes women self-reliant. Encarta Dictionary (2009) defines skills as ability to do something well, usually gained through training or experience. Skill acquisition involves the development of a new skill, practice or a way of doing things usually gained through training or experience. The types of vocational skill training women can get include:

- Make up artistry and Gele Tying
- Entrepreneurship training
- Bead making and wire works
- Catering and hotel management
- Call centre skills
- Mobile Phone repairs
- Medical Office Practice
- Beauty Therapy/hair dressing*
- Cobbling*
- Knitting*
- Tie and dye
- Fashion designing*
- Marketing and preservation of farm produce*
- Post-harvest technology*, etc.

These are proficiency courses which are short term and mostly practical. Hence they would be easy for all categories of women to learn and adapt to their daily home and trading itinerary. They are also income generating ventures which are not capital intensive. These programmes (with the exception of the asterisked ones) are vocational skills training run by the National Open University of Nigeria. The NOUN programmes are delivered to students via audio tapes, videotapes, CD-ROMS, radio and television broadcasts and computer mediated learning in addition to face to face facilitation (NOUN Profile).

Self-Help Groups

The International Fund for Agricultural Development (IFAD, 2010) asserts that one of the key instruments for supporting women empowerment are self-help groups (SHGs) where 10-20 women, mostly traders, labourers and the poor who come together to contribute weekly, monthly or fortnightly dues as savings and provide loans to members. SHGs help in poverty alleviation and enable women through savings and loans scheme to start petty trading for income generation. For example, the availability of timely and adequate credit and loan is essential for these women's economic activities.

A self-help group (SHG) is a group of about 20 or less people who come together for the purpose of addressing their common problems. They are encouraged to make voluntary contributions on a regular basis. They use the pooled resources to make small interest bearing loans to their members. SHGs can be formed on the basis of common interest, trade, proximity and caste. ASHG is a small voluntary association of poor people, preferably from the same socioeconomic background who come together for the purpose of solving their common problems through self-help and mutual help. These groups meet weekly, fortnightly or monthly for the purpose of their savings, internal lending/borrowing, repayment of loans and social bonding. The formation of women SHG requires a catalyst, a leader/initiator that mobilizes the women and convinces them of the benefits to be gained through group activities. In most cases where the leaders did not go beyond primary school, such a leader often get her literate children, spouses, siblings or friends to help record updates and keep account. This is an indication that they need basic education/literacy and or vocational skills acquisition.

SHG increases women's influence over economic resources and participation in economic decision making. It is not only economic advancement women achieve through SHGs but they also contribute to societal development. These groups help members in terms of loans to start or boost a small business, welfare and social upliftment. More can be achieved if members are literate or have skills which can enhance their productivity and relevance. Ghadoliya (n.d.) asserts that SHGs help in the empowerment of women and in building self-confidence but that the lack of education often comes in the way, making them seek help from their husbands for dealing with banks, accounts, daily sales records and so on. The concept of self-help according to Ghadoliya (n.d., p.2) is based on 10 principles, out of which 6 relevant ones are listed below. These are:

- Self-help supplemented with mutual help can be a powerful vehicle for the poor in their socioeconomic development
- Creation of a common fund by contributing small savings on a regular basis.
- Loaning is done mainly on trust with a bare documentation and without any security.
- Amounts loaned are small, frequent and for short duration
- Defaults are rare mainly due to group pressure, and
- Periodic meetings for savings.

There are many kinds of SHGs formed for different purposes and objectives by different categories of people. However, the ones mostly used by women as SHG include:

- Open ended investment scheme. This is formed by people with similar interests, hobbies, business and or social affinity. These access loans from finance houses and commercial banks. Such banks will set up their own in-house empowerment scheme to support the SHG's effort. Loans are provided to the group, not individuals (though particulars of all members are supplied to the banks and the group on its own disburses the loans to its members). This loans can be used for the objective of the group as for example, fadama farming. This kind of SHG comprises mostly literate members.

Foluke Fatimayin,

- Thrift and credit scheme: This is a group whose members meet as scheduled, make contributions, get loans for their different purposes. Whatever the loan is used for does not concern the group. The concern of the group is prompt loan repayment and contribution.
- Another SHG is the type which is for social and economic purposes. People come together to help one another socially and financially. They contribute weekly or monthly to help members with loans for business, to solve other issues and also bond together as a club to give moral and financial support to members during social activities. This group has both literate and illiterate members.
- The 'Esusu/ajo/community savings: This is the lowest and easily targeted type of SHG most women patronize. Here, the women are mostly petty traders, daily labourers, illiterates, who make daily, weekly or monthly contributions as the case may be from their sales and wages. Most of these, especially those on weekly or monthly contribution, meet weekly or monthly. This group falls under the category of SHG under consideration in this study.

All of these can be termed unregistered cooperative societies. They have written rules and regulations which must be strictly adhered to by members though not registered with government agencies as cooperative societies.

To be better achievers however, the women need to do more. They need improvement in their professional/trading skills, and in solving day to day problems through being able to read and write. They need to be empowered. Hence, the need for short term and vocational skills acquisition training delivered on the doorsteps of these women. The doorsteps can be street/mobile schools, designated market places, community centres, town halls, village squares, etc. It is here that the objective of the self-help group can be accomplished. That is, members can get loans from the group (as long as such a member is in good standing) to float her business after the skills acquisition training.

Open and Distance Learning and Open Access

For better empowerment, there is the need for provision of literacy and vocational skills training to enhance their earning capacity and income generating activities. This intervention can come in form of open and distance learning (ODL) programmes. In order to expand access to education opportunities to all especially women, ODL is a perfect solution. ODL is identified as an avenue for providing a second study opportunity to those who had never been or have had to drop out of school. This is because ODL is used to remove barriers of access, age, cost and time. It is an instrument that can be used to empower women because of its flexibility and openness.

Ghadoliya (n.d.) supports distance education for women SHGs and states that distance education appears 'per se', a women friendly form of acquiring education and formal qualifications. In addition, it is an acknowledged fact that ODL takes education to places and people hitherto unreached. This explains Janaki's (2006) assertion that

through distance education, it is easier to transport knowledge to people than transport people to places of knowledge. ODL represents approaches that focus on opening access to education and training provision, freeing learners from the constraints of time and place and offering flexible learning opportunities to individuals and groups of learners (Talesra, 2004). For women to be gainfully employed, especially members of the women SHGs, ODL is positioned to provide training facilities and generate innovative programmes.

There are two characteristics which are generally seen to render this mode of learning especially suitable for women by making distance learning compatible with other spheres of life. First, there are no attendance requirements and secondly, there is a high degree of flexibility in learning schedules and time management. That is, students can learn in the comfort of their homes at their own time and pace. In addition, there is the added advantage that ODL is designed for independent study and so can fit into family responsibilities and work demands. Again, women can learn literacy or vocational skills as it suits them through distance learning by means of mobile schools, part time/evening classes, home economic and vocational skills acquisition centres. These special features of ODL according to Janaki (n.d.) benefits groups persons without formal qualifications, persons belonging to different age groups, disadvantaged groups and employed persons. There are large percentages of women in all the above categories.

The purpose of advocating ODL as instrument for women empowerment is hinged on its flexibility and openness. UNESCO (2002) state that ODL represents approaches that focus on opening access to education and training provision, freeing learners from the constraints of time and place and offering learning opportunities to individuals and groups. It is a means of democratizing education and empowering the marginalized. Therefore in Nigeria, ODL is meant to enhance the opportunities that supports education for all and life-long learning especially for women. It is an instrument to provide a second chance for girls and women who had never been to school or had to drop out.

Statement of the Problem

Women self-help group members are mainly illiterates who do not have access to formal education or have had to drop out of school. They lack literacy, basic education and vocational skills. These can be a hindrance to their achieving their potentials. Many of them live below subsistence level. To help in eradicating poverty and illiteracy, it is essential to provide them with education and vocational skills through specially designed modules via ODL so they can be empowered to better their lot.

Purpose of the Study

The purpose of this study is to find out if ODL can help in empowering members of women Self-help groups by opening access to basic education and vocational skills. It is also to seek the perception of women self-help group members as to whether ODL can be a tool for their empowerment.

Research Questions

1. In what ways are self-help groups helpful to women?
2. What kind of education or training do members of women SHGs need?
3. Does lack of formal education limit these women and make them dependent on others?
4. Do members of women self-help groups believe that ODL is an instrument of empowerment and literacy?

METHODOLOGY

The sample population for the study comprised 200 female members of Self-help groups who were mostly illiterates. They were randomly selected from street hawkers, petty traders, market places and stalls in 5 business locations in Lagos city. The locations are Ketu, Alapere, Mile 12, IyanaOworo and Ojodu Berger. The respondents were purposively selected from sachet water/soft drink hawkers, secondhand clothes sellers, herb sellers, vegetable/pepper sellers, etc. Mixed method was employed to get relevant data. Data was gathered by means of semi-structured interview carried out by the researcher and one research assistant over a period of 20 weeks (every Saturday). Members were also given a 15 minute talk, question and answer session about ODL and how it can be used as a tool of empowerment before the interview sessions. The language used during the interview is a mixture of pidgin English and the language of the immediate environment, Yoruba.

The instrument was validated by lecturers in the Centre for lifelong learning and workplace training. The instrument was test administered on thirty hawkers/traders and the reliability index determined through test-retest three weeks after the first test was administered. Using the Pearson Product Moment Correlation, the reliability coefficient of 0.79 was obtained. Data was analysed using frequency count and percentages.

Results

RQ 1: In what ways are SHGs help to members?

Table 1: Ways SHGs benefit members.

	Frequency	Percentage
Financial/social support	24	12.0
Savings and loans	156	78.0
Low interest rates	10	5.0
All of the above	10	5.0
Total	200	100

Results from Table 1 showed that 24 (12%) of the respondents agreed that SHGs benefit members by giving financial/social support, 165 (78%) are of the opinion that the benefits are from savings and loans given, 10 (5%) said low interest rates for members are the benefits they enjoy while 10 (5%) said all of the above are benefits they get as members of SHGs.

RQ2: What kind of education or training do members of women SHGs need?

Table 2: The Kind of education/training members of women SHGs need.

	Frequency	Percentage
Learn to read, write and compute	49	24.5
Learn a vocation/skill	151	75.5
Total	200	100

Results on table 2 indicated that 49 (24.5%) of the respondents would like to learn to read, write and compute, while 151 (75%) would prefer to learn a vocation.

RQ 3: Can lack of formal education of these women make them depend on husband/others for assistance in financial matters/writing.

Table 3: Dependence of the women on husbands/others because of lack of formal education

	Frequency	Percentage
Always	160	80.0
Sometimes	6	3.0
Never	34	17.0
Undecided	0	0
Total	200	100

Table 3 results showed that 160 (80%) of the respondents were emphatic that their lack of education/vocational skill always make them depend on husbands/others for assistance in financial matters and help in writing. 6 (3%) sometime depend on husbands, 34 (17%) never depend on husbands/others for assistance.

RQ 4: Do members of women SHGs believe ODL is a means of acquiring education and empowerment?

Table 4: Women SHG members' perception about ODL as a tool that can give educate and empower them.

	Frequency	Percentage
Strongly believe	150	75
Believe	40	20
Strongly disbelieve	0	0
Disbelieve	10	5
Total	200	100

Results on Table 4 showed that 150 (75%) of the respondents strongly believe, 40 (20%) believe that ODL can give them access to education and empowerment, while 10 (5%) strongly disbelieve ODL can do so. In addition to the above are the following from 5 of the self-help group members:

Foluke Fatimayin,

- IyaEniola, (herb seller, secondary school dropout) said-“After dropping out of school because I got pregnant by the man I later married, I started selling herbs just like my mother does. It is not easy but I use the proceeds to keep my family together. If the government can help. I would like to learn to make shoes to sell. I have always wanted to make shoes”.
- Mrs Bello, IyaFathia, sachet water hawker).”I would like to be trained to be able to read and write and also learn makeup artistry. I can make more money because people have ceremonies always and makeup artists are mostly employed. More money will enable me take better care of my children”.
- Iya Yard (President of one of the groups, second hand clothes seller) –“If my women can be taught vocational skills, it will really help them better their lots. Many of my members are eager to learn tailoring, how to preserve the farm produce they cannot finish selling in a day, and many other skills. I would like to learn makeup and events planning”.
- Iya Blessing (Tricycle driver, primary school)- “I have been driving this tricycle for 18 months. It is fine by me. I would however like to learn tricycle repairs so I can open a shop for repairs and sales of spare parts”.
- Mama Ngozi (Vegetable seller) –“I will like to learn to read and write. Most importantly, I would like to be taught how to preserve farm produce like vegetables, tomatoes and other perishables”.

DISCUSSION

To achieve full development and national greatness, the country has to effectively provide access to education and vocational skill acquisition for all especially the women. This study affirms that ODL can offer a solution to women empowerment and literacy through vocational skills acquisition programmes and literacy classes. This is evident as more than 90% of the respondents believe that ODL can enhance opportunities that would provide avenues for them to acquire basic education and vocational skills.

This corroborates Olakulehin and Ojo’s assertion that distance education is a unique strategy for women empowerment and poverty reduction. Most of the women also see ODL as being able to pave the way for them to learn a trade and acquire basic education. This buttresses Ghadoliya’s assertion that that distance education appears to be a ‘woman friendly’ form of acquiring education and formal qualification because of its mode and flexibility and that vocational skills acquired by women self-help group members through ODL helps them to be self-reliant. Apart from acquiring vocational skills and basic education, the respondents are emphatic that self-help groups benefit them by way of financial support, savings and loans to boost their businesses. This is in agreement with the International Fund for Agricultural Development and Ghadoliya’s submission that self-help groups are one of the key instruments for supporting women empowerment because they provide loans to members to start or boost a small business.

CONCLUSION AND RECOMMENDATIONS

The findings from this study have shown that members of women self-help groups are willing to benefit from the open and distance learning mode which is robust enough to cater to their needs. It can also open access for them to be literate and vocationally skilled. Distance learning for these women should be tailored to suit their peculiar needs and hours. It is therefore recommended that-

- All women SHG members interested in basic education and vocational skills acquisition should be registered by government for easy identification, record-keeping and accountability.
- Mobile/street schools should be introduced in market places and other designated spots to cater for these women.
- Qualification for entry should be the interest and need of would be learners.
- Assistance by government, Non-Governmental Organisations, faith-based organizations, community based organizations in form of scholarship, reduced tuition, provision of initial capital, learning materials, etc.
- Teachers should be specially trained to teach these women bearing in mind the need for flexibility of hours, methods to suit their itinerary.
- The distance learning courses for members of women SHGs should be need-based and environment related so as to be relevant to their needs and also help in their socioeconomic empowerment.
- The course materials should be simple and where possible in the local language/language of immediate environment for easy learning and retention of students.
- A separate television and radio channel should be introduced to provide distance learning and to reach the women.

References

- Akomolafe, C. O. (n.d.). "Open and Distance Learning as a Mechanism for Women Empowerment Nigeria." <http://pcf4.dec.uwi.edu/viewpaper.php?id>
- Empowerment. Wikipedia, the Free Encyclopedia. <http://en.wikipedia.org/wiki/empowerment>. Retrieved 17/5/2013.
- Encarta Dictionary (2009). "The Importance of Skills Acquisition" Digest 2, p.1.
- FME/UNESCO (2003). Strategy for the Acceleration of Girls' Education in Nigeria. Abuja. Federal Republic of Nigeria.
- Ghadoliya, M.K. (n.d.). Empowering Women through Self-Help Groups: Role of Distance Education. www.col.org/pcf3/papers/pdfs. Retrieved 17/5/2013
- International Fund for Agricultural Development (2010). Empowering Women through Self-help Groups. http://www.ifad.org/evaluation/public_html/eksyst/doc.retrieved30/5/2013

Empowering Women Self-Help Group Members through Open and Distance Learning

Foluke Fatimayin,

- Janaki, D. (2006). Empowering Women through Distance Learning in India. <http://pcf4.dec.uwi.edu/viewpaper>. retrieved 17/5/2013
- Malhotra,A., Schuler, S.R. &Boender, C. (2002). Measuring Women’s Empowerment as a Variable in International Development. Background paper prepared for the Worldbank workshop on poverty and gender: New perspective. Final version, June 28.
- Mbonu, B. (2012). “The Role of Women in Nation Building and Empowerment” Address presented at the 4th Imo summit at Lagoon restaurant, Lagos.
- Okeke, E.A.C. (1995). Women Empowerment and Rural Development.In E.C. Eboh, C.U. Okoye & D.Ayichi (eds) Rural Development in Nigeria: concepts, processes and prospects. Enugu,Auto-century pub.. pp.152-163.
- Olakulehin, F.K.&Ojo, D.O.(2006). “Distance Education as Women Empowerment strategy in Africa” *Turkish Online Journal of Distance Education* 7(1), article 13.
- Onwubiko, C.A.C. (2012). Empowerment of Women towards National Development.*Journal of Resourcefulness and Distinction*, 2(1), 68-78.
- Talesra,H . (2004). Open and Distance Learning: Global challenges. E-35/103, Jwahar Park, Laxmi Nagar, New Delhi, India.
- Tejuosho, F. (2008).“ Illiteracy is our Biggest Problem as Women”. Saturday Vanguard Newspaper, March 22, p.17.
- The Hunger Project- Empowering Women as Key Change Agents. http://www.thp.org/what_we_do/prog. retrieved 17/5/2013.
- Thiyangarajan, P. (2009). Empowering Women through Open and Distance Education.Digitallearning
- UNESCO (2002). Open and Distance Learning: Trends, Policy and Strategy Considerations. Paris, UNESCO.
- UNICEF (2014). Human Development Index (HDI) UNDP Human Development Report.www.undp.org/content/undp/en/home/presscenter retrieved 30/10/2014
- UNICEF (2007).“*Equality in Employment*”.In The State of the World’s Children. New York: United Nations Children’s Fund
- Yahaya, L.A. (1999). “Women Empowerment in Nigeria: Problems, Prospects and Implications for Counselling”. *The Counsellor*, 17(1). pp. 132-137.