# Financing Community Development: "Nkushi-Nkwu" – A Self-Help Fund-Raising Activity Among the Igbo of Nigeria

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#### Abstract

Self-help is at the heart of Igbo community development efforts. This may possibly have a pre-colonial background; but it became a norm from the colonial period following the introduction of currency and taxes and the people's efforts to evolve ways of meeting these new demands. The involvement of the Igbo in the Nigeria Civil War, which led to the destruction of their public infrastructure, also added impetus to it as successive governments either disappointed or delayed with the rebuilding of the infrastructure. However, at the core of the Igbo selfhelp is their almost total reliance on collective fund-raising encapsulated in Nkushi-Nkwu (collective palm harvesting). Adopting the complexity, empowerment and basic needs theories, this article discusses the principles, organization and intrigues associated with Nkushi-Nkwu, even as it relies on historical methodology, which emphasizes both primary and secondary sources of information and data collection. It was found that what determines the success or otherwise of this fund-raising activity is the ability to achieve a near consensus of opinion for participation, which is determined by the quality of leadership available in the community. As well, Nkushi-Nkwu has undergone several transformations among the different communities of south eastern Nigeria. The paper concludes that so long as self-help remains the core of Igbo community development efforts for so long will Nkushi-Nkwu remain its driving force.

**Keywords**: Nkushi-Nkwu, Self-help, Community development, Igbo, Nigeria.

#### Introduction

Self-help has almost become a way of life of the Igbo of south eastern Nigeria. Whereas the people are acclaimed to be industrious and enterprising; they rely primarily on self-help to provide most of their common utilities. It is worth noting that most of the schools (primary and secondary), community hospitals, electricity, and water projects in the area, were undertaken through self-help efforts. In recent times, the people hardly look up to any public institutions, for the provision of their basic amenities. The Igbo philosophy of self-help has a pre-colonial background given their communal living system. However, it seems to have received a boost following their experience with the colonial officials, who introduced currency and tax. Their inability to occasionally meet the colonial government's demands made them to seek options in collective fund-raising. Furthermore, with their involvement in the thirty-month Nigeria Civil War (1967-1970), which resulted in the destruction of their public institutions including schools, hospitals and public water supplies, the people practically had no option than to rely on selfhelp especially with government's slow response to rebuilding these facilities.

Self-help is grounded in the Igbo person's assertion of their independence, believing that it is their primary responsibility to cater for their nuclear as well as the extended family. This is the core of the people's individualistic spirit and republican orientation. At the village and community levels, the people also believe that it is their responsibility to provide their common services and this is usually accomplished through voluntary donations, levies and contributions involving all adult males or through the communal takeover (for a given period) of assets that are individually owned for the sole purpose of providing common services. For instance, a communal land could be collectively farmed and harvested with the proceeds sold to raise funds for a particular community project. Similarly, some portion of a communal land could be sold or leased for the same purpose. In several Igbo communities and especially since the colonial period land is individually owned with an insignificant proportion also collectively owned. However, a village or community could also decide at any time to collectively harvest and sell, for instance, all the oil palms within its territory over a given month or months to facilitate the accomplishment of some

community development projects. This is referred to as *Nkushi-Nkwu*, *Iwu-Nkwu*, or *Mmachi-Nkwu*, depending on the dialect of Igbo and the community involved. In other words, the mandatory takeover of oil palms within a community over a given period, for the purpose of collective harvesting and selling, with the aim of executing some agreed communal projects is called *Nkushi-Nkwu*.

This paper uses the experience of the Mbaise, a major homogenous group in Imo State, southeastern Nigeria to demonstrate the importance of *Nkushi-Nkwu*, as a strategic self-help option for community development among the Igbo of southeastern Nigeria. It sheds light on the interconnected issues of self-help, popular participation, local initiative, creative funding of community projects as well as leadership and public accountability. Self-help and community development efforts among the Igbo have received considerable attention in scholarly literature. However, there has so far been no specific reference to the communal approach of collective fund-raising otherwise known as Nkushi-Nkwu, which is the thrust of the present effort. The study presents *Nkushi-Nkwu* as a dynamic method of collective fund-raising activity given that the participating individuals are also the owners of the oil palms, while the project for which the activity is undertaken is for the entire community. This is the beauty of the exercise; it also explains why it is easy to implement.

Scholars have examined the relationships between community self-help projects and improvements in socio-economic indicators such as infrastructure provision, employment generation and income, thus, leading to sustainable development (Tamuno & Iro, 2012).It has also been suggested that the proliferation of self-help groups especially in rural communities is an indication of their effectiveness considering that groups without utilitarian values ultimately cease to exist over time (Bwala, Oladosu & Dukku, 2016). Against the backdrop of the rate of government neglect in Nigeria, some scholars have used the experience of some communities to demonstrate the impact of self-help projects in community development, especially from a complementary development strategy perspective (Anyaoha, Osita-Njoku & Ukoh, 2017). What is clear based on the foregoing is that in most developing countries, community-based organisations are filling the gap created by the partial withdrawal of the state from infrastructure provision (Ibem, 2009). An important aspect of

community development, however, is the mobilisation strategies to be adopted. Scholars, therefore, identify the major ways by which people participate in and contribute to community development projects to include financial assistance and manual labour. Similarly, the challenges that militate against people's participation also include the lack of funds, poor leadership, inadequate mobilisation strategies and embezzlement of funds (Ewelum & Mbara, 2015).

Nevertheless, community development remains a veritable approach to solving problems given that it emphasizes on what the people can use their local resources to do. Yet another dimension is the fact that too much interference by the government usually does not help, since it often generates crises in most communities and kills the enterprising spirit of the people (Onyekwelu, 2018). Given the role of gender in community development the involvement of women in community development has been interrogated using the annual women August meeting in southeastern Nigeria as case study. It is argued that the involvement of women in community development promotes peace and further gives room for sustainable development and good governance (Ohaegbuchi, 2014). There are also works that have dwelt extensively on the overview of the theory and practice of community development, including the historical review, examination of contemporary issues, debates and challenges faced by communities in Nigeria and other countries, especially those in rural areas (Ojukwu, 2013). Some other studies have also concentrated on the principles of community development and its challenges and prospects for the socio-economic growth and sustenance of indigenous communities in Nigeria (Agboeze & Nwankwo, 2013). The last two works particularly, provide interesting dimensions and explanations to the various issues discussed in the present effort.

As earlier noted, one major gap in the literature on self-help and community development in southeastern Nigeria is the neglect of communal fund-raising sources. This is the gap that the present effort seeks to fill by presenting Nkushi-Nkwu as an indigenous and creative method of fund-raising for community development projects among the rural communities of Mbaise in southeastern Nigeria. It explains the motives, modalities, intrigues, checks and balances as well as the usefulness of *Nkushi-Nkwu* as a fund-raising strategy for community development. Several theories underpin the concepts

of self-help and community development. They range from Spencer's evolutionary paradigm, through the conflict and functionalist theories to the complexity theory paradigm of the post-modern 21<sup>st</sup> century (Schutte, 2015). A few of them with relevance to the subject matter would be discussed. The Complexity theory and its related concepts emerged in the mid-late 20th century across multiple disciplines. It includes the works of Ilya Prigogine, especially his study of the dissipative structures in non-equilibrium thermodynamics; Edward Lorenz's study of weather systems and non-linear causal pathways (i.e. the butterfly effect); Chaos theory and its new branch of mathematics; as well as the evolutionary thinking informed by Jean-Baptiste Lamarck's perspectives on living and adaptation (Schneider & Somers, 2006). The thrust of the complexity argument is that complexity and development may be brought together by human cultural settings, production and institutions as they are related to development efforts, and are complex and dynamic by nature. This is given that individual human beings (beneficiaries, donors, administrators, service providers), as well as associations of individuals (institutions and associations), are multidimensional, non-linear yet interconnected and unpredictable (Novdtveit, 2007). The complex theory is relevant to the present study because it also deals with the society, which by its nature is diverse involving many people and autonomous entities and by that very fact complex. Despite these, the people and their systems are equally able to change, learn and adapt.

There is also the empowerment theory, which links individual well-being with the larger social and political environment. It preaches wellness, while aiming to ameliorate problems, provide opportunities for participants to develop knowledge and skills and engage professionals as collaborators rather than as authoritative experts. At the community level empowerment refers to collective actions to improve the quality of life in a community and to the connections among community organizations (Perkins & Zimmerman, 1995). The relevance of this theory to the current effort lies in the fact that communities need to be empowered sufficiently to be able to solve their problems. *Nkushi-Nkwu* in this case becomes a collective action through which the people are empowered to solve their community development challenges. The basic needs theory, on the other hand, sees community development as a gradual positive

change among people within a given geographical area towards self-determined ideals with minimal outside interference. It argues that satisfying basic needs within a specific time and space realm, will give rise to the development of a new set of (higher level) basic needs. This is a process that will keep repeating itself, working in an upward cyclical helix (Schutte, 2015). The strength of this theory lies in the ability of the community to find solutions to its needs through collective action, which essentially is what Nkushi-Nkwu represents.

The work adopts the conventional historical methodology approach comprising the use of both primary and secondary sources. Whereas secondary data and information were sourced from public libraries and government documents, first-hand experience, as well as discussions with individuals known to have considerable information on the subject matter, were relied upon to make up for the primary source. The information and data so collected were further analyzed for a productive outcome.

## **Utility Value of the Oil Palm**

A lot of scholars have traced the origin of the wild oil palm to West Africa specifically to what is regarded as the 'the palm belt', which is located in southern Nigeria (Korieh, 2010; Kilby, 1969; Usoro, 1974; Aghalino, 2000). The oil palm is the dominant tree crop in this area especially in the wet rain forest states of Rivers, Cross River, Akwa Ibom, Imo, Anambra, Ebonyi, Abia, Enugu, Edo and Delta, and in the savanna-belt states of Ekiti, Ondo, Ogun, Osun and Oyo. It also exists in the wet parts of north central Nigeria especially in areas like southern Kaduna, Kogi, Kwara, Benue, Niger, Plateau, Taraba and Nasarawa States (Ekenta, Ajala, Akinola & Oseni, 2017). Before the establishment of British rule in Nigeria, the people within the Niger Delta region had established an economic system, which revolved to a large extent, around the oil palm. However, with British penetration of the hinterland of the Niger Delta, the exploitation of oil palms was also paramount totheir imperial motives. In fact, of all the export commodities during the colonial period, palm oil and palm-kernel have the longest histories of being among the earliest commodities exported from Nigeria. Palm produce generally became important from the second half of the 19th century particularly with the abolition of the slave trade, the inauguration of the industrial

revolution and the development of the railway, which required it as a major lubricant (Aghalino, 2000).

A major component of the oil palm is its fruit, which is usually oval-shaped, about an inch and a half in length, and grows in clusters or bunches of several hundred. The fruit is usually composed of an outer skin and an oil-bearing layer of fibre (the mesocarp) covering the palm nut, while inside the nut is the palm kernel. Harvesting of the oil palm is usually all year round but mainly in the months of February to May. The wild oil palm is usually harvested by climbing the tree with the aid of a rope, the cutting bunches with a machete and letting them fall on the ground (Kilby, 1969). The process of extracting palm oil is usually laborious. Whereas, the children removed the nuts from the husk, the women directed the extraction of the oil. In the soft oil process, the nuts were boiled in water until they became tender. They were then pounded in a big mortar (ikwe nkwu) with the nuts separated from the fibre. The resultant fibre was further pressed by hand to extract the oil. In the hard oil process, the fresh nuts were pounded, and water was then poured over the pulp. The resulting surface oil was skimmed and boiled, with the oil extracted (Korieh, 2010). Considering the entire process of oil extraction, it is evident that there is relative suffering around the oil palm business, although its reward is also huge (C. Nnabuihe, personal communication, October 10, 2019).

Among the Igbo of Southeastern Nigeria, the oil palm is regarded as a utility crop given its multiple economic uses. For instance, each of its different parts (fronds, leaves, trunk and roots) has uses that are beneficial to mankind. The most important product of the oil palm, however, is the fruit, which is processed to obtain three commercial products - palm oil, palm kernel oil and palm kernel cake. The palm oil is rich in carotene and contains vitamin A, which is used in the manufacture of soaps and several other detergents. Similarly, the palm kernel oil is used in the manufacture of margarine, cooking fats, lubricants, pomade and glycerine, while the residue obtained after the extraction of oil is called kernel cake, which is also useful for livestock feed production. Some people use the sludge from palm oil processing to make traditional soap and fertilizer, while the empty bunch, fibre and shell that remain after oil extraction could also be used for mulching, manure and as source of fuel (Ekenta, 2017). The importance of the oil palm in the agricultural economy of the Igbo cannot be overemphasized. This is because when processed, it serves as a major source of income for the people. Apart from its dietary nutrients, it is a major source of employment for a significant percentage of the population. Many indeed depend on it as a source of livelihood considering that it is an important part of their food requirements (oil). For others, it generates employment at different levels during the planting, harvesting and marketing of its numerous bye products. It is evident from the foregoing that the Igbo are attached to the oil palm and it is not surprising therefore that it also serves as a primary source of fundraising for the people.

# Nkushi-Nkwu - A Communal Fund-Raising Activity

*Nkushi-Nkwu* is a form of fund-raising activity common to the people of Mbaise and indeed Southeastern Nigeria, in which the community from an agreed date takes over all the oil palms within its territory over a given period (usually one to two months), for the purpose of collective harvesting and sales, the proceeds of which are channeled towards community development. It is common especially in those communities that do not have any other viable sources of raising funds. Nkushi-Nkwu is a better alternative to community levies considering that it is not everybody that may have the money to pay if it is shared as levies or even have it readily available at the time it is needed (M. Ujagbo, personal communication, March 20, 2020). In some communities Nkushi-Nkwu is undertaken at least once in a year (it could be more depending on the needs of the community and the richness of the harvests) to raise money for the community's coffers for eventualities (P. Agbaegbu, personal communication, November 18, 2019). The people see it as part and parcel of their culture and tradition:

Generations before us used Nkushi-Nkwu to raise funds to execute several development projects including building markets, road construction, erecting community halls etc. In our own time, especially since the colonial period, it has become a major source of funds for public infrastructure. We have used it to sponsor our children's education abroad. Not too long ago, and faced with a government threat of either closing our primary school or merging it with an existing school due to poor enrolment, we had to introduce scholarship for pupils

at all levels, funded wholly with *Nkushi-Nkwu*, to attract pupils from other villages. It would have been impossible without this collective fund-raising effort (N. Anyanwu, personal communication, December 15, 2019).

The first set of pupils to go to primary schools in many villages was sponsored using *Nkushi-Nkwu*. An example is Lorji in Ezinihitte Mbaise beginning from the colonial period up till independence and beyond. 'I also benefitted from it in 1972, when I was in Primary Six, as the village used it to pay my fees' (C. Nnabuihe, personal communication, October 10, 2019). Nkushi-Nkwu primarily is a fundraising activity among the Igbo especially of the Mbaise extraction. Every community has its list of development projects, but the challenge normally is always how to evolve a sustainable way of realizing such projects amid scarce economic resources without causing much hardship to the people. Nkushi-Nkwu therefore becomes the people's ingenious and dynamic way of developing their community without causing much suffering to the citizens. Available evidence suggests that *Nkushi-Nkwu* has three types, *Onye*na-aga or 'Auction', Oso-Nkwu or 'Speed Harvesting' and Ekee-Ato or 'to share into three' (Iwuagwu, 2019). In the case of *Onye-na-aga*, the community usually would have an amount in mind that it hopes to raise through *Nkushi-Nkwu*. It then goes ahead to take control of the community's oil palms over the one-month period. At the end of the period, it harvests and sells these palms on auction to the highest bidder to raise the stipulated amount. This money could be realized either in part or full depending on circumstances.

For Oso-Nkwu, the community having decided on the amount it hopes to raise through the process goes ahead to share the sum among all the participating women and widowers. A date is subsequently agreed for the harvesting after the one-month period to allow the oil palm fruits to mature and ripe. On the agreed date, each participant invites someone to climb the oil palm on his or her account for harvesting. Whatever, the individual harvests until the end of the exercise (usually between two and three hours) belongs to the participant. The third version of *Nkushi-Nkwu* is what is called *Ekee-Ato* or 'to share into three'. In this case, the fixed sum is also contributed by the women and widowers, and on the appointed date, whatever the contributor realizes as his or her harvest is shared into three with the contributor taking two, while the community

takes one. The community's share is further sold on auction to realize additional funds for the project (N. Iwuagwu, personal communication, November 11, 2019).

## Organization and Some Intrigues Associated with Nkushi-Nkwu

As simple as Nkushi-Nkwu appears, there are, however, a lot of intrigues surrounding it especially with regards to its organization and execution, which at the same time makes it both a difficult and interesting exercise. Although the popular opinion among the people is that it is the easiest form of community fund-raising, some people criticize it for serving as an avenue for the organizers and indeed some community leaders to embezzle communal funds. Some of these issues will be discussed below. Before undertaking this fundraising activity, the consent of each village in the community is sought, with the issue being discussed at the different village assembles (*Amala*). Once the elders representing these villages give their consent, which obviously would have been the outcome of the decision of each Amala, a date is set for the commencement of the exercise (R. Duru, personal communication, October 10, 2019). But even before the commencement date, an assembly of the community is held, where the rules and regulations governing the process would be clearly defined and sanctions for default spelt out. Next, a committee is set up to supervise the process. There have been allegations of embezzlement of funds by members of some of these committees. However, the community also has a way of recovering its funds either by impounding the properties of those involved or by ostracizing them from the community. To signify the commencement of the harvesting process, the community gong is loudly sounded to alert everybody. In recent years, the community gong has been replaced by the sound of a gun (M. Ujagbo, personal communication, March 20, 2020).

An interesting aspect of *Nkushi-Nkwu* is the numerous intrigues associated with it. In Onye-na-aga for instance, for which the harvest period in most cases could last up to one week, the harvesters are known to usually make false claims regarding the number of palms they harvested in order to claim higher returns from the organizers. It is because of this that the organizers would usually appoint someone, to accompany each one using fresh palm fronds (Omu) to

record the number of palm trees that were harvested. Despite this, there have also been cases of both the harvester and his guide colluding to make false claims with a view to cheating the community (N. Anyanwu, personal communication, December 15, 2019). Some of the harvesters have been accused of deliberately harvesting unripe palms just to inflate their figures. In the same manner, even the women who collect the harvests also have their pranks. Some of them could intentionally pick the bunch alone, leaving the fruits, which was usually scattered around the tree, only to come back later in the day or even the next day, to pick them up for their personal use. Similarly, some harvesters may decline to climb the very tall palms or the ones with multiple fruits since harvesting such palms would either delay them or reduce their numbers.

But that is not all. With the completion of the harvest, the harvesters were usually paid, while the women helped to gather the palm fruits in a central location for auctioning. Before the auctioning, some portion of the fruits is normally shared among the women to thank them for their work, while the organizing committee is fed for its effort. Many attest that funds from Onye-na-aga were never complete, perhaps due to the numerous intrigues associated with it, including some of the ones highlighted above. Moreover, it is usually difficult to also assemble the labour (women) to collect bunches and fruits from the farms. Little wonder why many now prefer Oso-Nkwu because of its obvious advantages. Oso-Nkwu seems to have become quite popular in recent times given that it is largely transparent. Some people even call it 'wait and take' because it usually will not last more than three hours. On the harvest days, the entire community is usually a beehive of activities. As stated above, the community had already collected the amount required upfront, what each contributor gets now depends on the skill and speed of the harvester as well as the number of people following him to collect his harvests. In spite of its advantages, issues of theft occasionally occur as some participants claim that other people had carried their palms. A contributor can also lose out, especially if the harvester she had engaged disappoints on the day of harvest.

In rare cases, a harvester could fall from a palm tree as these trees are usually very old and tall (between 40 and 50ft). When this happens, it is regarded as a bad omen. In recent times, some fraudulent harvesters were alleged to have concocted charms, to

enable them to confuse their employer with seeming large harvests, which in the end, after processing would yield small quantities of oil. This in local parlance is regarded as Ohurum acha - the fruit ripping when it sees me (M. Ujagbo, personal communication, March 20, 2020). There are also cases of people going secretly sometimes at the nights to harvest their palms before the official date of harvest. When this happens, some communities have evolved ways of punishing the individuals involved. There are also issues about some participants in Oso-Nkwu having to engage more than one harvester, who they sometimes hide in the bush prior to the commencement of official harvesting. However, if caught, such people were heavily fined.

There are yet other intrigues associated with Nkushi-Nkwu including the argument by some people for the inclusion of the new varieties of palms introduced by the government from the mid-1970s known in local parlance as Nkwu Agric or "Agric. Palms". From the mid-1970s, the government through the various Agricultural Development Projects (ADPs) in southeastern Nigeria introduced some imported varieties of oil palm known to be high yielding with shorter maturity periods. It initially took serious persuasion including incentives such as free seedlings, fertilizers and regular inspection visits by agricultural extension officers to encourage and convince people to accept to experiment with the introduced varieties. A few people eventually did. And for these people, they had to cut down some of their old wild palms to plant the new varieties. These 'Agric Palms' were to become a subject of great controversy in several communities with regard to Nkushi-Nkwu. For the greater majority of people, the 'Agric Palms' must be included in Nkushi-Nkwu, considering that they were planted in the lands belonging to the community, while their owners argued that they should be excluded. The government extension officers initially intervened on behalf of their owners to secure exemptions, only for the problem to resurface especially once many more people began to plant these new varieties of oil palms. The people who argued that they should be included also insisted that their owners had to cut the old wild palms before planting the new ones thereby short-changing the community of their palms.

Whereas the issue has been settled in some communities, in several others, it still remains a subject of dispute. There have also

been issues around harvesting palms in lands whose owners had sold, to people from other communities. In recent times, the decision has been in favour of such owners being allowed to harvest their palms prior to the commencement date of the community harvest. Several communities have continued to tinker and innovate with Nkushi-Nkwu essentially to make it better to serve their purpose. For instance, some communities now sell it as a franchise over a specified period of time. The community having decided on how much it hopes to raise for the project, now throw sit open for either individuals or group of persons to raise the money and recover their investment using the franchise. Once this individual or group is able to advance the money to the community, the person or group now tries to recoup their money by inviting other interested persons who would contribute an agreed sum for the purpose. The other processes that accompany Nkushi-Nkwu would then follow, only that the harvesting would be restricted to the participating people (M. Ujagbo, personal communication, March 20, 2020).

#### Conclusion

This study has tried to establish the centrality of Nkushi-Nkwu as a primary fund-raising activity among the Igbo of southeastern Nigeria. It also showed the importance of self-help in the provision of public utilities among the people in which every individual feels obliged, to contribute his or her quota to the overall process. Selfhelp has almost become a culture among the Igbo. The paper argues that the people's culture of self-help has been encouraged by the Nigerian Civil War, which led to large scale destruction of public infrastructure in the area. The inability of the government to replace these facilities has only forced the Igbo to rely on their own efforts to replace the amenities or even to provide new ones. It is the difficulty in raising the required funds through levies, contributions or even donations that has made the people's reliance on collective fund-raising using the oil palm, which is their primary economic resource imperative. However, a critical success factor in the entire process is the quality of leadership available in the community. The process requires leadership that people can trust. A leadership credible enough to mobilize the people to believe in the exercise and to trust that funds realized would be judiciously utilized. Leadership among the Igbo is diffused, hence, the community always

strives to ensure the buy-in and support of the various villages through the eldest man in each village, who also doubles as the leader at that level. Once his buy-in is secured, a meeting of the entire adult men of the community is now held, where the rules and punishment for default for the impending Nkushi-Nkwu, are properly defined before the commencement of the exercise. Securing the people's buy-in and support is key to the success of Nkushi-*Nkwu*.It also empowers the organizers to enforce punishments, if and when the need arises.

It is also important to note that *Nkushi-Nkwu* has gone through several transformational processes among the various villages and communities over the years. It first started with Onye-na-aga or auction, which seems to be now extinct because of numerous complaints against it, bordering mostly on transparency and accountability issues especially on the part of the organizers. Many insist that the budgeted amounts are never realized because part of it is either embezzled by the organizers or due to the several leakages at different points in the process as have been highlighted in this paper. It is because of this that several communities now prefer to use either *Oso-Nkwu* (speed harvest) or *Ekee-Ato* (share into three), each of which delivers the budgeted amount upfront. In some communities, as we also pointed out, *Oso-Nkwu*, is now treated as a franchise in which either an individual or group of individuals may provide the community with the seed money, after which they would take charge of the process to recoup their investment. In conclusion, the paper identifies self-help as a critical factor in the economic development of the Igbo. And at the heart of this self-help is the people's ability to collectively undertake communal fund-raising using *Nkushi-Nkwu*, a practice that dates back to the colonial times, but has subsisted having gone through several modifications among the people essentially to make it relevant to contemporary times.

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