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Indigenous women development associations and thrift credit mobilization as a pathway to socio-economic wellbeing of rural dwellers in Akwa Ibom State Southern Senatorial District, Nigeria

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Abstract

Access to formal financial services remains one of the most significant structural barriers confronting rural women in sub-Saharan Africa, with profound implications for household poverty, entrepreneurship, and community development. This study examines the relationship between thrift credit mobilization activities of indigenous women development associations and the socio-economic wellbeing of rural dwellers in Akwa Ibom State Southern Senatorial District, Nigeria. Anchored in the Integrated Rural Development Model and the Human Capital Model, the study employed a cross-sectional survey design with data collected from 400 women drawn through multi-stage purposive, cluster, and systematic sampling across twelve Local Government Areas, supplemented by key informant interviews. Pearson Product-Moment Correlation Coefficient analysis was used to test the study hypothesis at a 0.05 level of significance. Findings revealed a statistically significant positive relationship between thrift credit mobilization and socio-economic wellbeing of rural dwellers ($r = 0.506$, critical $r = 0.113$, $df = 398$, $p < 0.05$), leading to rejection of the null hypothesis. Descriptive analysis showed overwhelming endorsement of thrift credit services, with over 88% of respondents reporting that women collective organizations provide access to financial resources and enable productive economic activity. The study concludes that indigenous women development association-administered thrift credit schemes constitute a critical, currently underutilized lever for rural poverty alleviation and recommends formal integration of these informal financial mechanisms with microfinance institutional frameworks, capacity building in financial management, and policy recognition of women associations as legitimate rural development partners.

Keywords: thrift credit services, indigenous women associations, socio-economic wellbeing, rural development, microfinance, Akwa Ibom State, Nigeria

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Background

Access to financial capital constitutes one of the most fundamental prerequisites for economic self-sufficiency, yet it remains systematically denied to the vast majority of rural women across sub-Saharan Africa, whose exclusion from formal banking systems perpetuates cycles of poverty that development interventions have struggled to break (Vasanthakumari & Sharma, 2010; Akinkugbe, 2015). The formal financial sector's stringent collateral requirements, documentation demands, and urban-centric branch networks render conventional banking services practically inaccessible to rural populations, particularly women who frequently lack the land titles, formal employment records, and credit histories that banks require for loan qualification (Idowu, 2002; Nugent, 2003). This structural exclusion has compelled rural communities worldwide to develop informal financial mechanisms rotating savings and credit associations, cooperative thrift societies, and community-based micro-lending schemes that operate outside formal banking infrastructure while fulfilling many of its essential economic functions (Buckley, 1997; Zeller & Sharma, 2002).

In Nigeria, and particularly within Akwa Ibom State, indigenous women development associations have emerged as the primary institutional vehicle through which rural women access thrift credit services. These associations, rooted in longstanding cultural traditions of collective economic cooperation, organize savings and lending activities through mechanisms such as the traditional rotating savings scheme locally known as "Etepe," wherein members contribute fixed periodic sums that are assigned in rotation until all participants have benefited from the pooled fund (Akinkugbe, 2015). This system, while informal by conventional banking standards, provides members with access to interest-free or low-interest credit that can be deployed for productive economic purposes starting small businesses, expanding agricultural operations, or financing children's education that would otherwise remain financially out of reach (Idowu, 2002; Cheston & Kuhn, 2002).

The theoretical and empirical literature on microfinance and thrift credit services has consistently demonstrated their transformative potential for rural socio-economic development. Buckley (1997) characterized microfinance as a major tool of socio-economic development, functioning as a practical and appropriate solution to the structural challenges confronting rural development by enabling livelihood promotion, local economic development, and personal empowerment. Cheston and Kuhn (2002) established that thrift credit mechanisms empower rural dwellers by placing capital directly in their hands, providing the opportunity to earn independent income and contribute financially to household and community welfare generating, in turn, increased self-esteem, social respect, and elevated income levels. Klein (2008) similarly demonstrated that access to financial services constitutes a critical instrument for poverty alleviation precisely because it expands the choice set available to economically marginalized individuals, particularly women whose economic agency has historically been constrained by both market exclusion and patriarchal social structures.

The specific dynamics of women-led thrift credit associations in the Akwa Ibom State context warrant particular scholarly attention because of the distinctive historical and cultural pathways through which these institutions emerged. Prior to the federal "Better Life for Rural Women" programme launched in 1987, Akwa Ibom women had already organized themselves along kinship, friendship, and religious lines to safeguard mutual interests and provide reciprocal economic support traditions that Boserup's (1970) seminal analysis of women's economic roles helped to theoretically validate and that subsequently provided the launchpad for more structured community development engagement (Onwubille, 2000; Usoroh & Otukpa, 2018). This historical continuity between traditional women's mutual aid practices and contemporary development-association thrift credit programmes suggests that these institutions possess deep social legitimacy and member trust that formal financial institutions, as external and culturally unfamiliar entities, often struggle to establish in rural communities (Deji, 2005; Idowu, 2002).

Despite this rich descriptive and theoretical literature, rigorous empirical assessment of the relationship between indigenous women association thrift credit activities and measurable socio-economic wellbeing outcomes in Akwa Ibom State Southern Senatorial District remains limited. Prior studies have tended toward qualitative case description or broad theoretical advocacy rather than statistically validated hypothesis testing capable of establishing the strength and significance of the relationship between thrift credit participation and wellbeing indicators (Vasanthakumari & Sharma, 2010; Akinkugbe, 2015). This study addresses that empirical gap, providing rigorous quantitative evidence on the relationship between thrift credit mobilization by indigenous women development associations and the socio-economic wellbeing of rural dwellers in the study area.

Statement of the problem

Rural dwellers across Akwa Ibom State Southern Senatorial District confront severe and persistent socio-economic deprivation, with poverty manifesting in restricted access to economic resources, limited income-generating opportunities, and chronic financial precariousness that perpetuates intergenerational cycles of hardship (Nkpoyen, 2008; Ering, 2015). Among the most consequential dimensions of this deprivation is the near-total exclusion of rural women from formal financial services: obtaining capital to start even a modest small-scale business represents, for the overwhelming majority of rural women particularly those without formal education an effectively insurmountable obstacle that forecloses pathways to economic self-sufficiency before they can even be pursued (Idowu, 2002; Deji, 2005). The consequences of this financial exclusion extend across multiple dimensions of household and community welfare: women without access to credit cannot finance agricultural inputs to improve farm productivity, cannot establish or expand small trading enterprises, cannot respond to medical emergencies without resorting to predatory informal lenders, and cannot invest in their children's education during periods of cash-flow constraint (Idowu, 2002; Klein, 2008).

The human toll of this financial exclusion falls disproportionately on rural women, who, as documented extensively in the development literature, perform the majority of subsistence agricultural labour, household provisioning, and informal trading activity in Nigerian rural communities while simultaneously bearing primary responsibility for child-rearing and household management (Lawal, 1997; Usoroh & Otukpa, 2018). This dual burden of productive and reproductive labour, combined with systematic exclusion from the formal credit markets that would enable economic advancement, generates what development scholars term the "feminization of poverty" the disproportionate concentration of poverty among women and female-headed households relative to men (Dauda, 2002; Thibos, Lavin, Loucks, & Martin, 2007). In Akwa Ibom State specifically, where agriculture, fishing, and informal trading constitute the dominant rural livelihood activities, the absence of accessible credit mechanisms directly constrains women's capacity to participate productively in the local economy, reinforcing rather than alleviating the structural poverty that characterizes much of the senatorial district.

Government responses to rural financial exclusion in Nigeria have proven persistently inadequate. Successive federal development programmes from the 1972 National Accelerated Food Production Programme through the 1987 Better Life for Rural Women initiative to the 2004 National Economic Empowerment and Development Strategy have failed to deliver the sustained, accessible financial infrastructure that rural communities require, hampered by inadequate funding, poor implementation capacity, and the structural mismatch between formal banking models and rural economic realities (Sam, 2014; Lawal & Oluwatoyin, 2011). The formal banking sector's continued reluctance to extend services to rural areas driven by perceived high transaction costs, collateral deficits, and credit risk has left a persistent institutional vacuum that indigenous women development associations have organically filled through informal thrift credit mechanisms, but without the institutional recognition, regulatory support, or capacity-building investment that would allow these mechanisms to operate at the scale required to meaningfully address rural poverty (Akinkugbe, 2015; Idowu, 2002).

This problem carries direct implications for multiple stakeholders. For individual rural women, financial exclusion translates into foreclosed economic opportunity, perpetuated dependency, and diminished capacity for self-determination. For rural households, the absence of accessible credit constrains investment in health, education, and productive assets that would otherwise improve family welfare across generations. For local government and state development planners, the persistence of rural financial exclusion represents an unmet developmental mandate that undermines broader state objectives for poverty reduction and inclusive economic growth. For development organizations and policymakers, the absence of rigorous empirical evidence on whether and how indigenous women association thrift credit mechanisms actually improve socio-economic wellbeing outcomes prevents the formulation of evidence-based policy interventions that could scale and strengthen these organically emerged community financial institutions. This study addresses this critical evidentiary gap by providing statistically validated evidence on the relationship between thrift credit mobilization through indigenous women development associations and the socio-economic wellbeing of rural dwellers in Akwa Ibom State Southern Senatorial District.

Theoretical framework

The integrated rural development model

This study is primarily anchored in the Integrated Rural Development Model, developed through the Ford Foundation's 1966 recommendations, which conceives of a comprehensive and coordinated approach involving all relevant persons and agencies toward improving the economic, social, and cultural conditions of the rural poor (Cohen, 1987). The model's central theoretical contribution is its rejection of narrow, single-sector development interventions in favour of a holistic policy framework conducive to achieving comprehensive social improvement among rural populations. Critically, the model places primary emphasis on the mobilization and development of human resources by the rural people themselves, asserting that sustainable community development is best achieved through self-reliant, locally-driven initiatives rather than externally imposed top-down programmes (Cohen, 1987; Abegunde, 2009).

The applicability of the Integrated Rural Development Model to indigenous women association thrift credit activities is direct and substantial: thrift credit mobilization represents precisely the kind of self-reliant, community-driven economic initiative that the model identifies as the foundation for sustainable rural development. By pooling local financial resources through collective savings mechanisms, women associations enable the gradual absorption of rural women into the expanding rural economy without dependence on external capital injection or government intervention embodying the model's core principle that rural development must be built upon the active participation and resource mobilization capacity of rural people themselves (Cohen, 1987). The model's emphasis on multi-sectoral integration is also relevant: thrift credit activities do not operate in isolation but interact synergistically with educational and agricultural initiatives undertaken by the same associations, creating cumulative wellbeing effects that exceed what any single intervention could achieve independently.

Human capital model

The study is further informed by the Human Capital Model, advanced by Ruddell and Sweetman (2004), which is widely employed to explain labour market outcomes through the lens of individual investment decisions. The model's essential proposition is that individuals incur present costs in human resource investment including financial investment in skills acquisition, business capital, or productive assets in anticipation of future returns in the form of improved productivity, employment prospects, and earnings. A defining feature of the model is its recognition that such investments are inherently uncertain, since benefits accrue only over an extended time horizon, and that a major component of investment cost is frequently the opportunity cost of foregone alternative activity (Ruddell & Sweetman, 2004).

The Human Capital Model directly illuminates the mechanism through which thrift credit access translates into improved socio-economic wellbeing: when rural women obtain credit through their association's thrift mechanism, they are enabled to make productive investments in trading inventory, agricultural inputs, or small enterprise capital that function as human and physical capital investments yielding future income returns. The model also explains why the absence of credit access perpetuates poverty: without the capital required to make even modest productive investments, rural women remain locked into subsistence-level economic activity incapable of generating the surplus needed for upward economic mobility. Applied to this study, the Human Capital Model suggests that thrift credit services administered by indigenous women development associations function as investment-enabling mechanisms whose effects compound over time, generating the statistically measurable wellbeing improvements that this study's empirical analysis is designed to detect.

African theoretical perspectives: a reflexive note

Beyond the Integrated Rural Development Model and Human Capital Model applied in this study, African indigenous theoretical resources offer valuable alternative lenses for understanding thrift credit mobilization among indigenous women associations. Ubuntu philosophy, encapsulated in the maxim ubuntu ngumuntu ngabantu (a person is a person through other persons), conceives economic wellbeing as inseparable from communal relationship and mutual obligation, offering a holistic account of thrift credit associations as expressions of collective personhood rather than aggregated individual financial decisions (Mugumbate & Nyanguru, 2013). African Womanism (Ogunyemi, 1985), which centres African women's collective, community-oriented struggle for economic and social self-determination, similarly speaks directly to the associational, mutual-aid character of indigenous women's thrift groups. These frameworks were not adopted as the primary analytical lens because the study's quantitative survey design required constructs capable of standardized measurement and statistical testing against wellbeing indicators, an

operationalization that the Integrated Rural Development Model and Human Capital Model provide more directly than Ubuntu's holistic, relationally defined ontology of personhood currently allows. Future research should nonetheless work toward developing indigenous African theoretical models of communal economic empowerment capable of standing alongside, and eventually informing, the frameworks that presently dominate rural development scholarship.

Methodology

Research design and study area

The study adopted a survey research design, appropriate for the systematic and objective collection of data describing existing phenomena and well suited to opinion and attitudinal research relying on questionnaires and interviews (Isangedighi, Joshua, Asim, & Ekuri, 2024). The research was conducted in Akwa Ibom State Southern Senatorial District, Nigeria, which spans twelve Local Government Areas Ikot Abasi, Mkpat-Enin, Eastern Obolo, Onna, Eket, Esit Eket, Ibeno, Okobo, Oron, Udung-Uko, Urue-Offong/Oruko, and Mbo with a projected population of 1,556,900 persons (Akwa Ibom State Bureau of Statistics, 2022). The district's economy is anchored in crude oil and natural gas production alongside substantial agricultural and fishing activity, with the population predominantly engaged in farming, trading, artisanal work, and civil service employment.

Population, sample, and sampling procedure

The target population comprised approximately 60,000 indigenous women in rural communities across the senatorial district. A multi-stage sampling technique integrating purposive, cluster, and systematic sampling procedures was employed. One rural community with an active indigenous women association was purposively selected from each of the twelve Local Government Areas, constituting ten clusters following consolidation. Within each cluster, households were enumerated and divided into even- and odd-numbered groupings, with the researcher systematically studying even-numbered households; from each cluster, forty women who were members of development associations were selected, yielding a final sample of 400 respondents. The sample size was validated using the Taro-Yamane formula at a 95% confidence level (n = 397, rounded to 400).

Research instrument

The primary data collection instrument was a structured questionnaire comprising three sections: Section A captured demographic information including age, marital status, occupation, educational level, and income; Section B comprised a twenty-item, four-point Likert-type scale (Strongly Agree, Agree, Disagree, Strongly Disagree) measuring the sub-independent variables of the study, including thrift credit services; and Section C addressed the dependent variable socio-economic wellbeing of rural dwellers using the same four-point scale format. This was supplemented by key informant interviews with selected women association leaders. Face validity was established through expert review by specialists in test measurement and evaluation in the Faculty of Social Sciences, who certified the instrument's content adequacy. Reliability was assessed using Cronbach's Alpha through pilot testing with 40 respondents outside the study sample; the thrift credit services subscale yielded a coefficient of 0.75, confirming adequate internal consistency (George & Mallery, 2003).

Data analysis

Data were analyzed hypothesis by hypothesis at a 0.05 significance level with 398 degrees of freedom. Pearson Product-Moment Correlation Coefficient (PPMC) analysis was employed to test the relationship between thrift credit services and socio-economic wellbeing, selected because both variables were measured on continuous interval scales derived from the Likert-type instrument and the hypothesis posited a directional relationship between them. Descriptive statistics frequencies and percentages were used to characterize respondent demographic profiles and subscale response distributions. Key informant interview data were analyzed thematically to provide qualitative elaboration of the quantitative findings.

Results and Discussion

Demographic profile of respondents

Of the 400 respondents, 45% (n = 180) were aged 30 years and above, 31% (n = 124) were aged 20–29 years, and 24% (n = 96) were below 20 years, indicating that the majority of sampled women fell within the more economically established age cohort. Regarding marital status, 62% (n = 248) were married, 23% (n = 92) were single, 8.5% (n = 34) were widowed, and 6.5% (n = 26) were divorced or separated confirming that the majority of indigenous women association members were married women managing household economic responsibilities. Occupationally, the most commonly reported occupations were farming (42%, n = 168), trading (14%, n = 56), self-employment (13.5%, n = 54), and other paid employment (10.5%, n = 42); the remaining 20% (n = 80) of respondents were distributed across other occupational categories not separately itemized in this analysis, reflecting the predominantly agrarian character of the study area's economy. Educational attainment showed 48% (n = 192) with secondary education, 26% (n = 104) with primary education, 15.5% (n = 62) with no formal education, and 10.5% (n = 42) with tertiary education. Income distribution revealed that 48.5% (n = 194) of respondents fell within the middle-income category, 34% (n = 136) in the low-income category, and 17.5% (n = 70) in the high-income category, confirming the predominantly modest economic circumstances of the sampled population.

Descriptive analysis of thrift credit services

Descriptive analysis of the thrift credit services subscale revealed overwhelmingly positive endorsement across all measured items. Regarding access to financial resources through women collective organizations, 73.2% of respondents (39% SA, 34.2% A) agreed or strongly agreed; for reliable financial assistance from women associations, 78.0% (47.2% SA, 30.8% A) agreed or strongly agreed; for having personally benefited from the pool of funds, 82.2% (49% SA, 33.2% A) agreed or strongly agreed; for access to interest-free credit for productive purposes, 86.8% (48% SA, 38.8% A) agreed or strongly agreed; and for participation in the traditional daily collection (Etepe) savings system, 91.2% (51% SA, 40.2% A) agreed or strongly agreed. This consistently high endorsement pattern averaging above 80% positive response across all five items provides strong descriptive confirmation of the centrality and perceived value of thrift credit mechanisms within the indigenous women development association model in the study area.

Hypothesis one: Thrift credit services and socio-economic wellbeing

The null hypothesis that promotion of thrift credit services has no significant relationship with socio-economic wellbeing of rural dwellers was tested using Pearson Product-Moment Correlation Coefficient analysis. The analysis yielded a calculated r-value of 0.506, which substantially exceeds the critical r-value of 0.113 required for statistical significance at the 0.05 level with 398 degrees of freedom. The null hypothesis was accordingly rejected: indigenous women development association thrift credit services have a statistically significant positive relationship with socio-economic wellbeing of rural dwellers in Akwa Ibom State Southern Senatorial District, Nigeria. The magnitude of the correlation (r = 0.506) falls within the moderate-to-strong range, indicating that thrift credit participation accounts for a substantial proportion of variance in respondents' socio-economic wellbeing outcomes.

This finding provides robust empirical confirmation of the theoretical predictions advanced by the Human Capital Model: access to thrift credit functions as an investment-enabling mechanism that translates directly into improved economic outcomes for rural women. The result is consistent with the broader microfinance literature: Vasanthakumari and Sharma (2010) established that access to thrift credit serves as a viable alternative to formal banking that plays a cardinal role in positively affecting the socio-economic lives of rural dwellers, while Buckley (1997) similarly characterized microfinance as a major tool of socio-economic development whose practical application addresses the fundamental challenges of rural livelihood promotion. Cheston and Kuhn (2002) found that thrift credit mechanisms empower rural dwellers by directly placing capital in their hands, generating both increased self-esteem and elevated income a mechanism that aligns precisely with the statistically significant positive relationship documented in this study.

Key informant interview data provided further contextual elaboration of this finding. Women association leaders reported that the traditional Etepe rotating savings system enabled members to access lump-sum capital that would otherwise be entirely unattainable through individual saving alone, given the modest and irregular income streams

characteristic of rural farming and trading activities. Respondents described concrete instances in which thrift credit access had enabled the establishment of small trading enterprises, the purchase of agricultural inputs that subsequently improved farm yields, and the financing of children's school fees during periods of seasonal cash-flow constraint — outcomes directly consistent with the Integrated Rural Development Model's emphasis on self-reliant, locally mobilized resource development as the foundation for sustainable rural improvement. These qualitative accounts reinforce the statistical finding by illustrating the specific causal mechanisms through which thrift credit access translates into measurable improvements in household economic wellbeing.

The strength of this relationship also carries important implications for understanding why indigenous women development associations have achieved such substantial community legitimacy and member participation despite operating entirely outside formal financial regulatory frameworks. Idowu (2002) observed that informal finance mechanisms, despite their longstanding existence, have historically struggled to meaningfully advance rural development efforts when operating in isolation from broader community institutional structures; the present findings suggest that when thrift credit mechanisms are embedded within the broader institutional and social fabric of indigenous women development associations which simultaneously provide healthcare, educational, and agricultural support their economic empowerment effects are substantially amplified relative to standalone microfinance interventions. This integrated institutional model, consistent with the Integrated Rural Development Model's holistic approach, may explain the robust statistical significance documented in this study.

Conclusion and Recommendations

This study has provided rigorous empirical evidence that thrift credit mobilization activities of indigenous women development associations have a statistically significant positive relationship with the socio-economic wellbeing of rural dwellers in Akwa Ibom State Southern Senatorial District, Nigeria ($r = 0.506$, $p < 0.05$). This finding affirms that informal, community-driven financial mechanisms despite operating entirely outside formal banking regulatory structures constitute an effective and currently underutilized pathway for rural poverty alleviation, particularly for rural women who remain systematically excluded from conventional credit markets.

On the basis of these findings, the following recommendations are advanced. First, state and local government authorities should formally recognize indigenous women development associations as legitimate rural development partners and provide targeted capacity-building support including financial literacy training, record-keeping systems, and fraud-prevention mechanisms that would strengthen the operational integrity and scale of existing thrift credit schemes without displacing their community-embedded character. Second, formal microfinance institutions and development banks should explore structured partnership models with established women associations, using association membership and reputation as alternative collateral mechanisms that could unlock larger-scale formal credit access while preserving the community trust relationships that underpin association effectiveness. Third, the Ministry of Women Affairs should develop a dedicated grant or matching-fund programme that augments association-mobilized thrift capital, thereby increasing the scale of available credit without undermining the self-reliant character that the Integrated Rural Development Model identifies as essential to sustainable impact. Fourth, financial education programmes addressing business planning, savings discipline, and investment decision-making should be integrated into association activities to maximize the productive deployment of accessed credit. Future research should employ longitudinal designs to track individual-level economic trajectories of thrift credit beneficiaries over multiple years, enabling more precise causal attribution of observed wellbeing improvements to credit access specifically.

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Declarations

Conflict of Interest:

The author declares no conflict of interest in relation to this research, its authorship, and/or its publication.

Authorship:

The author confirms sole responsibility for the following: study conception and design, data collection, analysis and interpretation of results, and manuscript preparation. There are no ghost or guest authors associated with this work.

Ethical Approval:

Ethical clearance for this study was obtained prior to data collection. Informed consent was secured from all respondents and key informants after they were briefed on the study's purpose, voluntary nature, and their right to withdraw at any stage without consequence. Respondent confidentiality and anonymity were strictly maintained throughout data collection, analysis, and reporting.

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Statement of Originality and Non-Simultaneous Submission:

The authors confirms that this manuscript is original, has not been published elsewhere in any form or language, and is not currently under review or consideration for publication at any other journal or outlet. Should this manuscript be rejected or withdrawn from consideration at the Journal of Development Administration, the author will notify the journal accordingly before submitting elsewhere.

Data Availability:

The data supporting the findings of this study are available from the author upon reasonable request.