

The Participatory Role of Self-Help Groups in Infrastructure Development in Ilawe-Ekiti, Nigeria

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Abstract

The New Urban Agenda recognizes the role of Self-Help Groups (SHGs) at local levels in achieving sustainable urban development in the 21st century. The purpose of the study was to investigate the participatory role of SHGs in infrastructure development, with a view to enhancing the performance of the institutions, Development Associations (DAs) and individuals in infrastructural development in Ilawe-Ekiti, Nigeria. This study adopted the survey research method to collect research data from the Community Development Unit, in-charge of Community Development Projects in Ilawe-Ekiti. A total of sixty-one copies of questionnaires were used to collect information from available SHG. From the findings, the cost of most projects executed by the SHGs was between ₦201,000 and ₦1,400,000 per annum, however, the amount was insufficient to tackle infrastructure problems in the communities, sources of assistance were through individual/membership contributions, annual dues, donations and contributions from philanthropists. Invariably, the lowest source of assistance for SHGs in the study area was contributions from philanthropists. Landlords Associations were prominent and were responsible for 58.8% of the infrastructure project provided. The main problem identified was inadequate funding, wasteful bureaucratic process in accessing fund from government, high interest rate chargeable on loans, collateral constraint and insufficient fund in infrastructure projects in Ilawe-Ekiti. The paper recommended that, the government of Ekiti state should support the activities of SHGs with adequate funding and good policies and canvassed Government-SHG Partnership development in order to upgrade and expand facilities, which tend to engender sustainable infrastructural development in the state.

Keywords: Infrastructure development, Sub-Saharan Africa, Participation, Self-Help Groups (SHGs), Ilawe-Ekiti

Introduction

A United Nations Report in 2011 reported that infrastructure development is essential in securing the theme “The Future We Want” that aims to eradicate absolute poverty and enable economic transformation. The context “visioning the Africa we want” a continent’s strategic framework that seeks to enable delivery on sustainable development noted that infrastructure is the real strength behind economic development and poverty reduction, thus essential in securing the theme “The Africa We Want”. This context believed that Africa’s infrastructure (road, water supply,

schools and health facilities among others) still fall below international standards in terms of quantity and quality as the infrastructure needs of the poor, majority of who reside in Sub-Saharan Africa have not been met, and they continue to rely on unsafe, unreliable and often overpriced alternatives provided by Self-Help Groups (SHGs). In its wider sense, infrastructures are often seen as a non-profit oriented project, their provision and sustenance are therefore expected to be funded with the public fund (Agbola, 1994; Okosun 2015). The commonest indicators of inadequate infrastructure provision in a settlement are lack of potable water supply,

poor road and transportation system, poor environmental sanitation and lack of improved health facilities.

Governments in Sub-Saharan Africa have grossly failed to meet the needs of its citizens in the area of infrastructure provision and management, a need for self-help intervention becomes inevitable. In this direction, SHGs in societal welfare and development has long been recognized by scholars (Agbola, 1994; Soyibo, 1999; Onokerhoraye, 2001; World Bank, 2002; Emmanuel, 2010; Okosun & Olujimi 2016). These authors reported that SHGs exists as traditional and kinship institutions; occupational associations, faith-based organisations, landlord's associations, women groups, youth association and local elites.

The severity of poverty and low level of infrastructure development in many Sub-Saharan Africa countries is very glaring when other indicators of services and development are considered. The situation was succinctly captured in the report of 2030 UN Urban Agenda; Agenda 2063 and the New Urban Agenda which fully recognizes the role of participatory approaches involving SHGs at both global and local levels in achieving sustainable urban development and economic growth. This underscores the fact that citizen participation is key to socio-economic development, opportunities and prosperity. When it functions efficiently, the whole society benefits and the resultant effect is manifested on the growth and development of the community, but when it functions below expectation, everybody pays in kind and cash (Akinola & Yusuff, 2001). This submission is connected with the fact that SHGs can generate, drive or gather actors from different horizons to work towards a common objective. SHGs have been responsible for the execution of projects in their local communities, such as construction of primary and secondary schools, clinics, hospitals, health centres, maternity centres, town and community halls, borehole water supply, drains, culverts and electrification projects (Francis

et al, 2009). Its importance to human being cannot be overemphasized. No wonder, issues related to infrastructure development, therefore, are of strategic concern to all including government, professionals and SHGs (Okosun, 2017).

Ogundipe (2003) submitted that self-help is a sort of reaction against the government by neglected citizens who organize to provide themselves with the amenities and services the government could or would not provide. SHGs form one of the main actors of the Local Economic Development (LED) process. Emmanuel (2013) was of the opinion that SHGs have been responsible for the provision of communal facilities such as schools, markets, water points, health clinics or health centres. In view of these encouraging roles, this study intends to contribute to the existing literature on the subject matter as it attempts to investigate the participatory role of SHGs in infrastructure development with a view to enhancing the performance of the institutions, Development Associations (DAs) and individuals in infrastructural development in Ilawe-Ekiti; Nigeria. The specific objectives are to examine the; i) the characteristics of Self-Help Groups in Ilawe-Ekiti, ii) types, forms of projects executed and participatory roles by SHGs, iii) the problems encountered in the execution of project and challenges of SHGs in sourcing for fund in the study area.

Literature Search

The shift from a focus on the construction of infrastructure to the delivery of infrastructure drew the attention of so many countries in Sub-Saharan Africa to focus on the provision and delivery of infrastructural facilities, especially at the local level. For over five decades, spatial accessibility to basic infrastructure such as; safe water supply and electricity in sub-Saharan Africa face strong financial problems than their counterpart in the developed world (Okosun & Olujimi 2016), The basic facilities and services needed for the functioning of a community or society should include among others, good roads, electricity, schools, potable water supply and drainage

networks, necessary to reduce vulnerability and poverty. The depleting conditions of these services in Sub-Saharan Africa, particularly in Nigeria are of great concern to the SHGs and other agencies. The infrastructure situation in Nigeria is in a sorry state (World Bank 2014 Okosun & Olujimi, 2016); government efforts at addressing the problems have failed despite the adoption of some measures, such as the engagement of reform programmes (African Development Bank, 1999). The inability of government to meet the infrastructure needs on account of resource constraints led to the involvement of SHGs in provision and management of infrastructural facilities due to a partial withdrawal of government from public infrastructure provision (Okosun 2017).

In recent times, one of the strategies being employed to transform communities' is best carried out under the umbrella of SHGs (Agbola, 1994; Akinsorotan and Olujide 2006). The study of Okosun & Fasakin (2019) observed that, there are problems that are local in nature and such problems are better handled and better understood by the local populace themselves. Osuji (1992) pointed out that communities have employed communal efforts as the mechanism for mobilizing community resources to bring transformation, enhance physical improvement and functional facilities in their localities in the area of social, political and economic aspects of their life. Thus, the physical development of a community in Nigeria is an indicator that development has taken place at the grassroots. Self-help is a method of organizing the poor and the marginalized to come together to solve their problem (Sundaram, 2012). Eziyi (2007) submitted that, self-help effort represented a development strategy involving people participation in promoting community development to bring positive change into their environment.

Definition of Terms

This involves certain technical terms applicable to this study as defined below:

i). Local Government Council: It is defined as government at the grassroots level of administration, meant for meeting peculiar grassroots needs of the people (Okosun 2015). A Local Government Council can also be defined as the government of urban areas, rural areas or a combination of urban and rural areas subordinate to the state governments but having an independent legal existence.

ii). Community: It is defined as a group of people living in the same defined area, sharing the same basic values, organizations and interests.

iii). Community Development: This is defined as the demonstration of people's capacity and willingness to participate, on their own initiative, in the tasks of identifying and prioritizing community needs (e.g. socio-economic, political and environmental) aimed at meeting the needs; and improving their living conditions - with or without external assistance (Musa, 2015). The concept of a community development is based on the fact that a community should help itself by providing its felt needs on projects such as the provision/maintenance of roads, schools, markets, electricity projects, health centres, bridges, water supply projects, and town halls.

iv). Development Association (DA): It is an association that provides forum for people to articulate their views, aspirations and needs. The associations aimed at helping people within a local community to identify their social need, and work towards achieving them.

v). Infrastructure: This refers to those basic services without which primary, secondary and tertiary productive activities cannot function. Infrastructure is defined as those facilities that aid promotion, production, distribution, and consumption activities and improve the welfare and social life of the people. This includes schools, health care facilities, water supply, electricity supply and roads among others.

vi) **Ward:** A (political) ward refers to the division of a city or town into electoral districts for administrative or political representative purpose.

Research locale

Ilawe-Ekiti is the Local Government Headquarters of Ekiti South-West Local Government Area of Ekiti State, Nigeria). It shares boundaries with Ado-Ekiti on the Southwest, on the East with Ikere-Ekiti, and the West with Igede and on the North by Igbara-Odo (see Figure 1). It occupies the

area lying approximately between longitude 5 ° 5 and 60 E of Greenwich meridians and latitude 7°35’ and 60 N of the equator. Since the creation of Ilawe-Ekiti in 1976, the population of the town has been growing at an alarming rate. Ilawe-Ekiti had a population of a 71,808 in 1991 (NPC, 1991), the 2006 census put the population at 165,277. As of 2018, the projected population figure was put at 198,108 persons. Ilawe-Ekiti is made up of six political wards namely, Aaye, Irorin, Okebedo 1, Okebedo 11, Adin, Oke-Emo and Okeloye/Iro/Okepa as shown Figure 2.

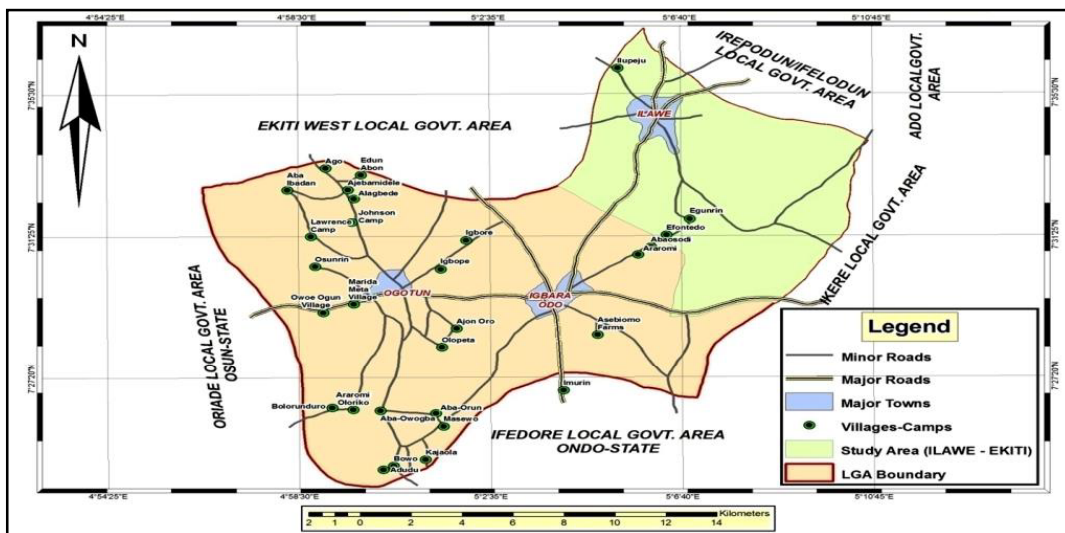


Figure 1: Map of Ilawe-Ekiti in Regional Settings
Source: Okosun (2015)

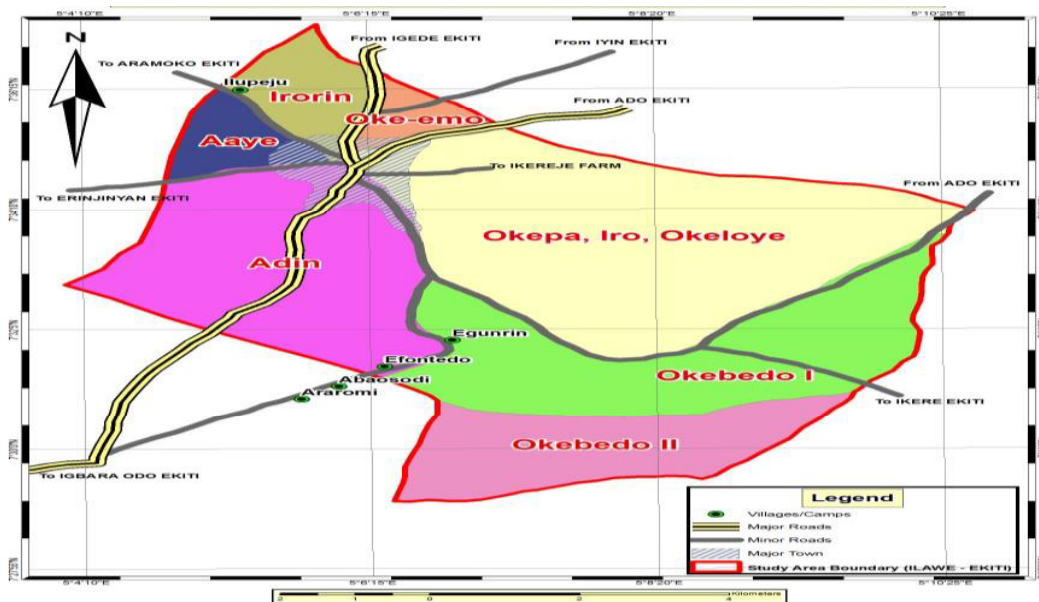


Figure 1: Map of Ilawe-Ekiti showing the study area
Source: Okosun (2015).

Research method

The survey research method was adopted for this study, and a non-probability sampling approach was employed and it is carried out when the researcher is not concerned about the representativeness of the sample. Two sources of data were explored; (i) primary and (ii) secondary sources. Basically, this study adopted both questionnaire and field observation methods to collect the required primary data, while the secondary source of data for this research comprised of those information extracted from published and unpublished materials, such as textbooks, journals, conference papers, newspaper, government documents, dissertations and internet websites. There are three target groups, namely, the Community Development Unit in-charge of community development projects in the study area, the Community/Quarters Heads in the study area, and the President/Chairman/Secretary of each SHG in the host community. Therefore a total census (i.e 100% coverage) survey was conducted on all the sixty-one (SHGs). The collected data were subjected to analyses using both descriptive and inferential statistical methods. The processing of data was subsequently analysed employing Statistical Package for Social Sciences (SPSS) version 19. The analysis of data was done, using frequency count; distribution and such information were presented through the use of tables, percentages and charts.

Results and Discussion

In accordance with the aim and objectives of the study, data collected covered all the objectives. The discussion of the findings was therefore based on the research objectives as follows:

Objective 1: This objective seeks to identify the characteristics of Self-Help Groups in the study area:

Characteristics of Self-Help Groups in Ilawe-Ekiti

Table 1 shows that, most of the SHGs were established more than a decade ago, specifically, 45.9% of the total SHGs was established above 20 years, while 21.3% came into existence within 5-10 years. Furthermore, some SHGs were created within 11-15 years. Findings further reveal that, not many of the SHGs started their operation less than 5 years ago. Membership composition of the SHGs in Ilawe-Ekiti revealed that majority had between 21 and 40 members (34.3%), followed by membership between 41 and 60 (23.0%). On occupational status, business (partnership/corporation/corporative society) was the predominant of members of the SHGs of Ilawe-Ekiti (32.8%), while farming accounted for (24.6%) and trading constituted 16.4% of the occupation. Trading in this regard is concerned with buying and selling of provision, petty goods and agricultural produce. Ojulawe market is the main market in the town for the produce.

Table 1 revealed that landlord associations dominated the types of SHGs available in the urban communities which accounted for 42.6%, followed by youth organisation (20.2 %). Others were trade and farmers as well as Faith-Based organisations. Finding from the study revealed that, the types of SHGs in Ilawe-Ekiti has enhanced community development projects in the town. The most significant reasons given for the formation of SHGs in Ilawe-Ekiti (Table 1), was to develop the community (26.7%), 14.7% submitted that, they form the association to develop members, while 12.1% formed the association to seek help from the government. As earlier pointed out, landlords associations outnumbered any other type of SHGs in Ilawe-Ekiti; and are mostly concerned about the management and development of infrastructural facilities in the area.

Table 1: Main characteristics variables of respondents in the study area

Characteristics of SHGs	All (n=61)
Year of establishment	Above 20 years (45.9%), 5 -10 years (21.3%) 11-15 years (13.1%), Less than 5 years (8.2%)
Membership composition	21-40 = (34.3%), 61 & above = (19.7%)
Age [mode (frequency)]	45-70 years (40.2%)
Predominant occupation	Business (32.8%)
Types of group [mode (frequency)]	Landlords (42.6%), Youth organisation (20.2%)
Reasons for the formation	Develop community (46.3%), develop members (14.7%) seek help from government (12.1%).
Registration with government	Registered (43.0%), Not registered (31.0%), process of registering (16.0%).
Time of meetings	Monthly (44.3%). Quarterly (39.3%), Yearly (8.2%)

Source: Field survey, 2015

The empirical analysis in Table 1 revealed that, majority of the SHGs in Ilawe-Ekiti have their registration with Government (43.0%), 31.0% were not registered, while 16.0% of the SHG is in the process of registering with the government. It is instructive that motivation for registration is largely for the establishment of a partnership with government or other donor agencies' for support in term of funding, loans and community development through the provision and management of infrastructural facilities.

With regards to time made available for community meetings. Majority of the SHGs hold community meetings monthly (44.3%). 39.3% holds meetings quarterly, while 8.2% holds meetings yearly the same percent falls in the category of others, these are SHGs that hold meetings weekly, fortnightly and bi-monthly, while some devote their time when needed. The findings revealed that most of the community meetings of SHGs were held monthly. This trend shows that the people are willing to participate in their initiative, in the tasks of identifying and prioritizing community needs.

Objective 2: This objective highlights the types, forms of projects executed and participatory roles by SHGs in the development of infrastructural facilities in Ilawe-Ekiti:

Project participation by SHGs

The projects in which the sixty-one SHGs in Ilawe-Ekiti participated are many. Participation refers to the construction and maintenance of the projects in reference. They include among others, health facilities (health centres, maternity, and dispensary), schools, market stalls, post office, roads, wells, boreholes, pipe-borne water, civil centre, public toilet, and electricity. Investigations revealed that 85.2% of the projects mostly participated in by the SHGs were boreholes water supply, followed by school building and rehabilitation project which stands out to be 67.2%. There is effective participation in the building of a town/community hall which represents 65.6%. In all cases, the town hall building was planned and developed by the community. The SHGs are well involved in drainage construction; this represents 63.9%, while 60.7% participated in market construction. Involvements in road construction projects accounted for 37.7%. Electricity supply project constituted 32.8% of the SHGs participated, 18.0% participated in the construction of the

community viewing centres (Figure 2), while a few participated in health facilities project (16.4%). Findings further revealed that, the community was less involved in post office provision/construction, this represents 14.8%. This study revealed that at least roughly one-tenth of SHGs participated in some of the listed projects. This trend is consistent with that of Emmanuel (2013) who revealed that the SHGs have been responsible for the provision and maintenance of communal facilities.

Form of projects participation by the SHGs

After identifying the projects in which the SHGs participated, the next important question is the form of the participation. Form of participation of the SHGs varied according to their financial strength and

abilities. Table 3 showed that 42.6% participated by contributing material resources, such as building materials, logs and roofing wood, and joint purchases towards equipping facilities like healthcare centres. About 19.7% participated by offering their skills (or service) in the form of rendering labour services during construction on project sites, while 18.0% participated in the form of monetary contributions and 14.8% participated in projects by making suggestions that improved the qualities of the constructions only. However, 4.9% did not participate in any form of activity in the provision of the infrastructure. This result showed that almost all of them (i.e. 95.1%) were involved in at least one type of activity and the other. This involvement eventually led to the successful implementation of their objectives.

Table 2: Type of projects executed by SHGs

	Frequency No (N=61)	Percentage (mostly used) %	
Projects participation by SHGs* (both construction and maintenance)	Road construction	23	37.7
	Market and construction	37	60.6
	Provision of electricity	20	32.8
	Well and boreholes water	52	85.2
	Schools	41	67.2
	Health facilities	10	16.4
	Drainage construction	39	63.9
	Town hall	40	65.6
	Community viewing centre	11	18.0
	Post office construction	9	14.8
	Multiple responses*		



Figure 2: Community viewing centre, constructed by the government and SHGs
Source: Field survey, 2015

Table 3: Forms of project participation by the SHGs

Participation	Frequency	Percent
Monetary contributions	11	18.0
Material resources	26	42.6
Suggestions	9	14.8
Services	12	19.7
No participation	3	4.9
Total	61	100.0

Source: Field survey, 2015

Level of participation by the SHGs in community development projects

Level of participation is assessed on the involvement of the community in development projects in the study area. The result in Figure 3 showed that, 55.7% of the respondents opined that the level of participation of the SHGs is high (good); we can, therefore, deduce that the communities are satisfied with the level of participation in the provision of infrastructure in Ilawe-Ekiti. Those who considered the level of participation as average (fair) constitute 27.9%, while 16.4% of the sample respondents are on the opinion that the level

of participation in community development is low (poor). This may be connected to several factors, which may include economics and political crisis, rapid urbanisation, political hindrances and bad governance, funding and logistics. The indication of a high level of participation of the SHGs towards community development projects in Ilawe-Ekiti is encouraging, which other surrounding towns should emulate. This trend is in arrangement with Akinsorotan and Olujide (2006) who documented that participation is one of the prerequisites for sustainability in SHG programmes.

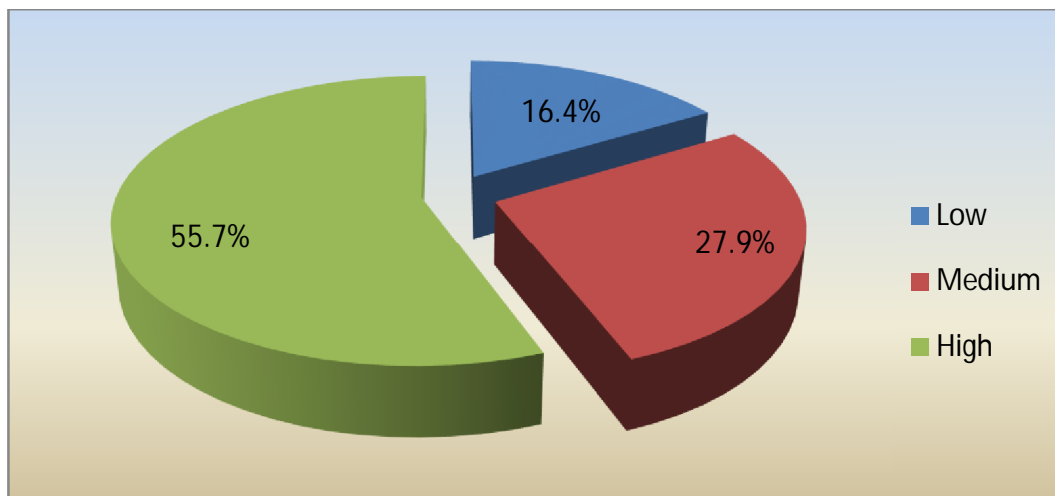


Figure 3: Level of participation of the SHGs in community development
Source: Field survey, 2015

Effects of the participation of SHGs in development projects

Analysis of data in Table 4 showed the effect of the SHGs in developmental projects. This is however important in this study in order to know the effectiveness of the SHG input to community development. As depicted in the analysis, it was revealed that, 49.2% of the people believed it's fairly effective. About 41.0% of the total respondents in the study area claimed that, the SHGs are very effective in community development projects. However, 4.9% of the respondents believed it is not effective, the reasons for this are connected to several

factors such as funding, political influence and human which might have affected the effectiveness satisfactorily. It implies that, the effect of SHGs in the study area is quite effective. Findings reveal that, the Ilawe Improvement Union (IIU) was the main and coordinating overall umbrella union of community development projects in Ilawe-Ekiti. The IIU is responsible for several projects in the study area, including monitoring, supervising and providing idea toward the development of the town. Further findings revealed that the level of participation of IIU is satisfactory, and membership is based on higher education qualifications.

Table 4: Levels of effectiveness of SHGs

Effective level	Frequency	Percent
Not effective	3	4.9
Fairly effective	30	49.2
Highly effective	25	41.0
Effective	3	4.9
Total	61	100.0

Source: Field survey, 2015

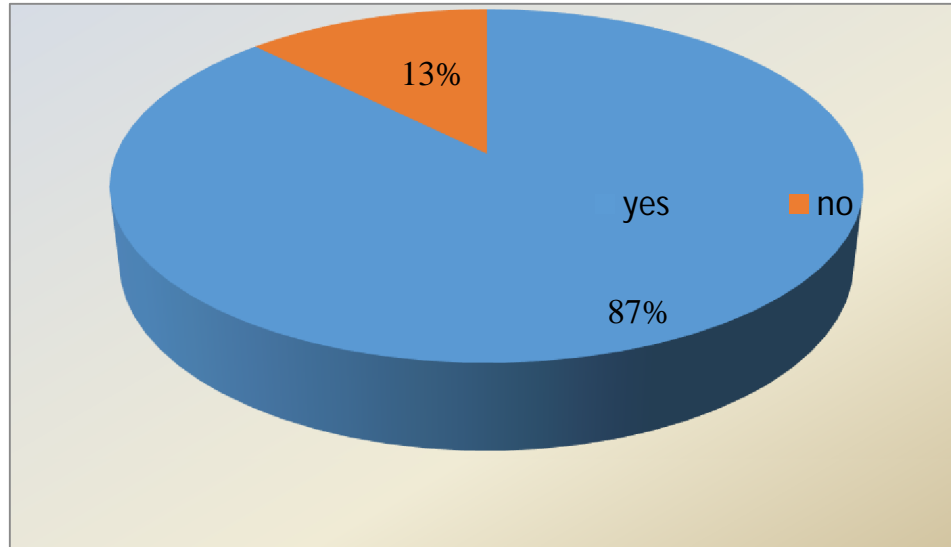


Figure 4: Availability of SHG in Ilawe-Ekiti

Source: Field survey, 2015

Objective 3: This objective highlights the performance of the SHGs in the development of infrastructural facilities projects in Ilawe-Ekiti:

Sources of assistance for SHGs projects

The SHGs were requested to indicate the sources of assistance for infrastructural facilities projects in their communities. Table 5 showed that, 23.0% of the respondents indicated that, the most useful sources of assistance in infrastructural facilities projects were through individual contributions which share the same number with membership contribution and 19.7% of the respondents attested to making contribution through payment of membership dues, the same percentage with donations, membership registration constitutes 8.2%. Invariably, the lowest source of assistance for SHGs in the study area was contributions from philanthropists.

The SHGs President/Chairman/Secretary was requested to indicate the contribution in terms of cash towards project execution. Their responses in Table 6, revealed that 44.3% of the members contributed less than

N5,000 per month, 39.3% contributed between N5,001-and 10,000, while 8.2% contributed between N10,000 and15,000, per month and above N15,000 respectively (1USD = N345.1K). The low rate of cash contribution might have been due to the level of poverty characterised by poor income of the people in the study area.

Table 7 shown that, the main cost of most projects executed by SHGs was between ₦201,000 and ₦1,420,0000. This amount was insufficient to tackle infrastructure problems in the communities. Emmanuel (2013), Okosun & Olujimi (2016) noted that, SHGs do not give priority to road construction as they expect the government to do it for them because of the huge capital outlay involved. This trend shows a clear case of extreme poverty in the study area which negates the concept of Agenda 2030 declaration to end poverty and hunger by the year 2030. Eradicating poverty, in all its forms, and dimensions by building resilient infrastructure through adequate funding by governments is an indispensable requirement for sustainable development in developing countries in Sub-Saharan Africa.

Table 5: Sources of assistance for SHGs projects

Types of assistance	Frequency	Percent
Member's contribution	14	23.0
Annual membership dues	12	19.7
Donations	12	19.7
Registration	5	8.2
Philanthropist	4	6.6
Individual contribution	14	23.0
Total	61	100.0

Source: Field survey, 2015

Table 6: Cash contribution among the SHGs

Contributions	Frequency	Percent
Less than N5000	27	44.3
N5001 - 10000	24	39.3
N10001 - 15000	5	8.2
Above 15000	5	8.2
Total	61	100.0

Source: Field survey, 2015

Table 7: Cost of projects executed by SHGs

Amount	Frequency	Percent
Above ₦600,000	7	11.5
Between ₦401,000 - ₦600,000	4	6.6
Between ₦201,000 - ₦400,000	21	34.4
Between ₦101,000 - ₦200,000	10	16.4
Between ₦51,001 - ₦100,000	8	13.1
Less than ₦50,000	11	18.0
Total	61	100.0

Source: Field survey, 2015

In Table 8, the majority of the respondents expressed that, the infrastructures provided in the study area is not adequate, this represents 75.4%. From the above, the existing infrastructural facilities are grossly inadequate. Hence, government and all stakeholders should join hands together in providing infrastructures which will in-turns improved the conditions of the infrastructures in Nigeria. As stated by Okosun and Fasakin, (2019), the adequacy of infrastructure helps to determine a country's success or failure in diversifying production, coping with population growth, reducing poverty, and improvement in living conditions of people.

Problems encountered by the SHGs in the execution of projects

As revealed in Figure 5, 47.5% of respondents responded that one of the most intricate problems in the execution of projects was funding, funding was the major factor militating against project execution by the SHGs. Judging from this submission, funding was a great impediment to projects development in Ilawe-Ekiti. This finding is consistent with that of Akinyemi (1994), who revealed that lack of finance constituted the major obstacles affecting community development activities

investigated in Ondo State. The finding of this study is also in line with the findings of Otitte (2002), who revealed that respondents indicated relative financial incapacity of some elders of the community towards community development programmes. However, 26.2% of the total respondents attested human factor, while 19.7% respondents ascribed logistics problems, 3.3% accounted political problems while the same percent were in the category of others, which is the problem of cumbersome of some SHGs.

As shown in Figure 5 above, funding has earlier been identified as the major problem encountered by the SHGs in the execution of projects. In this direction, Table 9 shows the trend of challenges of SHGs in sourcing for the fund in Ilawe-Ekiti. It was discovered that long bureaucratic process in accessing fund from the government was the major challenge; followed by high interest on loans representing 29.5%. However, 19.7% of the respondents affirmed that, insufficient fund from all available sources was a major challenge in funding infrastructure projects in the town. By contrast, 16.4% of the respondents attributed collateral constraint as a problem for SHGs in sourcing for fund.

Table 8: Adequacy of infrastructural facilities in Ilawe-Ekiti

Adequacy	Frequency	Percent
Not adequate	46	75.4
Adequate	12	19.7
No option	3	4.9
Total	61	100.0

Source: Field survey, 2015

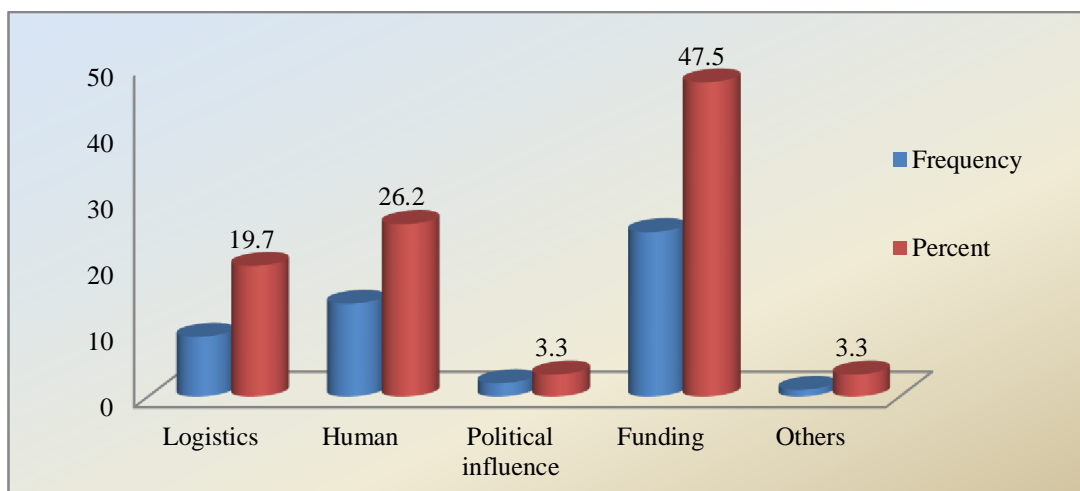


Figure 5: Problems encountered in the execution of projects

Source: Field survey, 2015

Table 9: Challenges of SHGs in sourcing for fund in Ilawe-Ekiti

Indicator	Frequency	Percent
High interest on loans	19	29.5
Insufficient funds	12	19.7
Collateral constraint	10	16.4
Long bureaucratic process in accessing loans/funds	21	34.4
Total	61	100.0

Source: Field survey, 2015

Conclusion

This study has shown that the SHGs potential has many benefits that can aid socio-economic and human development in the community. Based on the research findings, the participatory role of SHGs in the provision and management of infrastructural facilities is fairly effective vis-a-vis the sources of assistance through individual/membership contributions, dues, donations and contributions from philanthropists in the community. The main cost of most projects executed by the SHGs was between ₦201, 000 and ₦1400.000 per annum.

The research also found out that:

i. SHGs were effectively involved in infrastructure project like town hall, borehole, market, school and drainage which were community-driven, while they were not effectively involved in infrastructures like roads, electricity, post office, community viewing centre and health services. These services are mainly provided by the government and in most

cases, they are not functional in the community.

ii. The major problems of the SHGs in the execution of infrastructure projects are blamed on funding, human factor, logistics problems, and political problems. Long bureaucratic process in accessing fund from government, high interest on loans, collateral constraint and the insufficient fund from all available sources was a major challenge in funding infrastructure projects in the town.

iii. Landlords' associations are the prominent SHGs in the study area and they are responsible for infrastructural facility provision and management due to government failure to do this. The SHGs are perceived as agents of change in enhancing infrastructure development and alleviating poverty.

This study recommended that, the activities of SHGs should be well coordinated by the government of Ekiti State by supporting them with finance and better policies.

Government coordination of SHGs activities is canvassed to address gaps identified in order to engender sustainable infrastructural development in Ilawe-Ekiti. Government-SHGs participation is also canvassed in order to get the required fund to upgrade and expand infrastructural facilities projects in the town, which tend to address gaps identified in order to enhance the performance of the institutions, Development Associations (DAs) and individuals in infrastructural development in Ilawe-Ekiti, Nigeria. This participation is expected to cover the planning, designing, supervision, construction, coordination, and evaluation of projects through appropriate government personnel. The participation will ease the financial burdens in ensuring infrastructure system functions well and serves its purpose. The extent to which these are done depends largely on the quality of government and institutional setting and individuals, hence, essential in achieving the Agenda for sustainable development in sub-Saharan Africa.

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