



INVESTIGATING THE PERFORMANCE OF SELF-HELP GROUP IN THE MANAGEMENT OF GROUNDNUT CAKE VALUE CHAIN: EVIDENCE FROM MOKWA LGA, NIGER STATE, NIGERIA

Sidikat Shitu (PhD)
(siddyshitu@yahoo.com)
+2348185260559 / +2348105082047.
Department of Economics
Ibrahim Badamasi Babangida University Lapai, Niger State, Nigeria
&

Muhammad Auwal Abdullahi (PhD)
(muhammad.auwal@fud.edu.ng)
+2348030458150
Department of Agricultural Economics and Extension
Federal University Dutse, Jigawa State

Abstract

In an attempt to add to the body of knowledge on rural entrepreneurship development, this article adapts women relationships framework in order to assess the impact of Self Help Group (SHG) established by rural women entrepreneurs in Niger State, Nigeria. The aim is to investigate the performance of SHG management system and its impact on groundnut cake value chains activities in Makwa LGA, Niger State-Nigeria. Pragmatists paradigm otherwise known as mixed-methods was deployed for this study using integrated research instruments for data collection, whilst utilising random sampling to select respondents, questionnaire was used to collect information from 76 respondents whilst engaging the overt strategy with semi-structured interview to gather the views of 10 smallholder groundnut processors who are members of the SHG. The result of the qualitative in-depth interviews reveals that the rural women entrepreneurs' perception of the SHG is an adventitious and gratifying type. This is because of its innovative nature where significant change was seen from conventional entrepreneurial methods of processing to an innovative type facilitated through women relationships such as women adopting division of labour amongst themselves, having right to ownership of capital assets at hand, adoption of simple technological equipment which led to high rate of groundnut output. The result of the quantitative analysis revealed that the level of participation on average is 14.28% in 2018 and 70.56% in 2021 with total amount of ₦ 1,036,000 being disbursed within the same range while only ₦ 993,000 was recovered from the beneficiaries. Whilst the revenue from the market chain was pegged at ₦ 1,287,540 in 2018 and ₦ 2,273,585 in 2021. Also, SHG contributed to high level of supply which had satisfactorily met demands from the wider domestic markets. Which holds a greater prospect of exponential production. The study recommends that more support should be given to the SHG so as to become organized especially in the aspect of policy formulation.

Keywords: Value Chains, Rural Entrepreneurship Development, Self-Help Group, Groundnut Cake.



1. Introduction

The groundnut value chain involves many stakeholders within the rural setting, though, the key actors at the bottom of the chain are the smallholder farmers who contribute to producing about 2,969.26, metric tons of groundnut in Nigeria in the year 2020 out of which value is added to a greater proportion for industrial and domestic use (NBS, 2021). Groundnut is marketed both at the local and international markets mostly through the efforts of stakeholders such as Self Help Group (SHG), individual traders and local supply agents. The increase in groundnut value added products commercialization is mostly achieved through the efforts of the SHGs. These exertions are ways of linking rural Groundnut Cake Processors (GCPs) to the larger domestic market. This is considered as one of the mainstay of Nigeria's rural entrepreneurship development strategies (Okeke & Nwankwo, 2007). The study by Ofuoku and Albert (2014) on rural women farmers' assessment of credit oriented SHG in Delta State revealed that many rural localities have formed SHG for improved method of processing and marketing of agricultural products. There is clear evidence that SHG have played important roles in the processing and marketing of groundnut edible products (Yakubu, 2017; Hussein, 2021). Research also reveals that nongovernmental organizations were able to penetrate the activities of the rural women and as a result there was increased amount of value added products (Rouhani, 2021).

In the past studies, scholars posit that, in the third world economies, commercialization of indigenous agricultural products is regarded as part of the preconditions for achieving sustainable socio-economic growth (Curry *et al.*, 2021). More significantly, SHG developed by women are more auspicious as mainstreaming them into national development path is one of the surest ways of lifting them out of poverty. Research also revealed that the involvement of women in the handling and marketing of agricultural products at local level is what has been sustaining the agricultural sector (Me & Odudaru, 2021). The recognition that rural localities and towns serve as hub for the utilization of natural assets have led to the improvement in skills of rural entrepreneurs, in which many had shifted from the conventional practices to a more innovative ways of production (Rose *et al.*, 2021). In the context of the groundnut processing sub-sector, men and women complement each other in the value and supply chain, even though groundnut planting and harvesting are predominantly handled by men because tilling of land and maintenance of farmland requires sturdier strength for its tedious nature (Daudi *et al.*, 2018).

Self Help Group (SHG) initiated by the groundnut producing communities in Niger are setup to surge the yield of groundnut for small scale growers and diversify groundnut-based edible products within the Nupe localities and towns. Concerns over the yield of groundnut which is unpredictable with climate change compared with its commercial prospective led to the establishment of processing clusters within the rural localities. In promoting the value of groundnut, it is considered as a viable cash crop (Banla *et al.*, 2018). Similarly, groundnut cake is given an image of "Nupe Souvenir" that can be traded beyond the shores of Nigeria. This prospective is expected to add to the revenue generated from international trading for Niger state through the participation of Nigerian Export Promotion Council (NEPC). Furthermore, groundnut cake produced by the Nupes is being regarded as snacks which can be found in supermarkets (Hussein, 2021). The SHG requires the increasing participation of small scale famers who are willing to rise above their current level of production through value addition i.e. from low output to higher business level. This change requires the stakeholders to acquire new knowledge on planting, management and marketing activities (Hussein, 2021).



In view of the foregoing, the study is aimed at investigating the performance of SHG management system and its impact on groundnut cake value chains activities in Makwa LGA, Niger State-Nigeria. The outcome of the study will form the basis for measuring the value chain efficiency of small scale Groundnut Cake Processors (GCPs), capitalising on the SHG initiated by women in Mokwa L.G.A.

2. Literature Review and Theory

2.1 Concept of Value Chain

According to Gereffi (2001), value chain entails the actors who play their roles in ensuring value addition is achieved, the input, the productivity, and the structure within the internal and external context also define a value chain. While Kaplinsky (2001) defines value chain as “*full range of activities which are required to bring a product or service passing through the intermediate phases of production to delivery to consumers and final disposal after use*”. There are a quite a great number of studies that have deployed the value chain approach to self-help groups in agricultural productivity. Dolan and Humphrey (2000) utilized value chain analysis to examine distributional results of vegetable value chains by investigating actor’s relations and recognising control irregularities along the vegetable value chain. Value chain is useful as a poverty-reduction strategy if it leads to increase rural employment, productivity and income. Augmented agricultural productivity unaccompanied with other indicators is not an adequate way out of poverty within the rural context and increasing demand for imported value added products. Emphasis on post-harvest activities of various agricultural value chains, segregated value added products in the market and accumulative links with entree to markets for products manufactured by rural producers would give the impression on wider scale context to be the approach open to smallholders (Lundy *et al.*, 2002). Conventionally, little attention has been paid to the value chains development using the strength of self-help groups to the essential budding of where such chains create support for actors and generate support and employment opportunities for rural people.

The value chain approach reflects on both the added value of a product and an understanding of the key actors’ roles and relationships. The value chain approach, investigates a product’s development process from raw material sourcing through manufacturing and processing level, logistics, trade and advertising, to consumption. Notwithstanding, earlier research on agriculture focused mostly on improving the supply chain aspect of the corresponding value chains e.g. manufacturing circumstances and output, recent research has also paid attention to the claim side (Dolan & Humphery, 2000). The expansion of the domestic markets of groundnut is powerfully determined by components on the supply side such as actor’s relationships, support from the self-help group, market infrastructure and innovative knowledge. As demand for groundnuts products is increasing and are highly looked-for, as it a kind of commodity that oil is derived from it can become easily unpreserved for so long and with that singular reason there may be many difficulties during the value chain process. Regular manifestations of natural constraints such as dryness, the opus of soils, and the weather are mainly liable for creating prospects and constraints on the supply side of the groundnut in the market.

2.2 Concept of Self Help Group

A Self-Help Group otherwise referred to as cooperative is an independent association of people united willingly to meet their shared economic, social, as well as cultural requirements and objectives through a conjointly owned and democratically controlled initiative (Fapojuwo *et al.*,



2012). A Self-Help Group is a group-based and member held commercial body that can be designed or formed for economic and social development in various sectors of the economy and in this context the groundnut value chains. According to DFID (2005), cooperatives otherwise known as Self-Help Groups have four central characteristics: firstly, they are formed by groups of people, who have an identified need or problem. Secondly, cooperatives are organizations formed spontaneously by members after contributing to its assets or capital. Thirdly, the organization designed and governed democratically in order to accomplish anticipated objectives on unbiased norms, and lastly, it is an independent initiative promoted, possessed and controlled by individuals to meet their pressing needs.

Self-Help Groups provide self-employment through lots of member-owners of production and service; financial Self-Help Groups muster capital for productive business ventures and provide people with safe and protected institutions for the payment and deposit of savings; customer oriented Self-Help Groups provide households with reasonably priced goods and services plummeting the proportion of proceeds used for simple living costs, and correspondingly user-owned Self-Help Groups such as health, utility, housing and social care Self-Help Groups provide reasonable access to basic services (Fapojuwo *et al.*, 2012). Most important to all are the Self-Help Group values of self-support, self-accountability, democracy, fairness, justice and unity. Self-Help Groups also accept as true the principles of social responsibility and embrace as one of their values the apprehension for the community in which they found themselves operating (COPAC 1999). Self-Help Groups are user possessed, maintained, controlled, and benefited establishments which might be agricultural or non-agricultural, investments and credit groups (Gamba & Komo, 2009).

2.3 Concept of Performance

Efficiency in value chains is the most important instrument used in measuring of value chain performance. Enhanced business efficiency is a collective goal of value chain actors, suppliers, consumers and society. It is a conventional symbolization that higher productivity means better performance though deteriorating productivity represents poor performance. Most of the changes projected in value chains are necessary on the grounds of better-quality productivity and output (Singh *et al.*, 2002). Literarily performance can be viewed as the capability of an object to produce results in a dimension determined in relation to a target. Therefore, it is obligatory to have, firstly, an article whose performance is to be considered such as value chain; secondly, a measurement in which one is fascinated is important; and, thirdly, a set goal for the result is a necessary requirement. The occurrence of these three fundamentals guarantees that performance does exist (Daviron & Gibbon, 2002). Gunasekaran *et al.* (2004) gives a clear definition on the dimension and understanding of performance. The scholars mentioned that assessing performance means that value chain actors have to meet their set objectives within the expanded supply chain. These goals are most often shown as key performance indicators otherwise referred to as (KPI's). The productivity the showcase from the processes allowed by the supply chain must be restrained and equated with some sets of standards to enable control and improvement, the process stricture values need to be reserved within a set boundary.

2.4 Conceptual Framework

The investigation of the performance of SHG management system and its impact on groundnut cake value chains activities among the groundnut cake processors in the value chain is subject to the presentation of a research framework. Grounded on the theoretical concepts related to women's

relationships and empirical studies in the groundnut value chains, a framework is presented in figure 1. This conceptual view followed in this study is of multiple actor's participation in the self-help group. As shown in the figure, the production of groundnut is predisposed to various factors and most importantly in this context is the managerial role provided by the self-help groups, resourceful use and management of actor's relationships among the rural women, physical factors like resources at hand, deployment of technology capitalizing on innovative knowledge as well as opportunities within the confines of the market chain forms the basis of conceptualization of this study.

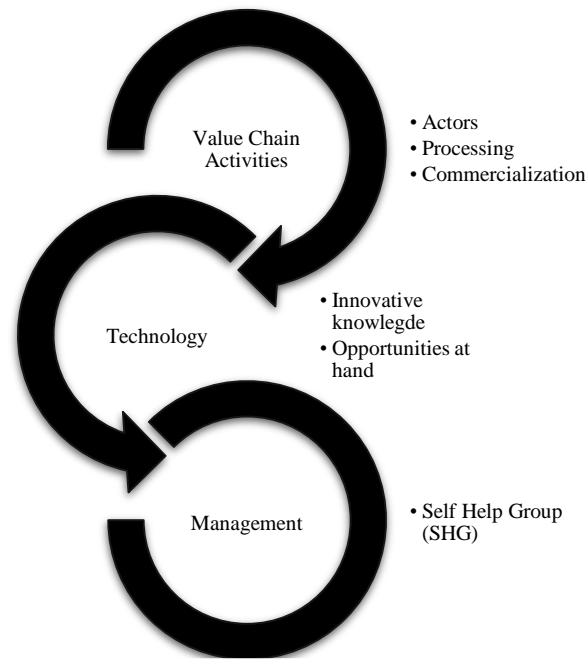


Figure 1: Conceptual Framework on Groundnut Value Chain Development Using Self Help Groups

Source: Researcher's Illustration

2.5 Theory Underpinning the Study

The theory of cooperative organization will help shed more light on the performance of self-help group because it offers important reasons why actors engaged in agricultural value chains join cooperatives. In a study carried out by Schroeder (1992), he promulgates that cooperatives deliver quality materials and render affordable services to farmers at a rational cost. There are indications that cooperatives empower farmers to accomplish economies of scale, strong bargaining power and sturdy capacity to invest in more innovative phases of the value chain which includes production, storage, handling, processing, marketing and supply. As transaction costs are compacted, relationships among players of commercial enterprises can be made through conventional contract farming or other commonly advantageous arrangements. Moreover, as community networking associations and cooperatives decentralize decision making to the participating actors in value chain level, while building social capital amongst members, community spirit and pride shall be actualized (Torgerson *et al.*, 1998). In order to continue and serve cooperative members right, cooperative organizations need to have a robust, enthusiastic and vivacious leadership. Because it is assumed that above all, the accomplishments of cooperative



societies hinge on the quality of leadership they hold. Worthy and well-organized leaders matter to the general performance, image and well-being of the cooperative members; they also matter to other participants of the cooperatives otherwise known as stakeholders, in the context of self-help organizations, other stakeholders such as customers and the society are equally important. Many cooperative practitioners develop their vigour from a conceptualization of what and how a cooperative should be. The anxiety and the notion of losing sight of the model utilized in its formation will harm the cooperative association.

3. Methodology

This study deployed mixed method, a combination of components of qualitative and quantitative research methodologies. The study population consist of groundnut cake processors and groundnut cake sellers who are members of *Tako-Bologi SHG*. Integrated strategy was deployed for the quantitative aspect where data collection was done using random sampling to select respondents, this was made the choice to enable the researcher to give an in-depth description of the impact of the findings without being bias using questionnaire to collect information from 76 respondents who are processors and sellers whilst engaging qualitative methodology to gather the views of small scale groundnut cake processors. In this regard overt strategy with semi-structured interview to gather the views of 10 small scale groundnut cake processors who are members of the *Tako-Bologi SHG*. The case study was chosen to collect important information on groundnut value chain from various actors involved in the value chain. Before commencing data collection, a pre-test survey and investigation was carried out by interviewing 3 groundnut cake processors (GCP) in one of the rural localities where the study was conducted and 2 sellers of the product at an open market in the rural weekly market. The outcome of the interview suggested the need for modification in the checklist prepared for the semi-structured interview used within the case study. The use of Computer Assisted Qualitative Data Analysis (CAQDA) software Atlas.ti was used to analyse the qualitative data while SPSS statistical software was used to analyse the quantitative data collected from smallholder groundnut processors who are members of the SHG while thematic analysis was used for analysing the qualitative data.

3. Results and Discussions

4.1. Qualitative Research Findings

This study engages a thematic analysis generated from the transcribed interview. Cassell *et al.*, (2005) opine that thematic analysis consents to the fact that researchers can categorize relevant themes and respondents' perceptions. Moreover, subsequent to the dimensions suggested in view of the performance of self-help group with the discussion related to value chain argued in the literature review segments and the types of contents grounded on the premise of women entrepreneurs' relationships, the respondents' responses were clustered and classified using the deductive content analysis procedure.

4.1.2 Understanding of Self-Help Group

Almost all the respondents agreed with the descriptions of SHG in the perspective of value chains. The respondents disclosed that they comprehend what SHG means when their answers and reactions were matched with the theoretical definitions of SHG. For example, SHG was defined to the respondents as; a standardized gathering of individuals usually not more than 25 people who join a group of like-minds on a voluntary basis in order to undertake a common business activity through mutual help and mutual trust (Anon, 1996). while in this context it is a collective



entrepreneurship in groundnut value chains and forming network of supportive services for the growth of the business. When asked if the women agree with this description of SHG, Informant 5 stated that '[SHG means] "an association of women lending money to one another"'. Meanwhile, Informant 3 opined that "SHG is actually a means of supporting businesses" Similarly, Informant 1 stated that "SHG means networking of businesses" when asked about the definition of SHG. In a nutshell, the interviews validated the importance of SHG from beneficiaries' perspective. For example, Informant 2 suggested that it is difficult to grow in this business without external support due to the high prices of inputs required.

4.1.2 Value Chain Innovations

Majority of the interviewed informants agreed to the significance of shifting from the local method of processing to an innovative type. Innovation in the context of groundnut value chain, according to many of the informants, means technical and local institutional improvement (Informants 2, 6, 9, and 10). Informant 5 added that innovation is management of the transformation of raw material to a marketable one. In the same vein, Informant 4 added that innovation renders promising economic services. The view of Informant 6 is in fact, more perceptive and in line with the theoretical understanding of innovation in value chains. To be explicit, Informant 6 explained that innovation have led to an enhancement in the technical usage of local equipment, improvement in production system and the marketing of value added groundnut products. These views do not contrast with the essential understanding of SHG. In fact, the views of the informants aligned with the description of Owusu-Adjei *et al.*, (2017) who opine that "value chain is usually defined as the chain of activities which transform raw materials into something that can be purchased by the final consumer". Additionally, there are two unusual terms in which the informants used in illumination of their understanding of value chains. These terms are 'abandoning indigenous knowledge' and 'foreign methods'. Hence, in the context of value chain, indigenous knowledge and improvement via foreign method are important factors for improving performance in value chains.

4.1.3 Value Chain Management

A peculiar characteristic of value chain exploration is the importance given not only on the changing aspects of marketing activities but also on value chain management in relation to actor's relationships. Value chain management may mean the relationships amongst the producers, processors, suppliers, logistic handlers, cooperatives or self-help groups and supervisory institutions that function within or outside the market chain and have the capability to impact on the range of activities essential to bring a product from commencement to the end users. Informants in this study established that value chain management is an important sub-theme of describing performance in the context of groundnut value chain. One of the most spoken opinions about this, is clearly heard in the response of Informant 3, where she said that:

"..... the most essential thing when we are relating in the value chain is the type of relationships that exist among actors especially in the aspect where women become close to the extent of adopting division of labour....."

under value chain management, the recognition of this type of management system is necessary as it adds significantly value to the choice of involvement and support given by external actors to increase the efficiency of complete value chain.



4.2 Quantitative Research Findings

4.2.1 Role of SHG in Groundnut Value Chains, Membership Criteria and Management System

Within the study area, there are so many SHGs which are not essentially formed to support Ground Cake Processors (GCPs), they are mostly informal and unregistered. The study focused on *Tako-Bologi* SHG it has the largest number of members. The SHG is managed through social capital. It was established in 2018 by a GCPs and initially it had 17 members who make weekly contribution of monies to support one another’s means of livelihood. Currently, the members of the SHG has increased to 84 from various areas namely Kpege, Tako-Wangwa, Tiffin Madza, Efu Kenchi and Eti-Sheshi from the research findings. Since it comprised of women with various specialization in the groundnut value chains, the women who are GCPs have a supporting system amongst themselves though they are not very organized but they have developed a financial supporting system. The main objective of *Tako-Bologi* SHG is to finance businesses of members at the initial stage but they had upgraded to supporting value and supply chain of agricultural products so as to reduce transaction costs, check price fluctuations and embrace new innovations which is facilitated through women relationships.

Table 1: Level of Participation in the Self-Help Group

Year	Level of Participation in Tako-Bologi SHG (District)					Total No. of Participation	Average % of Participation
	Kpege	Tako-Wangwa	Tiffin Madza	Efu Kenchi	Eti-Sheshi		
2021	35	26	6	5	12	84	70.56
2020	19	14	4	4	5	46	38.64
2019	15	10	2	3	6	36	30.24
2018	7	6	-	-	4	17	14.28
Total %	63.84	47.04	10.08	10.08	22.68	-	-

Source: Field Survey, March 2022.

Tako-Bologi SHG membership is opened to female traders who do their business within and outside the rural context of the study location. Even though, the relationship is based on social capital, the management of the SHG ensures that intakes are people with integrity and are capable of paying the registration fee and dues as and when due. The interview carried out with the head of the SHG revealed that there is no predetermined agreement between the SHG and her members on the amount of money to be given as support when the need arises. Apart from the SHG, there are other SHGs who are focused on other agricultural value added products such as dry fish, melon and grains. Sometimes the level of business growth breeds competition amongst the various SHGs. *Tako-Bologi* SHG has a central processing area where women share responsibility and use fabricated machines for groundnut cake processing, extraction of oil and other value added products.

In the aspect of constraints faced by SHG, 37.7% of the respondents mentioned the decline in supply of groundnut due to insecurity and high cost of production. The major constraints faced by the GCPs in the study area is unadaptable until the government provide solution to insecurity. Ladan and Badaru (2021) reported that insecurity in Nigeria has led to shortage in food supply. It was also mentioned during an interview session that insecurity has forced many buyers in crisis



zones to move towards this area in search of value added groundnut products. Similar to this finding is that of Hussein (2021) where it was reported that in groundnut value chains 64% of the production cost is accrued to the raw material while labour gulps only 20% of the production cost. It is also reported that despite the fact that Nigeria has its strength in producing many of the needed cash crops as raw material for industries, exportation of value added groundnut products is also grossly affecting sustainability where child labour is involved to meet the demands of the international market and ironically there is no respect for standards and certification. The current study also showed that the cost of production is cheaper in the rural areas than in the urban areas. Most of the interviewed GCPs indicated that retailers in the urban areas get their supplies from the rural areas this is because the cost of production is higher for them than the cost of direct purchase. In general, it was also revealed that SHG contributed to high level of supply which had satisfactorily met demands from the wider domestic markets.

4.2.2 Groundnut Cake Processors Activities and Opportunities

The findings reveal that about 63% of the respondents are GCPs only, while 76.8% engaged in both processing and commercialization of value added products in the groundnut value chains such as oil extraction, paste making, powdered snack otherwise known as ‘donkuwa’, groundnut cake also referred to as ‘kuli-kuli’, groundnut condiment also referred to as ‘kayan yaji’ used for meat processing and food. It was revealed during the field work that a total of ₦1,036,000 was distributed to the members as credit support while the SHG was only able to recover ₦993,000 between year 2018 and 2021. Also, the result revealed that the male gender also participates in the value chain, they engaged in animal feed processing using residues of groundnut cake. The average time used in the processing of groundnut cake is between 8-12hours and this largely depends on the quantity of groundnut. Though, the male gender participation is done at the level of cultivation and supply both domestically and internationally. In the aspect of ownership of assets, it was revealed that the women have right to own or protect their capital assets. Only 18% of women who have not been actively involved in the SHG were able to manage the resources at hand to boost their businesses without support from the SHG. 53% of the GCP who were interviewed used social capital as a marketing tool in the rural communities and by extension in the wider domestic supply chains. In the aspect of training only about 6.5% had received training from NGOs and government officials on the best handling methods of groundnut processing and food safety measures from National Agency for Food and Drug Administration and Control (NAFDAC).

Table 2: Access to Tako-Bologi SGH Credit Facilities

Year	No of Beneficiaries					Total Amount Distributed(₦)	Total Amount Recovered(₦)
	Kpege	Tako-Wangwa	Tiffin Madza	Efu Kenchi	Eti-Sheshi		
2021	33	24	6	4	9	532,000	504,000
2020	14	11	3	2	4	238,000	229,000
2019	12	8	-	1	4	175,000	171,000
2018	5	4	-	-	4	91,000	89,000
Total	64	47	9	7	21	1,036,000	993000
Average	16	11.8	2.2	1.6	5.3	259,000	248,250

Source: SHG Records, March 2022.



4.2.3 Quantity of Groundnut Processed and Marketed by GCPs

The quantity of groundnut cake produced on daily basis by the GCPs on an individual scale is placed at about 25kg of which about 5kg is sold within the GCPs households while the remaining 20kg is pulled together to be sold at the traditional markets. In the post-harvest period the quantity produced doubles and sometimes triples what is produced in the raining season. On average 27% of the respondents belong to either one, two or more SHGs in the study area and out of the total GCPs interviewed more than half of them have linkage with buyers from the urban areas who further sell the products into the wider domestic markets. On the other hand, some of the GCPs interviewed are new entrants into the SHG and they only have the capability of producing about 10kg of groundnut cake on daily basis. About 53.7% of the interviewed GCPs in the study area reported that at the time of carrying out this study, sales had dropped drastically due to increase in cost of production and the inability of the consumers to align their request with the new price, the GCPs interviewed confirmed that “the cost of production in the previous year is lower than cost of production this year and that has drastically affected the demand for other products derived from groundnut especially groundnut oil. While Figure 1 reveals the total revenue generated between year 2018 and 2019 was higher than that which was generated between year 2020 and 2021 with percentage change of 33 to 11, the indicator showed that business was badly affected by the COVID-19 pandemic and economic instability

Table 3: Revenue from Groundnut market Chain

District	Year 2018 (₦)	Year 2019 (₦)	% Change	Year 2020 (₦)	Year 2021 (₦)	% Change
Kpege	460,340	646, 890	41	794,900	802,435	1
Tako-Wangwa	356,870	476, 900	34	523,000	620,700	19
Tiffin Madza	89,700	104, 550	17	123,000	145,000	18
Efu Kenchi	57,950	77,770	34.2	98,490	104,450	6.1
Eti-Sheshi	322,680	401,300	24.3	512,760	601,000	17.2
Total	1,287,540	1,707,410	33	2,052,150	2,273,585	11

Source: Field Survey, March 2022.

4. Conclusion and Recommendation

From the result of the findings, it was deduced that the qualitative in-depth interviews revealed that the rural women entrepreneurs’ perception of the SHG is an adventitious and gratifying type because of its innovative nature where significant change was seen from conventional entrepreneurial methods of processing to an innovative type facilitated through women relationships such as women adopting division of labour amongst themselves, having right to ownership of capital assets at hand, adoption of simple technological equipment which led to high rate of groundnut output. The result of the quantitative analysis revealed that the level of participation on average is 14.28% in 2018 and 70.56% in 2021 with total amount of ₦ 1,036,000 being disbursed within the same range while only ₦ 993,000 was recovered from the beneficiaries. Whilst the revenue from the market chain was pegged at ₦ 1,287,540 in 2018 and ₦ 2,273,585 in 2021. Also, SHG contributed to high level of supply which had satisfactorily met demands from the wider domestic markets. Which holds a greater prospect of exponential production. The study recommends that more support should be given to the SHG so as to become organized especially in the aspect of policy formulation. Whilst registration, formalization of their activities has become a necessity.



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