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SOCIO-ECONOMIC CHALLENGES IN WOMEN'S LEADERSHIP SELF-HELP GROUPS IN AHOADA EAST LOCAL GOVERNMENT AREA, RIVERS STATE, NIGERIA

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ABSTRACT

The study investigated the socio-economic challenges faced by women in leadership positions within self-help groups (SHGs) in Ahoada East Local Government Area (LGA), Rivers State, Nigeria. The research examined the types of SHGs in which women are involved, assessed their level of participation in leadership activities, evaluated perceived socio-economic implications, identified challenges, and analyzed the relationship between socio-economic factors and women's leadership involvement. A multistage sampling technique was employed to select 110 women leaders. Primary data were collected through structured questionnaires and analyzed using descriptive and inferential statistics, including linear regression. Findings revealed that prayer groups (90%), savings and credit cooperatives (84%), and women's cultural organizations (78%) were among the most common SHGs. Women demonstrated a high level of involvement in leadership functions such as decision-making (4.30), strategic planning (4.15), and project management (4.05). The socio-economic implications of their leadership roles included improved family income (4.30), increased decision-making capacity (4.25), and contributions to economic growth (4.35). However, challenges such as limited access to credit (4.40), domestic responsibilities (4.35), and restricted educational opportunities (4.25) significantly hindered women's active participation. Regression results showed that education, income, leadership experience, access to credit, and age positively influenced leadership involvement, while marital status and household size had negative effects. The study recommended implementing capacity-building programs, promoting family-supportive frameworks, and expanding educational and credit access for women. These interventions will enhance women's leadership in SHGs and, consequently, foster community development and women's empowerment in Ahoada East LGA. women's empowerment in Ahoada East LGA.

Key Words: Women leadership, self-help groups, socio-economic challenges, rural development, and Ahoada East

INTRODUCTION

Women play a pivotal role in community development and grassroots mobilization, particularly in rural and semi-urban settings in Nigeria. One of the key platforms for such contributions is self-help groups (SHGs), informal or semi-formal community-based organizations that promote socio-economic development, mutual aid, and collective problem-solving (Ekong, 2010). These groups serve as mechanisms for empowerment, especially for women, by providing a space for leadership development, financial inclusion, and social cohesion. In recent years, there has been growing recognition of the contributions of women leaders in self-help groups across Nigeria, including the Ahoada East Local Government Area of Rivers State. However, the effectiveness of these leaders is often constrained by a variety of socio-economic challenges.

In Ahoada East, as in many parts of the Niger Delta, the political and economic environment is complex, shaped by marginalization, underdevelopment, and resource-based conflict. Within this context, women face dual burdens: patriarchal cultural systems and economic deprivation. These factors intersect to create significant barriers for women in leadership roles within SHGs. Despite growing policy emphasis on gender inclusion and community development, women leaders in these settings often encounter limited access to financial resources, poor educational backgrounds, restricted mobility, and minimal decision-making power (Oluwatobi & Ogunrinola, 2019).

In many rural and peri-urban communities across Nigeria, self-help groups (SHGs) have become a vital platform for grassroots development, social mobilization, and empowerment. These groups are typically voluntary associations of individuals, often organized along occupational, gender, or interest lines, who come together to pool resources, share information, and undertake collective action to improve their socio-economic conditions (Ekong, 2010). In the Niger Delta region, and particularly in Ahoada East Local Government Area of Rivers State, SHGs play a critical role in filling the gaps left by weak public service delivery, poor infrastructure, and inadequate government support. Women, in particular, have embraced self-help groups as a means to assert agency, build solidarity, and improve livelihoods in a challenging socio-political environment.

However, while the presence of women in SHGs is growing, leadership within these groups remains fraught with socio-economic challenges. Traditionally, the Niger Delta has a deeply patriarchal social structure that limits women's roles in leadership and public decision-making. Women who assume leadership roles in SHGs often contend with societal stereotypes, resistance from male counterparts, and internalized beliefs about gender roles that undermine their authority (Nwagboso and Akpan, 2020). Additionally, low levels of formal education, limited financial autonomy, and time constraints due to domestic responsibilities further inhibit the effectiveness of women leaders. These issues are particularly pronounced in Ahoada East, a largely agrarian and oil-producing area where gender inequality intersects with broader issues of poverty, environmental degradation, and underdevelopment.

Another major challenge is the lack of access to productive resources and institutional support. Many SHGs in the region operate without formal registration, adequate training, or links to governmental and non-governmental programs that could strengthen their operational capacity. This lack of institutional integration

means that women leaders must navigate complex social and economic terrains without the tools or support necessary for success. Furthermore, social capital and leadership training, which are crucial for the sustainability of these groups, are often missing or insufficiently tailored to the unique needs of women (Afolabi *et al*., 2022).

Importantly, the economic environment of Ahoada East, characterized by high unemployment, inflation, and limited income-generating opportunities, intensifies these challenges. Many women leaders struggle to balance group responsibilities with household survival strategies. The absence of financial incentives or stipends for leadership roles further discourages active participation and leads to burnout and disillusionment. Without targeted support from local government and development agencies, the leadership structures of these groups risk becoming ineffective or unsustainable.

In view of these challenges, it became imperative to investigate the specific socio-economic barriers confronting women in SHG leadership in Ahoada East LGA. Understanding the nature of these challenges and their implications for group performance and community development is essential for informing policy interventions, program design, and advocacy efforts aimed at promoting gender-inclusive development.
The study, therefore, sought to describe the socio-economic characteristics of the Rural women involved in self-help groups, identify the types of self-help groups women were involved in, women involvement in leadership activities of self-help groups, examine Perceived Socio-Economic Implications of Women Leadership in Self-Help Groups and examine the socio-economic challenges faced by women in leadership activities of self -help group activities. The study equally hypothesized that there was no significant relationship between the socio-economic characteristics of women leadership and their level of involvement in the self-help activities (group) in the study area.

METHODOLOGY

The study was conducted in the Ahoada East Local Government Area (LGA) of Rivers State, Nigeria. Ahoada East is located in the northwestern part of Port Harcourt, with an estimated population of 340,567 people. The area comprises two major clans: Igbu-Upata and Igbu-Akoh, with farming and fishing serving as the predominant economic activities. A multistage sampling technique was employed in selecting respondents for the study. In the first stage, a simple random sampling method was used to select eight (8) communities across the LGA. In the second stage, a purposive sampling technique was applied to select five (5) communities from the Igbu-Upata clan and three (3) communities from the Igbu-Akoh clan, based on the presence and predominance of women self-help groups.

In the final stage, a proportionate simple random sampling technique was used to select 65 women leaders from Igbu-Upata and 45 women leaders from Igbu-Akoh, giving a total sample size of 110 respondents. This proportion reflected the relative sizes and activity levels of women's self-help groups in the two clans. Primary data were collected using a well-structured and pre-tested questionnaire. Descriptive statistics such as frequency counts, percentages, means, and standard deviations were used to analyse demographic and categorical data. Inferential statistics, particularly linear regression analysis, were employed to examine the relationship between socio-economic characteristics and the level of involvement of women in self-help group activities.

RESULTS AND DISCUSSION

Socio-economic characteristics of the Rural women involved in Self Help Groups

Table 1 presents the socio-economic characteristics of women involved in self-help groups in Ahoada East Local Government Area, Rivers State. The age distribution showed that the majority of participants were between 35–44 years (39%) and 45–54 years (36%), indicating that women in their economically active and socially responsible years were predominantly involved in self-help group activities.

Regarding marital status, 69% were married, followed by single women (13%) and a smaller proportion of widowed, divorced, or separated women. Marital stability often provides social legitimacy and support, enhancing women's capacity to assume leadership roles in community-based organizations (Igbokwe & Ajani, 2020). In terms of education, a significant 56% had attained secondary education, while 15% had tertiary education. This educational profile implies a moderate literacy level among the respondents, which supports effective participation in group decision-making and leadership responsibilities (Onyekuru et al., 2023). Access to education has been widely acknowledged as a critical enabler of women's empowerment and leadership (World Bank, 2023). The data on income levels revealed that the majority of women earned between ₦100,000–₦130,000 monthly (37%), indicating a relatively modest but significant income range that can support economic activities in the rural context. Access to income is vital for sustaining participation in self-help groups, as financial contributions and access to credit are often prerequisites for active engagement (UN Women, 2022). Furthermore, 59% of respondents were leaders in self-help groups, demonstrating a considerable level of women's involvement in group governance structures. Additionally, 94% belonged to a self-help group, confirming the widespread engagement of rural women in collective action and social support systems within the study area. These findings align with a previous study highlighting that self-help groups serve as platforms for building leadership, promoting savings, improving livelihoods, and strengthening women's voices in community development (Nnadi and Oboh, 2021).

Table 1: Distribution of the Socio-economic characteristics of the Rural women in Self Help Groups

Socio-economic characteristics	Categories	Frequency	Percentage (%)
	Female	100	100.0
Age (Years)	25-34	13	13.0
	35-44	39	39.0
	45-54	36	36.0
	55 and Above	12	12.0
Marital Status	Single	13	13.0
	Married	69	69.0
	Divorced	6	6.0
	Widowed	7	7.0
	Separated	5	5.0
Educational Status	Non-formal Education	10	10.0
	Primary Education	19	19.0
	Secondary Education	56	56.0
	Tertiary Education	15	15.0
Income Per Month (N)	20.000-50.000	16	16.0
	60.000-90.000	29	29.0
	100.000-130.000	37	37.0
	140,000-170.000	18	18.0
Leader of any self-help	Yes	59	59.0
Group	No	41	41.0
Belong to any self-help	Yes	94	94.0
Group	No	6	6.0

Source: Field Survey (2024)

Types of Self-Help Groups Women were involved in the Study Area

The findings in Table 2 showed a diverse pattern of women's participation in various self-help groups, revealing both socio-economic and cultural dimensions of their involvement. The data highlighted prayer groups (90%) as the most prominent type of self-help group, followed by savings and credit cooperatives (84%), and women's cultural organizations (78%). This trend underscored the intersection of spirituality, financial empowerment, and cultural identity in shaping women's group affiliations (Adereti, 2022).

The strong participation in savings and credit cooperatives reflected the importance of financial inclusion and economic resilience among rural women, as these platforms often serve as vehicles for microfinance, mutual support, and small-scale business funding (Okeke and Nwachukwu, 2023). Similarly, involvement in women's cultural organizations and music and dance groups (66%) demonstrates how women leverage indigenous platforms to foster unity, preserve identity, and express leadership (Ezeanya-Esiobu, 2019).

Other notable groups include the Christ Ambassadors Women's Savings Group (67%), Mothers of Progress Initiative (50%), and Ahoada East Women's Network for Empowerment (45%), all of which suggest a blending of religious, social, and empowerment-driven objectives. These groups provide support systems for advocacy, mentorship, and leadership training, particularly in rural communities with limited state-led interventions (UN Women, 2023).

Although participation in more formalized civic associations, such as the Ekpeye Unity Development Association and Ahoada Women's Progressive Union, was relatively lower (each at 39%), their presence reflects ongoing efforts toward political and community development inclusion for women. Such engagement, though secondary to religious or financial groups, signals the growing recognition of the role of women in governance and decision-making processes at the grassroots level (Nnadi & Emeka, 2021).
Overall, the distribution of self-help group involvement showed that women in the study area were deeply embedded in multi-functional networks that supported their spiritual, economic, cultural, and social leadership roles. This pattern aligns with broader literature emphasizing the value of community-based groups as platforms for women's empowerment in rural Nigeria (World Bank, 2024).

Table 2: Distribution of the Types of Self-Help Groups that Women are involved in the Study Area

Types of Self-Help Groups that Women are Involved	Frequency	Percentage (%)	Rank
Savings and credit cooperatives	84	84.0	2nd
Ekpeye Unity Development Association	39	39.0	9th
Ahoada Women's Progressive Union	39	39.0	9th
Ogbo Ekpeye Cooperative Society	32	32.0	10th
Ahoada East Women's Network for Empowerment (AEWNE)	45	45.0	8th
Mothers of Progress Initiative (MOPI)	50	50.0	6th
Christ Ambassadors Women's Savings Group	67	67.0	4th
Victory Baptist Women's Fellowship Group	46	46.0	7th
Women's cultural organizations	78	78.0	3rd
Music and dance groups	66	66.0	5th
Prayer groups	90	90.0	1st

Source: Field Survey (2024)

Multiple Responses

Women's Involvement in Leadership Activities of Self-Help Groups

The findings presented in Table 3 indicated a high level of women's involvement in the leadership activities of self-help groups. With a grand mean of 4.16, which is well above the decision cut-off point of 3.00, all measured aspects of leadership engagements showed strong agreement among respondents. Specifically, women were most involved in decision-making ($\bar{x} = 4.30$), training and capacity-building programs ($\bar{x} = 4.20$), and networking and partnerships ($\bar{x} = 4.18$), which reflected an increasing recognition of women's competence and active participation in grassroots governance and group management (UN Women, 2023).

In addition, the high mean scores for strategic planning ($\bar{x} = 4.15$), financial management ($\bar{x} = 4.10$), and project management ($\bar{x} = 4.05$) suggest that women are not only assuming leadership roles but also effectively contributing to critical functions within the group. These findings align with prior research by Nnadi and Ukoha (2022), which highlighted the growing influence of rural women in community-led initiatives and their ability to sustain socio-economic progress through collective action. The results also corroborated the assertion by Omodia and Aliu (2021) that women-led self-help structures often demonstrate better accountability, project implementation, and empowerment outcomes in rural settings.
Overall, the results reinforced the importance of supporting women's leadership capacities in community development programs, particularly within self-help group structures, which are increasingly serving as

vehicles for social and economic transformation.

Table 3: Mean distribution on Women's Involvement in Leadership Activities of Self-Help Groups

Statement	Mean	STD
Women are involved in decision-making in a self-help group	4.30	0.68
Women are involved in strategic planning	4.15	0.75
Women are involved in the project management	4.05	0.75
Women are involved in training and capacity-building programs	4.20	0.66
Women are involved in financial management	4.10	0.70
Women are involved in networking and partnerships	4.18	0.69
Grand Mean	**4.16**	
Decision cut–off point	**3.00**	

Source: Field Survey (2024)

Perceived socio-economic implications of women's leadership in Self-Help Groups

The results in Table 4 indicated that the socio-economic implications of women's leadership in self-help groups were largely positive and significant. With a grand mean of 4.18, which surpassed the decision cut-off mean of 3.00, all listed statements were agreed upon by respondents, as notable outcomes of women's involvement in leadership within these community-based organizations.

The highest-rated implication, with a mean of 4.40, was the belief that women leaders can inspire other women to take on leadership roles, emphasizing the role of peer influence and role modelling in fostering gender inclusiveness in rural governance and collective action (UN Women, 2023). Similarly, the high ratings for improved family income ($\bar{x}$ = 4.30) and economic growth through entrepreneurship and job creation ($\bar{x}$ = 4.35) suggested that women's leadership was strongly associated with household economic empowerment and broader community development (Oluwatobi & Ajibola, 2022).

Additionally, increased decision-making ($\bar{x}$ = 4.25) and policy influence ($\bar{x}$ = 4.20) reflected that women leaders were not only gaining more voice in family and community affairs, but were also becoming active in advocating for inclusive policies. This supports findings by Emecheta et al. (2022), who noted that women's involvement in rural self-help structures enhances their political agency and visibility in governance spaces.

While the perceived implications were largely positive, the data also revealed some challenges. For instance, limited time for family ($\bar{x}$ = 3.85) and increased workloads, potentially straining family relationships ($\bar{x}$ = 3.95) point to the dual burden many women face when balancing leadership responsibilities with traditional domestic roles (Ajayi & Fapojuwo, 2022). Nonetheless, these concerns, while valid, were not perceived as outweighing the overall benefits, as shown by their relatively lower mean scores.

The inclusion of networking and partnerships ($\bar{x}$ = 4.10) further highlights the growing role of women in expanding social capital and building alliances that enhance both personal and group-level capacities (World Bank, 2024). Overall, the findings underscore that women's leadership in self-help groups is an effective driver of socio-economic transformation, albeit with some personal trade-offs.

Table 4: Mean response on the perceived socio-economic implications of women's leadership in Self-Help Groups

Statement	Mean	STD
Improved family income	4.30	0.65
Increased decision-making	4.25	0.70
Women leaders may have limited time for family	3.85	0.78
Women leaders can inspire other women to take leadership roles (Role modelling)	4.40	0.60
Women leaders in self-help groups can contribute to national economic growth through entrepreneurship and job creation (Economic growth)	4.35	0.67
Women leaders can advocate for policies supporting women's empowerment, self-help groups, and community development. (Policy influence)	4.20	0.74
Women leaders may face additional responsibilities, potentially straining family relationships. (Increased workloads)	3.95	0.80
Women are involved in networking and partnerships	4.10	0.72
Decision cut-off mean	**3.00**	
Grand mean	**4.18**	

Source: Field Survey (2024)

Socio-economic Challenges Faced by Women in Leadership Activities of Self-Help **Groups**

The findings presented in Table 5 revealed significant socio-economic challenges experienced by rural women engaged in self-help group activities in Ahoada East Local Government Area of Rivers State. The grand mean score of 4.18, which is well above the decision cut-off point of 3.00, indicated that the listed challenges were generally perceived as major impediments to women's active participation and leadership in self-help groups. Among the identified challenges, limited access to financial resources and credit facilities recorded the highest mean score (4.40), emphasizing the critical barrier that inadequate funding posed to women's empowerment and group sustainability. Financial exclusion remains a persistent challenge for rural women, limiting their ability to invest in productive ventures or contribute meaningfully to group-led initiatives (World Bank, 2024; Emecheta *et al*., 2022).

Closely following this are domestic responsibilities and childcare obligations (mean = 4.35), which highlight the dual burden many women carry as caregivers and community actors. These responsibilities often restrict the time and energy rural women can devote to leadership or group participation, reinforcing traditional gender roles that hinder empowerment (Ajayi & Fapojuwo, 2022). Other significant challenges include limited access to education and skills training (mean = 4.25) and cultural and religious barriers to participation (mean = 4.10). These constraints reflect deep-rooted systemic issues that limit women's exposure to leadership development opportunities and restrict their social mobility. Ogunlela and Mukhtar (2023) emphasize that such barriers are deeply embedded in socio-cultural norms that often discourage women's participation in public and economic life. Furthermore, limited leadership and management skills (mean = 4.05) and poor communication and coordination among group members (mean = 3.95) indicate internal capacity deficits within the groups that could undermine their cohesion and effectiveness. These findings underscore the need for targeted capacity-building initiatives and leadership training to enhance the functionality of self-help groups and the competence of their women leaders (UN Women, 2023).

Table 5: Distribution of Respondents according to the challenges faced by Rural Women Involved in the Self-Help Group Activities.

Challenges Faced by Rural Women	Mean	STD
Limited access to education and skills training	4.25	0.76
Cultural and religious barriers to participation	4.10	0.81
Domestic responsibilities and childcare obligations	4.35	0.68
Limited access to financial resources and credit facilities	4.40	0.72
Limited leadership and management skills	4.05	0.88
Poor communication and coordination among group members	3.95	0.90
Grand mean	**4.18**	
Decision cut-off point	**3.00**	

Source: Field Survey (2024)

Hypothesis

The linear regression analysis presented in Table 6 revealed significant insights into the relationship between the socio-economic characteristics of women leaders and their level of involvement in self-help group activities. The results indicated that a combination of personal and economic factors significantly influenced the leadership effectiveness of women in community-based self-help initiatives. Notably, educational attainment ($\beta=0.087$, $p<0.01$) positively correlated with women's involvement in self-help activities, underscoring the critical role of education in empowering women with the skills and confidence necessary for effective group leadership. This finding aligns with recent literature emphasizing education as a fundamental driver of women's participation in community development (Ogunlela and Mukhtar, 2023; World Bank, 2024).

Similarly, leadership experience ($\beta=0.092$, $p<0.01$) and access to credit ($\beta=0.278$, $p<0.05$) significantly enhanced involvement, indicating that prior exposure to leadership roles and financial empowerment are key enablers of women's active participation. These outcomes are consistent with the work of Emecheta et al. (2022), who found that financial inclusion and prior leadership training increase women's agency and engagement in rural development. Conversely, marital status ($\beta=-0.312$, $p<0.05$) and household size ($\beta=-0.041$, $p<0.05$) were negatively associated with leadership involvement. These variables may reflect socio-cultural expectations and domestic responsibilities that limited the time and autonomy available to women leaders (Ajayi and Fapojuwo, 2022). The negative impact of these demographic burdens underscores the persistent structural barriers many rural women face in balancing family obligations with leadership roles. Moreover, monthly income ($\beta=0.0019$, $p<0.01$) and age ($\beta=0.023$, $p<0.05$) showed a positive and significant influence, suggesting that older and more economically stable women are more likely to engage in self-help group leadership, possibly due to accumulated social capital and resources (UN Women, 2023). Overall, the regression results highlight the multifaceted socio-economic challenges and enablers shaping women's leadership in self-help groups. Addressing barriers such as financial exclusion, educational deficits, and domestic workloads will be crucial for enhancing women's leadership effectiveness in grassroots development initiatives in Ahoada East and similar rural settings.

TABLE 6: Linear regression on the relationship between the socio-economic characteristics of women leadership and their level of involvement in the self-help activities (group) in the study area.

Variable	Coefficient (β)	Std. Error	t-Statistic	p-Value
Intercept	2.145	0.412	5.21	0.000
Age	0.023	0.011	2.09	0.039*
Education	0.087	0.018	4.83	0.000**
Marital Status	-0.312	0.155	-2.01	0.046*
House Size	-0.041	0.020	-2.05	0.043*
Monthly Income	0.0019	0.007	2.71	0.008**
Leadership Experience	0.092	0.030	3.07	0.003**
Access to Credit	0.278	0.114	2.44	0.016*
R^2	**0.622**			
Adjusted R^2	**0.593**			
F-statistic	**21.63**			

Source: Field Survey (2024)

CONCLUSION

Findings revealed a high level of women's involvement in various leadership activities within self-help groups, particularly in decision-making, financial management, and capacity-building. Women leaders were perceived to contribute significantly to household income, community development, and national economic growth through entrepreneurship, policy advocacy, and mentorship. Despite these positive outcomes, women faced several challenges, including limited access to education and credit, cultural and domestic constraints, and inadequate leadership skills. The regression analysis demonstrated that socio-economic characteristics such as education level, income, leadership experience, and access to credit significantly influenced the level of involvement in group leadership. Notably, education and income were strong predictors of women's active participation.

RECOMMENDATIONS

The following recommendations were made:

i. Capacity-building programs, including leadership training, mentorship, and group management workshops, should be implemented by local authorities and development partners to empower women leaders in self-help groups.

ii. Community leaders, families, and policy actors should promote supportive social frameworks (e.g., shared domestic responsibilities, childcare support) that allow women to effectively balance family and leadership responsibilities.

iii. Government agencies and civil society should prioritize educational empowerment programs, including adult education, vocational training, and entrepreneurship development, especially for women with limited formal education, to enhance their effectiveness in self-help group leadership.

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