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Faith-based Organizations and Development Initiatives: The "August Meeting" Experience in South-East Nigeria

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Abstract

The study centered on Faith-Based Organizations and Development Initiatives of Women August Meeting in South-East Nigeria. The Catholics and Anglican religious women are the focus of the study. One hundred and fifty (150) of the women were sampled from Anambra, Enugu and Imo States of South-East Nigeria. Primary data were sourced through questionnaire, while secondary data were obtained from extant works. Data were analyzed through the use of percentages, crosstabs and ANOVA techniques. The result from the study showed that, the meeting involves women from all socio-economic strata. Meetings are held annually, with organized management structure and admission of only married women church members. They engage in development activities, prominent among which are women emancipation, ethical/moral training of women, conflicts management, church and community development. It is suggested that engendering development process approach in decision-making, the recognition and support of government, non-governmental organization and development-aid agencies can strengthen their activities.

Keywords: Faith-based organization; Development initiatives; August meeting; Experience; Southeast

Introduction

The month of August of every year witnesses an "in-immigration", marked by massive home coming from different towns and beyond of "Igbo Women" groups to their marital rural communities where they unite with their colleagues for what could best be termed a congress, to articulate ideas, projects and programmes to be executed for the well-being of their communities. Indeed, from the remotest villages to the urban settlements in Ebonyi, Abia, Anambra, Imo and Enugu state of South Eastern Nigeria, the women have the same habit, the same attitude and motive towards the issue of August Meeting [1].

According to Odoemene [2], this is a norm that dates back to the 1940's, when the church missionary societies (CMS) deemed it fit to device a way to give women a voice in the affairs of their community. The Annual "August Meeting", is a Christian Women Group initiative often geared towards community development, conflict management and peace-building in rural societies. The "August Meeting" represents the socio-cultural, political and economic development initiative of women within the public sphere [2].

Women's group has existed in Nigerian traditional society from time immemorial. Their roles apart from complementing those of males are meant to protect the interest of the women members, their spouses and children in particular and those of the society in general. They are known to be active in agricultural production, the provision of social services, social security, religious practice and adjudication on legal issues [3]. The independence and success of women have often confounded those who think that women are not capable of organizing themselves effectively for specific goals. Women today are involved in one economic activity or the other to assist in developing their homes. As stated by Umebali and Akubuilo [4], women raise fund from both formal and informal institutions to support their enterprises. According to Ijere and Mbanaso [3], women are good mobilizers and have been found to promote development in communities through such groups as:

- Women's work group in agriculture
- Women's group providing community services

- Women's group in the church
- Women's group providing social services
- Women's group providing social security

Statement of the Problem

The Igbo communities of South-Eastern Nigeria are still characterized of poor physical infrastructure and a negligible industrial base. Their main economy which is commerce; trade, is highly individualized and has never been organized to favour community development. The Igbo's are found in the remotest of communities in all parts of Nigeria and beyond doing his thing; trading. Yet, back home their communities lack good health facilities, with high death rate, high level of unemployment, low wages and limited access to other social services. There exist a preponderance of the weakest of our people at home in most Igbo communities. Community dwellers are not empowered and strategically placed to contribute meaningfully to development. Rather, few elites and particularly their supposed leaders in vantage political positions are corrupt. They oppress and suppress, ensuring that their citizenry remain poor and voiceless. Most active citizens migrate to urban areas leaving behind the old people, women and children, who are generally considered to be at the lowest rung of the poverty level in Nigeria [5]. Due to the mentioned factors, communities are not productive, viable, competitive or progressive. Indeed, life is still very miserable for community dwellers, especially women

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According to Nweze [6], various policies have been initiated, with attendant programmes executed to improve the conditions in the rural areas by successive governments, with marginal or no development effect. Onuoha [7], asserts that in most cases such programmes with "loft objectives", often died with the government that initiated it. We had in the past, Better Life for Rural Women (BLFRW); Family Economic Advancement Programme (FEAP); and presently, Women for Change Initiative, all promoted at the national level, centered on women empowerment and executed by the first ladies. In spite of these initiatives, there are still the marginalization and deprivation of women in development, especially at the rural areas. Who then are the women initiators of this annual "August Meeting" and how organized are they? What constitute the criteria for membership and how is the organization characterized? Does 'August Meeting' meet the developmental challenges of women in South Eastern Nigeria? These issues raised constitute the problem of this paper.

Objective of the Study

The broad objective of this study is to characterize the membership and developmental role of women August meeting in Southeastern Nigeria. Specially, it is designed to:

- Identify the socio-economic characteristics of women involved in August Meeting.
- 2. Find out the structure of the August Meeting and their sources of raising funds.
- 3. Characterize the membership of women August Meeting.
- 4. Determine the extent to which August Meeting meet the developmental needs of communities.
- Assess the extent to which August Meeting solve key challenges of women.
- 6. Make deductions on ways of strengthening August Meeting for community development.

Hypotheses of the Study

 $\mathrm{H0}_1$: "The opinion of Catholic and Anglican church women differ significantly in their characterization of membership of August Meeting".

H0₂: "The opinion of Catholic and Anglican church women differ significantly on the extent August Meeting meets the developmental needs of their communities".

 HO_2 : "The opinion of Catholic and Anglican church women differ significantly on the extent August Meeting solves developmental challenges".

Literature Review

Community development has been described as the efforts to enhance the living conditions of people through individuals, groups or the larger community [4]. A universally stated definition of community development is that it is a process by which the efforts of the people themselves are united with those of the governmental authorities to improve the economic, social and cultural conditions of communities, to integrate these communities into the life of the nation and to enable them contribute fully to national progress (UNO, 2007). From the above definitions, it means therefore that community development is a conscious and deliberate efforts aimed at helping communities recognize and increase responsibilities for solving their problems themselves and participating fully in the life of the nation [8]. It has

become more evident that without the participation of the rural people there is no chance of reducing the level of mass poverty and of achieving long-term stable economic growth. Effective participation of people in community development efforts are meant to improve their standard of living with as much reliance as possible on their own initiative as well as the provision of technical and other support services in ways to encourage their initiative and mutual help, from government, non-governmental organizations and development agencies [8].

Globally, there is an upsurge on the level of economic, social and political consciousness among women. Women have become an indispensable force that must be reckoned with particularly after the Benjing Conference in 1995. Women since then have become typical in development issues especially with regards to rural development. According to Ojiagu [9], for development to be viable and sustainable, it is crucial to ensure the participation of the community, which women make up to 65% due to migration of men to urban areas. Women are therefore playing commendable role in the economic development of our nation. In the words of Awe, they are backbone of agriculture in the rural areas, they are into cottage industries of weaving, dying and pottery as well as in commerce. Therefore, in discussing issues about community and development, Ebo, opines that emerging strategies must address linkage between women, since they are key economic participants of the rural areas.

Methodology

The study focused on Christian women members of August Meeting who are from the Igbo ethnic group in Nigeria. The Southeast zone of the country is the Igbo heartland, and is occupied by five states – Anambra [10] Enugu, Imo, Ebonyi and Abia. The ethnic Igbo are bounded on the east by the Ibibio and Efik nations, on the south east by the Cross River, and on the south-west by the Ijaw and Igado ethnic groups, and on the northern parts by the Idoma, Akpoto and Igara ethnic nationalities [2,11,12]. All Igbo sub-ethnic group speak a common language 'Igbo', though with diverse variations of dialects and have similar traditions and customs.

Though there are many Christian denominations in south eastern Nigeria, it is mainly the married women of the Catholic church and the Anglican communion that are active in August Meetings. The populations of this study are therefore the married women members of the two dominant denominations of the Christian faith (Catholic Church and Anglican Communion) in the states. Due to the absence of database on the Christian population in the five states, to wit, for the two dominant denominations, it is not possible to state the number of married women of the August Meeting. Therefore, the population was found to be 'infinite'.

This study scope is limited to three states of Igbo-land – Anambra, Enugu and Imo. Though the phenomenon being examined (the agencies and activism of 'August Meeting' groups) is truly universal to the entire Igbo ethnic group. The study, however, focused on three states which are large enough to support any form of scientific conclusions, comparative inductions and deductions on the issues at stake. Due to the infinite nature of the population, purposive sampling technique, was applied to arrive at one hundred and fifty (150) members, which were adjudged a fair sample size to enable us elicit the needed information. Thereafter, fifty (50) respondents were drawn from each of the three (3) states used to give the desired sample size of 150. The researchers ensued that both the leaders and ordinary members of the Women August Meeting were selected as respondents. The sample was equally split between the two dominant denominations; the Catholic and Anglican faith.

Data for the study came from two sources; primary and secondary sources. Questionnaire was employed to access the primary data, while secondary data was sourced from published books, journals, magazines, unpublished thesis and the internet. Analysis of data was accomplished using mean, Likert-scale, percentages. One way analysis of variance (ANOVA) was applied to assess the opinion of respondents between the groups as in tests of hypotheses one, two and three. The IBM SPSS statistics was used to do all computations.

Results and Discussion

Socio-economic characteristics of respondents

The demographic profiles of respondents were investigated with a view to determining how homogeneous the respondents are. Factors considered for discussion include denomination, educational status, occupation, annual income and family size. The results of the findings are presented in Table 1. From the table, 52% are Catholics as compared to Anglicans (48.9%). In terms of the formal education attainment, there is an imbalance distribution between those with tertiary education (10.0%) and primary education (43.0%). The occupations of the respondents are spread out within farmers (26.7%); traders (20%); civil servants (20.3%) and full time house wifes (26.7%). The annual income earned by the respondents ranges between less than №50,000.00 (37%) and №70,000.00 (40%), while the family sizes of the respondents was found to be in the range of 6 – 10 children (83.3%).

Management structure of august meeting

This section sort to find out the management structure of the Women August Meeting. The result presented in Table 2, reveals the members agreeing overwhelm that the August Meeting have formal management structure. The organs of management includes the positions of the president; secretary; management committee; project committee; zonal committee, branch committee; financial secretary and treasurer. The mode of leadership is through the election process (98%), that is decided by voting (100%). The members also indicated that the tenureship of their leaders range between 2 – 3 years (68.7%); and 4–5 years (31.3%). Three types of meetings are generally held (General, Zonal, Branch), while the frequency for the meeting are for general (once a year); zonal (2 monthly intervals) and branch (monthly). The eligibility to participate in the meeting is that one shall be a married woman church member.

Characterization of membership

The membership of the Women August Meeting was characterized based on a five point likert-scale weighting and a comparable opinions of the Catholic and Anglican Women member respondents obtained. The variables for the characterization comprised of the extent of their opinion on whether the membership were voluntary, compulsory, coercive and open. As shown in Table 3, the membership was neither clearly voluntary nor compulsive, but marginally has both characteristics. The membership is not however cohesive, but not open as it is restricted to only married church members. Importantly, the opinion of the women members of the two denominations (Catholic and Anglican) do not differ in their characterization of the members.

Further to the above descriptive analysis is a hypothetical (${\rm Ho_2}$) test on whether the opinion of Catholic and Anglican Church women differs significantly in their characterization of membership. Their opinions were subjected to Analysis of Variance (ANOVA) as presented on Table 4. The result revealed f-ratios differences of voluntary membership (.058); compulsory membership (1.846); coercive membership (.645); and open membership (.576).

Respondents Characteristics	Frequency (n=150)	Percentage (%)
Denomination Catholic	78	52.0
Anglican	78 72	48.0
Educational Status		
FSLC	65	43.3
GCE/WASCE	35	23.3
OND/NCE B.Sc/HND	30 15	20.0
M.Sc/Ph.d	5	3.33
Occupation		
Farmer	40	26.7
Trader	30	20.0
Professional (Lawyer/Doctors)	5	3.3
Civil servant	30	20.3
Fulltime housewife	40	26.7
Industrialist/Consultant	5	3.3
Income Per Annum		
≤ N 50,000.00	55	37.0
N50,000.00 - N70,000.00	60	40.0
N71,000.00 - N90,000.00	20	13.2
₦91,000.00 – ₦110,000.00 >₦110.000.00	13 2	8.6 1.3
	Z	1.3
Family Size (No. of Children)	1	
≤ 5 6 - 10	15	
6 - 10 11 – 15	125 10	10.0
16 – 15 16 – 20	10	83.3
21 – 25	[6.7
≥ 26	-	

Source: Field Survey; August - October, 2012

Table 1: Socio-economic characteristics of respondents.

Items	Frequency (n=150)	*Percentage (%)
Organs of Management President Secretary Management Committee Project Committee Zonal Committee Branch Committee Financial Secretary Treasurer	150 150 97 119 127 150 150	100.0 100.0 64.7 79.3 84.7 100.0 100.0
Mode of Leadership Leadership by election Decisions by voting Representation by proxy Promoters as leaders	147 150 -	98.0 100.0 -
Tenureship of Leaders 1 year 2–3 years 4–5 years 7–9 years 10 years and above	- 103 47 -	- 68.7 31.3 -
Types of meetings General Meeting Zonal Meeting Branch Meeting	150 150 150	100.0 100.0 100.0
Frequency of Meeting General; Meeting (once a year) Zonal Meeting (2 months interval) Branch Meeting (1 month interval)	150 48 69	100.0 32.0 46.0
Eligibility to Participate in Meetings Married (women) church members Single aged women All female church members	150 - -	100.0

Source: Field Survey; August-October, 2012

Table 2: Management structure of august meeting

^{*}Multiple Responses.

Options	Catholic Women (n)	Anglican Women (n)	Total (n)	Percentage (%)
Voluntary Membership				
Very small extent	12	15	27	18
Small extent	16	15	31	21
Some extent	20	17	37	25
Large extent	19	22	41	27
Vary large extent	8	6	14	9
Total	75	75	150	100
Compulsify Membership				
Very small extent	19	26	45	30
Small extent	6	8	14	9
Some extent	25	20	45	30
Large extent	18	16	34	23
Very large extent	7	5	12	8
Total	75	75	150	100
Coercive Membership				
Very small extent	28	27	55	37
Small extent	12	19	31	21
Some extent	17	17	34	23
Large extent	15	10	25	17
Very large extent	3	2	5	3
Total	75	75	150	100
Open Membership				
Very small extent	16	17	33	22
Small extent	24	20	44	29
Some extent	23	35	58	39
Large extent	10	3	13	9
Very large extent	2	-	2	1
Total	75	75	150	100

Source: Field Survey; August-October, 2012

Table 3: Distribution of respondents by characterization of membership.

	Sum of Squares	Df	Mean Square	F	Sig
Voluntary Membership Between Groups Within Groups Total	6.000E-02 154.133 154.193	1 48 149	6.00E-02 1.041	.058	.811
Compulsory Membership Between Groups Within Groups Total	3.227 258.667 261.893	1 148 149	3.227 1.748	1.846	.176
Coercive Membership Between Groups Within Groups Total	.960 220.133 221.093	1 148 149	.960 1.487	.645	.423
Open Membership Between Groups Within Groups Total	.540 138.800 139.340	1 148 149	.540 .938	.576	.449

Source: Field Survey; August-October, 2012

Table 4: Analysis of variance (ANOVA) estimates for hypothesis one.

Goals and sources of fund for august meeting

This section sought to find out the goals and sources of fund of the Women August Meeting. The result on Table 5, shows the members agreeing overwhelm that the August Meeting primary aims are to promote the empowerment of women (92%), support of church infrastructural development (46%), as well as support for widows (54%) and the sick (61%). The sources of fund of the August Meeting are from two major sources; the internal and external. Dues (100%), donations (94%) and proceeds from catering services (92%) constitute the basic internal sources, while borrowing from male church members (31.7%), first lady programmes (25.3%) and NGOs' (20.7%) are from external sources.

Development activities of women august meeting

This section reveals the development activities of the Women August Meeting. The result presented in Table 6 indicates that through group action, August Meeting has enthrone women socio-political integration and church progress. Other development initiatives are building of church halls; women rights protection; ethical and moral training, and settlement of disputes among families, members and communities. All these are indications that women are held to be steadfast in abiding by unanimously reached decisions of their group [13].

Development needs of members

The development needs of members of August Meeting were sought through a five-point likert-scale rating opinions of the Catholic and Anglican women member respondents. The variables for the

Items	Frequency (n=150)	*Percentage (%)
Goals		
Empowerment of Church Women (members) only	48	32.0
Empowerment of Women generally	138	92.0
Empowerment of Church women only	8	5.3
Support of church development only	69	46.0
Support of community development generally	16	10.7
Support of widow church (members) only	9	6.0
Support of widows generally	81	54.0
Support of sick church (members) only	11	7.3
Support of the sick generally	92	61.3
Support of very poor church (members) only	7	4.6
Support of very poor people generally	65	43.3
Sources of Fund:		
Internal Sources		
Dues	150	100.0
Donations	141	94.0
Proceeds from catering services	138	92.0
Vows from honorary members	61	40.7
Bazzer-sales	16	10.7
Launchings	21	14.0
External Sources		
Borrowing from male (church members)	47	31.3
Support from first ladies	38	25.3
Support from NGO's/Civil Society Organizations	31	20.7
Borrowing from financial institutions	3	2.0
International Donor Agencies	-	-

Source: Field Survey; August-October, 2012

*Multiple responses

Table 5: Goals and sources of fund for august meeting .

Items	Frequency (n=150)	*Percentage (%)
Development Activities		
Women socio-political integration	91	61
Church progress	150	100.0
Awareness of gender roles	105	70
Building of church halls	85	57
Building of maternity homes	12	8
Building of domestic centres	15	10
Repair work at schools	52	35
Donation of hospital equipment	5	3
Women rights protection	115	77
Literacy programmes	65	43
Ethical and moral training	110	73
Settlement of family dispute	75	50
Settlement of member dispute	82	55
Settlement of commercial dispute	69	46
Settlement of boundary dispute	-	-
Promotion of girl-youth programmes	58	39

Source: Field Survey; August-October, 2012

*Multiple response

Table 6: Development activities of women august meeting.

development needs comprised of the extent of their opinions on whether the membership of August Meetings meets the economic, social, health, moral/ethical, educational and safety needs. As shown in Table 7, the opinions of the women members of the two denominations (Catholic and Anglican) do not differ in their development needs of members. This is an indication that members needs is all embracing, and, are met at varying degrees.

In addition to the above analysis is a hypothetical ($\rm Ho_2$) test on whether the opinion of Catholic and Anglican Church Women differ significantly in their development needs of members. Their opinions were subjected to Analysis of Variance (ANOVA) presented on Table 8. The result revealed F-ratios differences of meeting economic needs (.014); meeting social needs (1.498); meeting health needs (2.294); meeting moral/ethical needs (.008), meeting educational needs (.017); and meeting safety needs (1.019).

August meeting solving the development challenges of members

Finally, the study also examined the August Meeting solving the Development Challenges of members, yet, through a five-point Likert Scale weightings of the comparable opinions of the Catholic and Anglican women member respondents. The variables for solving of development challenges of members by August Meeting comprised of the extent of their opinion on whether the membership solves credit; input; literacy/educational and human rights/advocacy challenges. The result outcome (Table 9) indicates no group difference in opinions (Catholic and Anglican) that August Meeting is forthcoming in solving the development challenges of members through participation.

Moreover, to the above descriptive analysis, a hypothetical ($\mathrm{HO_3}$) test on whether the opinion of Catholic and Anglican Church Women differs significantly in August Meeting solving development challenges. Their opinions were tested using Analysis of Variance (ANOVA) and result shown on Table 10. The result showed F-ratios differences of meeting credit challenges (0.833); meeting input challenges (0.005); meeting literacy/educational challenges (1.707) and meeting human rights/advocacy challenges (0.008).

Conclusion and Development Implication

The research explored the roles of Faith-Based Organizations and Development initiatives, through the August Meeting platform in South-East, Nigeria. It is often believed by many, if not all that the women associations are only social in nature. The study showed otherwise as could be deduced from its findings. The Women "August Meetings" are mostly organized by the Catholic and Anglican Christian faith. Majority of the women members has their primary education and involves women from all socio-economic strata. The Women August Meeting have formal management structure and leadership. The method of election of officers is by voting and positions are tenured. The meeting is an annual gathering and exclusive for married church women members only.

Its main goal is the empowerment of women generally, community development and support of church programmes. August Meeting finances their activities internally mainly through dues, donations and proceeds from catering service; and, externally by borrowing from the male church members. Through the August Meetings, the women engages in development activities, prominent among which are women socio-political integration in the community, church progress, awareness on gender issues, women rights protection as well as ethical/moral training of women.

The beneficiaries of the August Meeting are mainly women, followed by the church and community, while the key areas of benefits are awareness of gender roles, socio-political integration of women and church progress. Through hypothetical tests, it was firmly established based on the opinion of the Catholic and Anglican faithful's, who constitute the August meeting, that women, church and the community did benefit from the development activities of the meeting.

In order to strengthen the Women August Meeting, it is suggested that activities of the meeting can be fine-tuned on decision making by engendering development process approach, their recognition by government, Non-Governmental Organizations and development-aid agencies about their development capacity. Indeed, Women August Meeting in view of its popularity and acceptance in south east Nigeria, can be used as a platform at community level for women liberation as well as development, particularly in such areas as value orientation, promotion of women rights, home management, health education and empowerment. It is strongly recommended that state and local government, Non-governmental organizations and developmental agencies, should establish collaboration with the 'August Meeting' platform for women mobilization and development initiatives particularly in rural communities of south-east Nigeria.

Options	Catholic Women (n)	Anglican Women (n)	Total (n)	Percentage (%)
Meeting Economic Needs				
Very small extent	29	29	58	39
Small extent	3	1	12	
Some extent	20	9	31	8 20
Large extent	20	22	42	28
Vary large extent	3	4		
Total	75		7	5
Meeting Social Needs		75	150	100
Very small extent	20	00	40	00
Small extent	11	23	43	29
Some extent	20	15	26	17
Large extent	18	18	38	25
Vary large extent	6	17	35	24
Total	75	2	8	5
Meeting Health Needs		75	150	100
Very small extent	19	00	4-	00
Small extent	9	26	45	30
Some extent	23	12	21	14
Large extent	18	18	41	27
Vary large extent	6	15	33	22
Total	75	4	10	7
Meeting Moral/Ethical		75	150	100
Needs				
Very small extent	16	16	32	21
Small extent	29	27	56	38
Some extent	23	28	51	34
Large extent	6	3	9	6
Vary large extent	1	1	2	1
Total	75	75	100	100
Meeting Educational				
Needs Very small extent	34	37	71	48
Small extent	4	5	9	6
Some extent	25	14	39	26
Large extent	10	19	29	19
Vary large extent	2	-	2	1
Total	75	75	150	100
Meeting Safety Needs	,,,			
Very small extent	28	22	50	33
Small extent	16	16	32	21
Some extent	24	29	53	36
Large extent	6	7	13	9
Vary large extent	1	1	2	1
Total	75	75	150	100

Source: Field Survey; August-October, 2012

Table 7: Distribution of respondents on meeting development needs of members through august meeting.

	Sum of Squares	Df	Mean Square	F	Sig
Meeting Economic Needs Between Groups Within Groups Total	2.667E.02 279.413 279.440	1 148 149	2.667E.02 1.888	.014	.906
Meeting Social Needs Between Groups Within Groups Total	2.407 237.787 240.193	1 148 149	2.407 1.607	1.498	.223
Meeting Health Needs Between Groups Within Groups Total	3.840 247.733 251.573	1 148 149	3.840 1.674	2.294	.132
Meeting Moral/Ethical Needs Between Groups Within Groups Total	6.667E-03 124.667 124.673	1 148 149	6.667E.03 .842	.008	.929
Meeting Educational Needs Between Groups Within Groups Total	2.667E-02 237.147 237.173	1 148 149	2.667E.02 1.602	.017	.898
Meeting Safety Needs Between Groups Within Groups Total	1.127 163.707 164.833	1 148 149	1.127 1.106	1.019	.315

Source: Field Survey; August-October, 2012

Table 8: Analysis of variance (ANOVA) estimates for hypothesis two.

Options	Catholic Women (n)	Anglican Women (n)	Total (n)	Percentage (%)
Meeting Credit Challenges				
Very small extent	24	22	46	31
Small extent	14	14	28	19
Some extent	23	13	36	24
Large extent	10	24	34	22
Vary large extent	4	2	6	4
Total	75	75	150	100
Meeting Input Challenges				
Very small extent	5	-	5	3
Small extent	17	26	43	29
Some extent	24	22	46	31
Large extent	17	15	32	21
Vary large extent	12	12	24	16
Total	75	75	150	100
Meeting Literacy/				
Educational Challenges				
Very small extent	13	9	22	14
Small extent	9	27	36	24
Some extent	22	20	42	28
Large extent	26	11	37	25
Vary large extent	5	8	13	9
Total	75	75	150	100
Meeting Human Rights/				
Advocacy Challenges				
Very small extent	13	9	22	14
Small extent	9	27	36	24
Some extent	22	20	42	28
Large extent	26	11	37	25
Vary large extent	5	8	13	9
Total	75	75	150	100

Source: Field Survey: August-October. 2012

 Table 9: August meeting, solving development challenges of members.

	Sum of Squares	Df	Mean Square	F	Sig
Meeting Credit Challenges Between Groups Within Groups Total	1.307 232.187 233.493	1 148 149	1.307 1.569	.833	.363
Meeting Input Challenges Between Groups Within Groups Total	6.667E-03 186.133 186.140	1 148 149	6.667E-03 1.258	.005	.942
Meeting Literacy/ Education Challenges Between Groups Within Groups Total	2.407 208.667 211.073	1 148 149	2.407 1.410	1.707	.193
Meeting Human Rights/ Advocacy Challenges Between Groups Within Groups Total	6.667E-03 124.667 124.673	1 148 149	6.667E.03 .842	.008	.929

Source: Field Survey; August-October, 2012

Table 10: Analysis of variance (ANOVA) estimates for hypothesis three.

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