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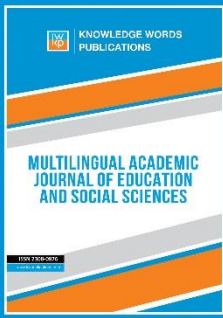
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## **Socio-Personal Determinants of Participation in Self-Help Group Activities among Female Primary School Teachers in Uyo Education Zone of Akwa Ibom State**

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### **Abstract**

The study investigated socio-personal determinants of participation in self-help group activities among female primary school teachers in Uyo Education Zone of Akwa Ibom State. Two research questions were raised and two hypotheses formulated and tested at .05 level of significance. A correlational research design was adopted while the study population comprised 1,875 female teachers from the 168 public primary schools in the study area. A sample size of 330 female teachers was selected using a multi-stage sampling procedure. In one of the stages, a simple random sampling method (balloting method) was used in the selection of 30 sampled schools as well as 11 female teachers from each of the sampled schools for instrument administration. The researchers' designed instrument titled: Socio-Personal Determinants of Participation in Self-Help Group Activities among Female Teachers (SPDPSHGAFTQ)" was used for data collection. Pearson Product Moment Correlation (PPMC) statistics was used for data analysis and the study findings revealed a very high positive relationship between peer group support, self-efficacy, community social support and participation in self-help activities among female teachers in the study area. Conclusion was drawn from the findings while the researchers' recommended among other things that, community leaders, religious groups, non-governmental organizations and family groups should always encourage people to participate in self-help activities open to them while giving credit loans to those who are willing to participate.

**Keywords:** Socio-personal Determinants, Self-Help Group Activities, Self-Efficacy, Peer Group Support and Community Social Support

### **Introduction**

Self help group is a gathering of individuals with shared concerns, who collaboratively provide support and assistance to one another. This group aimed to offer friendships support

and opportunities for members to help each other, dealing to high level of satisfaction among members. This topic is very important in Uyo Education Zone of Akwa Ibom State because the area has relevance resources and capabilities needed to be fully and efficiently utilized in other to solve local problems and become self-reliant. The study area is an ethnically diverse area most populated by people who speak Ibibio Language and other ethnic languages such Annang and Oron. The inhabitants of the area usually use some kinds of mutual aid or social support systems to help one another particularly in times of greater needs such as during emergency or disaster situations. Neighbors, relatives and friends usually help each other in time of need using individual and collective resources. Examples of such resources are ideas, talents, skills, leadership, human energy as well as financial and materials assets (Edet and Attai, 2014). The mobilization of organized self-help groups or activities by teachers will foster professional input in problem assessment and need identification, enhance sound and feasible decision making and facilitate the development of teachers' capabilities.

The area is fit for this study because it is known for economic dependency with pernicious cycle of poverty, persistent high cost of living, corruption, unemployment and many other social problems. The increase in prices of commodities in the study area has adverse impact on workers' salaries, such that with the low monthly earnings, most teachers need to take out loans from banks or family members to cover their income gap so as to make ends meet. Teachers in the study area bemoan exorbitant cost of foods, medications, housing, utilities, clothing and transportation. Therefore, it is observed that with the government failure to meet the basic needs of the people, this study would be highly beneficial to teachers, such that it will afford them the opportunity to participate in self-help activities, where they can come together and express their felt needs, make financial contributions to support members, foster cooperative and collaborative relationships and engage in projects that would make them become self-reliant.

Though self-help activities can play significant role in promoting local development and improving the living condition of workers include the teachers, it is obvious to note that some teachers have not been serious engaged in self-help group activities. Gombe, Suandi and Omar (2022) argued that teachers' hesitancy in self-help group activities participation could be influenced by social and personal factors. Socio-personal determinants are a combination and interaction of both social and personal influences on individual aspiration for a particular career particularly in this 21<sup>st</sup> century. Examples of such socio-personal determinants are social support, gender, peer pressure, personal interest, self-efficacy among others (Kharole, 2016). Socio-personal determinants are both personal and social characteristics or facts that influence the physical and mental health of young ones. Both the social and personal factors are very essential in shaping the behaviors and conduct of people who wish to engage in self-help activities that would help to boost their economic status for sustainable living.

Self-help activities constitute a new approach into the field of social development which aimed at promoting the socio-economic opportunities of people in a sustainable manner. For sustainable development of any nation to be achieved, there must an adequate framework or programmers aimed at improving the quality of life and economic well-being of people living within the locality and those in relatively isolated areas. The utmost desire to promote self-reliant and a collective social support towards increasing the economic and

livelihood opportunities of the people brought the introduction of self-help activities in the Nigerian society. This reminded us of the special self-help programme in Africa, organized by the United State Agency International Development (USAID) in 2005. The overall purpose of the self-help programme was to show that U.S cares for the welfare of African people and is interested in the self-help endeavor of local community (Ebong, Otu and Fidelis, 2013). The agency also work towards providing fund to support local initiatives in areas of constructing school latrines, classrooms, health posts and training centers.

However, the idea of self-help activities in modern communities is deeply rooted in the rich traditions of the African people, where rural communities have for generations successfully organized themselves to construct roads, build bridges, palaces, market stall, and dwelling houses among others (Ogunleye-Adetona and Oladeinde, 2013). Even before the advent of colonial administration, Muse and Narsiah (2015) noted that both men and women organized themselves in groups and had employed communal resources to provide physical and social projects in their respective localities. For example, communal labor was employed in constructing homesteads, clearing farmlands, roads, and even some public utility buildings, such as "Obas" palace, market stalls and town halls.

Many people in the past improve their living condition using local initiatives and resources. Communities and individual people define their own development according to felt needs, values and aspirations. Local-level development through mutual and voluntary cooperative efforts was a major force in activating the utilization of local resources (land, water, labour), and therefore constitutes one of the most effective methods of promoting peoples economic wellbeing and growth. Subsequently, the spirit of self-help was relegated to the background due to oil boom in the 1970s which gave people the erroneous impression that government should provide all the people's needs.

Presently, throughout developing countries includingg Nigeria, self-help activities have been encouraged so that inhabitants of the various communities can define their own development according to their own needs and aspirations. Apesughur, Ashiki, Kim and Yusuf (2014) stated that self-help has presently enabled the local people to identify their common needs and problems, form groups, make plans and execute them through collaborative effort and proper utilization of community resources for the attainment of economic self-reliance. The principle of self-help activities incorporates into the community development process as the means of offering ordinary citizens the opportunity to share in making important decision about their living conditions as well as satisfying felt needs.

It is very necessary to encourage primary school teachers' to participate in self-help activities because with the minimal income received on monthly basis, they may likely encounter emergency condition that requires serious financial needs. Primary school teachers needs financial backup so that they can live a satisfactory life particularly in this period of economic scarcity. Kyalo and Matayo (2020) argued that most teachers who depend on their monthly wages for their personal and family upkeep sometimes face difficulty to serve money that will help them execute other essential needs like building of personal houses, marriage expenses, livestock purchase, clearing of debts as well as establishment of petty business which can bring additional income to the family among others.

In order to find a lasting solution to peoples social and economic problems of their communities, many communities particular in Uyo Education Zone of Akwa Ibom State, have had people forming self-help community Development Associations (CDSs) and other network of social relationships such as the age grade associations, religions groups association, market women associations among others (James and Nyorere, 2017). These associations exist under different platforms, names and varying sizes. They have their specific rules and regulations, plan and execute their programmes with little or no external interference.

One of the socio-personal determinants of engagement or non-engagement of people in self-help activities is peer group support. Peer group refers to a group of individuals that share similar characteristics in relation to age, education, ethnic background, goals among others. Peer group support refers to the influence exerted by a peer group in encouraging a person to change his/her attitudes, values in order to conform to group norms (Treyner, 2009). It is very obvious that people tend to shift from values they learnt from home socialization to imitate what their friends do. As noted by Das and Baishya (2015), people who belong to a group of active participant in financial earning activities are most likely to imitate such behaviour and subsequently become active partakers in self-help empowerment programme. Peer social support can establish and environment that encourages teachers to share in financial development initiatives.

Self-efficacy of the community inhabitants may also determine their level of participation in self-help activities. Self-efficacy of the community inhabitants seems to be one of them. Self-efficacy is simply how confident one feels about tackling certain tasks, challenges, and contexts. According to Chilisa, Tihabano, Vista, Pheko, Losike, Mosime, Mpeta and Balogun (2013), self-efficacy is generally seen as the individual's belief in their capability and capacity to carry out goal-directed behaviours within an activity context. It is suggested that those who see themselves as capable of taking active part in self-help activities (positive self-efficacy) would likely engage in income making activities which will help improve their standard of living. Bakker and Bal (2010) observed that worker with positive self-efficacy are most likely to engage in tasks that are beneficial.

In addition, community social support may also influence engagement in self-help activities. People who are expected to give social support in self-help activities are the family members, community leaders, individual's religious leaders, and professional groups among others (Song, Joonmo and Lin, 2011). These social supporters are expected to give advice about the various income generating activities and businesses which community member can engage in. The level at which these social supporters would perform their role in creating awareness about income generating activities would likely encourage the people to make right decisions towards self-help activities. Therefore, the present study aimed at determining the relationship between socio-personal determinants and participation in self-help group activities among female primary school teachers in Uyo Education Zone of Akwa Ibom State.

## **Theoretical Review**

### *Albert Bandura's Self-Efficacy Theory (1977)*

Albert Bandura propounded the theory of self-efficacy in 1977. Self-efficacy is the belief in one's ability to successfully accomplish a task. According to the theorist, self-efficacy is defined as beliefs in one's capabilities to classify and carry out the required action to handle pertinent situations. It is considered as a theory, as well as a construct of Social Cognitive theory. The fundamental idea behind self-efficacy is that when individuals believe that their actions can influence the outcome of a certain situation, they act, think and feel differently. In effects, members in a community are willing to look out for each other and intervene when necessary. The process which equips people with the belief and means to produce effects through their collective action is described as enhancement of human agency.

Bandura believed that a strong sense of efficacy enhances human achievement and personal well-being in many ways. People with high belief in their capabilities approach difficult tasks as challenges to be mastered and maintain commitment to them. They approach threatening situations with the confidence that they have control over them. Self-efficacy theory postulates that people, generally, will only attempt things they believe they can accomplish, and won't attempt things they believe they will fail in trying to accomplish.

According to Bandura, efficacious people set challenging goals and maintain strong commitment to them. When such individuals are faced with impending failure, they increase and sustain their efforts in order to be successful. On the other hand, when people who doubt their ability to accomplish difficult task see these task as threats, they avoid them based on their own personal weaknesses and view these stressors as obstacles preventing them from being successful. The theory is relevant to this work in that it explains explicitly the assumption that women who hold strong beliefs about the need to change their future and improve their livelihoods would not hesitate to participate in self-help activities for enhancement of personal or family wellbeing. This theory can be used to explain how change can take place in communities that embrace collective behaviour.

### *Peer Group Support and Participation in Self-Help Group Activities*

Peer group support is the social exchanges of ideas and knowledge between individuals with same status (Boud, Cohen and Sampson, 2014). The attitude and interaction among teachers in the school towards income generating activities has essential rule to play in motivating teachers into joining self-help groups. A number of teachers see some of their colleagues as role models. Teachers, parents and peers all provide adolescents with suggestions and feedback about what they should think and how they should behave in areas that promotes investment and improvement of economic status. These models can be a source of motivation or a lack thereof.

Peer group support or encouragement given by fellow teachers in the school may motivate teachers into joining self-help group. This is true because it is human nature in feeling the sense of belonging. Temitope and Christy (2015) noted that everyone wants to be accepted by others in some way. As a result of this want to belong, they make themselves think that they need to change their attitudes, behaviours, or beliefs in order to gain acceptance from others. Individual experience social acceptance when they conform to the rules governing their peer relation group. Some teachers may discourage their colleague from

joining self-help group because they do not want their co-staff to meet improve their economic conditions as they do.

When women particularly the teachers support and encourage each other to participate in self-help activities. Iddy and Kisimbii (2017) conducted a study on social cultural factors influencing the participation of women in the implementation of community projects. The authors found that when women particularly the teachers support and encourage each other to participate in self-help activities, maintained that their social and economic condition will be improved. Kikuyu (2017) added in one of his studies that co-staff encouragement and support at the work place can motivate other workers into joining self-help groups in other to improve their economic status.

#### *Self-efficacy and Participation in Self-Help Group Activities*

Self-efficacy is one of the strong predictors of teachers' participation in self-help group activities or initiatives. According to Hughes, Gaibraith and White (2011), self efficacy is the individual's belief in their capacity and capacity to carry out goal-directed behaviours within an activity context. Self-efficacy is the set of feelings and cognition about oneself. It influences our thoughts, behaviours, and performances in school. Engaging in self-help activities may be determined by ones self-efficacy. As noted by Gombe, Suandi, Ismail and Omar (2016), people would likely show commitment by devoting enough time and vigorous efforts to those activities they believe to be capable of carrying it out satisfactory.

Individuals who have positive self-efficacy are always determined to engage in income generating activities which will help them to generate more income and contribute to their family wellbeing. According to Chen and Zhou (2017), self-efficacy is often accompanied with self competence, which is an individual's belief in his or her capability to perform activities with skill. Engaged individuals see themselves as able to deal completely with the demands of their work (self-efficacy). Sani, Turiman, Ismi and Zoharah (2015) found a strong correlation between self-efficacy and confidence in one's ability and engagement in self-help group activities. The author added that the higher an individual's level of self-efficacy, the more committed to achieve difficult goals and the more persistent to succeed.

Ahlin, Drnovsek and Hisrich (2013) researched on entrepreneurs' creativity and firm innovation: the moderating role of entrepreneurial self-efficacy. One of the findings revealed that positive self-efficacy is a strong determinant of people involvement in self-help activities such as farming, trading, and contribution of materials resources and so on. This finding also corroborate the finding of Apesughur, Ashiki, Kim and Yusuf (2014), which revealed that self-efficacy of female workers was a significant determinant of poor satisfaction commitment towards participating in self-help group initiative

#### *Community Social Support and Participation in Self-Help Group Activities*

Social support has to do with community participation in development and maintenance of healthy living. Social support of various elements of society for a common developmental goal can overcome long odds and reach goals hitherto thought unattainable in a limited time-frame. Social support, as defined by World Health Organization (WHO, 2012) is a broad scale movement to engage people's participation in achieving a specific development goal through self-reliant efforts. It involves all relevant segments of society:

family members, friends, community leaders, religious leaders, decision and policy makers, professional groups, bureaucrats and technocrats, commerce and industry. It is a planned and decentralized process which seeks to facilitate change for development through a range of players engaged in interrelated and complementary efforts. It takes into account the felt needs of the people, embraces the critical principle of community involvement and seeks to empower individual and groups for action.

In an effort to improve the wellbeing of the people, Tamuno and Iroh (2012) argued that in most cases, community social support by creating fund-raising platforms can encourage the populace to engage in different kind of self-help activities for employment generation and easy access to loans. Agboeze and Nwankwo (2013) noted that some community members are most times unwilling to participate in self-help activities due to lack of social support from family members and friends. Onyebu (2016) conducted a research on assessment of income generating activities among rural women in Enugu State, Nigeria. The author found that community social support motivated women participation in income generating activities such as farming, trading and processing of agro-based products. This finding also conform to that of Agboeze and Nwankwo (2013), which revealed that some community members are most times not willing to participate in self-help activities due to lack of social support from family members and friends

### **Statement of the Problem**

In Uyo Education Zone of Akwa Ibom State, women formed the majority of the population particularly in public primary schools. Women in their various self-help groups usually contribute money to support their emergency needs and wellbeing. For instance, in the study area, they are significant groups such as cash crops distributor groups, age-grade associations, marriage support groups, teachers' welfare association among others. The various self-help groups are voluntary structures for mutual aid and accomplishment of a special purpose. Through self-help group, there seems to be an increase in women's participation in household decision-making as far as expenditure is concerned.

Despite the importance of self-help activities in promoting the socio-economic wellbeing of female teachers', it is commonly observed that most female primary school teachers seem not to engage in self-help activities for self-development. In the study area, the researchers observed that most female teachers in primary schools seem not to show much interest in self-help group activities available to them. Most of them believed that only people who do not have government jobs can enroll in farming, trading, rearing of livestock's, establishment of small-scale businesses among others financial making activities.

Some of the teachers seem not to participate in group voluntary contributions because of the fear that leaders of the association might abscond with the money. Most of them also depend on their little monthly salary which most times placed them on serious debt in a bid to solving financial problems in the family. Therefore, it is based on these observable problems that the researcher sought to investigate socio-personal determinants of participation in self-help group activities among female primary school teachers in Uyo Education Zone of Akwa Ibom State



## Research Questions

The following research questions were raised for the study.

1. What relationship exists between peer group support and participation in self-help group activities among female primary school teachers in Uyo Education Zone?
2. What is the relationship between self-efficacy and participation in self-help group activities among female primary school teachers in Uyo Education Zone?
3. What relationship exists between community social support and participation in self-help group activities among female primary school teachers in Uyo Education Zone?

## Research Method

### *Design of the Study*

The study adopted a correlational research design. A correlational research design is a design which measures a relationship between two variables without a researcher controlling either of them. It aims at finding out whether there is a positive, negative or zero correlation between variables. According to Udoh and Joseph (2005), this design is applicable whenever the researcher wishes to find out the magnitude and direction of relationship that exists between the dependent and independent variable. Therefore, this design enabled the researcher to determine the relationship between socio-personal determinants and participation in self-help group activities among female primary school teachers in Uyo Education Zone of Akwa Ibom State.

### *Population of the Study*

The population of this study comprised all the 1,875 female teachers from the 168 public primary schools in Uyo Education Zone in Akwa Ibom State (source: Planning, Research and Statistics Unit, State Secondary Education Board, 2022/2023 session).

### *Sample and Sampling Technique*

A sample size of 330 female teachers was selected using a multi-stage sampling procedure. At the first stage of the procedure, the sample size was determined using Taro Yamane sample formulae. The second stage involved the use of random sampling method in selecting 30 sampled schools for the study. This was done with the help of balloting method of random sampling, whereby the schools were assigned numbers on a piece of paper, blindfolded and mixed up in a small container, after which the required number of schools were selected randomly. At the third stage, 11 female teachers were selected from each of the sampled schools using the same method of random sampling which gave a total of 330.

### *Instrumentation*

A researchers' developed instrument titled: Socio-Personal Determinants of Participation in Self-Help Group Activities among Female Teachers (SPDPSHGAFSTQ)" was used for data collection. The "SPDPSHGAFSTQ" has two parts or sections. Section A consisted of five items for each variable, giving a total of 15 items on peer group support, self-efficacy and community social support. Also, section B contained 8 items measuring participation in self-help activities. Teachers were used as respondents because they are the target population. This questionnaire was constructed based on the four-point rating scale as follows: Strongly Agree (SA) 4, Agree (A) 3, Disagree (D) 2, Strongly Disagree (SD) The respondents were asked to indicate by ticking (✓) the extent to which they agree or disagree with the statements under the variables being studied.

*Validation of the Instrument*

The questionnaire was given to three experts to assess its face validity. Two of the experts were from the Department of Psychological Foundations of Education while the remaining one was from the Department of Sociological Foundations of Education, all in the University of Uyo. The inputs and corrections made by the experts together with that of the researcher’s supervisor were used to form the final copy of the instrument for administration.

*Reliability of the Instrument*

To establish the reliability of the SPDP SHAFTQ questionnaire, Cronbach Alpha reliability technique was used. Here, the instrument was administered on 20 female teachers in a selected school in the study area, but not included in the population sample. Data were subjected to correlation and Cronbach Alpha statistics was applied for test of internal consistency of the instrument. This yielded the overall reliability index of 0.79 for item in section A and 0.82 for items in section B. This index according to Udoh and Joseph (2005) is a high reliability index since the reliability co-efficient is above 50. Therefore, the instrument was deemed reliable for use in the study.

**Method of Data Analysis**

Data generated from the field were analyzed using Pearson Product Moment Correlation (PPMC) statistics. The research questions were answered using the decision rule presented by Nunnally (2011) as follows:-

- Coefficient (r) - Relationship
- 1.00
- + .71 to + .99 - Very high positive relationship
- + .50 to + .70 - High positive relationship
- + .35 to + .49 - Average or moderate positive relationship
- + .33 to + .34 - Weak positive relationship
- + .10 to + .22 - Very weak positive relationship
- 00 to -0.09 - Zero relationship

**Results and Discussion of Findings**

*Research Question 1*

What relationship exists between peer group support and participation in self-help group activities among female primary school teachers in Uyo Education Zone?

Table 1

*Correlation analysis of responses between peer group support and participation in self-help group activities among female primary school teachers*

Variables	N	$\sum x$	$\sum x^2$	$\sum xy$	r-value	Remark
Peer Group Support (x)	330	7873	68865			
Participation in Self-Help Group Activities (y)	330	6605		172253	0.77	Very High Positive Relationship
				57136		

Result in Table 1 reveals a correlation value of 0.77. From the decision rule, it is observed that a very high positive relationship exists between peer group support and participation in self-help group activities among female primary school teachers in Uyo Education Zone. The implication of this result is that female teachers are most likely to participate in self-help group activities if they are motivated and encouraged by fellow staff and vice versa.

**Research Question 2**

What is the relationship between self-efficacy and participation in self-help group activities among female primary school teachers in Uyo Education Zone?

Table 2

*Correlation analysis of responses between self-efficacy and participation in self-help group activities among female primary school teachers*

Variables	N	$\sum x$	$\sum x^2$	$\sum xy$	r-	Remark
		$\sum y$	value			
		$\sum y^2$				
Self-Efficacy (x)	330	6986	56211			
				157924		
Participation in Self-Help Group Activities (y)			0.86			Very High Positive Relationship
	330	6605				
				57136		

Result in Table 2 reveals a correlation value of 0.86. From the decision rule, it is seen that a very high positive relationship occur between self-efficacy and participation in self-help group activities among female primary school teachers in Uyo Education Zone. The implication of this result is that female teachers are most likely to participate in self-help group activities if they are confident that they can successfully operate on such financial opportunities.

**Research Question 3**

What relationship exists between community social support and participation in self-help group activities among female primary school teachers in Uyo Education Zone?

Table 3

*Correlation analysis of responses between community social support and participation in self-help group activities among female primary school teachers*

Variables	N	$\sum x$	$\sum x^2$	$\sum xy$	r-value	Remark
		$\sum y$	$\sum y^2$			
Community Social Support (x)	330	6539	53461			
				169954		Very High
Participation in Self-Help Group Activities (y)			0.92			Positive Relationship
	330	6605				
				7136		

Source: Field data (2021)

Result in Table 3 reveals a correlation value of 0.92. From the decision rule, it is seen that a very high positive relationship exists community social support and participation in self-help group activities among female teachers in Uyo Education Zone. The implication of this result is that female teachers will likely be willing to engage in self-help group activities if community leaders and members give adequate support and vice versa.

**Discussion of Findings**

The researchers’ made a joined discussion of findings from the research questions and hypotheses of the study:

Results from the research question one a very high positive relationship between peer group support and participation in self-help group activities among female primary school teachers in Uyo Education Zone of Akwa Ibom State. This finding agrees with the finding of the study conducted by Iddy and Kisimbii (2017), that when women particularly the teachers support and encourage each other to participate in self-help activities, maintained that their social and economic condition will be improved. Kikuyu (2017) also added in one of his studies that co-staff encouragement and support at the work place can motivate other workers into joining self-help groups in other to improve the economic status. Hence, it is observed from this finding that co-staff encouragement or support can motivate primary school teachers into engaging in self-help activities outside their monthly take-home.

Results from the research question two revealed a very high positive relationship between self-efficacy and participation in self-help group activities among female primary school teachers in Uyo Education Zone of Akwa Ibom State. This finding agrees with the finding of the study conducted by Ahlin, Drnovsek and Hisrich (2013), that positive self-efficacy is a strong determinant of people involvement in self-help activities such as farming, trading, and contribution of materials resources and so on. This finding also corroborate the finding of Apesughur, Ashiki, Kim and Yusuf (2014), which revealed that self-efficacy of female workers was a significant determinant of poor satisfaction commitment towards participating in self-help group initiative. Hence, it is observed from this finding that if teachers uphold negative self-efficacy towards income generating activities, they would likely not engage in self-help activities that would increase their income level.

Results from the research question three revealed a high positive relationship between community social support and participation in self-help group activities among female primary school teachers in Uyo Education Zone of Akwa Ibom State. This finding agrees with the finding of the study conducted by Onyebu (2016), who found that community social support motivated women participation in income generating activities such as farming, trading and processing of agro-based products. This finding also conforms to that of Agboeze and Nwankwo (2013), which revealed that some community members are most times not willing to participate in self-help activities due to lack of social support from family members and friends. Hence, it is observed from this finding that self-help activities engaged by women including teachers in ensuring house-hold economic security is strongly determined by community social support.

### **Conclusion**

The study concluded that the likelihood of female teachers to participate in self-help activities is strongly determined by self-interests, peer group support, self-efficacy and community social support. Self-help activities clearly play a central role in the lives of both the working class and the non-working class. The standard of living of the people including that of primary school teachers are most likely to improve if they strongly engaged in self-help activities and avoid over-dependence on limited monthly wages.

### **Recommendations**

The following recommendations were made from the finding of the study:

1. Teachers who are active partakers in self-help activities should always encourage their co-staff to engage in such activities for improvement in family socio-economic status.
2. Primary school teachers should do away with anxiety while upholding confident in successful engagement in income generating activities that would increase their household economic status.
3. Community leaders, religious groups, non-governmental organizations and family groups should always encourage people to participate in self-help activities open to them while giving credit loans to those who are willing to participate.

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