

Article

The role of community based organisations in economic development in Nigeria: The case of Oshogbo, Osun state, Nigeria.

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The study assesses the role of community based organizations (CBOs) in economic development of Osogbo, Nigeria. This is with a view to establish the economic impact of CBOs on local economy and their significance in national economic development. It uses primary data collected from all the heads of 140 CBOs that have registered with the 2 local government councils in the study area as at the time of this study. Both descriptive and inferential analytical techniques are used to analyse data collected

on the study. Specifically, correlation co-efficient with formular $r = \frac{n\sum xy - (\sum x)(\sum y)}{\sqrt{n\sum x^2 - (\sum x)^2} \sqrt{n\sum y^2 - (\sum y)^2}}$ is

used to establish relationships between capital bases of the CBOs and the number of members (10,788 people) and amount that each CBO could loan to members respectively. Research shows that most of the CBOs came into existence more than a decade ago (81.3%) and source for funds from their members (100%). About half (44%) of these CBOs give out loan to members. Findings on correlation co-efficient existing between capital bases of the CBOs and the number of members (10,788 people) and amount that each CBO could loan to members are 0.67 and 0.52 respectively. This indicate that despite that more than half (56.7%) of them do not loan out to members; they have the ability to loan out and by this could cushion the effect of poor economy on and speed socio economic development of residents in the study area. The study shows that CBOs could act as vehicles toward sustainable socio economic and physical developments of communities in developing nations.

Key words: Socio-economic, development, community based organization, planning, government.

INTRODUCTION

Poor performance of government in meeting the socio-economic quests of citizens has been identified as one of the reasons behind the proliferation of community based organizations (CBOs) in the new millennium. Along this line, Wahab (2000) observed that people in developing nations have until recently looked up to their governments to meet their basic socio-economic demands. Of a truth, governments in African nations have evolved both top-down and bottom-up approaches to achieve sustainable development of their people. These include establishment of lead industries at key centers so as to create job opportunities, provide basic infrastructure and utilize regional natural and man-made resources to stimulate growth and economic development that would spread to

lagging regions (Perroux, 1955; Abegunde, 2003). Besides, Agbola (2002) noted that successive Nigerian governments have responded to both rural and urban problems by evolving poverty alleviation programmes to help stir development simultaneously at the grassroots. These programmes include the national directorate of employment (NDE), community banks, directorate of foods and rural roads infrastructure, better life for rural women, national poverty alleviation programme (NAPEP) among others.

The failure of governments' top-down approach and lack of involvement of the people at the grassroots in the bottom-up strategy have weakened the confidence of the public in central authorities. Communities therefore seek

solace in indigenous institutions, which pressurize government for attention to development problems in their communities and/or undertake development programmes and projects that they observe that are very needful in their immediate communities. The indigenous organizations are associated with self-help (Ogundipe, 2003). They constitute the media for resources mobilization to confront local challenges. These include the finance and execution of projects, lobbying and nomination of representatives to government offices to air their views and press their needs and developing of human resources against future developmental needs of their immediate communities. Thus, their impacts have been felt in the areas of economic development, policy matters, health and infrastructure, environmental and physical development among others (Agbola, 1998; Akinola, 2000; Akinbode, 1974; Onibokun and Faniran, 1995).

Despite these accomplishments, many CBOs have rose and fell like old empires while some have had no significant impact since their establishment due to poor funding. This is more so because CBOs in African communities are micro-systems within the macro environment that is afflicted by economic regression, poverty and low standard of living. There is therefore the need to appraise the socio-economic status of existing CBOs in the communities of developing nations like Nigeria and identify the degree of impact they have exerted on their physical environments.

The concept of community based organisations (cbos)

Community based organizations otherwise known as local organizations have been given different names in different places. These include 'community development associations', 'neighbourhood councils' and united community among others (Biddle and Biddle, 1968; Agbola, 1998).

Community based organizations are set up by collective efforts of indigenous people of homo or heterogeneous attributes but living or working within the same environment. Their coming together creates conditions which broaden the base of self governance and diffusion of power through a wider circle of the population (Adeyemo, 2002; Adejumobi, 1991). It is seen as voluntary, non-profit, non-governmental and highly localized or neighbourhood institutions whose membership is placed on equal level and whose main goal is the improvement of the social and economic well being of every member (Abegunde, 2004).

CBOs are localized institutions in that their spheres of influence hardly extend beyond their immediate communities or neighbourhood. They are non-profit and non-governmental because all members contribute economically towards the fulfillment of their responsibilities to the immediate environment and not depend on government before fulfilling these (Claudia, 2003). Benefits accrued from

members' contributions to the associations are shared accordingly with fairness. They are concerned with the development problems of and development programme projects in their various areas (Esman and Upholt, 1984; Bralton, 1990). They respond to community felt needs rather than market demand or pressure.

Distinction has been made between community based organisations (CBO) and non-governmental organization (NGO) (CASSAD, 1992; Agbola, 1998). However, both scholars agreed that CBO and NGO have common attributes and their difference is a matter of "scale and location". According to them, CBO suggests a simple institution that covers a relatively small area with local identity while NGO has a sophisticated and complex structure and covers a wider area and project. From the example made by one of them, the rotary international qualifies as NGO but the rotary club of a community qualifies as CBO. In essence, community development is the essence of CBO. Through community development, efforts of the people are united with those of government authorities to improve the economic, social and cultural conditions of communities, so as to integrate them into the life of the nations and to enable their people to contribute fully to national progress (United Nations, 1963). Along this line, Fakoya (1984) argued that community development provides avenue for people to organize themselves for planning action, define their common and individual needs and problems, make group and individual plans to meet their needs and solve their problems, execute these plans with a maximum reliance upon community resources and supplement these resources when necessary with services and materials from government and non-governmental agencies outside their communities. In the same vein, Bamidele (1994) saw it as a process whereby both urban and rural communities are assisted to provide for themselves, with deliberate and conscious speed, those services and amenities they need but which neither the state government nor local government can provide. Significant in these is that community development is first the joint efforts of the people who would be the direct beneficiaries before government and non governmental organizations that could be termed initiators and supporters are involved and absorbed. The degree of involvement of the former therefore determines the level of development in any given area. In another dimension, community development is not real until there is individual's participation. Participation therefore embraces the initiators, supporters and the beneficiaries of any given development programme. According to Cary (1973), participation means open, popular and broad involvement of the people of the community in decisions that affect their lives.

To participate therefore means to share in decisions about goals and objectives, about what should be done, how and by whom. Participatory development is essential for sustainable development programme. It is an empowering process which seeks to change behavior through

education, helps community to tap their own resources and skills and provides communities with the tools they may require to advance in the way they deemed fit (Geldof, 1994).

Community based organizations open ways for participation at grassroots level. It involves the local and indigenous people in the identification of their local needs and conception formulation and implementation of any project in order to develop the necessary self-reliance and self-confidence (Mbithi, 1974) in their immediate environment. According to Kolawole (1982), he believed that the word 'local' as conceived by Mbithi (1974) simply means the non-governmental individuals, voluntary organizations, indigenous social groups and collective members bound together by social and or traditional ties. CBOs therefore serve as wheels for the vehicle of grass-root participation in indigenous programmes and projects to satisfy local needs. Such participation as characterized in CBOs could be in cash or kind, levied or free choice.

Although Agbaje (1990) have argued that CBO has freedom of entry or exit, Holdcraft (1982) observed that this freedom could be generalized with the exclusion of community based institutions organized by landlords, community or clan leaders, age group fans and trade unions among others. On this, Ogundipe (2003) emphasized that what matters most is the development of the people's communities through the mobilization of community efforts. Such efforts according to Abegunde (2004) are harmonized towards protection of citizens, provision of infrastructure, furnishing communities with necessary information, materials and opportunities and general upliftment of communities images among others.

Government's efforts in community development programmes in Nigeria: A review

The idea of co-operation towards community development is a very common and age long phenomenon (Adejumobi, 1991). Government in developing nations are aware of this but gave attention to it later than expected (Abegunde, 2004). The former approach toward development was by polarizing economic activities in cities, leaving lagging regions to fend for self-existence till spread and multiplier effects of industrial establishments at poles would transform their local economies (Chen and Ravalion, 2004).

Available data revealed that 9 of the 12 states in Nigeria in 1976 expended N2, 571,269 on community development programmes in the second national development plan (Onibokun, 1972). Another 9 states allocated N16, 691,000 on similar projects during the third national development plan (Geldof, 1998). In year 2000, Oyo state government alone devoted N16, 162,000 for community development programmes. Available data from Sokoto state revealed that between 1991 and 1996, the government designed 8 programmes for community development activities and increased budgetary allocation for such from

N450, 000 in 1991 to N2.5 million in 1996.

The federal government also designed different programmes that focused on rural and community development in the past few decades. These include Operation Feed the Nation (1978), Directorate of Foods, Rural Roads and Infrastructure (1982), community Banks (1990), Better Life for Rural Women (1991), among others. Table 1 shows that the Federal Government expended a total sum of 46.486 million Naira on community development within 1990–2000 (Federal Budget Estimates, 2000). Out of this, money expended to construct multi-purpose centres in various communities all over the country had the largest share of 30.069 million Naira.

According to the Table 1, the federal allocation to community development was as low as 200,000 naira in 1990, but rose to 23.0 million naira in 2000. Apart from this low investment in community development programmes, many of these government activities both at the state and federal levels had little impact on the recipients because the beneficiaries were not involved at the initial stage of planning nor fully carried along at the final stage of execution (Akinola, 2000).

These show that government's contributions to CBOs in Nigeria were grossly inadequate. There is the need for government to actively involve in CBOs. The issue of allocating money to and monitoring CBOs operations at federal level will slow development progress. However, divergent views surround government's involvements in CBOs operations. Mandonon (1985) believed that CBOs are local initiatives and that interference from government may divert, misguide or adversely influence the CBOs members. United Nations (1963) had earlier contended for government involvement in CBOs, since men at the realms of affairs are residents of one community or the other. Besides, government's involvement can assist in integrating CBOs into local development plans. Whatever the case, government's involvement must be within the permission of laws guiding CBOs operations among people at community level. In another dimension, such involvement must be guided by people's permission. Such involvement can be in form of financial contributions to CBOs purses. Community development associations are practiced at local levels by people of like passion. It is better that local governments who are closer to residents monitor CBOs operations than at federal level as it used to be.

Community based organizations and physical development in Nigeria

Evidence from the literature reveals the activities of community-based organizations in Nigeria (Olowu et al., 1991; Olomola, 2001; Oludimu, 1990; Ugal, 1992; Adejumbi, 1991; Adejumbi, 1991; Abegunde, 2004). For instance, the study conducted by Olomola (2001) in Lagos state revealed that CBOs in the state solely relied on internally generated revenue with very little aid from the

Table 1. Federal appropriation for community development project, 1990-2000 (N000).

	1990	1991	1995	1996	1997	1999	2000	Total
Community Development	200	200	--	--	--	--	--	400
CD Urban Shanties Assistance to CD Self-Help	--	--	500	423	1000	3000	4000	8923
Projects in the State	--	--	1000	423	2000	--	--	3423
Construction of Multi-Purpose Centres in various Communities--	--	--	2000	1069	2000	6000	19000	30069
Community Development Training Centres	--	--	--	846	--	--	--	1471
625 Purchase of Vehicles for Community Development Programmes	--	--	--	2200	--	--	--	2200
Total	200	200	4125	4961	5000	9000	23000	46486

Source: Federal budget estimates (2000).

Note: CD means community development

government. This was why the CBO that won the best CBO award in 1988 emanated from Lagos state. The organization in 1998 built a primary school, bank, court hall, community hall, post office and opened up several roads for vehicular usage (Olomola, 2001). A study conducted by Abegunde (2004) on the activities of the CBOs in Atiba local government area of Osun state revealed that there were about 160 CBOs in the area. About 40% of these CBOs provided social facilities worth 17.56 million naira to their immediate community.

Similarly, CBOs in Anymore state were said to be economically buoyant enough to have constructed access roads within neighborhoods, built schools and health centres, provide potable water and see to the general welfare of their members without government's assistance (Adejumobi, 1991). It was even recorded that the ultra modern maternity centre built by CBOs in Udi local government area of the state aroused no governments' interest, in that the maternity could not take off for over 10 years after construction because of lack of personnel and equipments from the government of that area (Olomola, 2001). The experiences of CBOs in Kano state differed. Their government assisted them in discharging their responsibilities to the communities through fund provision (Adejumobi, 1991). Their problems were the conflict of interest level of education of community development workers among the two tiers of government (state and local), low and poor public acceptance. Unlike in Oyo state, the people were receptive to CBOs activities but inadequate government sup-

port and economic status of members limited their operations (Adejumobi, 1991).

Similar economic problem afflicted CBOs in Cross River state. Ugal (1992) discovered that CBOs in the state were not properly organized, ineffective in performance, made decisions in isolation and wasted their meagre resources. For instance it was recorded that they built schools and health centres without carrying the government along, thus the buildings lie idle without personnel and equipments from appropriate authorities (Ugal, 1992).

In Rivers State, Oludimu (1990) showed that it was local customs and traditions that guide operations of the CBOs. Their inefficiency was as a result of irregular attendance at meetings. Unfortunately, it is in such meetings that they could generate funds and ideas, which are required for ensuring progress in CBOs activities. Despite shortcomings of CBOs in some of the states in Nigeria, the fact remains that significant efforts have been made by the people in contributing to the socio-economic development of their immediate vicinity. If social and economic problems that impede effective participation of people are addressed, CBOs in Nigeria can contribute towards poverty alleviation and physical development of Nigerian communities.

The community action model

Directly related to this study is community action model which originated from the theory of Paulo Freire (Freire,

2007; Boreham, 2004; Lavery, 2005). He was a Brazilian educationist who through his concern for the oppressed argued that disparity between poor and prosperous residents, community based organisations or labourers can be bridged through self determination from those in the low socio economic class. According to him, awakening of people's conscience to have self confidence assist them to attain desired goal collectively (Freire, 2007). In other words, enlightenment of mind through education empowers the poor to collectively strive towards common goal and confront the oppressors. When this is achieved, the poor can easily develop their community to catch up with the rich class. These according to Paulo will give ability to dialogue with the ruling class and overtime, bridge the socio economic gap that separates residents or organisations at grassroots from those in prosperous region (Kulig, 2000; Raphael et al, 1999)

Implicit in this theory is that residents in poor communities can team together to attain socio economic development (Boreham, 2004). This means that community action model involves participatory action research approaches and is asset based (that is, it builds on the strengths of a community to create changes from within (Racher, 2007). Its intent is to create changes by building community capacity, working in collaboration with communities and providing a framework for residents to acquire skills and resources necessary to assess their socio economic conditions (Lavery, 2005). When they have done this, they can then plan, implement and evaluate actions designed to improve those conditions.

There are 5 basic assumptions that community action model is based. First, it identifies inequality in the distribution of regional resources. It also believes that inequality can be bridged through awakening of mind and self confidence (Ryan-Nicolls and Racher, 2004). Third, it focuses on changing individual's lifestyle and behaviour to mobilizing community members and agencies to eliminate undesired conditions (Lavery, 2005). Yet, it places the onus on the individual and does not challenge the social structures that shape residents' choices and decisions (Caira, 2003).

This means that the model is designed to increase the capacity of communities and organizations to address the social and economic determinants that will positively influence their community (Anderson and McFarlane, 2004; Federation of Canadian Municipalities, 1999; Hancock et al., 1999). In this study, community based organization is seen as means to fulfilling this among residents in Osogbo community, Nigeria. The study recognizes CBOs as vehicles towards economic development in lagging regions. It opines that CBOs provide forum for individuals to collectively contribute towards the progress of the community and by this catch up with fortunate regions in other part of the world.

The study area

Osogbo, with a population of 187,704 people (1991 cen-

sus) is on altitude of about 366 m above sea level and relatively situated on an undulating land covering an appropriate of 140 sq.km². It is located on latitude 7° 47' N of the equator and longitude 4° 33' E of the greenwich meridian. Osogbo is said to have been founded in the late 17th century by notable warriors. The settlement falls in the tropical rainforest of south western Nigeria. Hence, it has 2 marked seasons-dry seasons and wet/raining season. While the dry season occurs between October and February, the wet season falls within the months of March and September. Its mean annual rainfall is between 160 and 200 cm. Its annual mean temperature is between 75 and 85°F, with high humidity. It has vibrant and evergreen vegetation, being supported by sandy-clayed and laterite soil which are common in the tropical regions of west Africa. The town is dissected by river Osun and its several tributaries.

Osogbo attained its present status of state capital in 1991 following the creation of Osun state from the old Oyo state. It is bounded in the north by Oyo state, in the south by Ede North and Atakumosa local government councils, in the east by Okuku, Ifelodun, Boriipe and Obokun local government councils and in the west by Irepodun and Egbedore local government councils.

Osogbo is the seat of Osogbo local government and Olorunda local governments, with their headquarters in Oja Oba and Igbona respectively. The town has political institutions of modern government and traditional administration. The town is noted for been the seat of the famous traditional festival-'Osun Osogbo' that uses to attract tourists from all over the world annually.

In addition, agriculture and craft constituted the economic activities that sustained the settlement at its early stage. The settlers lived together in cluster of mud houses, which as at today has become the traditional core of the town and were known according to their various families even till today. The clustered settlement had at its centre, the "Oba's" (king's) palace and market space followed by chiefs' residence and subjects' in almost circular form round the centre.

With the introduction of modern technology and administration, Osogbo became a growth centre that pulled population from its neighbouring settlements through its centripetal forces of railway Osogbo steel rolling mill and commercial activities. Road transport allowed dispersal of development in all direction from the traditional core. As the population keeps increasing, further development occurs. Osogbo has over the years become a capital with several core areas. This challenge has also led to the formation of many community development associations. At present only 140 of these in Osogbo town have Registered with and are recognized by the government of the state.

The economic structure of Osogbo as a state capital can be categorized into formal sector and informal sector. This is comprised of legally recognised firms/establishments that have structured operation, public service/ administrative activities, large-scale companies (e.g steel

rolling mill and machining tools) and business services (of expatriate firms, indigenous establishments and professional enterprises) fall under this sector. On the other hand, informal sector relates to unregistered establishments. It includes primary activities (agricultural occupation), secondary activities (traditional and modern crafts e.g. weaving tailoring, hair dressing etc), small-scale distribution (hawking, petty trading, retailing etc) and tertiary activities (for instance transport operations, restaurant, dry cleaning etc).

The economic activities can be further classified as basic or non-basic activities. The basic economic activity is constituted by those activities that attract purchasing power to Osogbo. That is, those that generate goods and services for export outside the town. These include professional services for non-resident, wholesale and retail trade services for areas beyond the community, specialized recreational services to people outside the town and production/manufacturing services for demands outside Osogbo. On the other hand, the non-basic activities are those for local consumption. It includes activities that support internal economy of Osogbo. For instance, power supply, water supply, banking, restaurant, vulcanizing among others.

The procedure

Both primary and secondary sources of data collection were used in this study. Primary data was collected through the design and administration of questionnaire to all registered CBOs in Osogbo town. Reconnaissance survey revealed that they were 140 as seen in appendix 1. Olorunda local government had 41 registered community based organizations in its 11 wards while Osogbo local government had ninety-nine (99) registered community based organizations in its 15 wards.

Contacts with these CBOs were first made by obtaining their addresses from their registered files in the community development units in each of the 2 local government councils in the state. The study targeted the heads of these CBOs for questionnaire administration through the use of purposive sampling technique.

Information required of these CBOs for this study include years of establishment, number of members, capital bases, fixed assets, types of services and facilities provided to members and major past physical developmental projects carried out in the community. Both descriptive and quantitative statistical methods were employed in this study. Correlation coefficient was used to test the relationships existing between capital bases of the CBOs and the number of members and amount that each CBO could loan to members respectively. The formula employed in the analysis is

$$r = \frac{n\sum xy - (\sum x)(\sum y)}{\sqrt{n\sum x^2 - (\sum x)^2} \sqrt{n\sum y^2 - (\sum y)^2}}$$

(Formula for correlation coefficients). In this equation, 'N' represents number of occurrence, 'x' represents members of each CBO and 'y' represents loan able amount from each CBO.

Findings

Socio-economic profiles of CBOs in Osogbo

Table 2 shows that most (81.4%) of the CBOs in Osogbo were established more than a decade ago. Specifically, about two third (67.9%) of the total CBOs came into existence within 11 to 15 years to the time of this study. In the same vein, most (85%) of the CBOs had membership of 2 to 100 people. Only 4.3% of the total had membership of 200 to 300 and above 300 people as at the time of this study. Considering table 2, all the CBOs generated their funds primarily from members' contributions (100%) and fund raised from public (100%). Few of them acknowledged seeking additional funds from non-governmental organizations (8.6%), government (5%) and financial institutions (1.4%). These show that most of the CBOs in Osogbo came into existence within a decade ago and sourced funds from their members who were not more than 100 people per organization. In addition to contributions from members, they also raised funds from the public.

Findings revealed in Table 2 that about half (47.1%) of the CBOs in the study area had capital bases of N100, 000 to N500, 000. Two third of the total CBOs had about 0.5 million to 1.0 million naira in their account. About 18% of them had less than N101, 000 capital base while 2.1% of the CBOs had between 1.001 million and 5.0 million naira as capital base. On the ability to give out loan, 62 CBOs (44.3%) did give out loans either to members of the CBOs or the general public. The rest 55.7% did not loan out money, for fear of short of fund to run the CBOs. This agrees with the study of Ugal (1992) on the low performance of CBOs in Cross River state due to poor utilization of their meagre resources.

The study tested the relationship between number of members (10, 788 people) in each of the CBOs and the capital bases (N68.96 million) of these CBOs using correlation co-efficient as seen in appendix 2. Result showed that there existed very significant positive relationship (0.67) between the 2 variables. The import of this is that as membership increases in these CBOs, the amount of money for capital base increases. This is an indication that CBO with high membership has high capital base and vice versa.

Similar test was also conducted to determine the relationship existing between capital bases of the CBOs and their responses on amount of loan (N10.6 million) they could release to members. A figure of 0.52 was obtained. This is a strong positive relationship between the 2 variables. This indicates that despite the fear of low capital base of these CBOs (N68.96 million) and the decision of

Table 2. Social-economic profiles of CBOs in Osogbo, Nigeria.

Variable	Frequency	%
Year of establishment		
1 – 5 years	5	3.6
6 – 10 years	21	15
11 – 15 years	95	67.9
16 – 20 years	15	10.7
Above 20 years	4	2.8
Total	140	100.00
Membership		
1 – 100	119	85
101 – 200	09	6.4
201 – 300	06	4.3
Above 300	06	4.3
Total	140	100.00
Methods of financing projects		
Source		
Members contribution	140	100
Fund raised from public	140	100
NGOs	12	8.6
Government	07	5.0
Financial institutions	02	1.4
Total	*multiple responses	
Capital base		
Below N100, 000	25	17.9
N100, 001 - N500, 000	66	47.1
N500, 001 - N1, 000, 000	46	32.9
N1, 000, 001 - N5, 000, 000	03	2.1
Above N5, 000, 000	Nil	-
Total	140	100

Source: Author's field survey data (2006).

Table 3. Contributions of CBOs to socio economic and Physical development of members and the community respectively in Osogbo, Nigeria.

Variable	Frequency	%
Provision of loan for physical development		
Yes, to members alone	51	36.4
Yes, to both members and public	02	1.4
No, because of low capital base	87	62.2
total	140	100.000
Methods of financing community projects		
Contributions from members	63	45
From CBOs purse	62	44.3
Teaming with other CBOs	133	95
Members effort with public enlightenment	98	70
Total	Multiple responses recorded	

Source: Author's field survey data (2006).

many (56.9%) of them not to loan out to members, they can successfully loan (N10.6 million) out to members without any significant negative effect on them. In other words, these CBOs can cushion the effect of poverty on and speed socio economic development of members in the study area. If this avenue is utilized, CBOs are vehicles toward community development of the social and economic lifestyles of people in human environment.

Contributions of CBOs to socio economic and physical development of members and the community respectively

According to Table 3, study revealed that 51 (36.4%) and 2 (1.4%) out of the total CBOs in the study area had given out loan to members and members of the public on housing construction in times past respectively. In financing community development projects, Table 3 shows that nearly all (133 CBOs) or 95.0% of the total CBOs agreed that they did team with other CBOs to achieve community goals while 62 (44.3%) of them used money saved in the CBOs' purses. In addition, 98 CBOs (70%) combined their efforts with public fund raising while 63 (45%) of them worked on members to mobilize resources to develop community projects.

Appendix 3 shows the list of community projects individually embarked upon or chaired by these CBOs in Osogbo. These include constructions of roads (29.41%), community hall (25.49%), king's palace (3.92%), electricity (3.92%), flood control (3.92%), schools (1.92%), agriculture (1.96%), public toilet (9.80%), houses (3.92%) and potable water (well, bore-holes) (5.89%). Appendix 3 reveals that out of the total N27.7 million community projects planned by these CBOs in Osogbo since their inception, only N15.5 million (54.3%) were realized [N3.75 million (13.5%) from internal generation, N10.6 million (38.3%) realized from fund raising and N0.70 million (2.5%) obtained from external bodies]. The rest 47.5% were not realized. Despite this, record has it that 6 roads were constructed between 1976 and 2003, 2 community halls and market stalls in years 2001 and 2003 respectively and 2 public toilets completed. Other community projects developed by the CBOs in the study area include donation of land for the construction of schools, health-centre and successful control of flood in 2003.

Conclusion and Recommendations

The study analyzed the socio-economic status of community based organizations (CBOs) in Osogbo, using primary data collected from all the heads of 140 CBOs that has registered with the 2 local government council in the study area as at the time of this study. Both descriptive and quantitative methods of data analyses were employed on the data collected from the interviewed 140 CBOs heads. Research showed that most (81.3%) of the CBOs came into existence more than a decade ago and sourced

ed funds (100%) from their members. In addition to contributions from members, they also raised funds (100%) from the public. Two third of the total CBOs also had about 0.5 to 1.0 million naira in their accounts, but only close to half (44%) of these CBOs gave out loan to members. They all acknowledged being involved in community development projects in their community. These include construction of roads, community halls, court hall, palace and provision of potable water and control of flood among others.

Correlation co-efficient was used to test the relationship existing between capital bases of the CBOs and the number of members (10,788 people) and amount that each CBO could loan to members respectively. Both tests showed strong positive correlations (0.67 and 0.52 respectively), indicating that despite the fear of low capital base of these CBOs and the decision of more than half (56.7%) of them not to loan out to members. By these means, CBOs in the area could improve the living standard of residents in the community.

The study therefore recommended that governments at all levels should encourage the proliferation of and economically support the goals of CBOs in the study area. Creating a common purse where both governmental and nongovernmental organizations could contribute their quota can do this. The advantage of fund raising from public to develop community projects was well utilized by CBOs in the study area. Government and the general public can borrow a leaf from this to help finance local projects for the people. This study has shown that CBOs can assist in socio economic and physical developments of both members and their immediate communities.

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Appendix

Appendix 1: List of community based organisations in Osogbo as at 2006.

	Name of CBO	LGA	Ward	No of members
1	Ita – Olokan	Osogbo	2	29
2.	Ifelodun Oluponna	Osogbo	13	80
3.	Isale – Osun	Osogbo	1,2,3&8	150
4.	Ajenisunwa	Osogbo	1	41
5.	Matanmi Oke-Bale	Osogbo	11&14	50
6.	Aanu Oluwapo	Osogbo	4	50
7.	Inaja	Osogbo	3	83
8.	Araromi	Osogbo	4	100
9.	Alekuwodo Iso Pako	Osogbo	5	110
10.	Oroki Ifelodun	Osogbo	11	101
11.	Ayanlowo Ijetu	Osogbo	8	100
12.	Oore Ofe Okunmebo	Osogbo	10	25
13.	Eesa Ifesowapo	Osogbo	1	35
14.	Kegbe Olodo	Osogbo	1	23
15.	Ijaoye	Osogbo	2	42
16.	Ajara	Osogbo	3	25
17.	Ojude Oga	Osogbo	11	35
18.	Bolorunduro Ehin Yidi	Osogbo	11	57
19.	Isokan	Osogbo	4	60
20.	Ifedapo Costain Area	Osogbo	11	30
21.	Oloruntedo	Osogbo	8&11	50
22.	Fiwasaiye	Osogbo	14	40
23.	Ifesowapo Costain Zone	Osogbo	11	30
24.	Agbedepupo Agbagi	Osogbo	9	32
25.	Kajola	Osogbo	9	32
26.	Fagbemi	Osogbo	11	40
27.	Adedunhan Ajowa	Osogbo	6	75
28.	Ifeloju	Osogbo	2	35
29.	Ifesowapo Oke Ijetu	Osogbo	8	80
30.	Agangan	Osogbo	1	52
31.	Oderinlo	Osogbo	6	36
32.	Idi-Osan	Osogbo	1	80
33.	Alekunwodo Zone 4	Osogbo	5	82
34.	Omigade	Osogbo	4	214
35.	Bolorunduro Land Lord	Osogbo	8	60
36.	Irepodun Oke Ibuaje	Osogbo	1	250
37.	Olorunkemi	Osogbo	11	113
38.	Temidire	Osogbo	5	152
39.	Alaadun Alakaso	Osogbo	1	56
40.	Alagbaa Estate	Osogbo	8	300
41.	Kajola Market Place	Osogbo	9	50
42.	Ataoja Estate	Osogbo	4	55
43.	Isale Agbara	Osogbo	8	35
44.	Oloyin	Osogbo	1	22
45.	Tomorin	Osogbo	1	29
46.	Oke-Oroki Zone A	Osogbo	8	29
47.	Motorcycle Mechanic	Osogbo	8	250
48.	Alekuwodo Zone I	Osogbo	5	35
49.	Morenikeji Dev, Asso.	Osogbo	4	62
50.	Akintokun	Osogbo	11	358

Appendix 1: List of community based organisations in Osogbo as at 2006. (Contd)

51.	Ologun	Osogbo	15	50
52.	Eleyiele	Osogbo	4	40
53.	Okokangi	Osogbo	7	40
54.	Irepodun Oke-Oroki	Osogbo	8	30
55.	Onward Avenue	Osogbo	8	31
56.	Ajigun	Osogbo	8	27
57.	Railway Side Line	Osogbo	5	28
58.	Alare	Osogbo	12	30
59.	Araromi Owode	Osogbo	8	27
60.	Ranti Owo	Osogbo	13	150
61.	Oke Owo	Osogbo	4	12
62.	Adununmu	Osogbo	6	150
63.	Obotugbo	Osogbo	2	32
64.	Lecan	Osogbo	11	110
65.	Oke-Baale Solidarity M.	Osogbo	11 and 14	62
66.	Imale Nfalafia Ayo	Osogbo	11	35
67.	Zumuratu Muminna Eladaboya	Osogbo	12	258
68.	Ibukun Oluwa	Osogbo	4	56
69.	Ifelodun Isale Osun	Osogbo	2	45
70.	Ilupeju I Community	Osogbo	4	600
71.	Lakanye	Osogbo	7	43
72.	Mubaraka Akogun	Osogbo	14	90
73.	Oluwapemi	Osogbo	5	85
74.	Layi Haruna	Osogbo	4	35
75.	Alajaloge Ajegunle	Osogbo	8	60
76.	Abulesowo	Osogbo	2	60
77.	Agboyele II "No 2"	Osogbo	11	70
78.	Oke Ijetu	Osogbo	8	40
79.	Akoworola	Osogbo	1	45
80.	Oshunlounlo	Osogbo	4	28
81.	Isale Aro	Osogbo	6	62
82.	Bosero	Osogbo	1	25
83.	Olokuta	Osogbo	1	20
84.	Agbeyele No. 1	Osogbo	11	35
85.	Arinabo Landlord	Osogbo	5	500
86.	Alie	Osogbo	14	30
87.	Owode Coker Market	Osogbo	11	750
88.	Awosuru	Osogbo	5	60
89.	Akeju/Albert	Osogbo	5	230
90.	Oketunji	Osogbo	5	500
91.	Oroki Planks Dealer	Osogbo	5	300
92.	Alafia Tayo	Osogbo	8	31
93.	Pagbolu Alare	Osogbo	12	30
94.	Ago Ayo Idi Oro Landlord	Osogbo	8	40
95.	Irawo Owuro Iludun	Osogbo	14	28
96.	Keeku	Osogbo	9	35
97.	Binukonu	Osogbo	14	50
98.	Asubiaro community security	Osogbo	3	500
99.	Idiamu	Olorunda	10	50
100.	Moja	Olorunda	6	15
101.	Obadio	Olorunda	7	15
102.	Abaku	Olorunda	7	60
103.	Odo-Eran	Olorunda	5	15
104.	Sabo Market	Olorunda	5	20
105.	Sanda	Olorunda	3	25
106.	Lagunle	Olorunda	10	15

Appendix 1: List of community based organisations in Osogbo as at 2006. (Contd)

107.	Aruru Balogun	Olorunda	2	30
108.	Kola Balogun Youth	Olorunda	8	24
109.	Oluode	Olorunda	6	20
110.	Artisans	Olorunda	10	50
111.	Gbodo (Oba)	Olorunda	10	30
112.	Olobu	Olorunda	06	40
113.	Oke-odo (Oba-ile)	Olorunda	09	15
114.	Oba-Ile	Olorunda	9	40
115.	Olokada	Olorunda	9 and 10	60
116.	Ogala	Olorunda	2	40
117.	Owope	Olorunda		60
118.	Agowande	Olorunda	01	20
119.	Akogun	Olorunda	3	50
120.	Lakaye	Olorunda	9	30
121.	Oba Oke	Olorunda	10	60
122.	Artisan workers union	Olorunda	7	100
123.	Mogba	Olorunda	5	60
124.	Ibie	Olorunda	11	100
125.	Olorunfea	Olorunda	8	10
126.	Owode	Olorunda	6	15
127.	Eebolobi	Olorunda	7	40
128.	Dagbolu	Olorunda	8	50
129.	Lasi – Gbulu-molu	Olorunda	3	45
130.	Kotunileru	Olorunda	3	50
131.	Alabadi	Olorunda	6	35
132.	Obadio	Olorunda	6	40
133.	Bricklayer	Olorunda	9	50
134.	Alafia	Olorunda	1	20
135.	Allihu Akibaru	Olorunda	1	12
136.	Ileaanu – Oluwakisu	Olorunda	10	25
137.	Fagbemi	Olorunda	7	25
138.	Atelewo Alie	Olorunda	4	50
139.	Terinde Akogun	Olorunda	3	48
140.	Ajagun	Olorunda	2	60

Sources: Community development units, Osogbo and Olorunda local government council (2006).

Appendix 2: Relationship between number of members and capital base and relationship between number of members and loanable amount.

Capital base (Y ₁) (N, 000,000)	Loanable amount (Y ₂) (N, 000,000)	Member X	X ²	Y ₁ ²	XY ₁	Y ₂ ²	XY ₂
0.41		29	841	0.1681	11.89		
0.62	0.10	80	6400	0.3844	49.6	0.0100	8
0.77	0.13	150	22500	0.5929	115.5	0.0169	19.5
0.40		41	1681	0.1600	16.4		
0.61	0.20	50	2500	0.3721	30.5	0.0400	10
0.35		50	2500	0.1225	17.5		
0.81	0.16	83	6889	0.6561	67.23	0.0256	13.28
0.91	0.26	100	10000	0.8281	91	0.0676	26
0.93	0.27	110	12100	0.8649	10.23	0.0729	29.7
0.56	0.05	101	10201	0.3136	56.56	0.0025	5.05
0.78	0.22	100	10000	0.6084	78	0.0484	22

Appendix 2: Relationship between number of members and capital base and relationship between number of members and loanable amount. (Contd)

0.05		25	625	0.0025	1.25		
0.33		35	1225	0.1089	11.55		
0.08		23	529	0.0064	1.84		
0.27		42	1764	0.0729	11.34		
0.09		25	625	0.0081	2.25		
0.12		35	1225	0.0144	4.2		
0.48	0.06	57	3249	0.2304	27.36	0.0036	3.42
0.45		60	3600	0.2025	27		
0.41		30	900	0.1681	12.3		
0.39		50	2500	0.1521	19.5		
0.33		40	1600	0.1089	13.2		
0.25		30	900	0.0625	7.5		
0.48	0.03	32	1024	0.2304	15.36	0.009	0.96
0.47		32	1024	0.2209	15.04		
0.41		40	1600	0.1681	16.4		
0.69	0.02	75	5625	0.4761	51.75	0.0004	1.5
0.38		35	1225	0.1444	13.3		
0.74	0.11	80	6400	0.5476	59.2	0.0121	8.8
0.42		52	2704	0.1764	21.84		
0.44		36	1296	0.1936	15.84		
0.68	0.18	80	6400	0.4624	54.4	0.0324	14.4
0.83	0.20	82	6724	0.6889	68.06	0.0040	16.4
0.61	0.21	214	45796	0.3721	130.54	0.0441	44.94
0.70	0.19	60	3600	0.4900	42	0.0361	11.4
0.80	0.15	250	62500	0.6400	200	0.0225	37.5
0.96	0.27	113	12769	0.9216	108.48	0.0729	30.51
0.87	0.09	152	23104	0.7569	132.24	0.0081	13.69
0.34		56	3136	0.1156	19.04		
0.91	0.26	300	90000	0.8281	273	0.0676	78
0.45		50	2500	0.2025	22.5		
0.46		55	3025	0.2116	25.3		
0.38		35	1225	0.1444	13.3		
0.07		22	484	0.0049	1.54		
0.39		48	2304	0.1521	18.72		
0.71	0.10	60	3600	0.5041	42.6	0.0100	6
0.21		29	841	0.0441	6.09		
0.31		29	841	0.0961	8.99		
0.96	0.28	250	62500	0.9216	240	0.0784	70
0.41		35	1225	0.1681	14.35		
0.45	0.27	62	3844	0.2025	27.9	0.0729	16.74
0.96		358	128164	0.9216	343.68		
0.42		50	2500	0.1764	21		
0.44		40	1600	0.1936	17.6		
0.29		40	1600	0.0841	11.6		
0.47	0.09	30	900	0.2209	14.1	0.0081	2.7
0.35		31	961	0.1225	10.85		
0.07		27	729	0.0049	1.89		
0.25		28	784	0.0625	7		
0.27		30	900	0.0729	8.1		
0.09		27	729	0.0081	2.43		
0.93	0.26	150	22500	0.8649	139.5	0.0676	39

Appendix 2: Relationship between number of members and capital base and relationship between number of members and loanable amount. (Contd)

0.04		12	144	0.0016	0.488		
0.51	0.17	150	22500	0.2601	76.5	0.0289	25.5
0.36		32	1024	0.1296	11.52		
0.89	0.29	110	12100	0.7921	97.9	0.0841	31.9
0.59	0.16	62	3844	0.3481	36.58	0.0256	9.92
0.39		35	1225	0.1521	13.65		
0.93	0.26	258	66564	0.8649	239.94	0.0676	67.08
0.43	0.09	56	3136	0.1849	24.08	0.0081	5.04
0.44		45	2025	0.1936	19.8		
2.16	0.32	600	360000	4.6656	1296	0.1024	192
0.46	0.06	43	1849	0.2116	19.78	0.0036	2.58
0.74	0.14	90	8100	0.5476	66.6	0.0196	12.6
0.80	0.28	85	7225	0.6400	68	0.0784	23.8
0.32		35	1225	0.1024	11.2		
0.90	0.27	60	3600	0.8100	54	0.0729	16.2
0.78	0.07	60	3600	0.6084	46.8	0.0049	4.2
0.79	0.17	70	4900	0.6241	55.3	0.0289	11.9
0.33		40	1600	0.1089	13.2		
0.41		45	2025	0.1681	18.45		
0.38		28	784	0.1444	10.64		
0.45	0.11	62	3844	0.2025	27.9	0.0121	6.82
0.04		25	625	0.0016	1		
0.03		20	400	0.0009	0.6		
0.29		35	1225	0.0841	10.15		
0.99	0.26	500	250000	0.9801	495	0.0676	130
0.36		30	900	0.1296	10.8		
3.82	0.51	750	562500	14.5924	2865	0.2601	382.5
0.85	0.31	60	3600	0.7225	51	0.0961	18.6
0.08		25	625	0.0064	2		
0.06		25	625	0.0036	1.5		
0.44	0.07	50	2500	0.1936	22	0.0049	3.5
0.62	0.08	230	52900	0.3844	142.6	0.0064	18.4
1.05	0.28	500	250000	1.1025	525	0.0784	140
0.89	0.18	300	90000	0.7921	267	0.0324	54
0.40	0.03	31	961	0.1600	12.4	0.0009	0.93
0.38	0.05	30	900	0.1444	11.4	0.0025	1.5
0.36	0.03	40	1600	0.1296	14.4	0.0009	1.2
0.18		28	784	0.0324	5.04		
0.19		35	1225	0.0361	6.65		
0.30		50	2500	0.0900	15		
0.98	0.27	500	250000	0.9604	490	0.0729	135
0.38	0.03	50	2500	0.1444	19	0.0009	1.5
0.07		15	225	0.0049	105		
0.04		15	225	0.0016	0.6		
0.87	0.28	60	3600	0.7569	52.2	0.0784	16.8
0.03		15	225	0.009	0.45		
0.04		20	400	0.0016	0.8		
0.07		25	625	0.0049	1.75		
0.05		15	225	0.0025	0.75		
0.25		30	900	0.0625	7.5		
0.08		24	576	0.0064	1.92		

Appendix 2: Relationship between number of members and capital base and relationship between number of members and loanable amount. (Contd)

0.07		20	400	0.0049	1.4		
0.30		50	2500	0.1521	19.5		
0.45	0.05	30	900	0.2025	13.5	0.0025	1.5
0.46	0.07	40	1600	0.2116	18.4	0.0049	2.8
0.06		15	225	0.0036	0.9		
0.37		40	1600	0.1369	14.8		
0.56	0.06	60	3600	0.3136	33.6	0.0036	3.6
0.35		40	1600	0.1225	14		
0.70	0.17	60	3600	0.4900	42	0.0289	10.2
0.05		20	400	0.0025	1		
0.41		50	2500	0.1681	20.5		
0.32		30	900	0.1024	9.6		
0.76	0.18	60	3600	0.5776	45.6	0.0324	10.8
0.89	0.26	100	10000	0.7921	89	0.0676	26
0.65	0.21	60	3600	0.4225	39	0.0441	1.26
0.90	0.26	100	10000	0.8100	90	0.0676	26
0.03		10	100	0.0009	0.3		
0.05		15	225	0.0025	0.75		
0.33		40	1600	0.1989	13.2		
0.63	0.16	50	2500	0.3969	31.5	0.0256	8
0.31		45	2025	0.0961	13.95		
0.74	0.19	50	2500	0.5476	37	0.0361	9.5
0.42		35	1225	0.1764	14.7		
0.44		40	1600	0.1936	17.6		
0.76	0.12	50	2500	0.5776	38	0.0144	6
0.06		20	400	0.0036	1.2		
0.03		12	144	0.0009	0.36		
68.95	10.6	10788	26795660	58.7445	10875.54	2.3928	2053.01

Source: Field survey data, 2006.

$$r = \frac{n\Sigma xy - (\Sigma x)(\Sigma y)}{\sqrt{n\Sigma x^2 - (\Sigma x)^2} \sqrt{n\Sigma y^2 - (\Sigma y)^2}} \text{ (Formula for correlation coefficients)}$$

$$n_1 = 140$$

$$\Sigma xy_1 = 10875.54$$

$$\Sigma x = 10788$$

$$\Sigma y_1 = 68.95$$

$$\Sigma x^2 = 2679566$$

$$(\Sigma x)^2 = 116380944$$

$$\Sigma y_1^2 = 58.7445$$

$$(\Sigma y_1)^2 = 47.54.1025$$

$$n_2 = 62$$

$$\Sigma xy_2 = 2053.01$$

$$\Sigma x = 8288$$

$$\Sigma y_2 = 10.66$$

$$\Sigma x^2 = 2458748$$

$$(\Sigma x)^2 = 68690944$$

$$\Sigma y_2^2 = 2.3928$$

$$(\Sigma y_2)^2 = 113.6356$$

$$r_1 = \frac{140(10875.54) - (10788)(68.95)}{\sqrt{140(2679566) - (116380944)} \sqrt{140(58.7445) - (4754.1025)}}$$

$$r_1 = \frac{1522575.6 - 743832.6}{\sqrt{(375139240 - 116380944)}\sqrt{(8224.23 - 4754.10.25)}}$$

$$r_1 = \frac{778743}{\sqrt{258758296}\sqrt{3470.1275}}$$

$$r_1 = \frac{778743}{16085.96581 \times 58.90778811} = \frac{778743}{947588.6655}$$

$$r_1 = 0.82$$

$$\text{coefficient of determination } (r_1^2) = (0.82)^2 = 0.67$$

$$r_2 = \frac{62(2053.01) - (8288)(10.66)}{\sqrt{62(2458748) - (68690944)}\sqrt{62(2.3928) - (113.6356)}}$$

$$r_2 = \frac{127286.62 - 88350.08}{\sqrt{152442376 - (68690944)}\sqrt{148.3536 - (113.6356)}}$$

$$r_2 = \frac{38936.54}{\sqrt{83751432}\sqrt{34.718}} \quad r_1 = \frac{38936.54}{9151.5808847 \times 5.892198232} = \frac{38936.54}{53922.92849}$$

$$r_2 = 0.72$$

$$\text{Coefficient of determination } (r_1^2) = (0.72)^2 = 0.52$$

Appendix 3: Community Development Projects Executed by CBOs in Osogbo.

S/N	Projects	No Projects	Amount Planned (N,000, 000)	Amount Generated Internally (N,000, 000)	Amount Generated from Fund Raising (N, 000, 000)	Short-fall (N,000, 000)	Amount from external Body (N, 000, 000)	Remark
1	Roads	15	8.50	0.80	1.70	6.0	-	Only 6 were completed between 1976 and 2003 (out of 15)
2	Community Hall	13	2.00	0.40	1.20	0.40	0.70	Only 3 were completed by year 2006
3	Palace	2	10.50	1.10	4.30	5.10	-	Only one was completed by year 2006
4	Electricity	2	1.00	0.23	0.60	0.17	-	Both of them are in progress
5	Health Centre	2	-	-	-	-	-	Both communities donated land to the govt. (local) to build
6	Market Stalls	3	4.50	1.20	2.00	1.30	-	Only 2 were completed by year 2003
7	Flood Control (drainage)	2	0.70	-	0.60	0.10	-	Both were completed by year 2003
8	Schools	1	-	-	-	-	-	The community donated land expecting govt. (local) to build
9	Agriculture	1	-	-	-	-	-	Executed by the govt. as part of the Family Support Programme
10	Toilet	5	0.30	0.02	0.20	0.08	-	Only 3 were executed and 2 have been completed
11	Housing	2	-	-	-	-	-	Three of the 140 CBOs developed housing units as at 2006.
12	Water (Peep Well)	3	0.20	Not Specified	Not Specified	Not Specified	Not Specified`	One started in 2001, 1 in progress
Total		51	27.70	3.75	10.60	13.15	0.70	

Sources: Community Development Units, (2006) and Morufu (2003).