Vol. 7 No. 3 November, 2024
JOURNAL OF ENVIRONMENTAL AND TOURISM EDUCATION
ISSN: 2659-0794 (PRINT) ISSN:2659-0808(ONLINE)
Content Available at: **https://jeate.k-publisher.com/index.php/Jete**

EVALUATION OF AGE GRADE INVOLVEMNT IN THE IMPLEMENTATION OF POTABLE DRINKING WATER AND CREDIT FACILITIES PROJECTS IN BOKI AND IKOM LOCALGOVERNMENT AREAS OF CROSS RIVER STATE, NIGERIA

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Keywords
Age grade involvement, potable drinking water, credit facilities

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Abstract

This study attempted an evaluation of age grade involvement in the implementation of potable drinking water projects and the implementation of credit facilities projects in Boki and Ikom Local Government Areas of Cross River State, Nigeria. The assessment was done on two sub-variables on community development projects including potable drinking water and granting of credit facilities. Two research questions were answered with respect to the variables in the study. Relevant literatures were reviewed based on the study variables. Evaluation design was adopted for the study. The sample in the study was 620 from a population of 800 obtain from stepwise sampling procedure. A 12-item questionnaire tagged "Involvement in Community Development Projects Questionnaire" (ICDPQ)" was employed for data collection. Cronbach alpha reliability estimate was used to ascertain the reliability of the instrument after been validated by three experts. Findings from the study revealed that the involvement of age grade members in Boki and Ikom local government areas of Cross River State is low to a large extent in terms of potable drinking water and credit facilities projects. It was therefore recommended among others that community

	development agency in partnership with the department of continuing education and development studies should organize community education for age grade association on their involvement in the implementation of community development project.

INTRODUCTION

The government of cross river state over the years has made concerted effort to carryout community development projects in Boki and Ikom local government areas, most of these projects carried out by the government in the area of study include: Construction of roads, bridges, culverts, building of schools, hospitals and provision of other social amenities such as pot holes, pipe borne water and electricity. It has been however observed that most of these projects are not completed while others are abandoned at the early stages or poorly executed. The reason for the abandonment or poorly executed projects could be attributed to lack of effective supervision by government official, lack of effective participation by the local people, poor funding and non-involvement of relevant groups/organization at the planning, decision making and execution stages of the projects. It could also have been on felt-needs

This unhealthy situation has created development imbalance in areas of infrastructure and social services in Boki and Ikom local government areas. This service imbalance has resulted in unemployment, poverty and it attendant problem such as arm robbery, rural urban migration or exodus, poor medical care, lack of social amenities such as electricity and pipe borne water. It is therefore hope that if the age grade is involved or take active participation in implementation of these community development projects abandonment, uncompleted and poorly executed project could be reduced to the barest minimum. It is against this background that this study seeks to investigate the activities of the age grade in the implementation of community development projects in Boki and Ikom local government of Cross River State.

LITERATURE REVIEW

Age grade involvement in the implementation of potable drinking water projects

The importance of safe drinking water in social-economic development cannot be overemphasized. Access to safe drinking water and adequate sanitation are part of Millennium Development Goals of reducing poverty by the year 2015. Safe water has been described as water that meets the national standard for drinking water quality for Nigeria (Federal Ministry of Work and Reconstruction, 2004).

However, abnormally low levels of access to clean water by a large proportion of humility have been reported. Worldwide, about 2 million people struggle daily for access to clean water and sufficient water (United Nations Development Programme (UNDP), 2006). Africa is the region that suffers most from inadequate access to water supply. Obibessong (2024) reported that in Africa, only 62 percent of the population has access to potable water supply (compared with 82 percent worldwide, 81 percent in Asia 85 percent in Latin America). Furthermore, of 55 countries in the world whose domestic water used is below 50 liters per capita per day, 35% are in Africa in Nigeria, 52% of population does not have access to safe drinking water. Improve access to safe drinking water is prerequisite to social-economic development. Access to safe drinking water prevents the spread of water born and sanitation-related diseases. Lack of access to safe water and adequate sanitation service especially in developing countries often result in about two million infant dead annually (World Bank, 2001, Anthony, Essien & Obibessong 2019, Essien, Anthony & Obibessong, 2016).

Similarly, Nkhuwa (2009) states that Zambia has invested substantially in rural water supply since the early 1970s, but the actual number of people effectively provided with safe drinking water remains very low, it is estimated that only 37% of the population had access to safe water supply ion 2000, deprivation that has characterized and entrenched poverty in Zambia's rural areas, attempts to alleviate regime a policy that favours a shift in emphasis from provision of safe

water supplies of that encompassing productive water. He further says that the latter enables families to increase income and reduce costs of health care services for water related illnesses. Gains in income generation will further enable communities to take care of their safe water needs, addressing the systematic challenges of sustainability in the delivery of rural communities can enjoy a life of quality and dignity.

Furthermore, Akadu (2009) carried out a study to examine the impact of rural supply and poverty reduction in Akamkpa and Odukpani local government areas of Cross River State. The study used a randomized sample of two hundred and seventy (270) respondents drawn from the areas of study. In testing the hypothesis, which states that there is a significant relationship between rural water supply and poverty reduction. Pearson product moment correlation analysis statistical tool was used. The result of this analysis revealed that, the calculated r-value of 0.671 is greater than the critical r-value of 0.196 when tested at .05 level of significance with 268 degree of freedom. This showed that a positive relationship exists between rural water supply and poverty reduction in Akamkpa and Odukpani local government areas of Cross River State.

Age grade involvement in the implementation of credit facilities projects

Credit facilities are essentially the dispersion of small collaterals free to foster income generation and poverty reduction through enhancing self-employment (Chowdhury, 2005). The provision of credit facilities has been found to strengthen crisis-coping mechanisms, diversify income earning sources, builds assets and improves status of people who have such opportunity (Morduch, 1998, Anthony, Essien and Obibessong 2019, Essien, Anthony, Obibessong & Ernest, 2017). Credit facilities projects have been identified as one of the key strategies by age grade association to address poverty. The provision of credit assistance to members of the community helps them to have their own businesses, increase their productivity and earning empowerment is often carried out with skills acquisition (Sen 2001, Obibessong, Omang & Abang 2023, Erim, Abang, Obibessong & Ojong.2024).

Mkpa and Oboqua (2016) carried out a study to examine the women association cooperative societies activities and community development in southern senatorial district, Cross River State, Nigeria. The study adopted survey research design with the target population of 500 registered female cooperators randomly drawn from the study area. The major instrument used for data collection was a structures questionnaire tagged women associations' cooperative societies activities questionnaire (WACSAQ). The data collected were analysed using t-test of single mean. It was found that community members perceived the involvement of women associations in cooperative activities to enhance community development to be very high. This implies that the more women association are in cooperative societies activities the higher their participation in community development projects in the study area.

Production of goods and services require adequate fund and appropriate equipment for increase in productivity (Alakija, 2006) the community members who are fortunate to become beneficiaries of credit facilities assistance from the age grade association make living through production of goods and services. This increases productive role within communities and bring about positive impact and effect on economic status thereby creating an impact in community development within various communities.

A research carried by Olufemi (2010) stated that people should not just be given credit facilities assistance but rather be trained on specific areas before such assistance is extended to them. Modo (2005) in his studies records that age grade associations took up 46 training workshops for communities in Cross River State. Olufemi (2010) further stated that age grade association often provides funds and recommend potentials beneficiaries while a good body of NGOs like Support and Training Entrepreneurship Programme (STEP) and Growing Business Foundation (GBF) engage in training of beneficiaries in areas such as business entrepreneurship, management

skills and record keeping, successful candidates either go to manage their business or are recommended for loans.

Agom, Enyenihi and Angba (2003) carried out a study on the role of credit facilities on agricultural development in Cross River State. Data was collected from 240 farmers from six local government areas using a set of questionnaires. 180 farmers were users of credit and 60 were non-users. Survey research design was adopted for the study. Collected data were analyzed using simple percentages, chi-square tests and discriminate analysis. The results showed that credit facilities play a significant role in agricultural expansion.

Aigkija (2006) stressed on the significance of management prudence and decisiveness to check any incidence of credit diversion by beneficiaries. They noted that fraud is often perpetrated by unscrupulous creditors with their management collaborations. Abang (2006) observed that for any country to develop speed socially and politically while gaining and sustaining economic through social self-sufficiency, they have to embark on micro credit assistance for the less privileged. In India, credit facilities studies carried out on group dealing with Diang farming discovered positive profit level and short pay back per ward for loans (Lalitha & Nngarajan, 2003). Earning generated from such undertaking has been instrumental to increasing the physical wellbeing of the people. It improves skills mobility access to knowledge and ultimately translates to social and political empowerment.

The human development fund is designed with a view to helping the poor, the marginalized and the vulnerable segment of the rural populace by providing them with added opportunities and access to resources for productive self-employment, income generation and better life. Oboqua (2017) carried out a study on provision of credit facilities by United Nations Development Programmes on economic empowerment of rural women in Northern Cross River State, Nigeria.

Survey research design was adopted for the study. A sample of five hundred (500) respondents was randomly selected through the simple random sampling technique. A well-structured 30 items instrument was administered to the respondents. Data collected were analyze using one-way analysis of variance (ANOVA). The finding showed that provision of credit facilities had a positive impact on rural communities and reducing their level of poverty among them.

METHODOLOGY

The research design adopted for this study was input evaluation design. According to Kpolovie (2010), input evaluation is adopted for determination of all resources and the best ways that the resources can be blended or combined to produce the most desirable objectives. The population of this study was made up of eight hundred (800) adult male and female of various age grades membership resident in Boki and Ikom local government areas of Cross River State from 20 years and above. This age range was considered appropriate for the study because of their maturity. The sampling technique for the study is stepwise sampling technique. This involved three sampling stages. The first stage was a stratification of the political wards into Boki and Ikom local government areas. The second one was a simple random sampling technique in which 80% of the wards in each LGAs were selected for the study, sixteen (16) political wards from the twenty-two (22) political wards and also 16 communities were selected from the study area. The third stage was the accidental sampling techniques of the age grade members on their meeting days. The sample for this study was 80% of the age grade members in the sixteen communities. The sample size was 640 age grade members in the selected communities.

The instrument for the data collection is Involvement in Community Development Projects Questionnaire (ICDPQ) constructed by the researcher. The instrument has two sections. Section A contains items seeking information on the demographic characteristics of the respondents while

section B contains items seeking information on the variables of the study. There are 32 items in the inventory seeking information on the involvement of age grade organizations in the community.

In order to validate the instrument, the instrument was given to three experts in measurement and evaluation for vetting. To determine the reliability of the research instrument (questionnaire), a trial testing was carried out using 50 age grade members drawn from the study area, which was not included in the main study. Cronbach alpha reliability estimate was used to determine the reliability estimate of the instrument. The questionnaire was administered to the respondents after due permission from the age grade leaders with the help of the research assistants. At the end of the exercise out of a total of 640 copies of the questionnaire administered to the subjects only 620 copies were successfully retrieved and were used as sample for the study.

RESULTS AND DISCUSSION

This section deals with the analysis of the research questions directing the study. The data are presented in Tables using simple percentage.

Research question one

To what extent are the age grade involved in the provision of potable drinking water in Boki and Ikom Local Government Areas of Cross River State?

To answer this research question, the items 1-6 of the questionnaire were analyzed. The result of the analysis is presented in Table 1.

TABLE 1: Results of responses of the respondents on whether age grade involved in the provision of potable drinking water in Boki and Ikom Local Government Areas of Cross River State(N=620)

ITEMS	RESPONSES		
	A	D	
	%		Total %
Age grade organizations have provided boreholes and water in my community.	38.87		620100
Problems of drinking water have eased in the community due to Age grade organizations intervention.	32.26		620100
My community suffers from lack of potable water supply.	37.42		620100
Age grade organizations presence in my community has made water supply to be regular.	48.55		620100
Age grade has contributed to water projects in my community.	40.32		620100
Age grade organizations have made more promises than action in water supply to any community.			620100

The result in Table 1 reveals that, 241 (38.87%) of the total respondents agreed that Age grade organizations have provided boreholes and water in my community, while 379 (61.13%) do not. Also 420 (67.74%) agreed that Problems of drinking water have

eased in the community due to Age grade organizations intervention, while 200 (32.26%) do not. Also, 232 (37.42%) agreed that their community suffers from lack of potable water supply, while 388 (62.58%) do not. Also, 301 (48.55%) agreed that Age grade organizations presence in their community has made water supply to be regular, while 319 (51.45%) do not. Again, 250 (40.32%) agreed that Age grade has contributed to water projects in their community, while 370 (59.68%) do not. Finally, 410 (66.13%) agreed that Age grade organizations have made more promises than action in water supply to any community, while 210 (33.87%) do not.

ITEMS	RESPONSES		
	A	D	Total %
Take and repay loans.			620 100
I am a financial member of my association.			620 100
I have been able to render some financial help to my family.			620 100
I compute my financial transactions.			620 100
I made little gain in my business.			620 100

Providing food for myself and my family has been very difficult with me.	620	100

The result of the analysis indicated that the percentage of disagreement for all the five items is higher than 50. This result therefore means that, age grade involved in the provision of potable drinking water in Boki and Ikom Local Government Areas of Cross River State.

Research question two

What is the extent of involvement of age grade in granting of credit facilities in Boki and Ikom Local Government Areas of Cross River State?

To answer this research question, the items 7-12 of the questionnaire were analyzed. The result of the analysis is presented in Table 2.

TABLE 2: Response of the respondents on the involvement of age grade in granting of credit facilities in Boki and Ikom Local Government Areas of Cross River State (N=620)

From Table 2, it can be observed that 245 (39.52%) agreed that they take and repay loans, while 375 (60.48%) do not. 230 (37.10%) agreed that they are financial member of my association; while 390 (62.90%) do not. Also, 253 (40.81%) agreed that they have been able to render some financial help to their family, while 367 (59.19%) do not. Also, 206 (33.23) agreed that they compute my financial transactions, while 414 (67.77%) do not. The result also shows that 372 (60%) of the total respondents agreed that they made little gain in their business while 248 (40%) do not. Finally, 399 (64.35%) agreed that providing food for themselves and their family has been very difficult with me, while 221

(35.65%) do not.

The results of the analysis indicate that the percentage of disagreement for all the six items are higher than so. This implies that age grade involved in granting of credit facilities in Boki and Ikom Local Government Areas of Cross River State.

Discussion of findings

This section deals with the discussion of findings from the trends of the five research questions tested. The discussion is presented according to the research questions.

The result of the first hypothesis indicates that age grade involved in the provision of potable drinking water in Boki and Ikom Local Government Areas of Cross River State. The findings revealed that much efforts still demanded by the community members and particularly the age grade associations towards supporting portable drinking water project in Boki and Ikom local government areas considering the benefits the society stands to gain from portable drinking water project. The findings were contrary to the study of Nkhuwa (2009) who noted that most communities in Nigeria have invested substantially in portable drinking water project. The difference can be explained on the difference in the locations. Again, the provision of water was by individuals and not by the age grades. The participation of the community members in provision of good portable drinking water will surely prevents the spread of water borne diseases and sanitation-related diseases.

The result of the second research questions revealed that that age grade involved in granting of credit facilities in Boki and Ikom Local Government Areas of Cross River State. The findings revealed that much efforts still demanded by the community members and particularly the age grade associations towards supporting credit facilities projects in Boki and Ikom local government considering the enormous benefit the society stands to gain from credit facility projects. The findings supported the study of Chowdhury (2005) who noted that the provision of credit facility has been found to strengthen crisis-coping

mechanisms. The finding of Chowdhury reported that community credit facilities project have improved as a result of access to credit facilities but the effort was majorly that of the government.

Conclusion

The findings from the study however shows that the involvement of the age grade associations in the implementation of the community development projects is low in the area of portable water and credit facilities. It is therefore a matter of urgency that adequate public education and motivation on participation and contribution to community development be made available to age grade societies in Cross River State.

Recommendations: From the findings and conclusion of this study the following are recommended

1. Community should support in the provision of credit assistance to members of the community to help them to have their own businesses, increase their productivity. Effort should therefore be geared towards encouraging adequate community involvement in credit facility projects by community members and particularly the age grades which are the formal agents of community development for better service in the water sector in the study area.
2. There should be a resource centre established where pupils can go to learn on their own without a teacher. Such materials make learning easy, real and permanent.

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