

EFFECT OF COMMUNITY DEVELOPMENT INITIATIVE PROJECT ON WEALTH CREATION AMONG RURAL HOUSEHOLDS IN ONDO STATE, NIGERIA

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<https://doi.org/10.35410/IJAEB.2024.5906>

ABSTRACT

The study investigates the impact of the Community Development Initiative (3i's initiative) on wealth creation among rural households in Ondo State, Nigeria. The 3i's initiative, focusing on Infrastructure, Institution, and Industry, aims to engage local communities in sustainable development projects. Using a community-driven development approach, the initiative ensures active participation from rural inhabitants in identifying and prioritizing their needs. Data were collected through structured questionnaires and interviews across 12 communities within the state. Key findings reveal that infrastructural projects, such as water facilities and health centers, significantly enhance community wealth by reducing health expenses and saving time. Training programmes improve local capacity in project management and record-keeping, fostering a sense of ownership and accountability. However, the establishment of industries under the initiative has been limited, affecting the potential for large-scale economic transformation. Overall, the 3i's initiative shows a moderate to high positive impact on community wealth, suggesting the necessity for continuous support and scaling of such development programmes to bridge the urban-rural economic gap effectively. The study recommends that there should be a synergy between government and community collaboration to ensure the sustainability and scalability of development projects in rural Nigeria.

Keywords: Community, Wealth Creation, Rural Households, Participatory Approach, Sustainable Development, Nigeria.

1. INTRODUCTION

There is a pressing need for community development to be prioritized on the government's agenda at all levels to enable rural communities to contribute significantly to Nigeria's social, cultural, and economic development (Asolo, 2000). A substantial portion of Nigeria's wealth stems from agriculture and oil, which are abundantly available in rural areas (Asolo, 2000). The rural sector, rich in both human and natural resources, accommodates 80 percent of the nation's population (World Bank, 2011). However, infrastructural development has been insufficient to harness these resources for optimal economic contribution (Odigbo and Adediran, 2009). Consequently, the underdevelopment of rural areas compared to urban centers has led to high out-migration rates, resulting in depopulation and making these areas less attractive for socio-

economic investment. To address this, there is a need to strengthen and promote cooperative and community-based initiatives in rural development programs. Additionally, instilling a cooperative philosophy in rural dwellers, given its grassroots appeal, is essential for promoting sustainable rural development (Obadan, 2002).

Osaloje (2008) highlighted a significant disparity between urban and rural areas in terms of economic development, quality of life, access to opportunities, and general livability, known as the rural-urban dichotomy. According to Carney (1998), rural dwellers significantly contribute to the Gross Domestic Product (GDP) in sub-Saharan Africa. Historically, before the oil discovery, Nigerian rural dwellers boosted the economy through cash crop exports like cocoa, groundnut, kola-nut, and rubber (Carney, 1998). However, many rural dwellers now face challenges such as environmental degradation, poor infrastructure, marketing issues, lack of access to improved technologies, high labour costs, inadequate agricultural incentives, and lack of sustainable rural development programs, leading to low productivity, low income, and poor living standards (Carney, 1998).

Various policies have been formulated for rural development in Nigeria, including Rural Development Projects, the Directorate of Food, Roads and Rural Infrastructure, the Local Empowerment and Environmental Management Programme (LEEMP), the Second National Development Project (NDP), and the Community-based Agricultural and Rural Development Programme (CBARDP). Despite these efforts, many programs have seen limited success due to structural issues, government changes, and the lack of consideration for the diverse livelihood activities of rural dwellers across different ethnic and ecological zones (Carney, 1998).

The failure of rural development programs in Nigeria can be attributed to several factors, including the use of a conventional "top-down" approach, which results in poorly targeted projects that are supply-driven with little or no involvement of the beneficiaries in the design and implementation (Okunlola, 1999). Furthermore, the prevailing attitudes of policymakers, planners, and researchers toward rural dwellers have not been favourable, often neglecting the needs and concerns of these communities (Oyelude, 2002).

In 2009, the Ondo State Government launched the 3i's initiative, a Community Development Approach focusing on Infrastructure, Institutions, and Industry. This initiative aimed to ensure project sustainability in rural areas. According to the World Bank (2011), the Community Driven Development (CDD) approach is based on the premise that people have the right to participate in actions and plans that affect their lives, and their previous non-participation has negatively impacted their livelihoods. CDD acknowledges that local communities possess valuable knowledge and information about their environment, forming the foundation for sound and sustainable development.

This study examines the effects of the Community Development Programme (3i's initiative) on wealth creation among rural households in Ondo State, Nigeria. The specific objectives are to ascertain the socio-economic characteristics of the respondents, identify various projects undertaken by the 3i's initiative, and determine the extent to which these projects have created wealth in the communities.

2. THE CONCEPT OF THE 3I'S INITIATIVE

The 3i's Initiative is a comprehensive Community Development Initiative designed by the Ondo State Government, focusing on rural and community development through a participatory, community-driven approach. The government's role is to act as a catalyst, creating an enabling environment to bring out the best in people. This program is intended to reinforce the government's confidence in the capability of the people to drive their development.

2.1 Operational Modalities of the 3i's Initiative

The 3i's acronym stands for Infrastructure, Institution, and Industry:

(i) Infrastructure: This component focuses on providing necessary infrastructure to the people. Each community has varying needs, and it is believed that only the community members themselves can accurately prioritize these needs. Therefore, teams were dispatched to engage with the people for Needs Assessment and needs prioritization, and to help them identify their primary priorities. This approach ensures that confidence is built in the programs, hence they are termed 'Quick-Win' Confidence Building Projects.

(ii) Institution: The second "i" addresses the fact that no government, regardless of its benevolence, can single-handedly meet all the needs of its people. Existing institutions within the community are identified, and four representatives from each community are elected to collaborate with leaders, representing the community institutions. These institutions are expected to promote and drive sustainable development within their communities. Training is provided on various elements of transformation, including community-driven development, community engagement, project identification, community account keeping, project monitoring, and supervision.

(iii) Industry: The third "i" aims to tackle rural-urban migration by promoting employment generation and wealth creation. This is achieved by clustering communities and identifying potential and viable micro-industries within these clusters. Industries are established based on the proximity and availability of raw materials within the contiguous communities.

2.2 Objectives of the 3i's Initiative

- Provide immediate short-term and long-term employment opportunities for the unemployed.
- Generate income for local community members and contractors.
- Address basic infrastructure needs in Ondo State through the execution of low-value, high-impact priority projects (confidence-building projects) while planning long-term State-wide projects.
- Enhance human capacity and institutional development.
- Address immediate poverty and meet the people's immediate expectations, thereby maintaining peace within the State.

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- Coordinate and synergize community development projects and programs within the State.
 - Create strategic linkages and partnerships with local and international donors and investors for sustainable community development.
 - Improve government support for establishing and building the capacity of indigenous development organizations, institutions, and practitioners.
 - Develop a detailed long-term strategic document addressing sustainable community development issues to ensure:
 - Wider participation and involvement in decision-making
 - More realistic, improved, and gender-sensitive planning
 - Enhanced democracy, transparency, and accountability
 - Better, more equitable, and responsible governance
 - Poverty reduction
 - Conflict management and resolution strategies
 - Social peace-building
 - Long-term sustainability of the development process for permanent stakeholders

2.3 Techniques for Identification and Prioritization of Projects in the 3i's Initiative

- Village meetings
- Focus group discussions
- Personal interviews
- Matrix ranking

2.4 Implementation Strategy in the 3i's Initiative

- Participatory Approach: Engaging community members in the planning and decision-making processes.
- Community-driven Approach: Allowing communities to take the lead in identifying and prioritizing their development needs.
- "Bottom-up Support" Approach: Ensuring that support and interventions are driven by the needs and inputs from the grassroots level.

3. RESEARCH METHODOLOGY

3.1 The Study Area

The study was conducted in Ondo State, Nigeria, which was established on February 3, 1976, from the former Western State. Initially, it included the area now known as Ekiti State, which became a separate state in 1996. Ondo State is bordered by Osun and Ogun States to the west, Ekiti and Kogi States to the north, Edo and Delta States to the east, and the Atlantic Ocean to the

south. According to the National Population Commission (NPC, 2006), Ondo State has a population of approximately 3,441,024 people and covers a total land area of 15,500 square kilometers. The state comprises 18 Local Government Areas (LGA) and is divided into three geopolitical zones: Ondo North, Ondo Central, and Ondo South.

Ondo State features a tropical climate characterized by high temperatures year-round, heavy rainfall during the rainy season (April to October), and dry winds during the dry season (November to March). The annual temperature ranges from 21°C to 29°C, with relatively high humidity (Omonijo et al., 2023). The southern parts of the state receive annual rainfall of up to 2000mm, while the northern extremes receive about 1150mm. The state's favourable geographical location and climate conditions result in approximately 75 percent of the population being engaged in farming.

The rural areas in Ondo State have a significant portion of the population. Major livelihood activities in these areas include food production (crop farming), livestock production (fish and poultry), craft/artisan work, logging and wood processing, food/crop processing, trading, hunting, and fishing (Olubunmi-Ajayi et al., 2023; Adeyeye et al., 2024). The state's population practices three major religions: Christianity, Islam, and African Traditional Religion, with Christianity being the most predominant. Additionally, many people belong to various social groups, such as farmers' groups, religious groups, artisans' groups, and traders' groups. These groups play a crucial role in the quick dissemination of information among the people.

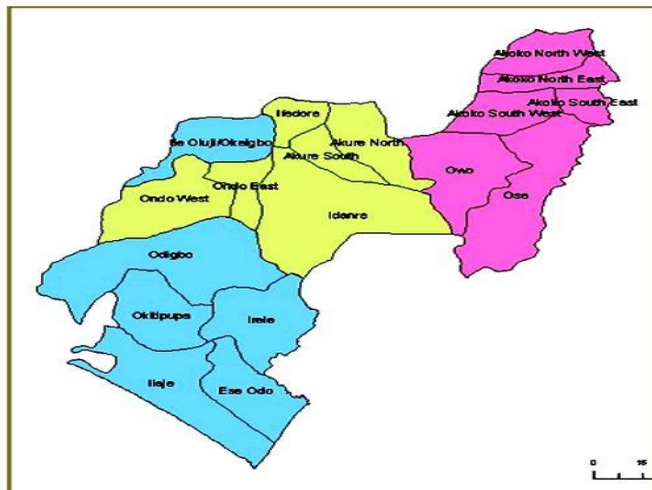


Figure 2: Map of Ondo State showing the three geo-political zones of the study area.

Source: National Population Commission of Nigeria (2006).

3.2 Data Collection, Source, and Sampling Techniques

Primary data were collected for this study using a well-structured, pre-tested, reliable, and validated questionnaire. In addition to quantitative data collection, qualitative techniques such as

Focus Group Discussions (FGD) and Key Informant Interviews (KII) were employed. A multi-stage sampling technique was used to randomly select respondents.

The first stage involved the random selection of two Local Government Areas (LGAs) from each of the three geopolitical zones (Ondo North, Ondo Central, and Ondo South). The second stage entailed the purposive selection of two communities participating in the program within each selected LGA, resulting in a total of 12 communities. In the third stage, a stratified sampling technique was applied. Each community was divided into four wards, from which three wards were selected. Subsequently, five respondents were randomly chosen from each ward, totaling fifteen respondents per community. Overall, 180 respondents were included in the study.

3.3 Analytical Techniques

Descriptive statistics, including frequencies, percentages, charts, and means, were utilized to examine the socio-economic characteristics of the respondents and identify various projects undertaken by the 3i's initiative in the study area. Additionally, the Likert rating scale was used to determine the extent to which the projects have contributed to wealth creation in the communities.

4. RESULTS AND DISCUSSION

4.1 Socio-Economic Characteristics of the Respondents

The data in Table 1 reveal that 5.6% of respondents were under 30 years old, indicating that young people are less frequently involved in decision-making processes. In contrast, 28.3% of respondents were aged 31-40, and 38.9% were aged 41-50. According to Adegoye et al. (2023), these groups represent the active and dynamic segment of the population, which suggests their potential for effective participation in community development projects. This finding aligns with Ahmadian et al. (2011), who found a significant relationship between age and high levels of volunteering in community programs in Iran. Additionally, 17.8% of respondents were between 51-60 years old, 7.2% were 61-70 years old, and 2.2% were over 70. The majority (68.9%) of respondents were male, while 31.1% were female. Although women are involved in the projects, their participation rate is notably lower than that of men. Therefore, increasing female involvement in decision-making processes is crucial. According to the data, 83.3% of respondents were married, whereas 7.8% were single, 2.8% divorced, 5% widowed, and 1% separated. Married individuals showed higher participation in the projects, possibly due to the high value placed on marriage and family life in rural areas, which fosters a sense of responsibility and engagement in developmental programs (Adegoye et al., 2021; Badamosi et al., 2023). Most respondents (81.1%) were Christians, 15.6% were Muslims, and 2.2% practiced traditional religion. This distribution suggests that project-related information can be effectively communicated through various religious groups. The study found that 27.2% of respondents had a household size of 1-5 members, 52.8% had 6-10 members, 18.3% had 11-15 members, and 1.7% had more than 16 members. The average household size was 6-10 members. Larger household sizes may enhance participation in community development projects, as once one member is involved, others can easily be influenced to engage as well. These findings support

Bamneke (2003) and Adeyeye et al. (2024), which highlight the importance of household size in rural development interventions.

A significant majority (95.6%) of respondents had received some form of education, while only 4.4% had no formal education. Education appears to have a positive impact on performance during project implementation by sharpening instincts and building capacity (Ogunyemi et al., 2022). This is consistent with Angba et al. (2009), who reported that educated women were more likely to participate in government rural development programs. Approximately 52.2% of respondents identified farming as their primary occupation, underscoring the agrarian nature of the area. Other primary occupations included trading (13.9%), processing (18.9%), hunting (0.6%), civil service (3.3%), and artisan work (11.1%). Despite the diversity of occupations, farming remains predominant, highlighting the need for basic rural infrastructure, industry, and training to enhance production. The study revealed that 40% of respondents earned an annual income between N200,001 and N300,000 from their livelihood activities. Other income brackets included less than N100,000 (3.3%), N100,001-N200,000 (20.6%), N300,001-N400,000 (24.4%), N400,001-N500,000 (10.6%), and over N500,000 (1.1%). The average annual income was N290,861.10, with a standard deviation of N96,653.30, indicating that most respondents earn low incomes from their various activities. This finding supports Okumadewa and Olayemi's (2002) assertion that many Nigerians live below the poverty line. It was found that 64.4% of respondents belonged to farmers' groups, 33.3% to religious groups, 11.7% to artisans' groups, and 10.6% to traders' groups. Membership in these social groups facilitates effective communication and dissemination of project information. This observation is corroborated by the World Bank (1999), which stated that efficient communication systems help develop rational consciousness in rural communities, ensuring political, economic, and social stability.

Table 1: Distribution by the socioeconomic characteristics of the respondents

Variable	Frequency (N = 180)	Percentage (%)
Age		
< 30	10	5.6
31 – 40	51	28.3
41 – 50	70	38.9
51 – 60	32	17.8
61 – 70	13	7.2
70 >	4	2.2
Gender		

Male	124	68.9
Female	56	31.1
Marital status		
Single	14	7.8
Married	150	83.3
Divorce	5	2.8
Widowed	9	5.0
Separated	2	1.0
Primary Occupation		
Farming	94	52.2
Trading	25	13.9
Processing	34	18.9
Hunting	1	0.6
Civil servant	6	3.3
Artisan	20	11.1
Religion		
Christianity	146	81.1
Islam	28	15.6
African Tradition	4	2.2
Household Size		
1 – 5	49	27.2
6 – 10	95	52.8
11 – 15	33	18.3
16 and above	3	1.7

Educational Level		
No Formal Education	8	4.4
Non Formal Education	18	10.0
Attempted Primary School	5	2.8
Completed Primary School	53	29.4
Attempted Secondary School	14	7.8
Completed Secondary	69	38.3
Attempted Tertiary School	6	3.3
Completed Tertiary School	7	3.9
Annual Income (₦)		
≤ 100,000	6	3.3
100,001 – 200,000	37	20.6
200,001 – 300,000	72	40
300,001 – 400,000	44	24.4
400,001 – 500,000	19	10.6
> 500,000	2	1.1
Membership of Social Group		
Farmers' Group	116	64.4
Religious Group	60	33.3
Artisans' Group	21	11.7
Traders' Group	19	10.6

4.2 Projects Undertaken by 3i's Initiative in the Study Area

4.2.1 Infrastructural Projects

Table 2 depicts the infrastructural projects undertaken by respondents in various communities. It was discovered that 91.7% of the respondents enjoy water facilities, 25% of the respondents enjoy health facilities while 16.7%, 25.0%, 8.3%, and 8.3% enjoy community hall, Open market/lock-up shops, blocks of classrooms, and electricity, respectively. During the focus group discussion, it was observed that most of these infrastructures are to be accompanied by water facilities. That is why water facilities cut across nearly all the communities.

Table 2: Distribution of Respondents According to Infrastructural Projects Undertaken

Infrastructure	Frequency	Percentage
Water facilities	165	91.7
Health care facilities	45	25.0
Community hall	30	16.7
Open market stall/Lock-up shops	45	25.0
Blocks of classroom	15	8.3
Electricity	15	8.3

4.2.2 Training Programmes

From Table 3, it was discovered that over 70% of the respondents received one training or the other. The training includes; training on community-driven development, community engagement, project identification, community account keeping, project monitoring, supervision, and evaluation.

Table 3: Distribution of Respondents According to Training Programme They Received

Training	Frequency	Percentage
Training on community-driven development	135	75.0
Training on community engagements	135	75.0
Training on project identification	132	73.3
Training on community account keeping	140	77.8
Training on project monitoring	131	72.8
Training on project supervision	131	72.8
Training on project evaluation	131	72.8

4.2.3 Industry

It was observed from Table 4 that only 16.7% of the respondents were involved in the construction of industries, and only cassava processing industries are in place. This is because the cluster industries that were proposed by 3i’s initiative have not been established, although the sites for the various industries are made available.

Table 4. Distribution of Respondents According to Industries Constructed in the Community.

Industry	Frequency	Percentage
Cassava processing industry	30	16.7
Palm oil processing industry	-	-
The rice/maize milling industry	-	-
Fish processing industry	-	-

4.3 Respondents' Perception of the extent to which the Project has Created Wealth in the Communities

The extent to which various projects undertaken by 3i’s such as water facilities, community hall, open market stall, blocks of classrooms, and electricity have created wealth in the communities being considered.

4.3.1 Water Facilities

Table 5 reveals the extent to which water supply has created wealth in the communities. The result shows that the water supply has enabled the respondents to have higher earnings to a great extent with a mean of 3.46. Also, to a moderate extent, the respondents were able to save time as a result of close access to the water supply (3.44). The respondents were able to save money due to decreased expenses on health care as a result of drinking good water to a great extent (3.69). The findings revealed that the extent to which water supply has created wealth is confirmed by the grand mean (3.53) which implies that water supply has created wealth in the community to a great extent according to the perception of the respondents. This supports FAO (2012) that, water supply is one of several subsets of rural infrastructure that are essential elements for African rural transformation.

Table 5: Respondents Perception on the extent to which Portable Water facilities have created wealth in the communities

Statements	GE Fre(%)	ME Fre(%)	LE Fre(%)	NE Fre(%)	Mea n	Decision
Water supply has enabled us to have higher earnings due to increased time for income-generating opportunities	114(69.1)	30(18.2)	3 (1.8)	18 (10.9)	3.46	GE
Closeness to water supply has saved us	138(83.6)	8 (4.8)	2 (1.2)	17 (10.3)	3.44	ME

time

Drinking potable water has led to a reduction in waterborne diseases like dysentery, diarrhea, cholera, and typhoid fever in our family. This has led to a decrease in money spent on health care and in turn, increased savings

	147(89.1)	1 (0.6)	1 (0.6)	16 (9.7)	3.69	GE
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The closeness of the processing industry to the water supply has saved us time and money

	84 (50.9)	38(23.0)	4 (2.4)	39 (23.6)	3.01	ME
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The presence of water has not increased our income

	15 (9.1)	1 (0.6)	17(10.3)	132(80.0)	3.61	NE
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Water supply has not us enabled to save time and money

	14 (8.5)	1 (0.6)	13(7.9)	137 (83.0)	3.66	NE
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Water supply has not increased our earnings

	15 (9.1)	1 (0.6)	12(7.3)	137(83.0)	3.64	NE
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The presence of water has not reduced waterborne diseases in our families.

	13(7.9)	2 (1.2)	3 (1.8)	147(89.1)	3.72	NE
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The presence of portable water has reduced the distance travelled to get drinking water, this has saved us time

	140(84.5)	5(3.0)	8 (4.8)			
		8 (4.8)	45(9.1)			
	12 (7.3)				3.66	GE

Portable water is not available for both domestic and industrial use	12 (7.3)	
		3.41 LE
	100 (78.8)	

Grand Mean = 3.53

Key for decision:

Positive Statement: Great extent: 3.5–4.0, Moderate extent: 2.5–3.49, Little extent: 1.50–2.49, No extent: <1.50

Negative Statement: Great extent: <1.5, Moderate extent: 1.5–2.49, Little extent: 2.5–3.49, No extent: 3.5–4.0

4.3.2 Healthcare center

The extent to which the health center has created wealth is presented in Table 6. The respondents indicated that the improvement in their nutritional status, and reduction in maternal and infant mortality to a great extent (3.76). The result shows that the reduction in disease vulnerability as a result of health centers has reduced the spending on, sickness, and increased the savings of the respondents to a great extent (3.62). Also, to a moderate extent (3.09), the respondents lose fewer days at work and enjoy longer working lives due to the presence of health centers. From findings as confirmed by the grand mean (3.64), health centers created wealth in the community to a great extent. This result contradicted Rourke (2008) who asserted that rural areas often suffer from lack of access to healthcare as a result of geographic, demographic, socioeconomic, workplace, and personal health factors. These have resulted in high rates of poverty amongst rural dwellers in many parts of the world, and poverty is one of the biggest social determinants of health.

Table 6: Respondents' Perception on the extent to which Health Care Centers have created wealth in the communities

Statements	GE Fre (%)	ME Fre (%)	LE Fre (%)	NE Fre (%)	Mean	Decision
The presence of health centers has improved the nutritional status and reduced maternal and infant mortality	40 (88.9)	1 (2.2)	2 (4.4)	2 (4.4)	3.76	GE
Presence Health Center has reduced disease vulnerability, reduced the spending on, sickness, and increased our savings.	36 (80.0)	3 (6.7)	4 (8.9)	2(4.4)	3.62	GE
The presence of health centers has made us						

lose fewer days at work, and enjoy longer working lives.	22 (48.9)	10 (22.2)	8 (17.8)	5 (11.1)	3.09	ME
The presence of the health center has reduced the time and money spent visiting health centers in neighbouring communities.	36 (80.0)	2 (4.4)	3 (6.7)	4 (8.9)	3.56	GE
The presence of health centers has not reduced disease outbreaks, and as a result, my spending on sickness has not been reduced	1 (2.2)	3 (6.7)	2 (4.4)	39 (86.7)	3.76	NE
The presence of a health center did not increase our savings, since there is no drug available for different ailments at the health center.	2 (4.4)	1 (2.2)	2 (4.4)	40 (88.9)	3.78	NE
The construction of the health center has not made us experience any improvement in our health status	1 (2.2)	1 (2.2)	3 (6.7)	40 (88.9)	3.82	NE
The construction of the health center has not saved us time, as we did not have better access to the health center	3 (6.7)	1 (2.2)	2 (4.4)	39 (86.7)	3.71	NE

Grand Mean = 3.64

Key: GE = Great extent; ME = Moderate extent; LE = Little extent; NE = No extent

Key for decision:

Positive Statement: Great extent: 3.5–4.0, Moderate extent: 2.5–3.49, Little extent: 1.50–2.49, No extent: <1.50

Negative Statement: Great extent: <1.5, Moderate extent: 1.5–2.49, Little extent: 2.5–3.49, No extent: 3.5–4.0

4.3.3 Community Hall

The result from Table 7 shows that the respondents were able to save some money through the reduction in money on renting of hall to a great extent (3.53). The respondents were able to save transportation fees to the different halls to a great extent since there is a community hall available in the community. It was also revealed that the respondents disagree that the presence of community hall has not increased the savings and reduced their expenses. The overall perception of the respondents' grand mean was 3.57, which implies that a community hall has been created in the community to a great extent. Community hall is one of the most valuable assets of any community, in the sense of the facilities it provides for the wellbeing of people living in the area.

Table 7: Respondents' Perception on the extent to which Community Halls have created wealth in the communities

Statements	GE Fre	%	ME Fre	%	LE Fre	%	NE Fre	%	Mea n	Decision
The availability of the community hall has enabled us to save money through the reduction in money spent on renting of hall.	21		5	(16.7)	3	(10.0)	1	(3.3)	3.53	GE
	(70.0)									
The availability of community hall has enabled us to save transportation fees spent on the percentage of different hall	23		3	(10.0)	2	(6.7)	2	(6.7)	3.57	GE
	(76.7)									
The presence of community hall has not increased our savings	1	(3.3)	3	(10.0)	1	(3.3)	25		3.57	NE
							(83.3)			
The presence of community hall has not reduced our expenses	2	(6.7)	2	(6.7)	2	(6.7)	24		3.60	NE
							(80.0)			

Source: Field Survey, 2015.

Grand Mean = 3.57

Key for decision:

Positive Statement: Great extent: 3.5–4.0, Moderate extent: 2.5–3.49, Little extent: 1.50–2.49, No extent: <1.50

Negative Statement: Great extent: <1.5, Moderate extent: 1.5–2.49, Little extent: 2.5–3.49, No extent: 3.5–4.0

4.3.4 Open market stall/lock-up stores

As indicated in Table 8, as revealed from the grand mean (2.66), the respondents stated that the presence of open market stalls has created wealth to a moderate extent. It was observed that they have access to nearby markets within the community which has reduced money spent on transportation to distant communities and thereby increased income to a moderate extent (2.91). The focus of rural markets has been to provide rural people with an additional source of income by allowing them the opportunity to sell directly to consumers. Also, they were able to sell goods with ease and make more profit with the presence of the market in the community to a low extent (2.36).

Table 8: Respondents' Perception on the extent to which Open market stall/lock-up stores have created wealth in the communities

Statements	GE Fre	%	ME Fre	%	LE Fre	%	NE Fre	%	Mea n	Decision
Access to nearby markets within the community has reduced money spent on transportation to the distant community and thereby increased our income.	27	(60.0)	2	(4.4)	1	(2.2)	15	(33.3)	2.91	ME
Access to market in the community has made us sell my goods with ease and make more profit	17	(37.8)	3	(6.7)	4	(8.9)	21	(46.7)	2.36	LE
The presence of the market did not reduce our spending to distance the market	15	(33.3)	1	(2.2)	1	(2.2)	28	(62.2)	2.93	LE
The presence of the market has not increased our profit	22	(48.9)	1	(2.2)	2	(4.4)	20	(44.4)	2.44	ME

Grand Mean = 2.66

Key for decision:

Positive Statement: Great extent: 3.5–4.0, Moderate extent: 2.5–3.49, Little extent: 1.50–2.49, No extent: <1.50

Negative Statement: Great extent: <1.5, Moderate extent: 1.5–2.49, Little extent: 2.5–3.49, No extent: 3.5–4.0

4.3.5 Blocks of Classroom

The result in Table 9 reveals that to a great extent (3.53), the presence of blocks of classrooms has reduced the transport money spent on children to attend school in the neighbouring communities, thereby increasing savings and production. This supports the finding of Oru (2003) who asserted that the classroom is important in creating an inviting, safe, and supportive environment for students and reducing the cost of schooling over long distances.

Table 9: Respondents' Perception on the extent to which Blocks of the classroom have created wealth in the communities

Statements	GE Fre	ME %	LE Fre	NE %	Mea n	Decision
The presence of blocks of classrooms has reduced the transport money spent on our children to attend school in the neighbouring communities, thereby increasing our savings and production.	11 (73.3)	2 (13.3)	1 (6.7)	1 (6.7)	3.53	GE
The presence of blocks in the classroom has reduced the stress of trekking a long distance, and this has improved the health of the children.	10 (66.7)	2 (13.3)	2 (13.3)	1 (6.7)	3.40	ME
Our children still travel long distances to attend schools, so the presence of blocks of classrooms did not increase our savings.	1 (6.7)	1 (6.7)	–	13(86.7)	3.67	NE
The presence of blocks in the classroom did not improve the health of the children.	1 (6.7)	2 (13.3)	2 (13.3)	10(66.7)	3.47	LE

Grand Mean = 3.52

Key for decision:

Positive Statement: Great extent: 3.5–4.0, Moderate extent: 2.5–3.49, Little extent: 1.50–2.49, No extent: <1.50

Negative Statement: Great extent: <1.5, Moderate extent: 1.5–2.49, Little extent: 2.5–3.49, No extent: 3.5–4.0

4.3.6 Electricity

Data presented in Table 10 depicts the overall extent to which electricity has created wealth in the communities with a grand mean of 3.44. This implies that electricity has created wealth in the community to a moderate extent. This supports IEI (2013) which asserted that micro-enterprise owners are fully aware of the importance of electricity access to the profitability of their business.

Table 10: Respondents Perception on the extent to which Electricity has created wealth in the communities

Statements	GE Fre %	ME Fre %	LE Fre %	NE Fre %	Mea n	Decision
The presence of electricity has increased our economic activities (e.g. food production, food/crop processing, craft/artisan work, etc.) and we able to make more profit	11 (73.3)	2 (13.3)	1 (6.7)	1 (6.7)	3.53	GE
The presence of electricity has increased our commercial and industrial productivity	10 (66.7)	2 (13.3)	1 (6.7)	2 (13.3)	3.47	ME
The presence of electricity has increased our off-farm income	8 (53.3)	4 (26.7)	1 (6.7)	2 (13.3)	3.20	ME
The presence of electricity has not enabled us to establish a small-scale industry; it did not lead to profit generation.	1 (6.7)	2 (13.3)	2 (13.3)	9 (60.0)	3.13	LE
Electricity has not increased our empowerment rate, so it did not increase the income	1 (6.7)	–	1 (6.7)	13(86.7)	3.73	NE
The presence of electricity did not increase our commercial and industrial productivity	1 (6.7)	1 (6.7)	1 (6.7)	12 (80.0)	3.60	NE

Grand Mean = 3.44

Key for decision:

Positive Statement: Great extent: 3.5–4.0, Moderate extent: 2.5–3.49, Little extent: 1.50–2.49, No extent: <1.50

Negative Statement: Great extent: <1.5, Moderate extent: 1.5–2.49, Little extent: 2.5–3.49, No extent: 3.5–4.0

4.3.7 Training Programme

Table 11 revealed respondents' responses to the extent to which various training programmes have created wealth in communities. Training on record keeping has created wealth to a great extent (3.56), training on monitoring and evaluation, and training on organizational skills has created wealth to a moderate extent. The grand mean is 3.28, which implies that the training programmes have created wealth to a moderate extent.

Table 11: Respondents' Perception on the extent to which Training Programmes have created wealth in the communities

Statements	Great Extent Fre %	Moderate Extent Fre %	Low Extent Fre %	No Extent Fre %	Mean	Decision
The training we received has improved our record-keeping ability	140(72.2)	18 (11.7)	2 (1.1)	20 (15.0)	3.56	GE
Due to the training, we can supervise, monitor, and evaluate various projects in the community	88 (48.9)	56 (31.1)	7 (3.9)	29 (16.1)	3.13	ME
The training we received has developed our organizational skills, we can now organize economic activities more productively	72 (40.0)	66 (36.7)	11 (6.1)	31 (17.2)	2.99	ME
The training did not increase our management skill	27 (15.0)	3 (1.7)	40 (22.2)	110(61.1)	3.29	LE
The training did not improve our record-keeping ability	24 (13.3)	3 (1.7)	10 (5.6)	143(79.4)	3.51	GE
The training has not improved our organizational skill	26 (14.4)	5 (2.8)	54 (30.0)	95 (52.8)	3.21	LE

Grand Mean = 3.28

Key for decision:

Positive Statement: Great extent: 3.5–4.0, Moderate extent: 2.5–3.49, Little extent: 1.50–2.49, No extent: <1.50

Negative Statement: Great extent: <1.5, Moderate extent: 1.5–2.49, Little extent: 2.5–3.49, No extent: 3.5–4.0

4.3.8 Industries

The result in Table 12 depicts that the establishment of the processing industry has reduced drudgery to a moderated extent (3.33). The establishment of the processing industry has saved the time spent on the job, and the establishment of the processing industry has increased the quality and quantity of crops processed to a moderate extent (3.10). Also, the establishment of industry has made the work of the respondents less capital-intensive and involves less risk to a moderate extent (3.30). The overall grand mean (3.19) revealed that industries have created wealth in the communities to a moderate extent.

Table 12: Respondents Perception on the extent to which Industries have created wealth in the communities

Statements	Great Extent Fre %	Moderate Extent Fre %	Low Extent Fre %	No Extent Fre %	Mean	Decision
The establishment of the processing industry has reduced drudgery in our job	18 (60.0)	7 (23.2)	2 (6.7)	3 (10.0)	3.33	ME
The establishment of the processing industry has saved the time spent on our job	17 (56.7)	4 (13.3)	4 (13.3)	5 (16.7)	3.10	ME
The establishment of the processing industry has increased the quality and quantity of crops processed	16 (53.3)	6 (20.0)	3 (10.0)	5 (16.7)	3.10	ME
The establishment of industry has made our work less capital-intensive and involves less risk, so we can accumulate our earnings and make enough money to support our families.	18 (60.0)	5 (16.7)	5 (16.7)	2 (6.7)	3.30	ME
The presence of industry has increased the level of our income	22 (73.3)	1 (3.3)	5 (16.7)	2 (6.7)	3.43	ME
The presence of industry has enabled us to possess the basic needs of life	12 (40.0)	6 (20.0)	5 (16.7)	7 (23.2)	2.77	ME
The presence of industry has not increased our level of income	3 (10.0)	4 (13.3)	1 (3.3)	22 (73.3)	3.40	LE
Construction of industry has not been able to save time	5 (16.7)	4 (13.3)	3 (10.0)	18 (60.0)	3.13	LE
Presence has not enabled us to possess the basic needs of life	7 (23.2)	5 (16.7)	6 (20.0)	12 (40.0)	2.77	LE
The presence of the industry has not reduced drudgery in our job	3 (10.0)	2 (6.7)	5 (16.7)	20 (66.7)	3.40	LE
The construction of industry has not been able to increase the support we give to our	2 (6.7)	2 (6.7)	6 (20.0)	20	3.40	LE

family					(11.1)	
The presence of industry has not increased the quality and quantity of crops we processed	5 (16.7)	3 (10.0)	6 (20.0)	16 (53.3)	3.10	LE

Grand Mean = 3.19

Key for decision:

Positive Statement: Great extent: 3.5–4.0, Moderate extent: 2.5–3.49, Little extent: 1.50–2.49, No extent: <1.50

Negative Statement: Great extent: <1.5, Moderate extent: 1.5–2.49, Little extent: 2.5–3.49, No extent: 3.5–4.0

5. CONCLUSION AND RECOMMENDATIONS

The Community Development Initiative (3i's initiative) in Ondo State, Nigeria, has shown a significant positive impact on wealth creation among rural households. The initiative, which emphasizes Infrastructure, Institution, and Industry, utilizes a community-driven development approach that involves local communities in identifying and prioritizing their needs. This participatory method has led to the successful implementation of various infrastructural projects, including water facilities and health centers, which have contributed to reducing health-related expenses and saving time for the rural population.

Training programs under the 3i's initiative have enhanced local capacity in project management and record-keeping, promoting a sense of ownership and accountability among community members. Despite these successes, the establishment of industries has been limited, which hampers the potential for large-scale economic transformation and employment generation.

The overall findings suggest that while the 3i's initiative has moderately to highly improved community wealth, there is a need for continuous and enhanced efforts to ensure the sustainability and scalability of these development projects. Addressing the gaps in the industrial establishment and fostering stronger government-community collaboration is crucial for bridging the urban-rural economic divide. Based on the findings, it can be recommended that by maximizing the economic impact of the 3i's initiative, there is a need to accelerate the establishment of industries, particularly those that can utilize local raw materials and create employment opportunities. This can be achieved by providing incentives and support to small and medium enterprises within the communities. Also, continuous engagement with local communities is essential to ensure that development projects align with their evolving needs. Regular feedback mechanisms and participatory decision-making processes should be maintained to sustain community involvement and ownership. Extending training programs to cover more advanced skills in entrepreneurship, technology adoption, and industrial operations can further empower rural households. This will enhance their ability to manage and sustain development projects independently. While significant progress has been made, ongoing efforts to improve basic infrastructure such as roads, electricity, and communication networks are necessary. These improvements will facilitate better access to markets and services, thereby boosting economic activities in rural areas. Lastly, strengthening the partnership between the government and local communities is crucial. This

includes ensuring transparency, accountability, and inclusiveness in the planning and implementation of development projects. Government policies should support and complement community-driven initiatives to achieve broader development goals.

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