



Article

The Leveraging of Support by Faith-Based Social Groups in Rural Villages of the Federal Capital Territory, Nigeria

Stephen Morse ^{1,*} , Nora McNamara ², Nancy Nathan ³, Shuaibu Adamu ⁴, Oluwayemisi Idowu Micah ⁵, Muhammed Kabir ⁶ , Augustine Sunday Onwuaroh ⁷ and Nathaniel Otene ⁸

- ¹ Centre for Environment and Sustainability (CES), University of Surrey, Guildford GU2 7XH, Surrey, UK
² Missionary Sisters of the Holy Rosary (MSHR), Brookville, West Park, Artane, D05 KOY3 Dublin, Ireland; nmn@mshr.ie
³ Independent Researcher, Block 107, Ebira Road, FCDA Quarters, Karu Site, Abuja 900001, Nigeria; sabantie@yahoo.com
⁴ Independent Researcher, No. 222A Phase 2 Quarters, Kwali, Abuja 900001, Nigeria; shuaibua77@gmail.com
⁵ Independent Researcher, 32/34 Abass Lane, Bhyzine, Kubwa, Abuja 900001, Nigeria; yemesee@yahoo.co.uk
⁶ Department of Agricultural Extension and Economics, National Agricultural Extension Research and Liaison Services (NAERLS) A.B.U Zaria, Zaria 810107, Nigeria; kabiramuhammad41@gmail.com
⁷ Department of Agricultural Economics and Extension, Federal University of Kashere, Gombe 760001, Nigeria; augustinesundaysimon@gmail.com
⁸ PYXERA Global, Rayuwa Project-Nigeria, 5 Njoku Lane, G.R.A. Zaria, Zaria 810107, Nigeria; notene@pyxeraglobal.org
* Correspondence: s.morse@surrey.ac.uk; Tel.: +44-1483-686079

Abstract: Social networks and social groups are often regarded as being important elements of social capital. The research set out in this paper is designed to explore whether social groups in villages located close to the Nigerian capital city of Abuja seek to lever benefits from the connections (networks) they may have with the government and others in that city. Of special interest is whether there is a significant difference between secular and faith-based social groups in terms of the leveraging of such support. The research builds upon a previous study that employed a questionnaire-based survey of 26 social groups spanning two area councils (ACs; Bwari and Kwali) in the Federal Capital Territory of Nigeria followed by a series of in-depth interviews with leaders of the groups (e.g., chairperson, secretary, and treasurer) to explore the findings. The results were analysed using regression and suggest that most groups (14) had sought to lever support from their connections in Abuja. Those more likely to leverage support were registered with their respective ACLs, a requirement for accessing credit from formal lenders, and tended to be smaller in size in terms of membership. There was also some suggestion that leverage was more likely with male social groups than female ones. Registration with an AC was more likely for secular groups than religious ones. Religious-based groups in the villages did not see their activities as being ‘project orientated’ and instead regarded their role as being in community support. Social groups cannot be thought of as static and exclusive and the diversity of such groups at the village scale is a source of strength for their communities. The results have important ramifications for those institutions, especially faith-based ones, wishing to work with social groups to help in the design and implementation of development initiatives.

Keywords: social groups; social networks; faith-based groups; social capital; leverage



Citation: Morse, S.; McNamara, N.; Nathan, N.; Adamu, S.; Micah, O.I.; Kabir, M.; Onwuaroh, A.S.; Otene, N. The Leveraging of Support by Faith-Based Social Groups in Rural Villages of the Federal Capital Territory, Nigeria. *Sustainability* **2023**, *15*, 14251. <https://doi.org/10.3390/su151914251>

Academic Editor: Ioannis Nikolaou

Received: 21 July 2023

Revised: 2 September 2023

Accepted: 22 September 2023

Published: 27 September 2023



Copyright: © 2023 by the authors. Licensee MDPI, Basel, Switzerland. This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>).

1. Introduction

It has often been acknowledged how faith-based development organizations (FBDOs), defined by [1] (p. 103) as ‘an organization where faith is embedded into the organizational structures producing a diversity of approaches to development practice’, are important players within the broad field of international development [2–4], and this can especially be so in contexts where governments provide little support for their communities [5]. FBDOs potentially have an innate advantage given their long-term presence in communities and

in-depth knowledge of the local contexts within which they work [6,7]. While the literature on the form, function, and impact of FBDOs has grown in recent years [2], there are still some significant gaps in the knowledge regarding the role of faith in development studies and policy [5]. Bradley [1] suggests a framework of three broad types of FBDOs that form a continuum. Firstly, there are ‘grassroots’ organizations where spirituality helps to shape their identity, and these typically have a desire to closely relate and work with local communities to help improve their well-being. For this set of FBDOs, there is little, if any, emphasis on promoting their faith and they typically work with people having different faiths and those having no faith at all. Secondly, there is an ‘intermediary group’ typically comprising denominational organizations who raise money in a variety of ways to help support development, including the activities of ‘grassroots organizations’; although, it should be noted that these may also source support from secular funders, such as government aid agencies. Lastly, there are ‘missionary driven’ FBDOs, where the focus is primarily on the achievement of religious salvation in communities; however, development, for example, the provision of schools and clinics, may also be an important dimension of their activities. However, while the long-term embeddedness of many FBDOs within the communities they hope to serve provides advantages when it comes to development, others have also pointed to the disadvantages [8]. Firstly, the label ‘FBDO’ covers a diversity of different organizations and, as a result, there can be divergent views of what development means and how their faith identities influences practices and thus the impacts. As [8] (p. 115) noted:

‘for many FBOs [faith-based organizations], spiritual faith provides the fuel for action. They seek to meet people’s needs holistically: their spiritual needs as well as their physical and emotional needs. The point at which this becomes proselytizing is not always clear.’

Secondly, there may be capacity issues in terms of the ability of grassroots FBDOs to manage short-term aid funding, and in particular to measure impact and show accountability [8]. Too much funding can even be detrimental as it can help spawn artificial and financially unsustainable structures, and the FBDO can lose its connection with the communities [8]. Thirdly, and linked to the capacity issue, some have pointed to the lack of emphasis on technical training for FBDO staff [9] as well as training and experience in governance and financial management [5,10,11]. Fourthly, others have pointed to the suspicion and mistrust that can arise within communities having one faith when approached by an FBDO founded on a different faith and, indeed, at the extreme, there is often an affiliation of terrorist groups with faith [4]. However, other often-repeated criticisms, such as FBDOs only helping those who share the same belief as the FBDO, are not supported by the research [12].

For FBDOs, an important dimension to this longer-term embeddedness and awareness of the ‘local’ is working through social groups, be they faith-based or secular, which exist within the community [1,7]. FBDOs are by no means unique in seeking to work via these ‘grassroots’ social groups and government, and other agencies often seek to do the same as part of their projects and programs; however, as noted above, the longer-term perspective and embeddedness of FBDOs provides them with advantages in terms of knowing more about these groups (membership, structure, function, goals, etc.). Indeed, some of the social groups within a community may themselves be faith-based [7]. Two types of social group are often differentiated in the literature—primary and secondary [13]. A primary group typically comprises family and friends [14], while a secondary group may be larger and more anonymous, typically comprising members who are not related and may not necessarily even be friends. The secondary groups may be quite formal with a set leadership and management structure (chairperson, secretary, etc.) with defined goals; they may also require the payment of a regular membership fee. The formal social groups can be of a utilitarian nature and task-orientated [14], for example, to help with the provision of labor or perhaps credit, but ‘Social groups bring residents together and provide group members with opportunities to give and receive social support such as a sense of belonging,

practical help or emotional support' [15] (p. 14). An individual may be in more than one group at the same time. The structure of such groups can be varied with different rules, such as the appointment of a leadership team (chairperson, treasurer, secretary, etc.). They can also differ in how they are formed. For example, some can be catalyzed by agencies external to the community, including government and arguably faith-based organizations, while others can evolve more internally within a community. Another factor to consider with groups is that of membership, for example, some may be differentiated by gender or occupation, and the number of members.

An interesting and related concept to social groups is that of a 'social network' [16,17], described by Barnes [18] (p. 43), one of the pioneers in this field, as 'a network of ties of kinship, friendship, and neighbourhood'. Hence, a social network is a much broader concept than that of a social group; however, the two can exist in tandem. Social networks and social groups are often regarded as being important elements of 'social capital' [19], first set out to outline how it is used at present by Hanifan [20] but expanded upon by Coleman [21]. Broadly speaking, it can be defined as 'any informal network of relationships between people that is useful to those people in accomplishing their goals' [22] (p. 248). Hence, one can view groups and networks through a utilitarian lens as to how such relationships can create benefits [21,23–25]. In terms of faith, a link with social capital is often claimed. Some note how 'Spirituality can support the development of social capital by anchoring the individual's sense of obligation to others in a comprehensive view of the place of human beings in the cosmos' [22] (p. 250), which is also noted by Uslaner [26] and cited by Hepworth and Stitt [6] (p. 905).

'Community and social capital are built and maintained through organizations and churches. Non-profits and churches are both recipients of social capital resources available in the community, and generators of community and social capital. Both types of places often serve as venues where community is practiced, social capital is created, and cultural capital is transmitted'.

Indeed, it has also been noted how people who follow a religion or regard themselves as having a faith and/or spirituality are often more likely to engage in volunteering and work for the public sector [27]. Indeed, their religion/faith/spirituality can influence the way they see their organization and influence their behavior within it [27].

Studies have shown that social groups and networks can be important for improving social capital, and having good networks can generate positive outcomes. For example, in the case of a developing country, such as Nigeria, the so-called 'informal' support via social groups and networks can be important in areas, such as entrepreneurship [28], social entrepreneurship [29], innovation [30], providing support during illness [31] and bereavement [32], adoption of climate change adaptation strategies [33], access to credit [34], agricultural productivity, and food security [35]. However, care does need to be taken around placing too much emphasis on their positive contributions. For example, the evidence is mixed over whether the membership of social groups can benefit the members in relation to their well-being [15,36]. There are also costs associated with being members of a social group (e.g., membership fee). The time spent to develop and maintain social networks can come as an expense when one puts a monetary value on that time [37]. Finally, it is worth pointing out that not all social groups provide benefits for the wider community in which they are embedded; some groups (e.g., criminal gangs) can be self-serving at the expense of their community and such negative impacts of social capital can be especially important within a context of urban poverty [38].

In the faith-based arena, there have been groups, such as the Catholic Women's Organisation (CWO) and others, which have sought to help enhance the connections between the laity and the Church structures, and much of this has revolved around self-help. There are also examples of FBDOs adapting indigenous social groups. Morse and McNamara [39], for example, noted how one FBDO in Kogi State, Nigeria, adapted an existing indigenous social group structure (the 'Oja') as part of a financial services program offering micro-savings and loans to help with income generation and food security. The

'Oja' had to be changed in ways to better allow for records to be kept and decisions to be made as to how loans were to be used to benefit the members. Indeed, social groups based on rotational savings are common throughout West Africa [40–42]. Another form of social group is based on rotational labor for farm work [39], and it has also been recognized for a long time that social groups can be important in terms of the transfer of knowledge and promotion of new techniques and technologies to farmers and others, as they can help overcome 'information failures' in both developed [43,44] and developing countries [45–47]. Estimates of the numbers of people in such groups are challenging to provide; however, it has been estimated in 2009 that there were nearly 41 million people in Nigeria who were regular members [48].

One feature that is often neglected is how faith-based social groups sit within a broader landscape of social groups, including secular ones, within a community and how they compare in their ability of leveraging support from government agencies and indeed international aid agencies. This is an important arena but one that has received very little attention, especially in the developing world. In the UK, for example, Bunn and Wood [49] in their study of how a Protestant organization (Faithworks) interacted with secular agencies, such as political institutions and the media, stated that:

'In terms of social capital, Faithworks' engagements with government and governmental agencies are attempts at creating connections and relationships with policy-makers that will benefit Christian groups (and, it is claimed, ultimately those they serve)' [49] (p. 641).

However, the nature of the engagement is intriguing as: 'religious practices and beliefs are considered a foundation and driving force for action, but the cultural forms through which they are represented and perpetuated are not deployed when interacting with groups with which partnerships are sought' [49] (p. 647).

Indeed, Bunn and Wood noted how there was often a "hybridizing of Christian and government discourses" [49] (p. 643) when Faithworks interacted with secular institutions to seek support. A related point was presented by [12] regarding a faith-based housing initiative called 'Habitat for Humanity International' that has attracted millions of supporters since its founding in 1976 in the USA. The organization relies on the involvement of volunteers, most of who are active members of Christian churches; however, when these volunteers were asked about their reasons for providing help, they explained it was inspired by their desire to help the wider community, and religious rhetoric was not as central in this motivation as perhaps may have been expected. However, how do these interactions between FBDOs in the three categories set out by [1], other aid agencies, secular NGOs, and the government play out in the developing world? There is some evidence in the literature regarding this point [4,7]; however, one aspect that has received almost no attention is whether and how faith-based social groups in communities seek to leverage support from governments and others, and whether such interactions, if they occur, are different from those of more secular-based social groups. In a recently published study, Morse et al. [50] explored the leveraging of support from the government and other institutions by 'grassroots' social groups in the urban fringe of the federal capital city of Abuja. Such leverage is arguably of especial resonance for social groups that are geographically close, albeit still facing issues, such as poor road and communication networks, to such a major seat of economic and political power. Nigeria is, after all, one of the major economies in sub-Saharan Africa [50]. The findings from [50] suggest that many of the groups are involved in such leverage, and the support being sought is typically in terms of infrastructure (e.g., supply of electricity to the community, provision of new roads, building of hospital/clinic, supply of water (boreholes), and telephone masts), farm inputs (e.g., machinery, planting material, fertilizer, pesticides, and veterinary products), training (e.g., in agricultural methods), equipment (e.g., furniture, cooking pots, spoons, and plates), and clothing (e.g., protective equipment, and uniforms). The leveraging of support for infrastructure is understandable, given the high cost of building and maintenance, and indeed it is perhaps unsurprising to see such groups seeking support in terms of agricul-

tural inputs and training. However, the research does not explore the potential differences between secular and faith-based social groups in the seeking of such leverage. This raises the important question as to whether faith-based social groups (Christian or Islamic in the case of Nigeria) make any effort to engage with government agencies and others to try and leverage support for their group members or indeed the community within which they are based. How do such efforts from faith-based social groups compare to those of groups that are more secular in nature? If there are differences, then what are the ramifications for those promoting development, especially FBDOs?

The research reported here used the dataset collected in the Morse et al. [50] study but is re-analyzed to address the questions set out above. The paper begins with an outline of the study area and the methodology employed to collect and analyze the data, and this is followed by a presentation and discussion of the results and how the findings are of relevance to those engaged in development. The paper ends with some suggestions for future research.

2. Methodology

2.1. Federal Capital Territory

The Federal Capital Territory (FCT) of Nigeria (Figure 1) sits at the geographical center of the country and is bordered by the states of Niger to the west and north, Kaduna to the northeast, Nasarawa to the east and south, and Kogi to the southwest. The FCT is regarded as being a part of the 'Middle Belt' of Nigeria. The city of Abuja, the capital of Nigeria, is located within the FCT and its planning and construction began in the 1970s [50]. Abuja replaced Lagos as the capital city of Nigeria in December 1991. Unlike Lagos, Abuja is a planned city with wide and parallel roads, along with various districts mapped out in a way that clearly shows their predominant use, such as residential, governmental, and commercial. Given that Abuja is the seat of the Federal Government in Nigeria, several of its agencies, and indeed international organizations, including both secular and faith-based development organizations, are based there. Hence, there is a significant level of public sector employment in the city. When it comes to the private sector, Abuja's economy is dominated by financial services, hospitality, retail, and real estate sectors, with some manufacturing [50]. Given all these employment opportunities, it is unsurprising that Abuja has one of the fastest growing populations in the world; much of this growth can be attributed to the migration of people to the city from within the FCT as well as other parts of the country. Indeed, many of those who work in Abuja opt to commute from other nearby towns in the FCT where the cost of living is lower [50].

The FCT has six 'area councils' (ACs), equivalent to the local government areas (LGAs) in all 36 of the Nigerian states. The ACs are Abaji, Gwagwalada, Bwari, Kuje, Kwali, and the 'Abuja Municipal Area Council'. The latter corresponds to the area of the city of Abuja, while the other Acs are named after the major towns within their boundary, which hosts the local government offices. Much of the funding of the ACs comes via a subvention from the federal government; however, there is also some revenue from local taxation [50]. The ACs are involved in development and the provision of support services, such as agricultural extension for farmers and their families. Indeed, for all its rapid growth and urbanization, the FCT is still quite rural in places and some villages are remote with little in the way of good roads to link them to Abuja or indeed the other main towns in the FCT, and mobile phone coverage can be patchy.

2.2. Choice of Social Groups

Social groups from six villages in the Bwari and Kwali Area Councils of the FCT were selected for the study (Table 1). The villages were involved in a Bill and Melinda Gates Foundation (BMGF) funded project on food security that occurred between 2015 and 2019, and this project was the basis for the work on social groups and their networks reported in [40] and outlined in the Introduction to this paper. The villages were chosen based upon various criteria. Firstly, they had a predominance of farming households and thus were

more rural. Secondly, the villages were known to have been involved in development initiatives instigated by the federal and FCT governments, and these included a focus on creating social groups. Thirdly, unlike the main towns, the villages had much smaller populations and were more remote from Abuja. With their larger populations and better connectivity, the towns would be expected to have many more and larger social groups and to have better connections to the seat of power in Abuja, especially as many of those who work in the city commute from the towns. Hence, it was anticipated that the villages would provide a better basis for a comparison between different types of social groups and their leveraging of power from Abuja or other major towns in the FCT. The locations of the six villages are shown in Figure 1, and while it may seem that they are not all that far from the towns of Kwali and Bwari, the roads can be impassable, especially during the rainy season, and this can generate a sense of isolation.

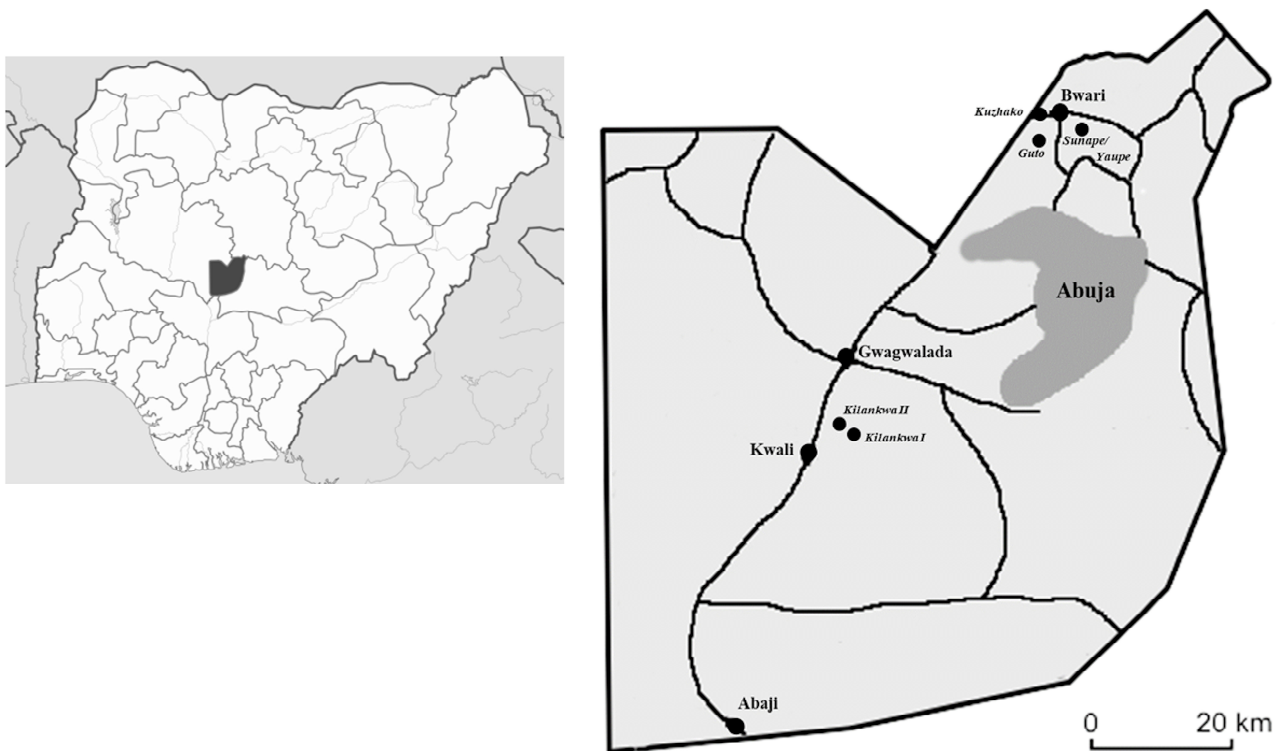


Figure 1. Map of the Federal Capital Territory (FCT), Nigeria. Note: lines are the main (tarred) roads in the FCT and the six villages selected for the study of social groups are highlighted. Abuja, the metropolitan area of the FCT and the capital city of Nigeria, is also highlighted. Source: composite figure created by the authors based on maps available via Wikimedia Commons.

The social groups identified in the villages are shown in Table 1, and while these are not the only ones that existed in the villages at the time of the research, they had the largest membership, were more established, and benefitted from their longevity. Additionally, it needs to be noted that one of the challenges encountered during this research was a degree of secrecy on the part of some social groups. Some of them refused to take part in the research and, of those that did, there was sometimes a reluctance to answer all the questions. Hence, the list of groups in Table 1 also reflects, to some extent, those that agreed to participate in it. For example, Kilankwa II also had groups, such as the ‘Agricultural Association’, which comprised a loose federation of various specialist growers’ associations in the village.

Table 1. The social groups included in the analysis.

Area Council	Village	Group Name
Bwari	Guto	Akugbelodo Youth Association
		Christian Association
		Muslim Association
	Yaupe	Abwa Tnajenu Bagyi Girl Association
		Agbajeshi Women Association
		Ayenajeyi Women Association
		Samari Yaupe Community Development Association
	Sunape	Youth Association
		Akugbelodo Gyeyidna Association
		Ayenajiyi Women Association Gyeyidna
	Kuzhako	Ayenajiyi Women Association
		Akpajishi Youth Association
		Akugbelodo Girl Association
Ayenajiyi Women Association		
Kwali	Kilankwa I	Bwadanda Youth Association
		Moslem Farmer Association
		Women Association
		Kilankwa Youth Association
		Millennium Development Farmers
		Multi-Purpose Association
		Bebwalo Farmer Field School
	Kilankwa II	Ayedo Farmer Field School
		Sheshinbwa Group
		Bebwalo Youth Association
		Garri Processing Group
		Multipurpose Farmers Association
		Youth Association

Note: the villages in this table were involved in a Bill and Melinda Gates Funded project between 2015 and 2019 [50].

2.3. Data Collection

Details of the data collection process are provided in [40]; therefore, only a summary is provided here. A semi-structured interview-based survey was implemented with the 26 social groups in Table 1. The survey occurred between 2015 and 2016, and the respondents were typically the chairpersons of the groups along with their officials (vice-chair, secretary, treasurer, etc.). The structure of the questionnaire used for the social groups in the six villages is set out in Table 2. The questionnaire comprised 13 sections, which included the background of the group (its name, mission, history, structure, and finance), membership (number of male and female members, criteria for membership, and educational level of members), and registration with a respective AC. To explore the questions and answers provided to the questionnaires in greater depth, unstructured interviews were conducted with group members and group leadership teams over a period of three years (2016 to 2019). The starting point for these interviews was the results of the questionnaire-based survey, and the respondents were invited to elaborate and explain some of the answers that were provided. Background information was also sought from others outside the groups, such as community leaders, chiefs, and extension agents. The analysis of the data was achieved via coding. In parallel with the primary data collection, documents, such as group records, were also examined. Indeed, during the interviews with group members, they often used the documents to illustrate their answers. However, it should be noted that it was not always possible to obtain the required data and some gaps emerged. This was most notable for the origin of some groups as the current officials did not always know when the group had been created or the names of individuals who had taken a lead in its formation; these groups were clearly in existence, in one form or another, for many years.

Table 2. Questionnaire design for the social groups (SGs).

Section	Section Title	Example Questions/Prompts
1	Name of social group	Name and location of social group
2	Mission	Ethos of the group, whether it has a mission statement/mandate/rulebook.
3	Historical background	History and background of the group. Who started the group and whether members regard its origin as being internal or external to the community in which it is based?
4	Structure	Leadership structure and how the positions are filled
5	Membership	Membership of the social group (numbers of male/female members) and criteria for membership
6	Registration	Registration with the Area Council, reasons for registering/not registering
7	Education and training	General level of education of members of the group
8	Impact	Is the group focused solely on providing benefits for its members or do they play a wider role in supporting the community?
9	Geographical context	Geographical location of the social group and its activities
10	Urban fringe	Does the social group attempt to leverage its position of being close to Abuja and/or other towns in the FCT?
11	External involvement	Do outsiders try to make use of the social group and, if so, for what purpose?
12	Finance	Members fees, sourcing of funds for projects, donations from wealthy members/non-members inside/outside the community
13	Challenges	Main challenges faced by the social group

Note: this table is adapted from [50].

The survey also sought to ascertain whether the group had attempted to leverage its geographical proximity to Abuja and, if so, for what purpose [50]. However, it became apparent during the follow-up interviews that this was a challenging question as it could be open to multiple interpretations. For example, a group may claim in the survey that it did not try to leverage its proximity to Abuja or indeed other major towns in the FCT, such as Bwari and Kwali; however, during the interviews, it sometimes became apparent that individual members of the group may well have done so when seeking employment and educational opportunities. The dividing line between seeking leverage as a formal group activity and the leveraging of such support by individual members is a fuzzy one, and during the interviews, the leaders of the groups often acknowledged the benefits such individual activities could bring to the wider group. For some groups, there appeared to be a distinction between a regular occurrence of seeking support planned and sanctioned by the group members and more sporadic attempts, often undertaken by leadership at an early stage of an idea for a project but not yet sanctioned by the wider group. Indeed, during the interviews, some respondents would change their mind and say that they did try to leverage support, even if this was not often. However, action taken by individuals to benefit themselves (e.g., seeking employment) without being sanctioned or supported by the wider group was not included here within ‘leverage’. Additionally, worthy of consideration is that, in all these cases, seeking leverage by a group did not necessarily mean that it was successful; although, this aspect was not explored.

2.4. Data Analysis

The results from the survey were analyzed via a least squares regression using MINITAB 18 statistical software. The first step was to pass the data through a stepwise regression (α to enter = 0.2; α to remove = 0.2) to enable the selection of a model for a more detailed analysis. The stepwise regression generated a number of measures: coefficient of determination (R^2), adjusted (adj.) R^2 , predicted (pred.) R^2 , Mallows Cp, and the square root of the regression error mean square (S). Two stepwise regressions were conducted: one with leverage (0 = no and 1 = yes) as the dependent variable and another with Area Council registration (0 = no and 1 = yes) as the dependent variable. The independent variables for the stepwise regression with leverage as the dependent variable were:

- Age: age of the social group since foundation (years);
- Member: number of members in the social group;
- % Female: percentage of the group membership that was female. As this was inversely correlated with the percentage of male membership of the groups, the latter variable was not included to avoid issues of collinearity;
- Origin: origin of the social group—either external (0) or indigenous (1) to the community;
- Registered: whether the group was registered with its Area Council (0 = no; 1 = yes);
- Religious: whether the group was faith-based (Christianity, Muslim) or secular (0 = secular; 1 = faith based).

The independent variables for the stepwise regression with the Area Council registration as the dependent variable were:

- Age;
- Member;
- % Female;
- Origin;
- Religious.

Following the stepwise regressions, the following models were adopted for a more detailed analysis:

$$\text{Leverage} = \text{Intercept} + \beta_1 \text{ Members} + \beta_2 \% \text{ Female} + \beta_3 \text{ Registered} + \text{error};$$

$$\text{Registration} = \text{Intercept} + \beta_1 \text{ Members} + \beta_2 \text{ Religious} + \text{error}.$$

In order to test for collinearity, included in the regression results are the variance inflation factors (VIFs) for each of the independent variables. The higher the value of the VIF, then the greater the influence of collinearity on the regression coefficient [51]. Various ‘rule of thumb’ suggestions were published for maximum acceptable values for the VIF [51–53]. Hae Kim [54], for example, suggested a band of 5 to 10 as being the maximum VIF above which collinearity could be assumed to be an issue, while others suggested a lower value of 3 [53]. All the VIFs for the regression reported here were below 2; therefore, multicollinearity was assumed to not be an issue in the analysis.

To test for autocorrelations, the Durbin–Watson statistic was calculated. In neither case was the DW statistic less than 1.0 or higher than 2.0; therefore, this was taken to mean that autocorrelation was not present.

3. Results

3.1. Characteristics of the Social Groups

Summaries of all the 26 social groups are presented as Tables 3–5. The information within these tables is based upon both the results of semi-structured questionnaire-based survey and the follow-up interviews of group officials undertaken between 2015 and 2019. Hence, in some cases, the initial response from the officials to the semi-structured survey was changed following the clarification provided during the more in-depth interviews.

Table 3. Age of the social groups included in the study and whether they considered themselves to be a religious group or not.

Social Group Name	Village	Year	Age	Religious
		Founded	(Years)	
Akugbelodo Youth Association	Guto	1987	31	N
Christian Association	Guto	1998	20	Y
Muslim Association	Guto	1972	46	Y
Abwa Tnajenu Bagyi Girl Association	Guto	1993	25	N
Agbajeshi Women Association	Guto	1992	26	N
Ayenajeyi Women Association	Yaupe	1976	42	N
Samari Yaupe Community Development Association	Yaupe	1975	43	N
Youth Association	Yaupe	1994	24	N
Akugbelodo Gyeyidna Association	Sunape	1970	48	N
Ayenajiyi Women Association Gyeyidna	Sunape	1980	38	N
Ayenajiyi Women Association	Sunape	1982	36	N
Akpajishi Youth Association	Sunape	1972	46	N
Akugbelodo Girl Association	Kuzhako	1993	25	N
Ayenajiyi Women Association	Kuzhako	1972	46	N
Bwadanda Youth Association	Kuzhako	1971	47	N
Moslem Farmer Association	Kilankwa 1			Y
Women Association	Kilankwa 1			N
Kilankwa Youth Association	Kilankwa 1	2000	18	N
Millennium Development Farmers Multi-Purpose Association	Kilankwa 1			N
Bebwalo Farmer Field School	Kilankwa 1	2007	11	N
Ayedo Farmer Field School	Kilankwa 1	2007	11	N
Sheshinbwa Group	Kilankwa II	2010	8	N
Bebwalo Youth Association	Kilankwa II	1998	20	N
Garri Processing Group	Kilankwa II			N
Multipurpose Farmers Association	Kilankwa II	2005	13	N
Youth Association	Kilankwa II			N

Notes: N = no and Y = yes. This table is adapted from data presented in [50].

The average age of the 26 social groups in Table 3 is around 30 years (varies from 8 to 48 years old), and the groups are mostly initiated by either an individual or a few people. Interestingly, only three of the groups regarded themselves as being religious (or faith)-based (Islamic and Christian primarily), while the majority saw themselves as being secular in nature. Membership of the groups (Table 4) was 111 on average; however, the variation between groups, even amongst this sample, was large, ranging from 30 to 500. In terms of the membership, the groups tended to be dominated by either males or females. Of the 14 groups having female members, 7 had no male members and 3 had only a few (5 or less) male members whose roles revolved mostly around administrative tasks, such as record keeping. Of the 15 groups having male members, 8 of them had no female members. The average male membership of the groups was 78 and for females it was lower at 33. In communities in the middle-belt and north of Nigeria, it is not unusual for Muslim groups (and indeed others) to be segregated along gender lines [50]. It also needs to be noted here that no effort was made to separate the active (i.e., those taking part in all meetings and regularly engaged in group activities) and less-active members. When discussing membership, group leaders did often noted that some members were more active than others; however, as this was a rather subjective and contestable area, it was not presented in the research.

A majority (23) of the groups described themselves as being ‘indigenous’ to their communities, meaning that the group originated from within the community rather than being created by someone from the outside (Table 5). Of the 6 groups regarded by their members as being non-indigenous (or ‘external’) to the community, the formation of all of them were catalyzed by the Millennium Development Goals (MDG) project and the

Agricultural Development Programme (ADP), which operated in the FCT. The MDG project ran between 2007 to 2014 and included the creation of groups primarily as a means of helping to disseminate knowledge and development interventions. By way of contrast, the ADP in the FCT followed on from a series of ADPs in Nigeria, initially funded via the World Bank, that spanned various states from the 1970s to the present. The ADP was also involved in the formation of groups to help with the dissemination of knowledge and the distribution of agricultural inputs. Both these initiatives seconded staff from ministries and ACs, and indeed the MDG also seconded staff from the ADP. As a result of this interaction between the agencies in terms of secondments, care has to be taken when interpreting respondent responses regarding the primary agency involved in the group formation. A group may have considered itself to be an ‘ADP group’, as the government employee involved was, at the time of the group’s formation, employed by the ADP; however, the initiative for their formation may have originated within the context of the MDG. Rather than trying to untangle this complexity, what is reported in Table 5 is the catalyst for a group’s formation as articulated by the group members. The three faith-based groups were all regarded by their members as being indigenous to their communities.

Table 4. Membership of the social groups included in the survey.

Group Name	Number of	Members	
	Members	Male	Female
Akugbelodo Youth Association	500	500	0
Christian Association	40	15	25
Muslim Association	400	400	0
Abwa Tnajenu Bagyi Girl Association	50	0	50
Agbajeshi Women Association	75	1	74
Ayenajeyi Women Association	40	0	40
Samari Yaupe Community Development Association	50	50	0
Youth Association	30	30	0
Akugbelodo Gyeyidna Association	60	60	0
Ayenajiyi Women Association Gyeyidna	48	0	48
Ayenajiyi Women Association	36	0	36
Akpajishi Youth Association	40	40	0
Akugbelodo Girl Association	35	0	35
Ayenajiyi Women Association	60	0	60
Bwadanda Youth Association	100	100	0
Moslem Farmer Association	85	85	0
Women Association	70	0	70
Kilankwa Youth Association	500	375	125
Millennium Development Farmers	34	25	9
Multi-Purpose Association			
Bebwalo Farmer Field School	30		
Ayedo Farmer Field School	30		
Sheshinbwa Group	58	3	55
Bebwalo Youth Association	350		
Garri Processing Group	105	5	100
Multipurpose Farmers Association	30	27	3
Youth Association	42		

Notes: This table is adapted from data presented in [50].

The majority (15 out of 26) of groups in the sample were registered with their respective Acs, and when asked, this was largely because they wished to avail themselves of credit from lenders, such as banks, to help with projects they had in mind (Table 5); registration with an AC was a pre-requisite for obtaining such support. To register with an AC, a group must have a written constitution along with a structure and set of positions (chair, secretary, etc.), and the group also needs to pay a registration fee. Just two of the external groups were registered and none of the religious groups were registered. For groups who were not registered, the reason given in each case was that they did not wish to access

credit (e.g., in the case of the three religious groups) or that they felt they were supported by the government in other ways (e.g., some of the external groups established by the ADP/MDG).

Table 5. Origin of the social groups, whether they were registered with an Area Council, and whether they purposely leveraged support from the government.

Group Name	Origin	Nature of Group		
		External	Reg.	Leverage
Akugbelodo Youth Association	Indig.		Y	Y
Christian Association	Indig.		N	N
Muslim Association	Indig.		N	N
Abwa Tnajenu Bagyi Girl Association	Indig.		N	N
Agbajeshi Women Association	Indig.		Y	Y
Ayenajeyi Women Association	Indig.		Y	Y
Samari Yaupe Community Development Association	Indig.		Y	Y
Youth Association	Indig.		N	N
Akugbelodo Gyeyidna Association	Indig.		Y	Y
Ayenajiyi Women Association Gyeyidna	Indig.		Y	Y
Ayenajiyi Women Association	Indig.		Y	Y
Akpajishi Youth Association	Indig.		Y	Y
Akugbelodo Girl Association	Indig.		N	N
Ayenajiyi Women Association	Indig.		N	N
Bwadanda Youth Association	Indig.		Y	Y
Moslem Farmer Association	Indig.		N	N
Women Association	Ext.	ADP	N	Y
Kilankwa Youth Association	Indig.		Y	N
Millennium Development Farmers Multi-Purpose Association	Ext.	MDG	N	Y
Bebwalo Farmer Field School	Ext.	ADP	N	Y
Ayedo Farmer Field School	Ext.	ADP	N	Y
Sheshinbwa Group	Ext.	ADP	Y	N
Bebwalo Youth Association	Indig.		Y	N
Garri Processing Group	Indig.		Y	N
Multipurpose Farmers Association	Ext.	ADP	Y	Y
Youth Association	Indig.		Y	N

Notes: Indig. = indigenous to the community; Ext. = external to the community; ADP = group formed by the Agricultural Development Programme; MDG = group formed by the Millennium Development Goals program; Reg. = registration with an Area Council. This table is adapted from data presented in [50].

3.2. Leveraging of Support from Networks in Abuja

The groups were asked whether they had made efforts to capitalize on their location within the FCT and geographical proximity to Abuja to help them leverage benefits for members and indeed their village, and the results are shown in Table 5. Using the definition of ‘leverage’ set out above, 14 out of the 26 groups claimed that they had attempted to leverage benefits, while 12 said that they had not and were not doing so (Table 5). While the sample size was small ($N = 26$), it was nonetheless possible to provide some insights into the characteristics of the groups that may have influenced their tendency to leverage support from their networks in Abuja. A starting point was the stepwise regression with ‘leverage’ (no = 0; yes = 1) as the dependent variable and a suite of independent variables, and the results are shown in Table 6. The table presents the results from the three models, which emerge from the analysis, and of these, the one (model 3) that has the best combination of parameters (adjusted $R^2 = 41\%$; predicted $R^2 = 20\%$ and Mallows $C_p = 3.75$) includes the following independent variables: % female, registered, and members. The results of a regression analysis using this model are shown in Table 7. Two of the independent variables (registered and members) are statistically significant, while % female is not statistically significant at $p < 0.05$ but only just so ($p = 0.071$). Whether the group is registered with an AC

is significant at $p < 0.01$ and the regression coefficient in Table 7 suggests that registration is positively linked to leverage. While a group can still try and leverage support, even without being registered with an AC, it is logical that most groups who try to leverage support are also registered. The other variable that was statistically significant ($p < 0.05$) was the number of members in the social groups. However, the negative regression coefficient (-0.00157) suggests that groups with less members are more likely to be involved in leveraging support. Similarly, while the percentage of female members in the groups was not statistically significant at $p < 0.05$, the negative regression coefficient (-0.00375) suggested that groups with lower percentages of female members were perhaps more likely to be engaged in leveraging support. Taken together, these findings suggest that groups more likely to be involved in leveraging support are those registered with their Area Councils, be smaller in size, and have a higher proportion of male members.

Table 6. Results of a stepwise regression analysis with the dependent variable being leverage.

	Model 1	Model 2	Model 3
	Coefficient	Coefficient	Coefficient
Constant	0.250	0.349	0.552
Registered	0.519 *	0.590 **	0.597 **
Members		-0.00117 ns ($p = 0.063$)	-0.00157 *
% Female			-0.00375 (ns ($p = 0.071$))
S	0.4477	0.4168	0.3885
R ²	26%	39%	50%
R ² (adjusted)	22%	32%	41%
R ² (predicted)	9%	11%	20%
Mallows' Cp	7.86	5.41	3.75

ns = not significant at $p < 0.05$; * $p < 0.05$; ** $p < 0.01$.

Table 7. Results of a regression analysis using model 3 from Table 6. The dependent variable is leverage.

Term	Coefficient (SE)	t-Value and Significance	VIF
Constant	0.552 (0.179)	3.08 **	
Members	-0.00157 (0.000588)	-2.66 *	1.18
% female	-0.00375 (0.00194)	-1.93 ns ($p = 0.071$)	1.14
Registered 1	0.597 (0.178)	3.36 **	1.04

F = 5.69 ** (df = 3, 17). Durbin–Watson statistic = 1.68250 (number of regressors = 3). Note: VIF = variance inflation factor. ns = not significant at $p < 0.05$; * $p < 0.05$; ** $p < 0.01$.

3.3. Group Characteristics Linked to Area Council Registration

Given that registration with an AC appears to be an important factor when it comes to leveraging support, it is also useful to explore the characteristics of social groups that are linked to whether a group is registered with an AC or not. As noted above, registration with an AC is not necessarily a pre-requisite to being involved in seeking leverage; however, it does seem to have a positive influence. Therefore, it is interesting to see what factors influenced that decision. The results of a stepwise regression with 'registration' (0 = no; 1 = yes) as the dependent variable are shown in Table 8. The table presents the best two models to emerge from the analysis, and of these two, the one with the best combination of parameters is model 2 with an adjusted R² of 17%, predicted R² of 10%, and Mallows Cp of 1.71. Model 2 had just two independent variables—members and religious—and this model was selected for a more detailed analysis, and the results are shown in Table 9. However, of the two independent variables in model 2, only the 'religious' independent variable is statistically significant at $p < 0.05$, and the negative coefficient in Table 9 suggests that secular groups (Religious = 0) are more likely to be registered with an AC than faith-based groups (Religious = 1).

Table 8. Results of a stepwise regression analysis, with the dependent variable being whether a group is registered with an Area Council.

	Model 1	Model 2
	Coefficient	Coefficient
Constant	0.684	0.586
Members		0.000882 ns
Religious	−0.684 ns ($p = 0.062$)	−0.780 *
S	0.4648	0.4547
R ²	17%	25%
R ² (adjusted)	13%	17%
R ² (predicted)	8%	10%
Mallows' Cp	1.43	1.71

ns = not significant at $p < 0.05$; * $p < 0.05$.

Table 9. Results of a regression analysis with the dependent variable being registration.

Term	Coefficient (SE)	t-Value and Significance	VIF
Constant	0.586 (0.127)	4.61 ***	
Members	0.000882 (0.000647)	1.36 ns	1.04
Religious 1	−0.780 (0.345)	−2.26 *	1.04

F = 2.98 ns ($p = 0.076$) (df = 2, 18); Durbin–Watson statistic = 1.80428 (number of regressor = 2); Note: VIF = variance inflation factor; ns = not significant at $p < 0.05$; * $p < 0.05$; *** $p < 0.001$.

4. Discussion

While the results presented here are based on just 26 social groups, there is nonetheless much diversity between them in terms of their origins and age, as well as how the groups perceive themselves. The majority of groups saw themselves as indigenous to their community; however, there were some, most notably those whose formation was encouraged by MDG/ADP projects, who were regarded by their members as being created by ‘outsiders’.

An analysis of the leveraging by the groups of their proximity to Abuja, and indeed to other towns in the FCT, such as Bwari and Kwali, suggested that registration with their respective Acs was a major factor. This can be readily explained by such groups having an ‘outreach’ mindset, and registering with an AC goes hand-in-hand with efforts to leverage networks in Abuja; although, the first of these is not a formal requirement for the latter. A group is not required to register with its AC for it to attempt to leverage its contacts in Abuja; however, both of these (registration and leverage) indicate that a group is ‘outward’ looking and willing to look for support from outside its community. The other characteristic of social groups that makes them more likely to be involved in leveraging support is the number of members; although, the results suggest that groups with fewer members are more likely to leverage support than larger groups. The explanation for this is open to speculation; however, one possibility is linked to ‘bystander intervention’, where people in large groups may leave it to others to intervene [45]. Hence, smaller groups may be more focused, nimble, and versatile. Finally, although the result is not statistically significant at $p < 0.05$, there is an indication that groups with a lower percentage of female members, and hence a higher percentage of male members, are more likely to be involved in the leveraging of support. While this is perhaps logical, given the likely dominance of males in positions of political and economic power in Abuja and elsewhere in Nigeria, it perhaps contradicts one of the tenants of the Social Capital Theory, which claims that:

‘Women control fewer resources compared to men and thus they benefit from reaching out to men to build up more social capital and improve their life chances’ [55] (p. 72).

Hence, as women control less resources in the patriarchal societies typically existing in much of Nigeria, let alone those in the middle-belt, such as in the FCT, in theory they have an incentive to look outside their communities for support. However, there was no evidence from the analysis presented here that they did this, at least in terms of leveraging support.

However, it needs to be noted here that defining ‘leverage’ presents a challenge as set out via the rationale provided in Section 3.2. There was something of a fuzzy boundary between the actions of individuals in the group and whether the group as a whole supported and sanctioned these actions, let alone whether the group felt it benefitted from them. Additionally, there were other characteristics of the social groups not summarized in Tables 3–5 and not included in the analysis that could conceivably have had an influence on the likelihood of seeking leverage, and one of these was the educational level of group members. This was recorded and appeared to be quite mixed, and most of the groups comprised members having levels of education that spanned ‘none’ (albeit in few cases) at one end of the scale through to a tertiary level at the other end. Almost all members had at least a primary level of education, and there was no evidence to suggest that education had an influence on who was selected to be part of the leadership team of the groups. Neither was there any evidence to suggest the groups sought to define or identify themselves in terms of the educational levels of members, and neither did it seem to feature within the interviews as an influence on leverage; although, part of the challenge here was trying to untangle the social process of leverage and how that occurred, perhaps incrementally via a number of group members, over time. Hence, it is not included in the statistical analysis; however, that is not to say it is unimportant, and it may well be something that can be explored in further research.

Regarding group registration with an AC, the results suggest that secular groups are more likely to register than faith-based ones. The three faith-based groups saw themselves as being indigenous but also local and utilitarian, only in the sense of supporting their members and others from the same religion in their community. The key for these groups was much more in terms of welfare and thus supporting members (and others in the community) who were about to get married or had suffered from challenges, such as illness and indeed the loss of family members and friends [31,32]. The members of the religious groups did not regard their groups as being ‘project orientated’ and thus did not see the need for registering with their ACs as a means of obtaining funds. There are some intriguing overlaps with a broader point made by Clark and Ware [7] (p. 38) in their comparison of faith-based organizations (FBOs) and secular ones:

‘et, for decades FBOs were ignored in mainstream discussions of community development (Willis, 2013) [56]. This could be partly explained by FBOs being embedded within communities and being less external agents and more ‘organic’ to the community. It could also be explained by FBOs choosing to position themselves outside the development sector and remaining more closely aligned with the religious body to which they are affiliated’.

While this quote focuses on FBOs rather than faith-based social groups, it seems to have resonance; the religious groups in the villages appear to see themselves as more ‘organic’ to their community with a mission of supporting the people. However, it is important to note that this is not to say that the members of the faith-based groups are uninterested in development, and they support those who seek to leverage resources from outside the community. After all, many of the social groups have shared members: people belonging to more than one group. Hence, there were examples of people belonging to a faith-based group but also belonging to a group dedicated to supporting farmers, including those established by the MDG/ADP. While the faith-based group may not be registered with an AC or seek to leverage support, the other group to which an individual may belong may be registered with an AC and/or be trying to leverage support for a clinic. Group membership is fluid and dynamic rather than static and fixed.

Interestingly, there were indications that the faith-based social groups in the major towns (Bwari, Kwali) were far more active in terms of leveraging support from senior leaders of their faiths and indeed politicians. However, these faith-based groups were large (typically hundreds of members) and the better connectivity to Abuja (via telecoms and roads) made it easier for them to contact those with power and hence leverage support. Indeed, many of those who work in Abuja are based in these towns and commute as this helps to keep costs down. Therefore, this finding based on the sample of 26 social groups

in relatively remote villages cannot necessarily be extrapolated to other geographical and social contexts in the FCT. There is nothing about being 'faith-based' per se that prevents groups from leveraging support; what matters far more is their context.

The social groups within the villages occupied a range of niches. Some of them were outward looking and looked to register with their ACs as a necessary step for sourcing credit, while others were more inward looking and welfare-orientated. Individuals, including those in the faith-based groups, can belong to a number of these groups, with each of them fulfilling a role in the community. It can only be assumed that this richness and flexibility across the social group landscape is a source of strength for communities that can be geographically isolated in the FCT and relatively remote from the seats of power in Abuja. There are important ramifications here for those involved in planning and implementing development interventions. Working through social groups at the grassroots level is often attractive as it can allow a project to reach many people in an efficient way and helps with logistical issues, such as the sharing of resources, and members can provide support for each other [50]. Hence, both FBDOs and secular development organizations often like to engage with social groups; however, these groups are clearly diverse, and while some are more amenable to such an engagement, there are others, arguably including the faith-based social groups in this analysis, who are more inward looking and community-orientated. Such faith-based social groups in the community may not have the experience of working with outsiders when it comes to projects. Hence, the danger is that an engagement with social groups who are more outward looking and hence amenable may be easier and help their members; however, this may not necessarily translate into support for the wider community.

However, it has to be noted that the results presented here are based on a relatively small sample of 26 social groups within six villages in two of the ACs (Bwari and Kwali) of the FCT in Nigeria. There are, of course, many other villages in the FCT and indeed there are potentially thousands of social groups, both secular and faith based, in the area. While it can reasonably be assumed that the dynamic nature of the groups in the six villages will be replicated in many others, the conclusions noted above about the characteristics that influence the seeking of leverage may not necessarily apply everywhere in the FCT. Indeed, exploring the form and function of social groups across the diverse social and cultural landscape represents a significant challenge. Additionally, the findings may not necessarily apply to other parts of Nigeria. After all, it is a country with 250 different ethnic groups and 500 different languages [50], and while there are many centers of power in the country in addition to Abuja (e.g., state capitals, headquarters of local government, and economic centers), it is not inconceivable that the factors that influence leverage may vary. Hence, it is important to consider the results presented here as indicative, and there is certainly much scope for further research on this important topic. For example, it would be interesting to see if there are differences between secular and faith-based groups across the country in terms of their leveraging of support. Does geography make a significant difference here? Is leverage more prevalent close the major centers of Abuja and Lagos than it is close to state capitals or headquarters of Local Government?

5. Conclusions

A number of conclusions can be drawn from the research reported here. Firstly, the 26 social groups in the villages were diverse and a majority of them (14) sought to leverage support from their connections in Abuja. The groups more likely to leverage support were registered with their respective Acs and were smaller in terms of number of members. Secondly, registration with an AC was more likely for secular groups than religious ones. Religious-based social groups in the villages did not see their activities as being 'project orientated' and instead regarded their role as being more focused on community support, especially welfare. However, some members of the religious social groups were also members of other groups that were registered with their ACs and were seeking to leverage support. Thirdly, social groups cannot be thought of as static and exclusive; people can

belong to more than one group, there are no rules mentioned by respondents or found by the research team that state they cannot do this, and this can change over time. Finally, it seems reasonable to assume that the diversity of such groups at the village scale is a source of strength for their communities. All these points are of relevance to those engaged in the planning and implementation of development at the community scale, and this is especially true for FBDOs; however, there is certainly a need for much more research in this important field.

Author Contributions: Conceptualization, S.M. and N.M.; methodology, S.M., N.M., N.N., S.A., O.I.M., M.K., A.S.O. and N.O.; formal analysis, S.M. and N.M.; investigation, S.M., N.M., N.N., S.A., O.I.M., M.K., A.S.O. and N.O.; resources, N.M.; data curation, S.M. and N.M.; writing—original draft preparation, S.M.; writing—review and editing, S.M., N.M., N.N., S.A., O.I.M., M.K., A.S.O. and N.O.; visualization, S.M. All authors have read and agreed to the published version of the manuscript.

Funding: The research reported here was supported by the Bill and Melinda Gates Foundation (BMGF), Seattle, Washington State, United States (funding number OPP1114092) through the Community Action in Improving Farmer Saved Seed Yam (CAY seed) project by the CSIR-Crops Research Institute (CRI) in Ghana. The work with social groups for the project in Nigeria was managed by the Missionary Sisters of the Holy Rosary (MSHR).

Institutional Review Board Statement: Not applicable.

Informed Consent Statement: Informed consent was obtained from all subjects involved in the study.

Data Availability Statement: The data presented in this study are available on request from the corresponding authors.

Acknowledgments: The authors would especially like to thank Beatrice Aighewi from the International Institute of Tropical Agriculture, as well Stella Ama Ennin and Kingsley Osei from the Crop Research Institute, Ghana. The authors also wish to thank the University of Surrey for providing funds to pay for the Author Processing Charge.

Conflicts of Interest: The authors declare no conflict of interest.

References

- Bradley, T. A call for clarification and critical analysis of the work of faith-based development organizations (FBDO). *Prog. Dev. Stud.* **2009**, *9*, 101–114. [\[CrossRef\]](#)
- Chowdhury, S.R.; Wahab, H.A.; Islam, M.R. The role of faith-based NGOs in social development: Invisible empowerment. *Int. Soc. Work* **2019**, *62*, 1055–1074. [\[CrossRef\]](#)
- Ware, V.-A.; Ware, A.; Clarke, M. Domains of faith impact: How “faith” is perceived to shape faith-based international development organisations. *Dev. Pract.* **2016**, *26*, 321–333. [\[CrossRef\]](#)
- Heist, D.; Cnaan, R.A. Faith-Based International Development Work: A Review. *Religions* **2016**, *7*, 19. [\[CrossRef\]](#)
- Olivier, J.; Tsimpo, C.; Gemignani, R.; Shojo, M.; Coulombe, H.; Dimmock, F.; Nguyen, M.C.; Hines, H.; Mills, E.J.; Dieleman, J.L.; et al. Understanding the roles of faith-based health-care providers in Africa: Review of the evidence with a focus on magnitude, reach, cost, and satisfaction. *Lancet* **2015**, *386*, 1765–1775. [\[CrossRef\]](#)
- Hepworth, C.; Stitt, S. Social capital and faith-based organisations. *Heythrop J.* **2007**, *48*, 895–910. [\[CrossRef\]](#)
- Clarke, M.; Ware, V.-A. Understanding faith-based organizations: How FBOs are contrasted with NGOs in international development literature. *Prog. Dev. Stud.* **2015**, *15*, 37–48. [\[CrossRef\]](#)
- James, R. Handle with care: Engaging with faith-based organisations in development. *Dev. Pract.* **2011**, *21*, 109–117. [\[CrossRef\]](#)
- Belshaw, D. Enhancing the Development Capabilities of Civil Society Organisations with Particular Reference to Christian Faithbased Organisations (CFBOs). *Transformation* **2006**, *23*, 157–162. [\[CrossRef\]](#)
- Hellmuth, K. Perspectives on religious faith and management skills as enabling factors in the functioning and sustainability of faith-based organisations in the third sector. In *Knowledge as Enablement: Engagement between Higher Education and the Third Sector in South Africa*; Erasmus, M., Albertyn, R., Eds.; Sun Media Bloemfontein: Bloemfontein, South Africa, 2014; pp. 145–161.
- Kioko, J.M. Challenges faced by the redeemed gospel church in conducting community development projects in Makueni County, Kenya. *Eur. J. Soc. Sci. Stud.* **2020**, *5*, 100–112.
- Moyer, J.M.; Sinclair, A.J.; Spaling, H. Working for God and Sustainability: The Activities of Faith-Based Organizations in Kenya. *Voluntas* **2012**, *23*, 959–992. [\[CrossRef\]](#)
- Cooley, C.H. *Social Organization: A Study of the Larger Mind*; Charles Scribner’s Sons: New York, NY, USA, 1909.
- Forsyth, D.R. *Group Dynamics*, 6th ed.; Wadsworth Cengage Learning: Belmont, CA, USA, 2014.

15. Adeleke, O.A.; Alani, F.S. Participation in Social Group and Wellbeing Status of Rural Women in Oyo State, Nigeria. *J. Agric. Ext.* **2020**, *24*, 13–23. [[CrossRef](#)]
16. Jackson, M.O. *The Economics of Social Networks*; Social Science Working Paper 1237; California Institute of Technology: Pasadena, CA, USA, 2005.
17. Fuhse, J.A. The Meaning Structure of Social Networks. *Sociol. Theory* **2009**, *27*, 51–73. [[CrossRef](#)]
18. Barnes, J.A. Class and committees in a Norwegian island parish. *Hum. Relat.* **1954**, *7*, 39–58. [[CrossRef](#)]
19. Woolcock, M.; Narayan, D. Social Capital: Implications for Development Theory, Research, and Policy. *World Bank Res. Obs.* **2000**, *15*, 225–249. [[CrossRef](#)]
20. Hanifan, L.J. The Rural School Community Center. *Ann. Am. Acad. Political Soc. Sci.* **1916**, *67*, 130–138. [[CrossRef](#)]
21. Coleman, J. Social capital in the creation of human capital. *Am. J. Sociol.* **1988**, *94*, S95–S120. [[CrossRef](#)]
22. Hays, R.A. Habitat for Humanity: Building Social Capital through Faith Based Service. *J. Urban Aff.* **2002**, *24*, 247–269. [[CrossRef](#)]
23. Burt, R.S. The Social Capital of Structural Holes. In *New Directions in Economic Sociology*; Chapter, 7; Mauro, F., Guillén, R.C., England, P., Meyer, M., Eds.; Russell Sage Foundation: New York, NY, USA, 2001.
24. Paldam, M. Social capital: One or many? Definition and measurement. *J. Econ. Surv.* **2000**, *14*, 629–653. [[CrossRef](#)]
25. Churchill, S.A.; Mishra, V. Trust, Social Networks and Subjective Wellbeing in China. *Soc. Indic. Res.* **2017**, *132*, 313–339. [[CrossRef](#)]
26. Uslaner, E.M. *Faith, Hope, and Charity: Social Capital, Trust, and Collective Action*; Unpublished manuscript; University of Maryland College Park: College Park, MD, USA, 1998.
27. Ongaro, E.; Tantardini, M. Religion, spirituality, faith and public administration: A literature review and outlook. *Public Policy Adm.* **2023**. [[CrossRef](#)]
28. Ademola, A.O.; Adegboyegun, A.E.; Adegoke, K.A. Does Social Networking Enhance the Performance of Women Entrepreneurs in Nigeria? *Asian J. Econ. Financ. Manag.* **2020**, *2*, 174–184.
29. Hidalgo, G.; Monticelli, J.M.; Bortolaso, I.V. Social Capital as a Driver of Social Entrepreneurship. *J. Soc. Entrep.* **2021**. [[CrossRef](#)]
30. King, B.; Fielke, S.; Bayne, K.; Klerkx, L.; Nettle, R. Navigating shades of social capital and trust to leverage opportunities for rural innovation. *J. Rural. Stud.* **2019**, *68*, 123–134. [[CrossRef](#)]
31. Kuteyi, R.K.; Victor, F.T. Social capital: An explorative investigation of experiences of women with breast cancer in Lagos, Nigeria. *Int. J. Soc. Sci. Natl. Dev.* **2020**, *1*, 77–94.
32. Onyeabor, E.N.; Umeh, G.N.; Ashiegbu, G.N. Determinants of farmers' access to informal support in Nkanu West local government area, Enugu State, Nigeria. *Niger. Agric. J.* **2019**, *50*, 74–80.
33. Ogunleye, A.; Kehinde, A.; Mishra, A.; Ogundeji, A. Impacts of farmers' participation in social capital networks on climate change adaptation strategies adoption in Nigeria. *Heliyon* **2021**, *7*, e08624. [[CrossRef](#)]
34. Okezie, C.R. Effect of social capital on women agripreneurs' access to financial services in Abia State, Nigeria. *Niger. Agric. J.* **2021**, *52*, 98–104.
35. Kehinde, A.D.; Adeyemo, R.; Ogundeji, A.A. Does social capital improve farm productivity and food security? Evidence from cocoa-based farming households in Southwestern Nigeria. *Heliyon* **2021**, *7*, e06592. [[CrossRef](#)]
36. Amoah, P.A. Social participation, health literacy and health and wellbeing: A cross sectional study in Ghana. *SSM Popul. Health* **2018**, *4*, 263–270. [[CrossRef](#)]
37. Alare, R.S.; Lawson, E.T.; Mensah, A.; Yevide, A.; Adiku, P. Assessing nuanced social networks and its implication for climate change adaptation in northwestern Ghana. *World Dev. Perspect.* **2022**, *25*, 100390. [[CrossRef](#)]
38. Wesselow, M. Not All Social Capital Is Equal: Conceptualizing Social Capital Differences in Cities. *Urban Sci.* **2023**, *7*, 49. [[CrossRef](#)]
39. Morse, S.; McNamara, N. Role of faith-based social groups in promoting sustainable food security in Nigeria. In *Religion, Sustainability and Place: Exploring Moral Geographies for the Anthropocene*; Silvern, S., Davis, E., Eds.; Palgrave MacMillan: Singapore, 2020; pp. 173–198.
40. Bascom, W.R. The Esusu: A Credit Institution of the Yoruba. *J. R. Anthropol. Inst. Great Br. Irel.* **1952**, *82*, 63–69. [[CrossRef](#)]
41. Seibel, H.D. Microfinance in Nigeria: Origins, Options and Opportunities. *J. Soc. Sci.* **2004**, *17*, 63–71.
42. Nwosu, E.O.; Orji, A.; Urama, N.E.; Emecheta, C.; Chukwuma, Q.O.; Chukwuma, J.N. Social Capital, Credit Access and Household Nonfarm Enterprises in Nigeria: A new Empirical Evidence. *Forum Soc. Econ.* **2023**, *52*, 1–21. [[CrossRef](#)]
43. Griliches, Z. Hybrid corn: An exploration in the economics of technological change. *Econometrica* **1957**, *25*, 522. [[CrossRef](#)]
44. Rogers, E.M. *Diffusion of Innovations*, 3rd ed.; Free Press of Glencoe: New York, NY, USA, 1983.
45. Foster, A.D.; Rosenzweig, M.R. Learning by Doing and Learning from Others: Human Capital and Technical Change in Agriculture. *J. Political Econ.* **1995**, *103*, 1176–1209. [[CrossRef](#)]
46. Bandiera, O.; Rasul, I. Social Networks and Technology Adoption in Northern Mozambique. *Econ. J.* **2006**, *116*, 869–902. [[CrossRef](#)]
47. Conley, T.G.; Udry, C.R. Learning about a New Technology: Pineapple in Ghana. *Am. Econ. Rev.* **2010**, *100*, 35–69. [[CrossRef](#)]
48. Granier, M. The Benefits of Informal Savings Groups. Invested Development April 30 2012. Available online: <https://investeddevelopment.com/2012/04/the-benefits-of-informal-savings-groups/> (accessed on 20 July 2023).
49. Bunn, C.; Wood, M. Cultured responses: The production of social capital in faith-based organizations. *Curr. Sociol.* **2012**, *60*, 636–652. [[CrossRef](#)]

50. Morse, S.; McNamara, N.; Adamu, S.; Nathan, N.; Adedipe, Y.; Kabir, M.; Onwuaroh, A.; Otene, N. *Social Networks and Food Security in the Urban Fringe*; Urban Perspectives from the Global South' Series; Springer Nature: Cham, Switzerland, 2020.
51. Johnston, R.; Jones, K.; Manley, D. Confounding and collinearity in regression analysis: A cautionary tale and an alternative procedure, illustrated by studies of British voting behaviour. *Qual. Quant.* **2018**, *52*, 1957–1976. [[CrossRef](#)] [[PubMed](#)]
52. O'Brien, R.M. A Caution Regarding Rules of Thumb for Variance Inflation Factors. *Qual. Quant.* **2007**, *41*, 673–690. [[CrossRef](#)]
53. Kock, N.; Lynn, G.S. Lateral collinearity and misleading results in Variance-Based SEM: An illustration and recommendations. *J. Assoc. Inf. Syst.* **2012**, *13*, 546–580. [[CrossRef](#)]
54. Hae Kim, J. Multicollinearity and misleading statistical results. *Korean Soc. Anesthesiol.* **2019**, *72*, 558–569. [[CrossRef](#)] [[PubMed](#)]
55. Tulin, M.; Volker, B.; Lancee, B. The same place but different: How neighborhood context differentially affects homogeneity in networks of different social groups. *J. Urban Aff.* **2021**, *43*, 57–76. [[CrossRef](#)]
56. Willis, O. Religion and international development in the Canadian academic context. *Can. J. Dev. Stud.* **2013**, *34*, 275–290. [[CrossRef](#)]

Disclaimer/Publisher's Note: The statements, opinions and data contained in all publications are solely those of the individual author(s) and contributor(s) and not of MDPI and/or the editor(s). MDPI and/or the editor(s) disclaim responsibility for any injury to people or property resulting from any ideas, methods, instructions or products referred to in the content.