



Socio-Economic Factors Affecting Fisherfolk Participation in Community Development in Okrika Local Government Area of Rivers State

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Abstract

Community development is hinged on inclusive participation of beneficiary communities but in most cases some members of the community are not able to participate due to some factors which include among others social and economic factors despite the fact they may be willing and ready to participate. In view of this, the study examined how social and economic factors affect fisherfolk participation in community development in Okrika Local Government Area of Rivers State. Two research objectives and two research questions guided the study. The design of the study was descriptive survey and the population of the study consisted of 796 members of four fisherfolks community-based organisations (FCBOs) in the local government area, out of which 240 members were randomly selected for the study. Data for the study was collected with a validated questionnaire titled "Questionnaire on Socio-Economic factors affecting Fisherfolks Participation in Community Development". Data collected was analysed with Mean and Standard deviation. Findings showed that socio-economic factors that affect fisherfolk participation in community development in the area of study include gender, level of education, family size, financial status. Based on the findings, the researchers recommended among others that fisherfolk settlements should be provided with formal and non-formal educational institutions, skilling, reskilling and upskilling educational programmes to equip members with relevant skills for better livelihood.

Keywords: *Social Factors, Economic Factors, Participation, Community Development, Rivers*

Introduction

Fishing activities are major source of income to many coastal inhabitants in Africa, including Nigeria (Okomie, 2011). Many of the people living in the coastal communities in Africa, depend on fishing and other aquatic products for their livelihood. Fishing is an ancient human tradition which involves hunting and gathering of aquatic products for food. In Nigeria, millions of people from rural coastal communities depend on fishing activities as their means of livelihood, fishing activities provide food, employment and income for the people. Fishing occupies a unique position in Nigerian agricultural sector because it provides the bulk and most affordable source of food. Fishery resources in Nigeria are associated with coastal communities' members which include fishers, shrimpers, seafood gatherers, primary fish mongers/ processors, fish wholesalers, fish retailers, fish gear and craft dealers. All these group of people account for most of the fish and sea food protein consumed by the general public in the country and other parts of the world.

Rivers state due to its abundance of rivers, seas and oceans has many fishing communities that depend on artisanal fishing activities as their means of livelihood. The community members rely on the artisanal fishery for income generation. Both men and women engage in fishing, shrimping, fish processing and marketing. Management Partnership (TCMP, 2001) observed that the fisheries sector despite being an important source of livelihood for the majority of coastal households, has been plagued by poor and inefficient fishing gears and vessels, lack of capital, poor fisheries management, limited access to better market coupled with poor handling facilities, poor infrastructure and high post-harvest losses, together with a lack of alternative employment opportunities and increased number of fishing households. The artisanal fisherfolks are not necessarily the poorest of the poor in terms of financial capability but they are amongst the most vulnerable socio-economic groups due to their high exposure to certain natural, health-related or economics shocks and disasters. This is the plight of artisanal fisherfolk in Okrika Local Government Area of Rivers State.

In a report by Mbeni (2012), it was noted that the people of Okrika Local Government Area of Rivers State do engage in fishing activities as their means of livelihood. They depend on aquatic resources for food, employment and income. They use small motorized and un-motorized canoes for catching fish, shrimps, periwinkle, and other aquatic animals for food and as means of livelihood. Most fishing communities lack infrastructural development and this contributes greatly to the low standard of living in most coastal communities. Fisherfolk through their community development efforts mobilise for provisions of some basic amenities for their betterment. The belief among most Nigerian communities that it is the sole responsibility of the government and its agencies to provide the needs of their communities and that government should develop the communities by providing the entire necessary infrastructures, social and physical amenities has also been held by the people of coastal communities in Okrika local government area. But this belief has gradually faded out because presently, most coastal communities through self-help initiatives, come together to

carry out some developmental projects and programmes such as building of classroom blocks, market stalls, bus stop, health care services, portable drinking water, provision of scholarship schemes for indigenes outstanding scholars, and so on. But some of the fisherfolks are not able to participate in community development programmes due to some social and economic factors that stand against the capability to participate.

Therefore, this research work sought to investigate the extent to which social and economic factors has been affecting fisherfolks participation in Okrika Local Government Area of Rivers State. In other to achieve this purpose, the study will examine ways in which:

1. Social factors affect fisherfolk participation in community development in Okrika Local Government Area of Rivers State
2. Economic factors affect fisherfolk participation in community development in Okrika Local Government Area of Rivers State

Conceptual Review

Fishing and Fisherfolk

A long-standing human tradition is fishing. Fish are a major source of food and revenue for both men and women and fishing holds a significant social and cultural significance in communities along rivers. As opined by Olaoye, Omoyinmi, Akintayo, Odebiyi, and Fasina (2012), fishing activities started with the use of fish traps, nets and were confined to only lakes and rivers. However, as boats and fishing technology developed, people began to fish in sheltered coastal areas, river mouths, and eventually farther out on the continental shelves, which are relatively shallow ocean plains between the land and the deeper ocean areas. One of the earliest communities still in existence are fishing colonies. Fisherfolk including children, men, and women, have developed various crafts, skills, and technologies for fishing and for daily living in these settlements over time. It is a customary pastime that entails hunting and gathering aquatic foods for consumption. Freshwater and ocean fish, shellfish, marine animals, seaweed, and plankton are all examples of fish and marine items. Because of the protein they offer and the industrial items they make, they serve as a significant source of food. The fisheries subsector in Nigeria employs about 4.3% of the population, which translates to more than one million direct and secondary jobs for Nigerians, and contributes significantly to the nutritional needs of the population, accounting for about 3.5% of the country's annual Gross Domestic Product (GDP), or 10% of the GDP of the agricultural sector (FAO, 2014). The fishing sector continues to be a vital engine for the production of jobs, a source of income for fisheries households, the growth and development of rural fishing communities, and the improvement of water resource conservation and sustainability (Oladimeji, Abdulsalam, Damisa, Ajao, & Sidi 2013). Nigeria is fortunate to have fishery resources in inland water, brackish water, and sea water. Fisheries can be largely categorized into three categories based on her resources: artisanal (85%), industrial (14%), and culture (1%). (Federal Department of Fisheries, FDF, 2005).

The coastal communities are mostly inhabited by fisherfolk. Fisherfolk are defined as people who fish especially for living, they sometimes move in search of fish as dictated by the type of fishes required, the movement of the tide and season of the year (Tawari, 2002). Most of the fisherfolk in coastal communities in rivers state practice artisanal (small-scale) fishing. Small-scale fisheries, which utilise labour and labour-intensive harvesting, processing. This subsector's activities, whether carried out full-time, part-time, or only seasonally, frequently focus on delivering fish and fisheries products to domestic and local markets as well as for subsistence consumption. Men are known to participate in near shore harvesting operations while females are known to participate in fish marketing and distribution. Fisherfolks in this study are categorized as fishers, shrimpers, boat/gear owners, fish sellers/vendors and the helpers. Major activity of fisherfolks is fish catching which are carried out by the fishers; the boat and gear owners hire out their boats and fishing gears to the fishers; while the sellers/vendors are primarily involved in selling the caught fish and the helpers are involved in processing of the fish by removing the scales of the caught fish, salting, drying, curing, and generally getting the fish ready for sales by the fish sellers/vendors.

Most of the coastal communities are usually shanty settlements with little or no social amenities, according to Bhayan (2016), fishing communities generally belong to disadvantaged groups with lower economic status, because they basically practice artisanal fishing with traditional equipment such as boat (motorized and non-motorized), nets, traps and so on, and in most cases, the fisherfolks lack finance to buy their fishing equipment, most of them hire boat and engine to do their fishing thus contributing to their poverty status. The owners of the boats and engine are the people that buy their catch, they determine the price to buy at expense of the fisherfolk. they also provide loans to the fisherfolks while the fisherfolks sell their catches directly to the loan providers, who usually also own the boats. In view of this, Janson (2007) concluded that fisherfolks will never lead decent lives and that those who get rich are boat owners and middlemen; those who toil under the scorching sun will be poor eternally.

Poverty among fisherfolk cannot be captured exclusively in monetary income terms. John (2015), concluded that fisherfolks by nature do not save money, that they spend money on the same day they get it, usually through mismanagement and over expenditure and the fisherfolks of Okrika Local Government Area of Rivers State fishing communities are no exception. They have the belief that every day they go out to fish, there is always abundance of fishes in the river and this mentality contributes to their poverty status because catch per day decreases every day due to different environmental related factors which has made the fishes to go deeper into the ocean where their local speed boats, canoes, traps and net cannot reach. Rabi-ul-Awwa (2006), expressed concern over the plight of fisher communities, he stressed that large number of them lived in abject poverty. In support of this, Payne (2000) emphasised that a lifestyle characterized by poverty usually brings about poor education within an environment of poor financial backing. Most native fisherfolks still live in a state of poverty, dwelling in simple huts by the seashore in homes devoid of modern comforts. These peasants of the seas do not have very much in the way of material wealth

Furthermore, majority of artisanal fisherfolks in Nigeria lack adequate formal education which plays important role in technology adoption. Dambatta, Ogbesan, Tafida, Haruna and Fagge (2016), noted that education plays a crucial role in the growth of the fishing sub-sector by facilitating simple assimilation, awareness, and responsiveness to innovation in order to increase fish production. Small-scale fishing requires a lot of labour and relies

heavily on the family of the fisher, especially for post-harvest work. Because of these auxiliary responsibilities taken on by women and other family members, fishers frequently have larger families, which is advantageous for their ability to support their families but these large family sizes affect their income and recycle poverty which is the major determinant of their socio-economic status and this affect their participation in community development.

Community Development

Community development is a strategy for getting people involved in their local communities to improve their own economic and social circumstances and so turn into productive working groups in programmes for their country's development. It is essential to understand that community development entails enhancing a community's value systems, structure, and methods of operation and maintenance, this highlights the fundamental concept of community development, which is that it necessitates change. Community development continues to be an object or tool for purposeful change because this can be purposefully induced or wilfully adjusted by the people themselves, as has been noted. Community development according to Amakye (2017), is fundamentally about the development of community involving a sense of common identity, capacity and purpose. It can take the form of unpaid active citizenship with community members organizing themselves and taking on leadership roles. According to Kenny (2007), community development is a holistic approach grounded in principles of empowerment, human rights, inclusion, social justice, self-determination and collective action, that considers community members to be experts in their lives and communities, and values community knowledge and wisdom; programmes of community development are led by community members at every stage- from deciding on issues to selecting and implementing actions, and evaluation. According to Kishindo (2001), community development is mostly a rural phenomenon that focuses on the delivery of social services like transportation, health care, and education. Additionally, community development focuses on enhancing socioeconomic conditions through group efforts, interpersonal relationships, and voluntary cooperation (Nikkah and Redzuan, 2009). To effectively engage community members in the design, planning, implementation, and assessment of development initiatives, development actors must establish the necessary frameworks (Mammah, 2006). It focuses on how project participants actively participate in decisions that have an impact on their life (Mosse, 2001). In *Combat Poverty* (2000), community development is defined as a process whereby those who are marginalized and excluded are enabled to gain self-confidence, to join with others and to participate in actions to change their situation and tackle the problems that face their community. In view of the definitions above, Gibbon, Labonte&Laverack in Amakye (2017) asserted that community development is often associated with terms such as community building, community vitality, community mobilization and community empowerment. To Ismail (2011), community development is a process that involves the efforts of individuals, self-help organizations, non-governmental and governmental organizations, collective thinking, collective action, and participation on the part of each unit or body, each of which plays a specific role in enhancing the social and economic well-being of the population and contributing to the growth of the country.

Fundamentally, community development entails the growth of a community with a feeling of shared identity, capability, and purpose. It may take the form of unpaid active citizenship, in which individuals of the community band together and assume leadership roles. Community development in the twenty-first century is conceptualized by Matarrita-Cascante and Brennan (2012) as a procedure involving organization, facilitation, and action that enables people to decide how to build the community they want to live in. It is a procedure that offers vision, planning, direction, and coordinated action towards desired goals connected with the encouragement of initiatives meant to improve the circumstances under which local resources are utilized. As a result, community developers use their community's physical, human, and economic resources to meet their daily needs and adapt to shifting circumstances. According to Vancouver Coastal Health (2013), community development is the process of assisting a community in strengthening itself in order to better the lives of its members. It focuses on problems that the community has identified and builds on its strengths and current competencies. To Mayer (2004), Brophy and Shabecoff (2001), community development has three goals which are to:

1. Change the economy of the neighborhood;
2. Improve the physical nature of the neighborhood; and
3. Strengthen social bonds between people in the neighborhood.

Community development is built in principles of participation. Participation can refer to collective action taken by group members in an effort to improve a situation or bring about change. Participation, according to Singer (2011), is the "total of activities made by ordinary members of a political system in order to influence or attempt to affect result." Participation ranges in intensity and degree. When more individuals participate in it, it is thought to be more extensive.

Participation in Community Development

Participation in community development by community members is crucial for acceptability, usability and sustainability of community development projects. Through participation, community members can assess their individual circumstances, get organized as a group, and work productively to improve their society (Nampila, cited in Odoom, Annor-Frempong& Akaba (2021). As opined by Robert (2019), participation is a potent concept of local community empowerment in development projects that fosters capacity building and empowers the community to manage such initiatives more effectively and efficiently. Furthermore, Mikkelsen (2005), conceived participation to either be interactive, passive, or active.

Active participation: Involves community members participating in all phases of the project in an open environment, they are responsible for making decisions as well as other crucial tasks including management, project monitoring, and assessment.

Passive participation: The community keeps a distance from the events and never gets involved; instead, they are informed of what will occur or what has already occurred.

Interactive participation: Community people participate in joint analysis and planning processes and members of the target community take ownership of their own development.

When community members participate in community development efforts, it gives them insight to the acceptability of the project. As observed by Ahmad (2011), a key element of community development is community members involvement, which reflects a bottom-up or grassroots method of issue solving. Community members participation refers to the proactive, voluntary efforts of people to improve challenging situations and have an impact on laws and programmes that have an impact on their quality of life or the lives of others. According to Cheethan (2001), community participation mandates that the locals be included in the planning, execution, utilization, and assessment of the activities intended to improve their well-being. In view of this, Jaksic in Odoom, Annor-Frempong and Akaba (2021), stated that community participation is crucial only when it becomes a process of facilitating the active involvement of various communities and groups along with other stakeholders involved and the numerous development and research agents who work with the community and decision makers.

Socio-Economic Factors and fisherfolk Participation in Community Development

Fisherfolk participation plays a crucial role in community development in coastal communities but in most cases their participation in the community development efforts are sometimes stall by poor participation due to some social and economic factors. In reality, social and economic factors significantly influence both involvement and the outcomes of participation. Women in particular may find it difficult to engage in decision-making due to socially biased practices such gender inequality and religious restrictions (Gupter, 2004). The social factors include literacy levels, access to education, health and other basic household needs such as clean water, and so on while the social manifestations of poverty factor include power relations and the political space for participation. For the fisherfolk, their economic plays a significant role in adoption of new techniques for improve and higher productivity. The power to purchase new implements and facilities for improved and higher productivity was dictated by individual financial capability. In a study on determinants of poverty among rural artisanal fishery households in Kwara State, Nigeria, Oladimeji, Abdulsalam, Damisa and Omokore (2014), on their concluded that the socio-economic characteristics of fisherfolks influenced the poverty levels of artisanal fisherfolks. Due to their poverty level, the artisanal fishers rely heavily on the use of non-motorized canoes, and they usually have low daily catch, suffered from lack of suitable fishing equipment such as fishing gears, outboard engine and crafts which often leads to over exploitation of near river reef fisheries and resort to cheap but destructive fishing practices which may lead to overfishing and harvesting of immature fishes which derailed fish catch level and recycled the poverty level of fisherfolks. The finding is in line with the study observation that the socio-economic factors that contribute to poverty among the fisherfolks include catches, number of livestock, standard of housing, degree of self-sufficiency/nutritional supply, landholding and the security of property rights, capital investments, household indebtedness, and so on.

This is also in support of Ahmed (2013), observation that majority of the fisherfolks lives in mud with thatched roof houses and do not own radio and television due to their poor financial status.

Methodology

The study adopted descriptive survey design, this design was chosen for this study because data was collected from a large sample drawn from the population of the study and the collected data was interpreted as they were collected not manipulated.

The study area for this study is Okrika Local Government Area of Rivers State. The LGA is an island in Rivers State Nigeria and has her headquarter at Okrika. It is made up of several towns and communities such as Abam-Ama, Abioboama, Agbkien-ama, Amdikiri, Asemeningolike, Dankiri, Dikiboama, Ekerekana, Geroge-Ama, Ibaka, Ikirikoama, Ikpokiri-ama, Isaka, Iwokiri-ama, Iyokiri, Kalio-ama, Mbikiri, Ngololo, Ndubusiama.

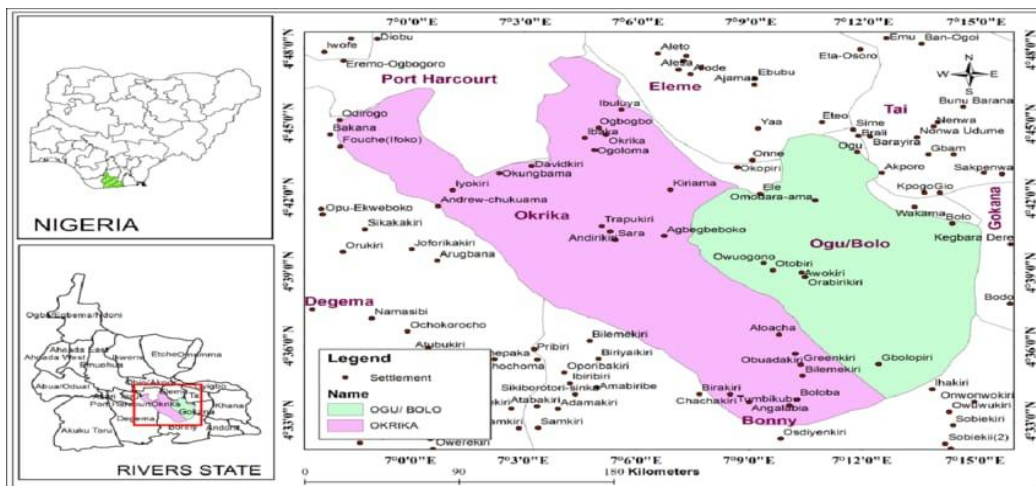


Fig 1: Map showing Okrika Local Government Area, Rivers State, Nigeria (ResearchGate, 2017)

The population of this study consisted of 796 members of four fisherfolks community-based organisations (FCBOs) in Okrika Local Government Area of Rivers State. The sample of this study comprised of 240 members from the 4 fisherfolks community-based organisations (FCBOs) in the area of study. The researchers adopted simple random sampling technique to select the sample for the study. Balloting technique was used to randomly pick 60 members from each of the 4 fisherfolk Community Based Organisations (FCBOs) that make up the population of the study. A validated questionnaire with a reliability index of 0.78 titled "Socio-Economic Factors Affecting Fisherfolks Participation in Community Development" was the instrument used for data collection. Structurally, the questionnaire was based on the 4-point modified Likert rating scale of Very High Extent (VHE), High Extent (HE), Low Extent (LE) Vey Low Extent (VLE). For ethical consideration, the researchers presented an introductory letter to the chiefs and chairman of the different fisherfolks in the LGAs to sort their consent for the research before embarking on data collection. The researchers personally administered the questionnaire to the fisherfolks and time was given to the respondents to complete and return the questionnaire. Those of the respondents that are illiterate were assisted in reading out the questionnaire and also guided on how to respond properly. Out of the 240 copies of questionnaire administered, 230 copies representing 95.8% were recovered as dully filled and was used for analysis. 10 copies representing 4.2% were either not well filled or not recovered and was not used for data analysis. Data collected was analysed with with Statistical Package for Social Sciences (SPSS, 25). Mean and Standard deviation was employed to describe the nature of the data generally and to answer the research questions.

Results

Research Questions 1: In what ways do social factors affect fisherfolk participation in community development in Okrika Local Government Area of Rivers State?

Table 1: Analysis of Social Factors that Affect Fisherfolk Participation in Community Development in Okrika LGA

S/N	Statements	Members of Okrika Fisherfolk CBOs N=230		
		X	SD	Remark
1	Female fisherfolk are not permitted to contribute to decisions on community development identification	2.7	0.88	High extent
2	Due to your level of education, you hardly participate in decision making for community development in your locality	2.8	0.85	High extent
3	Due to the way your community see women role, they are not involved in need identification for community development in your coastal community	2.8	0.90	High extent
4	Large family size of fisherfolks which contribute to their low-income status, this affects their involvement in resource mobilization for community development	2.8	0.88	High extent
5	Your usage of old technology for fishing affects your catch per day and participation in community development	2.7	0.88	High extent
6	Your use of motorized boat in your fishing area limit the fishermen/women from going deep into the sea for abundance catch and thus low income per capital income	2.8	0.91	High extent
7	Fisherfolks who can afford the trawler are at more advantage to go deep into the sea and catch more fisheries and have more funds and are recognize for participation in community development	2.8	0.88	High extent
8	Women fishers are not involved in need identification for community development in your coastal community	2.9	0.90	High extent
	Grand Mean	2.8		High extent

Source: field survey (2022)

Table 1 shows that members of Okrika fisherfolks CBOs, their responses gave mean scores that ranges from 2.7-2.9 with standard deviations scores that ranges from 0.83-0.91. With grand mean scores of 2.8 which is also greater than 2.5 criterion mean. This implies that social factors affect fisherfolk participation in community development in Okrika LGA.

Research Question 2: In what ways do economic factors affect fisherfolk participation in community development in Okrika Local Government Area of Rivers State?

Table 2: Analysis of Ways in Which Economic Factors Affect Fisherfolk Participation in Community Development in Okrika LGA

S/N	Statements	Members of Okrika Fisherfolk CBOs N=230		
		X	SD	Remark
9	Your indebtedness to money lenders contributed to their poverty status and incapable of financial obligations to community development	2.6	0.78	High extent
10	Lack of money to purchase new implement such as fishing trawler, lead sinkers, dugout canoes, etc. has made many members offishers to run out of business and cannot be involved in any community development initiative	2.6	0.78	High extent
11	Lack of credit facility by government to finance fisherfolks fishing business contribute to their lack of fund for participation in community development projects.	2.7	0.84	High extent

12	Indebtedness to money lenders affect the self-esteem of fisherfolks in participation in community development decision making	2.6	0.73	High extent
13	Only the chiefs are not involved in need assessment for community development efforts in their coastal community due	2.9	0.91	High extent
14	During implementation of community development, poverty status of fisherfolks distance them from participation	3.0	0.93	High extent
15	Your low level of education makes it impossible for you to be consulted during need identification for community development	3.0	0.94	High extent
16	Artisanal fisherfolks are mostly poor due to their low economic status and are not active participant in community development processes	2.8	0.95	High extent

Source: field survey (2022)

Table 2 shows that members of Okrika fisherfolks CBOs gave mean scores that ranges from 2.6-3.0 with corresponding standard deviations (SDs) of 0.73-0.95 respectively. The mean scores are all greater than the criterion mean of 2.5 and implies that economic factors affect fisherfolks participation in community development in Okrika LGAs.

Discussions of Findings

Fisherfolks in the area of study passive participation in community development as established in the study is due to some social status factors such as sex of fisherfolk, level of education, family size, and so on. Effective and lasting community development, according to Nweke in Ohepo (2016), can only be achieved through widespread, active engagement. Race, income, education, marital status, and age are all important determinants of engagement in community development, according to Ezeh and Madukwe, who were quoted in Ochepe (2016). This is in support of Ekong (1988) findings that variables that can aid to determine an individual's level of involvement, socioeconomic aspects (such as gender, age, education level, and personal job status) have also been found to be related to participation. High literacy levels can increase participation and improve knowledge of any initiative program, according to Fawole and Tijani (2012) and Adesida and Akunola (2015). The decision to participate in community development was positively correlated with gender; males are more inclined to do so than women. This observation is in line with what Abdul-Hanan and Anang (2018). This result is explained by the fact that in a typical rural environment, household heads are typically men who make decisions on access to resources and participation in programs. Women frequently require their spouses' consent before participating in programs, which lowers their participation rates. To Ejembi (2001), the feeling of indifference and helplessness among rural people towards poverty, disease, illiteracy, conflict resolution, environmental degradation, and other natural disasters, to name a few issues, is the most severe issue in the majority of coastal Nigerian communities. Rural residents frequently wait for outside help and are unaware of the worth of their knowledge and abilities for bringing about social change and resolving local issues. Thus, the likelihood that fisherfolk will participate is actively in community development is influenced by their education, sex, and family size. These indicate that the likelihood of fisherfolk participating in community development programme will grow as respondents' levels of education, family size, and male participation rise. Larger families have the family labor necessary for community development efforts, which explains why.

The degree of participation of community members in community development projects and programme is influenced by their level of education, income, sex, family size, and membership in a social organization, majority of artisanal fisherfolks in Nigeria lack adequate formal education which plays important role in technology adoption (Ochepe, 2016). As opined by Dambatta, ogbesan, Tafida, Haruna and Fagge (2016), education is very important in every aspect of life and plays vital role in fishery sub-sector development; in enhancing easy assimilation, awareness and receptivity to innovation so as to improve fish production. Small-scale fishing is very labour intensive, requiring labour contribution from the fisher's family, particularly in post-harvest activities. Because of these ancillary roles undertaken by women and other members of the fisher's household, many fishers tend to have larger families that can contribute positively to their livelihood. The capacity of artisanal fisheries to play its triple role of a food supplier, employment provider and income earner in the Nigerian economy depends on the adoption of appropriate management strategies that will ensure their sustainability in the face of intense fishing pressure and this will positively influence their participation in community development.

Conclusion

Based on the findings of this study, the researchers conclude that social factors which affects fisherfolk in Okrika LGAs active participation in community development include gender of fisherfolk, level of education, large family size of fisherfolks are some of the social factors that affect fisherfolk participation in community development. Economically, fisherfolks are poor, they are often indebted to money lenders, and lack money to contribute to community development projects.

Recommendations

The following recommendations were made based on the conclusions:

1. Fisherfolk settlements should be provided with vocational education programmes, such as modernised fishing techniques/trainings, advanced fishing boat construction and maintenance for the youth, basic e-marketing training for fish products to enable the fisherfolk improve on their social and economic status

2. Fisherfolks community members should be provided with credit facility to enable them have access to finance to boost their fishing activities and accumulate money to be able to participate in resource mobilization for community development.

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