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## ASSESSMENT OF THE UTILIZATION OF COMMUNITY ASSETS FOR COMMUNITY DEVELOPMENT ACTIVITIES IN GWALE LOCAL GOVERNMENT AREA, KANO STATE, NIGERIA

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#### Abstract

This paper entitled assessment of the utilization of community assets for community development activities in Gwale Local Government Area, Kano State. The objectives of the paper were to identify community assets available for community development activities; determine areas of utilization of community assets in promoting community development activities, and examine factors influencing utilization of community assets in community development activities in Gwale Local Government Area of Kano State. The research design adopted for this study was the survey research design over the population of 38,950 registered members of Community Development Association (CDAs) in the ten (10) political wards of Gwale Local Government Area. 380 subjects were used as sample according to the Krejcie and Morgan (2006) table for determining sample size. In addition to this, a convenience sampling was used for the study. The instrument for data collection in the study was 4-point Likert scale self-developed questionnaire entitled 'Questionnaire for Assessment of Utilization of Community Assets for Community Development Activities' (QAUCACD). The reliability of the questionnaire was obtained through the test-re-test and the results were subjected to the Pearson Product Moment Correlation (PPMC) measurement of reliability for which the reliability coefficient of 0.69 was obtained. Data was analyzed through the use of descriptive methods. However, findings of the study include that the available community assets for community development activities in Gwale local government area, Kano State, were practice skills; useful knowledge; profitable relationships with family and friends; relevant cultural norms and values; effective power, and utilizable financial assets of community members such as Adashi, Contributions and Gidauniya and the factors influencing the utilization of community assets for community development activities in Gwale local government area, Kano State were availability, accessibility, and adequacy of community assets as well as culture and religion of and power wielded by the members of the community. Some of the recommendations made by the study include the Community Development Department in Gwale Local Government Council and other stakeholders in Kano State should embark upon a mobilization and sensitization programme that will ginger and educate the general public on how to better engage and sustain the available assets, such as practicable skills, useful knowledge, and relevant cultural norms and values in the local government area so as to improve the living standards of the people and the local government council should formulate laws that will protect and safe-guard the assets available in the communities in Gwale local government area. This should be done by making the assets available, accessible, and adequate for indigenous utilization, among members of the communities of Gwale local government area.

Keywords: Community assets, community development, assets-based community development, community development activities, and human capacities.

#### Introduction

Modern day community development practice globally emphasizes the need for massive involvement of the people in activities and interventions designed to improve their living standards or redress some of the difficulties the people are living with. This is why community development project/programmes are usually evaluated in the context of their participatory nature. In developing countries, the predominant approaches used in the design of community development interventions are the need-based approaches. However, it appears that these approaches are narrowing the efficacy and scope of activities and contributions members can make to the community development process. This is because, with these approaches, community development seems to be responding to the identified felt needs only ignoring needs prevailing though not thought of by the respondents due to their limited ability to perceive them. Perhaps community development processes develop from a situation where issues and concerns are "bubbling" around, enthusiastic, motivated, and frustrated. Private "troubles" become public concerns as people share issues that matter to them individually. People may begin to see some advantage for them in community improvement. They also have altruistic feelings of contributing to the welfare of the whole community, and also a "slight level of dissatisfaction" (Shaffer, 1989). Motivation and enthusiasm are based on a feeling that "things could be better", shouldn't always form the bases upon which community development is designed. The use of assetbased approach to community development is now a new phenomenon being adapted in the design and implementation of community development the world over.

In Nigeria, this approach to community development is recently being put to practice. Idris (2016) conducted a study on mapping out community assets base which showcased the health, assets and resources available in some communities. The study gave a highlight of the prevalence of assets and resources in Kano South senatorial district and how they can be galvanized into the community development process. The prevalence of these assets and resources shows that communities are rich in the context of the availability of such assets but civility will have to be utilized in utilizing the resources in the community development process. This study therefore investigated the utilization of community assets available for community development activities and how their optimum utilization can promote the community development process in Gwale Local Government Area of Kano State Nigeria.

The theoretical framework for this study was based on the theory of Assets Based Community Development (ABCD) developed by Kretzmann and McKnights (1993). The Assets Based Community Development (ABCD) theory suggested that "every single person has capacities, abilities and gifts" and that "Living a good life depends on whether those capacities can be used, abilities expressed, and gifts given" (Kretzmann and McKnights, 1993).

The assets based community development approach, however, is the reverse of the basic needs approach. In contrast to focusing on the problems and needs of the community, the ABCD approach focuses on the community strength and assets (Kretzman and McKnights, 1993; McNights, 1995; Mathie Cunnigham, 2003; McNulty, 2005; Mathie Cunnigham, 2008; Haines, 2009; and Mathie Cunnigham, 2010). The assumption of the assets-based community development approach is that by focusing on the community assets, the community as a whole would start seeing the positive aspect of the community, for example, food gardening mentoring programmes, and the inherent skills of the individuals. This approach does not ignore the problems within the community, but by focusing first on the strengths and triumphs, by implication the positive aspect, it would create a snowballing effect which would influence other sectors of the community. The Assets-based community development approach recognizes the capacity of individuals as the foundation for community-building and recognition of their individual gifts which results into a personal and collective investment on their part that can lead to a sustainable second-order transformative change.

Communities recognize and mobilize their own unique combination of four categories of community assets: the skills of local residents; the power of local institutions; their naturally-built physical resources, and their local economic power. Inclusion of all these local assets encourages the communities to try to solve their problems with internal solutions and resources (Goldman and Schmalz, 2005). In addition to that, Kretzman

and McKnight (1993) echo this idea in their own words, that "significant community development takes place only when local communities are committed to investing themselves and their resources in the effort". Therefore, the goal of identifying assets is to empower residents to recognize and make use of their abilities to build self-reliance and take control in the transformation of their community. The assets-based community development approach also implies that the community development approach is directed towards the locality or place. Rather than providing training for jobs that workers most take elsewhere, there is an attempt to match training efforts to jobs that can be created locally. Similarly, if an absentee-owned firm processes natural resources, many of the benefit will flow outside the community.

However, the implication of ABCD theory to this study is that the theory provided the researcher with a framework on the type of resources that can be harnessed for collective transformation of the communities. Also, it involved knowing how the communities assets can be mobilize in promoting community development activities, by creating awareness in the community members about community assets in the community and utilizing the community assets to address the identified community issues without any external support. The other reason is to create awareness in the people to focus on the assets which allows for people to see other people as people, and use this as the central point to initiate and sustain change in communities. Assets can be used to develop a stronger political voice with which to engage the political system in addressing structural causes of injustice, and their roots in an unfair and unsustainable global economic system.

### **Statement of the Problem**

Gwale Local Government Area has been known to possess rich social, economic and political bases that can actively be used for community development purposes. Community development activities are taking place rapidly under the umbrella of the Community Development Department of Gwale Local Government Council, Kano State. As such, the roles of philanthropists, non-governmental organizations, religious bodies and private individuals are continuously being made at championing the course of community development through making donations, sponsorship, and interventions to various Community Development Associations (CDAs) whose played an important role in the utilization of community assets towards organizing community development activities that promotes betterment of the entire community members in the 10 wards of Gwale local government area of Kano State. These CDAs in Gwale local government area are registered associations with the department of community development of Gwale Local Government Council as well as the Central Working Committee on Self-Help groups established by the Kano State Ministry for Rural and Community Development.

However, there is a prevailing need for determining whether or not the resources available in the community are being effectively utilized or not. Therefore, this study was instituted to investigate the community resources available, their extent and ways of utilization, and how their utilization can promote community development activities in Gwale Local Government Area of Kano State. It is in the light of this that this paper assessed the availability, utilization and the factors influencing the utilization of community assets for community development activities in Gwale Local Government Area of Kano State, Nigeria.

## **Objectives of the Study**

This study was guided by the following objectives:

- i. To identify community assets available for community development activities in Gwale Local Government Area of Kano State;
- ii. To determine areas of utilization of community assets in promoting community development activities in Gwale Local Government area of Kano State, and
- iii. To examine factors influencing utilization of community assets in community development activities in Gwale Local Government Area of Kano State.

### **Study Questions**

The following questions were answered in the study:

i. What are the community assets available for community development activities in Gwale Local Government Area of Kano State?

- ii. What are the areas of utilization of community assets for community development activities in Gwale Local Government Area of Kano State?
- iii. What are the factors influencing utilization of community assets for community development activities in Gwale Local Area of Kano State?

## Methodology

The research design adopted for this study was the survey research design over the population which comprised all registered members of Community Development Association (CDAs) in the ten (10) political wards of Gwale Local Government Area, viz. Dandago, Diso, Dorayi, Gwale, Galadanchi, GoronDutse, Gyaranya, Kabuga, Mandawari and Sanimainagge. Eighty-seven (87) Community Development Associations registered with Gwale Local Government Authority, with a population of thirty-eight thousand, nine hundred and fifty (38,950) registered members. A representative sample was drawn from the population of the study for convenience and proper assessment. According to the Krejcie and Morgan (2006) table for determining sample size, a sample of three hundred and eighty (380) was recommended for a population of thirty eight thousand, nine hundred and fifty (38,950) subjects, reflecting the number of the "Community Development Associations" (CDAs) members in Gwale Local Government area. In addition to this, a convenience sampling was used for the study. A convenience sampling method (also known as availability sampling) is a specific method that relies on data collection from population members who are conveniently available to participate in a study.

These are shown in the table below:

S/N	WARD	NO. of CDAs	Membership size	Sample
1	Dandago	8	3620	35
2	Diso	8	3508	34
3	Dorayi	12	4982	49
4	Gale	9	4214	41
5	Galadanchi	8	3302	32
6	GoronDutse	8	3880	38
7	Gyaranya	8	3618	35
8	Kabuga	10	4436	43
9	Mandawari	8	3411	33
10	Sanimainagge	8	3979	40
Total		87	38,950	380

A 4-point Likert scale self-developed questionnaire entitled 'Questionnaire for Assessment of Utilization of Community Assets for Community Development Activities' (QAUCACD) was used to obtain data from the respondents. The reliability of the questionnaire was obtained through the test-re-test method within the interval of two (2) weeks and the results were subjected to the Pearson Product Moment Correlation (PPMC) measurement of reliability for which the reliability coefficient of 0.69 was obtained, and which indicated a favourable measurement for reliability index. Data was analyzed through the use of descriptive methods in frequency counts (F), percentages (%), and mean scores (X). This was done through the use of the Statistical Package for the Social Science (SPSS), version 20. However, the mean score was obtained by rating SA=4, A=3, D=2, and SD=1; meaning that 4+3+2+1=10/4 = 2.5000. Therefore the decision rule for acceptance was based on a mean score, higher than 2.5000 which justify the acceptance of the statements; a mean score below 2.5000 indicated non-acceptance of the statements on the items of the questionnaire. This was based on calculated maximum mean of 4.00 and minimum of 1.00.

### Results

The analysis of the data collected in this study was based on 377 successfully retrieved questionnaires from the field.

Research Question One: What are the existing community assets available for community development activities in Gwale Local Government area of Kano State?

This question was answered by the members of the CDAs, showing frequency counts, percentages and mean score where n=377, as shown in table 2 below.

Available assets	SA		Α		D		SD		X
	F	%	F	%	F	%	F	%	
Practicable skills of the community members	154	40.8	185	49.1	29	7.7	09	2.4	3.2819
Useful Knowledge of community members	118	31.3	216	57.3	36	9.5	07	1.9	3.2804
Profitable Relationships with family and friends (i.e. social capital)	143	37.9	205	54.4	22	5.8	07	1.9	3.2838
Relevant cultural norms and values	185	49.1	153	40.6	29	7.7	10	2.7	3.3607
Effective power to influence decision for change	200	53.1	142	37.7	26	6.9	09	2.4	3.4138
Utilizable local financial assets such as Adashi, contribution and Gidauniya	173	45.9	170	45.1	21	5.6	13	3.4	3.3342
Cumulative mean = 3.3095									

Table 2: Community assets available for community development activities

The table 2 above shows the availability of community assets for community development activities in Gwale local government area. According to the table, 49.1 % of the respondents agreed that practicable skills of the community members were available, and 40.8 % of the respondents strongly agreed with the statement; while respondents who disagreed with the said statement were 7.7 %, and the remaining 2.4 % of the respondents strongly disagreed with the said statement. Moreover, the highest percentage of 57.3 % agreed with the statement that useful knowledge of community members was available, and 31.1 % of the respondents strongly agreed with the statement. In contrast to these, 9.5 % of respondents disagreed with the statement and 1.9 % respondents strongly disagreed with the statement. In addition, the highest percentage of 54.4 % agreed that profitable relationships with family and friends were available, and 37.9 % strongly agreed with this statement. However, a small percentage of 5.8 % disagreed, 1.9 % strongly disagreed with the statement. Furthermore, 49.1 % of the respondents strongly agreed that relevant cultural norms and values were available and 40.6 % agreed, although 7.7 % disagreed and 2.7 % strongly disagreed. Also, while 53.1 % of the respondents strongly agreed that effective power to influence decision for change were available, and to which 37.7 % of respondents agreed, 6.9 % of respondents disagreed and 2.4 % strongly disagreed to this statement. Finally, while the highest percentage of 45.9 % of the respondents strongly agreed that utilizable local financial assets such as Adashi, Contributions and Gidauniya were available, and to which 45.1 % of the respondents agreed, 5.6 % and 3.4 % of the respondents disagreed and strongly disagreed, respectively, to the statement.

However, the highest percentages of strongly agreed and agreed option recorded justified the acceptance of the statements about skills, knowledge, relationships with friends and family; cultural norms and values; power to influence decisions for change; and local financial assets such as Adashi, Contributions and Gidauniya. These were justified by a cumulative mean score of 3.3095 higher than the decision rule of 2.5000 which favoured the acceptance statements in the instrument.

Research Question Two: What are the areas of utilization of community assets for community development activities in Gwale Local Government Area of Kano State?

This question was answered by the members of the CDAs, showing in descriptive statistics in table 3 below, where n = 377.

Utilization areas	S	SA		Α		D		D	X
	F	%	F	%	F	%	F	%	
Financing community development projects	105	27.9	226	59.9	28	7.4	18	4.8	3.1018
Giving out donations	96	25.5	237	62.9	37	9.8	07	1.9	3.1194
Supplying school materials like books, uniforms, teaching materials	155	41.1	182	48.3	28	7.4	12	3.2	3.2732
Empowering the community members	173	45.9	171	45.4	24	6.4	09	2.4	3.3475
Community assets are provisions in schools.	139	36.9	195	51.7	32	8.5	11	2.9	3.2255
Building roads and hospitals.	134	35.5	200	53.1	30	8.0	13	3.4	3.2069
Cumulative mean = 3.2135									

Table 3: Utilization areas of community assets for community development activities

Table 3 above describes the areas of utilization of community assets for community development activities in Gwale local government area. According to the table, 59.9 % of the respondents agreed that financing community development projects in Gwale local government area was one of the areas, and 27.9 % of the respondents strongly agreed, while 7.4 % of the respondents disagreed and 4.8 % respondents strongly disagreed, with the statement. Moreover, while 63.9 % respondents agreed that community assets were utilized in giving out donations, and 25.5 % of the respondents strongly agreed, 1.9 % of the respondents strongly disagreed and 9.8 % disagreed, with the statement. In addition, while 48.3 % agreed that community assets were utilized in supplying school materials such as books, uniforms, and teaching materials, and 41.1 % of the respondents strongly agreed, 7.4 % of the respondents disagreed and 3.2 % strongly disagreed, with the statement. Furthermore, while 45.9 % of the respondents strongly agreed that community assets were utilized in empowering the community members, and 45.4 % agreed, 6.4 % of the respondents disagreed, and 2.4 % of the respondents strongly disagreed, with this statement. Also, while 51.7 % of the respondents agreed that community assets were utilized for provisions in schools, and 36.9 % strongly agreed, 8.5 % of the respondents agreed and 2.9 % strongly disagreed, with the statement. Finally, while 53.1% of the respondents agreed that community assets were utilized in building roads and hospitals, and 35.5 % strongly agreed, 8 % of the respondents disagreed, and 3.4% strongly disagreed with this statement. In the respect of the above, therefore, a favourable higher percentage recorded by respondents, and which strongly agreed and agreed with statements on financing projects; donations; supplying schools materials; empowerment; school provisions, and building infrastructure were the areas of utilization of community assets for community development activities in Gwale Local Government Area, Kano State. This was however justified by a cumulative mean score of 3.2135 greater than the decision rule of 2.5000 which indicated the acceptance of the statements in the questionnaire administered.

Research Question Three: What are the factors influencing utilization of community assets for community development activities in Gwale Local Government Area of Kano State?

This question was answered by the members of the CDAs, showing frequency counts, percentages and mean score in table 4 below, where n = 377.

Factors	S	SA		Α		D		SD	Х
	F	%	F	%	F	%	F	%	
Availability of community assets	138	36.6	201	53.3	34	9.0	04	1.1	3.2546
Accessibility to community assets	170	45.1	182	48.3	20	5.3	05	1.3	3.3714
Adequacy of assets	195	51.7	149	39.5	18	4.8	15	4.0	3.3899
Culture	130	34.5	221	58.6	16	4.2	10	2.7	3.2546
Religion	157	41.6	189	50.1	19	5.0	12	3.2	3.3024
Power	157	41.6	198	52.5	14	3.7	08	2.1	3.3369
Cumulative mean = 3.3183									

 Table 4: Factors influencing utilization of community assets for community development activities

## According to table 4, 53.3 % of the respondents agreed that availability of community assets was a factor, and 36.6 % of the respondents strongly agreed, while 9 % of the respondents disagreed and 1.1 % strongly disagreed with this statement. Moreover, while 48.3 % of the respondents agreed that accessibility to community assets was a factor, and 45.1 % strongly agreed, 5.3 % disagreed and 1.3 % strongly disagreed with the statements. Furthermore, while 51.7 % of the respondents strongly agreed that adequacy of assets was one of the factors, and 39.5 % agreed, 4.8 % of the respondents disagreed and 4 % strongly disagreed. Added to these, while 58.6 % of the respondents agreed that culture is one of the factors, and 34.5 % strongly disagreed, 4.2 % disagreed and 2.7 % strongly disagreed with the statement. Moreover, while 50.1 % agreed that religion was a factor, and 41.6 % of the respondents strongly agreed, 5 % of the respondents disagreed and 3.2 % strongly disagreed with the statement. Finally, while 52.5 % of the respondents agreed that power was a factor, and 41.6 % strongly agreed, 3.7 % of the respondents disagreed and 2.1 % strongly disagreed with this statement. Thus, as indicated by the higher percentage on options strongly agree and agree above, it was justified that availability, acceptability, and adequacy of the assets; culture; religion and power were the factors influencing utilization of community assets for community development activities in Gwale local government area, Kano State. This was supported by a cumulative mean score of 3.3183 above the decision rule of 2.5000 and indicated that statements of the instruments were accepted by the respondents.

# **Findings of the Study**

From the above data, the above findings were summarized based on the research questions, thus:

i. The available community assets for community development activities in Gwale local government area, Kano State, were practice skills; useful knowledge; profitable relationships with family and

friends; relevant cultural norms and values; effective power, and utilizable financial assets of community members such as Adashi, Contributions and Gidauniya;

- ii. The utilization areas of community assets for community development activities in Gwale local government area, Kano State were financing community development projects; giving donations; supplying of school materials; empowerment of community members, and building roads and hospitals by community members, and
- iii. The factors influencing the utilization of community assets for community development activities in Gwale local government area, Kano State were availability, accessibility, and adequacy of community assets as well as culture and religion of and power wielded by the members of the community,

## **Discussion of Findings**

The first finding of this study on the available community assets for community development activities in Gwale local government area of Kano State stated that there were practicable skills; useful knowledge; profitable relationships with family and friends; relevant cultural norms and values; effective power, and utilizable financial assets of community members. The finding of this research is in line with Idris (2016) which undertook the "Mapping out of the poverty reduction potentials of rural communities in the Kano South Senatorial District through the Assets-Based Community Development (ABCD) approach" and revealed that the community driven initiatives for rural poverty reduction in Kano South Senatorial District were multifaceted and, therefore, covered community based-contributions; philanthropy; social fund; formation of local cooperatives; and self-help initiatives and support from the extended family which were locally harnessed to meet various needs of the family. Moreover, the human capital base of rural communities that relates to poverty reduction in Kano South Senatorial District were diversity of skill sets, educational attainment, experience and good health. Added to this, Ndu (1991) argues that human resources include all the knowledge, skills and expertise in technical, mechanical, managerial, social and other areas, potentially available for utilization in various ways in operating social and economic institutions and enterprises. Ndu further observed that human resources do not come by chance; they are created and developed in order to achieve the overall goals of the various sectors of the ever expanding national economy.

The second finding of this study which was on the utilization areas of community assets for community development activities in Gwale local government area of Kano State were through financing community development projects; giving out donations; supplying of school materials; empowerment of community members, and building of roads and hospitals by community members. This finding is in line with the finding of Killingwood (2008) who described an effort towards Assets-Based Community Development in an 'underprivileged' neighbourhood, including the responsive steps taken to deal with the realities and challenges of community change efforts. Through participant observation and in-depth interviews with key stakeholders, including residents and external supports, the study revealed changes in community activity in association with their newly formed community centre. Through analysis of the community's challenges four 'enabling conditions' necessary for community development were identified which included balancing relationships with issues; effective 'citizen space'; maintenance of relationships and communication, and community readiness. These key lessons included ongoing considerations of patience, flexibility, and responsiveness that were necessary throughout the development of change efforts. Implications for informing community development work in similar communities were discussed. Utilization of community assets for community development activities is dominant when resources either human or materials, are mobilized and utilized for effective achievement of organizational goals. Onvejemezi (2006) further emphatically remarked that resources enhance the achievement of organization or institutional objectives and, as such, leaders in the organization must make some decisions about how to meaningfully use the resources available to them. Supporting this, Onyejemezi, Maduewesi (2006) and Abdulkareem (2001) noted that a nation's growth and development are determined by its human resources to accomplish the set goals. This confirms the essence of utilization of community assets justified in the findings of this study, when directed at improving the lives of people in Gwale local government area of Kano State. Abdulkareem (2001) further recognized the fact that people set objectives; determine the resources for use, marshal the resources appropriately, and coordinate the activities of an organization to achieve the goals. These observations show that if human resources are not well mobilized and utilized, organizational goals cannot be achieved.

The last finding of this study, which was on factors influencing the utilization of community assets for community development activities in Gwale local government area, identified that these were through the availability, accessibility, and adequacy of community assets as well as culture and religion of and power wielded by the members of the community in Gwale local government area of Kano State. Some other scholars also justified other factors similar to those from the findings of this study. For instance, in a study conducted by Udu, and Onwe (2016) the finding revealed that despite efforts of successive governments aimed at reducing poverty, the scourge has remained pervasive. The EB-CSDA however, is rated high in the provision of micro-projects to the rural communities, but whose approach is group-targeted rather than on the individual poor. Consequently, the paper recommends, among others, that adequate background studies should be undertaken to understand the demographic characteristics of the rural communities, so as to enable development agencies target their efforts on the really poor, based on sufficient needs assessments of recipients. These demographic characteristics being given consideration are similar to the finding of this study regarding the role of religion and culture of and power wielded by the community members.

### Conclusion

Due to the availability of resources in the communities of Gwale Local Government Area of Kano State, it is obvious that within the wards in the local government area, there were various individuals who were willing to engage in the training of youth to acquire more skills in various occupations. This was to further strengthen the human resource development and help in voluntary participation of members in community development activities. To achieve this, therefore, effective utilization of community assets in community development activities in Gwale local government area would have reduced the problems of unemployment, poverty, and inadequate infrastructural facilities, such as mini markets, cottage hospitals, and small and medium enterprises (SMEs).

Studies conducted by many scholars justified that the ABCD approach promotes the development of communities in the under-developed and developing nations across the globe. Therefore, in countries like Nigeria, the ABCD is appropriate for practice because, among the African nations, Nigeria is endowed with various assets, which if properly utilized, will improve the quality of lives of the citizenry. So, Gwale local government area of Kano State has many assets which could be better utilized for the promotion of community development activities.

#### Recommendations

On the basis of the findings of this study, the following recommendations were made:

- i. The Community Development Department in Gwale Local Government Council and other stakeholders in Kano State should embark upon a mobilization and sensitization programme that will ginger and educate the general public on how to better engage and sustain the available assets, such as practicable skills, useful knowledge, and relevant cultural norms and values in the local government area so as to improve the living standards of the people.
- ii. There should be an effective mobilization of the general public by the community development department of the local government council, towards encouraging voluntary individual philanthropists, NGO's, and external donor organizations to further participate in financing and sustaining community development activities in Gwale local government area, to meet more needs and fulfill the aspirations of the people.
- iii. The local government council should formulate laws that will protect and safe-guard the assets available in the communities in Gwale local government area. This should be done by making the assets available, accessible, and adequate for indigenous utilization, among members of the communities of Gwale local government area.

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