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The Socio-Economics of Creativity in Community Dramatic Performances in Advancing Financial Inclusivity, Security and Empowerment of Rural Dwellers in Niger State

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ABSTRACT

This study investigates the socio-economic impact of community dramatic performances as a catalyst for financial inclusivity, security, and empowerment among rural dwellers in Niger State, Nigeria. Driven by the persistent challenge of financial exclusion, the research posits that a culturally resonant and participatory medium like community drama can effectively bridge the gap between traditional practices and formal financial systems. Employing a mixed-methods approach, the study utilized pre- and post-intervention quantitative surveys with 300 respondents, alongside qualitative data from in-depth interviews, focus group discussions, and Participatory Learning and Action (PLA) tools. The findings reveal a marked increase in mean financial-literacy scores, awareness of digital financial services, and self-reported adoption of risk-mitigation behaviours following the performances. The creative elements of storytelling, humour, and local music appeared to simplify complex financial concepts for participants. The study also documents substantial perceived socio-economic benefits, including increased savings awareness, improved household resilience, and enhanced entrepreneurial capacity. A notable finding concerns the model's capacity to shift gender norms, with respondents reporting a positive association between exposure to the dramatic performances and increased women's confidence in financial decision-making. The study concludes that community drama is a promising and culturally grounded tool for development, offering a bottom-up complement to poverty-alleviation efforts, and proposes a replicable framework for integrating creative education with financial services to foster self-reliant communities.

Keywords: Community Drama, Financial Inclusion, Empowerment, Cooperatives, Financial Literacy

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1. INTRODUCTION

The persistent challenge of financial exclusion in rural Nigeria has long been a barrier to sustainable development, perpetuating poverty and limiting economic opportunities. The World Bank's 2020 report on Nigeria highlighted a significant portion of the rural population lacking access to formal financial services such as savings, credit, insurance, and payment systems.

This study was motivated by the urgent need for a novel, culturally relevant approach to address this issue by leveraging the power of creativity in community dramatic performances to promote financial literacy, security, and empowerment among rural dwellers in Niger State. The research posits that a culturally relevant and accessible medium like community drama can effectively bridge the gap between traditional practices and formal financial systems. The study explores the historical and cultural context of dramatic performances in the region, examines the theoretical underpinnings of the relationship between creativity and economic empowerment, and presents evidence of the impact of community drama on financial behaviour. In doing so, the study advances a two-stage model in which community drama functions as a participatory entry point for community mobilisation, while the cooperative society serves as the durable economic structure through which financial gains are consolidated and sustained. The ultimate aim is to comprehensively investigate how these performances shape financial knowledge, attitudes, and behaviours to advance financial inclusivity and security.

2. LITERATURE REVIEW

Community dramatic performances have emerged as a tool for enhancing financial literacy among rural dwellers in Niger State. Through engaging narratives and relatable characters, these performances subtly impart crucial financial concepts such as budgeting, saving, and investment. Practitioner accounts describe productions such as a 2018 staging titled “The Wise Farmer,” which used a local folktale to illustrate the importance of diversifying income sources, with post-performance audience feedback suggesting improved retention of financial concepts relative to conventional instructional approaches.

Similarly, a 2021 performance titled “The Market Day Dilemma” invited audience members to suggest solutions to financial challenges faced by the characters, reinforcing financial decision-making skills in a practical context. The effectiveness of this approach lies in its cultural relevance and accessibility. By leveraging familiar storytelling techniques and local languages, community dramatic performances transcend literacy barriers and resonate with diverse audiences. As a result, financial literacy initiatives embedded within these performances have the potential to empower rural dwellers, equipping them with the knowledge and confidence to navigate the complexities of modern financial systems (Okoye, 2023).

Financial inclusion in rural communities of Niger State has the tendency of yielding transformative socio-economic benefits. Access to formal financial services can significantly empower individuals and households, enabling them to save, invest, and manage risks more effectively. For instance, a women's, youth, and farmers' cooperative could secure loans to undertake small-scale businesses and purchase improved seeds and fertilizers, resulting in an increase in crop yields and household income. Furthermore, financial inclusion can facilitate the growth of small businesses, creating employment opportunities and boosting local economies (Musa, 2020). Field accounts from Kontagora describe a women's group that used microcredit to establish a shea-butter processing business, providing income for over 50 women and their families.

Beyond economic gains, financial inclusion has been linked to improved social well-being through better access to education and healthcare; accounts from Lapai describe increased financial security enabling parents to send children to school and afford essential medical care. Financial inclusion has the tendency to be a catalyst for sustainable empowerment and economic development in rural Niger State, unlocking the potential of individuals, families, and communities to achieve greater prosperity and resilience.

3. THEORETICAL FRAMEWORK

Modernization Theory: The study first examines Modernization Theory, a perspective popularized in the mid-20th century by key theorists such as Walt W. Rostow (1960) and Seymour Martin Lipset. This theory posits that development is a linear process in which less developed nations adopt the qualities of industrialized nations through top-down interventions. This approach is criticized for being ethnocentric and paternalistic, and for neglecting local identities and values, often leading to a dependency on external benefactors. The research aligns instead with the “bottom-up” approach that emerged in response to these critiques.

Participatory Approach: This paradigm, significantly influenced by theorists such as Paulo Freire, whose seminal work Pedagogy of the Oppressed (1972) champions critical pedagogy, advocates for “people-centred” development. This approach emphasizes the active involvement of all stakeholders in decision-making and implementation. Key principles include inclusion, equal partnership, transparency, shared power, and cooperation, all of which are essential for sustainable and locally owned projects. Human Capital Theory: This perspective, pioneered by economist Gary S. Becker (1964), provides a foundation for understanding how community drama contributes to development. It posits that investments in education and skill development yield tangible returns through enhanced individual productivity and economic participation.

Sen's Capability Approach: This framework, developed by economist Amartya Sen (1999), offers complementary insights by emphasizing that empowerment is not just about economic utility but about enhancing individual freedoms and agency. Financial literacy, in this context, serves as a mechanism for empowering individuals to make informed decisions that align with their personal values and aspirations. Social Learning Theory: This theory, most often associated with Albert Bandura (1977), explains how dramatic performances facilitate knowledge acquisition and behavioural change through observational learning and social reinforcement. Audiences learn by watching characters navigate financial challenges and implement solutions, a process amplified by peer learning and collective problem-solving.

4. METHODOLOGY

The research employed a mixed-methods approach to comprehensively investigate the study's objectives.

Research Design

A descriptive survey design was adopted to collect data, complemented by qualitative methods to understand the participatory processes and contextual nuances.

Population and Sample

The study's population was 3,000 individuals, consisting of members and non-members of 12 cooperative societies in the Bida communities. A sample size of 300 was determined using Yamane's (1967) formula for sample size determination at a 95% confidence level, representing 10% of the population. A cluster sampling technique was used to draw the sample from different quarters within the study area to ensure diverse representation.

Data Collection Instruments

Quantitative Surveys: A structured questionnaire in two parts was used. The first part collected demographic information, while the second addressed respondents' exposure to the dramatic performances and their engagement with cooperative societies, including awareness, membership, functions, and operations. Perception items in the second part were rated on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree); mean scores reported in the Findings section should be read against this scale, with values above the scale midpoint (3.0) indicating net agreement.

Qualitative Tools

The study utilized in-depth interviews, focus group discussions, and Participatory Learning and Action (PLA) tools. The PLA tools included: (1) The Tangle Exercise, which demonstrated that community members are often best placed to understand and address their own problems; (2) The Cooperation Square, which highlighted the importance of sharing, self-sacrifice, and teamwork as principles for community development, aligning with the core values of cooperatives; and (3) Participant Observation, through which the researchers, as members of a cooperative society, gained firsthand insight into the internal operations and proceedings of the societies under study.

Data Collection and Analysis

Data were personally collected by the researchers through administering questionnaires and engaging in conversations with respondents. Quantitative data were analyzed descriptively using frequencies, percentages, and mean scores; the qualitative data provided a rich, detailed interpretation of the findings. As the quantitative analysis is descriptive rather than inferential, references to “association” or “relationship” between variables in this study denote patterns observed in the descriptive data rather than statistically tested correlations; future work using inferential techniques (e.g., paired-samples t-tests, correlation coefficients) is recommended to formally test these relationships.

5. PRESENTATION AND ANALYSIS OF FINDINGS

The research sought to evaluate the socio-economic impact of creativity in community dramatic performances as a catalyst for advancing financial inclusivity, security, and empowerment among rural dwellers. A mixed-methods approach was adopted, combining quantitative surveys, in-depth qualitative interviews, focus group discussions (FGDs), and Participatory Learning and Action (PLA) tools. This triangulation of data sources provides a contextually grounded interpretation of the findings.

5.1 Demographic and Socio-Economic Profile of Respondents

The demographic data collected from the structured survey provide context for interpreting the study's results. A total of 300 respondents were surveyed from communities in and around Niger State.

Table 1: Demographic Profile of Respondents

Variable	Category	Frequency	Percentage
Age	25–30 years	120	40%
	30–35 years	140	47%
	50 and above years	40	13%
Gender	Male	105	35%
	Female	195	65%
Marital Status	Married	200	67%
	Single	90	30%
	Widow	10	3%
Profession	Civil Service	55	18%
	Trading	195	65%
	Self-employed	50	17%
Place of Residence	Urban	215	72%
	Rural	85	28%

Note: The sampled age brackets did not capture respondents between 36 and 49 years; this gap reflects the composition of the cooperative-society clusters sampled and should be treated as a limitation of the sampling frame rather than a population characteristic. Source: Field Survey, 2025.
The data reveal an overrepresentation of women (65%) and petty traders (65%) among respondents, consistent with the study's focus on key demographics for financial-inclusion and empowerment initiatives in Northern Nigeria. The majority of respondents (72%) were drawn from urban and semi-urban quarters within the sampled communities (including Bida and Suleja) rather than strictly rural settlements. This is a notable limitation given the study's rural-dweller framing, and findings should be read as most directly applicable to peri-urban and semi-urban participants, with more limited generalizability to fully rural populations; this constraint is discussed further under Limitations.

5.2 Correlating Community Drama with Financial Outcomes

The survey results provide descriptive evidence addressing the study's central research questions. Impact on Financial Literacy, Attitudes, and Behaviours: The pre- and post-intervention survey results show a marked improvement across all dimensions of financial literacy assessed, with post-performance mean scores increasing across every dimension.

Table 2: Impact on Financial Literacy (Pre- and Post-Performance Mean Scores)

Dimension	Pre-Performance Mean	Post-Performance Mean	Mean Difference
Knowledge of Savings	2.50	3.80	+1.30
Budgeting Skills	2.35	3.70	+1.35
Awareness of Digital Financial Services	2.00	3.50	+1.50

Source: Field Survey, 2025.

The largest increase was in "Awareness of Digital Financial Services" (+1.50 mean difference), suggesting the dramatic performances were effective in clarifying concepts such as mobile banking for an audience with limited prior exposure to the technology. "Budgeting Skills" and "Knowledge of Savings" also showed marked improvements, indicating the dramatized scenarios had a practical, relevant impact on participants' financial habits, as self-reported. These findings are echoed in a qualitative interview with a petty trader, Halima, who described starting to save small amounts daily after watching a character do the same in her business—an illustration of how relatable narratives may prompt behavioural change.

5.3 Socio-Economic Benefits of Financial Inclusion

The survey assessed respondents' perceived socio-economic benefits of financial inclusion following exposure to the drama. The findings, summarized in Table 3, show broad agreement among respondents, with all mean values above the scale midpoint of 3.0, indicating net positive endorsement across every indicator measured.

Table 3: Perceived Socio-Economic Benefits of Financial Inclusion (Mean Scores)

Socio-Economic Benefit Indicator	Mean Score ($\bar{x}$)
Increased awareness of savings and cooperative societies	4.32
Improved financial literacy and record keeping among rural dwellers	4.29
Strengthened household economic resilience and security	4.27
Promoted women's participation in financial decision-making	4.24
Increased trust in formal and semi-formal financial institutions	4.16
Encouraged collective community investment practices	4.11
Enhanced entrepreneurial capacity and business start-ups	4.05
Improved access to small loans and credit facilities	4.18

Source: Field Survey, 2025.

The highest-rated indicator was "increased awareness of savings and cooperative societies" ($\bar{x}$ = 4.32), suggesting the dramatic storytelling provided a culturally relatable medium for conveying the value of pooling resources and joining cooperatives. A similarly high mean score for "improved financial literacy and record keeping" ($\bar{x}$ = 4.29) indicates the narratives were associated with a reported shift from unstructured spending toward more deliberate financial management.

5.4 Gendered Dimensions of Financial Empowerment

The study's findings on the gendered dimensions of empowerment were notable.

Table 4: Gendered Dimensions of Financial Empowerment (Mean Scores)

Gendered Empowerment Indicator	Mean Score ($\bar{x}$)
Increased confidence of women in financial decision-making	4.31
Strengthening women's voices in household budgeting and planning	4.28
Women's participation in cooperative groups and savings associations	4.27
Encouragement of young girls to adopt savings culture	4.25
Improved access of women to microcredit and small loans	4.22
Reduction in gender-based financial dependency	4.19
Men's acceptance of shared financial responsibilities with women	4.16
Recognition of men's supportive role in women's economic empowerment	4.14

Source: Field Survey, 2025.

The data show broad agreement that the performances were associated with shifting gender norms. The highest mean score was for "increased confidence of women in financial decision-making" ($\bar{x}$ = 4.31). A female teacher in Bida noted that the play made her realize that women could also decide how money is spent at home, adding that she now speaks up more, whereas she previously felt this was solely her husband's place. This illustrates the role of drama in providing female role models that challenge cultural stereotypes of financial passivity. The data also show strong endorsement of "men's acceptance of shared financial responsibilities" ($\bar{x}$ = 4.16); one male respondent described initially believing women should not borrow or join savings groups, but said the drama showed how doing so helped the whole family, and that he now allows his wife to participate, suggesting a gradual renegotiation of gender roles within the community.

5.5 Qualitative Insights from Creative Elements and Participatory Tools

Creative Elements in the Drama: The drama, titled Hanyar Samun Kuḍi (The Path to Financial Security) and performed in English and local languages including Nupe and Hausa, was a central component of the research. The use of relatable characters, such as the hardworking Hauwa and her initially skeptical husband Ibrahim, effectively humanized complex financial concepts. The play's narrative arc, which follows Hauwa's journey from a traditional savings method (adashe) to a mobile-money account and a cooperative, served as a culturally relevant lesson on financial security and growth.

The fraud-prevention scene, in which Ibrahim foils a scam caller, was particularly impactful, teaching the audience to protect their PINs and verify suspicious communications in a memorable way. The use of local proverbs and music reinforced the message, presenting the information as an extension of participants' cultural values rather than an external imposition.

Insights from Participatory Learning and Action (PLA) Tools: The PLA tools provided qualitative data that validated the study's core principles. The Tangle Game demonstrated the value of unity and teamwork, reinforcing that a community is often best placed to identify its own problems and remedies. The Cooperation Square game illustrated the importance of sharing and self-sacrifice for collective growth, underscoring that when individuals contribute their unique talents and resources, the entire community benefits. These exercises showed that community drama functions not only as performance but as a creative, dialogic process for building the human and social capital a community needs to thrive.

5.6 Identified Threats and Weaknesses of the Cooperative Model

Despite the largely positive findings, the study identified several inhibitors to the success and sustainability of cooperatives, particularly within the context of Northern Nigeria:

1. Lack of Management Skills and Corruption: A prevalent deficit in management skills among members, leading to reliance on hired labour and a higher risk of mismanagement and misappropriation of funds.
2. External Interference: A major challenge was interference from external entities, such as government officials or community leaders (Mai Angwas), in the democratic decision-making and transactions of cooperatives.
3. Knowledge Gaps and Misconceptions: Widespread uncertainty about the difference between formal cooperatives and traditional, informal savings groups (adashe, ajo, esusu), leading some to view cooperatives as government tools rather than member-owned institutions.
4. Socio-Cultural and Religious Barriers: Cultural practices such as Purdah (Kulle) in some Hausa-Fulani Muslim communities restrict women's participation, limiting inclusivity and gender representation. Additionally, some community members hold religious objections to interest-bearing activities (kudin ruwa), deterring participation in cooperatives.

6. DISCUSSION

This study set out to investigate the socio-economic impact of community dramatic performances on financial empowerment, a domain often overlooked by conventional development programmes. The data and analysis provide a compelling descriptive case for community drama as an effective and culturally sensitive tool for participatory development. The quantitative results show a clear pattern of improved financial literacy indicators alongside exposure to the dramatic interventions, though, as noted above, this study's descriptive design cannot establish statistical causation or correlation strength. The qualitative findings help explain why this pattern emerges: the creative elements of storytelling, relatable characters, and local languages appear to translate abstract financial principles into tangible, actionable lessons.

The performance of Hanyar Samun Kuḍi, for example, functioned as more than entertainment; in the spirit of what Boal (1979) termed a "rehearsal for revolution," it allowed the audience to critically analyze a problem and envision a solution for themselves. A civil servant's testimonial describing how the play made mobile-banking concepts feel as accessible as a familiar village story illustrates how this approach may build trust and clarity where conventional, top-down methods fall short. The study's findings on the gendered dimensions of empowerment are particularly noteworthy. By featuring a female protagonist, Hauwa, who navigates her entrepreneurial journey through modern financial tools, the drama directly engaged the cultural and religious barriers that often limit women's financial agency in Northern Nigeria, such as Purdah. The positive feedback from both men and women regarding men's acceptance of shared financial responsibility suggests the performances contributed to a gradual renegotiation of gender roles. This points to creative education functioning not merely as knowledge transfer but as a facilitator of social and behavioural change at the community level.

Finally, while the study supports the cooperative model as a viable economic vehicle, it also surfaces clear vulnerabilities. The threats of corruption, external interference, and knowledge gaps are substantial. This is where the synthesis of the two models introduced in this study—drama as mobilization, cooperative as economic engine—is most relevant: community drama can serve as a platform for internal governance, enabling communities to hold their own leaders accountable and address mismanagement openly, while multi-stakeholder partnerships with financial service providers help ensure the creative education is backed by tangible, accessible services.

7. LIMITATIONS

This study has several limitations that should inform how its findings are interpreted. First, the sample was drawn predominantly from urban and semi-urban quarters (72%) rather than strictly rural communities, which limits the generalizability of the findings to fully rural populations despite the study's rural-dweller framing. Second, the quantitative analysis relied on descriptive statistics (frequencies, percentages, and mean scores); no inferential tests were conducted, so references in this report to associations between drama exposure and financial outcomes describe observed patterns rather than statistically confirmed relationships. Third, the age distribution of respondents did not include the 36–49 bracket, narrowing the applicability of the age-related findings. Finally, qualitative testimonials, while illustrative, represent a small number of purposively highlighted voices and should not be read as representative of the full respondent pool.

8. RECOMMENDATIONS

To maximize the impact and sustainability of this model, the following recommendations are proposed:

For Policymakers and Institutions

- Integrate Creative Communication into Policy: Policymakers, particularly in Niger State and other regions of Northern Nigeria, should recognize community drama as a legitimate, high-impact tool for development communication, and design policies to support and fund community-based creative initiatives.

- Protect Cooperative Autonomy: To address the threat of external interference, policies should be strengthened to protect the autonomy and democratic decision-making of cooperatives from government officials and community leaders.
- Promote Financial Literacy in Education: Educational institutions, especially at the tertiary level, should integrate cooperativism and creative entrepreneurship into their curricula to produce a new generation of skilled facilitators and leaders.
- Invest in Women's Empowerment: Government programmes should actively support and protect women's participation in local economic activities, directly addressing cultural barriers such as Purdah that limit their access to resources and financial services.

For NGOs and Community Practitioners

- Adopt the Integrated Framework: Development practitioners should consider the framework outlined in this study, using community drama as a preliminary phase for participatory problem identification and community mobilization, followed by the formal establishment of a cooperative society as the economic engine.
- Prioritize Capacity Building: Training in management, governance, and financial literacy is important for community members to effectively run their cooperatives and mitigate the risks of corruption and mismanagement.

For Financial Service Providers

- Tailor Products to the Local Context: Financial institutions should continue to co-create culturally appropriate products and services that address the specific needs of rural communities, particularly by developing non-interest-bearing savings and loan options that align with religious sensibilities (kudin ruwa).
- Leverage Creative Partnerships: Financial service providers should partner with creative groups to leverage the power of drama for customer acquisition and financial-literacy training, as demonstrated in this project, which secured commitments for technical support, simplified account opening, and monthly sponsorships for community events.

9. CONCLUSION

Based on the evidence gathered, this study concludes that community dramatic performances, when strategically designed and culturally tailored, are a promising and valuable tool for advancing financial inclusivity, security, and empowerment. This research suggests that a creative, bottom-up approach can help bridge the gap between traditional practices and modern financial systems, supporting a community's movement from a subsistence-based mindset toward sustainable growth and self-reliance. The drama appeared to demystify complex financial concepts, build trust in formal institutions, and engage deeply rooted gender norms in ways that may foster greater female participation in the economy. The findings are broadly consistent with the theoretical premise that sustainable development benefits from being participatory, rooted in local culture, and driven by the people it aims to serve, though confirmatory research using inferential statistical methods and a more rural-weighted sample is recommended to strengthen these conclusions.

This research offers a preliminary blueprint for a development model that aims to be effective, sustainable, and respectful of the cultural values and traditions of the people it seeks to empower. It is through this intentional fusion of creativity and economic structure that a more inclusive and equitable future may be built from the ground up.

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