

SOCIO-ECONOMIC STATUS OF WOMEN IN GROUP MEMBERSHIP IN SELECTED AREAS OF KWARA STATE, NIGERIA

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ABSTRACT

This paper examines the socio-economic status of women in group membership in selected areas of Kwara State, Nigeria with a view of discussing the benefit they enjoyed from this group. It has been reported that women farmers have been disadvantaged in term of access to land and credit availability among others. The study was conducted in selected villages in Kwara State. Cluster random sampling was used for this research. Data collected from the study were subjected to Pearson correlation and multiple regression analysis. It was found that the average age of members in the women groups is 31 years (84%). All the women are married (100%). However, majority of the women have no formal education (86%). Most benefits enjoyed by the members of women groups are loans and credit secured (91.8%), provision of assistance during hardship (80.6%) and boosting of income (50.7%). The results of the multiple regression analysis showed that the variables (age, educational level, credit secured and income) together explained 30.3% of the total variation in group membership ($R^2 = 0.303$). The Pearson correlation result revealed a significant relationship between age ($r = -0.424, P < 0.05$), educational level ($r = -0.440, P < 0.05$), credit secured ($r = 0.359, P < 0.05$), income ($r = 0.430, P < 0.05$) and group membership. From the results, it is recommended that the women groups should be strengthened and supported by the government through credit availability and training for the group leaders on group dynamics more than what they are experiencing presently. Moreover, the extension agents should advice and frequently follow up and visit the women group.

INTRODUCTION

Collective action is widely recognized as a positive force for rural development in Africa. Getting together with others can also allow individuals to better cope with risk (Place et al, 2002). Geran (1996) found out among the women group in Western Province, Zambia, that pooled resources of groups are especially important to group members for use in times of crises. Most group savings are kept outside of the formal banking system and are often lent to group members to finance emergencies and other expenses. In most of the countries surveyed by the FAO, rural women have been organizing themselves into groups to a much greater extent. They prefer to belong to groups run by women because they keep control over their own money and can use it flexibly when it is channeled through women's group (African Recovery, 1997). In Nigeria, the tool for overcoming women farmers' contributions was institutionalized through the Women In Agriculture (WIA)

component of the Agricultural Development Programme (ADP). The WIA project stands clear of all other women programmes in Nigeria (Oladele, 2002). It has been reported that women are more disadvantaged than men and some of the factors responsible for this disparity or inequality include cultural limitations, religious dictates, attitudes that govern inheritance of land, absence of women's voices in political arena, overburden role for up keep of the family, among others (NECOFA, 2003). Credit facilities with money lenders (e.g bank) are not readily available to women because of their lack of collateral. Oluwasola and Alimi, (2007) found that one of the major problems of an average Nigerian farmer is how to obtain farm credit from formal financial institutions. Moreover, Adedoyin (2006) identified some reasons that make it difficult for rural poor to have access to financial institutions as lack of information about the borrowers, lack of proper collateral among the poor women farmers people and there are enforcement problems in case of default. IFAD and FAO (1998) in their studies among rural women in selected nations discovered that the gender division of labour force is becoming blurred. Many men have left their land to work in the towns or neighboring countries. Also, the appearance of HIV related diseases and death have had a significant effect on the available agricultural labor force. Due to migration of men to urban areas, women nowadays sometimes comprise up to 80% of the adult rural population and have been forced to take on tasks that were traditionally handled by men. Formation of women's self-help groups is to initiate not only a process of economic empowerment but be instrumental in raising the concerns of women in local bodies, thus acting as pressure groups whereby women can act as mobilizers of their communities. This paper therefore aims at assessing the socio-economic status of women in group membership in Kwara State, Nigeria.

METHODOLOGY

Study area

The study was carried out in Kwara state Nigeria. The state has two main climatic seasons; the dry and wet season. The natural vegetation comprises of wooded and rainforest savanna, with annual rainfall ranging between 1000 to 1500mm while the average temperature lies between 30°C and 35°C. Over 90 per cent of the rural populace is involved in farming. Agriculture is the mainstay of the economy in Kwara State. Varieties of cash and food crops produced include cereals, tubers, cocoa, kola-nut and livestock. The state has a land area of 36, 825sq kilometer, with the population of 2.37 million which is made up of four main ethnic groups namely: Yoruba, Nupe, Fulani and Baruba (NPC, 2006). Agriculture is the main source of the economy and the principal cash crops are cotton, cocoa, coffee, Kola nut, Tobacco and palm produce. Lime stone, feldspar, clay, kaolin and granite rocks are the main mineral resources available in the state. Some of the important tourist attraction in Kwara state include: Esie museum, Owu-falls, Imoleboja rock shelter, Ogunjokoro and Agbona-Hill. Presently, the state comprises of 16 local governments and Ilorin is the capital which is also the principal study area. The University of Ilorin (1975) and Kwara State Polytechnic (1972) are situated in Ilorin.

Population of the study

The population of the study is women farmers' groups in Kwara state Nigeria.

Sampling technique and sample size

Cluster random sampling was used for this study. Sampling frame of each women's group was obtained and percentages ranging from 25% - 90% were taken from each group with membership ranging between 12 - 40 members. A total number of 10 women groups were interviewed in different villages under each of the local government selected. Ten respondents were selected from each women farmer's group to give sample size of a hundred respondents.

Table 1: Distribution of the respondents by local governments and villages

Local government area	Villages	Women farmers association	Number of respondents
Ilorin east	Afeyin	Vegetable growers	10
	Afolayan	Vegetable growers	10
		Cassava processors (fufu)	10
Ilorin west	Eru Oba	Vegetable growers	10
Ilorin south	Oko Oba	Maize, yam and cassava processors	10
	Olorunsogo	Cassava processors (garri)	10
	Danialu ile iwe	Soya beans growers	10
Moro	Shao	Cassava processors (fufu)	10
	Elekoyangan	Vegetable growers	10
		Cassava processors (fufu)	10
Total sample size			100

Instrument for data collection

An interview schedule was used to obtain information from the respondents.

Data analysis

The data were analyzed using Pearson correlation and multiple regression analysis.

RESULTS AND DISCUSSION

Test of Hypothesis

Ho: There is no significant relationship between group membership and socio-economic status such as age, marital status, level of education, credit secured and level of income.

The result of multiple regression analysis (Tables 1 and 2) shows that the variables (age, educational level, loans/credit secured and income) together explained 30.3% of the total variation in group membership ($R^2 = 0.303$). Their β values are 0.749 (age), -0.546 (educational level), -0.654 (loan) and 2.501 (income). Out of all these variables, only age is significant ($P < 0.05$).

Table 2: Model summary for multiple regression analysis

Model	R	R square	Adjusted R square	Std error of the estimate
1	0.551	0.303	0.274	2.4599

Coefficients obtained from multiple regression analysis

Model	Unstandardized coefficients		Standard coefficients	t	sig.
	β	Std error	Beta		
(Constant)	7.107	2.272		3.128	.002
Age	-.749	.209	-.322	-3.586	.001
Educational level	-.546	.401	-.203	-1.363	.176
Loan	-.654	2.065	-.050	-.317	.752
Income	2.501	2.203	.222	1.135	.259

The result of Pearson correlation analysis (Table 3) shows that there exists a significant relationship between each of the variables (age, educational level, loan and income) and group membership.

Table 3: Pearson correlation analysis result

		Age	Educational level	Loan	Income	Group membership
Age	Pearson correlation	1.000	.281**	-.261**	-.261**	-.424**
	Sig. (2 tailed)	.	.005	.009	.009	.000
	N	100	100	100	100	100
Educational level	Pearson correlation	.281**	1.000	-.688**	-.815**	-.440**
	Sig. (2 tailed)	.005	.	.000	.000	.000
	N	100	100	100	100	100
Loan	Pearson correlation	-.261**	-.688**	1.000	.836**	.359**
	Sig. (2 tailed)	.009	.000	.	.000	.000
	N	100	100	100	100	100
Income	Pearson correlation	-.261**	-.815**	.836**	1.000	.430**
	Sig. (2 tailed)	.009	.000	.000	.	.000
	N	100	100	100	100	100
Group membership	Pearson correlation	-.424**	-.440**	.359**	.430**	1.000
	Sig. (2 tailed)	.000	.000	.000	.000	.
	N	100	100	100	100	100

** Correlation is significant at 0.01 level (2 tailed)

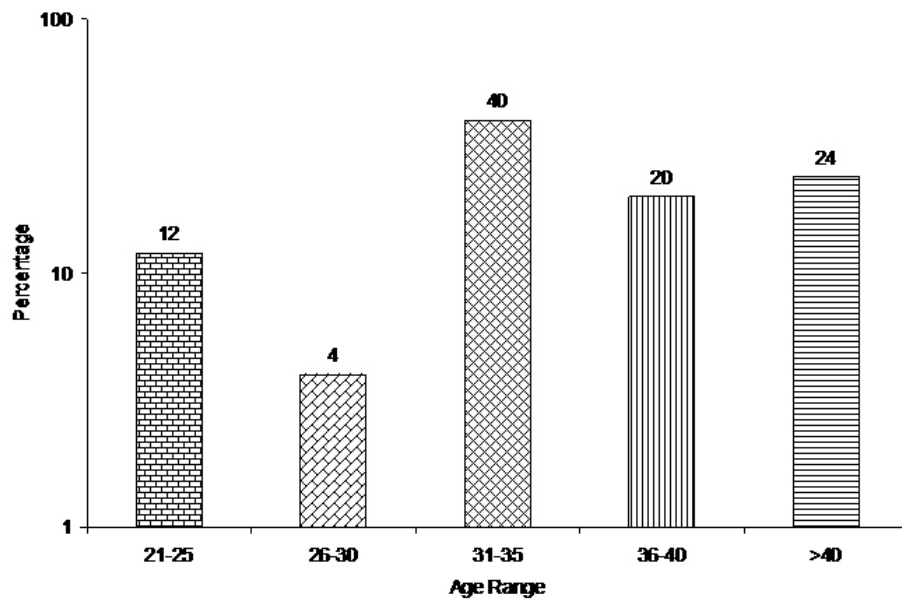


Figure 1: Age of Members in women farmers' group interviewed

As shown in Figure 1, it was found that majority of the women in the women groups fall between the age of 31 and above (84%). Considering the National Youth Service Corps Scheme in Nigeria, most

of these women are above the age of those regarded as youths. Thus, they can be considered as adults. Adulthood is a stage with responsibilities. Apart from the responsibilities they carry out on their children as women, other needs will definitely arise in the family (nuclear or extended) which they have to attend to as adults. This might have likely contributed to their staying or identifying with the women's groups.



Figure 2: Marital Status of Members in women farmers' groups interviewed

As observed in Figure 2, all the women were married (100%). This can be as a result of having little or no education. Besides, cultural attitude make parents to give girls in marriage to a man once she has passed the age of puberty. This cultural attitude makes women to start giving birth to children at a tender age (NECOFA 2003). Also, married women have responsibilities to meet in their families which make them to stay longer in a group or join a group so as to obtain help from such group in times of need.

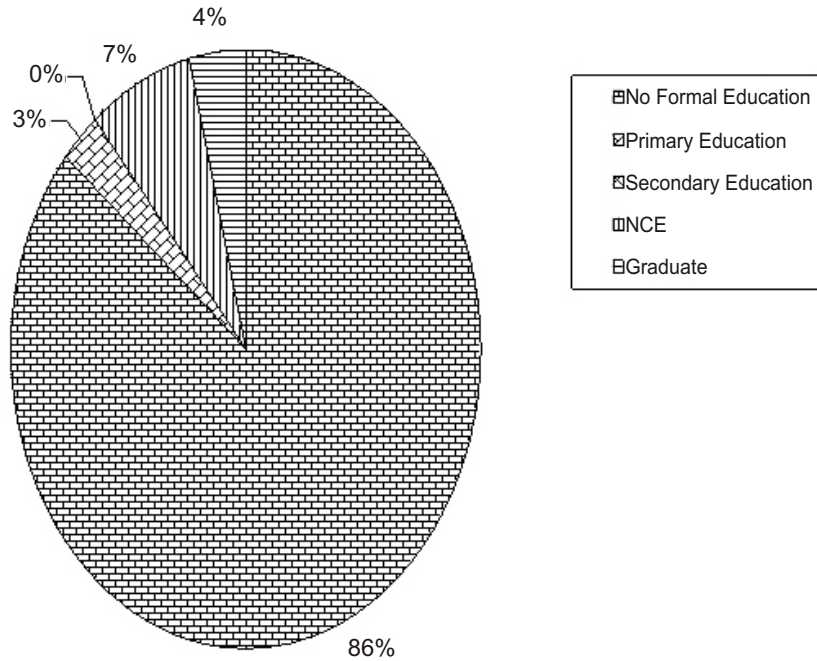


Figure 3: Age of Members in women farmers' groups interviewed

As shown in Figure 3, majority of the women were illiterates with no formal education (86%), while a few of them had tertiary education (11%). According to NECOFA (2003), it was reported that women have been disadvantaged than men in the area of education. It has been discovered that for a very long time, boys, have been favoured over girls when families had to decide which child to educate. This has resulted in very high illiteracy level among women. As a result, women are deprived the opportunity to credit facilities with money lenders (e.g. bank) because they are grossly lacking in business or financial management and business record keeping skills resulting from their lack of education.

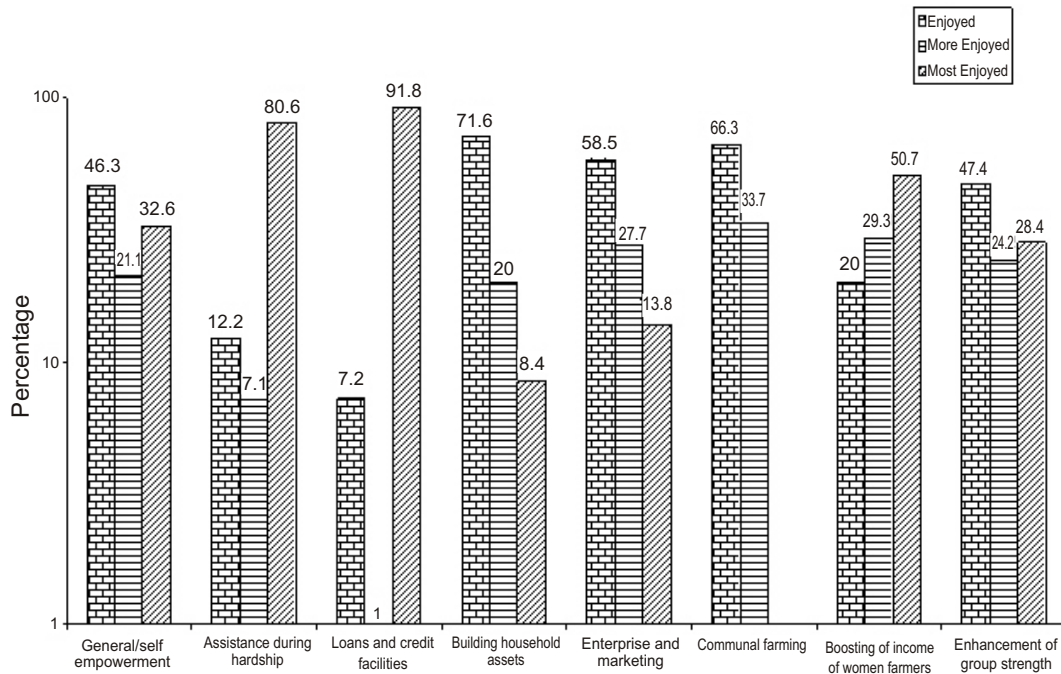


Figure 4: Benefits of members of women farmers' groups interviewed.

As shown in Fig. 4, the benefits that are most enjoyed by the women interviewed are loans and credit facilities (91.8%), provision of assistance during hardship (80.6%), and boosting of income (50.7%). As revealed in literature, women have several needs and in order to meet these needs and to keep their heads above poverty level, they form themselves into groups and are involved in various activities that will meet their basic and immediate needs. This is supported by the finding of Place et al (2002) who reported that the range of activities differed among groups and women's groups are involved in wider range of activities than men's groups, hence deriving different types of benefits. Moreover, Mushi (2000) reported that in Tanzania, members of farmers' group were better off in terms of average income and access to external support. Furthermore, Anyiro (2015) found that rural farm households had access to credit from other social institutions which include religious, village, farmers, cooperative societies, self-help groups, among others. Besides, he reported that membership density is one of the variables that influenced access to micro credit.

CONCLUSION

Group membership amidst people having the same aim has been very effective in helping individual members of such groups. It has been discovered that women farmers' groups have been able to achieve a lot of benefits collectively by their working together. Credit facilities that they cannot obtain readily from the bank are easily got in their women farmers' groups. Besides, they are able to

contribute meaningfully in their community more effectively as a group than as individuals. Therefore, the women groups should be strengthened and supported by the government through credit facilities. Group leaders must be trained on group dynamics. Moreover, the extension agents must advice, follow up and visit the women farmers' groups more frequently.

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