

SOCIO-ECONOMIC FACTORS AFFECTING THE PARTICIPATION OF WOMEN IN AGRICULTURAL CO-OPERATIVES IN GWOZA LOCAL GOVERNMENT, BORNO STATE, NIGERIA.

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ABSTRACT

The study examined the socio-economic factors affecting women's participation in agricultural co-operatives in Gwoza Local Government Area, Borno State. Data for the study were derived from three purposively selected communities (Gwoza, Ngoshe and Pulka). Forty respondents were randomly selected from each of the three communities giving a total of 120. Tools for the analyses were percentages and Chi-Square (χ^2), used to test existence of relationships between level of participation and socio-economic characteristics of respondents, and correlation analysis, used to test cause-effect relationship between socio-economic variables and some indicators of cooperative activities. The results showed that majority of respondents (82%) were between 30 and 40 years and married (76%). About 41% attended up to secondary school level of education while 4% attended tertiary education. More than half (52%) were involved in micro processing with about 79% having annual income not exceeding ₦60,000. Membership in co-operative societies ranked 93%, 73% and 21%, respectively for thrift and credit, processing, and marketing co-operatives. Major benefits derived by members included access to loans (87%), input provision (77%) and product marketing (50%). Cultural beliefs (82%) and low level of education (57%) were found to be the major problems militating against women participation in co-operatives. Relationships between socio-economic variables and women participation in co-operatives were significant for age, education and primary occupation as revealed by Chi-square analysis tested at 5% level. Correlation analysis also revealed positive and significant relationships between socio-economic variables and participation in/benefits of cooperatives. The study established a high potential for enhancing economic growth in co-operatives in spite of the attendant problems. It was therefore recommended that women be given more access to education as this would go a long way in removing some of the barriers to effective participation.

Key words: Women, Agricultural, Co-operatives, Socio-economic factors.

INTRODUCTION

It is widely recognized that co-operatives form an indispensable component of rural and community development. Through community organization, co-operatives serve the basis and platform for bringing together the economically weak members of the society with a view of enhancing their individual capacities (Alkali,

1991). The contributions of co-operatives to the economy, especially in the developing countries, are enormous, ranging from provision of credit to its members and sourcing of inputs at reasonable price, to sales of members' produce (Okonkwo, 1991).

Women form one of the segments of the society that is disproportionately represented below the poverty line (Corbett, 2006).

Ogunbameru (1986) also estimated that 52% of Nigeria's population is women and that 70% of such women live in rural areas. It is also on record (Adebayo and Amao, 2003) that 53% of the poor in Nigeria are women. In the rural areas, a large number of women are illiterate, very poor, have high rate of infection and are economically oppressed (Essien, 2000). Ani (2002) observed that only a small fraction of women in Nigeria had the benefit of higher education and that the majority is engaged in petty trading and peasantry farming

Despite the low educational and poor economic background of Nigerian women, they are still responsible for more than half of the nation's food basket and contribute more than two-thirds of the working hours on the farms (Barret *et al.*, 2001). They also reported that African women are responsible for 60% of micro processing activities, especially the processing of agricultural produce.

Co-operative societies play important roles in agricultural activities both at the on-farm and off-farm levels. This is particularly true of women cooperatives due to their economic position (Oguoma, 1994). Women co-operative societies have proven to be successful in channeling loans to women engaged in agricultural production, micro processing or marketing (Emah, 1986). In a study on the contributions of co-operatives to the efficiency of agricultural production, Topouzis (1990) reported that the evolution of women co-operative in rural Africa has led to increased participation of women in economic activities and over all increase in farm output, while Ashanti (1993) observed that through the participation of women in agricultural activities, benefits such as educational services have also reached rural women.

Co-operatives have been regarded as one of the main institutional machineries for empowering the economically weak members of the society. With this official recognition and the determination of government (at all levels) to transform agricultural production and raise the standard of living in the rural areas, many agricultural co-operative societies have been formed all over the country. Despite the efforts of government at such a target, it appears that a significant proportion of rural women are either unaware of the existence of such co-operative societies or are lacking in the basic socio-economic characteristics that form the pre-requisite for participation in such activities. The position for asking such question is further strengthened if the roles played by women in

agricultural production are considered. It was in an attempt to address such problems that this study was designed.

OBJECTIVES OF THE STUDY

The main objective of the study was to identify the socio-economic factors affecting the participation of women in agricultural co-operatives in Gwoza Local Government Area. The specific objectives were to:

- 1 ascertain the socio-economic factors affecting the participation of women in co-operatives in the study area;
- 2 identify the co-operative societies existing in the study area;
- 3 determine the benefits derived by respondents by being members of various co-operative societies; and
- 4 determine major problems militating against the participation of women in co-operative activities.

MATERIALS AND METHODS

The study was conducted in Gwoza Local Government Area of Borno state, which is located in the north-eastern corner of Nigeria and in the south-eastern corner of the state. The local government is broadly divided into hill dwellers and land dwellers. Several varieties of crops and livestock are produced both uphill and on the flat land. Economic activities such as marketing and micro processing are also high in the area owing to its high population density.

Three towns, Gwoza, Ngoshe and Pulka, where there was appreciable number of women involved in co-operative activities, were purposively selected for the study. However, within such communities, respondents were randomly selected from a list of registered members of co-operative societies. To that effect, 40 respondents were randomly selected from each of the three purposively selected towns.

Data for the study were collected with the use of interview schedule administered to 120 respondents. Age was measured in years; marital status, by the response of respondents as to whether they were married, divorced or single; level of education, by the highest educational qualification obtained; occupation, by the type of job on which the respondent depends; while income was measured by the amount of naira earned. Income could actually be in form of produce or other values but converted into naira value for ease of analyses.

Both descriptive and inferential statistics were used to analyze the data. Descriptive

statistics, which include frequencies and percentages, were employed to analyze the socio-economic characteristics of the respondents while inferential statistics namely, the Chi-Square and Correlation Coefficient were used to test empirical relationships between socio-economic characteristics of respondents and their level of participation in and/or benefits from co-operative activities.

RESULTS AND DISCUSSION

Socio-economic Characteristics of Respondents

From table 1, it can be seen that majority (82%) of the respondents were between 30 and 40 years of age, while only 18% were above 40 years. The likely implication of such a finding is that the majority of the respondents are expected to participate in the co-operative activities since earlier studies by Windapo and Olowu (2001) and Bzugu *et.al* (2005) revealed that younger persons participated more in agricultural and community development activities such as cooperatives.

Table 1 also revealed that the majority (76%) of the respondents were married. This may have hindering implications due to the moderating role of Islam, the predominant religion in the study area, on the activities of women. Traditionally, Islam is very restrictive of the type of activities that women can participate in. The educational status of the respondents revealed that about 41% had attained up to secondary school level of education, while 4% had tertiary education. This might be because most of those who understood the value of cooperative societies and join them were those who had a certain level of education and some civil servants. The educational background would no doubt help in decision making especially in terms of leadership and investments. More than half (51%) of the respondents were engaged in micro-processing of agricultural products such as vegetable oil extraction as their primary occupation, 30.8% were civil servants and 12% were engaged in farming. The nature of the primary occupation of the respondents made it imperative for them to join cooperative societies. Except for the civil servants, most of them were engaged in risk-prone jobs and they might have had to rely on the co-operative societies for re-imburement in the event of loss. This is further strengthened by the fact that majority (79.2%) did not earn more than ₦60,000:00 per annum.

Table 1: Distribution of respondents according to socioeconomic characteristics

Socio- economic variables	Range	Frequency	Percentage (%)
Age in years	30	50	41.7
	40	48	40.0
	41-50	17	14.2
	>50	05	4.2
Marital status	Single	16	12.3
	Married	86	76.7
	Divorced	10	8.3
	Widowed	08	6.7
Level of education	No formal education,	27	17.5
	Primary Education	26	21.7
	Secondary/TCII	49	40.8
	Tertiary education	05	4.2
Primary occupation	Farming	15	12.5
	Trading	06	5.0
	Civil servants	37	30.8
	Micro processing	62	51.7
Annual income (N)	Less than N20, 000	25	20.8
	N20,000-40,000	38	31.7
	N40,000-60,000	32	26.7
	N61,000-N80,000	18	15.0
	> 80,000	07	5.8

Source: Field Survey, 2006

Table 2 shows that almost all (93.3%) of the respondents were members of thrift and credit societies. This further buttressed the earlier statement that the risky nature of their occupation made it imperative for women to join cooperative societies. Processing cooperative society also had 73% membership. It should be noted that many of the respondents belong to more than one cooperative society. The level of participation of individual member in the activities of cooperative societies to which such a member belongs determines the level of awareness of such member about co-operative society.

their products at a much profitable rate, while some 28% benefited from social programmes of their respective cooperative societies notably educational programmes.

Benefits Derived by Members from Co-operative Societies

As shown in Table 3, the most important benefits were accessibility to loans (87.5%) and provision of production inputs (76.7%). Half (50%) of the respondents reported that their cooperative societies assisted them to market

Table 2: Distribution of respondents according to membership of co-operative Society.

Type of Cooperative Society	Number of Respondents	Percentage of Respondents
Producer cooperative society	15	12.5
Thrift and Credit	112	93.3
Processing	88	73.3
Marketing	35	21.3

Multiple responses existed, hence % > 100.

Source: Field Survey, 2006.

Tables 3: Distribution of respondents according to benefits derived from co-operative Society.

Benefits	Frequency	Percentage
Accessibility to loans	105	87.5
Provision of input for production	92	76.7
Marketing of products	60	50.0
Educational programme	34	28.3

Multiple responses existed, hence %>100.

Source: Field Survey, 2006.

Table 4: Distribution of respondents according problems militating against their Participation in Cooperative Activities.

Nature of Problem	Frequency	Percentage
Management and leadership problem	32	26.7
Limited membership	15	12.5
Low level of education among members	68	56.7
Culture/custom	98	81.7

Multiple response existed, hence %> 100.

Source: Field Survey, 2006.

Constraints to Women Participation in Cooperative Activities

The constraints faced by women in their participation in cooperative societies are presented in Table 4. Majority (81.7%) of the respondents reported that the culture/custom in the study area was the main barrier to their participation in cooperative activities since women could not ordinarily walk out of their houses without prior permission from their husbands. Even though this is mostly applicable only to married women, it has the capacity to disrupt meetings and other activities of the cooperative societies especially when and if they come as emergency. More than half (56.7%) of the respondents reported low level of education as the constraint to women's participation in cooperative activities.

Relationship between Socio-economic Variables and Participation of Women in Co-operative Societies Chi-Square Analysis

Table 5 showed that age had a significant relationship with the participation of women in co-operative activities. This could be due to the fact that younger persons have higher capacity to take advantage of most opportunities, including participation in co-operative activities and its potential benefits. The level of formal education was also found to have significant relationship with participation of women in co-operative activities in the study area. As stated by Bzugu, *et al.* (2005), level of education influenced participation in economic activities including co-operative activities as risk minimizing strategy. It was also found that there existed a significant relationship between primary occupation of respondents and their participation in cooperative activities. Women whose primary occupation consisted of marketing and micro-processing were found to participate more in co-operative activities than those whose primary occupation was civil service or farming. This also supports the findings of Bzugu *et al.* (2005) that those involved in marketing and micro-processing

were more prone to risk and might, therefore, need assistance from co-operative societies. Marital status and income had no significant relationship with the level of respondents' participation in cooperative activities.

Correlation Analysis

In an attempt to buttress the findings of Table 5, correlation analysis was also carried out and the result is presented in Table 6. It was found that there exists a positive and significant relationship between the level of formal education of respondents and their level of participation in cooperative activities. The level of formal education also had positive and significant coefficient of correlation with the benefits respondents derive from being members of cooperative societies. This implies that members who attain higher levels of education tend to participate more in cooperative activities in the study area. This agrees with Elsie (2006); FAO (1995); and Sivaram (2000) that level of education play a significant role in the participation of members in cooperative activities as well as influencing their benefits from such cooperative societies. The table also revealed that age had a significant (but negative) relationship with both the level of participation of respondents in cooperative activities and their benefits from such cooperative societies. This might be due to the fact that younger members of any community are more receptive to innovative ideas such as those advocated by cooperatives. As such, it might influence participation by younger members than the older ones. Again, the younger members are more energetic and might be putting more energy and investment into the cooperative than the older 'conservative' members that are so critical and skeptic about change. All the analyses were tested at 1% level of significance. The correlation coefficient between the income of respondents and their participation/benefits were found to be insignificant at both 1% and 5% levels.

Table 5. Summary of Chi-Square value between selected socio-economic variables and articpation of women in co-operative activities

Socio-economic Variable	Degree of Freedom	χ^2 -Calculated	χ^2 -Tabulated	Decision
Age	3	7.8	2.5	S
Marital Status	2	0.6	2.5	NS
Access to formal education	3	5.3	2.5	S
Primary occupation	3	3.8	2.5	S
Income	3	0.8	2.5	NS

$P \leq 0.05$

S=Significant, NS= Non Significant

Table 6: Correlation coefficient (r) between selected variables

Socio-economic variable	Level of participation in cooperative activities	Benefit derived from membership of cooperative activities
Level of formal education	0.68**	0.85**
Age	-0.75**	-0.72**
Income	0.25	0.31

** Significant at 0.01

CONCLUSION AND RECOMMENDATIONS

It was concluded from the findings of this study that co-operative activities had high potential for enhancing economic activities and indeed poverty reduction among women in Gwoza Local Government Area. Furthermore, the influence of culture and low level of education were the main barriers to women's participation in co-operative activities in the study area.

Based on the findings of this study, the following recommendations were suggested:

i women should be given more access to education, especially by encouraging them to go beyond the secondary level of education;

ii co-operative societies should expand their services to their members. They should go beyond provision of loans, production inputs and marketing of produce and also focus on educating their members; iii local government councils should ensure that women are fairly represented in micro credit schemes such as the Poverty Alleviation Programme loan disbursement; and iv micro-processing training centers should be established at community levels, preferably by co-operative societies, with a view to providing skills to rural women.

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