



COOPERATIVE MEMBERSHIP BY RURAL WOMEN FARMERS IN CROSS RIVER STATE, NIGERIA

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ABSTRACT

The study examined cooperative membership by rural women farmers and agricultural production in Cross River State, Nigeria with the following specific objectives: analyze the socio-economic characteristics of rural women in the area, describe the determinants of participation by rural women farmers in cooperative societies in the area and describe the factors affecting rural women farmers participation in cooperative societies in the area. A multistage sampling procedure was used in the selection of 180 respondents. Descriptive statistics and Logistic regression were employed to analyze the data of the study. Result of analysis showed that forty percent (40%) of the respondents aware of the existence of such society and literacy level (24.4%) respectively as major determinants of level of participation in cooperative society. Others like societal norm, farm business activities, membership formalities also determined participation in cooperative societies by rural women farmers in the area. Furthermore, result of the Logistic regression indicated that household size (1.5643), education (2.1777), access to cooperative society (1.5643), income of rural women farmers (1.4161) and business size (1.5460) where all positively signed and significant at different levels of significance. Eighty six percent of the variation in level of participation in cooperative society was explained by the explanatory variables in the model. Based on the findings of this study, the following recommendations were made: extension services by government should be encouraged, rural women farmers should be accorded more education and training to create awareness for participation in cooperative societies, government should intervene in some obnoxious societal norms limiting rural women farmers socialization.

KEYWORDS: cooperative society, women membership, rural women, farmers and agricultural production

1. INTRODUCTION

Faced with the increasing need to generate income and acquire farm inputs to enhance agricultural production and fulfil basic requirements so as to improve their livelihoods, women cooperative society comes handy in this direction (Oyebamiji, Adetarami, Dada, Oyetade, Ijeh & Sodiya, 2020). This will impact positively on poverty alleviation among poor resource rural women farmers and other rural households.

Women cooperative is an autonomous association of women who voluntarily cooperate for their mutual, social, economic, and cultural benefit through a mutually owned and democratically-run enterprise. Cooperatives are based on values like self-help, democracy, equality, equity, and solidarity. These values, among other aspects of cooperatives, are particularly useful in empowering women through membership. Cooperative businesses have done so much to help women onto the ladder of economic

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activity (Danjuma and Tanko, 2020). Women cooperative allow women who might have been isolated and working individually to bind together and create economies of scale in agricultural production as well as increase their own bargaining power in the market place.

According to Carla and Ziming (2020) cooperative societies are non-profit organization of a group of people who have common interest in either farming, trading, production, buying, selling activities and needs, the purpose of which is to improve economic status of members. Cooperative societies are non-profit making bodies which belong neither to the private or public sector. Women play essential role in the four pillars related to food security: availability, accessibility, utilization and stability. There is a gender gap in participation in cooperative societies, which is exacerbated by women's less access to training information, social protection and public service markets. According to International Labour Organization (ILO) and International Co-operative Alliance (ICA) (2020), if women have the same opportunities of access to agricultural productive resources as men could increase agricultural production by 20-30%.

Women cooperative society guarantees ownership and control over agricultural resources or assets, provide direct and indirect benefits to women (ILO and ICA, 2020). For instance, for land and housing, the benefits may accrue through rent, a source of financial income, increase in value, and the use of these assets as collateral to secure credit for improved agricultural production, serve as a buffer during emergencies and can also be passed on to future generations (Danjuma and Tanko, 2020). Control over resources - physical and financial – enhances women's capabilities as well as their potential to participate in various income-earning ventures and businesses, thereby narrowing the gender asset gaps and thus improving their agricultural production hence household welfare (Ezeokafor, Jacobs and Ekwere, 2021).

According to ILO and ICA (2020) the path out of poverty for women in agrarian societies lies in their ability to provide access to productive assets-land, credit, livestock, health and education to name a few which can aid agricultural production achievable only by cooperative membership. It is now widely believed that increasing women's ownership of asset through cooperative society, specifically financial and physical assets, has positive impacts on food security, child nutrition, education, women's own well-being and household welfare in general (Ettah and Ukwuaba, 2017). This is because the female folk produce between 60 to 80 percent of the food in Nigeria and are also responsible for managing household resources. In spite of this, Adinya, Adie, Ettah, Umoh, Idio and Agabi (2017) asserted that rural women farmers key role as producers and providers and their critical contribution to household food security has not

been fully actualized because of lack of capital accumulation occasioned by non-participation or lack of efficient cooperative society

The lack of access of rural women to productive assets puts them and their households in perpetual poverty and a future of hopelessness. Poverty (especially among rural women) is undesirable because it is a threat to good living and optimal resource use (Oyebamiji *et. al.*, 2020). They further noted that the cost of ignoring the needs of women are enormous; high infant mortality, a weakened rural economy, ineffective agricultural production, a deteriorating environment and a poor life for all. Okafor, Chinenye, Nwokorobia and Grace (2024) noted that women's asset ownership through cooperatives may increase the anthropometric status of children, the incidence of prenatal care, and children's schooling it may also reduce domestic violence and improve household welfare and because of these social welfare effects, it is important to have information on women cooperative society membership in order to help policy-makers find ways to assist women's acquisition and control over key farm assets. The study is guided by the following objectives:

- i. analyze the socio-economic characteristics of rural women farmers in the area
- ii. describe the factors affecting rural women farmers participation in cooperative societies in the area

2. RESEARCH METHODOLOGY

2.1 Study Area

Cross River State, Nigeria is the study area. The state was purposively chosen for this study because of the peculiarity of this research problem in the area and the familiarity of the researcher to the area, factors that facilitated data generation. What is now Cross River State was part of the former Eastern Region until 1967, when it became South eastern State and received its present name in 1976 (Cross River State tourism guide, 2009). The State is bounded by the States of Benue in the North, Ebonyi on the West, Akwa Ibom on the South west. It is bordered on the east by the Cameroon Republic and fronts the Atlantic Ocean on the South (Boundaries Commission, Newsletter, 2010).

The state lies between latitude 4°15' North and 7°00' North and longitude 7°15' East and 9°30' East (Cross River Ministry of Lands and Survey Bulletin, 2010) and the population standing at 3,888,966 persons (NPC, 2011). The mean annual rainfall is between 1,300mm to 3,000mm, which varies from place to place across the state (Cross River State Tourism Guide, 2011) and , highest temperature is recorded between February and March and does not exceed 37°C and the lowest between May and October and does not go below 15°C and also varies from place to place The type of soil found in the area is deep laterite fertile and dark clayey basalt, hence agriculture is the major activity of Cross Riverians.

2.2 Sampling Procedure

The population for this study comprised rural women farmers from Cross River State, Nigeria. A three-stage multi stage random sampling techniques was used to select respondents for the study. The three agricultural zones (Calabar, Ikom and Ogoja) of the state which reflected the demarcation structure were covered. In the first stage, two Local Government Areas (LGA's) were selected randomly from each of the three agricultural zones. This gave a total number of six LGA's in the sample. The second stage involved the random selection of two farming communities from each of the six LGA's previously selected making a total of twelve farming communities in the sample. The third stage involved a random selection of fifteen rural women farmers from the sample frame obtained from each of the twelve farming communities making a total of one hundred and eighty (180) respondents for the study.

2.3 Method of Data Analysis

Descriptive statistics such as frequency, means and percentages were used to analyze objectives one and two. Logit regression analysis was employed to realize objective iii.

Model Specification

Logit Regression Model

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + b_8X_8 + U \quad (i)$$

Y = membership participation (dummy 1 and 0)

X₁ = age (years)

X₂ = education (no. of years in sch.)

X₃ = marital status (married/ not married)

X₄ = society norms (dummy 1 available, 0 not available)

X₅ = Extension services (no.)

X₆ = Training received (years)

X₇ = years of experience (years);

X₈ = income (₦)

U = Error term

3. RESULTS AND DISCUSSION

3.1 Description of Socio-Economic Characteristics of Rural Women Farmers

Findings reported in Table 1 showed that 51.2% of the respondents were in the age range of 21-40 years and 2.8% in the age range of ≤ 20years. The mean age was 35years. This implied that most of the rural women farmers were in their active age of maximum agricultural production. This result agrees with the findings of Okafor, Okafor and Uzundu (2018) in their work: agricultural cooperatives and economic empowerment of rural dwellers in Awka North, Anambra State, Nigeria. They found out that most members of cooperatives are within their active years of 30's and can make meaningful contributions to cooperatives societies.

Result on marital status showed that 88.3% of the respondents were married. This high proportion of the respondents who are married is an indication that cooperative activities are necessary so that enough resources can be generated for the family's upkeep. This finding conforms to that of Okoro, Mmamel, Okolo and Chinedum (2020) in their research on women petty trading and household livelihood in rural communities in South-Eastern Nigeria, that cooperative society membership enhances resource acquisition and hence income to participants. In addition, the level of educational attainment by the respondents showed that as many as 57.2% representing the highest had secondary education. The mean years of educational attainment were 8 years. This implied that most of the respondents attempted secondary education therefore could read and write. Okafor *et. al.*, (2024) documented the relevance of the literacy level of cooperative society's participants to efficiency in their work women participation in cooperative leadership and cooperative performance in Isiala Ngwa South, Abia State, Nigeria. The authors are of the view that education facilitates understanding of cooperative technicalities.

Findings on cooperative experience showed that 54.4% of the respondents (representing the highest) had cooperative experience of 6-10 years. The mean cooperative experience was also 8years. This implied that most rural women farmers had recently embraced cooperative activities in the area; this could have serious implications on food security and poverty of rural women farmers. The result in Table 1 also showed that most rural women farmers (61.7%) had household size of 4 - 8. The average household size was 6 persons. This implied that family expenses would be very high requiring cooperative activities in their agricultural business to adequately cater for their families. The result is in tandem with that of Okafor *et. al.*, (2018) who found out that large family size put pressure on rural women farmers and make them to find ways of improving their agricultural production.

The analysis on business size showed that majority (53.9%) of respondents had business size of ≤ ₦30,000. The average business size was ₦26,220. This result implied that majority of the respondents were small-holder farmers and agricultural production in the study area is on a small-holder level. The result in table 1 further showed that majority (91.1%) of the respondents never received any training on cooperative activities and only 8.9% received training. This result depicted low level of information and understanding about cooperative activities by rural women farmers and may likely result to inefficient and ineffective cooperative societies in the area. This finding agrees with that of Okoro *et. al* (2020) that information needs of rural farmers is low and affect their awareness of innovations in agricultural production.

Table 1. Socio-economic characteristics of women cooperative participants

Variable	Frequency	Percentage (%)	Mean
Age			
≤ 20	5	2.8	35.34 (13.047)
21-40	92	51.2	
41-60	55	30.5	
61above	28	15.5	
Total	180	100	
Marital status			
Single	39	21.7	
Married	141	88.3	
Total	180	100	
Education			
No formal educ.	15	8.3	8.69(4.713)
Primary	45	25.0	
Secondary	103	57.2	
Tertiary	17	9.5	
Total	180	100	
Household size			
≤ 3	47	26.1	6.65(6.989)
4-8	111	61.7	
9-13	14	7.8	
13 above	8	4.4	
Total	180	100	
Business size			
≤ 30,000	97	53.9	26,2(26,166)
31,000-50,000	39	21.7	
51,000-70,000	15	8.3	
71000-90,000	17	9.4	
Above 90,000	12	6.7	
Total	180	100	
Training			
No	164	91.1	
Yes	16	8.9	
Total	180	100	

Source: field survey 2024

3.2 Determinants of Participation by Rural Women Farmers Women Cooperative Society

From Table 2 below 24.4% of the respondents were of the view that literacy level of rural women determines their level of participation in cooperative society. Eight per cent representing the least determinant held that level of participation in cooperative society is dependent on the norms of the area. However, majority of the respondents representing 40% attributed participation in cooperative society membership to awareness of the existence of such an outfit. Sixteen per cent and 10.0% of the respondents respectively accepted that

level of participation in cooperative society is determined by farm business activities in the area and membership formalities (processes of joining) respectively.

The result of awareness of the existence of cooperative society conforms to the findings of Ezeokafor *et, al* (2021), their study identified awareness (61%) of existence of cooperative society as a major determinant of level of participation in cooperative activities. The result contradicts that of Okafor *et, al.*, (2024) who rather found literacy level (57%) as the major determinant of level of participation in cooperative activities.

Table 2. Determinants of participation by Rural Women Farmers in women cooperative society

Means	Frequency	Percentage (%)
Literacy level	44	24.4
Societal norms	16	8.9
Awareness	72	40.0*
Farm business activities	30	16.7
Membership formalities	18	10.0*
Total	180	100

*Multiple responses

Source: field survey 2024

3. Factors Affecting Rural Women Farmers Participation in Cooperative Society

Result of the logistic regression analysis of factors affecting rural women participation in cooperative society is presented on Table 3 below. The result indicates that the coefficient of age of rural women (-0.5906) is negatively signed and significant at 10% level of significance, meaning that as the age of rural women farmers increases or as they get older, level of participation in cooperative activities rather decreases. This stems from the fact that older rural women farmers would not be active and energetic to partake in any other activities aside from their old and trusted methods of doing farm business; this assertion is supported by Adinya *et. al.*, (2017). The coefficient of household size (1.5643) has a positive relationship with rural women farmers participation in cooperative society at 10% significance level. The result portends that as household size increases; the level of participation also increases. This could be because the responsibility of managing the large household size compels them to engage in entrepreneurship agriculture which is afforded by cooperative membership, in order to rake in more income to cater for the family.

Educational level also returned a positively signed coefficient (2.1777), indicative of the fact that the more rural women farmers are educated, the more participate in cooperative society activities. Education brings awareness and enlightenment to rural women on new improved practices of agricultural production. This is in line with the result of Oyebamiji *et. al.*, (2020) that education is key to participation in any farm business activity, in their study of the assessment of

rural women participation in cooperative society in Akinyele Local Government Area of Oyo State, Nigeria.

Result of logit regression analysis further indicates that extension access (1.5460) also had a positive relationship with rural women farmers participation in cooperative society at 5% level of significance. This means that the more the extension access, the more the rate of participation, this result is expected and conforms with findings of Ezeokafor *et. al.*, (2021) in their work Entrepreneurship skill empowerment for women and youth through extension training and adoption of farm yard manure technology for sustainable plantain production. This could be so because during extension services, rural women farmers are taught and encouraged to engage in activities that promote agribusiness. Income of rural women farmers (1.4161) was not significant to affect level of participation in cooperative society by rural women farmers in the area. This result agrees with that of Danjuma and Tanko (2020) that income promotes agribusiness activities.

Business size (0.9005) influenced rural women farmers participation in cooperative society positively at 5% level of significance, indicating that the more the size of the rural women farm business the more their participation in cooperative activities. This result is in line with the findings of Ettah and Ukwuaba (2017) who posited that large farm size encourages entrepreneurship in agriculture and hence better ways of doing agribusiness. Business experience (-0.2476) of rural women farmers is negatively signed, indicative of the fact that as this variable increase, the participation of rural women farmers in cooperative

society rather decreases. This could be attributed to the fact that women in the area are conservatives who believes in their old methods of agribusiness. The more they are experienced the more they would not want to shift positions from their old methods. Finally, societal norms (1.821) have also a positive relationship with rural women farmers' cooperative membership at 10% level of significance. This shows that the more the norms of the society that affect women against socializing, the less their membership in cooperative societies. This result is expected

because some societal norms like purdah, traditional cleansing, etc. discourages and prevents women participating in many social activities including cooperative societies.

The coefficient of multiple determinations R^2 of 0.86 shows that 86% of the variation in level of participation by rural women farmers in cooperative society was explained by the explanatory variables in the model; which shows the goodness of fit of the model. Also, an F-statistics of 198.7, implied that more of the variables have positive and significant effect on level of participation in cooperative society, and that the model was well specified.

Table 3 Logit Regression Result on Factors Affecting Rural Women Farmers Participation cooperative society

S/N0	Variables	Coefficient	Std Error	t-value	Probability
1.	age	-0.5906	0.2960	-1.9951	0.7255***
2.	household size	1.5643	0.7895	1.9812	0.0012***
3.	educational level	2.1777	1.0123	2.1512	0.1343**
4.	access to extension	1.5460	0.3226	4.79	0.0405***
5.	income	1.4161	1.1342	1.2485	0.4391***
6.	business size	1.4789	1.642	0.9005	0.3217**
7.	business experience	-0.2476	0.6449	-0.38	0.0305**
8.	societal norms	1.821	1.2423	1.4658	0.1006*

$R^2=0.864235$; Adjusted $R^2=0.800033$; F-statistics= 198.7267;

Source: field survey 2024

*= 10%, **=5%, ***=1%

Prob (F.statistic)=0.00000

4. CONCLUSION AND RECOMMENDATIONS

Cooperative membership by rural women farmers would enhance acquisition of inputs that could improve agricultural production. Several factors are impediments to rural women participation in this activity, affecting agricultural production. This study showed that socio-economic characteristic of respondents influenced participation by rural women farmers in cooperative societies in the area. The following were found as key determinants of participation in cooperative societies by rural women farmers: literacy level, societal norm, awareness, farm business activities, membership formalities. Factors such as business size, business experience, societal norms, access to extension among others affected participation in cooperatives by rural women farmers in the area. The following were recommended based on the findings: extension services by government should be encouraged, rural women farmers should be accorded more education and training to create awareness for participation in cooperative societies, government should intervene in some obnoxious societal norms limiting rural women farmers socialization.

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