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*The Role of  
Women  
Cooperatives in  
Rural Women  
Economic  
Empowerment.*

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**Abstract**

*The purpose of this study is to explore the role of women cooperatives in rural women economic empowerment. Some women cooperatives in Aboh Mbaise LGA of Imo state were selected for this study. Survey Method was used to generate data for the analyses. Data was generated by questionnaires, which were distributed among registered cooperative societies and government policies in rural areas. The study found out that Cooperative has contributed by providing farm inputs to rural area.*

**Keywords:** *Cooperative, Women, Rural, Economic Empowerment.*

**Introduction**

The lack of data on the level of involvement of women in the economy, activities in Nigeria had made it impossible to assess roles and contribution towards the economic growth of Nigeria. Though women contribute over 80% of the national food supply, their economic power are still limited. They have limited access to ownership of land and housing limited participation in national building. Women empowerment and their roles are determined by the society and also by the societal perception.

One cannot therefore overemphasize the important role which cooperative movement can play on the lives of women in Nigeria especially in this era of food shortage and economic depression. This present study goes on to investigate the contribution of cooperative society in the economic empowerment of women and the

problem militating against the participation of women in the cooperative society with a view of making recommendation

One of the constraints of rural women's economic advancement in Nigeria has been blamed by the school of thought, one of the inability of Nigeria women to embrace cooperative way of doing business, Helen (1965). This is because cooperative is one of the most effective vehicle for organizing rural production. Cooperative is not only the suitable organizational frame work for accelerated rural development but also they are veritable instrument for assisting women in the achievement of increased output of farm products.

For instance, in the procurement of farm inputs like fertilizers, improved seedling credits as well as in the product shortage and marketing.

The international banking mission which studies and reported on the Nigeria economy in 1954 appreciated this

unfavourable social climate when they sustained that full support should be given to the cooperatives as vehicle for economic development. For it is the form of economic organization fully compatible with Nigeria traditions and social sentiment, Onuoha (1978). This amplifies the need to establish cooperatives more especially among rural women. However giving the fact that Nigeria is a developing nation oriented on the principle of capitalism, the question then is how can these women cooperative, social, educational, cultural and political status of their fellow women. The enthusiasm and the spirit with which the rural women embrace the formation of cooperatives in Nigeria especially Aboh Mbase Local Government Area in Imo state has shown that women are developing conscious.

They are quite willing and dispose to pull their resources together in order to improve their earnings, power and their standard of living. The emergence of better

life programme for rural women in (1999) was of the greatest factors in Nigeria history which was awoken the consciousness of the nation on the great potentials of women folk and integrated into the solid economic mainstream. This programme has fully mobilized rural women emancipated them intellectually. It also served as forum to mobilize women for the resolution of their social economic problems. This programme did not last due to the change in government and was taken over by the family support programme (FSP).

### **Statement Of The Problems**

modern women co-operative were to cater for the social economic need of the people and rural developments but their many problems are economic and social problems and most cases educational, poor participation of women in co-operative activities irregular attendance to cooperative meetings, illiteracy among women in cooperative society. Women

members of the society are either illiterate or have very low level of education.

**Lack of experience:** the women have little or no experience in running the cooperative business enterprise. This makes their financial contribution very small, the women have management skills.

### **Objectives Of the Study**

The study formulates the following specific objectives:

- 1) To study the socio-economic characteristics of the members of women cooperative society in Aboh Mbaise local government area.
- 2) To evaluate the contribution of women cooperative to rural women economic empowerment.
- 3) To study types of cooperative and economic activities carried by women cooperatives in empowering it members in Aboh Mbaise.
- 4) To study the service of funds of these cooperatives.

- 5) To identify the problems facing the women cooperatives in empowerment of its members.
- 6) To make quality recommendation based on the findings.
- 4) Where do women cooperatives source their funds from?
- 5) What are the problems facing the women cooperative in the areas of study?

## Methodology

### Research Questions

Research question is a statement about any set of phenomena, which is capable of being confirmed with available facts. In the case of this research work, the following research questions shall be investigated:

- 1) What are the socio-economic characteristics of the members of the women cooperative societies in Aboh Mbaise LGA?
- 2) What are the contributions of women cooperative to the rural women economic empowerment?
- 3) What types of cooperative and economic activities women

A research of this nature attracts a number of approaches for data collection. Data and facts constitute the essential ingredients in any scientific enquiry and planning. Thus refers to as unitary relationship between the observed and the real world phenomena and these have been used in this study.

The information required for the study demands the specification of the procedures such as research design, the population of the study and determination of sample size source of distribution of questionnaire, validation of research instrument/reliability of research instruments.

## Research Design

Every research has a specific purpose of achievements. This research fall under the descriptive research study, it is designed to describe the role of women co-operative in rural development in aboh mbaise local government area.

The general arrangement is to investigate into the social-economic characteristics, contribution, type of co-operative and economic activities. The sources of fund and the problems facing the women co-operative in the area of the study.

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## The Population Of The Study And Determination Of The Sample Size

The target population in this study is all the registered women co-operative societies in Aboh Mbaise L.G.A of imo state. I determined the sampled size of the registered members through the use of census survey method. A total 135 registered members of the women co-operative societies in Aboh Mbaise Local Government Area were surveyed. I used the simple random sampling techniques and Yaro Yarmen formula to determine the sample size where

$$N = n/1 + ne_2$$

$$N = \text{the sample size}$$

$$N = \text{the no of population}$$

E = the level of error or margin of error (5% or 0.05)

$$I = \text{constant}$$

$$n = n/1 + ne_2$$

$$n = 135/1 + 135 (0.0025)$$

$$n = 135/1 + 0.3375$$

$n = 135/1.13375$      $n = 100$

## **Pattern Of Distribution Of Questionnaire**

### **Sources Of Data**

The data for this study were obtained from both primary and secondary sources. Primary source of data collection were obtained through the use of questionnaire, interview and survey. The secondary source was through the use of books, magazines, statistical extracts of co-operative division annual accounts and reports and internet.

### **Method Of Data Analysis**

The data so collected was carefully analyzed and presented with the following statistically modes such as tables, pie charts and bar charts. These methods were chosen because of their simplicity and clarification. Moreover due to the nature of the study they are the most appropriate.

Sampling is an indispensable feature in research due to time and financial constraints involved. It was impossible to administer all the questionnaire and interview all the registered women co-operative society in ABOH MBAISE LGA of imo state. A simple random sample was used to distribute to types of co-operative society in which a determined number is chosen randomly from the given types of co-operative society each type of co-operative society constitutes a stratum from which samples are randomly selected. The random distribution of the questionnaire to the types of co-operative society was to ensure that every members of the population had equal chance of being selected.

### **Validation Of Research Instrument/ Reliability Of Research Instrument**

A variety of survey methods have been employed to collect data relating to the role of women co-operative in rural development in ABOH MBAISE LGA in imo state. These research instruments are classified into three categories:

- I) documentary evidence
- Ii) Questionnaire and
- Iii) Interview surveys

i) **Documentary evidence:** mostly all the registered women co-operative society has record concerning their organization annual accounts and reports were extracted from such records. Articles from daily newspaper concerning the role of women co-operative society was also collected and some books, magazines, etc, concerning co-operative society was used.

ii) **Questionnaire:** this is also another research instrument used in collecting reliable data with this types, questionnaire is administered

to the respondents whom it is hoped will complete and return them without the assistance of the interviewer. It can also describe as self administered survey.

iii) **Interview surveys:** interview surveys have been the principal research instrument used to collect information on peoples reaction to the role of women co-operative society. They have the greatest merit of flexibility and also secure a high response. The probability of understanding of question inherit in the questionnaire is removed and results are likely to be more accurate. The interview was carried in a way that the respondents understand the questions and can also obtain supplementary information. In this research, the managers of each registered women co-operative society were interviewed so as to obtain similar information from each respondent.

### Data Presentation And Analysis

The chapter shows that representative and analysis of research data. For understanding, tables and other methods are used for data presentation. This chapter is very important and should be well organized, when all the data of the research question have been presented and discussed.

$$\frac{F}{N} \times 100$$

N = 1

Where f = number of frequency

N = total number of response

### Analysis Of Data

**Research question 1:** does women have impact in cooperative society?

### Presentation Of Data

This is concerned with the presentation and analysis of data collected from the respondents through questionnaire administered to them as contained in the research question and hypothesis. A total number of 30 questionnaires were distributed to the respondents and twenty, five distributed to the respondents and twenty five (25) copies were appropriate filled and returned making the response 31% using simple percentage methods.

Impact of women in cooperative	Response	Percentage
Credit to members	10	25%
Education to members	5	50%
Production in cooperative	10	25%
<b>Total</b>	<b>25</b>	<b>100%</b>

Source: research survey

Illustration of simple percentage methods.

This table shows that majority of the respondents confirm that women play the role of giving credit to the members, while (5) five respondents representing 50% said that women help in educating members in the cooperative society, and 10 respondents representing 25% said that women help in production in cooperative society.

**Research question 2:** in what way does women cooperative finance the rural women?

Finance of rural women by cooperative	Response	Percentage
Strongly believe	10	40%
Not to sure	5	20%
Not really	10	40%
<b>Total</b>	<b>25</b>	<b>100%</b>

Survey: research survey

From this table, we can draw the conclusion of many respondents about how the women cooperative empowered rural women, we see that (5) five respondents representing 25% percent said through fertilizer, while fifteen (15) representing 60% said that is through contribution of money and ten (10) respondents representing 15% said that its through provision of credit.

### Findings

In the analysis and evaluation of the women co-operative in rural development in Aboh Mbaise Local Government Area. The following findings were made:

- 1) In the contributions of women co-operative to the rural development in Aboh Mbaise Local Government Area shows that job creation was the highest percentage of 30 among the contributions made followed by improved production techniques with 27%, then improvement of standard of living with 25% and

encouragement of economic of scale with 18%.

- 2) The types of economic activities women cooperative society engaged shows that housewives have the highest number of percentage of 40%, followed by agricultural activities with 30% then women engages in business with 18%, and 12% for civil services, while civil servants is lows was that a lot of women were in different about joining the women co-operatives due to their lack of proper enlightenment of ignorance based on fanaticism, it was notices that the majority of the members belong to the low income group. These are the factors for low membership in the women co-operative societies.
- 3) Also, from the study, source of funds by their women co-operative society shows that only 25% sources fund from personal contribution, 35% from grant from government and 40% from

obtaining loan from the financial banks.

The capital contributed by individual members was indicated to be low and the loans and the interest rate was high that is why they could not contribute well in the rural development, since such amount would be unable to finance and meaningful project when invested.

- 4) The problems facing the women co-operatives in the areas of study shows that inadequate capital, poor funding and corruption among members that is why they are unable to execute enough project for rural development.
- 5) Observation made shows that most of those women in co-operative lack good management skill with which to co-ordinate the affairs of the women cooperative.

This was attributed to their educational background and lack of poor exposure.

### **Conclusion**

This research work carried out basically co-operatives in rural development has attempted the analysis of efficiency and effectiveness of the societies in the rural development aspects.

An investigation was undergone in all the registered women co-operative societies in the study area.

The co-operative thrift and loan and credit societies, the farmers' multipurpose societies, their probabilities were examined. It was discovered that these women cooperative are essential and have the potentials of contributing towards the economic development.

In-depth study was made on their membership and financial strength. The extent of loans disbursement and repayment were also looked into comparatively with

capital generated. Some of the constraints militating against the improvement of accommodation of capital and extension of credit such as low membership and poor credit extension were repaid. The foregoing discussion on the role of women cooperatives in rural development has to be implemented.

Finally, if the recommendations and implementations coupled with provision of such rural infrastructures that would harness the effort and entrances income, there would be increase in the role played by these women cooperatives in rural development.

### **Recommendations**

At the beginning of this study, we promised that we shall place out findings side by side with out expectations at each state.

In view of the importance and implications of these women cooperative societies in economic development in

general and precisely in rural development and having discovered some of their impediments and the need to recognize the women cooperative. The empirical study shows evidence that the women cooperative are yet realized; the actual embodiments of their societies hence the inactivity of some of the members.

Therefore, the following suggestions were made:

- 1) The survey shows that inadequate capital, poor funding and corruption among members are the problems facing the women cooperative society in ABOH MBAISE LGA, should intervene by providing enough grant that will better of the women cooperative and corruption among members should be checked.
- 2) In the light of the researchers findings, the researcher is this advocating that effective and adequate education and awareness campaigns devices to reoriented members of women cooperative in particular and the public in general, on the need for women cooperatives to enhance self reliance, education is the bedrock for any articulated economic development with the help of this, it will assist in having members from top government officials who can be able to raise finance to the women cooperative society in aboh mbaise lga since the economic activities of women cooperative is tool low, that is why they lack finance and funding.
- 3) They were obtained from the financial institution should be low so that they should be able to execute enough project with the loan obtained before repayment of the loan.
- 4) The women co-operative should further their resources by exploring other avenues of increasing efficiency with little or no organizational hazards to the detriments.

5) The enlightenment attributes may be two folds, would stimulate favourable environment to induce potential members to join the societies. Secondly, it would enforce checks and restore confidence to members in the women cooperatives may be a commitment that led to granting of little loans disbursement.

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