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Abstract

Cooperatives have been regarded as one of the main institutional machineries for empowering the economically weak members of the society. Despite the availability of cooperative societies, it appears that a significant proportion of rural women are either unaware of the existence of such cooperative societies or are lacking in the basic socioeconomic characteristics that form the prerequisite for participation in such activities. The study therefore examined the level of participation of women in cooperative organization and its determinants in the study area. The study was conducted in Yewa North Local Government area of Ogun State, south-west rainforest zone of Nigeria in 2011 using two stage sampling techniques to select 180 respondents. Descriptive statistics and Logit regression analysis were used to analyze the data generated. The results showed that pressure from household head, insufficient fund and low membership were found to be the major problems militating against women participation in cooperatives. Logit regression analysis revealed positive and significant relationships between variables such as education, years of business experience and forms of cooperative (producers and credit and thrift) and these variables were the major determinants of participation in cooperative society. Based on the findings of this study, it is recommended that any policy that will further increase the level of education of women would increase their participation in cooperative society.

Keywords: women, cooperative societies, participation, Logit, Ogun State, Nigeria

Introduction

Women form the majority in the rural areas, and are involved at all stages of agricultural enterprises, responsible for about 80% of all food items produced (Njar, 1990; Mgbada 2002; Rahman, 2004) and 70 percent of food production and 50 percent of the domestic food storage in the country (Ritche, 1977). In addition, they form an active and reserve labour force but they rarely own the means of productions (Rahman 2004) suggesting that the position of women in agricultural development cannot be over emphasized. Cooperatives have been regarded as one of the main institutional

machineries for empowering the economically weak members of the society. Cooperatives are able to promote economic and social development because they are commercial organizations that follow a broader set of values than those associated purely with the profit motive. Cooperatives play an important role in job creation by directly providing self-employment to members and service provision for non-members. Enterprise development and particularly the promotion of small and medium enterprises, has been adopted as a prerequisite and a strategy for job creation and economic growth in a large number of countries (Essien, 2000). Despite the availability of cooperative

societies and efforts of government at all levels, 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 socioeconomic characteristics that form the prerequisite for participation in such activities (Idrisa et al., 2007). In some cultures, women are restricted from conducting business independently or without their husband's consent. This poses a serious challenge to participation in cooperative activities. Even though in some cases women's legal rights may be stipulated in a cooperative they may not necessarily be enforced or they may be superseded by customary law. It is in line with this view that Ashanti (1993) observed that lack of social, economic and legal rights explains women's low participation in cooperative decision-making and leadership positions. Besides cultural issues, women, especially in developing countries, are confronted by formidable constraints that block their active participation in cooperatives most especially, the traditional role of women in society and the prevalent misconception that women's reproductive and domestic responsibilities constitute their main role. However, Eboh (1988), recognized that despite women's major responsibilities in the household health and nutrition, women's role in agriculture cover all facts of agribusiness including food production, livestock production, fishery as well as farm management.

Literature is replete on the effect of cooperative scheme on women's livelihood leading to poverty reduction, through asset creation associated with a series of loan financed investments, higher income that will help women to better perform their reproductive role as brokers of health, nutritional, and educational status of other household members (Cheng and Nguyen (2000); Gurgand et al., (1994); Shane, (2004); Holocomb and Xu, (1997). Cooperatives have been regarded as one of the main institutional machineries for empowering the economically weak members of the society. Despite the availability of cooperative societies and efforts of government at all levels, 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 socioeconomic characteristics that form

the prerequisite for participation in such activities. It is based on this that the study examined the level of participation of women in cooperative organization and major problems militating against the participation of women in cooperative activities in the study area.

Methodology

The study was conducted in Yewa North Local Government area of Ogun State, Nigeria. Ogun State is in the south-west rainforest zone of Nigeria. The state was created on the third of February, 1976 under the military government. It has human population of about 2,236,609 as at the 1991 census (CBN 2002). The average rainfall in the state ranges between 1250mm and 1800mm with a slight bimodal rainfall distribution which peak in June and October while the dry season stretches from mid November to mid march. Temperature ranges from 24⁰C to 32⁰C and average relative humidity of 80% to 90%. Ogun State covers about 16,409.26 square kilometers (Ogun State Government 1989). Yewa North Local Government Area is bounded in the west by the republic of Benin, in the north by Imeko Afon Local Government, in the south by Yewa South Local Government, in the east, by Abeokuta North Local Government Area. The inhabitants are predominantly farmers, while the communities are noted for production of arable crops like cassava, maize, cocoyam, yam, melon, tomatoes, palm oil and many others.

Data source, sampling techniques and method of data analysis

The study used primary data collected from women respondents in the study area. A two stage sampling techniques was employed in selecting respondents from the study. In the first stage six towns were randomly selected from the list of towns in the LGA. The second stage involved randomly selection of 30 women in each town. In all, a total of one hundred and eighty (180) were selected. However, 175 respondents were used for data analysis because five questionnaires were rejected for inadequacy in information provided. Of the 175 respondents, 120 women were members of cooperative societies while 65 were not. Descriptive statistics and Logit regression analysis were used to analyze the data

generated. The descriptive statistic involves simple relative frequency table and mean. The Logit model was used to elicit the determinants of cooperative membership. The Logit model assumes the underlying stimulus index (I_i) is a random variable, which predicts the probability of being a member of cooperative societies. Therefore, for the i th observation (an individual respondent):

$$I_i = \ln \frac{P}{1-P} = b_o + \sum_{j=1}^n b_j X_{ji} \tag{1}$$

The relative effect of each explanatory variable (X_{ji}) on the probability of being a member of cooperative societies is measured by differentiating with respect to X_{ji} . Using the quotient rule,

$$\frac{dP_i}{dX_{ji}} = \left[\frac{e^{I_i}}{(1 + e^{I_i})^2} \right] \left[\frac{I_i}{X_{ji}} \right] \tag{2}$$

where, P_i = the probability of i th respondent being a member of cooperative societies or not.
 X_i = Vector of explanatory variables which are
 X_1 = Age in years
 X_2 = Marital status (married = 1, otherwise =

- 0)
- X_3 = Level of education (years)
- X_4 = household size (number)
- X_5 = Type of cooperative (Producers' = 1, otherwise = 0)
- X_6 = Type of cooperative (Credit and thrift = 1, otherwise = 0)
- X_7 = Type of cooperative (Multipurpose = 1, otherwise = 0)
- X_8 = Total monthly income (Naira)
- X_9 = Experience in business (years)

Results and discussion

Women's participation in cooperative activities

Women are represented in various forms and in various types of cooperatives in the study area. Table 1 revealed that majority of the women cooperators (26.7%) belonged to credit and thrift cooperative society, 18.3% were in producer cooperative while the remaining 21.7% were member of multipurpose cooperative society. In the study area, no discriminatory provisions preventing women's participation in cooperative societies are in place. Despite this, 36.1% of the respondents were not member of any cooperative societies.

Table 1: Distribution of respondents by type of cooperative societies

Type	Frequency	Relative frequency (%)
None	65	36.1
Producers' cooperative	33	18.3
Credit and thrift cooperative	48	26.7
Multipurpose cooperative	39	21.7
Total	180	100.0

Source: Field Survey, 2011

Table 2 revealed that 30.8% of the respondent's experience in cooperative activities fell between the ranges of 1-5 years, 2.5% had experience of

20 years and above, 15% had between 11-15 years while majority of the respondents (45.8%) had between 6-10 years.

Table 2: Distribution of respondents by years of experience in cooperative activities

Experience (years)	Frequency	Relative frequency (%)
1-5	37	30.8
6-10	55	45.8

11-15	18	15.0
16-20	7	5.8
Above 20	3	2.5
Total	120	100.0

Source: Field Survey, 2011

Table 3 revealed that 96.7% of the respondents attend meetings while the remaining 3.35 failed to attend meetings where issues regarding the cooperative societies are discussed. Table 2 also revealed that meetings are held at different intervals. Majority (53.3%) reported that meetings were held on weekly basis. This result shows that majority of the cooperative societies hold meetings on weekly basis.

Table 3: Frequency of holding and attending meetings

Frequency/period	Holding meetings		Attendance	
	Frequency	Relative frequency (%)	Frequency	Relative frequency (%)
Weekly	64	53.3	51	42.5
Monthly	46	38.3	58	48.3
Quarterly	8	6.7	11	9.2
Yearly	2	1.7	0	0.0
Total	120	100.0	120	100.0

Source: Field Survey, 2011

Table 4 presents benefits enjoyed in participating in cooperative society. Majority of the women (54.2%) had easy access to loan, while 15.8% said the cooperative provided input for production purpose and 11.7% joined the society to gain high social status.

Table 4: benefit enjoyed as a member of cooperative society

Benefits	Frequency	Relative percentage (%)
Accessibility to loan	65	54.2
Provision of input for production	19	15.8
Marketing of products	22	18.3
Gaining higher social status	14	11.7
Total	120	100.0

Source: Field Survey, 2011

Assessment of cooperative societies' performance by respondents (70%) reported that the performance was satisfactory while, 25.8% rated the performance as average and 4.2% rated the performance as poor. Table 5 presents the assessment of the cooperative societies by the cooperators. The Table revealed that majority of the respondents

Table 5: Rating of the performance of the cooperative societies

Rating	Frequency	Relative frequency (%)
Very satisfactory	25	20.8
Satisfactory	59	49.2
Average	20	16.7
Fair	11	9.2
Poor	5	4.2
Total	120	100.0

Source: Field Survey, 2011

Problems faced by women participating in cooperative societies

Evidently there are serious constraints which militate against the promotion of an effective role for women in development in those societies which were bound by age-old traditions and beliefs. Resulting from these situations, women's contribution to agriculture and other sectors in the economy remain

hampered. Table 6 revealed that majority(53.%) were of the opinion that pressure is from their husbands (household head) was the major problem they faced in participating actively in cooperative societies while 5% complained of misappropriation and embezzlement of fund and the remaining 4.2% complained of low income realized from their occupation.

Table 6: Problems faced women in participating in cooperative societies

Problems	Frequency	Relative frequency
Pressure from household head	64	53.3
Insufficient fund and low membership	37	30.8
Lack of understanding	8	6.7
Misappropriation of fund	6	5.0
Low income	5	4.2
Total	120	100.0

Source: Field Survey, 2011

Factors influencing women's participation in cooperative societies

The results of the Logistic model (Table 7) on the factors affecting the probability of being a member of any cooperative society or not show that the model fits. The partial derivative of the Logistic model best fit the model and gives a direct estimate of the probabilities of the factors considered. The chi-square value of 23.42 obtained was significant at five percent level ($p < 0.05$).

Table 7 revealed that form of cooperative, years of business experience, and educational level attained were statistically significant in relation to women's participation in cooperative societies. Years of business experience is

statistically significant at 10% and positive which shows a direct relationship with participation in cooperative societies as a woman. This implies that as years spent in business increases, women increase their participation in cooperative activities. Educational level is statistically significant at 10% and positively related with women's participation in cooperative societies. Form of cooperative societies especially producers and credit and thrift were statistically significant and positively related with women's participation in cooperative societies. The result shows that the activities, benefits and roles played by the various cooperative societies give room for more interest in cooperative.

Table 7: Regression results of the Logistic model for determinants of membership association

Regression component		
Dependent variable Y_i	Member = 1	120 (63.9%)
	Non-member = 0	65 (36.1%)
	Total	180
Explanatory variable (X_j)	Coefficient	t-value
Constant	0.1067	4.112
Age in years	0.0145	0.885
Marital status (married = 1, otherwise =0)	-0.050	0.035
Household size (number)	-0.023	-0.155

Level of education (years)	0.223***	1.659
Type of cooperative (Producers' = 1, otherwise = 0)	0.7394**	2.199
Type of cooperative (Credit and thrift = 1, otherwise = 0)	0.7418*	2.386
Type of cooperative (Multipurpose = 1, otherwise = 0)	0.055	0.098
Total monthly income (Naira)	-0.002	-0.821
Experience in business (years)	0.621***	1.867
Log likelihood function	25.486	
Chi-square	23.42**	

Source: Computer printout of binary logistic model

Significant at 1 percent *, Significant at 5 percent **, Significant at 10 percent ***

Concluding remarks

Evidence provided in this paper has shown that women participated in cooperative societies. Women are represented in various forms and in various types of cooperatives in the study area. Majority of the women cooperators belonged to credit and thrift cooperative society while others belonged to producer cooperative and multipurpose cooperative society. In the study area, no discriminatory provisions preventing women's participation in cooperative societies were in place. However, their participation is limited by pressure from household head. This was the main barriers to women's participation in co-operative activities in the study area. Level of education, years of experience in business, forms of cooperative society (producers and credit and thrift) were the major determinants of participation in cooperative society. Based on the findings of this study, it is recommended that any policy that will further increase the level of education of women would increase their participation in cooperative society.

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