

**EFFECT OF WOMEN COOPERATIVES ON LIVELIHOOD OF MEMBERS IN ABIA STATE, NIGERIA**

**OBINNA, LEO. O. AND UNAMMA, R. P. A.**

**Department Of Rural Sociology And Extension**

**Michael Okpara University Of Agriculture Umudike**

**Email: [obinnaleo@gmail.com](mailto:obinnaleo@gmail.com)**

**ABSTRACT**

*Effect of women cooperatives on the livelihood of their members was assessed using descriptive statistics. The study covered Ohafia, Umuahia and Aba Agricultural Zones in Abia State. Respondents comprised 180 members of cooperatives (cooperators) and 180 non-members (non-cooperators) respectively for comparison, giving a sample size of 360. Data collected were analyzed using descriptive statistical tools such as means scores, percentages, frequencies and tables. Results showed that all (100%) of the respondents were literates but 93.3% were married, while age range of the respondents was 40 – 59 years. About one half (50%) and 36% of the respondents were farmers and traders respectively. Effect of the cooperatives on the livelihood of members revealed that 74% of the cooperators acquired higher educational qualification as against 44% of the non-cooperators. Similarly, 66.7% of the cooperators and 23% of the non-cooperators lived in houses with rugged palours. Cooperative members had about seven (7) contacts with Agricultural Extension Agents (AEAs) per month while non-cooperators had about three contacts with AEAs per month. Cooperators earned 50 – 90.9% higher income (₦21,000 – ₦ 30,000/ month) than non-cooperators (₦ 11,000 – ₦ 20,000/ month ). Consequently, cooperators had 100 children in higher institutions as against 48 children of non-cooperators suggesting that cooperators are economically advantaged over non-cooperators. From the foregoing, it is concluded that membership of women cooperatives is a roadmap to improved livelihood of rural women and their farm families and therefore should be encouraged among the rural women.*

Keywords: Women Cooperatives, Livelihood Activities, Effect on Members.

**INTRODUCTION**

In the Nigerian traditional society women's groups have existed from time. Their roles apart from complementing those of males are meant to protect the interests of the women members, their spouses and children in particular and those of the society in general. They are known to be active in agricultural production, the provision of social security, religious practice and adjudication of legal issues. (Ijere and Mbanasor 998) and ( Obinna and Chukwu 2012). On the other hand, cooperatives have been defined as voluntary organizations of persons with common interests, formed and operated along democratic lines for the purpose of supplying services at minimum cost to their members who contribute both capital and business (Ihejiamaizu 2002 ). Ekong ( 2010 ) identified only agricultural cooperatives among other cooperatives to be concerned with rural development in Nigeria. Women Cooperatives (WC) became popular in Nigeria in the 1990s as a means of empowering rural women. This was in compliance to the Beijing platform for action (4<sup>th</sup> World Conference on Women) which led to the United Nations (UN) World Summit on Sustainable Development (WSSD) action plan (2002) which reported the crucial role of rural women in agriculture as a prerequisite to addressing the food needs of a growing global population and ultimately poverty eradication. Similarly, the UNDP (2004) observed that women empowerment and improvement of their political, social, economic and health status are essential for development. On earlier note, the United Nations (UN) (1999) had made a clarion call to all members states to enhance at the National, State and Local levels, rural women's income

generating potentials by facilitating their equal access to and control over productive resources such as land, credit, capital, property rights, development programmes and cooperatives. In the same vein, IFAD (2001) observed that poor rural women in developing nations engage in multiple economic activities that are critical to the livelihood of poor rural households. Studies carried out by scholars Ijere and Mbanasor (1998) and Obinna, Ekumankama and Nzeakor (2012) in the southern-eastern part of Nigeria showed that women cooperatives provided thrifts, credits, labour supplies, marketing, food production, processing and saving facilities for members. It was based on the above that prompted the study on the impact of women cooperatives on livelihood of members in Abia State, Nigeria. Therefore, the major objective was to assess the impact of women cooperatives on livelihood of members. The specific objectives were to: describe the socio – economic characteristics of both members and non- members of women cooperatives in the study area; determine the perceived effect of livelihood activities on the standard of living of the respondents; determine the adequacy of livelihood activities of the respondents to their families' needs.

## **METHODOLOGY**

The study was conducted in Abia State, Nigeria. Abia State is situated in the South- Eastern part of Nigeria. The state has a total landmass of about 5833.77 square kilometers with a population of 2,883,999 in the 2006 National and State population census. Out of this figure, 1,434,193 were males and 1,399,806 were females (NPC 2007). Abia State has an average population density of 486 persons per square kilometers, 49.3% of Abians are actively employed out of which, 42.6% is in agriculture or agriculture related. 62.25% of the population dwell in the rural areas while , 37.75% dwell in the urban areas ( Ekong 2010). Abia State is divided into three main agricultural zones, namely: Aba, Umuahia and Ohafia Agricultural Zones respectively. There are about 814 registered women cooperatives in Abia state (Obinna and Ugboaja 2012). The population of the study was members and non-members of women cooperatives in Abia State. A sample size of 360 respondents , comprising 180 respondents being members of Women Cooperatives (WC) and the other 180 respondents Non- members of Women Cooperatives (NWC). This sample size was achieved through multi –stage random sampling technique. Primary data were generated through structured questionnaire and Focus Group Discussion (FGD) which were analyzed using descriptive statistics such as means, frequencies, percentages, tables and ranks. Objective 3 was analyzed with mean score (3 pt. Likert rating scale) which was weighted and scored as follows; Very adequate = 3points, Adequate = 2points; Less Adequate = 1point; Total = 6points; Mean score =  $6/3 = 2$ points. Decision Rule stood as follows: Any weighted livelihood activities that had a mean score equal or above 2 points was regarded to be adequate, while any livelihood activities that had a mean score less than 2 points was regarded as less adequate.

## **RESULTS AND DISCUSSION**

### **Socio –Economic Characteristics of the Respondents**

Table 1 shows that a very high proportion (93.3%) of the respondents were married. This indicates that the respondents were responsible and reliable. Table 1 equally, shows that 75% of the respondents were within the age range of 40 – 59 years. This shows that majority of the respondents were adults and able bodied women. In like manner, table 1 shows that all the respondents were literates and an average proportion (50%) of the respondents were farmers, while 36% were traders respectively. Only 0.56% were housewives. This implies, that women of nowadays have sources of livelihood instead of depending on their spouses. This conforms with IFAD (2001) which reported that poor rural women in developing nations engage in multiple economic activities that are critical to the livelihood of the poor rural households. Equally, table 1 shows that a good proportion (59.4%) of the respondents had a

household size of 4 -6 persons while only, 0.28% of them had a household size of 10 – 12 persons. This implies, that the effects of birth control awareness champagne carried out by the State Government are manifesting. Table 1 equally, shows that a major proportion (74.7%) of the respondents earned ₦11,000 – ₦ 20,000 per month and 15% earned ₦ 1,000 – ₦10,000 per month. This indicates that the monthly income of the women is too low coupled with the fact that 93.6% of them had a household size of 4 – 9 persons per household. Table 1 further shows that a very high proportion (83.3%) of the respondents had 6 – 15 years of farming experience and 72.2% of them had farm sizes of less than 0.2hectares. This implies that the women were small scale peasant farmers, who still employ subsistent farming methods. Table 1 equally, shows that 73.9% of the respondents have never had urban exposure before, while 41.7% had held leadership position before.

**Table 1: Distribution of the Respondents According to their Socio- Economic Characteristics.**

<b>Variables</b>	<b>Cooperators</b>		<b>Non- cooperators</b>		<b>Mean</b>
	<b>Frequency</b>	<b>%</b>	<b>Frequency</b>	<b>%</b>	<b>%</b>
<b>Marital status</b>					
Single	1	0.56	2	1.11	0.84
Married	165	91.67	171	95.00	93.34
Widowed	11	6.11	7	3.89	5.00
Divorced/separated	3	1.67	0	0.00	0.84
<b>Age in years</b>					
30-39	17	9.4	12	6.7	8.1
40-49	61	33.9	61	33.9	33.9
50-59	76	42.2	72	40.0	41.1
60-69	26	14.4	29	16.1	15.3
<b>Years of schooling in years</b>					
< 5 years	15	8.3	28	15.6	12
5-10 years	53	29.4	69	38.3	33.9
11-15 years	76	42.2	79	43.9	43.1
16-25 years	5	2.8	0	0.0	1.4
<b>Primary occupation</b>					
Farming	30	44.4	100	55.6	50.0
Trading	70	38.9	60	33.3	36.1
Civil/servant	10	5.6	8	4.4	5
House wife	-	0.0	2	1.1	0.6
<b>Household size (No of person per household)</b>					
1-3	16	8.9	6	3.3	6.1
4-6	134	74.4	80	44.4	59.4
7-9	29	16.1	94	52.2	34.2
10-12	1	0.6	-	0.00	0.3
<b>Monthly income in Naira (₦)</b>					
1,000-10,000	2	1.1	43	23.9	15.0
11,000-20,000	30	82.2	121	67.2	74.7
21,000-30,000	148	82.2	16	8.9	10.3
<b>Years of farming experience</b>					
1-5	40	22.2	20	11.1	16.7

6-10	80	44.4	90	50	47
11-15	60	33.3	70	33.9	33.6
<b>Farm size</b>					
<0.2 ha	120	66.7	140	77.8	72.2
0.2 -1 ha	40	22.2	30	16.7	19.5
1.2-2 ha	10	5.6	8	4.4	5
2.2 – 3 has	6	3.3	2	1.1	2.2
Above 3 has	2	1.1	0	0.0	0.0
<b>Urban exposure</b>					
Non	58	32.2	75	41.7	36.9
< 5 years	5	2.8	20	11.1	6.9
5-8 years	30	16.7	30	16.7	16.7
9-12 years	40	22.2	45	25	23.6
13-16 years	47	26.1	10	5.6	15.8
<b>Leadership positions</b>					
Yes	100	55.6	50	27.8	41.7
No	80	44.4	130	72.2	58.3
<b>Total</b>	<b>180</b>	<b>100</b>	<b>180</b>	<b>100</b>	<b>100</b>

Source: Field Survey 2012.

### Perceived Effect of Cooperatives on Their Members' Standard of Living

Table 2 shows that 66.7% of Cooperators have had training in skill acquisition within the last five years as against 55.6% of Non- cooperators. Table 2 also, shows that 74% of the Cooperators acquired higher educational qualification as against 44.4% of Non- cooperators. Similarly, table 2 shows that 50% of the Cooperators had increment in their annual income as against 25% of the Non- cooperators. Table 2 further shows that 44.4% of the Cooperators visited their doctors up to about twelve times in a year as against 66.7% of the Non – cooperators. Furthermore, table 2 shows that 61% of the Cooperators have trained up to three persons in the average to the university level as against 26.7% of the Non- cooperators. Table 2 equally shows that 66.7% of the Cooperators had their parlors rugged as against 23% of Non – cooperators and 72% of the Cooperators had TVs and radios as against 44.4% of Non –cooperators. Table 2 also, shows that 94.4% of the Cooperators had contacts with Agricultural Extension Agents (AEAs) up to seven times a month as against 33.3% of the Non-cooperators. Table 2 equally, shows that 97.2% of the Cooperators earned between twenty one and thirty thousand naira a month as against 50% of the Non-cooperators. In conclusion, table 2 shows that Cooperators by their perception displayed more improved standard of living than the Non-cooperators. This is in line with the findings of Obinna and Chukwu (2012) who observed that women as group make greater impact in socio- economic and political development in the society than as individuals. Similarly, Nneoyi *et al.* (2008) reported that general development initiatives such as agriculture, community health as well as peace and conflict resolution emphasize group action in rural communities.

**Table 2: Distribution of Respondents According to their Perceived Effect of Women Cooperatives on Members' Standard of Living.**

Variables	Cooperators				Non-cooperators			
	Freq.	%	Freq.	%	Mean Freq.	%	Freq	%
Have you had any training	Yes	(%)	No	(%)	Yes	(%)	No	(%)

in skill acquisition?	120	60	(66.7)	(33.3)	100	(55.6)	80	(44.4)
Have you acquired extra Educational qualification In the last 5yrs.?	134	(74.4)	46	(25.6)	80	(44.4)	100	(55.6)
In your agricultural work Do you get up to 50% increment In your annual income?	90	(50)	90	(50)	45	(25)	135	(75)
Do you go to hospital because of Illness to see your doctor up to 15 times in a year?	80	(44.4)	100	(55.6)	120	(66.7)	60	(33.3)
Have you trained up to 3 persons to university Level with your income?	110	(61.1)	70	(38.9)	48	(26.7)	132	(73.3)
Is your parlor rugged or tiled?	120	(66.7)	60	(33.3)	42	(23)	138	(76.7)
Do you have TV or Radio ?	130	(72.2)	50	(27.8)	80	(44.4)	100	(55.6)
Does Extension Agent visit you up to 7 times in a month?	170	(94.4)	10	(5.6)	60	(33.3)	120	(66.7)
Do you earn up to N25,000.00 per Month?	175	(97.2)	5	(2.8)	90	(50)	90	(50)
<b>Total</b>	<b>180</b>	<b>100</b>	<b>180</b>	<b>100</b>	<b>180</b>	<b>100</b>	<b>180</b>	<b>100</b>

\*= figures in brackets are in percentages.

Source: Field survey 2012.

#### **Adequacy of Livelihood Activities to the Family Needs of the Respondents.**

Data in tables 3 & 4 show that more than half of the sampled population (55.6%) of the Cooperators provided food to their families very adequately as against 33.3% of the Non-cooperators. In like manner, tables 3 & 4 show a reasonable proportion (33.3%) of the Cooperators very adequately attended to the health needs of their families as against 22.2% of the Non-cooperators. Furthermore, tables 3 & 4 show that majority (66.7%) of the Cooperators very adequately provided for the educational needs of their families as against 44.4% of the Non-cooperators. Also, tables 3 & 4 show that 22.2% of the Cooperators very adequately saved a little monthly as against 16.7% of the Non-cooperators. Furthermore, data in tables 3 & 4 show that 27.8% of the Cooperators very adequately provided for the social needs of their families as against 22.2% of the Non-cooperators. On the other hand, data contained in tables 3 & 4 show that the Cooperators ranked the provision of educational needs of their families 1<sup>st</sup>, food provision 2<sup>nd</sup>, provision of social needs 3<sup>rd</sup>, health needs 4<sup>th</sup> and saving a little monthly 5<sup>th</sup> respectively. While the same data in tables 3 & 4 show that the Non-cooperators ranked educational needs to their families 1<sup>st</sup>, food provision 2<sup>nd</sup>, health needs 3<sup>rd</sup>, social needs 4<sup>th</sup> and saving a little monthly 5<sup>th</sup> respectively. In conclusion, this

implies that the respondents considered provision of educational needs very important that was why both Cooperators and Non-cooperators ranked it first although, not with the same mean score.

**Table 3: Distribution of Cooperators According to Their Perceived Adequacy of Livelihood Activities on Their Families' Needs.**

<b>Needs</b>	<b>Very Adequate</b>	<b>Adequate</b>	<b>Less Adequate</b>	<b>Mean</b>	<b>Ranks</b>
Providing food for the family	100(55.6)	40(22.2)	40(22.2)	2.3	2 <sup>nd</sup>
Providing for health needs of the family	60(33.3)	50(27.6)	70(38.9)	1.9	4 <sup>th</sup>
Providing for educational needs of the family	120(66.7)	40(22.2)	20(11.1)	2.6	1 <sup>st</sup>
Providing to save a little monthly	40(22.2)	50(27.8)	110(61.1)	1.8	5 <sup>th</sup>
Providing for social needs of the family	50(27.8)	60(33.3)	90(50)	2	3 <sup>rd</sup>

**\*= figures in brackets are in percentages.**

**\* = Means that are equal to 2 or above are regarded as adequate.**

**Source:** Field survey 2012.

**Table 4: Distribution of Non- cooperators According to Their Perceived Adequacy of Livelihood Activities on Their Families' Needs.**

<b>Needs</b>	<b>Very Adequate</b>	<b>Adequate</b>	<b>Less Adequate</b>	<b>Mean</b>	<b>Ranks</b>
Providing food for the family	60 (33.3)	40 (22.2)	80 (44.4)	1.9	2 <sup>nd</sup>
Providing for health needs of the family	40 (22.2)	70 (38.9)	70 (38.9)	1.8	3 <sup>rd</sup>
Providing for educational Needs of the family	80 (44.4)	60 (33.3)	40(22.2)	2.2	1 <sup>st</sup>
Providing to save a little Monthly	30(16.7)	50(27.8)	100(55.6)	1.6	5 <sup>th</sup>
Providing for the Social needs of the family	40(22.2)	50(27.8)	90(50)	1.7	4 <sup>th</sup>

**\*= Figures in brackets are in percentages.**

**\*= Means that are equal to 2 or above are regarded as adequate.**

**Source:** Field survey 2012.

### **CONCLUSION AND RECOMMENDATION**

The study concluded that Cooperators better satisfy their families' needs than the Non-cooperators. This is in tandem with the findings of Dunmade (1990) who observed that women embraced the ideas of cooperative formation because of the importance of cooperatives in increasing their worthiness and placing them in a position of strength to support income generating activities out of their pooled resources. Therefore, the study recommends that formation of women cooperatives among rural women in the study area be encouraged.

### **REFERENCES**

Dunmade, V. B (1990) Approaches to promoting peoples' participation in the recovery and development process; A case study of Nigeria, International Conference on popular

- participation in the recovery and developing process in Africa, Tanzania, 12<sup>th</sup> – 16<sup>th</sup> February, 1990. P 12.
- Ekong, E .E (2010), Rural Sociology (3<sup>rd</sup> eds.) Dove Educational publishers Uyo, Nigeria.
- Fourth World Conference on Women (FWCW) (1995) Platform for Action and the Beijing Declaration Beijing China 4<sup>th</sup> – 5<sup>th</sup> September.
- International Fund for Agricultural Development (IFAD) (2001): Rural poverty Report 2001, Enabling the Rural Poor to Overcome their Poverty. Rome, Italy pp 28.
- Ihejiamaizu, E. C (2002) “Sociology of Nigerian Rural Society” African Scholars publishing company. Mbaise Rd. Owerri Imo- State, Nigeria.
- Ijere, M.O and Mbanasor, J.A. (1998) ‘ Modern Organization and Management of Women Cooperatives ‘ Alphabet Nigerian publishers 61 Mbaise Rd. Owerri, Nigeria pp136.
- National Planning Commission (2004) National Economic Empowerment and Development Strategy (NEEDS), Abuja pp44.
- National Population Commission (NPC) (2007) 1991 population census of the Federal Republic of Nigeria. Analytical Report at the national level, Abuja, Nigeria.
- Nneoyi, M. N: Henry, M.N, Walter, E. E. and Ebingha, S .E (2008)Group Dynamics and Technology use among female cassava farmers in Akpabuyo LGA Cross River State, Nigeria.
- Obinna, L. O. and Chukwu, G. O. (2012) Women in Community Development: A Case Study of Chinyereugo Age Group in Abia State, Nigeria. *International Journal of Applied Research and Technology* ISSN 2277- 0585 <http://www.esxpublishers.com.php/journal>.
- Obinna, L. O. ,Ekumankama, O. O. and Nzeakor, F. C. (2012) “Analysis of the Contributions of Women Cooperatives in Rural Development in Abia State, Nigeria”. *Journal of Agriculture, Food and Ecosystem Research* 3(2): 147- 157 2012 Faculty of Agriculture, Abia State University ISSN 2276 -6596.
- Obinna, L .O. and Ugboaja,C. I (2012) : The Contributions of Women Cooperatives and Non- cooperative Women Associations in Rural Development in Abia State, Nigeria.” *Journal of Agriculture, Biology and Food System* 2(1): 216 – 226 2012 Faculty of Agriculture, Abia State University ISSN 2276 – 9129.
- United Nations Development Programme (UNDP) (2004) World Development Report, Oxford Press, New York.
- United Nations (UN) (1999) World Survey on the Role of Women in Development, Published by Department of International and Social Affairs, pp 12.
- United Nations (UN) (2001) Widowhood; Invisible women Secluded or Excluded. World’s Women 2000; Trends and Statistics; UN publications Xviii (14) p2 -10.