

**PARTICIPATION OP WOMEN IN CO-OPERATIVE SOCIETIES  
IN KAURU LOCAL GOVERNMENT AREA OF KADUNA STATE**

**BY**

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Zaria, in Partial Fulfilment of the Requirements for the Degree of Master of  
Science (M.Sc.) in Agricultural Extension and Rural Sociology.**

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**December, 1999**

**DECLARATION**

I hereby declaration that this thesis was written by me and is a record of my research work, except where reference was made to published literature which has been duly acknowledged. This work has not been presented before in any degree programme.



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Date: 3/3/2000

The above declaration is confirmed;



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Date: 3/3/2000

CERTIFICATION

This thesis entitled: PARTICIPATION OF WOMEN IN CO-OPERATIVE SOCIETIES IN KAURU LOCAL GOVERNMENT AREA OF KADUNA STATE by Ladi Lydia Yakubu, meets the regulations governing the award of the Degree of Master of Science of Ahmadu Bello University, and is approved for its contribution to scientific knowledge and literary presentation.



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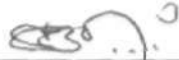
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**DEDICATION**

**This thesis is dedicated to**  
**God, for His goodness and mercies.**  
**My husband, for his love, care and encouragement.**  
**My children, for they are heritage from God and are patient and**  
**My parents, for planting and investing the seed of knowledge in me**  
**since childhood.**

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ABSTRACT

Despite the programmes, policies and projects instituted by the government to increase food production, the peasants can hardly have access to or afford modern improved farming practices to increase their production. Thus, a major concern is how to make resources available to these small holders for availing themselves of these modern techniques. The central role of rural development planning in Nigeria is to fashion entirely new structures for mobilising these peasant producers improved living condition.

One of these structures is the re-organisation of the rural producers into viable co-operatives which are considered the most effective instruments for mobilising the peasant farmers for rural development and for ensuring that they benefit substantially from development process.

This study examines the extent of women participation in co-operative societies and the nature of benefits accruing from their participation. It also identified some of the socio-economic and institutional factors determining their level of participation and thereby assessing the potential of using co-operatives as an instrument for development.

A sample of 160 women was randomly drawn and to cover the area, four villages and four co-operatives were selected purposively. The results

showed that members of co-operative societies had some amount of knowledge about co-operatives and their involvement was considerably high. Their involvement included, decision-making, monthly financial contribution, attendance of meeting, membership registration, voting and co-operate work.

Results of regression analysis showed that age and credit were significant to participation. The Pearson's correlation matrix analyses also indicated that major benefit and yearly income were significantly correlated with participation at 0.05 level.

This study showed that ignorance, poverty and family ties were some of the constraints non-members had that prevented them from joining any co-operative societies. For members of co-operatives, scarcity of fertilizer, credit facilities, poor perception and lack of extension contact had been their problems.

This study therefore, calls government's increased support of co-operatives through increase education, extension contacts, provision of farm inputs and credit facilities.



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**CHAPTER 1****INTRODUCTION**

The importance of food and fibre to human existence cannot be over emphasized because agriculture provides livelihood, directly or indirectly, for nearly 80 percent of the population (Baba, 1985). Today, the state of agriculture has become a matter of great concern all over the world, due to the fact that agriculture promotes self-sufficiency in basic food commodities, and increased agricultural production for export and for use domestically as industrial raw materials. In Nigeria food production problems began to manifest themselves in the period 1960-1969, and this gathered momentum in the decade of 1971-80. In recognition of the worsening food situation in Nigeria, various government administrations instituted different policies, programmes and projects directly or indirectly connected with agricultural production.

These programmes include the National Accelerated Food Production Programmes NAFPP established in 1973, the Nigerian Agricultural Cooperative Bank (NACB) incorporated in 1973, the Agricultural Credit Guarantee Scheme Fund (ACGSF) initiated in 1976, the Agricultural Development Projects (ADPs) which began in 1975, Operation Feed the Nation (OFN) initiated in 1976, the River Basin and Rural Development Authority (RBDA) that began in 1976, the Green Revolution established in 1979, the Directorate of Food, Roads and Rural



Infrastructure (D.F.R.R.I.) which started in 1986 and the Directorate for Social Mobilisation (MAMSER) initiated in 1986. Also there are other strategies such as the National Orientation Agency (NOA), National Directorate of Employment (NDE) which began in 1988, National Agricultural Land Development Authority (NALDA) commissioned in 1993, the establishment of Universities of Agriculture i.e. the Land Grant System, Nigerian Agricultural Insurance Scheme (NAIS) and Company (NAIC) which started in 1987, Better Life for Rural Dwellers (BL) initiated in 1985 and the Family Support Programme (FSP) established in 1994 among others.

Despite these programmes, policies and projects instituted by the government to increase food production, the peasants can hardly have access to or afford modern improved farming practices to increase their production. Thus, a major concern is how to make resources available to these small holders.

According to Mabogunje (1981), Nigeria has in the past adopted strategies which narrowly emphasised the rapid production of agricultural commodities without calculating either the cost or benefit of these strategies to the peasant producers. The central role of rural development planning in Nigeria is to fashion entirely new structures for mobilising these peasant producers for total transformation and living condition.

One of the components of the new strategy suggested by Mabogunje (1981) is the re-organisation of the rural producers into viable co-operatives. This is a re-affirmation of a very popular school of thought among scholars, policy makers and politicians in Nigeria and in many other Third World countries. This school of thought emphasises that co-operatives constitute the most appropriate institutional mechanism for reaching the millions of scattered peasant producers in the rural areas for ensuring their access to suitable markets and credit sources; for introducing new technologies, skills and development oriented attitudes; for protecting these peasant producers from exploitation of the middlemen, money lenders and other rural shylocks; and for ensuring effective participation by the peasants in the development process. In other words, co-operatives are considered the most effective instruments for mobilising the peasant farmers for rural development and for ensuring that they benefit substantially from development process.

It was generally acknowledged that women participate actively in the rural economy (Boserup, 1970). The contribution of women in economic development can not be ignored. Women have always been engaged in the production and preservation of food, harvesting, processing and marketing of farm products. Even though they have been engaged in these economic activities it has been at subsistence level. With the changing pattern of the African society there has been a need for a development strategy which would

bring greater participation of women in the monetary sector of the economy and in the process and benefits of development. The change in the society has also led to the high rate of migration from rural areas to urban cities by men leaving many women as heads of their households. For example, one third 60 percent of rural household in Kenya are headed by women. In Swaziland, the number of women heading households has been estimated to about 70 percent while in Mali it is 16 percent of the households are headed by women. Nigeria is not an exception (ECA, 1980). It was estimated that about 60-80, percent of agricultural production was in the hands of women (UNECA, 1974) and it is a fact. This figure has always been in the increase particularly with the men and rural youth abandoning agricultural activities for better opportunities or white collar jobs in the urban areas in recent times. With these changes, greater participation in co-operatives has therefore been seen as a strategy which will help the women towards achieving their basic needs and self-reliance.

#### **1.1 Research Problem Statement**

The level of women participation in co-operatives seems inadequate considering its existence in Nigeria for over half a century. In order to improve the condition of women and incorporate their activities into national development, the Nigerian government recently adopted strategies for mobilising women into women's co-operative societies and groups so as to

encourage them to pull their resources together and help one another in time of need.

The participation of all people, including women, youth, and disabled persons and the aging in co-operatives in rural areas deserves special attention considering their financial handicap and inaccessibility to modern amenities and technology (Arekamhe, 1989). The co-operative movement is acknowledged world-wide as an effective instrument since its mode of operation is geared towards ensuring easy formation of wealth and distribution and penetration of economic benefits to the grassroot of the nation's economy.

Despite this, rural women in Nigeria face certain constraints that prevent their full participation in these co-operative societies although they are very active in agriculture, trade and other activities. This can be seen from their low co-operative membership and the insufficient participation of women in the decision-making process of these societies. The latter is a world-wide phenomenon which the international co-operative alliance has acknowledge (FAO, 1990).

To increase women's roles in agricultural production and decision making some strategies were adopted by the government in attempt to integrate women into development. These strategies include the Better Life

for Rural Women Programme and the recent Family Support Programme. These programmes mobilised women into farming co-operative and other women commercial groups in all states of the Federation. As of 1992 Kaduna State recorded about 468 women multipurpose registered co-operative societies with the Kaduna State Women Commission; Atala and Tarfa (1991). Despite this number of co-operative societies most of them are now dormant. With this problem, one may ask the question, will the objectives of co-operatives be realised?

This study examined the extent of women's participation in co-operative societies and the nature of benefits accruing from their participation. It also identified some of the socio-economic and institutional factors determining their level of participation and thereby assess the potential of using co-operatives as an instrument for development.

Thus, the study attempted to answer the following specific questions:-

1. To what extent do women participate in and benefit from existing co-operative societies?
2. What are the constraints to effective participation in co-operatives?
3. Do registered members have any comparative advantage over the non-registered members.
4. What are the prospects of using women co-operative societies for

achieving agricultural development objectives?

## **1.2 Objectives of the Study**

The general objective of the study is to know the level of women's participation in farmers co-operative societies.

### **1.2.1 Specific Objectives**

The specific objectives are:

1. to determine the level of participation of women in farmers' co-operative societies.
2. to identify factors that affect their participation in co-operative societies.
3. to examine the comparative advantage that registered members have over non-registered members;
4. to determine the effect of co-operatives on members living condition, and
5. to identify the prospects of co-operative formation.

## **1.3 Hypotheses**

The research hypotheses are:

1. The participation of rural women in co-operatives societies does not depend on factors such as their gross income, education, age, extension visits, farm size, occupation and credit.

#### **1.4 Justification of the Study**

In development studies that focus on women, so much has been said and written on women. In recent years, Nigeria has experienced the rise of diverse women non-governmental organisations (NGOs) whose activities are complementary to government's effort to raise the Nigerian women's standard of living and also alleviate all cultural and religious constraints that hinder their full participation in development.

Most of the activities of these NGOs concentrate on organising seminars, workshops, and training. In recent years, a few of these NGOs are organising women into groups/co-operatives and giving them loans for income generating activities. Example of these are Country Women Association of Nigeria (COWAN) and National Council of Women Societies (NCWS).

The government of Nigeria contributed so much in encouraging the formation of women co-operatives. This is clearly stated in the Better Life for Rural Dwellers and the recent Family Support Programmes.

Most of Government and Non-Governmental organisations' efforts to help women, make their plans from above without the involvement of the clients. Mbithi (1974), sees grassroot participation in programmes of development as a total commitment of both the initiators and the beneficiaries

in carrying out a mutually planned project to its completion through the involvement of participating agencies and recipients using a multi-sectoral approach in which the rural people take part in decision making.

A lot have been written on rural women but very little is known on their participation in co-operative societies in Nigeria. This fact justifies this study. Real co-operative cannot exist without the full participation of all its members (Akinbode, 1977).

Over the years, government and other agencies' efforts directed at improving the economic status of the rural women through many programmes have yielded little results. This was due to many reasons which include non-involvement of the women in planning, decision making and implementation.

The researcher in this study has examined the degree of rural women's participation in agricultural production. The study in this area is long over due and it is hoped that results from this study would be of much help to policy makers, researchers and students in development studies.



**CHAPTER 2****2.0 LITERATURE REVIEW****2.1 Background of Co-operative Movement in Nigeria**

The co-operative movement in Nigeria dates back to the origin of communal life. Although the early co-operatives were not as sophisticated as that obtained in advanced countries, yet they existed and served useful purposes which characterised communal and extended family lives of the people. This exhibited in the economic field, religious, cultural, social and political arena.

Many African traditional associations have features that are similar to those of modern co-operative societies for example, among the Yoruba, "aaro" is a traditional group farming society with membership comprising peers, age groups and friends. The "esusu" in Yoruba or "adashe" in Hausa is a traditional thrift and credit society where members agree to contribute an amount at regular intervals say weekly, monthly or on market days. With this spirit of traditional cooperation it can be assumed that those who had experience in these associations are likely to imbibe the modern co-operative spirit quite readily.

The beginning of modern cooperative in Nigeria dated back to 1922. During that period, cocoa farm monitories were established in the former

Western Nigeria. This was aimed to create facilities for the improvement of cocoa processing and also to implement market reform measures. The year 1935 marked a major year in the development of the Nigerian co-operative movement. In that year, the co-operative ordinance was enacted and the movement became formalised and consolidated. The enactment of the first co-operative societies law in 1935 was as a result of the report on the introduction of co-operative societies law which operated at that time in India.

Within the last two decades, co-operative societies have grown rapidly in Nigeria. Today there are not less than 2 million members of co-operative societies ranging from agricultural, industrial, thrift and to consumer co-operatives. Drawing from experience through the world, co-operative spirit seems to develop and thrive best amongst deprived and underprivileged people, and our rural dwellers. In Nigeri, the common features are generally poverty, disease, unemployment or underemployment, ignorance, low income, poor diets, lack of formal education and other forms of deprivations. The victims of this unfortunate situation are the rural women who have been institutionally marginalised in the society for social and cultural reasons. It is these grim and disheartening realities of our rural women that the "Better Life for Rural Women and Family Support Programmes are set to tackle with a view to stimulating and assisting them to utilize their potential in using the resources obtainable in the rural area for national development, (Strikland, 1934).

## 2.2 Co-Operative Movement In Kaduna State

The Nigeria co-operative was based on the Indian co-operative law (Northern Nigeria Co-operative Societies Law, 1956). Major E.F.G. Haigh was the first registrar of co-operative societies for Niger in 1936. In 1951, three co-operative law was enacted following the recolonisation of Nigeria into three regions, north, west and eastern regions. The creation of the Midwestern Region in 1963 added another co-operative movement to the existing three.

Co-operative movement in the North spread very slowly from the south. It was continued to salary, earners first, thrift and loans societies in the towns. North did not pay until when regional autonomy was achieved in 1954. Societies like co-operative Credit and Marketing Society (CCMS), co-operative thrift and loan society (CTCS) and Co-operative Consumer Society (workers group) were formed. These societies issued out pre-season loans (PSL) and produce purchase advance (PPA) to farmers so as to aid them cultivate their crops and keep them away from middlemen. Co-operative Department was set up in Kaduna (the Northern Region headquarters) under the Ministry of social Welfare. Within a year, the number of registered societies rose by 55.6% from 193 to 347 and the total membership from 6,772 to 7,965. By 1962 there were 1,460 primary societies with a combined membership of 130,000, and also with a capital of N73,000.00. Before the transition period from the first

civilian administration to that of the military in 1966 and the creation of states in 1967, most societies were more or less dormant. This was due to the great harm done to the movement by the previous government, politicians and the members themselves. The creation of states in (1967), Kaduna state, then north central state, was divided into (10) local government, later to (14) local government until 1995 when additional (7) states were created from 12-19 states in the country. At this time there were four unions in the state, two in each of the provinces (Katsina and Zaria) that comprised the state. These unions were Central Katsina, Southern Katsina, Central, Zaria and Southern Zaria co-operative credit marketing unions. In 1987 Katsina state was carved out of Kaduna state.

Presently, there are three main co-operative unions in the state, the Kaduna women co-operative union, the Kaduna farmers co-operative Union and the Kaduna multi-purpose co-operative union. Each of the local government has a co-operative union with numerous numbers of co-operative societies. There are now 24 local government areas in the state.

**Organisational Structure of the Co-operative Department, Ministry of Agriculture, Kaduna State.**

Department of Co-operatives' Function and Set up.

The co-operative department performs the following functions.

- i. Propagating the spirit of co-operation through public enlightenment and

- co-operative member education.
- ii. Organising groups into socio-economic formation and thereby forming proposed co-operative societies.
  - iii. Conducting socio-economic surveys to assess the viability of proposed co-operative societies in line with the economic needs of the group.
  - iv. Conducting socio-economic survey to assess the viability of the proposed co-operative societies through regular progress report to ensure their healthy take off.

**The structural set up of the Co-operative Department.**

Besides the office of the director, the department is divided into three branches, which is headed by a chief registrar of co-operative, presently termed as deputy registrar of co-operatives. The branches are as follows:-

**a. Commercial Branch**

This branch deals with all the marketing aspects of the co-operative movement in the state. The branch has two sections namely, consumer, marketing and supply sections.

**b. Credit and Finance Branch**

This branch is charged with the responsibility of co-operative financing, credit and co-operative statistics. The branch has three sections namely,

finance, credit and statistics.

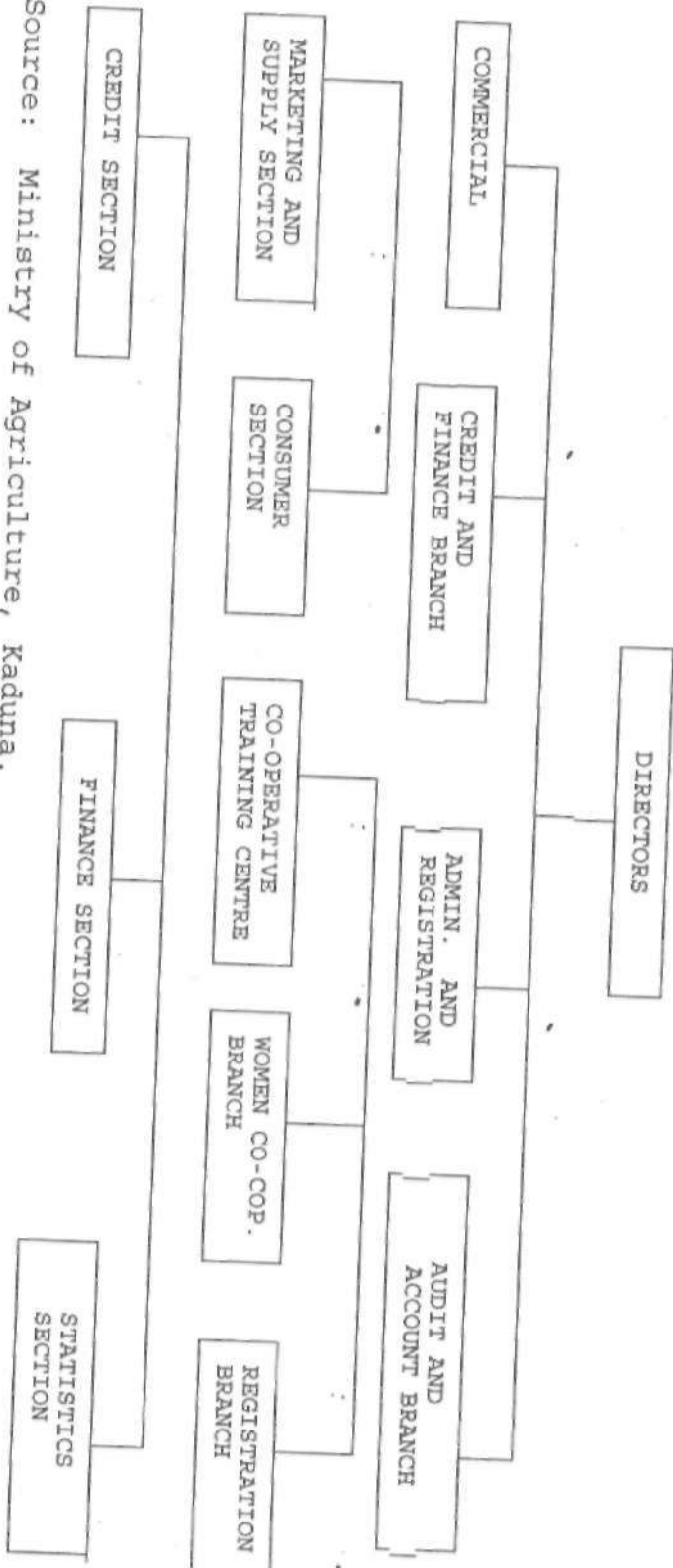
c. **Audit and Accounts Branch**

As the name implies, this branch deals with co-operatives accerting procedure and auditing. The branch has audit section and account section.

d. There are three other sections directly supervised by two office of the director, they are the Registration section, the women co-operative section and the co-operative education section.

ORGANISATIONAL STRUCTURE OF THE CO-OPERATIVE DEPARTMENT,  
MINISTRY OF AGRICULTURE, KADUNA STATE

16



Source: Ministry of Agriculture, Kaduna.

Figure 1: Organisational Structure of the Co-operative Department of the Kaduna State Ministry of Agriculture.

### **2.3 Conceptualization**

### **2.4 The Co-operative Concept**

The concept of co-operative is broadly defined as an institution that provides the legal, administrative and financial framework for co-operation among farmers. A co-operative society can therefore be defined as an association of persons who act jointly in accordance with co-operative principles and methods to provide themselves with any economic or social services or both, commonly needed by all of them (Worsley, 1971).

Co-operative is a philosophy of common ownership, common decision making on the problems of production techniques, consumption and investment. Emphasis is usually on service, human well being and rounded development of the whole person and society rather than profit. The origin of modern co-operatives is often traced to the Rochdale pioneers of the 19th century Britain. The movement originated from the specific conditions of the 19th century capitalism in Europe when the poor workers and peasants found themselves pauperised by the capitalist system, (Hyden, 1980). These adverse conditions forced the workers and peasants to come together in the form of co-operatives to protect themselves from the naked exploitation of middlemen, landlords, money lenders and commercial firms. This gave rise to a series of spontaneous co-operatives initiated by the poor to solve their problems. The thoughts and ideals of the utopian socialist thinkers such as



Sanit Simon, Charles Fourier, Robert Owen, William King and Charles Chide provided the engine for the formation of these early co-operatives.

### **2.5 The Rochdale Principles of Co-operatives**

There are some characteristics associated with co-operatives and these could be referred to as co-operative principles mainly associated with first co-operative of the Rochdale Equitable pioneer in England as far back as 1844.

They are:

1. Voluntary open membership
2. Democratic control
3. Non-profit oriented
4. Patronage refund
5. Continuous education and
6. Co-operation among co-operatives.

### **2.6 The Concept of Participation**

The concept of participation has been subject to lengthy debates e.g. its historical origins, its theoretical connotation and practical applicability (DSU, 1986, 1992; Tidemand and Knudsen, 1989). The more experienced development worker and researcher will know that participation is so widely and loosely used, like many other catchwords in development jargon, that the meaning of the concept has become rather blurred.

Various studies, project documents and manuals, have interpreted participation in different ways (FAO, 1989b).

- i. Participation is the voluntary contribution by people in projects, but without their taking part in decision-making.
- ii. Participation is the sensitization of people to increase their receptivity and ability to respond to development projects.
- iii. Participation is an active process, meaning that the person or group in question takes initiatives and asserts his/her or its autonomy to do so.
- iv. Participation is the fostering of a dialogue between the local people and the project preparation, implementation, monitoring and evaluation staff in order to obtain information on the local context and on social impacts.
- v. Participation is the voluntary involvement of people in self-determined change.
- vi. Participation is involvement in people's development of themselves, their lives, their environment.

## **2.7 Rural Development Through Co-operatives**

Co-operatives constitute an ideal method for enhancing the productivity and living standard of the rural population especially in the developing countries. Co-operatives achieve this in the following six ways: Mabogunge (1981).

- (a) by encouraging the adoption of innovation by farmers - This includes adoption and utilization of modern technologies e.g. fertilizers, improved seed varieties, insecticides, farm inputs and machinery;
- (b) by providing them credit and other facilities necessary for the adoption of these innovations;
- (c) by improving the competitive power of the farmers vis-a-vis their actual or potential exploiters (the middlemen, money lenders, etc). As members of co-operatives, the peasants can easily by-pass the chain of middlemen and escape their exploitation;
- (d) by encouraging the adoption of skills and attitude favourable to development;
- (e) by providing a feasible framework for the socialization or the pooling together of the means of production for collective use. For example, the peasants will pool together their small parcels of land into large co-operative farm and by so doing it will enable the expansion and mechanization of agricultural production and also protect the peasants from the forces of capitalist proletarianization; and
- (f) by encouraging grass root democracy and reduction of inequality at the local level. Co-operatives are democratic and participatory institutions, it provides a platform for teaching peasants the art of democracy, the value of self-help, the inherent superiority of mobilising their own collective effort and resources for solving their own problems.

## **2.8 Women's Co-operatives - A Vehicle for Development**

The formation of cooperative societies by women can provide insight into the use of these organisations as vehicles for development in various parts of the world.

Women's contributions in the economic development process have only recently been recognised and in the last decade there has been a surge in recognising and supporting women's economic development.

According to FAO 1990, one way to increase women's role in agricultural production and decision making is the formation of groups. Reports have it that in Tanzania, Mozambique, Zambia and Nigeria, women in groups often have more power than individual women in requesting access to land, credit, agricultural services, extension and training (FAO, 1990). Participation in these groups have enabled them to learn management skills and methods for earning and saving income. The formation of voluntary associations help the women to give authoritative decisions in their own affairs and to keep them in a better position to bargaining with opposite sex. Also, the fact that the organisation and objectives of co-operatives are based on self-help, they can influence and educate women to improve living conditions by their own efforts and by joint responsibility. Co-operatives are faced with the task of influencing the attitudes of members to economic activity in such a

way that an increase in production and productivity is achieved.

### 2.9 The Role of Women in Nigerian Economy

In Nigeria, women constitute about 50% (Ijere, 1990) of its population, as such no country can afford to keep woman permanently out of the development process. Indeed, by neglecting the education and leadership role of women in development and leaving them out of the decision making process, a country denies itself of its human resources.

In traditional African societies, the primary division of labour was that which prevailed between man and woman. A high proportion of the work in the rural areas, particularly on the farm lies on women. While men concern themselves with clearing new land for planting, growing and harvesting of tree crops, hunting and so on, women tend the plant, weed and harvest food crops as well as engage in petty trading (Janelid, 1975).

In more recent years, studies had focused on the changing role of women into national development. These have on the one hand, examined the extent of integration of women into the national development schemes. On the other, they have expected the way the neglect of women has contributed to loss of development potential. They generally indicate that even though women take part equally with men in basic agricultural

production, projects designed to transfer technology to rural people seldom incorporate women as participants. It is being argued that the systematic neglect of food crops, which has been in part, responsible for the wide spread famine characteristics of large areas of Africa in recent years, might be attributed to the bias of extension services in favour of large-scale farmers at the expense of small-scale peasant cultivators the majority of whom are women Pala, (1976).

The roles of women tend to be guided by the culture of the society in which they live. Tradition transcends all aspects of thoughts and actions and it is therefore a power determinant of women's roles.

Rural women are major contributors to subsistence agriculture because of the simple technologies involved in its operations (Jaja, 1990). They have the capacity for hard work, perseverance, endurance and ability to succeed whatever they do according to their ability. Jaja observed that the use of modern technology is low among women. She argued that modern machines meant to enhance productivity are designed for men only.

**CHAPTER 3****Theoretical Framework**

The framework which guides this study is the social change theory.

Social scientists have developed four broad theories of social change that affect an entire civilisation over centuries, namely: (1) the evolutionary perspective, (2) the cyclical perspective, (3) the equilibrium perspective, and (4) the conflict perspective.

The evolutionary theory was concerned with understanding social events. The proponents argued that the elements of any society are constantly adapting to changing circumstances in an effort to survive. Spencer (1820 - 1903) believed in the survival of the fittest in the world of scarcity.

The cyclical perspective suggests that every society has a natural life cycle: birth, adolescence, maturation, decay, and eventual death followed by the birth of some new social form.

The equilibrium perspective suggests that society tends towards a state of stability or balance, and when sudden changes cause disruptions, other adaptations will restore a new equilibrium. For example,

material technology changes more rapidly than values or ideas, when that occurs new inventions that disrupt the equilibrium soon force changes in values that restore the balance.

The conflict perspective suggests that struggles among groups for power and resources are a permanent feature of all societies and a major source of social change.

In addition, modernisation is the change in values, institutions, and outlook that moves traditional societies toward industrialization. The three forms of modernization are:

1. Political modernization which involves changes in the structure and function of the state.
2. Social modernization which includes, growth of bureaucracies, extension of mass communication, and improvement in health care. Social mobilization also occurs, which means that commitment to traditional political, social, and economic institution are weakened.
3. Psychological modernization involves changes in attitudes and beliefs.

The equilibrium perspective is suitable for this study because the bulk of food producers in Nigeria live in the rural areas and women in particular constitute about 50% of the labour force but they remained poor,



discriminated and powerless. This has shown that Nigeria's economy is not balance, the rural areas are far backward in development than the urban areas. To bridge this gap, changes have to take place through the formation and effective management of co-operative societies for women, which will ensure their access to suitable market and credit sources.

Social change refers to variations, over time, the behaviour patterns, culture, and structure of society. However, not all changes are social changes. Changes are considered as social changes only when their widespread use affects societal patterns of daily life or the structure of its institutions. Social change occurs in all aspects of the social order. It affects both every day patterns of social interaction as well as the larger structures of social institution. Social change is an adaptive process, i.e. the process and set of activities which are designed to enhance societal control in the environment which affects them. This shows that social change can be spontaneous or induced.

The impetus of social change may have its origins inside the social system or from outside the social system. Moreover, and somewhat more important, regardless of the source, the impetus may be a planned series of change efforts or unplanned sequence of events. Planned social change in a target system, (interventionist or explicator), is normally termed

markets and credit sources, for introducing new technologies, skills and development-oriented attitudes, for protecting these peasants producers from exploitation of the middle men, money lenders and for ensuring effective participation by the peasants in the development process.

Planned social change also deals with gender issues. In Nigeria, the common problems are generally poverty, disease, unemployment or underemployment, ignorance, low income, poor diets, lack of formal education and other forms of deprivations. The victims of this unfortunate situation are mostly the rural women who have been institutionally marginalised in the society for social and cultural reasons. It is these grim and disheartening realities of the rural women that the "Better Life for Rural Women" and the recent Family Support Programme are set to tackle with a view to stimulating and assisting them to utilize their potential in using the resources obtainable in the rural areas for national development. This is being achieved through the formation of women co-operative societies and other women associations.

This study is interested in the changes that are occurring in the lives of the women who formed co-operative societies, and are engaged in agricultural production as their major occupation.

### 3.1 The Existing Models of Co-operatives

There are two models of co-operative movement in operation. They are the western model and the Eastern or socialist co-operative model.

#### 3.1.1 The Western Co-operative Model

In theory and practice, the western co-operative model has merely become another form of business association, a kind of "people's business" whose only difference from private business is that "a lot more people share in ownership and responsibility" (Voorhis, 1957). Co-operatives in the West are compatible with and complementary to an economic arrangement based on private ownership, profit maximization, accumulation, competition and market allocation. This co-operative model is quite narrow in its objectives. It is designed primarily to benefit the rest of the society through correcting market imperfections and promoting greater social efficiency.

In the real sense, the western model of co-operative is the formation of individual private producers and consumers in order to advance their common interest in certain specific economic fields. The only thing that differentiates the co-operative from other capitalist business firms, such as corporations, partnerships or individual proprietorship, is the set of principles and doctrines which inform co-operative business.

Some of these principles are:-

- (i) a co-operative is a non-profit organisation which strives to provide services to the members not at a profit but at cost. It is an association where the members are the owners, the controllers and the beneficiaries of the business;
- (ii) membership in a co-operative is except in few cases, open and voluntary and there is no discrimination on the bases of sex, religion or political belief;
- (iii) it is an equitable and a democratic association whose control and policy - decisions are vested in the entire members on the basis of one-man, one-vote irrespective of people's capital contribution to the association's capital-stock;
- (iv) members collect a dividend or payment from the organization's surplus in proportion to their patronage of its activities and services; and
- (v) there is limited return on capital so as to ensure that capital organization's proceeds at the expense of the members.

This type of co-operative is a service co-operative whose major activities centre around the provision of necessary supportive facilities to aid private production and consumption. It is also quite compatible with the capitalist economy where production, distribution and consumption are organized along private lines. It excludes co-operation in ownership and

production which form the bedrock of the socialist model of co-operatives.

### 3.1.2 The Socialist Model of Co-operatives

The Socialist model differs from the western model of co-operative. The socialist co-operative theorists see the co-operative movement as an instrument for the transformation of society along the lines of collective ownership and production. They see the western model of co-operatives as a lower level of co-operative activity which should be carried further to the higher level of co-operation in production and ownership. They view collective ownership as the real basis for any genuine co-operation capable of benefiting the mass peasants and workers. Eliminating private property and re-organising the land and production instruments of the peasants into large production schemes operated co-operatively is seen by Marx and Engels (1973) as the best method of socialist development in the rural areas.

"Our task relative to the small peasant consists, in the first place, in effecting a transition of his private enterprise and private possession to co-operative ones, not forcibly but by dint of example and the proffer of social assistance for this purpose" Marx and Engels. One of the principal objectives of the socialist relations in the rural areas is along collective lines. The collective ownership takes two major forms, that is, direct state ownership and co-operative ownership.

The co-operative property is the collective property of the group of co-operating farmers and is operated by them according to their own interest and decisions. Co-operative ownership can take several intermediate forms between individual private property and direct state ownership. Each of these intermediate forms represents a different level of co-operation.

The first level of co-operative involved is the co-operative service in which the members continue to operate their own private production on units and only co-operate in marketing credit or supply. The second stage involved the creation of mutual aid co-operative or team. This involves group co-operation or team work in the execution of agricultural work. The team here continue to own its farms privately but co-operate in the labour process. The mutual aid team had a firm root in the ancient tradition of self-help and labour co-operatives which has existed among the peasants. The third stage is the transformation of these mutual aid team into "elementary co-operatives. Here the peasants start to pool together their instruments of production (e.g. hoes, ploughs, irrigation tools, etc.) into a joint stock. At this level the peasants still retain the rights of ownership over their plots of land and some of their capital assets.

The next stage is the creation of "Advance Co-operative". Here, land, labour and implements are brought together into a collective pool and utilized

collectively according to unified production plans decided democratically by the cooperative members. This usually involves a consolidation of several elementary production co-operatives into larger production units.

The last stage is the people's communes or collective farm. It is created by merging several agricultural co-operatives production into larger production units. Essentially, this was a process of creating local instruments of joint acción to effect popular participation. The structure and functioning of the commune is expressed in the 'family', 'the production team' and the productive brigade (Stanis, 1976).

The family is the basic consumption and production unit. It undertakes economic activities such as work on private plots, livestock, collecting manure, among others.

### **3.2 Types of Co-operative Societies**

According to Olukosi and Isitor (1990), there are many types of cooperative societies existing in different countries.

Co-operative societies are adopted in almost all countries of the world and are practically found in all aspects of human endeavour. They are adopted to achieve both social and economic goals. The following are the

broad types of societies commonly found:

1. Agricultural Co-operatives
2. Industrial Co-operatives
3. Services Co-operatives
4. Consumer Co-operatives
5. Multi-purpose Co-operatives

### 3.3 Financing Co-operative Societies

Co-operative societies like any organisation have a need for funds for their various activities. There are three major reasons for which co-operatives require finance.

- (i) The societies need funds to finance fixed capital expenditure such as assets like buildings, machines, equipment and tractors.
- (ii) Funds are required for working capital like salaries and wages to purchase raw materials and pay for utilities, such as water and electricity.
- (iii) They need fund to make some peculiar services such as making advance payment, to their suppliers before deliveries are effected. Occasionally, such payments may need to be made during the planting season to assist farmers with farm work.



### Sources of co-operative finances

These sources can be classified broadly into two, namely internal and external sources. Internal sources of finances are those within the co-operative system itself. On the other hand, external sources are those located outside the co-operative organisation.

#### i. **Internal Sources**

The most important sources of internal sources include:

- (a) Share Capital: Here each member is expected to buy a minimum of shares when joining a co-operative society. Usually, the bye-law sets a maximum to the number which a single member can buy to prevent a single member from controlling the society.
- (b) Savings Deposits - Here, members are required to contribute to the saving scheme of a co-operative society. In some societies, savings are made compulsory, e.g. credit, thrift and even some marketing co-operatives.
- (c) Entrance fees - Upon joining a society, each member may be required to pay an entrance fee. Usually, this is a small amount.
- (d) Voluntary/Special Deposits - In some co-operatives, members contribute voluntarily to deposits and such amount is not fixed. In return, some interest is paid on such deposits.
- (e) Internally Generated Funds - Co-operatives like agricultural societies

generate funds from activities in which they are engaged.

## ii. External Sources of Funds

There are two types of ways that cooperatives can obtain funds from. They are grants and loans. Grants are usually provided by governments while loans are usually obtained from finance houses.

### a. Government Sources.

In some countries government tried to encourage co-operative mostly at the early stage of the organisation. These grants are usually in cash and in kind and are used for the provision of infrastructures like buildings, purchase of machines and equipment, training of staff and so on.

b. Loans are in two major ways which the government provides co-operatives. Loans may come directly from government's purse or the government may assist co-operatives to obtain loans from financial institutions by providing guarantee for such loans.

### c. Bank loans can be obtained from the following:

- i. Co-operative Banks are important source of finance for co-operative societies. Most of the loans from this source is short term.
- ii. In countries where co-operative banks are not well developed, Government Specialized Banks are specifically established to grant loans to agriculture and agricultural co-operatives. The loans can be for short, medium and long term projects. The Nigerian Agricultural and

Co-operative Bank Limited (NACB) is an example of such banks in Nigeria.

- iii. Commercial Banks may not be very suitable for co-operatives financing because they do not offer security for co-operatives and their interest charges are too high.

### 3.4 Conceptual Framework

The variables discussed below were selected from the literature review. These variables were categorised as "independent" and "dependent" variables. They are assumed to have influence in participation of women in co-operative societies.

#### Independent variables

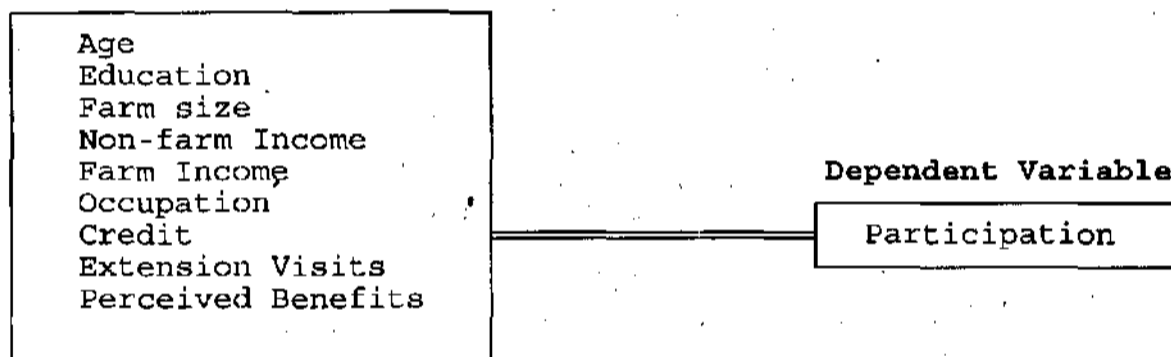


Figure 2 Presents a conceptual framework of all the inter-relationships among variables in the study. Column one represents all the independent variables: age, education, marital status, source of income, yearly income, occupation, credit, extension visits and major benefits. Column

two represents the dependent variable. Participation consist of many elements of involvement in organisation's activities.

Chapin, (1955) states that organisational participation is an abstract complex concept which includes numerous elements such as membership, financial contribution, decision-making, attendance of meetings and so on.

**CHAPTER 4****RESEARCH METHODOLOGY.**

In this chapter, the study area, population, method of data collection, sampling techniques, sample size and the tools of data analysis are discussed.

**4.1 The Study Area**

This study was conducted in Kuru Local Government Area of Kaduna State. The Local Government Area comprises of three Districts i.e. Kuru, Geshere and Chawai.

Kuru Local Government has the highest number of ethnic groups in Kaduna State. The main ethnic groups are Chawai, Surubu, Kono, Ruruma, Binawa, Kuzamano, Rishiwa, Rumayya, Kuwalla, Kitimi, Dingi, Kinugu, Kaivi and Hausa.

The people of Kuru Local Government are predominantly agriculturists, engaged mostly in subsistence farming. However, some of the farmers produce cotton, sugarcane, groundnut, etc. mainly for sale. Other income-earning activities include basket and mat weaving, wood carving and blacksmithing.

The land is punctuated hills ranging from Rumayya down to Surubu. Of

all these hills, Surubu hill is the highest. The area is also drained by rivers Likargu, Kimana and Kaduna.

Kauru District lies within a region which has a tropical Savannah climate with distinct wet and dry seasons. The period between November and February is harmattan period when the weather is cold, while March and April are the hottest months in the year. The area experiences rainfall for over six months May - October with the peak in August and September.

The vegetational zone is savannah which is mostly grassland with some small forest scattered here and there, mostly in Chawai District. The population of Kauru Local Government area was about 127,937 people during the 1991 census.

There were nineteen women co-operative societies in Kauru Local Government Area. Eight co-operatives were registered while twelve are non-registered.

Geshere district had a total number of two registered and two non-registered co-operative societies. The villages where these co-operatives are found are:- Kimuru, Zangur, Kono and Kinugu B.

this study. The questionnaire was administered to a total of 160 respondents, cooperative members and non-members.

The data collected was based on several variables. These were age, education, marital status, religion, sex, occupation, membership, credit, ownership of land, benefits from co-operative society, financial contribution, attendance of meeting, decision-making, farm size, source of income, labour, crop yield, farm input and constraints inhibiting participation in co-operative societies.

#### **4.4 Data Analysis.**

The statistical tools used in analysing data for this study were: descriptive and multiple regression model. The descriptive statistics that were employed were frequencies, percentages, means, median, mode and standard deviation. These were used to show the level of women's participation in co-operatives.

Multiple regression analysis was used to determine the relationship between the dependent and independent variables.

Correlation was used to measure relationship between variables. Pearson's correlation coefficient ( $r$ ) gives the degree of association between any two variables under consideration. Correlation coefficient varies from zero

(no correlation) to +1 (Perfect correlation). Coefficient (r) can be viewed as a measure of the ability to predict one variable (Y) from the knowledge of another variable (X). Correlation by itself is not very meaningful (Cohen and Cohen, 1975), that is, it does not show cause - effect relationship between variables. To show the relationship of one variable on another requires the use of a regression analysis. The relationships between variables in this study are judged at 0.05 level of significance because of the relative low accuracy of social science data including the one obtained in this study.

#### **4.5 Measurement of Independent and Dependent Variables**

The dependency and independent variables were measured as follows:

##### **Independent Variables**

**Age:**The age of the respondents was measured by the number of years since birth given by the respondents at the time of the survey.

**Education:**Education in this study was measured as the highest level of formal education received by the respondents. This variable was measured as follows:

Illiterate = 1

Adult education = 2

Primary = 3

Secondary = 4



Post secondary = 5

**Farm Size:** Farm size was measured by the total land area in hectares that was cultivated by the respondent at the time of the survey.

**Non-farm Income:** This was measured by totalling respondent's other sources of income for the year, e.g. salary per annum

**Farm Income:** This was measured as the total amount of money produce in the previous (1997).

**Occupation:** This was measured by the type of the respondent's primary occupation. The scoring of this variable is as follows:

Farming = 3 marks, other occupations - 2 marks.

**Credit:** This was measured as the total amount borrowed from the agricultural or commercial banks.

**Extension Visits:** This was measured as the number of visits the respondents received from extension agents in 1997.

**Perceived Benefits:** This was measured in terms of gains accrued from membership. Scores were given to each benefit mentioned. These follows, Benefited in any way = 1, No benefit = 0.

**Dependent Variable:** Participation in this study is determined by the active involvement in cooperative societies. This means taking part in all activities of the cooperative society along with other members. The study were assign scores as follows; Membership score = 2, Attendance of meetings score = 2, Decision making = 2, Financial commitment = 2, Election of leaders =

2, Farm work = 2, Non involvement = 0

Each variable is important in participation, non involvement in any of them means non participation.

#### **4.6 Limitation of the Study.**

Most of the women interviewed were not literate and did not keep farm records, they relied on memory whose limitation is forgetfulness. Much effort was made to avoid any tendency of errors in trying to recall past experiences about information given.

Secondly, some of the target groups for this research i.e. respondents did not want to be honest in giving information on personal data such as income and other related benefits. Therefore, the investigator was able to create a sense of confidence on the respondents to get some accurate information.

Thirdly, the study was faced with the problem of limitation of time and resources.



Fig. 3 is showing a map of Kauru LGA Kadun

**CHAPTER 5****RESULTS AND DISCUSSIONS****5.1 Introduction**

This chapter presents findings on the level of women's participation in co-operative societies. Factors influencing their participation and the accrued benefits enjoyed by members of co-operative society which non-members do not enjoy were discussed.

**5.2 Women's Background Information.**

The important background information of the women farmers included their age, educational level, occupation, farm size, acquisition of farm land and marital status.

**5.2.1 Respondents' Age**

The age range of 20-29 years was the highest for both co-operators and non-co-operators. The lowest age range was within 60-69 years for non-co-operators and that of co-operators was 50-59. About (77.6%) of co-operator and (92.3%) non-co-operators were within the age range of 20-49 years. This has shown that there was a predominance of young women among the two groups. This could be attributed to the tendency for younger women to join co-operative societies since they are able-bodied farmers who were able to

participate in the much needed maximum physical labour productivity in farming. They need more resources to cater for their children.

Table 1: Age D

Age (in years)	Members of Co-operative		Non-Members of co-operative	
	Number	Percentage	Number	Percentage
20 - 29	39	48.8	44	55.0
30 - 39	12	15.0	21	26.0
40 - 49	11	13.8	9	11.3
50 - 59	8	10.0	4	5.0
60 - 69	9	11.3	2	2.5
No Response	1	1.3	0.0	0.0
Total	80		80	
Mean	32			32
Minimum	20			20
Maximum	69			69

### 5.2.2 Respondent's marital status

As shown in Table 2, more than half (77%) of the respondents among co-operators and non-co-operators were married. Married women tend to form

organisations, for social and economic reasons. Also, early marriage is prevalent in the study area. Infact most women get married below the age of 20 years. Among the other respondents 5% were single, 2.5% were divorced and 13% were widows while among non-co-operators 4% were single, 4% were divorced and 14% were widows.

Table 2: Marital Status, of Respondents.

Status	Members		Non-Members	
	Number	Percentage	Number	Percentage
Married	62	77.5	62	77.5
Single	4	5.0	3	3.8
Divorced	2	2.5	3	3.8
Widow	11	13.8	11	13.8
No Response	1	1.3	1	1.3
Total	80	100	80	100

### 5.2.3 Respondent's Educational Level

About two third (42.5%) of co-operators had no formal education while those who have attained post secondary education were about one third (7.5%). Among non-co-operators one quarter had no formal education. Women co-operators who had attained adult literacy were 17.5%. Those who had primary education were 17.5% and those with secondary education were

17.3%. Among non-co-operators women who had attained adult literacy were 13.8%, primary education 29% and secondary education 27.5%. The general picture shown in Table 3, is that the level of illiteracy among the rural women was very high and this could affect their perception of co-operative ideals.

Table 3: Educational Level of Respondents.

Educational level of Respondents	Members		Non-Members	
	Number	Percentage	Number	Percentage
Illiterate	34	42.5	22	27.5
Adult Literacy	14	17.5	11	13.8
Primary	14	17.5	23	28.8
Secondary	9	17.3	22	27.5
Post Secondary	6	7.5	2	2.5
No Response	3	3.8	0	0-
Total	80	100	80	100

#### 5.2.4 Respondent's Occupation

Among women co-operators, 40% of them were farmers. Also, about one quarter (30%) of non-co-operators were farmers. This is clearly understandable because they are predominantly living in a rural area where farming is the dominant occupation. Apart from farming some of the women were engaged in other occupations. Among women co-operators 23% were

traders, 1.5% craftsmanship, 4% Tailoring and 25% civil servant. Other occupation were 6.3% and no response was 10%. Among non-co-operators, traders were 25%, craftsmanship was 19%, Tailoring was 5%, civil servant 5% others, were 6.3% and no response 10%. Even though half of the women were farmers those engaged in non-farm occupation were directly or indirectly farmers through their membership in the co-operative societies whose main activity was crop production.

Table 4: Occupation of Respondents.

Occupation	Members		Non-Members	
	Number	Percentage	Number	Percentage
Farming	32	40.0	24	30.0
Trading	19	23.8	20	25.0
Craftsmanship	1	1.3	15	18.8
Tailor	3	3.8	4	5.0
Civil Servant	20	25.0	4	5.0
Others	5	6.3	5	6.3
No Response	0	0.0	8	10.0
<b>Total</b>	<b>80</b>	<b>100</b>	<b>80</b>	<b>100</b>

#### 5.2.5 Respondent's Farm Size

Data in Table 5 show that 39% of the co-operators and non-co-operators



had farm size of one to two hectares respectively. Similarly, cooperators who had farm size of three to four hectares were 39% while 7% of them had a farm size of three to four hectares. Women who had farm size of seven hectares and above were very few 2.5%. For both groups, non of the two groups had farm size of five to six hectares. Table 5 showed that most of the women interviewed were farmers at a small-scale level when compared by international standard where all farm size less than 10 hectares are classified as small (Olayide, et al., 1980).

Table 5: Farm size of Respondents

Farm Size (Ha)	Members		Non-Members	
	Number	Percentage	Number	Percentage
1 - 2	31	38.8	31	38.8
3 - 4	31	38.8	6	7.5
5 - 6	0	0	2	2.5
7 - above	2	2.5	2	2.5
7 and above	0	0	-	-
No Response	16	20.0	36	48.8
Total	80	100	80	100
	1.5 ha			1.5 ha
	1 ha			1 ha
	7 ha			7 ha

### 5.3 Mode of Land Acquisition

Table 6 shows that 41.3% of co-operators and 25% non-co-operators acquired land through inheritance. Cooperators who got their land mostly through purchase were 2.5% co-operators and 3.8% non-co-operators. Other ways in which the respondents got land were, partly purchase (3.8%) co-operators and 7.5% non-co-operators this shows that not all farming land was purchased by some respondents, all purchased 3.8% by co-operators and 2.5% of non-co-operators, this states that some respondents got land through purchase. Hired land 5% by co-operators and 11.3% by non-co-operators, through gift was 10% co-operators and 6.3% by non-co-operators by loan (12.5%) co-operators and (2.5%) non-co-operators. Those who got land from other sources not mentioned were 21.3% co-operators and (2.5%) non-co-operators. Table 6 shows that the main source of acquiring land by respondents was through inheritance usually from parents. Women did not inherit land from their husbands.

Table 6: Respondents' Mode of land acquisition.

Mode of Land acquisition	Members		Non-Members	
	Number	Percentage	Number	Percentage
Part of it , purchased	3	3.8	6	7.5
Most of it purchased	2	2.5	3	3.8
All purchased	3	3.8	2	2.5
Hire	4	5.0	9	11.3
Inherited	33	41.3	20	25.0
Gift	8	10.0	5	6.3
Loan	10	12.5	2	2.5
Others	17	21.3	2	2.5
No Response	0	0	33	41.3
Total	80	100	80	100

#### 5.4 Source of Labour

Hired labour for both members and non-members was (42.5% and 27.5%, respectively). Those who used family labour were 25.0% for members and 24 (30.0%) for non-members, family and hired labour was 6.3% members and 3.8% for non-members. Only cooperative members (7.5%) made use of community labour. While 18.8% of the members did not indicate any source of labour, 38.8% of non-members did not respond to the question indicating that probably they had no farms.

The above finding showed that most of the women farmers in co-operatives had to hire labourers to work on their farms. The same applied to non-members though the percentage of those who use family labour is slightly above that of hired labour with only 2%.

Table 7: Respondent's Source of labour.

Source	Members		Non-Members	
	Number	Percentage	Number	Percentage
Family labour	20	25.0	24	30.0
Hire labour	34	42.5	22	27.5
Family and hire labour	5	6.3	3	3.8
Community labour	6	7.5	0	0
Others	15	18.8	0	0
No response	0	0	31	38.8
Total	80	100	80	100

### 5.5 Respondent's Source of Information.

Respondent's source of information on the use of fertilizer shows that 20.0% of cooperative members and (21.3%) of non-members got these information through radio. About 19% of cooperative members and (11.3%) of non-members got information through extension agents. Table 8 shows that (17.5%) of members and (42.5%) of non-members got information through friends. Co-operative members who got the Information through co-operative leaders were only 7.5%. About 4% of cooperative members and 1.3% non-

members got the information through village heads. Through Television were 2.5% of members and none of non-members. Respondents who indicated by saying through other means like trial and error were 27.5% members and 3.8% non-members. Lastly, those who did not respond were 2.5% of members and 3.8% of non-members.

The data show that information through radio among members was the most effective, followed by extension agents and then friends. Among non-members, a lot of the women got such information through friends, then by radio. Non-members' numbers of source of information through extension agents is fairly low compared to that of members.

Table 8: Source of Information on the Use of Fertilizer by Respondents.

Source	Members		Non-Members	
	Number	Percentage	Number	Percentage
Village head	3	3.8	1	1.3
Co-operative leaders	6	7.5	0	0
Extension agents	15	18.8	9	11.3
Friends	14	17.5	34	42.5
Radio	16	20.0	17	21.3
Television	2	2.5	0	0
Others	22	27.5	16	20.0
No Response	2	2.5	3	3.8
Total	80	100	80	100

## 5.6 Use of Farm Inputs

The data in Table 9 show that 47.5% of members made use of modern farm implements on their farms while it was only 1.3% among non-members. About 39% of the members and 38% of non-members applied fertilizer on their farms. Those who used improved seeds were (2.5%) of members and (17.5%) non-members. Only 1.3% of non-members used pesticides while none among members. Those who used nothing on their farms among members were (8.8%) and none among non-members. About half 43% of non-members indicated that they had no farms.

The finding showed that fertilizer is commonly used among both groups and a lot of members of co-operatives are exposed to the use of modern farm implements such as tractors. The use of improved seeds and pesticides was very low among both groups.

Table 9: Farm inputs used for Respondents.

Inputs	Members		Non-Members	
	Number	Percentage	Number	Percentage
Fertilizer	31	38.8	30	37.5
Improved seeds	2	2.5	14	17.5
Pesticides	0	0	1	1.3
Modern farm implements	38	47.5	1	1.3
Nothing	7	8.8	0	0
No Response	2	2.5	34	42.5
Total	80	100	80	100

### 5.7 Respondent's Source of Farm Inputs

Table 10 showed that majority (73.8%) members of co-operative societies got all their farm inputs through co-operative, while about half (47.5%) non-members got their own inputs mainly from open market. About 9% of members and 3% non-members got their farm inputs directly from a general government supply, while (17.5%) did not respond.

From this finding, it was clearly shown that members of co-operative societies got farm inputs from co-operative body while non-members did not have this privilege.

Table 10: Source of Farm Inputs for Respondents.

Source	Members		Non-Members	
	Number	Percentage	Number	Percentage
Government	7	8.8	2	2.5
Co-operative society	59	73.8	6	7.5
Open market	-	-	38	47.5
Others	-	-	-	-
No Response	14	17.5	38	42.5
Total	80	100	80	100

## 5.8 The Level of Participation of Women in Cooperatives

### 5.8.1 Years of Membership.

Table 11 showed that about three quarters (77.7%) of the members had been members of their co-operative societies for the past 6-10 years. Those who had been members for the past 1-5 years were about one-third (17.6%) while those who had joined the co-operative for 14 years and above were only 5.1%. This finding showed that co-operative membership has been in the increase and women are becoming aware of the existence of co-operatives.



Table 11: Respondent's years of membership up to 1997.

Years	Number	Percentage
1 - 5	14	17.6
6 - 10	62	77.7
14 and above	4	5.1
Total	80	100
Mean	7	
Minimum	12	
Maximum	14	

### 5.8.2 Meetings Attended by Respondent

Table 12 showed that 42.6% of co-operative members attended their co-operative meetings 1-3 times in 1997. About one-third (32.6%) attended the co-operative meeting 4-5 times and 9% of the members attended the meeting 7-10 times. About 16.3% women attended the co-operative meeting 12 times. This finding has shown that majority of the members do not attend co-operative meetings regularly only one-third (16.3%) were consistently attending meetings. Since members were not regular at attending meetings, this could have some effect on the organisation. Such as less inputs interms of non involvement in some decisions taken during meetings.

Table 12: Number of Meetings Attended by Respondents in 1997.

Number of Meetings	Number	Percentage
1 - 3	34	42.6
4 - 6	26	32.6
7 - 11	7	9.0
12 and above	13	16.3
Total	80	100
Mean	5	
Minimum	1	
Maximum	14	

### 5.8.3 Respondent's Decision Making

Data in Table 13 shows that 61.3% of the respondents indicated that decisions for the smooth running of their co-operative society were made by all members. About 21.3% of them indicated that decisions were taken by some members only and 17.5% of the women respondents felt only leaders made decision for the group.

It was clearly seen that women were not just receiving orders from outside, rather they make decisions themselves on what would help their organisation. Those who felt decisions were not taken by all members could be those who do not attend meetings regularly.

Table 13: How Respondents Make Decisions.

Making Decisions	Number	Percentage
All members	49	61.3
Some members	17	21.3
Leaders only	14	17.5
Total	80	100

#### 5.8.4 Payment of Dues

Table 14 shows the frequency in which the co-operative members paid their dues. Over half of members (57.5%) indicated that dues were paid to the organisation monthly, while about one-quarter (26.3%) said they paid weekly while only 15.0% of the respondents said they paid quarterly.

This finding confirmed that all co-operative societies have financial commitment to their group. No independent group can function well without money. The variations on how they collect dues depend on individual's group's decision on how they can raise funds.

Table 14: Frequency of Due Payment.

Dues Payment frequency	Numbers	Percentage
Weekly	21	26.3
Monthly	46	57.5
Quarterly	13	16.3
Total	80	100

### 5.8.5 How Leaders Come to Office

Table 15 shows that most (93.3%) of the leaders of the societies came into office through election. Those by appointment were only 6.3%.

This finding is in line with the principle of co-operative, which is democracy.

Table 15: How Respondents Get Their Leaders.

Ways of Getting Leaders	Members	Percentage
By voting	75	93.8
By appointment	5	6.3
Self-imposed	0	0
Total	80	100

### 5.8.6 How Co-operative Acquire Land

Table 16 showed that over three-quarters (76.3%) of the members of co-operative society acquired a collective land by lease. Also, about one-fifth (22.5%) of the members of co-operative acquired land by hiring.

From the finding, it is shown that co-operative can own land through lease which is a temporary ownership by agreement between the co-operative and the owner of the land.

Table 16: How Respondent's Co-operative Acquire Land.

How Land is Acquired	Members	Percentage
Hired	18	22.5
Lease	61	76.3
Buy	0	0
Others	1	1.3
Total	80	100

### 5.8.7 Cultivation of Co-operative Land

Table 17 shows that over three-quarters (73.8%) of members actively participated in land cultivation, 20% paid money for hired labour while only 3.8% indicated that their members participate in land cultivation.

From this finding it was found that most of the members partook in working together as a team while some paid money to the group to hire labour on their behalf. Team work is an act of participation among co-operative members.

Table 17: How Respondents Cultivate Co-operative Land.

Cultivation of Land	Members	Percentage
All members	59	73.8
Some members	3	3.8
Only leaders	0	0
Hired labour	16	20.0
Total	80	100

## 5.9 Factors That Affect Women's Participation in Co-operative Societies.

### 5.9.1 Reasons for Joining Co-operative.

Table 18 shows that over three-quarters (80%) of the respondents joined co-operative societies for economic reasons. Also, 15% of them joined for social reasons and none of them joined for political reasons. About 5% were not specific.

From this finding, it was found that most of the women in this study joined co-operatives for economic reasons. Working together influences the attitudes of members towards economic activity in such a way that an increase in production and productivity is achieved. This also will help the women towards achieving their basic needs and self-reliance.

Table 18: Respondent's Reason for Joining Co-operative Society

Reasons	Members	Percentage
Economic	64	80.0
Social	12	15.0
Political	0	0
Others	4	5.0
Total	80	100

### 5.9.2 Regression Analysis

Correlation analysis showed that only perceived benefits and farm income were significantly related with participation of women in cooperatives (Table 19). However, regression analysis (Table 20) shows also that out of nine variables studied only two were significantly related to participation. These variables are age, (t-value = -3.622) and credit (t-value = -2.594). It was therefore concluded that the null hypothesis was not rejected because participation was not significantly related to benefit, extension contact, education, farm size, non-farm income, farm income and occupation while it was significantly related to only age and credit. Therefore participation of women in cooperative societies depend or was affected by most of the dependent variables.

Table 19: Correlation Matrix Showing Relationship Between Variables

Variables	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>	X <sub>4</sub>	X <sub>5</sub>	X <sub>6</sub>	X <sub>7</sub>	X <sub>8</sub>	X <sub>9</sub>	Participation
Age	1.000									
Education	-0.258	1.000								
Occupation	-0.767	0.606	1.000							
Farm size	0.422	-0.108	-0.290	1.000						
Credit	-0.344	0.112	0.385	-0.027	1.000					
Perceived benefit	-0.113	0.104	0.087	-0.161	0.286	1.000				
Non-farm income	0.275	-0.300	-0.229	0.188	-0.107	0.146	1.000			
Farm income	-0.552	0.497	0.252	-0.195	0.143	-0.080	-0.433	1.000		
Ext. Visits	0.351	0.049	0.076	-0.522	-0.182	-0.243	0.332	-0.287	1.000	
Participation	-0.427	-0.968	-0.148	-0.227	-0.201	0.066	-0.114	0.051	-0.093	1.000

\*Variables significantly correlated with participation at 0.5 level.



Table 20: Regression Results showing Relationship between dependent variables and participation of women in cooperative societies.

Variable	Regression Coefficient	Standard Error	T-Value	LOS
Perceived benefit	-0.181	.210	-.862	.39
No. of Extension visit	0.254	.705	.360	.72
Education	0.178	.810	.220	.82
Farm size	-0.246	1.078	.228	.82
Loan/credit	-4.496	1.733	-2.594	.01*
None farm income	-0.604	.834	-.725	.47
Farm income	-0.645	.417	-1.545	.13
Occupation	-0.686	.489	-1.401	.17
Age	-1.937	.535	-3.622	.01*

Adjusted R<sup>2</sup> = .46733

Degree of freedom (DF) = 79

\* = Significant at .01 level of probability

### 5.9.3 Constraints Faced by Co-operatives

Table 21 shows the various constraints the cooperatives were facing. About one-quarter (25%) indicated poor economic circumstances. Those respondents who mentioned poor management were 22.5% while lack of perception were 7.5%. About 1.3% indicated lack of time to attend meetings, about 5% indicated family ties, also 8% claimed lack of perception on cooperative, 1.3% of respondents indicated personal motives, also 1.3% of the respondents indicated lack of means of communication, while those who

indicated strained relationship were 1.3% and those who said others like illiteracy, nursing babies, illness and so on were 35%.

In all, the major constraints the co-operatives were facing was poor economic circumstances, poor management and lack of perception on how to run a co-operative.

Table 21: Co-operatives' Constraints.

Constraints	Number	Percentage
Poor economic circumstances	20	22.0
Strain relationship among members	1	1.3
Poor management	18	22.5
Personal motives	1	1.3
Lack of perception	6	7.5
Dishonesty	0	0
Lack of means of communication	1	1.3
No time for attending meetings	1	1.3
Family ties	4	5.0
Others	28	35.0
Total	80	100

## **5.10 Advantages of Co-operatives on Members of Co-operative Societies.**

### **5.10.1 Major Benefits Through Co-operatives.**

Over 61.3% of the members perceived that the major benefit of membership in the co-operative was getting fertilizer easily; about 17.5% perceived confidence in discussing issues with other women farmers as the major reason for their membership. Also (1.3%) attended training and workshops, 7.5% benefitted through team work, (1.3%) received improved seeds, (61.3%) got fertilizer easily, those who benefitted by getting loan were (7.5%), and (3.8%) were not specific.

This finding has shown that almost all the members had benefitted in one way or the other. The highest perceived benefit is the use of fertilizer. This indicates that the use of fertilizer has been adopted by these women farmers.

Table 22: Respondents' Major Benefit in Co-operative

Membership Benefit	Number	%
Exercise of democratic rights	0	0
Confidence in discussing issues with others	14	17.5
Received leadership training	0	0
Attended training and workshops	1	1.3
Enjoy team work	6	7.5
Able to use improved farming methods	0	0
Use of improved seeds	1	1.3
Get fertilizer easily	49	61.3
Get loans	6	7.5
Others	2	3.8
<b>Total</b>	<b>80</b>	<b>100</b>

#### 5.10.2 Procurement of Fertilizer.

Table 23 shows that three-quarters (75.0%) of members were not getting fertilizer often. A negligible proportion 2.5% said they received fertilizer regularly while about 8% said they had never received any fertilizer.

From this finding it is clearly shown that co-operatives do not get regular supply of fertilizer.

Table 23: Frequency of fertilizer Procurement by the Co-operatives

Frequency	Members	Percentage
Very often	-	-
Often	2	2.5
Not often	60	75.0
Never	6	7.5
No response	12	15.0
Total	80	100

### 5.10.3 Extension Visits to Respondents.

Table 24 shows the number of visitations to co-operative groups by extension workers. Over three-quarters (76.3%) mentioned that the extension agents visited them 1 - 2 times in the previous year (1997), while about one-tenth (8.8%) reported 5 to 6 times. Those who claimed 3 - 4 times were (1.3%), those who said 7 - 8 times was 1.3%, and those who said 8 times and above were 1.3% while 11.3% indicated that they do not know of any visits.

This finding showed that 1 - 2 times had the highest percentage, indicating that women co-operatives receive visits by extension agents. These visits were not frequent.

Table 24: Information on Extension Visits 1997.

Number of Visits	Number	Percentage
1 - 2	61	76.3
3 - 4	1	1.3
5 - 6	7	8.8
7 - 8	1	1.3
8 and above	1	1.3
Don't know	9	11.3
Total	80	100
Mean	2	
Minimum	1	
Maximum	9	

#### 5.10.4 Co-operative Source of Credit

About 28% of the co-operative members indicated they got credit through commercial bank; about 14% were through the co-operative bank, while 31.3% did not know the sources, 26% indicated getting credit through other sources. This finding showed that very few co-operatives members get credit from co-operative bank.

Table 25: 'Source of Credit to Co-operative.

Source of Credit	Number	Percentage
Commercial Bank	22	27.5
Co-operative Bank	11	13.5
Non-Governmental Organisation	0	0
Others	22	27.5
Don't know	25	31.3
Total	80	100

#### **5.11 Effects of Co-operative on Member's Living Condition**

Table 26 showed that about 35% of the women had improved living condition and 28.8% had higher living condition, while over half (57.5%) had no difference in living condition, 6.0% had degenerating living condition. This finding has shown that there was some degree of change in the living condition of women due to their membership in the co-operative. Even though this is so, more of the members had no change in their living condition. This could be attributed to lack of constant fertilizer for better crop yield since agriculture is a major source of their income and sustenance.

Table 26: Respondent's Level of Change in Living Standard.

Type of Change	Number	Percentage
Improved living condition	28	35.0
No difference in living condition	46	57.5
Degenerating living condition	6	7.5
Total	80	100

## 5.12 Prospects of Co-operative Formation

### 5.12.1 Satisfaction with Activities of Co-operative

Table 27 has shown that three-quarters (74.4%) of respondents were not satisfied. About 14% said they were very much satisfied, 6.3% claimed don't know. This finding has shown that most members of the co-operative are not satisfied with the activities of their organisation.

Table 27: Respondent's Satisfaction with the Activities of Co-operatives.

Satisfaction	Number	Percentage
Very much satisfied	4	5.0
Satisfied	11	13.8
Not satisfied	58	74.4
Don't know	5	6.3
Total	80	100



### 5.12.2 Desire for Government Involvement

Table 28 shows the respondent's desire to have government's involvement in the running of women co-operatives. Majority, 86.3% of the women want government's full involvement only 1.3% of the women did not want government's involvement and 12.5% did not express their opinion.

For the government to encourage the formation of women co-operatives, it should be concerned with what they do and see if the objectives of co-operatives are achieved. Co-operatives are bound to collapse if the women are left alone without any assistance, particularly from the government.

Table 28: Respondent's Desire for Government Involvement in the Running of Co-operatives.

Government Involvement	Number	Percentage
Full involvement	69	86.3
Partial involvement	0	0
Non-involvement	1	1.3
Don't know	10	12.5
Total	80	100

### 5.12.3 Means of Greater Participation

One-quarter (26.3%) of the women perceived group discussion as one of the ways to bring greater participation in co-operative societies. About 20.3% said appeal and persuasion can bring greater participation while 16.3%

opined greater participation can be attained through occasional meeting. Those who said others like visiting members, giving them incentives and so on were about 36.3% and those who had no opinion were 1.3%.

Table 29: Agents of Greater Participation in Co-operative Societies.

Greater Participation	Number	Percentage
Appeal and persuasion	16	20.3
Individual contacts	0	0
Group discussion	21	26.3
Occasional meeting	13	16.3
Pressures from co-operative	0	0
Others	29	36.3
Don't know	1	1.3
Total	80	100

### 5.13 Non-Farm of Income.

Table 30 shows that the sources of income to the women were many. About one-third (36.3%) indicated that their source was through personal savings; over half 46.3% of respondents derive their income from sales of agricultural products; sources from sales of livestock was 1.3%; from loan was (1.3%) and from other sources were about one-fifth 15%.

This finding shows that the women have various ways of getting

income, most especially through sales of agricultural products. This clearly states the fact that the women were not idle; they engaged in many activities that can earn them some income.

Table 30: Respondent's Non-farm Income Before Joining Co-operative Society.

Source of Income	Number	Percentage
Personal savings	29	36.3
Sales of agricultural products	37	46.3
Livestock sales	1	1.3
Loan	1	1.3
Others	8	10.0
No response	4	5.0
Total	80	100

#### 5.14 Farm Income of Respondents.

Table 31 shows the respondents' yearly income was from sales of agricultural products. Women who had yearly income of ₦1,001 and above were slightly above one-quarter (30%). Those who earn between ₦901 - 1000 were 20.3% of the group. About one-eighth (10%) had an income of ₦601 - 700. Those who had ₦801 - 900 were (7,5%), those with ₦701 - 800 were (8.8%). About 9% had earned an income between ₦501-600, while 7.5% had an income of ₦401 - 500 and 7.5% of the women respondents had an

income of ₦300 - 400.

This finding showed that women farmers sold some of their agricultural products like maize, guinea corn, millet, soybeans, groundnut, rice and acha. Even though a greater percentage of these rural women were illiterates they have some capacity of record keeping and good memory.

Table 31: Respondent's Farm Income from Sales of Agricultural Products

Yearly income in (₦)	Number	Percentage
300 - 400	6	7.5
401 - 500	6	7.5
501 - 600	7	8.8
601 - 700	8	10.0
701 - 800	7	8.8
801 - 900	6	7.5
901 - 1000	16	20.3
1001 and above	24	30.0
Total	80	100

## 5.15 Response from Non-members of Co-operatives Only

### 5.15.1 Reasons for Not Joining Co-operative Society.

Table 32 shows the reasons which made the women not to register with any co-operative society. About 25.0% said their reason is family ties. Over one-third 36.3% of the respondents had no knowledge of the existence of the co-operative societies. About one-tenth (10.0%) claimed they had no money; while 11.3% said they had no interest, 17.5% did not respond showing that they have no reason.

This finding had shown many reasons in which lack of knowledge is a major reason because these women in the village do not have radios, television and some cannot even read or write. The rural women are always at work both at home and at the farm to maintain the family. Family ties could really inhibit them from joining any co-operative. They hardly have time for recreation.

Table 32: Respondents' Reasons for Non-membership.

Reason	Number	Percentage
Family ties	20	25.0
No knowledge of it	29	36.3
No money	8	10.0
Have no interest	9	11.3
No response	14	17.5
Total	80	100

### 5.15.2 Other Organisational Membership

Table 33 shows the various other social organisations that the women belonged to. Above half (57%) of them were in religious organisations; about one-quarter 27.5% belonged to professional organisations; while 15% joined the tribal associations.

This showed that most women in the rural areas were members of the religious groups for example the christian women become members of women's fellowship.

Table 33: Respondents' Membership of Other Social Organisations.

Type of Organisation	Number	Percentage
Religious organisation	46	57.5
Tribal organisation	12	15.0
Professional organisation	22	27.5
Total	80	100.0

### 5.15.3 Awareness of Benefits In Joining Co-operatives.

Three-quarters (73.8%) of the respondents claimed members of co-operatives enjoyed some benefits.

These findings have clearly shown that members of co-operatives enjoyed certain benefits which non-members do not get.

#### **5.15.4 Types of Benefits Enjoyed by Co-operative Members**

Table 34 showed that 31.3% of cooperative members said getting loans is the major benefit by members of co-operatives; also one-quarter claimed the major benefit is loan and fertilizer. About 14% felt fertilizer alone is the benefit; those who felt team work and those who said interaction with other women were 2.5%, respectively. Some of the women who saw awareness only as the major benefit were 1.3%, those who said fertilizer, tractor and grinding machine were 1.3%; grinding machine only was 1.3% and those who had nothing to say were 22.5%.

Table 34: Nature of Benefits Enjoyed by Members of Co-operative Societies.

Nature of Benefits	Number	Percentage
Loan	25	31.3
Interaction with other women	2	2.5
Team work	2	2.5
Awareness	1	1.3
Fertilizer, tractor and grinding machine Procurement	1	1.3
Fertilizer	11	13.8
Grinding machine	1	1.3
Loan and extension visits	1	1.3
Loan of fertilizer	18	22.5
No response	18	22.5
Total	80	100

#### 5.15.5 Encouraging Membership of Co-operatives

Table 35 shows that over three-quarters (82.5%) of non-members would like to encourage other women to register with co-operatives and only (16.3%) felt they will not encourage any one to join co-operatives.

This finding showed that non-members were becoming aware of the importance of co-operatives and will want more women to join also. This is in connection with some benefits enjoyed by cooperative members which non-



members can not get. This motivates them to have interest in cooperatives and in addition they are willing to encourage other women to join cooperatives if they so wish.

Table 35: Respondent's Desire to Encourage Other Women to Join Cooperatives.

Desire	Number	Percentage
Yes	66	82.5
No	13	16.3
No response	1	1.3
Total	80	100

#### 5.15.6 Government Assistance Needed.

Table 36 shows the various needs of the rural women. Over one-third (36.3%) said their major need was the provision of Health centers; over one-tenth (15%) expressed loan only, loan and education was (13.8%); fertilizer and good roads was (7.5%); fertilizer only was (3.8%) those who said education, farm inputs, and loan and fertilizer were (2.5%) respectively. Those who had no opinion of anything were (13.6%).

This finding showed that the rural areas lack many amenities enjoyed by urban dwellers such as health care centers, good roads, sound education and modern farm inputs like tractors, fertilizer and so on.

Table 36: Respondent's Perception of Government Areas of Assistance to Rural Women.

Areas of Needs	Number	Percentage
Education	2	2.5
Fertilizer and good roads	6	7.5
Fertilizer only	3	3.8
Health center	29	36.3
Farm Inputs	2	2.5
Loan and education	1	1.3
Loan and fertilizer	2	2.5
Loan and education	11	13.8
Loan and tractors	2	2.5
Loan only	12	15.0
No response	9	12.6
Total	80	100

**CHAPTER 6****SUMMARY, CONCLUSION AND RECOMMENDATIONS****6.1 Introduction**

This chapter focused on the summary of the research findings, making suggestions on areas found to be very important for changes and improvement in the management and institutional modification necessary for peasant development and ensuring self reliance among rural women, and drawing conclusions from the findings.

**6.2 Summary**

This study was carried out to:

1. examine the level of participation of women in farmers' co-operative societies;
2. examine the comparative advantage that registered members have over non-members of cooperatives;
3. identify the constraints that inhibit women's effective participation in co-operative societies;
4. determine the effect of co-operatives on member's living condition and non-members, and
5. identify the prospects of co-operative formation.

To achieve the above objectives literature was reviewed, hypotheses were formulated and survey method was used to collect data. Statistical tools

such as percentages, means, correlation and multiple regression were used to analyse the data.

Results were discussed; conclusions were drawn and a number of recommendations made for policy makers, students of development studies and non-governmental organisations (NGOs).

**Objective I:** The first objective of this research was to examine the level of participation of women in farmers' co-operative societies. Participation was measured by the level of members involvement in co-operative activities. The variables considered were years of membership, attendance of meeting, decision-making, financial commitment, election of leaders and co-operative work.

The data show that a large proportion of respondents were fully involved in co-operative's activities. About 40% had been members for 8 years since the inception of co-operative society in their areas and 9% had attended meetings from January to December 1997. About 61% indicated all members participate in decision making, 1% claimed not having knowledge of monthly dues, 92% claimed there was full democracy i.e. voting was done by all members and 74% participated in cooperative farm work. The data also show that members of these co-operative societies had a good knowledge of the principles of co-operatives and of their duties as members, even though there

were few members who were not very committed to these principles. Women who joined cooperatives societies in Kauru Local Government were active participants in their cooperatives. Their level of participation was very high.

**Objective II:** The second objective was to identify some constraints that inhibit effective participation of women in co-operative societies. From this study, it was found that poor economic circumstances were one of the major constraints. Most women felt they could not meet up with the financial contribution of co-operatives and could not afford the price of fertilizer given to members. Other constraints were poor management and lack of a clear perception of the activities of co-operatives towards self help. Quite a number of the women relied solely on what the government can do for them.

Non-members indicated that family ties, lack of knowledge and money were the major reasons that inhibited them from joining any co-operative society. Also, a few indicated lack of interest in the co-operative organisation.

**Objective III.** The third objective was to identify the comparative advantage that registered members had over non-members.

The data show that there were benefits which members get, such as the acquisition of fertilizer directly from the government, tractor for farming at a

low price, grinding machine, loan received from cooperative banks, extension visits, organise team work by cooperative members and interaction with other women on a common goal. Farm inputs were given to co-operatives by the government while non-members have to buy from the open market. The issue here is that most of these rural women can hardly buy farm inputs such as tractors, and grinding machines as individuals because they are very expensive, but they can buy them through drawing their resources together by forming cooperatives.

**Objective IV.** This objective was to determine the effect of co-operative on member's living condition.

From the finding, it has been shown in Table 26 that there was same degree of change in the living condition of cooperative members. The acquisition of hybrid seeds, fertilizer and credit has increased their yield and productivity. These benefits enjoyed by members is indirectly affecting non-members psychologically thereby motivating them to join.

**Objective V.** The fifth objective was to identify the prospects of co-operative formation.

Women co-operators in Kuru Local Government Areas had far long been facing lots of constraints. Despite these problems the prospect for improvement is much. It was found that many members and non-members were becoming aware of the potentials of co-operatives. This study showed that membership in co-operative societies was increasing every year. Since the formation of women farmers' co-operatives 10 years ago in the Local Government Area, there had been steady increase in membership and desire of non-members to join co-operative societies.

Increased participation will give women capacity to generate funds for the group and later on make them self-reliant because subscriptions will become large. Since the Babangida's administration to date, efforts have been made to improve the plight of small-scale farmers and cottage industries through encouraging the formation of co-operative societies and other organisations. These government regimes have provided credit facilities for the organisations and fertilizer was given to them at subsidised rate. All these are motivating factors that raise the hope of brighter future for the rural women.

### 6.3

### Conclusions

The general objective of this research was to know the level of women's participation in farmers co-operative societies in Kuru Local Government Area of Kaduna state and assess the problems, effect and prospects of their

involvement in co-operative societies.

Most of the respondents interviewed were young women age (39 and 44 years) members and non-members respectively. Their major occupation was farming, however, quite a few of them had secondary occupation such as tailoring, trading, craftsmanship and civil servants. Majority of them were illiterates dwelling in rural areas. About 43% members and 28% non-members could neither read nor write.

The findings show that members of co-operative societies have some degree of knowledge about co-operatives and their involvement is considerably high. Their involvement in cooperative activities was commendable and promising. The women participated in all the activities of their cooperatives such as decision-making, monthly financial contribution, attendance of meetings, membership registration, voting, co-operative work on co-operative farms, and other activities like ceremonies in members' residents. These co-operatives are operating in line with the Rochdale principle of co-operatives which are: Voluntary open membership, Democratic control, Non-profit oriented, Patronage refund, Continuous education, and co-operation among co-operatives.

According to Worsley, (1971) a co-operative society is an association of



persons who act jointly in accordance with co-operative principles and methods to provide themselves with any economic or social services or both, commonly needed by all of them.

It was found that members of co-operatives get certain benefits and services which non-members do not. These benefits and services were acquisition of fertilizer from government at controlled prices, credit facilities, co-operative work among members and assistance from members of co-operators to fellow members, acquisition of tractors and grinding machines from the government and extension visits. Most women in the rural areas can not afford to buy some of these farm implements individually. But they can buy them when they joint together as an organisation, and raise funds much easily.

Despite the fact that non-members do not get the benefits and assistance which members get, the members were being affected by the members indirectly through motivation and attraction to joint co-operative societies.

This study has also shown that members of co-operatives were faced with constraints ranging from non-ownership of land, poor economic circumstances, late and inadequate supply of fertilizer to farmers and the increasing price rate of fertilizer at open markets. Despite the fact that quite

a number of women have now heard about the modern co-operative movement, there was still high rate of ignorance or lack of perception about the importance of co-operatives as means to development and the road to poverty alienation among the Nigerian peasants most especially rural women. This ignorance, poverty and family ties were some reasons given by non-co-operative members for not yet joining any co-operative society.

Despite the constraints women are facing, quite a number of women were joining co-operative societies every year. Membership has been increasing since the past 10 years till now and non-members showed a strong desire and encourage other women to form or join existing co-operatives. The prospect of women co-operatives was bright. The present strategies by the government to give credit and assistance to associations who are small-scale oriented, will bring greater participation and the formation of co-operative societies.

From the test of hypotheses, despite the fact that majority of the respondents indicated that they joined co-operative societies for economic reasons, the results has shown regression coefficient as -0.181 and T-value - 0.862 there by accepting the null hypotheses that benefit has no significant relationship with participation. Women can joint co-operatives for other reasons and benefit may be realised after joining.

Another result from test of hypothesis have shown that credit -4.496 has a negative significance with participation. This is to say that credit facilities is very important because it give the women powerful capacity to purchase more farm inputs there by boosting productivity of farm output.

Age also has shown a negative significant relationship with participation, -1.937 and T-value -3.622. Age is a contributing factor to participation. Table 1 shows that 77.6% of respondent were at the age range of 20-49 this is both young and middle age, 48% were of young age while 15% were of middle age.

These respondents of young and middle age were consequently regarded as to be physically and mentally capable of learning new ideas, joining and farming associations and they can be found agile for agricultural production. The younger women tend to have more need for resources since they have children to carter for. Most of the older women have grown up children who support them. It is assumed that they have less wories. Nkom (1983), King (1973) found that old people tend to join cooperative. That the youth see cooperatives as an association of the elderly and influencial people

#### **6.4 Recommendations**

In the final stage of this study, recommendations based on the findings were made. The desire of the researcher is that these recommendations will

be useful to students in development studies, teachers of co-operative colleges and elsewhere, researchers, policy makers, non-governmental organisations (NGOs) and those interested in women's studies (Gender specific).

The recommendations are as follows:

1. All government programmes in cooperative should involve cooperative members at local level. Other tangible areas which is aimed at bringing changes in the attitude of rural women farmers towards cooperatives should be emphasized such as training, provision of credit, fertilizer and organising workshops. These will bring changes in cognitive aspect of the members result from their participation in cooperative activities.
2. The government should in addition to Nigerian Agricultural and Cooperative Bank (NACB) and the other related banks improve the process of awarding loans to cooperative societies in order to improve the capital base and make capital available for members of cooperative societies. The problem of untimely release of fertilizr and other farm inputs to the cooperative scieties should be eradicated through the re-organisation of the supply companies charged with fertilizer distribution and other agricultural inputs.
3. On the issue of family ties and other domestic activities as some of the constraints affecting trtheir regular involvement in cooperative activities, there is need for cooperative societies to consider when to fix their time

of meetings. This would ensure adequate attendance by the members thereby reducing any clash with members' domestic activities.

4. Cooperatives must give special attention to the realisation of goals in order to ensure continued and active participation by women. Women should be made to register their primary interest when joining the cooperative societies. This will serve as a guide by the groups in determining the benefits to be derived from the cooperative societies.

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Interview on Women's participation in Cooperative Societies.

**Questionnaire for Cooperative Members**

This interview schedule has been designed to examine the extent of women's participation in Cooperative societies and the nature of benefits accruing from their participation.

Name of Interviewer:.....

Date of interview:.....

**A. Background Information**

1. Name:.....
2. Village:.....
3. Cooperative:.....
4. Age:.....  
(a) 20 - 29 (b) 30 - 39 (c) 40 - 49  
(d) 50 - 59 (e) 60 - 69 (f) 70 and above
5. Marital status (a) Married (b) Single (d) Divorcee (e) Widowed
6. Ethnic group:.....
7. Level of education:.....  
(a) Illiterate (b) Adult literacy (c) Primary school  
(d) Secondary school (e) Post secondary
8. Occupation:.....  
(a) Farming (b) Trading (c) Craftsmanship  
(d) Tailor (e) Civil servant (f) Other (specify).....

B. Farm size

9. Before you join this cooperative society did you own a farm? Yes [ ]  
No [ ]
10. How big was your farm?  
(a) Less than a hectare (b) 1 - 2 hectares (c) 3 - 4 hectares  
(d) 5 - 6 hectares (e) 7 and above
11. How did you acquire the land?  
(a) Part of it purchased (b) Most of it purchased (c) All of it purchased  
(d) Hired (e) Inherited (f) Gift (g) Loan (h) Other (specify).....
12. How much of your farmland did you cultivate last year?  
(a) Part of it (b) Most of it (c) All of it (e) None
13. What kind of crops did you grow?  
(a) Millet (b) Sorghum (c) Beans (d) Corn (e) Rice  
(f) Soya beans (g) Others (Specify):.....
14. What is your main source of labour?  
(a) Family Labour (b) Hired labour (c) Both (a) and (b)  
(d) Communal labour (e) Other (specify).....

C. Women's Sources of Income

15. What is your source of non-farm income before you joined this cooperative society?  
(a) Personal savings (b) Sale of agricultural products  
(c) livestock (c) Loan (d) Loan (e) Other (specify)....
16. If it is sales of agricultural products how much were you earning in a year?  
(a) 100 - 200 naira (b) 300 - 400 naira (c) 500 - 600 naira  
(d) 700 - 800 naira (e) 900 - 1000 naira (f) 1000 and above

D. Level of Participation

17. Are you a member of women cooperative society in this village?  
Yes [ ] No [ ]

18. If yes, how long have you been a member of this cooperative?.....
19. Do you attend meetings of your cooperative?  
Yes [ ] No [ ]
20. If yes could you remember how many times you attended the meetings last year?.....
21. If No, why not? .....
22. Who make decisions on matters affecting the cooperative society?  
(a) All members (b) Some members (c) Leaders only  
(d) Cooperative officers (e) Others(specify).....
23. Must a woman be literate before she can join this cooperative?  
Yes [ ] No [ ]
24. How do you pay dues?  
(a) Weekly (b) Monthly (c) Quarterly  
(d) Yearly (e) Never
25. How do you get your leaders?  
(a) By voting (b) Appointment (c) Self-imposed  
(d) Don't know
26. Does your cooperative have a farm land?  
Yes [ ] No [ ]
27. How does your cooperative acquire the farm land?  
(a) Hire (b) Lease (c) Buy  
(d) Other (specify).....
28. How many members participate in cultivating the farm land?  
(a) All members (b) Some members (c) Only leaders  
(d) Hire people (e) Other (specify).....
- E. Factors Influencing Participation
29. Why did you join this cooperative society?  
(a) For economic reasons (b) For social reason  
(c) For political reason (d) Other (specify).....

30. Before joining this cooperative society have you ever enjoined any programme/activity organised by a cooperative society?

Yes [ ] No [ ]

31. If yes, what was it.....

F. Benefit Through Cooperatives

32. What do you consider to be the major benefit derived from your membership?

- (a) Exercise of democratic rights
- (b) Confidence in discussing issues with other people
- (c) Receive leadership training (d) Attended training and workshops
- (e) Enjoy team work (f) Able to use improved farming methods
- (g) Use of improved seeds (h) Get fertilizer easily (i) Get loans
- (j) Other (Specify).....

33. Have your cooperative ever obtained a loan?

Yes [ ] No [ ]

34. If yes, from what source?

- (a) Commercial bank (b) Cooperative bank
- (c) Non-governmental organisation
- (d) Other specify.....

35. Have members ever obtained loans from the cooperative

Yes [ ] No [ ]

36. If yes, give the information below:-

Year	Amount	How it was used	Amount repaid

37. How often doe your cooperative get fertilizer  
 (a) Very often (b) Often (c) Not often  
 (d) Never

38. If your cooperative have never received fertilizer give information below.

Source	Number of bags	Price per bag	Year
(a) Government supply			
(b) Cooperative society			
(d) Open market			
(d) Other specify			

39. What input did your cooperative ever received from the government?  
 (a) Improved seeds (b) Pesticides (c) Farm implements  
 (d) Fertilizer (e) Nothing

**G. Extension Services**

40. How often do you receive extension services  
 (a) very often (b) Often (c) Not often  
 (e) Never
41. How often do you receive this visits last year?  
 (a) 1 - 2 (b) 3 - 4 (c) 5 - 6  
 (d) 7 - 8 (e) 8 and above
42. Where do you get information on how to use modern technique of farming?  
 (a) Village head (b) Cooperative leaders (c) Extension agents  
 (d) Friends (e) Radio (f) Television  
 (g) Other specify.....
43. How satisfactory is extension services?  
 (a) Very satisfactory (b) Satisfactory (c) Not satisfactory  
 (d) Very unsatisfactory (e) Not satisfactory at all

**H. Constraints**

44. Are there problems facing your cooperative societies?  
Yes [ ] No [ ]
45. If yes, what are some of them
- (a) Poor economic circumstances
  - (b) strained relationship among members
  - (c) Poor management      (d) Personal motives
  - (e) Lack of perception      (f) Dishonesty
  - (g) Lack of means of communication (h) No time for attending meetings
  - (i) Family ties      (j) other specify.....

**I. Impact of the Cooperative on Members**

46. Has your membership of cooperative society change your standard of living?  
Yes [ ] No [ ]
47. If yes, How?
- (a) Improved living condition      (b) Higher living condition
  - (c) No difference in living standard      (d) Degenerating living condition

**J. Prospects of Cooperative Societies**

48. Would you say that you are satisfied with the activities of your cooperative society?  
(a) Very much satisfied      (b) satisfied      (c) Not satisfied      (d) Don't know
49. How would you want government involvement to be in cooperative societies?  
(a) Full involvement      (b) Partial involvement      (c) Noninvolvement
50. What in your opinion can bring greater participation of women in cooperative societies?  
(a) Appeal and persuasion      (b) Individual contacts  
(c) Group discussion      (d) Occasional meeting  
(e) pressure from cooperative officers      (f) Other specify

**Questionnaire for Non-members of Cooperative Society****A. Background Information**

1. Name:.....
2. Village:.....
3. Age:.....  
(a) 20 - 29 (b) 30 - 39 (c) 40 - 49  
(d) 50 - 59 (e) 60 - 69 (f) 70 and above
4. Marital status (a) Married (b) Single (d) Divorcee (e) Widowed
5. Ethnic group:.....
6. Level of education:.....  
(a) Illiterate (b) Adult literacy (c) Primary school  
(d) Secondary school (e) Post secondary
7. Occupation:.....  
(a) Farming (b) Trading (c) Craftsmanship  
(d) Tailor (e) Civil servant (f) Other (specify).....
8. Do you have a farm? Yes [ ] No [ ]
9. How big was your farm?  
(a) Less than a hectare (b) 1 - 2 hectares (c) 3 - 4 hectares  
(d) 5 and above
10. How did you acquire the land?  
(a) Part of it purchased (b) Most of it purchased (c) All of it purchased  
(d) Hired (e) Inherited (f) Gift (g) Loan (h) Other (specify).....
11. What kind of crops did you grow last year?  
(a) Millet (b) Sorghum (c) Beans (d) Corn (e) Rice  
(f) Soya beans (g) Others (Specify):.....
12. What is your main source of labour?  
(a) Family Labour (b) Hired labour (c) Both (a) and (b)  
(d) Communal labour (e) Other (specify).....
13. Have you ever been a member of any cooperative society?  
Yes [ ] No [ ]

14. If yes, when? .....
15. If No, why not?  
 (a) family ties (b) No knowledge of it (c) No money  
 (d) Have no interest
16. Are you currently a member of any other organisation?  
 Yes [ ] No [ ]
17. If yes, which one?  
 (a) Tribal organisation (b) Religious organisation  
 (c) Professional organisation
18. What farm input do you use on your farm?  
 (a) fertilizer (b) Improve seeds (c) Pesticides  
 (d) Modern farm implements (e) nothing
19. When do you get them?  
 (a) Government office (b) Open market (c) Cooperatives
20. Do you receive any extension services?  
 Yes [ ] No [ ]
21. Where do you get information on the use of fertilizer?  
 (a) Village head (b) Friends (c) Radio  
 (d) Extension agents (e) Other specify.....
22. Do you think women who joint cooperative societies enjoy certain services from their cooperative which non-members don't?  
 Yes [ ] No [ ]
23. If yes, what are they?.....
24. Will you encourage other women to join cooperative societies?  
 Yes [ ] No [ ]
25. If yes, why?.....
26. If No, why not?.....
27. In your opinion, what is the best way the government can help women in the rural areas.

Thank you.