

ECONOMICS OF CO-OPERATIVE MEMBERSHIP IN WEALTH GENERATION AMONGST WOMEN-LED BUSINESS UNITS IN NIGERIA

**Aroh, Anthony Chukwuebuka^{*}, Eneh, Chinemelu
and Tabugbo, Kenneth Emmanuel**

Department of Agricultural Economics, University of Nigeria, Nsukka

* Author for correspondence, Email: tonyarohc@gmail.com

Abstract

The study examined the role of cooperative societies in promoting the economic status of women in Enugu State of Nigeria. Data were obtained from 90 women cooperators across the three municipal zones of Enugu East, Oji River and Nsukka. Data obtained were analyzed with both descriptive statistics, T-test, and inferential statistics of regression. The results from the study revealed that socioeconomic variables age, marital status, education level, years of experience, of the respondents are determinant factor for the number of years in cooperative participation. It was also revealed that women cooperators in Enugu state were cooperators indeed and have a high participation extent in the cooperative activities. There was a significant average difference between income after joining the cooperative and income before joining the cooperative. Therefore, in a bid to strengthen the economic empowerment efforts of cooperatives, adult education as part of their empowerment programme should be initiated and promoted by cooperatives. Cooperatives should seek for more innovative skills and programmes that will boost economic status of the women cooperators. Also, in lieu of the positive effect of cooperative membership on income level of women from the study, women should be encouraged to join cooperative societies if they want to improve their economic status.

Keywords: Cooperative; wealth generation; women; development

Introduction

Development is one of the main goals that all communities try to achieve in order to improve the living standards for individuals in those communities (Mohamed, 2004). Agricultural cooperatives have played an important role in rural development and development of agriculture. Agricultural cooperatives are the most important organizations that pay attention and try to support rural development in general and agricultural development especially through the activities and services achieved for the sake of farmers (Mohamed, 2004).

Agricultural cooperatives are considered as one of the important economic and social organizations in rural societies. They play important roles in agricultural development through providing the farmers with production input, such as fertilizers, seeds and chemical substances etc. In addition, they provide education for the farmers to acquaint them with the necessary knowledge and skills about new agricultural methods aimed at increasing agricultural production and productivity therefore, promoting the rural society. Cooperatives all over the world play a major role in the agricultural and food industries sectors in different nation-states. For example, in the Netherlands, in 2001, Cooperatives processed 84% of all milk, 63% of all sugar beets, supplied 54% of all credit to farmers, and sold 95% of all flowers and potted plants (NCR, 2002). Additionally, about 60% of all fruits and vegetables produced in the Netherlands were sold through cooperative auctions or marketing cooperatives (Bijman, Hendrikse and Veerman, 2000; Noruzi and Westove, 2010).

Hermida (2008) observed that agricultural cooperatives have contributed greatly to the development of modern national and systematized agricultural production-base, helped enhance self-sufficiency of major staple foods and strengthened farmer's household economy by; facilitating market access and competitiveness, adapting their operations to agricultural technological innovations, and encouraging democratic decision-making processes, leadership development and education.

In the actualisation of agricultural productivity and wealth creation, the action and in-action of all force of business control including cooperatives in limiting the challenges of women in economic business and improving women economic empowerment needs to be highlighted and studied. Although many research had been carried out on the role of co-operatives in promoting livelihood of its members (Mayoux, 2005; Kodama, 2007; Olawale, 2012; Ezeibe, 2012; Maleko et al., 2013; Abate, 2014), there still exist gaps for studies focused on the women group especially as it pertains to the actualization of socio-economic needs from co-operative and initiatives of governments as compared to the men folk. Also, there is the lack of analysis of the extent of women's economic participation in cooperatives and factors that constraint their participation in cooperatives. This study therefore is aimed at closing these gaps by exploring the various economic potentials of cooperative societies in promoting the economic status of women cooperators.

The role of cooperatives

As agriculture remains the major source of income and employment in rural areas and whilst most cooperatives are found in the agricultural sector, cooperatives are thus significant in providing jobs to rural communities (ILO/Wanyama, Develtere, and Pollet, 2009). In agricultural cooperatives, farmers pool their resources in certain areas of activities to achieve their objectives. They play important role in rural community development, where, they are integral part of the social fabric. They encourage democratic decision-making processes, leadership development and education (USAID 2005; USDA, 2002).

Cooperatives provide real economic benefits to farm families through; increasing the stability of the farming sector, improving market access for their products, and strengthening the farmers' position in the Agric-food chain. Improving farmers living conditions supports rural development and preserves the viability of rural communities. In Iran, 28

million individuals in rural areas are members of, or derive benefits from agricultural cooperatives (ILO/Wanyama, Develtere, and Pollet, 2009). Agricultural cooperatives are part of a dynamic environment and nature of production in agriculture that, changes daily. Many changes occur outside the cooperative system, which has little ability to directly influence them (USAID 2005; USDA, 2002). Cooperatives too, are often the only provider of services in certain rural communities given that, traditional companies often find it too costly to invest in such services/areas or; anticipate unacceptable levels of economic returns (ILO/Wanyama, Develtere, and Pollet, 2009). Agricultural cooperatives play key roles in the development of rural areas in developing countries as well as in fighting poverty (Aroh, 2023).

NCBA (2005) argues that cooperatives are formed by their members when the marketplace fails to provide needed goods and services at affordable prices and acceptable quality. Cooperatives empower people to improve their quality of life and enhance their economic opportunities through self-help. It strengthens bargaining power; maintain access to competitive markets; capitalize on new market opportunities; obtain needed products and services on a competitive basis; improve income opportunities; reduce costs; and manage risk (NCFC, 2005). Cooperative is a user-owned and user-controlled business that distributes benefits equitably, based on use or patronage (Barton, 1989). Thus, a farmer member who accounts for 5% of the volume of agricultural products delivered to the cooperative would receive 5% of the net earnings derived from the handling, processing and marketing of those products. Such patronage-dividend help boost the income of farmers directly or reduce the effective cost of goods and services provided (NCFC, 2005). This principle is often referred to as “business-at-cost” (Barton, 1989).

Globally, some 750,000 cooperatives serve 730 million members. The various cooperative types provide members with diverse products and services, including financial services, equipment and farm supplies, marketing of agricultural products, consumer goods, utilities, housing, and other services (NCBA, 2005). Cropp (2002) contends that cooperatives have matured to become a significant force in agriculture and play an

increasing role in influencing agricultural policies. Cooperatives have been considered as the key strategy for development, specifically rural development (Gonzales, 1996). Thus, the purpose, operation and orientation of cooperatives are directed to address the rural development problems.

In general Banganan and Banganan (2007) posit the primary purpose of agricultural cooperatives to; provide goods and services to its members and thus enable them to attain

- increased income and savings,
- investment,
- productivity,
- purchasing power and
- promote among them equitable distribution of net surplus.

The objectives of the cooperatives also translate into programmes and services that could benefit the members and help improve the quality of their lives. These programmes and services should meet the needs of the members so that such cooperative is responsive and relevant to the community. Thus, becoming really an instrument of peace and a vehicle for development (Aroh, 2023).

The need for cooperatives in agricultural business

Amid mounting economic insecurity, fueled by widespread unemployment and budget cuts, many people especially farmers now seek alternative models to business as usual. One of such models is the international institution – the cooperative society gives – with over 160 years' experience in local sustainable development (Alejo, 2011). Aligned, Okoye (2000) noted that the Nigerian Agricultural Cooperative and Rural Development Bank (NACRDB) and family Economic Advancement Programme (FEAP) were set up in (1995) to finance agriculture as well as small and medium enterprises. NACRDB has it as a policy to channel its credit to farmers through Cooperatives. Further, Ijere (1992) noted that

cooperative societies provide seasonal credit to members to meet consumption expenditure during the period between planting and harvesting. Notably in Enugu state, about 75% of the labour force engaged in farming activities (NPC, 2006) and farmers are major beneficiaries of cooperative activities in the state (Okonkwo, 1979)

Farmers' multipurpose cooperative societies for instance, play very many essential roles from the development and socio-economic point of view in the rural areas. This because cooperatives are steadily shifting from being uni-functional to multifunctional by taking on other activities as demanded by the members as well as the market forces. For instance, such agricultural cooperatives are diversifying their activities by venturing in the field of savings and credits as in the case in Ghana, Egypt, Nigeria and Kenya (Enarson and Wiren, 2005). Thus, cooperative ventures in Africa are increasingly becoming market-driven and responsive to changing circumstances. In Nigeria, farmer cooperative societies are very important agent of rural, social and economic development (World Bank/IFAD/CBN, 2009). Thus, the need to study the role of cooperatives in limiting the challenges women economic empowerment and economic enhancement vis-à-vis the role of co-operatives in promoting livelihood of its women members

Cooperative

A cooperative is an autonomous association of persons who voluntarily cooperate for their mutual, social, economic, and cultural benefit through a mutually owned and democratically run enterprise (ICA, 1996; ICA, 2002). Cooperatives have been in the forefront of agricultural development with its network covering about 85% of rural households in most developing countries (Kumar et al., 2015). They are engaged in economic activities like disbursement of credit, distribution of agricultural inputs (seeds, fertilizers, and agrochemicals), etc. Using their network to reach out to small scale and marginalized farmers, cooperatives have played vital roles in improving the food security status of household and the overall economic development of countries (Kumar et al., 2015). They are based on values such as self-help, democracy, equality, equity, and solidarity

(Birchall, 2004). These values, among other aspects of cooperatives, are particularly useful to combat economic and social inadequacies for small scale agribusinesses (Baarda, 2006).

Over the years, cooperatives have gained prominence in agricultural sector especially amongst small scale agribusinesses as it helps members to circumvent the challenges, they face due to the scale of their agribusiness (Kumar et al, 2015). They hold much potential to empower members by enhancing their collective bargaining power in the market, thereby reducing the risks that they face in the market and enabling them to leverage enhanced market opportunities. For example, the study by Olagunju et al (2021) which assessed the role of cooperatives in improving the production efficiencies of maize production in Nigeria observed that involvement of farmers in cooperatives did not only improve their income but also their technical efficiencies and productivity. Besides the agricultural sector, the different forms of cooperatives have upscaled individual capacities of members (men and women), improve members' incomes, leadership skills, and overall socio-economic status in the different sectors that they are involved in (World Bank/IFAD/CBN, 2009).

Cooperative societies

The International Cooperative Alliance (ICA) in its Statement on the Cooperative Identity, in 1996, defines a cooperative as “an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.” It is a business voluntarily owned and controlled by its member patrons and operated for them and by them on a nonprofit or cost basis (UWCC, 2002). It is a business enterprise that aims at complete identity of the component factors of ownership, control and use of service, three distinct features that differentiate cooperatives from other businesses (Laidlaw, 1974).

Although there is no consistency to the exact origin of the co-operative movement, many academics argue that the origins lie within Europe (Shaffer, 1999; Holyoake, 1908). The first recorded co-operatives date back to 1750 in France, where local cheese makers in the community of Franche-Comté established a producer cheese cooperative. Within the decade, co-operatives had developed in France, United Kingdom, United States and Greece. In 1844 the Equitable Pioneers of Rochdale Society (EPRS) was formed. With the goal of social improvement, twenty-eight unemployed community members saw the opportunity to pool their limited resources and attempt cooperation for the good of the group. Even though co-operatives appeared in the century previous, Rochdale is seen as the first 'modern' cooperative since it was where the co-operative principles were developed (Gibson, 2005; and Abell, 2004).

In Nigeria, the first attempt at cooperating for real business came from the Agege Planters Union in 1907, by some Cocoa farmers who decided to pool their resources together for greater economic advantage in cocoa farming business (Agbo, 2010). Also, in 1911, a similar organization known as Egba farmers union in operation with similar objectives as that of Agege Planters' Union. Through the operations of both unions, farmers from Ibadan, in 1916 formed the Ibadan Agricultural society. These three organizations spearheaded the attack on the Colonial Department of Agriculture with respect to their sharp practices in their cocoa business (Agbo, 2010).

The birth of modern Cooperative activities in Nigeria is linked with Mr. C. F. Strickland, a colonial administrator who headed a mission of the colonial office in 1928 (Agbo, 2010). The initiative taken after submission of Mr. Strickland's positive report, which stated that Cooperative will thrive in Nigeria, brought about the enactment of Cooperative ordinance in 1935 (Umebali, 2000).

The regionalization of the country in 1952 and 1963 as well as subsequent state creation in 1967, 1976, 1987, 1991 and 1997 witnessed concurrent Cooperative development in the newly created regions/states. Each region/state assumed an autonomous status Cooperative-wise with the

adoption of relevant Cooperative laws tailored along the 1935 ordinance (Arua, 1986).

Western Nigeria recorded many Cocoa producers marketing Societies and Unions; the Eastern region had several palm oil producers marketing societies and unions while Northern Nigeria had large numbers of groundnut and cotton marketing societies and unions. Parallel to the producers' cooperatives, Nigeria had thrift and loans (CTLS), Thrift and credit (CTCS), with Unions and multipurpose cooperative societies (MCS) (Alejo, 2011). The different types of cooperative societies brought together form state federations (SCF) while all the federations come together to form national federation – the Cooperative Federation of Nigeria (CFN) with an executive secretary. The Nigeria Federation is affiliated to the international federation called International Cooperative Alliance (ICA) which constantly reviews Cooperative activities in all countries to ensure that they keep focused (Alejo, 2011).

Cooperatives are based on basic values and principles. Cooperative values are general norms that cooperators, cooperative leaders and cooperative staff should share, and which should determine their way of thinking and acting (Hoyt, 1996). The values, which are articulated by the ICA in a statement in 1995, include self-help, self-responsibility, democracy, equality, equity and solidarity. The values statement further articulates values of personal and ethical behaviour that cooperators actualize in their enterprises. They describe the kind of people cooperators strive to be and the traits they hope to encourage through cooperation. These are honesty, openness, social responsibility and caring for others.

Cooperative principles on the other hand, are guidelines by which cooperatives put their values into practice. The principles rest on a distinct philosophy and view of society that helps members judge their accomplishments and make decisions (Hoyt, 1996). Before 1995, the ICA has made two formal statements of the cooperative principles, in 1937 and 1966. In 1995, the ICA redefines, restates and expands the cooperative

principles from six to seven in order to guide cooperative organizations at the beginning of the 21st century. The principles are: Voluntary and Open Membership; Democratic Member Control; Member Economic Participation; Autonomy and Independence; Education, Training, and Information; Cooperation among Cooperatives; and Concern for Community.

The import of the above principles is that cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination. They are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership. Also, cooperatives are autonomous, self- help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy. They provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation. They also serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures. Further, cooperatives work for the sustainable development of their communities through policies approved by their members.

Empirical review

According to Aregawi and Hailaslasie (2013) Agricultural cooperatives played an important role in supporting small agricultural producers and marginalized groups of young people and women. They empowered their members economically and socially, serve as fundamental tool for achieving food security at household level (Veerakumaran, 2005), created sustainable rural employment through business models that were resilient to economic and environmental shocks (Nweze, 2003) and were practical vehicles for cooperation, collective action and build that reinforced community, stabilized, and provided economies favourable climate for further investment. Gertler (2001), showed that cooperative societies reduced inequality, promoted equitable sharing of the cost and benefits of development, economic democracy, and the empowerment of marginalized groups – a hallmark of sustainable socio-economic promotion and precondition for shared responsibility.

Others (Gurgand et al., 1996; Holocomb and Xu, 1997; Cheng and Nguyen, 2000; Shane, 2004) has shown the effect of cooperative societies on women's livelihood leading to poverty reduction, through asset creation associated with a series of loan financed investments, higher income that will help women to better perform their reproductive role as brokers of health, nutritional, and educational status of other household members. According to Osuntogun (1975), cooperative activities have proved to be useful in achieving increased domestic production of food, industrial raw materials, manufactured products and equitable distribution of farm inputs, farm products and other commodities.

The Cooperative empower women economically by enhancing their specific knowledge and capacities (USAID, 2005; USDA, 2005). It does not confine itself only to the economic aspect but also permeates the social aspect of life and aims by establishing a new democratic social order based on freedom and equality, where people live in harmony, caring and sharing,

unity of spirit and common economic bond. According to Aregawi and Hailaslasie (2013) women increased their self-confidence, identified their own challenges, improved on decisions, and managed higher risks through cooperating. As a result, these women improved economically and become active agents of change, entrepreneurs, and promoters of social transformation in their own lives and those of their communities. Especially in developing countries like Nigeria, cooperating values of self-help, democracy, equality, equity, and solidarity, have played particularly strong roles in empowering women, who might have been isolated or working individually to bind together, create economies of scale and increase their own bargaining power in competitive markets (Nippierd, 2002). According to Grace (2014), cooperative businesses have done so much to give women sense of political, social, and economic inclusion.

In her study, Awotide (2012) revealed that by participating in cooperative society, Majority of women (54.2%) had, easy access to loan, cooperative input for production purpose (15.8%) and enjoined the gain of high social status (11.7%). Olabisi, Udunze and Agbasi (2015) in their findings also revealed that economic empowerment activities of women cooperatives had positive effects on the level of entrepreneurial skills acquired by the women cooperators. This is possible because cooperatives are owned and controlled by people who use them for the benefit of members (USAID, 2005; USDA, 2005). Although cooperative is viewed as an organization for the promotion of economic interests of its members, it does not confine itself only to the economic aspect but also permeates the social aspect of life and aims at establishing a new democratic social order based on freedom and equality, where people live in harmony, caring and sharing like a family, where there is unity of spirit and common economic bond.

Cooperatives are contributing towards gender equality by expanding women's opportunities to participate in local economies and societies in many parts of the world. However, there are a plethora of problems that seem to mitigate and hamper the effective performance of cooperative organizations in Nigeria since cooperatives, like other forms of enterprise, reflect the broader society in which they operate. It is thus not surprising

that gender imbalances do exist, despite the cooperative principles and values that proclaim equality and equity. Among the most important challenges is gender issues in cooperatives today especially in cases where there are cases of low level of women's active participation and their under-representation in decision-making and leadership. In cases where women do make up a large proportion of the membership, such as in credit and consumer cooperatives, their active participation is particularly crucial as the cooperatives cannot claim to be truly democratic if women do not participate in decision-making, and neither can women members' needs, and interests be adequately addressed (Aniodoh, 2018).

Again, women, especially in developing countries, are confronted by formidable constraints that block their active participation in cooperatives. First and foremost, among these constraints is the traditional role of women in society and the prevalent misconception that women's reproductive and domestic responsibilities constitute their main role. This places women at the margins of the co-operative business world. It restricts their choice of economic occupations and opportunities and is the root cause of their heavy work burden and time constraint. Carrying out income-earning activities in addition to their non-paid work as mothers and homemakers, often leaves little time or energy to attend meetings or carryout other additional tasks (Olayinka, 2014).

Further, women's lack of access to resources is also a major stumbling block. It affects both their participation in existing cooperatives and the setting up of new ones. Without independent assets it is also difficult for women to invest in cooperatives. In many countries women lack access to land, credit or production inputs, their level of education is lower than men's and their business experience and knowledge of cooperatives is very often limited. Because they are unable to participate in cooperatives, they are excluded from the benefits that cooperatives and their support structures often provide to their members such as credit, education and training, production inputs, technology, and marketing outlets. In other words,

because they are disadvantaged at the outset, it is even more difficult for them to change their predicament as they do not have access to resources (Rhyder, 2014).

Methods and materials

Fully answered questionnaires were gathered from 90 respondents who are women members of cooperatives in Enugu state, south-east of Nigeria. Cooperative societies and women cooperators data was collected from the Agricultural Development Project and the Cooperative Complex, Enugu state. Multi-stage sampling technique was used to select the 90 respondents. The first stage involved purposive selection of three municipal zones – Enugu, Oji River and Nsukka. These zones are significant with commercial agriculture, agribusiness, and agri-food SMEs hence their selection. The second stage involved selection of two local governments from each of the three zones making a total of six local government areas for the study. The selected local government areas include Enugu East, Enugu North, Orji River, Udi, Nsukka, Uzo-uwani. The next stage involved the random selection of 15 women cooperators who own commercial agriculture farms, agribusinesses, or agri-food SMEs from each of the six selected locations, making a total of 90 women. These women were met in focus group during their monthly meetings and questionnaire administered immediately after their meeting.

The content of the questionnaires collected included personal and household characteristics, participation in cooperatives, income level before and after joining the cooperatives, factors affecting their participation in cooperative, and constraints faced in participating in cooperative societies. The respondent's consent was obtained by explaining to them that the information obtained would be used for research purposes only. Part A of the questionnaires was for individual's documentation including sex, age group and years/experience in enterprise and cooperative membership.

Descriptive tools of statistics: percentage, frequency, means, and Likert rating scale were used and particularly the likert scale was done on a four-point basis. The 4-point scale rating technique did not give room for the respondents to be indifferent. The rating was in this order: strongly

disagree (SD) = 4, disagree (D) = 3, strongly agree (SA) = 2 and agree (A) = 1. The mean scores of the respondents based on the 4-point scale was $4 + 3 + 2 + 1 = 10$, $10/4 = 2.50$. Using the interval scale of 0.05, the upper limit cut-off point was $2.50 + 0.05 = 2.55$. The lower limit was $2.50 - 0.05 = 2.45$. Based on these, any mean score below 2.45 (i.e., $MS < 2.45$) was regarded as not important. Those between 2.45 and 2.55 was considered as important (i.e., $2.45 < MS < 2.55$). Mean score greater than 2.55 ($MS > 2.55$) was considered very important.

The OLS multiple regression model was used to determine the socio-economic factors that affects number of years in active cooperative participation of women in the study area. The OLS Multiple regression model is stated as follows:

Implicit form

$$Y = F(X_1, X_2, X_n) \dots\dots\dots (1)$$

Explicit form

$$Y = b_0 + b_1X_1 + b_2X_2 + \dots + b_nX_n + e_t \dots\dots\dots (2)$$

Y = Number of years in cooperative participation (years)

b_0 = constant term

b_1 - b_n = parameters to be estimated

X_1 - X_n = set of predictor characteristics

- Where: X_1 = Age (years)
 X_2 = Marital status (yes = 1, no = 0)
 X_3 = Level of Education (years)
 X_4 = Household size (Number)
 X_5 = Years of business experience (Years)
 e_t = error term

Results and discussion

Socioeconomic Characteristics of the Respondents

The analysis of the socio-economic characteristics of the respondents was done with respect to age, gender, education level, marital status, household

size, years of experience, religion, years of participation in cooperatives, type of cooperative, and major occupation.

Table 1: Distribution of the farmers according to their socio-economic characteristics

Parameters	frequency	Percentage	Mean
26 – 35	27	30.0	36 years
36 – 45	41	45.5	
46 – 55	16	17.8	
56 – 65	6	6.7	
Marital status			
Single	18	17.1	8 persons
Married	72	82.9	
Household size			
1 – 3	15	16.7	8 persons
4 – 6	26	28.9	
7 – 9	34	37.7	
10 and above	15	16.7	
Educational level			
No of formal education	11	12.2	12 years
Primary	19	21.1	
Secondary	34	37.8	
Tertiary	26	28.9	
Gender			
Female	90	100.00	
Major occupation			
Trader	88	97.8	12 years
Farmer	2	2.2	
Years of experience			
1 – 5 years	21	23.3	12 years
6 – 10 years	14	15.6	
11 – 15 years	22	24.4	
16 – 20 years	15	16.7	
21 – 25 years	9	10.0	

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26 years and above	9	10.0	
Years of cooperative membership			12 years
1 – 5	28	31.1	
6 – 10	32	35.6	
11 – 15	15	16.7	
16 – 20	3	3.3	
21 – 25	7	7.8	
26 years and above	5	5.5	
Types of cooperative			
Consumer	6	6.7	
Credit	80	88.9	
Transport	4	4.4	
Religion			
Christianity	88	97.0	
Islam	0	0.00	
Traditional	2	2.2	

Source: Field Survey, 2021

Table 1 shows that a fair percentage (30.0%) and (45.5%) of the respondents were within the age range of 25 years old to 35 years old and of 36 years old to 45 years old, respectively, while the mean age of respondents is 36 years old. The implication of this result is that trading in the area was dominated by young people, who are energetic enough to withstand the stress involved in business operation. This result is in consonance with the study of Ademilua (2017). Household size is conceptualized as the number of people living together and eating from the same pot (Aribaba, 2013). It is an important area of consideration in the socio-economic characteristics of respondents. The Average household size of the respondents showed that the average house-hold size was approximately 8 persons. House-hold size determines the extent of savings

and influences decisions taken with respect to risk management and investment activity to adopt.

Educational level determines the ability of an individual to make realistic and profitable decision on matters related to business or agricultural production and draw on approaches to reduce the occurrence of low productivity. The level of education influences the respondent's knowledge on risk management and ability to engage multiple streams of income (Olawepo, 2010). Educational level of respondents is presented in Table 1. From the result, majority of the respondents had secondary education while 11 out of 90 respondents did not have any form of formal education. Thus, result from the table above implies that majority of the respondents may be knowledgeable to engage in trading and farming activities.

In terms of business experience, a fair number (24.4%) had 11-15 years of business experience, 23.3% had between 1 year to 5 years, while 16.7% had 16-20 years of business experience. This indicates that most of these respondents are well grounded in the rudiments of trading. 28 of the respondents constituting 31.1% had 1-5 years cooperative membership, a fairly good number (35.6%) had 6-10 years of cooperative membership, 16.7% had between 11 years to 15 years of cooperative membership, while 7.8% had 21-25 years of cooperative membership. This indicates that most of these respondents are well grounded in the rudiments of cooperation in cooperative societies and can make efficient use of cooperative support. This is in tandem to the findings of Taiwo, Udunze, Agbasi (2015) where the average membership of women cooperators was 6.94 years.

On type of cooperative, it was also observed that 88.9% of respondents were members of credit cooperative, 6.7% of the respondents were members of consumer cooperative while 4.4% of the respondents were members of transport cooperative. The result implies that most of the cooperators in the study area had relative need for credit support either to expand or engage in other streams of income. This foregoing need for credit is further corroborated in the number (2.2%) of the respondents were engaged in farming as their major occupation against, 97.8% engaged in trading as their major occupation as well as farming such, probably to, supplement household income and diversify sources of income.

Majority of the respondents (97.8%) are Christians while 2.2% of the respondents were into traditional religion.

Extent of women’s participation in cooperatives

The extent of the women’s participation in cooperatives is presented in table 2. Table 2 indicates the average score/rating on a 4-point Likert rating scale. Scores above 2.5 represented high extent of participation by women cooperators while scores below 2.5 represented low extent of participation by women cooperators.

Table 2: Extent of women’s participation in cooperatives

Parameters	Average score/rating	Degree of extent of participation
Attendance to meeting	3.6	High
Payment of dues	3.8	High
Payment of other fees	3.8	High

Source: Field survey, 2021

The factors of regular attendance to meetings, payment of dues, payment of other levies/dues were all above 2.5 score/rating. These are critical factors and are a show of the extent of cooperators participation in the cooperative activities. The result implies that most of the cooperators in the study area were cooperators indeed and have a high extent in participation. This could be due to many benefits of saving to raise capital, borrowing of loans, that the sampled women cooperators enumerated and how these benefits have enhanced the performance of their business. The high extent of participation in the cooperative societies indicates that the women have enormous interest in growing their business enterprises through credit and other services provided by the cooperative societies. This further gives credence to the high extent of participation of women cooperators in the study by Ademilua (2017).

Level of women cooperators' income before and after joining the cooperative society.

Income refers to the money that a person or entity receives in exchange for their labor or products. For most people, income means their total earnings in the form of wages and salaries, the return on their investments, pension distributions, and other receipts. For cooperators, income means the revenues from selling services, products, and any interest and dividends received with respect to their cash accounts and reserves related to the business.

Table 3: Paired sample statistics of women cooperators' income before and after joining the cooperative society.

Paired sample statistics				
	Mean	N	Std. deviation	Std. error mean
Income after joining the cooperative (₹)	59761.11	90	76597.270	8074.061
Income before joining the cooperative (₹)	34955.56	90	21637.416	2280.784

Source: Field Survey, 2021

Table 4: Paired sample correlations of women cooperators' income before and after joining the cooperative society

Paired sample correlation			
	N	Correlations	Sig.
Income after joining the cooperative	90	0.279	0.008
Income after joining the cooperatives			

Source: Field Survey, 2021

Table 5: Paired sample test of women cooperators' income before and after joining the cooperative society.

Paired sample test

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	Mean	Std. deviation	95% confidence interval		t	df	Sig. (2-tailed)
			lower	upper			
Income before joining the cooperative	34955.56	21637.416	9400.683	77210.428	3.200	1	.000
Income after joining the cooperative	59761.11	76597.270	73550.590	4052.913			

Source: Field survey, 2021

The report on the level of women cooperators' income before and after joining the cooperative society is shown in table 3. The result shows that the mean income after joining the cooperative is N59761.11 as compared to N34955.56 income before joining the cooperative. Again, there was a significant average difference between income after joining the cooperative and income before joining the cooperative ($t_{89} = 3.200$, $p < 0.001$). Thus, the maximum income increased after joining the cooperative. This result shows that there was a positive contribution of cooperatives to women cooperators in the study area.

Socio-economic factors that may affect number of years in active cooperative participation

Table 6: Model Summary

Model	R	R square	Adjusted R square	Std. error of estimate
	0.872 ^a	0.760	0.746	0.740

^apredictor: Constant

Table 7: Regression Model Summary

ANOVA

Model	Sum of square	Df	Mean square	F	Sig.
Regression	146.065	5	29.213	53.304	0.000 ^b
Residual	46.035	84	0.548		
Total	192.100	89			

^aDependent Variable: Number of years in cooperative participation

^bPredictors: (Constant), Years of business experience, Level of education, Household size, Marital status, Age

Table 8: Regression coefficient estimates

Model	Coefficient ^a				t	Sig.
	Unstandardized coefficient Bata	Std. error	Standardized coefficient Beta			
Age	0.247	0.155	.0158	1.597	0.114 *	
Marital status	-0.424	0.257	-0.105	-1.647	0.103 *	
Edu. level	-0.131	0.061	-0.124	-2.158	0.034 **	
Household size	-0.217	0.099	-0.137	-2.199	0.31 *	
Years of business experience	0.723	0.091	0.804	7.947	0.000	
constant	0.533		2.540	.013	Constant	

***, ** and * = 1%, 5% and 10% levels of significance, respectively.

Source: Field Survey, 2021

Regression result of the socio-economic factors that may affect number of years in active cooperative participation is presented in table 8. The result in table 6 reveals that the value of the $R^2 = 0.872$. This shows that the variation in the independent variables of education, years of experience, marital status, household size, age explains 87% of the variation in the dependent variable. This model is significant at 0.01 level of significance and implies that there exists a significant relationship between the independent variables and number of years in cooperative participation in the area. The estimated coefficients of years of education, marital status, household size is negative. This result implies that years of business experience had a positive and significant (1%) effect on number of years in cooperative participation of women cooperators. Thus, socio-economic characteristics of the respondents (women) are significant factors for their membership in cooperative society.

Constraints that hinder the economic empowerment of women cooperators.

Table 9: Constraints that hinder the economic empowerment of women cooperators.

Factors	Mean	SD	Decision
Gender issues	4.0	0.0	Reject
Cooperative by laws	4.0	0.0	Reject
Extent of financial contribution	4.0	0.0	Reject
Number of meetings attended	4.0	0.0	Reject

Source: Field survey, 2021

Analysis of the constraints that hinder the economic empowerment of women cooperators was done by means of a four-point Likert Scale of a

critical mean of 2.0. The analysis of the constraints that hinder the economic empowerment of women cooperators is presented in table 9. The factors with a mean value less than 2.5 are taken as the factors which hinder the economic empowerment of women cooperators as perceived by the cooperators. Thus, there are no gender issues, bye-laws, extent of financial contribution issues and issues with number of meetings attended that hinder the economic empowerment of women cooperators

Conclusion

This study has been able to assess the role of co-operative societies in promoting economic status of women in Enugu State, especially as cooperative institutions and activities hold a significant potential in promoting socio-economic status, national development, common economic, social and cultural needs and aspirations and financing agriculture. The study has also assessed the constraints that hinder the economic empowerment of women cooperators. Understanding these factors is necessary to frame an approach to increase cooperative performance capacity in enhancing socio-economic status of women. Again, strengthening the ability of cooperatives to carry out their mandates will lower the risk faced by many women cooperators. Seeing that socio-economic status of women are important especially in national development, there is a need for further research into the efficiency of policy instruments in improving cooperation among cooperative societies in Nigeria.

Recommendations

Based on the findings of this study, the following recommendations were made:

1. The cooperative society should integrate adult education as part of their empowerment programmes. This will boost the literacy level of the women cooperators and increase their chances of getting social and economic inclusion. More so, it will help them to actively participate in decision making women ability in making productive economic decisions.

2. The cooperative should also seek for more innovative programmes that will boost economic status of women cooperators. The innovative programmes like modern livestock farm business, fish processing and production business etc. The innovative skills in livestock farm business, fish processing and production business etc, will further strengthen the skill-innovation capacity of women to attain self-reliance as well as boosting their self-esteem.
3. Since income promotion from the result is attributed to membership effect, as such cooperatives should encourage women to join the society and these members to actively participate in the economic activities of the society. This will not only boost their income, but their participation will trickle down poverty, alleviate poverty-related issues and give them opportunity of having access to productive resources and bargaining power in which they could not ordinarily attain on their own;
4. Further, extension services delivery is key to effective economic empowerment. As such, the cooperative should provide quality extension service delivery that is capable of diffusing technology and innovations. Similarly, they should hire the services of competent facilitators that can impart skills to their members.
5. In order to enhance socio-economic status of women through the co-operative society, the following policy issues are raised for consideration: The government should assist co-operative society to improve their capital base through the annual budget of the country. That is, substantial amount of money should be allocated to the co-operative society like the other sectors of the economy.
6. There is need for co-operative research and organization of symposium and public lectures with a view to enhance the efficiency of co-operative movement in Nigeria.

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