

**Profile and Challenges to Women's participation in Agricultural Co-operative  
in Maiduguri Metropolis, Borno State, Nigeria.**

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## **Abstract**

*This study analyzed the profile and challenges of women participating in agricultural co-operative activities in Maiduguri metropolis, Borno State, Nigeria. Structured interview schedules were used to collect data from women participating in co-operative activities in the study area. One hundred and fifty women co-operative members were purposively selected for the study. The data were analyzed using both descriptive and inferential statistical tools. The study revealed that 70.66% of the respondents were within the age range of 26 years to 45 years. More than half (63.80%) of the respondents were married with 51.86% of the respondents having educational qualification not beyond primary school level. The study also revealed that more than half (53.14%) of the respondents were earning at least N76, 000.00K per annum. The study also found that cooperative activities reduced the number of low income earners by 25.71% while it has increased the number of high income earners by 25.69%. The major challenges to participation of women in co-operative activities in the study area were the low level of education and cultural barriers. Chi-Square analysis revealed that family size ( $\chi^2$  Tab 9.49;  $\chi^2$  Cal 11.12;  $p = 0.05$ ), level of education ( $\chi^2$  Tab 13.28;  $\chi^2$  Cal 18.75;  $p = 0.01$ ) and income ( $\chi^2$  Tab 9.49;  $\chi^2$  Cal 14.58;  $p = 0.05$ ) were significant in explaining participation of women in cooperative activities in the study area. Pearson correlation also showed that there was significant relationship between the income of respondents and their participation in cooperative activities ( $r = 0.864$ ;  $p = 0.01$ ). There was also a significant relationship between the level of education of respondents and their participation in cooperative activities ( $r = 0.842$ ;  $p = 0.01$ ). It was recommended that co-operative societies should engage in educational programmes in order to reduce the level of illiteracy among women in the study area. It was also recommended that cooperative societies should focus on entrepreneurial training among their members with a view of strategizing how to reduce poverty among women.*

*Key words: Women participation, agricultural cooperative, Maiduguri.*

## **Introduction**

It is widely believed that cooperatives form indispensable component of economic empowerment and development. Cooperative organizations do serve as the foundation for bringing together relatively weak members of the society for the purpose of enhancing their individual capacities/capabilities for collective good (Alkali, 1991). In particular, agricultural cooperatives are established to enable farmers, agro-processors and marketers come together, thereby helping one another in terms of accessing inputs, bargaining for better price or having influence in decision making (Emah, 1986).

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

In some cultures, women are restricted from conducting business independently or without their husband's consent. This poses a serious challenge to participation in cooperative activities. Even though in some cases women's legal rights may be stipulated in a cooperative they may not necessarily be enforced or they may be superceded by customary law. It is in line with this view that Ashanti (1993) observed that lack of social, economic and legal rights explains women's low participation in cooperative decision-making and leadership positions.

Since cooperatives, like other forms of enterprise, reflect the broader society in which they operate, it is not surprising that gender imbalances do exist, despite the cooperative principles and values that proclaim equality and equity. Among the most important gender issues in cooperatives today are women's low level of *active* participation and their under-representation in decision-making and leadership. As observed by Idrisa *et al.* (2007), 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 cooperative business world. It restricts their choice of economic occupations and opportunities and is the root cause of their heavy work burden and time constraint. Women's lack of access to resources is another 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 their own right in cooperatives. In many parts of Nigeria, 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 (Sivaram, 2000). Because of their low level of participation in cooperatives, they are seldom enjoy 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.

Despite the enormous benefits that cooperatives can bring to women and the likely challenges that can forestall the participation of women in cooperative activities, it appears that there still exist some gap in the analysis of profile of women participating in cooperative activities as well as in the analysis of challenges faced by women in participation in cooperative activities in Maiduguri Metropolis, Borno State, Nigeria.

This study was therefore designed to analyze the profile and challenges to women participation in cooperative activities in Maiduguri Metropolis, Borno State, Nigeria.

Specifically, the study aimed to achieve the following objectives:

- i. examine the socio-economic profile of the respondents;

- ii. examine the activities that the women engage in as cooperative members;
- iii. determine the role of cooperative in empowering the women cooperative members; and
- iv. identify the challenges to participation of women in cooperative activities in the study area.

### **Methodology**

The study was conducted in Maiduguri Metropolis, Borno State, Nigeria. Three Women Cooperative Associations were purposively selected out of the nine Women Cooperative Associations that are registered with the Ministry of Cooperatives and Community Development. The choice of these three Women Cooperative Associations was informed by the fact that they have their membership list, members can be located for interview and they have records of regular cooperative activities such as meetings. The Cooperative Associations are: *Hadinkai* Women Cooperative Association; Maiduguri Women Cooperative Association; and *Matan Kasuwa* Women Cooperative Association. Each of the Cooperative Associations has 50 members and all the 150 members of the three Cooperative Associations were considered for the study. The main function of the cooperative associations is assisting her members with initial capital to start business. Their source of fund is mainly from contribution by members. Data for the study were mainly obtained from primary sources. These were collected using interview Schedule. Information sought centered on the socio-economic characteristics of the respondents, activities engaged in by the members of the cooperative societies and the main challenges faced by women in the course of participating in cooperative activities. The data were analyzed using both descriptive statistical tools (frequencies and percentages) and inferential statistical tools (Chi-Square and Correlation Coefficient).

### **Results and Discussion**

Analysis of the socio-economic profile of the respondents is presented in Table 1. The entries show that about half (49.33%) of the respondents fell in the age category of 36 – 45 years, 21.33% were in the age range of 26 – 35 years, 18.00% were above 46 years of age while 11.33% were in 25 years of age or younger. This implies that more than two-third (70.66%) of the respondents was within the age range of 26 years and 45 years. Idrisa *et al.* (2007) opined that age has significant influence on the participation on women in cooperative activities. The possible explanation for this is that younger persons have greater capacity to utilize opportunities such as those provided by cooperative societies. Table 1 also shows that more than half (63.80%) of the respondents were married while 36.20% were single. This is departure from the notion that marriage is an impediment to women participation in cooperative activities, on the claim that culture deprives women from such activities.

**Table 1: Profile of Respondents based on Socio-economic Characteristics**

<b>Socioeconomic variable</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Age (years)</b>		
≤ 25	17	11.33
26 – 35	32	21.33
36 – 45	74	49.33
46 and above	27	18.00
<b>Marital Status</b>		
Single	54	36.20
Married	96	63.80
<b>Family Size</b>		
1 – 3	23	15.14
4 – 6	70	46.65
7 – 9	37	24.92
10 and above	20	13.29
<b>Educational Qualification</b>		
No formal education	17	11.15
Qur'anic education	56	37.56
Primary education	05	03.15
Adult education	10	07.12
Secondary education	55	36.54
Tertiary education	07	04.38
<b>Annual income</b>		
≤N25,000.00	26	17.70
N26,000.00 – N50,000.00	14	9.37
N51,000.00 – N75,000.00	30	19.79
N76,000.00 – N100,000.00	52	34.37
N101,000.00 and above	28	18.75

It is also evidence in Table 1 that 46.65% of the respondents had family size of 4 – 6, 24.92% had family size of 7 – 9, 15.14% had family size of 1 – 3 while 13.29% had family size of 10 and above. Family size could form an important reason for participation in cooperative activities. Previous studies (Ogunbameru, 1986; Okonkwo, 1991) indicated that the main reason for women participation in cooperative activities is to solve family problems, which normally increase with family size. The profile of educational qualification of the respondents indicate that 37.56% of the respondents attained Qur'anic Education, 36.54% attained up to Secondary School level of Education while 11.15% had no formal education at all. Education is an important factor that could influence the participation of women in cooperative activities. Women that are educated tend to be broader in horizon of thinking and they can even initiate or conceptualize the formation of cooperative societies. When such women are members of cooperative societies, they can champion the development of the cooperative societies through their contributions in terms of ideas and skills. This corroborates the findings of Bzugu *et al.* (2005) that level of education influences participation in economic activities, including participation in cooperative activities. Table 1 also indicates that even though 46.86% of the respondents earned up to N75,000.00K per annum, which is the equivalent of \$1.35 per day (poverty bench mark), 53.14% of the respondents earned N76,000.00K and above. This marks a great improvement on earlier studies (Corbet, 2006; Adebayo and Amao, 2003) that 53% - 70% of women are living below the poverty line,

earning less than \$1.00 per day. This indicates that more than half of the women who participated in cooperative activities earned the minimum income to put them above the poverty line.

### Activities engaged in by members of the Women Cooperative Societies

Entries in Table 2 show the activities engaged in by the women cooperative members. It can be seen that more than half (52.00%) of the respondents engaged in agro-processing which include making of various products from agricultural produce. The main products include Beans Cake, commonly known as *Akara*, Rice Cake, commonly known as *Massa*, as well as extraction of oil and the making of and groundnuts cake from groundnuts. About half (48.00%) of the respondents also engaged in small-scale trading, which include buying agricultural produce from rural markets and retailing them in township as well as selling garments and ornaments. Table 2 also revealed that 36.30% of the respondents engaged in restaurant business and 30.60% engaged in poultry keeping. Small-scale economic activities such as micro processing and trading, which can easily be financed by cooperative societies can go a long way in reducing poverty among women. This is more especially given the fact that women are disproportionately represented below the poverty line (Corbet, 2006). As such, participation in cooperative activities can afford women access to initial capital for starting business which can reduce the level of poverty among them.

**Table 2: Distribution of Respondents based on type of Activities they engage in**

Activity	Frequency	Percentage*
Vegetable production	08	05.13
Animal fattening	23	15.00
Poultry keeping	46	30.60
Agro-processing (e.g. making of <i>Akara</i> , <i>Massa</i> or <i>Dan wake</i> )	79	52.50
Trading	72	48.00
Operating food restaurant	54	36.30
Weaving	09	06.50
Hair dressing	25	16.50

- *Multiple responses*

### Number of activities engaged in

Entries in Table 3 show the number of activities the women cooperative members engage in. The entries show that 43% of the respondents engaged in up to three activities out of the eight activities supported by the cooperative societies (as in Table 2). The Table also shows that 36.35% of the respondents engaged in two activities out of the eight supported by the cooperative society, 13.85% engaged in more than three activities while 6% engaged in only one activity. This indicates that the activities which the women engage in do not take so much of their time. As such, they can engage in other activities which can complement income. For instance, women engaged in making *Akara* or frying of yam can use the waste product of their business to fatten livestock. Again, this may explain the fact that the cooperative societies may be training their members in more than one trade thereby enabling

members to engage in multiple activities. This could be the reason why a broad majority (94.00%) of the respondents engaged in more than one business activity. This confirms earlier studies (Abdullahi, 1998; Bzugu *et al.* 1991; Ani, 2002) that participation in cooperative activities is one of the ways through which women can get out of poverty.

**Table 3: Distribution of Respondents based on number of Activities they engage in**

Number of Activities	Frequency	Percentage
Only one activity	09	6.00
Two activities	55	36.35
Three activities	66	43.85
More than Three activities	20	13.33

- *Multiple responses*

**Analysis of income among respondent before and after membership of cooperative society**

Table 4 presents income distribution among members of women cooperative society before they joined the cooperative societies and after they joined the cooperative societies. The figures show that an overwhelming majority (71.87%) of the respondents were earning a maximum of N75,000.00K per annum before joining the cooperative societies. After joining the membership of cooperative societies, the respondents in this category of income earners dropped to 46.16%. This implies that joining the membership of cooperative societies has reduced the number of low income earners by 25.71%. Similarly, 28.13% of the respondents were earning more than N75,000.00K per annum before joining the membership of cooperative society. The respondents in this income category increased to 53.82% after joining the membership of cooperative societies. Again, this demonstrates that joining the membership of cooperative society has increased the number of people in the relatively high income category by 25.69% (from 28.13% before membership of cooperative to 53.82% after membership of cooperative). This clearly shows that participation in cooperative activities can greatly reduce poverty among the disadvantaged members of the society.

**Table 4: Distribution of Respondents based on Annual Income before and after joining Cooperative Societies**

Before Joining Cooperative Society			After Joining Cooperative Society		
Annual Income	Frequency	Percentage	Annual Income	Frequency	Percentage
≤N25,000.00	52	34.38	≤N25,000.00	26	17.70
N26,000.00	–	35	N26,000.00	–	14
N50,000.00			N50,000.00		
N51,000.00	–	21	N51,000.00	–	30
N75,000.00			N75,000.00		
N76,000.00	–	28	N76,000.00	–	52
N100,000.00			N100,000.00		
N101,000.00 and above	14	09.38	N101,000.00 and above	28	18.75

**Chi-Square test of relationship between variables**

Chi-Square analysis between selected socio-economic characteristic of the respondents and their level of participation in cooperative activities is presented in Table 5. The entries show that there was significant relationship ( $\chi^2$  Tab 9.49;  $\chi^2$  Cal 11.12) between family size and participation of women in cooperative activities in the study area  $p = 0.05$ . Similarly, level of educational level of respondents ( $\chi^2$  Tab 13.28;  $\chi^2$  Cal 18.75) had significant relationship with participation of women in cooperative activities in the study area,  $p = 0.01$ . Analysis of income among respondents also revealed the variable was significant in explaining the participation of women in cooperative activities in the study area ( $\chi^2$  Tab 9.49;  $\chi^2$  Cal 14.58)  $p = 0.05$ . This explains the importance of education and income in the participation in cooperative activities. Idrisa *et al.* (2007) also found strong and significant relationship between level of education and participation of women in cooperative activities in Gwoza Local Government Area, Nigeria.

**Table 5: Summary of Chi-Square values between selected socio-economic variables and participation in cooperative activities**

Variable	D.F	$\chi^2$ Tab	$\chi^2$ Cal	Decision*
Age	4	9.49	2.30	NS
Family size	4	9.49	11.12**	S
Level of Education	4	13.28	18.75***	S
Income	4	9.49	14.58**	S

\*\*\* Tested at 0.01

\*\* Tested at 0.05

#### Correlation coefficient of relationship between selected variables

In a related analysis, Table 6 presents the result of correlation co-efficient between some socio-economic variables and the participation of women in cooperative activities in the study area. The findings revealed that family size and level of education were the most important variable in explaining the participation of women in cooperative activities in the study area. They were significant at .001. This also emphasizes the importance of income and kevel of education in explaining the participation of women in cooperative activities.

**Table 6: Correlation co-efficient between some selected socio-economic variables and participation in cooperative activities**

Socio-economic variable	Correlation coefficient
Age	0.241
Family size	0.470
Level of Education	0.842***
Income	0.864***

#### Constraints to participation in cooperative activities

Table 7 presents the constraints to women's participation in cooperative activities. The entries reveals that low level of education among the respondents was the most important factor that constrained the participation of women in cooperative activities in the study area, as reported by more than half (56.67%) of the respondents. This was followed by cultural factors and low dividend from cooperative activities as reported by 38.67% and 28.00% of the respondents, respectively. Dishonesty among leaders of cooperative societies ranked the least among the

constraints limiting the participation of women in cooperative activities as reported by 16.67% of the respondents. Earlier studies (Bezabih, 2008; ICA, 2001) opined that women, especially in developing countries confronted by formidable constraints that block their active participation in cooperatives.

**Table 7: Distribution of respondents based on perceived problems militating against participation in cooperative activities**

Problem	Frequency	Percentage	Rank
Low level of education	85	56.67	1
Cultural reasons	58	38.67	2
Low dividend from cooperative	42	28.00	3
Dishonesty of leaders	25	16.67	4

### Conclusion and Recommendations

From the results of this study, it was concluded that the majority (70.66%) of the respondents were in their youthful age but about half (48.71%) did not have Secondary School education. The study also found that majority (80.20%) of the respondents was able to engage in two or three income-earning activities as a result of membership of cooperative association. It was also the finding of this study that cooperative activity has reduced poverty among women in the study area. Empirically, the study concluded that levels of income and educational level were the most important factors that influenced the participation of women in cooperative activities in the study area. Based on the findings of this study, it was recommended that cooperative associations should incorporate education of members into their activities so as to improve on the low level of education among the members. It was also recommended that cooperative associations should focus on enterpreneurial training so as to enhance the capacity of members in generating income and poverty reduction.

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