



Assessing the Contributions of Women Co-Operatives and Non- Co-Operative Women Associations in Development of Abia Central, Abia State, Nigeria.

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ABSTRACT

The contributions of Women Co-operatives (WC) in agricultural and rural development and that of the Non- co-operative Women Associations (NWA) in Abia Central Senatorial Zone of Abia State were compared. A sample size of 360 respondents, comprising 180 WC and 180 NWA was selected using multi – stage sampling method. Data generated were analyzed using descriptive and inferential statistics. Results showed that WC and NWA members played divergent but complementary roles in rural development. For instance, 94.4, 88.9, 83.3, and 77.8 % of members of WC identified agro- processing, thrift and loans, members' welfare and trading, respectively as their major areas of concentration. On the contrary, 100.0, 99.4, 88.9, 83.3, and 66.7 % of the members of NWA devoted their activities on members' welfare, community sanitation services, religious activities, skill acquisition, entertainment, construction of civic centres, family planning and adjudication of cases, respectively. The results, therefore, showed that the WC contributed more than the NWA in agricultural development with a Z- value of 12.6080*** and the NWA contributed more than WC in other areas of rural development with a Z – value of 13.3256***. The study recommended that the WC and NWA are catalysts in community development. They should be recognized and encouraged by Governments at different levels to ensure sustainable rural development of Abia state.

Keywords: *Women Cooperatives, Non- cooperative Women Associations, Rural Development and Abia State.*

I. INTRODUCTION

Groups are essential instruments used by development experts to analyze the wants, desires and wishes of individuals as well as how they act and react (Nneoyi et al, 2008). In the Nigerian traditional society women's groups have existed from time. Their roles, apart from complementing those of males are meant to protect the interests of the women members, their spouses and children in particular and those of the society in general (Ijere and Mbanasor 1998; Obinna 2012). Idongest (2007) defined rural women associations as women's groupings that are locality based, although heterogeneous in nature, as they comprise of diverse types based on lineage, marriage, craft, trade and religion. However, they all serve a common purpose of being platforms for the articulation of women's interests in the community. Studies have shown (Obinna 2012; Obinna and Ugboaja 2012; Obinna and Chukwu 2013) that women make greater impact in the socio- economic and political development of their societies as groups rather than as individuals. It was based on these that Obasi (2005) postulated that women associations act as watchdogs and catalysts within the community and thereby carry out several collective income generating activities such as cash crops farming, animal husbandry, poultry keeping, general marketing of produces, handicrafts making, food processing and fisheries.

Co-operatives have been defined as voluntary organizations of persons with common interests, formed and operated along democratic lines for the purpose of supplying services at minimum cost to their members who contribute both capital and business (Obinna and Unamma 2013). Women co-operatives (WC) became popular in Nigeria in the 1990s as a means of empowering rural women (Emerole, 2004). He

observed that many benefits to rural farmers have been achieved through linkages of co-operatives and self help groups with rural banking services.

It was on the realization of the above perceived roles of Women Co-operatives (WC) and Non – Co-operative Women Associations (NWA) that Governmental agencies and Non-Governmental Organizations (NGOs) in Nigeria emphasized the introduction of literacy and numeric skills, family planning, child – care nutrition, welfare, health care and sanitation through these women associations (Obinna and Unamma 2013).

Therefore, it was in consideration to the above that a comparative assessment of the contributions of WC and NWA in rural development in Abia Central Senatorial Zone of Abia State, Nigeria was carried out.

The specific objectives were to;

- (i) Identify and analyze the different types of operations/activities the WC and NWA were engaged into respectively in the study area,
- (ii) Compare the contributions of WC and that of NWA in rural development in the study area,
- (iii) determine the level of contributions of WC and NWA in Agricultural and Rural Development in the study area.
- (iv) determine socio- economic factors that influenced the levels of participation of members of WC and NWA respectively in the activities of their associations.

II. METHODOLOGY

The study was carried out in Abia Central Senatorial Zone of Abia State, Nigeria. The Zone is situated at the center of Abia State, between Abia North and South Senatorial Zones. It is situated in the South-eastern part of Nigeria and is predominately populated by the Igbo race (Obinna and Chukwu, 2013). Abia State is located on latitudes 40° - 70° N and 7° - 8° E (NRCRI, 2006). The State has a total landmass of about 5833.77Km with a population of 2,833,999 which was made up of 1,434,193 males and 1,399,806 females (NPC, 2007). The State has an average population density of 486 persons per Km (NPC 2007). The Abia Central Senatorial Zone is made up of six local government areas, namely; Umuahia North and South, Isiala Ngwa North and South, Ikwuano and Osisioma Local Government Areas respectively. A multi-stage sampling method was used to realize a sample size of 360 respondents. The stages were as follows; Firstly, through a simple random method two LGAs were selected from the zone. Secondly, through another simple random method, three WC and NWA were each selected from the two LGAs to give six WC and six NWA respectively. Thirdly, through another simple random method, 30 respondents were selected from each of the six Women Co-operatives (WC) and six Non-co-operative Women Associations (NWA) to give 180 respondents from WC and 180 respondents from NWA making a total of 360 respondents that were used for the study. Data generated through structured questionnaire were analyzed using statistical tools such as means, percentages, ranks, Z-test and probit model.

III. RESULTS AND DISCUSSIONS

Table 1 showed that majority (93.4%) of WC and NWA were married, only 0.8% of them were single. About 75% of the respondents were within the age brackets of (40 – 59 years). Table 1 further showed that overwhelmingly 74% of WC respondents had between 5 – 15 years of schooling as against 69% of the NWA for the same period. Equally, Table 1 showed that 38.3% of the WC were farmers as against 67.2% of NWA for the same occupation, while 52.2% of WC were traders as against 32.8% of NWA. Table 1 equally showed that 74.4% of WC had a median household size ranged from 4 – 6 persons per a household against 44.4% of NWA for the same household size. The implication of these results suggested that the literacy level of WC members probably enhanced more their practice of modern birth control measures than members of NWA. In addition, for the fact that majority (67.2%) members of NWA were farmers who operated at a very high subsistent level probably warranted the need for more hands in their farms. Table 2 showed 94.4 % of the interviewed members of WC identified members' welfare as one of the activities of their co-operatives as against 20 % of NWA members. About, 88.9 % WC members as against 25 % of NWA identified agro-processing and thrift and loans respectively as the activities of their organizations. Equally, 83.3 % of WC as against 40.0 % of NWA identified farming. In like manner, about, 77.8 % of WC as against 45 % of NWA identified trading as one of the activities of their organizations. However, Table 2 further

showed that all (100%) members of NWA interviewed as against 45.2 % of WC identified community sanitation and religious activities as collective activities of their organizations. Equally, 94.4 % of NWA as against 30.0 % of WC identified skill acquisition while 88.9 % of NWA as against 35.0 % of WC identified entertainment as one of the activities of their organizations. Similarly, 83.3 % NWA as against 25.5 % of WC and 66.7 % of NWA as against 30.0 % of WC identified construction of civic centres, family planning, HIV/AIDs awareness creation and adjudication of cases respectively as activities of the NWA and WC in the study area. The implications of these findings are that the WC were more involved in profit oriented activities than the NWA while, the NWA were more involved in non profitable activities which enabled them to champion more social and general issues than the WC. Based on the findings of Table 2, one can easily conclude that the activities of the women organizations in the study area were though, divergent but complimentary. This implied, that the activities of WC and NWA were geared towards the development of the study area. These findings are in agreement with Nneoyi et al, (2008) who identified the types of female groups to include cooperatives (90%), Age grades (23.75%), Social club (90%), Religious groups (85%), Forum leadership (20%), Women in agriculture (23.75%), Town union women wing (95%) and agric. extension committee (11.25%). It was on the strength of the above that Igbo (1995) stated that rapid rural transformation can be achieved through several grassroots organizations that have made and continue to make effort to uplift Nigerian rural areas from the quagmire of poverty, decay and general underdevelopment to a state of relative well-being and development.

Table 3 showed that WC contributed more in agricultural development than the NWA at a Z- value of 12.6080*** this implied that the level of tolerance of this finding is at 99% confidence interval. On the other hand, Table 3 further showed that NWA contributed more in other areas of rural development other than agricultural at a Z – value of 13.3256*** at 1% level of significance.

Table 4 showed that all (100%) the members of the WC identified levies/ dues as against 21.1 % of NWA as their sources of income, 97.2 % of WC as against 15.7 % identified sales/ commissions, while 66.7 % of WC as against 6.1 % of NWA identified accrued profit and loan interest respectively as sources of income. Similarly, 55.56% of the members of WC as against 50 % of NWA identified rents/ fines as source of income to their organizations. However, all (100%) members of NWA as against 21.7 % of WC identified entertainment and launching as their sources of income. In addition, 83.3 % and 66.7 % of NWA as against 28.9 % and 40.2 % of WC identified donations and assistance from Governments/ NGOs/ CBOs as sources of income respectively to their organizations.

Table 5 showed that for the WC members, age (x_1) at 5% $P > /z/ = 0.015^{**}$, marital status (x_2) at 1% $P > /z/ = 0.003^{***}$, educational level (x_3) at 10% $P > /z/ = 0.009^*$, occupation(x_4)



at 1% $P > |z| = 0.008^{***}$ and leadership effectiveness (x_5) at 5% $P > |Z| = 0.046^{**}$ were significant respectively and influenced the participation of the respondents. On the other hand, Table 5 showed that for the NWA, the combined effect of the variables namely, age (x_1), educational level (x_3), monthly income (x_6) and leadership effectiveness (x_8) accounted for about 64.02% change on the level of participation of the respondents.

IV. CONCLUSION & RECOMMENDATIONS

The study clearly showed that both WC and NWA contributed to rural development through their activities in the study area. The study also showed that WC contributed more in Agricultural and Socio - Economic Development of their members in the study area, while the NWA contributed more in the social and general public interests through environmental sanitation, entertainment, physical and institutional development in the study area. The study therefore concludes that though, the contributions of the women organizations in the study area were divergent but complimentary in nature towards the transformation of the study area. On the other hand, the study recommends that since WC and NWA are catalysts in community development. They should be recognized and encouraged by Governments at different levels to ensure sustainable rural development of Abia Central Senatorial Zone and Abia State in general.

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Table 1: Distribution of Respondents According to Their Socio Economic Characteristics

Variables	WC		NWA	
	Frequency	Percent	Frequency	Percent
Marital Status				
Single	1	0.56	2	1.11
Married	165	91.67	171	95.00
Widowed	11	6.11	7	3.89
Divorced/Separated	3	1.67	0	0.00
Age				
30 – 39	17	9.44	12	6.67
40 – 49	61	33.89	61	33.89
50 – 59	76	42.22	72	40.00
60 – 69	26	14.44	29	16.11
Yrs. in schooling				
< 5 yrs	15	8.33	28	15.56
5 – 10 yrs	53	29.44	69	38.33
11 – 15 yrs	76	42.22	79	43.89
16 – 20 yrs	31	17.22	4	2.22
21 – 25 yrs	5	2.78	0	0.00
Primary occupation				
Farming	69	38.33	121	67.22
Trading	94	52.22	59	32.78
Civil Service	16	8.89	0	0.00
House Wife	1	0.56	0	0.00
Household size				
1 – 3	16	8.89	6	3.33
4 – 6	134	74.44	80	44.44
7 – 9	29	6.11	94	52.22
10 – 12	1	0.56	0	0.00
Monthly Income				
₦1,000 – ₦10,000	11	6.11	43	23.89
₦11,000 – ₦20,000	148	82.22	121	67.22
₦21,000 – ₦30,000	21	11.67	16	8.89
Cosmopolitanism				
Non	58	32.22	75	41.66
< 5 yrs.	5	2.77	20	11.11
5 – 8 yrs.	30	16.66	30	16.66
9 – 12 yrs	40	22.22	45	25.00
13- 16 yrs	47	26.11	10	5.55
Leadership Position				
Yes	76	42.22	100	55.55
No	104	57.77	80	44.44
Total	180	100	180	100

Source: Field Survey, 2010.

Table 2: Distribution of the Respondents According to their Identified Activities

N = 180

Operations/Activities	WC		NWA	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Farming	150	83.3	72	40
Trading	140	77.8	81	45
Agro-Processing	160	88.9	45	25
Members' Welfare	170	94.4	36	20
Thrift & loans	160	88.9	45	25
Entertainment	63	35	160	88.9
Family Planning	54	30	120	66.7
Skill Acquisition	54	30	170	94.4
HIV/Aids awareness creation	54	30	120	66.7
Adjudication of cases	54	30	120	66.7
Community sanitation services	81	45.2	180	100
Construction of Civic Centres	45	25.8	150	83.3
Religious Activities	81	45.2	180	100

Sources: Field survey 2010.

Table 3: Distribution of the Respondents According to their Levels of Involvement in Agricultural and Rural Development**Agricultural Development**

Variables	Observations	Mean	Std. Error	Std. Deviation
WC	180	417222.2	24575.36	329713
NWA	180	83777.78	8316.058	118279.8
Difference	180	333444.4	26447.11	354825.2
Z – Value =	12.6080***			

Rural Development

Variables	Observation	Mean	Std. Error	Std. Deviation
WC	180	439722.2	19606.12	263045
NWA	180	698888.9	8772.909	1177009
Difference	180	-259166.7	19448.78	260932.7
Z – Value =	-13.3256***			

*** = Significant at 1%.

Source: Field survey, 2010.

Table 4: Distribution of the Respondents According to Their Sources of Incomes

Activities	WC		NWA	
	Frequency	Percentages (%)	Frequency	Percentages (%)
Levies / Dues	180	100	38	21.1
Sales / Commissions	175	97.2	30	16.0
Accrued Profit	120	66.7	11	6.1
Loan Interests	120	66.7	11	6.1

Rents / Fines	100	55.6	90	50
Entertainment	39	21.7	180	100
Launching	39	21.7	180	100
Donations	52	28.9	150	83.3
Assistance from Govts./ NGOs./CBOs	72	40	120	66.7

Sources: Field survey 2010.

Table 5: Distribution of WC and NWA Members According to the Probit Regression on Some Socio-Economic Characteristics that Influenced their Participation.

Variables	WC				NWA			
	Coefficient	Std. Error	Z - VALUE	P>/Z/	Coefficient	Std. Error	Z - Value	P>/Z/
Constant	4.194292	1340677	3.13***	0.002***	-026397	0138821	-1.90*	0.057*
Age(X ₁)	-0450069	-0185031	2.48**	0.015**	-0293609	0136028	-2.16**	0.31**
Marital Status (X ₂)	1.335706	-4550452	2.94***	0.003***	0650426	5096675	1.29	0.196
Educational Level (X ₃)	-8535781	517763	1.65*	0.009*	.0474382	0244051	1.94*	0.052*
Primary Occupation (X ₄)	1.000779	3753198	2.67***	0.008***	.3364581	2172299	1.55*	0.121
Household Size (X ₅)	-0168379	1022941	16	0.860	0423035	0649514	-65	0.515
Monthly Income (X ₆)	-8.10e	-0000277	-29	0.770	-0000286	0000116	-2.46***	0.014**
Leadership Effectiveness (X ₇)	-7459121	-3737226	-2.00**	0.049**	8330965	4775197	1.74*	0.081*

***= Probability Level at 1%, ** = Probability Level at 5% and * = Probability Level at 10%.

Likelihood ratio Chi-square for WC = 21.69***, NWA = 23.80***, $R^2 = 0.6833$ and 0.6402 for WC and NWA respectively.