

DEMYSTIFYING WOMEN'S APATHY TOWARDS RURAL COMMUNITY-BASED COOPERATIVE SOCIETIES IN NIGERIA: AN EMPIRICAL INSIGHT

(1) Eremi, Emmanuel Ohara (Ph.D)

Department of Agricultural Extension and Rural Sociology, University of Calabar,
Calabar, Nigeria (Corresponding Author)

(2) Aya Comfort Felix

Department of Agricultural Extension and Rural Sociology, University of Calabar, Calabar,
Nigeria

(3) Ogar Patrick Ogar

Department of Agricultural Extension and Rural Sociology, University of Calabar, Calabar,
Nigeria

ABSTRACT: *The main thrust of this paper was to examine women's apathy towards rural community-based cooperative societies in Nigeria. The study specifically examined the types of cooperatives in the study area, the reasons for women's membership of cooperatives, reasons for women's apathy towards cooperatives and the socioeconomic determinants of women's involvement in cooperative societies in rural communities. The study was carried out in Cross River State, Nigeria. The population of the study comprised all rural women in the study area. The respondents consisted of 145 randomly selected rural women. Data were collected with the aid of a validated structured questionnaire and interview schedule. Data obtained were analyzed using mean, mean deviation, ranking and probit regression model. The result of analysis revealed that different cooperative societies exist in the area, women join cooperatives for various reasons such as access to loan/grants, to attract government support, access to farm input, access to educational opportunities, among others. It was also noted that women's apathy towards cooperatives is associated with their lack of land ownership right, domestic responsibilities, and poverty etc. The age, marital status, level of education and occupation of women were significantly related to their participation in cooperatives. It was recommended among others that government should provide credit facilities to rural women to enhance their financial autonomy and participation in cooperative societies.*

KEYWORDS: cooperative societies, women, rural, apathy, nigeria.

INTRODUCTION

The government has traditionally been seen as having the main responsibility for overseeing the development of rural communities in Nigeria. The rural communities in Nigeria, like other parts of sub-Saharan Africa are largely agrarian, where farming is the mainstay. The rural populations have adapted to surviving on the natural resources derived from the environment and have continually derived inspiration from self help and support networks. Typically, the Nigerian rural settlements are characterized by proximity to nature, disperse settlement patterns, farming as the main occupation, low social amenities, relationships are based on mechanical solidarity, low

population densities, poor road and communication network, low social mobility, lack of basic infrastructure, lack of employment opportunities and marginal government presence among others (Ekpong, 2010).

In a rapidly globalizing and technology – driven 21st century society, the rural communities in Nigeria have remained disadvantaged, isolated and poor. The rural-urban digital dichotomy and the differences in the poverty index between the rural and urban communities are illustrative of the state of deterioration of the basic requirements for maintaining a worthwhile standard to living in the rural areas. The rural dwellers, to a very considerable extent, do not only live in appalling conditions, but suffer prevalent poverty, deprivation, neglect, poverty and limited sources of livelihoods and lack economic power to determine their own rights to development (Eremi and Aboh, 2015).

The continuing challenges of underdevelopment experienced by rural dwellers has lend impetus to the fact that government alone cannot be relied upon to address the myriad of development problems of rural communities. It has become very clear that rural neighbourhoods would have to source alternative avenues to meet their socioeconomic and welfare needs. This is why, in recent times, there has been a growing focus on expanding the roles of cooperative societies and encouraging people, especially women to participate. Cooperatives play significant roles in addressing the welfare needs of its members and cooperatives frequently carryout rural development and social welfare interventions (Cheng and Nguyen, 2000).

Generally, cooperative societies promote thrift, engage in self-help and mutual aid as well as contribute positively to the growth and development of the national economy. Cooperative societies have been found to perform even the supposed traditional responsibilities of the government such as provision of social amenities and social welfare programme. Cooperatives often provide educational opportunities through support of community-based school building initiatives and donation of educational aids and scholarships. Cooperatives also carryout medical services, support community-driven roads projects, water projects, electricity and security among others.

According to Awotide (2012) cooperative scheme have tremendous effect 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 traditional roles as brokers of health, nutritional, and educational status of other household members. Women in developing world are economically, socially and culturally disadvantaged. The variables (example income, access to land and property ownership) that determine economic and social power and status are oriented in favour of men, cultural stereotypes in conjunction with the traditional perception of women as subordinates to men, often conspired to strengthen women's continuing marginalization and dependence. These variables have negative implications for women's choices and social engagement, particularly in associations that could routinely require them to make financial commitment such as cooperative societies.

Despite women performing reproductive, nutritional and household (Cheng and Nguyen, 2000) roles, they have remained the most deprived, but in the words of Awotide (2012) cooperatives

have been regarded as one of the main institutional machineries for empowering the economically weak members of the society. This position suggests that promoting women's participation in cooperative societies and strengthening the capacities of cooperatives is one of the ways to address women economic challenges and empower them. Women's participation in social life is defined by the religious and cultural norms around them, their membership of any organization is determined primarily by the permission of their husbands or even parents, while the men enjoy every luxury of social freedom. Women have limited access to income and educational opportunities and coupled with their domestic obligations, some of them have continued to demonstrate a noted reluctance to engage in cooperative societies.

Different narratives have consistently been associated with women's apathy toward cooperatives. It is based on foregoing that this study was carried out to examine the variables that underpines women's participation in community-based cooperative societies.

Objectives of the study

The specific objectives of the study were to;

- (i) identify the types of cooperatives found in the areas;
- (ii) ascertain the reasons for rural women's involvement in cooperative societies;
- (iii) ascertain the reasons for women's apathy towards community-based cooperative societies in the area; and,
- (iv) examine the socioeconomic determinants of women's participation in cooperative societies in the area.

METHODOLOGY

The study was conducted in Cross River State, South-South geopolitical zone of Nigeria. The state is in the Niger Delta region and occupies an approximate area of 20,156 square kilometers. It shares boundaries with Benue State to the North, Ebonyi and Abia States to the West, to the East by Cameroon Republic and to the South by Akwa-Ibom and the Atlantic Ocean. The state is highly multilingual with a wide range of ethnic groups. The state also enjoys sufficient annual rainfall across its vegetation belts-from the mangrove swamp of the South, to the rainforest of the central, and derived Savannah of the Northern part. The main occupation is farming, fishing and trading. Tourism is an important industry in Cross River State.

Data for the study were obtained largely from primary sources, the population of the study comprised all rural women in the area. The study adopted a three stage sampling technique – in the first stage, nine (9) local government areas (three from each of the agricultural zones in the state) were randomly selected for the study. Stage two involved a random selection of five (5) communities from each Local Government Area selected. In stage three, one hundred and forty-five (145) respondents were randomly selected for the study. From this number, 105 were members of cooperatives while 40 were not. Data were obtained using a validated semi structured questionnaire and analyzed using mean, standard deviation and probit regression model.

RESULTS AND DISCUSSION

Percentage distribution of the respondents by types of cooperatives.

Types of cooperative	Frequency	Percentage
Multipurpose cooperative	128	88.28
Marketing cooperative	97	66.90
Credit and savings cooperative	137	94.48
Production cooperative	72	49.66
Consumer cooperative	80	55.17
Farming society	69	47.59

Source: Field Survey, 2018; multiple response.

Table 1 revealed that majority of the respondents (94.48%) belonged to credit and savings cooperatives, 88.28% were members of multi-purpose cooperatives, 55.17% were members of consumer cooperatives, while 47.59% of the respondents belonged to farming society. This result suggests that the rural women generally belong to different cooperative societies depending, probably on their interest, needs, programmes of the cooperatives and the type of cooperative available in the community where the women live etc.

Table 2

Distribution of respondents according to reasons for belonging to a cooperative

Reasons for membership	N	Mean (x)	SD	Rank
Access to loan/grants – credit facilities	145	3.0	0.083	1 st
Access/provision of input for production	145	2.9	0.075	2 nd
Helps in marketing farm product	145	2.7	0.058	4 th
Access to educational opportunities	145	2.9	0.075	3 rd
Access to land/property	145	2.2	0.017	7 th
Access to extension services	145	2.5	0.042	6 th
Access to prominent people in the community	145	2.5	0.42	6 th
Provides insurance for crop/business failure	145	1.8	0.017	9 th
Control of market price	145	2.1	0.008	8 th
Attract government support	145	2.6	0.050	5 th
Entrepreneurial training/workshop	145	3.0	0.083	1 st

Source: Field Work, 2018

Result in Table 2 revealed that rural women belong to cooperative societies for various reasons. Specifically, it was found that women participate in cooperatives because it afford them access to loan/grants – credit facilities ($\bar{X} = 3.0$; rank = 1st), provision of input for production ($\bar{X} = 2.9$; rank = 2nd), access to education ($\bar{X} = 2.8$; rank = 3rd), help in product marketing ($\bar{X} = 2.7$; rank = 4th) aid attract government support ($\bar{X} = 2.6$; rank = 5th) among others. The implication of this result is that there are numerous benefits derived from being a member of a cooperative society, and rural women are attracted to different cooperatives based on anticipated benefits. As revealed, membership of cooperatives opens women's access to credit facilities, improve their voice in the

society and creates platforms upon which the government can collaborate for interventions. These findings supports the submission of Cheng and Nguyen in Awotide (2012).

Table 3**Distribution of respondents according to reasons for apathy towards cooperative societies.**

Factors	N	Mean (x)	SD	Rank
Household/domestic duties	145	2.5	0.042	3 rd
Lack of land ownership right	145	1.9	0.008	7 th
Low educational level/skills	145	2.0	0.000	6 th
Poverty	145	2.5	0.042	3 rd
Lack of capital (money for contribution)	145	3.0	0.083	1 st
Spousal influence/sex discrimination	145	2.4	0.033	4 th
Culture/religious obstacles	145	2.1	0.008	5 th
Traditional positions/influences of low societal perception of women	145	2.4	0.033	4 th
Lack of awareness of CBCs	145	2.9	0.075	2 nd

Source: Field Survey, 2018

The result in Table 3 revealed that rural women's apathy towards community-based cooperatives is underpinned by a number of variables. In particular, the women indicated that lack of money to pay statutory contributions/dues or donations as members of cooperatives is one of the reasons for their apathy. It was also found that rural women lack information about some cooperatives, others are held back by the influence of their spouse and sex discrimination associated with some cooperatives. The study further revealed that women's apathy is a function of their lack of land/property ownership right, cultural and religious barriers and stereotypes as well as household/domestic responsibilities among others. The implication of this result is that women's involvement in cooperative societies is to a very considerable extent defined by the cultural, social and economic environment than is the case with men. For example, some women would require the permission of their husbands (who in most cases are reluctant to give) to join any social organization. The cooperation between family-related obstacles, poverty among women, and societal negative perception of women particularly in culturally and religiously conservative communities often reinforce women's apathy towards cooperative societies. These findings are in line with Bernard and Spielman (2009).

Table 4**Probit regression estimates of the factors influencing women participation in CBCs**

Variable	Coefficient	Std. Error	Z-statistic
Constant	- 1.050	0.887	- 1.183
Age	0.029	0.0147	2.001**
Marital status	- 0.0357	0.174	- 0.205
Level of Education	0.044	0.022	1.974**
Household size	0.049	0.056	0.874
Occupation	- 0.251	0.136	- 1.834*
Chi2 (x ²)	9.85*		
Pseudo R ²	0.051		
Log likelihood	- 94.316		

* and ** means significant at 5 and 10 percent probability level.

The result of probit analysis in Table 4 shows that the model fits. The obtained chi square value of 7.85 was significant at 5% level ($P < 0.05$). The pseudo R^2 value of 0.051 indicates that 51% of the variations in the dependent variable were explained by the explanatory variables. Specifically, it was found that age was significantly related to women participation in cooperatives, implying that as a woman advances in age, her inclination to participate in cooperatives increases. It was also found that educational level was significantly related to participation in cooperative. This means that a positive correlation exist between women's level of education and their participation in cooperative societies. There was also a significant, but negative relationship between occupation and women participation in cooperatives. These findings agrees with that of Awotide (2012) who found a correlation between level of education and membership of cooperatives. The findings are also in line with FAO (2011).

CONCLUSION

The emergence of cooperative societies as development agents particularly in rural settings has continued to gain wide attention among rural populations, government and donor community. Cooperatives are involved in a wide range of interventions – ranging from financial interventions, to social, educational, welfare and development programmes. The lives of women, who frequently are a disadvantaged segment of rural population have been improved through the activities of cooperatives. Notwithstanding, women's hesitation to totally embrace cooperatives has been associated with a combination of variables, including poverty among women, religious and cultural factors, lack of voice and negative stereotypes attached to women especially in “closed” communities. Women's appetite for cooperatives to enable them leverage on the contribution of cooperatives to their social and economic emancipation requires a comprehensive approach that encapsulates the enhancement of women's access to credit facilities, education, social capital and right to take decisions without spousal and cultural barriers.

RECOMMENDATIONS

The following recommendations are based on the findings of the study.

- i. Government should provide credit facilities to rural women to enhance their financial autonomy and participation in cooperatives.
- ii. Women should be allowed equal access to land and property ownership as men.
- iii. Community enlightenment orientation should be carried out to address gender discrimination and stereotypes against women.
- iv. Women should be given adequate access and opportunities to education and vocational training.

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