

PARTICIPATION OF WOMEN IN COOPERATIVE ACTIVITIES IN IMO STATE, NIGERIA: THE INFORMATION FACTOR

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ABSTRACT: *Women in Imo State, especially the ruralites are generally believed to be unaware of the various opportunities open to them in cooperative activities. To reveal how the women, get involved in cooperative activities, in spite of their notion of alleged information poverty, underscores the imperative of this study. Survey research design was adopted to investigate a sample of 1, 184 women, proportionately derived from the 27 LGAs that make up Imo State. A combination of structured and validated questionnaire and interview schedule were used to collect data from purposively selected women from the sample. Five types of cooperative information were provided to the women namely: cooperative education, sourcing of funds, membership/registration modalities, sale and purchase conditions, financial contribution procedure. They participated in various cooperative activities including marketing of goods and services. Talk shows and group discussions were the most effective ways to disseminate cooperative information to the women. Both government and NGOs should be more involved in providing the women with timely and relevant cooperative information, using the right media and language. The paper concludes that cooperative activity is a sure way to improving the economic and social wellbeing of rural women and therefore should be vigorously encouraged.*

KEYWORDS: Women, Cooperative Activities, Information Factor, Cooperative Education Imo State, Sourcing of Funds, Financial Contribution

INTRODUCTION

Contemporary world economic order shows that women have become critical in the affairs of any nation especially in economic and national development process, either in the formal or informal sector, urban or rural areas. The participation of women in the economic life of a country like Nigeria, is only one aspect of their changing roles in the society (Onyejiwa, 2016). Etim (1995) captures the changing role of women in Nigeria when she remarks that most topical issues in international or global development agenda is women. Today, issues about women have taken varied nomenclatures such as women issues, women concerns, women in development, women in politics and even women in science and technology. Varied as the nomenclatures may be, there is however, global consensus that international development plans must include strategies for the integration of women into the development and economic process.

One of the areas that women in Nigeria, particularly at the rural level are expected to be actively involved is in cooperative activities. With participation in cooperative activities, women may be able to change some of their social economic realities in forms of creating opportunities for self-actualization economically, modify public perception on their status and more importantly

improve their overall standard of living. Contemporary world economy has made the role of women to be no longer limited to child bearing and home management (Okafor, 2008; Arowolo and Achuko, 2010); they have become critical stake-holders in the economic and social advancement of their families and societies (Okafor, 2016).

However, active participation of women in cooperative activities may be unsustainable without unhindered access to relevant, timely and accurate information, properly packaged and delivered. It is the perceived lack of adequate knowledge of cooperative opportunity open to the rural women that make their involvement in cooperative activities still far from being satisfactory (Ikonne and Duru, 2015). To unlock women's economic potentials on cooperative activities and therefore, strengthen their enthusiasm to participate in cooperative activities, information should be provided at the right time, at the right place, in the right quality and quantity.

It is the information circumstance of the rural women in Nigeria when viewed against the backdrop of illiteracy, poor communication facilities, existence of harmful cultural practices and the like among rural women that make people believe that rural women are generally without adequate information on cooperative matters. However, whether information plays any role in the participation or otherwise of rural women in cooperative activities in Nigeria particularly in Imo State, is the focus of this research.

The Problem

In spite of the seeming popularity of cooperative business in Imo State, it is generally believed that the rural women in the State are unaware of the various opportunities open to them via cooperative activities. They are generally seen to be less participative arising from their unappreciation of what cooperative business can do in their social and economic life. The major allegation for this situation has remained that the women are not adequately exposed to the various aspects of cooperative activities through accurate and relevant information.

However, some women have been seen taking active part in cooperative activities. One begins to wonder what must have motivated the few women into cooperative activities when viewed against the backdrop of the alleged information poverty. Yet, there is hardly any empirical evidence to reveal the veracity or otherwise of these two conflicting scenarios in Imo State. Discussions and other view points expressed by people with regard to the place of information on the participation of women in cooperative activities in the state remain speculative. This is the situation that has made this research work imperative.

The Purpose of the Research

This research is set out to achieve the following purposes:

1. To find out the types of information that are provided to the women in Imo State that make them participate in cooperative activities;
2. To determine the type of cooperative activities the women in Imo state participate due to their utilization of information on cooperative activities;
3. Establish the categories of women in the state and the type of cooperative activities they participate;
4. Ascertain the sources through which the women receive their information on cooperative activities;

5. Investigate the challenges that confront the women in their utilization of cooperative information and to suggest possible solutions to the identified challenges.

LITERATURE REVIEW

It has become increasingly evident that contemporary developments in the world economy whether in the developed or developing economies is information driven. Even in arousing and empowering people to be active participants in political, social and economic spheres of any society today is totally anchored on the follow and sharing of data (information). Never in the history of human kind has information become so critical than in this 21st century. That is why it has become a popular refrain to say that any information- conscious and sensitive citizenry is an economically and socially conscious society (Obi, 2016). Reitz (2004), Oduagwu (2008) and Uhegbu (2011) see information as data presented in readily comprehensible form to which meaning has been attributed within the context of its use, or a vast, pervasive and abstract subject that affects every human being, or data useful in planning, decision-making and evolution of a programme, capable of answering a user's query, increase understanding, empowerment and user active participation in an event.

However, information is viewed in this study as that piece of news or data which has the capacity to increase a persons understanding of an event, programme or activity in a society with the ultimate purpose of empowering the person, be it male or female, to become active participant in that event, programme or activity. This is where to locate the issue of information on cooperative activities. Cooperative information refers to all types of news or data dealing with conception, nature, benefits, types and financial obligations of cooperative activities. The availability and utilization of these pieces of data or news is necessary for any meaningful involvement of any person in cooperative activities. This may have informed the views of Kamba (2009), Harande (2009), Adebayo (2012) and Sado and Raji (2011) that information is tangible good, synonymous with knowledge which is essentially required for any measures of success and development especially in creating income and talking poverty in order to improve economic conditions of the people and their environment.

Cooperative refers to an association of persons (in this case women) who have voluntarily joined together to achieve a common end through the formation of a democratically controlled enterprise, making equitable contributions to the capital required and accepting a fair share of the risk and benefits of the undertaking in which members actively participate (ILO-ICA, 2007). The essence of a cooperative lies in the desire by those involved (in this case women) to pool their energy and resources together so that they can gain mutual benefit in tackling poverty and want in a sustainable way (Owojor and Oladijo, 2009). Thus, cooperatives are usually community-based, rooted in democracy, flexible and have participatory involvement, which makes them well suited for economic development. They are essential ingredients for improving the living conditions of people (Dogaruwa, 2008).

Cooperative activities therefore refer to all aspects of participation in a cooperative business either in conceiving, planning, administering, funding and marketing. A person is viewed as a participant in cooperative business if he or she takes active part in either or all of these activities. A woman is seen as involving in cooperative activity if she takes sustainable part in the welfare and wellbeing of any cooperative business. Participation in cooperative activity is usually a matter of a woman's choice guided by the woman's personal decision and engagement.

Global issues today have shown that women have become driving forces in cooperative matters. In many parts of Nigeria, women have been involved in different categories of cooperative ventures. For instance in Kaduna, women were found in agricultural cooperatives in spite of structural and financial constraints confronting them (Yusuf, Arigbede and Kolade, 2010); in Anambra State, women have been involved in marketing cooperatives (Ekesionye and Okolo; 2012) and also in Abia state, women have been involved in agricultural cooperative (Ifenkwe, 2012). However, none of the studies have focused on information in relation to its effect on cooperative activities of the women. This underlies the vacuum this research intends to fill.

The Research Methods

Women in this study refer to all females who are married whether living with their husbands, widowed, devoiced or separated, the age of the person notwithstanding. By the 2006 national population census, Imo State had a female population of 1,951, 092, which comprised all females whether married or not. Table I shows the population of females from the 27 Local Government Areas (LGAs). Due to the undifferentiated figure of females on the basis of marital status in the 2006 population census, the research used the TaroYamane (1969) statistical formula to derive a sample of 1,184. The formula is expressed as:

$$n = \frac{N}{1 + N(e)^2}$$

Where n = sample to be derived

N = Total population of females (1,951, 092)

e = Level of tolerable error usually expressed as 0.05

I = constant

The sample of 1,184 is limited to married women because in Imo State, certain cultural and other social indices make unmarried female adults ineligible to take part in certain activities such as cooperative venture. Due to the unevenness in the population figure of females from the 27 LGAs, proportionate sampling technique was adopted to distribute the sample of 1,184. This is based on the fact that the more the figure of females in an LGA, the more they should be in the sample and vice versa. The proportionate formula is expressed thus:

$$X = \frac{n}{N} \times \frac{P}{I}$$

Where X = the proportionate figure to be derived

n = the sample size (1,184)

N = Total population (1,951,092)

P = Female figure from each of the LGAS.

See Table I for the proportionate figure derived from each LGA.

To select actual married women respondents, purposive sampling technique was applied. This method was appropriate for two reasons; firstly, it made it possible for the research to identify and eliminate those females who were adults and unmarried; secondly, it made it possible for the research to include equal numbers of literate and illiterate women. In all, the research was exploratory in nature based on the survey approach.

Structured and validated questionnaire and interview schedule were used to gather data. The questionnaire had a reliability co-efficient of 0.8 while interview schedule had 0.7. The questionnaire was presented to those married women who could read and write, while interviews were conducted with those who could not. Both the questionnaire and interview schedule contained the same questions. The researchers interpreted the questions in vernacular to the women. Before choosing the appropriate instrument to present, there was interaction between the researchers and each woman to ascertain her marital status, level of literacy and residence.

Table I: Population of Females in the 27 Local Government of Imo State and number selected from each of the Local Government Areas.

LGA	Population	Females	Number of Women Selected
Aboh-Mbaise	194,779	96,299	59
Ahiazu-Mbaise	170,824	84,498	52
Ehime-Mbano	130,575	65,338	40
Ezinihitte	168,767	84,042	52
Ideato North	156,161	77,408	48
Ideato South	159,654	78,529	49
Ihitte/Uboma	119,419	58,927	36
Ikeduru	149,737	74,712	46
Isiala Mbano	197,921	97,086	60
Isu	164,328	80,029	50
Mbaitoli	237,474	118,515	73
Ngor-Okpala	157,858	79,029	49
Njaba	143,485	71,084	44
Nkwerre	80,279	39,425	24
Nwangele	127,691	62,669	39
Obowo	117,432	59,228	36
Oguta	142,340	69,791	43
Ohaji/Egbema	182,891	90,287	56
Okigwe	132,701	65,041	40
Orlu	142,792	73,160	45
Orsu	120,224	59,735	37
Oru East	111,743	55,595	35
Oru West	115,704	56,595	35
Owerri North	115,704	56,596	35
Owerri West	101,754	51,786	32
Owerri Municipal	125,337	64,455	40
Onuimo	99,368	48,589	30
Imo state	3,927,563	1,951,092	1,184

Source; National population Commission (2006)

Data Analysis and Discussion of Findings

A total of 592 copies of the questionnaire were administered to those married women who could read and write while interview was conducted with the remaining 592 who could not. The copies of the questionnaire were distributed and collected by the help of research assistants while the interviews were carried out by the researchers themselves. Out of the 592 women who were given the questionnaire, 577 copies representing 48.7% of the 1,184 were duly filled and returned. 15 copies (1.3%) were not returned. For the interview, 19 women (1.6%) out of 592 could not present themselves for the interview even when dates were earlier fixed for that. On enquiring, the researcher found out that some of the women blatantly refused to cooperate with the researchers, some fell sick before the date of the interview while some of them travelled out of their places of residence. In all, a total of 1,150 women representing 97.1% were surveyed.

Five types of information on cooperative activities were provided and made available to the women in Imo State. See Table 2. The information dealt with cooperative education (where people were told and enlightened on what cooperative business is all about and the benefits thereto); sourcing of fund/seeking financial assistance, membership/registration modalities, sale/marketing conditions and procedure for financial contribution by each member. Based on the significant mean value of 2.89, information on cooperative education with a mean value of 3.51 was found to be the most provided (essentially to create the necessary awareness of cooperative venture); this was closely followed by information on how to sale/purchase goods with mean value of 3.34 (particularly on agricultural products such as fertilizer and seedlings) and then membership and registration processes with a mean value of 3.29. Although the women were exposed to information relating to how to source for funds ($X = 2.43$) and payment (contribution) modalities ($X = 1.90$), they were insignificantly available because their mean values were less than the bench mark of 2.89.

This revelation justifies the position of Okwilagwe (1993) that for information to actually sensitize and empower women to participate in cooperative venture, they need a sustained flow of variety of cooperative information such as that which would expose them to the knowledge of consumer products, loans, employment benefits, security, agriculture and mortgages. It also agrees with the findings of Olurunda (2004) that information provided to women on cooperative activities should focus on various issues such as best products to sale, service quality, price and consumer protection, credit facilities, agriculture, job creation and shares. The implication is that where there is dearth of needed information on cooperative venture to the women it would impede or undermine their interest and willingness to go into cooperative participation.

Table 2: Types of Information on Cooperative Activities provided to the Women in Imo State.

	Types of Information	Obs	Mean	Std Dev.	t Value	Prob	Decision
(a)	How to obtain loans and credit facilities	950	2.43	0.82	29.628	<0.0001	Significant
(b)	What cooperative is all about	950	3.51	0.82	37.729	<0.0001	Significant
(c)	Purchase of fertilizers and seedlings for a cooperative society	950	3.34	0.73	35.210	<0.0001	Significant
(d)	How to register as a cooperative member	950	3.29	1.09	-2.113	0.9826	Significant
(e)	Payment of community development levies	950	1.90	1.11	16.649	1.0000	Not Significant

Significant mean value 2.89

Information was found to have influenced the women to participate in many types of cooperative activities. Through their exposure to a variety of cooperative news, they were more involved in three cooperative activities based on the significant mean value of 2.77. See Table 3. Women utilized their cooperative information to take part in marketing of agricultural goods and services ($X=3.18$), liaised with government officials responsible for cooperative matters on behalf of their group and attend meeting of co-operative society ($X=3.21$), and had contributed money in developing and sustaining their specific cooperative group ($X=2.88$). Perhaps, the involvement of women in agricultural cooperative activities may have necessitated comments by the Honourable Minister of Agriculture and Natural Resources, Chief Audu Ogbah, that woman in Nigeria have become active partners in the efforts of the Federal Government to minimize after – harvest losses of agricultural products in the country (Ogbah, 2016). It also buttresses the findings of Amaechi (2014) that agricultural cooperative ventures was the major cooperative business most women in Imo state preferred and belonged to. Although, these activities namely education of people on the usefulness of cooperative societies ($X = 2.73$) and attendance to meetings of cooperative ($X = 2.71$) were participated by the women, they remained insignificant because their mean values were less than the significant mean bench mark of 2.77. See Table 3.

Table 3: Information Utilization on the type of cooperative Activities.

	Types of Information	Obs	Mean	Std Dev.	t Value	Prob	Decision
(a)	Market goods/service of cooperative societies	950	3.18	0.88	23.814	<0.0001	Significant
(b)	Education of people on the usefulness of cooperative societies	950	2.73	1.19	5.995	<0.0001	Not Significant
(c)	Liaise with government on behalf of a cooperative society	950	3.21	0.98	22.314	<0.0001	Significant
(d)	Attend meeting of a cooperative society	950	3.21	0.98	22.314	>0.0001	Significant
(e)	Contributing money to a cooperative society	950	2.88	0.96	12.202	<0.0001	Significant

Significant mean value 2.77

Participating in the five categories of cooperatives activities of marketing of agricultural goods and services, user education, liaison with government officials responsible for cooperative matters in Imo State, attendance to cooperative meetings and involvement in financial contributions was uneven among the four categories of married women identified by the research, namely married and living with husband, widowed, divorced and separated. Research found out that women who were widowed (31.0%), separated (30.9%) and divorced (27.1%) participated more in the marketing of cooperative goods and services than their counterparts who were living with their husbands. This situation may not be unconnected with the survival strategy of these categories of women to improve their income through the sales commission to help sustain their families. See Table 4.

Research also revealed that women who were living with their husbands (45.4%) had greatest participation in user education which they carried out through house-to-house discussions, talk shows in their community town halls and even announcements in churches and annual women August meetings. Perhaps, the massive involvement of women who were living with their husbands in user education campaigns may be due to the respect and social acceptance which they enjoy from the people and as such offers them the courage and leverage to interact with all other women. This revelation may question the researches by Uhegbu (2004) and Uhegbu and Okereke (2006) that interactive interpersonal information sharing in rural areas was lacking which may have led to the decades of ignorance of women in some contagious diseases in their communities. See Table 4.

Again, research found out that women who were living with their husbands (36.2%) and separated (37.8%) were in the vanguard to confront government officials responsible for cooperative matters in the state through their liaison duties. Liaison with government functionaries may have offered these categories of women the capacity to acquire more information on cooperatives which they may have shared with other women through their user education programmes. Attendance to cooperative meetings was participated more by the women who were divorced (34.7%) and widowed (34.2%). This may be because divorced and widowed had less domestic encumbrance arising from the absence of husband and therefore,

had more “freedom” to attend to meetings anytime and anywhere such meetings were convened, whereas financial contribution to cooperative activities was done more by the women living with their husbands (35.9%) and separated (35.1%) . See Table 4.

Table 4: Categories of Women and Areas of Cooperative Activities Involved.

Women Categories	Marketing of goods and services	User Education	Liaison with Government	Attendance to Cooperative meetings	Financial Contribution
Living with Husband	285 (10.9%)	701 (45.4%)	688 (36.2%)	201 (7.8%)	703 (35.9%)
Divorced	702 (27.1%)	406 (26.3%)	386 (20.3%)	901 (34.7%)	266 (13.6%)
Widowed	804 (31.0%)	272 (10.7%)	108 (5.7%)	886 (34.2%)	301 (15.4%)
Separated	801 (30.9%)	166 (6.5%)	721 (37.8%)	606 (23.4%)	686 (35.1%)
Total	2,592	1,545	1,903	2,594	1,956

The research found out that the women in Imo State received information on cooperative activities through a variety of sources spanning formal and informal such as agencies and institutions of government, interpersonal contacts/discussions, women groups and associations and mass media. See Table 5. However, the most effective source which the women liked and preferred was the interpersonal contacts/discussions (34.8%) carried out at their proximate community town halls where talk shows, group discussions, seminars and workshops (32.8%) on the various aspects of cooperative venture were given to them either by their fellow women or government functionaries. Women groups/associations (8.1%), and traditional institutions (3.8%) were also relevant but not as effective as interactive sessions. However, against the backdrop of seeming popularity of mass media among the people, such as radio and television, they were seen to be ineffective and therefore less preferred by the women to receive information on cooperative activities. This revelation confirms the findings of Ndulaka (2014) that women in Imo State preferred personal talks where ambiguity on any issue is easily verified than mass media which may bring information in their absence. Surprisingly, social media resources such as facebook, wechat, whatsapp, 2go and others including the Internet which have become globally visible in information dissemination were never identified nor used by the women to access or utilize information on cooperative activities. This is an indication that most women in the rural areas are still “analogue” as they have not cued into the global ICT community.

Table 5: Sources of Dissemination of Cooperative Information to the Women in Imo State.

S/NO	DISSEMINATION SOURCES	RESPONSES	PERCENTAGE
a.	Talk-Shows/Discussion Groups	920	34.8%
b.	Women Groups/Associations	215	8.1%
c.	Seminars/Conferences/Workshops	866	32.8%
d.	Television	166	6.1%
e.	Radio	200	7.6%
f.	Newspapers/Magazines	180	6.8%
g.	Traditional Institutions	99	3.8%
	Total	2,640	100

The women were found to be encumbered by a variety of challenges in their efforts to receive and utilize cooperative information. The challenges cut across social, residential, environmental and economic issues. Absence of information centre such as public libraries close to their places of residence (21.9%), wrong timing in the provision of the information (19.6%), had no access to information dissemination facility such as radio and television (16.6%), language and manner the information were conveyed (15.0%) and had no access to newspapers/magazines (9.9%) were found to be the most critical challenges. See Table 6.

Table 6: Challenges in the Information Provision and Utilization of Cooperative News

S/NO	CHALLENGES	RESPONSES	PERCENTAGE
a.	Time the news were brought me	850	19.6
b.	The way the news is given to	650	15.0
c.	The language used to bring the news	414	9.6
d.	News brought to me sometimes	317	7.3
e.	confuse me	950	21.9
f.	There is no literacy/information center in my place of residence	720	16.6
g.	Have no access to radio and television	431	9.9
	Have no access to newspapers/magazines		
	Total	4332	100

The woman suggested changes in the timing, use of vernacular in information provision, emphasis on the use of interpersonal discussions and use of groups/associations as the best ways to overcome the challenges encountered by them in the receipt and use of information on cooperation activities. Again, the issue of ICT relevance in overcoming the challenges was not mentioned by the women.

CONCLUSION

This research has eloquently established that right information on cooperative activities provided to the women at the right time and place, using the right media is a catalyst in sensitizing and empowering women to take active part in cooperative activities. The notion that token or partial involvement of women in Imo State in cooperative activities was largely due to information poverty should be re-examined. Evidence has also shown that women who engaged in cooperative activities such as marketing of cooperative goods and services, financial contributions, liaison with government officials and others were all products of timely and relevant information.

However, concerted efforts be made towards enhancing the flow and dissemination of relevant and timely information to the women through the right media so that complaints made by the women on the timing, media and language of dissemination be properly addressed. Also the women should be encouraged to learn the use of ICT resources, as they have become globally easier to send and access information on time through the social/media sources. This may increase not only their access and use of information but also their participation in cooperation activities.

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