

EFFECTIVENESS OF COOPERATIVE SOCIETIES ON RURAL WOMEN LIVELIHOOD IN KWARA STATE, NIGERIA.

Salami A.T.¹, and Okunade E.O.²

¹Department of Agricultural Extension and Rural Development, Ladoke Akintola University of Technology, Ogbomoso, Nigeria.

Corresponding Author's email: babatundesalami110034@gmail.com

ABSTRACT

In spite of the unacknowledged contribution of rural women, their participation in cooperative societies has immensely contributed to achieving better incomes through their various livelihoods activities. Thus, the study therefore, examined the effectiveness of cooperative societies on rural women livelihood, identified the socio-economic characteristics, investigates their livelihood activities and examined the effectiveness of cooperative societies on their livelihoods. Multi-stage sampling technique was used in selecting 132 respondents using interview schedule. Descriptive (frequency counts, percentages and Weighted Mean Score (WMS)) and Inferential (Pearson's Product Moment Correlation (PPMC) and Chi-square) statistical tools were used to analyse the data. The results revealed that majority of the respondents in the study area were in their active age, married, literate and have large household size. Agricultural and trading activities were the major livelihood activities of the respondents. Increased access to credit and increased ward's enrolment rate at school were the most effect of cooperative society. The result of the hypothesis revealed that years spent in school ($r=0.328^{**}$, $p=0.000$) has a direct relationship with the effectiveness of cooperative societies on the respondents' livelihood. Also, Chi-square analysis further revealed significant association between the respondents' primary occupation ($x=69.568$, $p=0.011$), secondary occupation ($x=63.909$, $p=0.023$), membership in occupational associations ($x=21.524$, $p=0.000$) and the effectiveness of cooperative societies on the respondents' livelihood. The study concluded that the years the respondents spent in school, their primary and secondary occupation and their membership in occupational associations plays important role in enjoying the services of cooperative societies. The study therefore recommends that rural women be made aware of the importance of formal education and its vital role in reaping the benefit of cooperative society. Emphasis must be placed on engaging on a good occupation that is worth giving loan assistance to for expansion.

Keywords: *Effectiveness, Cooperative Societies, Rural Women, Livelihood.*

INTRODUCTION

Rural women constitute the female population living in rural areas; they are typically characterized by lower population density, agricultural landscapes and limited access to urban amenities. In Nigeria, women occupy a dominant place in the socio-economic life of the nation. There is increasing realization of the important role of women in agriculture and food production and the fact that the empowerment of women is necessary for achieving sustainable development. In order to mitigate the adverse effect of poverty and contribute to the care and upkeep of members of their families, Nigerian women are engaged in a variety of income earning as a way of improving their livelihoods, and such livelihood activities

include food processing, farming, livestock raising, artisanal work, collecting firewood and water among others (Shuaibu, 2015).

Rural women play a vital role in the Nigerian economic development especially in the agricultural sector, yet they often face significant challenges in terms of access to resources, decision-making power, and economic opportunities (Jaka and Shava, 2018). Previous studies have shown that cooperative societies have the potential to enhance rural women livelihood in Nigeria (Adebisi, and Lwoga, 2018; Kabeer et al., 2017). It has been established by many researches on the important role of rural women, in improving the household economy and general wellbeing (Jaka and Shava, 2018). In Nigeria, 60 percent of her farm labours comprise

the rural women who produce more than 90 percent of the nation's food supply (Linus, 2018). The nature of these livelihood activities depends on the availability of assets, resources, labour, skills, education, social capital, seasonality, agro-climate/agro-ecology, and gender (Akinwale, 2010).

Many studies have ascertained the benefits of cooperative societies on rural women livelihood. Adebisi, Adebayo, and Lwoga, (2018) showed that cooperative societies can provide rural women with access to credit, which can be used to start or expand a business, venture or to purchase farm inputs such as seeds and fertilizers. This can lead to increased income and improved livelihoods. Also, Kabeer et al. (2017) showed that participation in cooperative societies increased rural women's agricultural productivity by facilitating access to credit for inputs, improved farming techniques through training programs, and access to market networks. Therefore, the study identified the socio-economic characteristics of the respondents, investigates their livelihood activities, examines the effectiveness of cooperative societies on their livelihoods and established relationship between socio-economic characteristics and effectiveness of cooperative society

Methodology

The study was carried out in Kwara State, Nigeria. The population of the study comprised of all rural women who are registered members of cooperative societies in the study area. Multi-stage sampling technique was used in selecting the respondents for the study. The first stage involved the purposive selection (based on rurality) of two of the Agricultural development program (ADP) zones in the state. The selected ADP zones are; zone A which has Baruten and Kaima LGAs and zone B which has Edu and Patigi LGAs. The second stage involved the random selection of 50% the LGAs from the selected ADP zones making a total of two (2) LGAs. The LGAs are; Kaima LGA from zone A and Patigi LGA from zone B. The total number of registered cooperative societies in Kaima LGA and Patigi LGA are forty-two (42) and forty (40) respectively. The third stage was the random selection of 10% of the total registered cooperative societies in each of the selected LGAs making eight (8) cooperative societies that was selected. The last stage was the random selection of 15% of women from the list of the total registered members who are women in the selected cooperative societies. A total sample size of 132 respondents was used for the study. Primary data were collected with the aid of

interview schedule and analysed using both descriptive and inferential statistics. The data were analyzed using frequency counts, percentages, weighted mean score (WMS) and Pearson Product Moment Correlation Coefficient (PPMC) and Chi-square was used to test the relationship between selected socio-economic characteristics and the effectiveness of cooperative societies.

Results and Discussions

Socio-economic Characteristics of the Respondents

The data in Table 1 shows the distribution of the respondents by socio-economic characteristics. The results show that their mean age was 42 years which indicates that rural women in the study area are in their active years so they have the capability to get involved and benefit from cooperative societies activities in order to improve their livelihoods. This is in agreement with the findings of Mohammed, (2014) who revealed that rural women in Niger state were of the middle age category of 40-50 years of age. Majority of the respondents were married which simply indicate family responsibilities on the part of the respondents which will make them participate more in cooperatives activities. This finding agreed with findings of Abonge, (2012); Nwosu and Okon, (2013); who reported that majority of rural women were married. More than half of the respondents were Muslims while the rest were Christians. The mean years spent in school was 11 years indicating that majority of them were literate which might influence their participation in cooperative and also improve their ability to gain skills and knowledge from their involvement in cooperative activities. This finding agrees with the findings of Oyebamiji *et al.* (2020) who reported that most of the rural women in Akinyele local government area of Oyo state, Nigeria had one form of formal education or the other. A very significant population of the respondents engaged in agricultural activities as their primary occupation which implies an active participation of women in agriculture in the study area followed by trading, artisan while the least of the respondent were civil servants. This finding agrees with the findings of Omotesho *et al.* (2019) who opined that women farmers participate more in cooperative societies to help them improve their agricultural productivity. Also, majority of the respondents had trading as their secondary occupation and they also all had secondary occupations through which they generate more income for their family. The result agreed with Mohammed (2014), who stressed that secondary

occupation enable farmers to diversify their sources of income in order to manage risk and diversify their source of livelihood. The mean household size of the respondents was 9 persons. A large household size implies that the respondents have family responsibilities which might encourage them to participate more in cooperative activities to source for financial assistance. This finding disagrees with the findings of Nnadi *et al.*, (2014) and Dimelu *et al.*, (2014) who reported an average of 5 persons per households in the Southern part of Nigeria which is mostly dominated by monogamous households. Their mean income is #472,159 which implies a relatively high income and this finding contradicts the findings of Omotesho *et al.*, (2019) who stated that the rural women have a mean annual income of #198,070 in kwara state. The mean number of years spent in cooperatives is 11 years. This implies that the respondents have an average of 11 years as members of cooperative societies meaning that they would have a better understanding of cooperative principles, improve access to resources and increased trust and loyalty. Majority of the respondents belongs to one association other implying that majority of the respondents belong to an association other than cooperative groups. This agrees with the findings of Onwurafor, (2013) have found majority (75 percent) of rural women they studied to belonging 1-4 social organizations. The finding contradicts the findings of Negi and Upadhyay, (2012) who stated that more than half (66.6%) of rural women had no organizational membership.

Civil servant	2	1.5	
Artisan	37	28.0	
Trading	38	28.8	
Farming	55	41.7	
Secondary occupation			
Artisan	19	14.4	
Trading	70	53.0	
Farming	43	32.6	
Household size			
1-5	14	10.6	9 persons
6-10	88	66.4	
11-15	28	21.2	
>15	2	1.8	
Annual Income (#)			
≤200,000	6	4.7	#472,159
201,000-400,000	50	38.1	
401,000-600,000	47	35.9	
601,000-800,000	25	18.2	
>800,000	4	3.1	
Years of Involvement in cooperative societies			
1-10	77	58.3	11 years
11-20	45	34.3	
21-30	6	4.7	
>30	4	3.1	
Membership in occupational associations			
Yes	93	70.5	
No	39	29.5	

Source: Field Survey 2024.

Livelihood Activities of the Respondents

Table 1: Distribution of the Respondents According to Their Socio-economic Characteristics

Socio-economic characteristics			
Age	Frequency	Percentage	
≤ 30	18	13.8	42 years
31-40	47	35.6	
40-50	43	32.5	
51-60	19	14.4	
>60	5	3.7	
Marital Status			
Single	12	9.1	
Separated	12	9.1	
Widowed	15	11.4	
Divorced	12	9.1	
Married	81	61.3	
Religion			
Islam	88	66.7	
Christianity	44	33.3	
Years spent in school			
0	11	8.4	11 years
1-6	34	25.8	
7-12 years	26	38.5	
Above years	36	27.3	
Primary occupation			

The data in Table 2 shows the distribution of the respondents according to their livelihood activities. From the results reported above, it was observed that the respondents engage significantly in one agricultural activity or the other which agrees with the findings of Oyebamiji *et al.*, (2020) who stated that majority of rural women in kwara state practice agriculture. Also, more than half of the respondents were traders and this also agrees with the findings of Aderinoye *et al.*, (2015) who reported that a significant number of rural farmers also engaged in trading activities. Also, majority of the respondents do not engage in social livelihood activities. This may be due to social cultural barriers on rural women as observed by Oyebamiji *et al.*, (2020). Lastly, a significant number of the respondents were not into service-based livelihood activities.

Table 2: Distribution of the Respondents According to Their Livelihood Activities

Livelihood activities	Frequency	Percentage
Crop production	57	43.2
Crop processing	71	53.8

Poultry and livestock rearing	67	50.8
Trading	70	53.0
Tailoring	36	27.3
Hairdressing	43	32.6
Basket weaving	44	33.3
Pottery making	41	31.1
Social Livelihood activities		
Traditional leadership roles	38	28.8
Family care and support	38	28.8
Service- based livelihood Activities		
Food and Catering services	51	38.6
Local healthcare service production	34	25.8

Source: Field Survey 2024.
***Multiple Responses**

Effectiveness of cooperative societies on the livelihood of the respondents

The data in Table 3 shows the rank order of the respondents based on the effectiveness of cooperative societies on their livelihood. The results showed that cooperative societies increase credit accessibility ranked 1st with meaning cooperative play a major role in helping rural women gain access credit. This corroborates with the finding of Adebisi, Adebayo, and Lwoga, 2018 who stated that cooperatives societies help rural women gain access to credit. This is followed by cooperative societies increase ward's school enrolment rate meaning cooperative societies helps provide fanatical facilities need by rural women to enrol their children in schools thereby improving their livelihood. Next is cooperative societies help increase income level, this indicates that through cooperative societies funding their various livelihood activities and occupations, rural women experience increases in their income level. These results indicate that cooperative societies have added value to the lives of the respondents through their interactions with external bodies which had great improvement on their livelihoods. This outcome aligns with the findings of Kabeer *et al.* (2017) who reported several significant effects of cooperative societies on rural women livelihood.

Grand mean (G.M) further revealed that both economic status and educational status of the respondents ranked first with a WMS of 0.8 each respectively. The grand mean results affirm that there is high effectiveness of cooperative societies on the economic status of the respondents due the increase in credit accessibility and income level earlier mentioned. Also, cooperative societies have high

effectiveness on the educational status of the respondents due to the increase ward's school enrolment rate earlier mentioned. It was also observed that health status ranked least indicating a need for cooperative societies to improve on their healthcare and wellness activities.

Table 3: Rank Order of the Respondents According to the Effectiveness of Cooperative Societies on Their Livelihood

Effectiveness of Cooperative Societies	WMS	Rank	G.M	Order Rank
Economic status				
Cooperative societies help increase income level	0.98	3 rd	0.8	1 st
Cooperative societies help increase in savings rate	0.81	7 th		
Cooperative societies help increase credit accessibility	1.20	1 st		
Cooperative societies help increase agricultural productivity	0.73	8 th		
Cooperative societies help to develop entrepreneurship capabilities	0.50	12 th		
Cooperative societies help reduce poverty level	0.84	6 th		
Social status				
Cooperative societies promote gender equity and awareness	0.23	17 th	0.5	4 th
Cooperative societies ensure community engagement	0.27	16 th		
Cooperative societies provide social support network	0.89	5 th		
Health status				
Cooperatives societies provide access to affordable healthcare	0.35	14 th	0.4	5 th
Cooperative societies help in promoting healthy lifestyle	0.32	15 th		
Cooperative societies provide access to health education	0.43	13 th		
Educational status				
Cooperative societies help increase ward's school enrolment rate	1.05	2 nd	0.8	1 st
Cooperative societies improve quality of education	0.52	11 th		
Resilience				
Cooperative societies help in recovery from crop failure	0.62	9 th	0.7	3 rd
Cooperative societies help in recovery from business failure	0.96	4 th		
Cooperative societies help in recovery from natural disasters	0.56	10 th		

Source: Field Survey 2024.

Relationship between the Socio-economic Characteristics of the Respondents and the Effectiveness of Cooperative Societies on the Respondents' Livelihood

The data in Table 4 shows the PPMC analysis of the relationship between selected socio-economic characteristics of the respondents and the effectiveness of cooperative societies on the respondents' livelihood. The results show that there is a positive and significant relationship between years spent in school ($r=0.328^{**}$, $p=0.000$) and the effectiveness of cooperative societies on the respondents' livelihood. The result implies that being literate has significant role to play in enjoying benefits from cooperative societies. This correlates with the findings of Nwosu and Okon,(2013) who reported that those who value cooperative societies and join them were those who had a certain level of education.

Table 4: Relationship between Some Selected Socio-economic Characteristics and Effectiveness of Cooperative Societies on

Socio-economic characteristics	Correlation coefficient (r)	p-value	Remark	Decision
Age	0.024	0.789	NS	Accept
Household size	0.116	0.186	NS	Accept
Years spent in school	0.328**	0.000	S	Reject
Income	-0.015	0.864	NS	Accept
Years of involvement in	0.127	0.146	NS	Accept

Source: Computed data, 2025. *Correlation is significant at 0.01 level (2-tailed)

**** Correlation is significant at 0.05 level (2-tailed), S = Significant, NS = Not significant**

The data in Table 5 shows the Chi-square analysis of the association between some selected socio-economic characteristics and the effectiveness of cooperative societies on the respondents' livelihood. The results show that there is a significant association between primary occupation ($\chi^2=69.568$, $p=0.011$), secondary occupation ($\chi^2=63.909$, $p=0.023$) and membership in associations ($\chi^2=21.524$, $p=0.000$) and the effectiveness of cooperative societies on the respondents' livelihood. The result implies that the respondents' primary occupation has a significant impact on the respondents' livelihood improvement through cooperative societies. This finding agrees with the findings of Omoteshoet *al.*, (2019) who opined that women farmers participate more in cooperative societies to help them improve their agricultural productivity which is majorly their primary occupation. The respondents' secondary occupation is also vital to their livelihood betterment through cooperative societies. Also, being a member of associations other than cooperative societies plays a significant role in enjoying benefits from cooperative societies. This finding agrees with Onwurafor, (2013) who stated that associations provide cooperative societies access to resources, expertise, training and network opportunities.

Table 5: Association Between Some Selected Socio-economic Characteristics and the Effectiveness of Cooperative Societies on the Respondents' Livelihood

Socio-economic characteristics	Chi-square	df	p-value	Remark
Marital status	76.532	68	0.628	NS
Religion	12.936	17	0.368	NS
Primary occupation	69.568	51	0.011	S
Secondary occupation	63.909	51	0.023	S
Membership in occupational associations	21.524	51	0.000	S

Source: Computed data, 2025.

S = Significant

NS = Not significant

Conclusions and Recommendations

The study concluded that cooperative societies have significant effectiveness on the economic and educational livelihood status of rural women in the study area. The study therefore recommends that rural women be encouraged to actively engage in cooperative societies due to their effectiveness in improving their livelihood as evident in the study.

References

- Adebisi, Adebayo, and Lwoga (2018). Article on "The Role of Cooperatives in Empowering Women Entrepreneurs in Rural Nigeria" *The Journal Development in Practice*, Vol 24 No. 8. pp. 120-130.
- Aderinoye, S.A., Nwachukwu, S.C., Salawu, O.L. and popoola, P. O. (2015). Assessment of Livelihood Activities of Rural Farmers in Kwara State, Nigeria. *Ethiopian Journal of Environmental Studies and Management*, *8*(2): 120 – 129.
- Akinwale, A.A. (2010). Livelihood and Environmental Challenges in Coastal Communities of Nigeria. *Journal of Sustainable Development in Africa*, *12*(8): 79-88.
- Dimelu, M. U., Enwelu, I. A., Attah, C. P. & Emodi, A. I. (2014). Enhancing performance of farmers' cooperative in rice innovation system in Enugu State, Nigeria. *Journal of Agricultural Extension*, *18*(2), 206-219.
- Jaka H., & Shava, E. (2018). Resilient Rural Women's Livelihoods for Poverty Alleviation and Economic Empowerment in Semi-arid Regions of Zimbabwe, Jamba. *Journal of Disaster Risk Studies*, *10*(1): 524.
- Linus, U. (2018). AgritechStartups Aim to Lift Nigerian Smallholder Farmers out of Poverty. Inside Development Agriculture. The Guardian, IRIN, NPR, News Deeply. The Christian science monitors. <https://www.devex.com/news/agritechstartups-aim-to-lift-nigerian-smallholderfarmers-out-of-poverty-92646>.
- Kabeer, N., Mahmud, S., Nazneen, S., & Tasneem, S. (2017). Can Social Protection Play a Role in Promoting Women's Economic Empowerment? Lessons from Bangladesh and Uganda. *World Development*, *91*, 53-65.
- Mohammed, U. (2014). Women Involvement

- and Adoption of Improved Groundnut Processing Technology in Niger State, Nigeria. An unpublished M.Tech Thesis, Federal University of Technology, Minna. Pp 90.
- Negi, T. and Upadhyay, R., (2012). SWOT analysis of selected entrepreneurial activities performed by rural women. *Journal of Extension Education*, **20**, 215-220. Nigeria". *Journal of Agriculture, Food, Environment and Extension*. **6**(2)73-78.
- Nnadi, F. N., Aja, O. O., Nnadi, C. D., Ani, A. O., Anaeto, F. C., Akwiwu, U. N., Agomuo, C. I. & Elei, C. P. (2014). Urban farmers' Adoption of improved dry season Vegetable Production Technologies in Owerri Municipal Council of Imo State, Nigeria. *Journal of Agricultural Extension*, **18**(2):158-169.
- Nwosu, I. E. & Okon, D. P. (2013). Assessment of the Impact of Palm Oil Processing on the Livelihood of Rural Women in Ika Local Government Area, Akwa Ibom State. Nigeria. *Journal of Agriculture and Social Science*. 9:11–14 of Agricultural Extension, **14** (1), 96- 102.
- Omotesho K. F., Akinrinde A. F., Komolafe S. E., Aluko O.E. (2019). Analysis of Women Participation In Farmer Group Activities In Kwara State, Nigeria. *Agricultura Tropica Et Subtropica*, 52/3–4, 121–128, 2019.
- Onwurafor, E. U. and Enwelu I. A. (2013). Rural Women Entrepreneurship in Agro-food processing in Enugu state, Nigeria. *International Journal of Research in Applied, Natural and Social Sciences (IJRANSS)* **1**(2), 13-30.
- Oyebamiji, B. A., Adetarami, O., Dada, O.E., Oyetade, O.P., Ijeh, M.O. and Sodiya, C. (2020) Assessment of Rural Women Participation in Cooperative Society In Akinyele Local Government Area of Oyo State, Nigeria. *Journal of Agriculture and Human Ecology*, **4**(2): 51-56, 2020.
- Shuaibu, H. (2015). Assessment of Impact of Women-in-Agriculture (WIA) Groundnut Processing Programme on Poverty Alleviation, Kano state, Nigeria. PhD thesis, ABU Zaria.