

## CONTRIBUTIONS OF COOPERATIVE SOCIETIES TO WELL-BEING OF WOMEN IN YEWA NORTH LOCAL GOVERNMENT AREA OF OGUN STATE, NIGERIA

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### Abstract

Cooperative Societies have been acknowledged as a valuable tool to achieve both the change of socio-economic role of women and foster the economic development of a country. Therefore, this study analyzed contributions of cooperative societies to well-being of women in the study area. The study was carried out in Yewa North Local Government Area of Ogun State of South Western Nigeria. Systematic sampling technique was used to select 180 respondents from registered members of cooperative societies. The data were analyzed using descriptive statistics and inferential statistics. The result revealed that majority (82.22%) of the respondents were married with average age of 53years. Most of them (99.44%) have formal education with average years of schooling of 11years and mean household size of 6 members. It was generally affirmed by the respondents that benefits derived from cooperative societies are; access to credits, training, information and farm input, market for farm produce and social recognition. Majority of the respondents were able to possess farm land, building, motorcycle, bicycle, telephone, radio and television after they joined cooperative societies. They also have better access to good health care and food. The result of t-test showed that there is significant different in the average monthly income (₦39,614.44 difference) of the women and t-value of 23.64. In conclusion, this study provided strong evidence that cooperative societies contributed a lot to well-being of women in the study area. It is recommended that women should be encouraged to join cooperative society of their choice.

**Keywords:** Cooperative, Women, Contributions and Wellbeing.

### INTRODUCTION

Cooperatives have been defined in diverse ways by various people and writers for different purposes. Cooperatives are defined by (ICA, 1995) as “an autonomous association of persons who unite voluntarily to meet their common economic and social needs and aspiration through a jointly owned and democratically controlled enterprise. Tonyi (2009) views cooperatives as an association of persons with a common economic and thorough formation of a democratically controlled business organization, such persons as associates make equitable contribution to the capital required and accept fair share of benefits and risks of their undertaking. Cooperative society was viewed by Ihimodu (2008) as a voluntary association stated with the aim of service of its members. It is a form of business where individuals belonging to the same class join their hands together for the promotion of their common goals. Cooperatives have been acknowledged as a valuable tool to achieve both the change in the socio-economic role of women and foster the economic development of a country. As such, there is also a general belief that cooperative participation leads to benefits that exceed the initial purpose of merely increasing income, especially those benefits have caused both international development agencies and national governments to promote the use of cooperatives in women empowerment, (Ferguson and Kepe, 2011). Cooperatives societies seem to be the best instrument used by government mostly to bring about serious economic development in the country. Financial institutions like banks tend to use mostly rural women cooperatives to improve or develop the economy. This could be said to be in the form of empowerment to the rural women cooperatives (Godwin, 2011).

An important contribution of the cooperative society continues to be its capacity in promoting and supporting entrepreneurial development in forms compatible with the principles and objectives of the World Summit for Social Development ICA (1998). Cooperatives provide low interest loan, job training, self-employment through millions of worker-owners of production and service cooperatives; financial cooperatives mobilize capital for productive investment and provide people with secure institutions for the deposit of savings; consumer cooperatives provide households with affordable goods and services reducing the proportion of income used for basic living costs, and similarly user-owned cooperatives such as housing, utility, health and social care cooperatives provide affordable access to basic services. All these are the indices of measuring women well-being (ILO, 1999).

### Problem statement

Perhaps, the major problems confronting the women today in Africa, particularly in Nigeria are maternal mortality, gender discrimination, insecurity, malnutrition and unemployment which leads to high rate of poverty among women. Nigerian culture placed women in lower class and they are often treated as second class citizens. This is relegating African countries, of which Nigeria is one to the back seat among the countries of the world because of lack of equity between male and female gender thereby limiting women contributions into the society.

### Objectives of the Study

The main objective of the study is to analyze the contributions of cooperative societies to women well-being in Yewa North local government area of Ogun State, Nigeria while the specific objectives are to: describe the socio-economic characteristics of members of women cooperative societies,

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identify the benefits the women derived from their various cooperative societies and analyze the contributions of cooperative societies to the well being of the women in the study area.

### Hypothesis

**H0:** There is no significant difference in the income of the women in the study area before and after they joined cooperative society.

### Justification

In realizing this predicament, government at all levels, corporate organization and non-organization have come up with different policies and programmes to bring about gender equity and improved well-being. One of these programmes is cooperative formation which aimed at improving the well-being of these less privileged people. There is therefore need to check and weigh the contributions of these cooperative societies on women's well-being.

## METHODOLOGY

This research was carried out in Yewa North Local Government Area of Ogun State, South Western Nigeria. Yewa North is a Local Government Area in the west of Ogun State, Nigeria bordering the Republic of Benin. Its headquarter is in the town of Aiyetoro at latitude of 7°12'N and longitude of 3°2'E in a deciduous derived savannah zone. The climate is sub-humid tropical with a longtime average rainfall of 1,909.30mm. It has an area of 2,087 km<sup>2</sup> and a population of 181,826 at the 2006 census (NPC 2006). The area is known for its agricultural products as most citizens are farmers. The population of the study is the women in Yewa North Local Government Area who are member of cooperative society. A well-structured questionnaire with close-ended questionnaire format was use to gather information from the sampled population. Systematic sampling technique was used to select 180 respondents from registered members of cooperative societies. The data were analyzed by the use of descriptive statistics (such as percentage, standard deviation, mean) and inferential statistics such as T-test.

## RESULT AND DISCUSSION

Table 1 revealed that large number (44.44%) of the women has age between 41-50years and this is closely followed by those that were between the range of 51-60 year (32.78%). Only 3.89% of the respondents were between 31-40years while 18.89% were above 60years of age. The mean age was approximately 53years. This implies that the women in the study area were in their productive age. This is in tandem with findings of Ufoaroh (2017) in her work "Impact of Cooperative Society in Empowerment: a case of indigenous women of Nimo town Anambra State Nigeria" where majority were in their productive ages. Majority (82.22%) of the women was married and none of them was single. Divorced respondents were 11.11% while only 6.67% were widowed. This implies that majority of the women were married and have families to cater for. This result echoed the findings of Ademilua (2017) in her "Influence of Cooperative Society Membership on Women Owned SMEs in West Africa" where majority (92.8%) of the women was married. The table also

discovered that 56.11% of the respondents were Christians while 42.78% were Muslims and 1.11% were traditional worshippers. This implies that the three major religions in Nigeria were practiced in the study area. This result contradict the findings of Kareem, *et al.*, (2012) in their work "The Impact of Co-Operative Society on Capital Formation: A Case Study of Temidere Cooperative and Thrift- Society, Ijebu-Ode, Ogun State, Nigeria" where only two religions (Christianity and Islam) were practiced. It was exposed that 99.44% of the respondents have formal education while only 0.54% did not have formal education. This shows that majority of the women were literate. This is in agreement with the result of Taiwo *et al.*, (2015) in their work "Effect of Cooperative Membership on the Economic Empowerment of Women in Osun State of Nigeria" where women cooperators were literate. Table 1 further shows that 0.56% of the respondents were students while the rest (99.44%) were engaging in one occupation or others (farming, artisan, civil service and trading). This implies that women cooperators were employed. This result echoed the findings of Ufoaroh (2017) in her work "Impact of Cooperative Society in Empowerment: A Case of Indigenous Women of Nimo town Anambra State Nigeria" where majority (80.9%) of women were employed. It was also known that majority (73.33%) of the respondents have household members ranging between 6-10 persons. Those that have between 1-5 household members were 25.56% while only 1.11% of respondents have above 10 persons in their household. The mean household size was 6 persons. This implies that the women have sizeable household members to take care. This result is contrary to the findings of Baruwa, *et al.*, (2016) in their work "Influence of Farmers Cooperatives Membership on Inputs Access and Land Management in Osun State, Nigeria" where mean household size of cooperators was 5 persons.

The table showed that 28.89% of the respondents belong to credit and thrift cooperative society while 20.55% and 35.56% belong to trader and multipurpose cooperative societies respectively. Only 15.00% belong to farmer cooperative societies. The results showed that the four identified cooperatives were in operation in the study area. This is in tandem with the findings of Ibitoye (2012) in his research "Survey of the Performance of Agricultural Cooperative Societies in Kogi State" where major cooperative society in the rural areas are traders cooperatives, farmers multipurpose cooperatives as well as thrift and credit cooperatives. Table 1 disclosed that 66.66% of the women affirmed that they were feeling very good as member of cooperative society. Those that claimed that they were feeling good were 26.67% while 6.67% were indifference. None of the respondents was feeling bad. This implies that women were free to choose any type of cooperative based on their need.

### Benefits derived from cooperative societies by respondents

According to table 2, 52.78% of the respondents strongly agreed that they benefited immensely from cooperative loan while only 1.67% strongly disagreed with this claim. Those who agreed that they got job opportunity through cooperative societies were 68.33% while only 2.22% strongly disagreed to this assertion. 33.52% of the respondents were indecisive whether they received job trainings from cooperatives or not, while those strongly agreed and partially agreed were 24.58% and 22.91% respectively.

Table 1. Frequency distribution of respondents by socio-economic characteristics (N=180)

Socio-economic Characteristics	Frequency	Percentage(%)	Mean
<b>Age (years)</b>			
31 – 40	7	3.89	53.21
41 – 50	80	44.44	
51 – 60	59	32.78	
61 and above	34	18.89	
<b>Marital Status</b>			
Single	0	0.00	
Married	148	82.22	
Divorce/Separated	70	11.11	
Widowed	12	6.67	
<b>Religion</b>			
Christianity	101	56.11	
Islam	77	42.78	
Traditional	2	1.11	
<b>Education Status</b>			
Non-Formal	1	0.56	
Formal	179	99.44	
<b>Major Occupation</b>			
Farming	71	39.44	
Artisan	32	17.89	
Civil Service	25	13.89	
Trading/Business	51	28.33	
Student	1	0.56	
<b>Household Size</b>			
1 -5 persons	46	25.56	6.35
6 -10 persons	132	73.33	
Above 10 persons	2	1.11	
<b>Type of Co-operative Society</b>			
Trader co-operative	37	20.55	
Multi-purpose co-operative	64	35.56	
Farmers' co-operative	27	15.00	
Credit and Thrift co-operative	52	28.89	
<b>Feeling of being a member of co-operative</b>			
Very good	92	51.11	
Good	48	26.67	
Indifferent	40	22.22	
Bad	0	0.00	

Source: Field Survey, 2018

Table 2. Distribution of the respondents by benefits derived from cooperative societies

(N=180)

Benefit from co-operative society	Strongly Agreed	Agreed	Undecided	Disagreed	Strongly Disagreed
Access to Credit/Loan	95 (52.78)	36 (20.00)	25 (13.89)	21 (11.67)	3 (1.67)
Job Opportunity	19 (10.56)	123 (68.33)	15 (8.33)	19 (10.56)	4 (2.22)
Job Training	44 (24.58)	41 (22.91)	60 (33.52)	32 (17.88)	2 (1.12)
Farm Input	50 (27.78)	47 (26.11)	39 (21.67)	41 (22.78)	3 (1.67)
Access to Subsidy	155 (86.11)	0 (0.00)	25 (13.89)	0 (0.00)	0 (0.00)
Access to information	102 (56.67)	46 (25.56)	0 (0.00)	25 (13.89)	7 (3.89)
Savings increase	77 (73.89)	30 (16.67)	12 (6.67)	5 (2.78)	0 (0.00)
Low interest on Loan	152 (83.34)	26 (14.44)	0 (0.00)	4 (2.22)	0 (0.00)
Easier than Micro-finance	79 (43.89)	40 (22.22)	25 (13.89)	23 (12.78)	13 (7.22)
Increase in income	0 (0.00)	180 (77.78)	0 (0.00)	0 (0.00)	0 (0.00)
Better access to Expenditure on health	167 (92.78)	13 (7.22)	0 (0.00)	0 (0.00)	0 (0.00)
Access to quality food and other materials	0 (0.00)	180 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)
Social recognition	39 (21.67)	141 (78.33)	0 (0.00)	0 (0.00)	0 (0.00)
Increase in decision making roles	121 (67.23)	23 (12.78)	27 (15.00)	0 (0.00)	9 (5.00)
Market for farm produce.	122 (67.78)	27 (15.00)	23 (12.78)	8 (4.44)	0 (0.00)

Note: Values in parentheses are percentages

Source: Field Survey, 2018

Those that strongly affirmed that they received farm inputs from cooperatives were 27.7% while 26.11% partially agreed to this claim and 1.67% strongly disagreed. Majority (86.11%) of the respondents strongly agreed that they received subsidies from cooperative societies and none of the women raised objection to this claim. Table 2 also revealed that 56.67% of the respondents strongly agreed that they have access to information through the help of cooperative society while only 3.89% strongly disagreed with this claim. Majority (73.88%) strongly claimed that their savings were increased through the cooperative while 6.67% were not certain whether their savings increased or not. Large number (83.34%) of the cooperators strongly agreed that the interest on the cooperative loan is very low.

Respondents generally (100%) agreed that they have their income increased through the aid of cooperatives. Large number (92.78%) of the respondents claimed that they were able to spend more money on their family health when they joined cooperative societies. It was generally (100%) agreed by the respondents that they have better access to quality food through cooperative societies. Majority (78.33%) also agreed that they have better social recognition when they joined cooperative society and none of them raise objection to this claim. Roles in decision making process by women was increase when they joined cooperative society, as it was strongly confirmed by majority (67.23%) and only 5% of respondents strongly disagreed with this claim.

**Table 3. Distribution of respondents by contributions of cooperative societies to the well-being of women (180)**

Asset/items/livestock	Do you own this Asset/item/livestock		Acquired before join cooperative society		Acquired after join cooperative society	
	Yes	No	Yes	No	Yes	No
Farm land	111(61.7)	69(38.3)	18(10.0)	160(90.0)	93(51.7)	87(48.3)
Building	81(45.0)	99(55.0)	13(7.2)	167(92.8)	68(37.8)	112(62.2)
Motorcycle	104(57.8)	76(42.2)	2(1.1)	178(98.9)	102(56.7)	78(43.3)
Bicycle	25(13.9)	155(86.1)	7(3.9)	173(96.1)	18(10.0)	162(90.0)
Car	87(48.3)	93(51.7)	5(2.8)	175(97.2)	82(45.6)	98(54.4)
Animal (Cow, goat, Sheep, Chicken)	110(61.1)	70(38.9)	22(12.2)	158(87.8)	88(48.9)	92(51.1)
Telephone	149(82.8)	31(17.2)	13(7.2)	167(92.8)	136(75.6)	44(24.4)
Radio	102(56.7)	78(43.3)	7(3.9)	173(96.1)	95(52.8)	85(47.2)
Television	129(71.7)	51(28.3)	31(17.2)	149 (82.2)	98(54.4)	82(45.6)

Note: Values in parentheses are percentages

Source: Field Survey, 2018

**Table 4. T-test analysis (Income)**

Group	Observation	Mean	Std. Err.	Std. Dev	[95% Conf. Interval]	
Income/Month before joining cooperative	180	71,174.44	02759.45	37021.98	65729.2	76619.69
Income/Month after joining cooperative	180	110,788.90	3331.60	44698.12	104214.6	117363.20
Difference	180	-39,614.44	1675.98	22485.69	-42921.67	-36307.22

diff = mean (0) – mean (1); t = -23.6365;

Ho: diff = 0; degree of freedom =179;

Ha: diff < 0; Ha: diff ≠ 0; Ha: diff > 0;

Pr (T < t) = 0.0000; Pr (|T| > |t|) = 0.0000; Pr (T > t) = 1.0000

They got better market for their produce when they joined cooperative societies as it was confirmed by 67.78% of the respondents.

### Contributions of cooperative societies to the well-being of women

Table 3 revealed that 61.7% of the respondents affirmed that they owned farm land. Out of these 61.7% only 10% were able to acquired farmland before joining cooperative society while 51.7% got theirs after they joined cooperative. Majority (37.8% out of 45%) of the respondents who have buildings were able to acquire it after joining cooperative society. Also 56.7% out of 57.8% of those respondents that possessed motorcycle were able to purchased it after they joined cooperative society, ditto to bicycle (10.0% out of 13.9%) and car (45.6% out of 48.3% of the respondents).

It was further revealed that 48.9% out of 61.1% of respondents who have family animals were able to acquire it after they joined cooperative society. Also, 75.6% out of 82.8% that have access to mobile phones claimed that they were able to acquired the phones after they joined cooperative society, ditto to radio (52.8% out of 56.7%) and television (54.4% of 71.7%). This implies that majority of the women were able to acquire farmland, Building, Motorcycle, Bicycle, Car, Animal, Mobile phone, Radio and Television after they have joined cooperative society.

### Hypothesis Testing

Table 5 showed the mean income of the women in the study area before and after they joined cooperative societies. The mean incomes of the women on monthly basis before and after they become members of cooperative were ₦71,174.44 and ₦110,788.90 respectively. The difference in the mean of the income (before and after) was ₦39,614.44 and was statistically significant. This implies that there was significant difference between the incomes of the respondent before and after they joined cooperative societies.

### CONCLUSION AND RECOMMENDATIONS

Women in the study area were in their productive age and were employed. Majority of respondents were married and have sizeable household members to take care of. Three major religions in Nigeria were practiced in the study area and there was high level of literacy among them. Majority of the respondents were able to gather more possessions as a result of their cooperative society membership and have better access to good health because they earned higher income after joining cooperative societies. All these findings provide strong evidence that cooperative societies contributed a lot to women well-being in the study area. It is therefore recommended, based on the findings of this study that women should be encouraged to join cooperative society of their choice and government at all level should use cooperative as a mean to better well-being of women in Nigeria.

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