



### STRATEGY FOR WOMEN DEVELOPMENT IN ANAMBRA STATE, NIGERIA: CO-OPERATIVE SOCIETIES' OPTION

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#### Abstract

*This article is aimed at determining the suitability of co-operatives as strategy for empowering and developing the rural women in Anambra State. Over the ages, socio-cultural norms, male chauvinism, and legislation have hindered women development and have kept the female gender away from aspiring to economic growth and leadership positions in communities and organizations. The paper examines the socio-economic factors of women in the co-operatives, the advantages of co-operatives to women development, the factors responsible for low women participation in co-operatives and any cultural inhibitors to women participation in co-operatives. Primary data were collected using well structured and pre-tested questionnaires, scheduled interviews and panel discussions. Descriptive statistics such as frequency counts, means and percentages, were used to analyze data while chi-square ( $\chi^2$ ) for 1 degree of freedom at 5% level of significance was used to test the hypothesis. The study revealed among others that women have a lot of opportunities in co-operatives to enhance their income and propensity to save, access to credit & farm land, enhance personal relationship & team spirit, and increase self-esteem and exposure. It was evidenced from the study that these constraints, emotionalism, poor access to resources, legislative limitations, poor education and male chauvinism, ranked in a descending order of seriousness militate against women's ascendance to leadership position in co-operatives. Intensive Co-operative education to broaden the educational level and managerial skills of female co-operators through employing strategies like workshops, seminars, symposia and conference was recommended. Female co-operators and women organisations through effective consultations with and lobbying of various leaderships in governments, religion and society to enable women associate freely and aspire to leadership positions.*

**Keywords:** Community, Culture, Development, Empowerment, Leadership.

## **Introduction**

Women's freedom of movement, access to employment; ownership of assets and land; access to credit; and representation in high paying jobs as chief executive officers especially among developing nations are hindered by cultural, religious, and other sectoral practices in addition to the fact that they doubt themselves. All these culminate in their contributing minimally to the nation's development. Governments, voluntary agencies and self help organisations have realized the need to empower and develop the women folk to enable them contribute meaningfully to national development. Empowerment, as a concept, refers to measures designed to increase the degree of autonomy and self-determination in people and in communities in order to enable them to represent their interests in a responsible and self-determined way, acting on their own authority. It refers both to the process of self-empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and eventually to use their resources and chances. (Wikipedia organizations, 2015). Kabeer & Naila (2003) defines empowerment as the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them. Empowerment is the capacity of individuals, groups and/or communities to take control of their circumstances, exercise power and achieve their own goals, and the process by which, individually and collectively, they are able to help themselves and others to maximize the quality of their lives. One empowerment strategy is to assist marginalized people (women, ethnic minorities, the disabled, disaster battered people) to create their own nonprofit organization, using the rationale that only the marginalized people themselves can know what their own people need most, and that control of the organization by outsiders can actually help to further entrench marginalization. The study on women empowerment and development becomes relevant because they are a crosscutting category of individuals that overlaps with all these other marginalized groups.

The choice of co-operatives as a strategy for empowering women evolves from the fact that through co-operatives, the voiceless is given voice and opportunity for self realization is provided. This is made possible by members' adherence to co-operative principles, values and ethics. The International Co-operative Alliance (ICA) (1995), defined co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others. Through the following principles, co-operative provide guidelines by which these values are put into practice:

- 1<sup>st</sup> Principle: Voluntary and Open Membership,
- 2<sup>nd</sup> Principle: Democratic Member Control,
- 3<sup>rd</sup> Principle: Member Economic Participation,
- 4<sup>th</sup> Principle: Autonomy and Independence,
- 5<sup>th</sup> Principle: Education, Training and Information,
- 6<sup>th</sup> Principle: Co-operation among Co-operatives and
- 7<sup>th</sup> Principle: Concern for Community

Dame Pauline Green, President of the International Co-operative Alliance,(ICA) opined in a statements in advance of International Women's Day that co-operative businesses have done so much to help women onto the ladder of economic activity. With that comes community respect, political legitimacy and influence (Nippierd, 2002). The ICA's Statement of Co-operative Identity

and the new International Labour Organization's (ILO) recommendations for promotion of co-operatives seek to promote fullest participation of women in economic and social development of all people. Over the ages, socio-cultural norms, male chauvinism, and legislation have kept the female gender away from aspiring to economic growth and leadership positions. Studies undertaken by the ILO on co-operatives in 2002, revealed that while national laws are generally 'gender neutral', there remain other constraints linked to other related laws including customary laws, which restrict women from conducting businesses independently or accessing positions of leadership and decision making (ILO, 2005). This is in addition to the fact that the women themselves lack the self-confidence and esteem necessary for projection to leadership while in association with men. Another major inhibition is their glaring mistrust and skepticism of each other added to lack of opportunities for education and training, exposure as well as communication and networking.

World Bank (2001) posits that empowering women is developing the society at large considering their undisputable responsibility for their children and family. The global statistics show that women are in charge of 60-80 percent of the world's work, and produce 50 percent of the food. Despite the fact that their contribution is significant, they have limited economic advantage and access to productive resources (Lawless, Cropp, & Harris, 1996; Mayoux, 2009).

Co-operatives can be a veritable ground for the development of women by enhancing their specific knowledge and capacities. The government of Nigeria recognizes this and supports co-operatives active participation in the development process including women development and empowerment. Despite the advantages of co-operatives, women participation in the economy and leadership position is still very low. Women membership of co-operatives accounts for less than 30% and their participation declines for upper positions (Majurin, 2012). Emanu, (2008) also observed that Nigeria is not an exception where women represent only 18% of co-operative membership. Another factor that limits women's participation in co-operatives is the limited access and control over productive assets (Desta, 1999; Habtamu, Hirut, Yusuf, & Konjit, 2004, Majurin, 2012). Thus, gender inequality brings morale very low and it affects their development through the co-operatives.

History has shown a number of approaches to development have been employed to solve the socio-economic ills of the third world. However, these approaches failed to achieve their goals partly because they completely ignored women and their contribution to the efforts of development (Desta, 1999). Throughout history and in many societies, inequalities of women and men had been part and parcel of an accepted male-dominated culture. One of the basic factors causing unequal share of women in development process relates to the division of labor between the sexes (Prakash, 2002). The value of co-operative as an effective channel of women development is widely recognized in both developed and developing nations. Mayoux (2009) observed that governments' objective since 1920 has been to encourage the use of co-operative societies as an avenue for socio-economic development of women in rural areas.

Presently co-operative is a universal form of organization found in most countries of the world and used by women in many ways for the supply of farming and fishing equipment and purchase of production equipment (Lawless, Cropp & Harris, 1996). According to Prakash (2002) the ways in which cooperative idea can be beneficial to women in their everyday needs of life is unlimited to the following:

- i. provision of the necessary and desirable services to the women concerned;
- ii. engagement in business with the motive of service instead of profit maximization;
- iii. operation on the basis of self-help where the women involved look towards themselves as a group for the solution to their problems;
- iv. group of women who have come together to do something that could be difficult for an individual to implement if she is alone and
- v. prevention of exploitation by engaging members in agricultural processing

The desire for finding an adequate strategy that will provide an acceptable platform for the development of women to make them more relevant and sought for in communities arose from the fact that, according to Emanu (2008), the role of women is either not understood or underestimated even when they represent more than 50% of Nigeria population and 70% of the rural workforce in their communities. This is compounded by the fact that people have over the years back jealously guarded the principles and prejudices against women, which are difficult to break. Culturally, women are forbidden in rural communities from partaking in any form of inheritance especially land, as well as access to power, credit, and position of influence. These are the exclusives of the male child who is often preferred because he carries the family name. Industrious and progressive women in rural communities are often shunned because of the wrong notion that they can never make good housewives. The co-operative core values of mutual help, democracy, equality, equity and solidarity and the co-operative principles of Open and voluntary membership, Democratic control by members, Members' economic participation and Education, training and information make co-operative organizations the best approach to women empowerment. Various governments' intervention schemes like the Family Support Programme (FSP), Family Economic Advancement Programme (FEAP), Fadama Project etc have tried to explore this strategy to no much success as most co-operative societies still do not appoint or elect women into strategic offices.

Studies have been carried out on strategies to develop an average rural woman but none has actually dealt with adoption of co-operatives as a strategy for women development hence this study to fill the missing gap. Co-operative is a social capital that has all it takes vertically and horizontally to uplift the most backward woman to a level of relevance in her community if she is consistent with co-operatives. The following questions may be relevant in trying to unravel why women have not embraced co-operatives much despite the good qualities of co-operatives which are capable of ensuring their development and freedom from servitude: i) what are the socio-economic factors of women in the co-operatives, ii) what are the benefits of co-operatives to women development; iii) what are the factors responsible for low women participation in co-operatives; iv) are there any obnoxious cultural inhibitors to women participation in co-operatives?

### **Theoretical Framework**

This work was based on Collective Action Theory. Collective action is traditionally defined as any action aiming at improving the group's conditions (such as status or power), which is enacted by a representative of the group (Wright, Taylor, & Moghaddam, 1990). Tajfel and Turner (1979) posited that people strive to achieve and maintain positive social identities associated with their group memberships. Pandolfelli, Meinen-Dick, and Dohrn (2007), saw collective action as both the process by which voluntary institutions are created and maintained and the groups that decide to act together. Collective action plays a vital role in many people's lives, through such areas as income generation, risk reduction, public service provision, and the management of natural resources. Integrating both women and men into collective action can lead to greater group effectiveness.

In many instances, the gender composition of groups is an important determinant of effective collective action, especially for natural resource management in two key dimensions: (i) the ability of groups to meet their immediate purposes, whether that purpose is the management of a natural-resource or the disbursement of funds to members of a burial group, and (ii) the process by which the group works to meet that purpose. Specific measures of effectiveness might include tangible indicators such as economic returns to group members, compliance with rules, transparency and accountability in managing funds, or the incidence and severity of conflicts, as well as less tangible indicators, such as members' satisfaction with the group (Pandolfelli et al, 2007). This conforms with the co-operative principles of open membership and gender equality. Marshall (1988) suggests that collective action is an action taken by a group (either directly or on its behalf through an organization) in pursuit of member's perceived shared interest. He went on in his work to maintain that collective action requires involvement of a group of people; share of interest within the group; common action which works in the pursuit of the shared interest and voluntary action to distinguish it from hired labour.

Collective action is also seen as a voluntary action taken by a group of people to achieve common interest. Co-operative, as voluntary association of independent individuals who come together in order to solve their socio-economic problems, requires collective action to succeed. Okechukwu (2001) stated that all known definitions of co-operative tend to highlight the following about co-operatives: co-operation is a form of organization of people; the people are rational beings; they are together on equality basis; are there for the promotion of socio-economic interest of themselves; and are democratically managed.

Women's socio-economic empowerment is based on a model of collective action theory which assumes that when women are organized into collective group, they are better able to overcome their gender-based inequalities and discrimination they face as individuals. From the value chain development prospective, this structure for collective action enables women to capitalize on new market opportunities facilitated through a value chain empowerment programme. Also central to the approach is the development of a cadre of women leaders who have the confidence and skills to lead women to take on new roles and overcome traditional barriers (Sahara India Project, 2012). Based on the premise above, the theory of collective action becomes apt in this work especially as the work looks at strategy for empowering rural women who are under socio-cultural cum economic bondage. The co-operative gives them voice, uplifts their self-esteem, improves their literacy and managerial capabilities and frees them from men's chauvinism. This is buttressed more by Chavez (2003) who opined that collective theory definition, principles and practice directly or indirectly relate to co-operative seven internationally recognized principles of voluntary and open membership, member economic participation; co-operation among co-operatives, concern for community etc. According to Dick, Gregorio, and McCarthy (2004) collective action theory is a theory that is very useful in agriculture, rural resource management, and rural development programmes.

### **Methodology**

This work is aimed at determining the suitability of co-operatives as the best strategy in developing the rural women in Anambra State. It tried to examine the socio-economic factors of women in the co-operatives, the advantages of co-operatives to women development, the factors responsible for low women participation in co-operatives and any cultural inhibitors to women participation in co-operatives. Two hypotheses: Socio-economic characteristics of the women do not affect their development through co-operatives significantly and Cultural factors do not have significant effect on women development through co-operatives, were tested.

The population for this work comprises of all registered co-operatives spread throughout the three senatorial zones of Anambra State. Anambra State is predominantly occupied by the Igbo ethnic group of Nigeria who by nature are mainly farmers and traders. It has almost 100 percent arable soil. Among crops grown by farmers in the state are yam, palm produce, rice, cassava, cocoyam, vegetables, and different varieties of fruit trees among others. (Anambra State Ministry of Economic Development, 2010). The State experiences dry season from late October to early May and has at least six dry months in the year. The vegetation consists of rainforest, wooden savannah and grasslands. The State is drained by the River Niger, Anambra River, Mamu/Ezu River, Idemili River and River Ulasi. There also exists other numerous perennial streams like the Oyi, Nkisi, and Obizi as well as in-land valley ponds and lakes like the Agulu Lake which drains a collection of towns in the state (Okechukwu 2015). Three societies were purposively selected from each of the three senatorial zones in the first stage to give a sample size of nine societies with a total membership size of two hundred and five members. In the second stage five officers and six ordinary members were selected from each selected society in addition to the schedule officer in charge of co-operative development at the State Co-operative office to give a final sample size of hundred co-operators.

Primary data were collected using well structured and pre-tested questionnaires, scheduled interviews and panel discussions. Descriptive statistics such as frequency counts, means and percentages, were used to analyze data while chi-square ( $\chi^2$ ) for 1 degree of freedom at 5% level of significance was used to test the hypothesis.

#### **Analysis of surveyed data**

**Socioeconomic Characteristics:** Analysis of the socio-economic characteristics of the respondents (Table 1) shows that 60% of the respondents were males while 40 were females; 64% of them were married while 36% were single implying maturity of the respondents hence reliability of the information given. They have an average age of 34.74 years which falls within the active age hence majority of them were farmers (46%), traders (32%) and civil servants (22%). They had an average of 9.75 years spent in education. This means that on the average they attained upto secondary education level which is advantageous to the organization. With an average of 18.65 years experience in co-operatives, principle, practice and management of the organization should not pose any serious problem.

**Table 1: Socio-economic characteristics of the co-operators**

VARIABLES	N =100	%	AVERAGE
GENDER			
Male		60	
Female		40	
MARITAL STATUS			
Married		64	
Single		36	
AGE			34.74 years
21- 30		25	
31-40		44	
>40		31	
EDUCATION			9.75 years

Primary		46	
Secondary/Equivalent		37	
Tertiary		17	
OCCUPATION			
Farming		46	
Trading		32	
Civil Servant		22	
CO-OPERATIVE EXPER.			18.65 years
1-15 yrs		45	
16-30 yrs		25	
>31		30	

Source: Field study2015

### **Benefits of co-operatives to women development**

The derivable benefits of co-operatives to women (Table 2) are arranged in a descending order of value with Enhancement of income and propensity to save (25%) topping the list. The rest follow in that order: Access to credit & farm land (18%), Enhances personal relationship & team spirit (15%), Increases self-esteem and exposure (13%), Increases managerial competence (11%), Enhances entrepreneurial skill (10%) and Reduces illiteracy (8%).

**Table 2: Benefits of cooperatives to women development**

<b>VARIABLE</b>	<b>(%)</b>
Enhances income and propensity to save	25
Access to credit & farm land	18
Enhances personal relationship & team spirit	15
Increased self-esteem and exposure	13
Increases managerial competence	11
Enhances entrepreneurial skill	10
Reduces illiteracy	8
<b>Total</b>	<b>100</b>

Source: Field study, 2015

### **Constraints to women ascendance to leadership positions in co-operative societies**

The following constraints ranked in order of seriousness (Table 3) were identified as limitations to women occupation of leadership positions: emotionalism; poor access to resources; legislative limitations; poor education; sluggishness; male chauvinism; management ineptitude; cultural norms and poor entrepreneurship.

**Table 3: Constraints to women ascendance to leadership in co-operative security**

<b>Variable</b>	<b>Mean scores</b>	<b>Ranks</b>
<b>Emotionalism</b>	<b>2.96</b>	<b>1st</b>
<b>Poor access to resources</b>	<b>2.85</b>	<b>2nd</b>
<b>Legislative limitations</b>	<b>2.68</b>	<b>3rd</b>
<b>Poor Education</b>	<b>2.57</b>	<b>4th</b>
<b>Sluggishness</b>	<b>2.51</b>	<b>5th</b>
<b>Male chauvinism</b>	<b>2.46</b>	<b>6th</b>
<b>Management ineptitude</b>	<b>2.41</b>	<b>7th</b>
<b>Cultural norms</b>	<b>2.13</b>	<b>8th</b>
<b>Poor entrepreneurship</b>	<b>2.11</b>	<b>9th</b>

**Source: Field study, 2015**

### **Test of hypothesis**

The hypotheses tested with chi-square for 1 degree of freedom at 5% level of significance indicated that in both cases the computed value of 80 is greater than the tabulated value of 3.84 implying the acceptance of the alternative hypotheses ( $H_i$ ) that Socio-economic factors of women in co-operatives significantly affect their development through co-operatives and that Cultural factors have significant effect on women development through co-operatives

### **Summary of Findings**

The study reveals that the societies are gender friendly (Table 1) as up-to 40% of the members are women. This is an indication that co-operative societies provide women opportunities for development and self actualization

Table 2 of the study highlights benefits of membership of co-operatives to women. Topmost in the list is enhancement of income and propensity to save (25%). Co-operatives provide access to productive resources which otherwise would not have been available to members operating individually. This will, no doubt increase their productivity which results in enhanced income. Co-operative also has inbuilt mechanism for thrift and members key into it on admission. The result is enhanced savings which can be applied to further production. Other benefits in a descending order of relevance are: access to credit & farm land (18%), enhances personal relationship & team spirit (15%), increases managerial competence (11%), enhances entrepreneurial skill (10%) and reduction in illiteracy (8%).

The study (Table 3) reveals that the greatest impediment to women ascending to leadership position is their susceptibility to emotions. This is quickly followed by poor access to resources, legislative limitations, poor education, sluggishness, male chauvinism, management ineptitude, cultural norms and poor entrepreneurship in that descending order of gravity.

Hypotheses tested accept that that both socio-economic factors of women in co-operatives as well as cultural factors significantly affect their development through co-operatives.

## **Conclusion**

Women, being the most vulnerable group in the society second to children and the disabled, they require a medium that can appreciate them, guarantee freedom and equal opportunity to them to develop. The research has shown that women have a lot of opportunities in co-operatives to enhance income and propensity to save, Access to credit & farm land, enhance personal relationship & team spirit, increase self-esteem and exposure, increase managerial competence and entrepreneurial skill as well as reduction in illiteracy level. The fact that average years spent in acquiring education as 9.75 which is a secondary school level of education is an added advantage towards their freedom from servitude and male chauvinism. The co-operative core values of mutual help, democracy, equality, equity and solidarity and the co-operative principles of Open and voluntary membership, Democratic control by members, Members' economic participation and Education, training and information no doubt will provide a soft landing for empowering the women and guarantee them development. It was revealed in the study that the following constraints ranked in a descending order of seriousness militate against women's ascendance to leadership position in co-operatives as: Emotionalism, Poor access to resources, Legislative limitations, Poor Education, Sluggishness, Male chauvinism, Management ineptitude, Cultural norms and Poor entrepreneurship

## **Recommendations**

Co-operative apexes in collaboration with government agencies should broaden the educational level and managerial skills of female co-operators through employing strategies like workshops, seminars, symposia and conference. This obviously will assist the female co-operators ensure greater self esteem and freedom from servitude to obnoxious cultural practices and male chauvinism. Co-operative education with emphasis on gender equality and tolerance should also be stepped up. This will obviously encourage increase participation of female members in leadership positions thereby availing co-operatives their potential in prudent management of resources which is never put in doubt for the growth and development of co-operatives.

The obnoxious cultural practices in some areas which demand that a married woman requires prior consent of the husband before joining any form of association, land/property ownership and inheritance, etc place considerable constraints on women participation in co-operative activities. This should be addressed by female co-operators and women organisations through effective consultations with and lobbying of cultural leaders, co-operative organizations, governments and religious organizations to enable women associate freely and aspire to leadership positions.

There is a serious need for governments, legislative houses and women organizations to work assiduously towards reviewing such cultural practices that prevent women, especially those in rural areas, from having access to or control over natural assets like land and water or engaging in any serious economic activity without the permission of their husbands. This reduces their prospects of earning reasonable income from such assets or economic activity there by significantly obstructing their access to financial assets including credit and saving.

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