



ASSESSMENT OF THE IMPACT OF COOPERATIVE SOCIETIES ON WOMEN EMPOWERMENT IN GOMBE METROPOLIS, GOMBE STATE NIGERIA

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ABSTRACT

This study assessed the impact of cooperative societies on women empowerment in Gombe metropolis, Gombe State Nigeria. The study examined the socio-economic characteristics of women cooperatives in Gombe metropolis, identifies the sources of income of the cooperative societies, assessed the impact of cooperative societies on women empowerment and investigated the challenges faced by the cooperative societies. Data was gathered from systematically selected women based on Taro Yamene formula with error margin of 0.01 (10%) out of the 19 registered and functional cooperatives in Gombe metropolis. Descriptive statistics were employed in analyzing the data which found that the predominant sources of income of the cooperative societies was membership contributions (30%), 53% of the respondents said that they benefitted from the dividends shared by the cooperatives, which some used in acquiring landed properties and payment of children's school fees (30% and 27%) respectively. Relationship between the socio-economic characteristics of the cooperators as independent variables and participation in cooperatives as dependent variable was tested using chi-square, the result shows that out of seven independent variables, six were statistically significant. The study concluded that women cooperators have been moderately empowered economically to meet up with basic needs of the family. Therefore, the government and development organizations should enhance the effectiveness of cooperative societies through sustained awareness campaign and financial support for sustainable development.

Keywords: Assessment, Cooperative, Empowerment, societies, Women.

INTRODUCTION

Cooperatives are being regarded as one of the main institutional machineries for empowering the economically weak members of the societies. Cooperative societies are voluntary organizations that help members to address their socio-economic problems. The International Cooperative Alliance (1995) defines co-operatives as autonomous associations of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through jointly owned and democratically controlled enterprises. There are different types of cooperative society, which include consumer

cooperative owned by consumers who buy goods or services from their cooperative, producer cooperative owned by producers of commodities or crafts who have joined forces to process and market their products, multipurpose cooperative engages in two or more different types of enterprises to provide various services relating to credit, business, industry and consumer durables to its members, whereas Thrift and Credit Cooperatives promote savings and provide loans among members. Their goal is to encourage savings among members and to meet credit needs of people who might otherwise fall prey to loan sharks and other predatory lenders (Bamidele, 2007).

Cooperatives play an important role in job creation by directly providing self-employment to members and service provision for non-members. Enterprise development and particularly the promotion of small and medium enterprises have been adopted as a prerequisite and a strategy for job creation and economic growth in many countries (Essien, 2000). Co-operatives have long been recognized to play important roles in Societies that translates into the improvement of living conditions of their members. They offer institutional framework through which local communities gain control over the productive activities from which they derive their livelihoods (Mhembwe and Dube, 2017). This is because cooperatives are voluntary, democratic and self –controlled business associations. Despite the availability of cooperative societies, it appears that a significant proportion of rural women are either unaware of the existence of such co-operative societies or are lacking in the basic socioeconomic characteristics that form the prerequisite for participation in such activities (Bagchi, 2019)

Investment is a prime component in any development effort, as it is believed to be the surest way of enhancing income and promoting productivity with the intention to break through the vicious cycle of poverty (Blazevski, Petreski and Ristovska, 2017) The objective of cooperative societies is to empower members through savings mobilization, disbursement of credit and ensuring long-term sustainability through prudent financial practice (Ademba 2011).

Women's empowerment through cooperative society has been one of the priorities of stakeholders throughout the world. Different definitions have been used to conceptualize empowerment. For instance, Mayoux (1999) defines empowerment as “a multidimensional and interlinked process of change in power

relations”. In understanding women's empowerment, Krishna (2003) defines women's empowerment as “the process of increasing the capacity of women to make choices and to transform these choices into desired actions and outcomes”. While The United Nations (2001) classified women's empowerment into five components: their “right to make choices”; “right to have access to resources”; “right to control their own lives”; “sense of self-worth and the ability to create a social and economic order.” However, there are a number of challenges in promoting quality financial management such as limited capital funding sources, loan delinquency and assessment, management of risks in addition to poor governance and poor investment decisions. The perceived benefits and problems of cooperative societies in this era of economic recession is worthy of exploration. Therefore, the aim of the study is to assess the impact of co-operative societies on women empowerment in Gombe LGA, Gombe State. The objectives are to examine the socio-economic attributes of the members, identify their sources of fund and assess the impact of the cooperative societies on women empowerment.

The hypothesis tested is that there is no relationship between the socio –economic characteristics of respondents and their participation in cooperative societies in Gombe metropolis.

MATERIALS AND METHODS

Study Area

Gombe metropolis refers to the entire Gombe Local Government Area and other sub urban areas in other Local Government Areas of Gombe State. It is located between Latitudes $10^{\circ} 15' 00''\text{N}$, $10^{\circ} 19' 30''\text{N}$ and Longitude $11^{\circ} 07' 15''\text{E}$ and $11^{\circ} 13' 30''\text{E}$ (Fig 1). It is situated in the center of the state and shares common boundary with Akko Local Government Area

in the South and West, Yalmatu-Deba to the East and Kwami to the North. It has a land area of 52km² (Ministry of Lands and Survey,

2003). These include Jauro Abare, Jauro Kuna, Arawa, Kagarawal, Kundulum, Malan Inna, Barunde Bye-pass etc. Figure1.

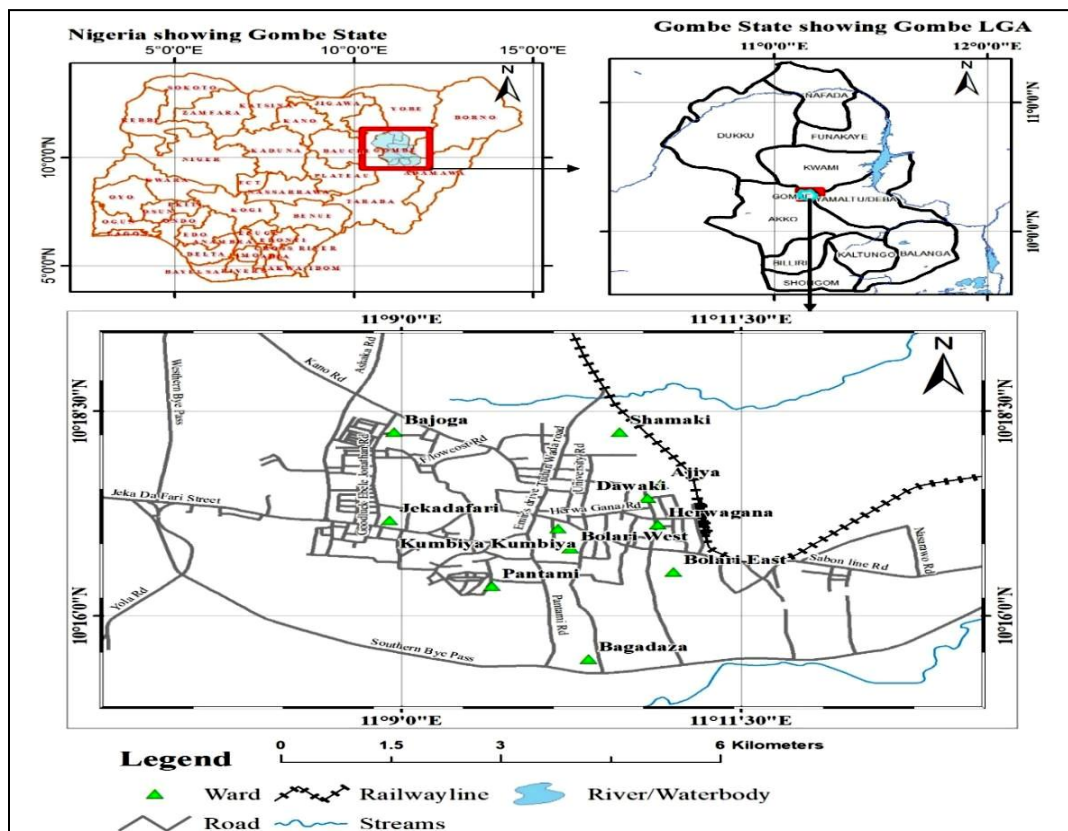


Figure 1: Map of study area.

Source: GIS unit, Department of Geography, Gombe State University, Gombe. (2021)

Methodology

Two hundred and forty-three (243) registered and functional women based cooperatives in Gombe Metropolis were identified from the Ministry of Rural Development, Gombe. They were all selected as sample frame for the study. Systematic sampling design was adopted where the researcher arranged the cooperative societies on the basis of number of membership and selected Nineteen (19) cooperative with membership from 50 and above (Table 1). The number of cooperators (members) from the nineteen that were

registered totaled 1407. Using the formula developed by Taro Yamane 1967

$$(SS = \frac{N}{1+N(e^2)}) \quad \text{Equation 1}$$

where SS=sample size, N=population size, sampling error of 0.01 significant level, a sample size of 100 was determined for the study (Table1). Thus, N=1407, e²=0.01, substituting in the formula, we have

$$\frac{1407}{1+1407(0.01)} = 99.9 \text{ approx. } 100 \quad \text{Equation 2}$$

Descriptive statistics such as frequencies, percentages and counts were used to analyze the collated data, while tables and charts were used to present the data. The hypothesized relationship between the socio-economic

characteristics of the respondents and participation in cooperative society in the study area was tested with the aid of chi-square analysis at 0.005 significant level.

Table 1: Selected Cooperative Societies and Allotment of Questionnaire

S/N	Names of cooperatives	No. of Members	Questionnaire
1	Retired Armed force wives M.C.S. Ltd	150	11
2	Min-Yam-Dok women (ARAWA) M.C.S. Ltd	110	8
3	Young Shall Grow Women MCS Ltd	99	7
4	Shamtamiyen (Self Help) Women MCS Ltd	92	7
5	Nasara Rafin Sanyi Women MCS Ltd	87	6
6	Orji Estate Women MCS Ltd	76	5
7	E.O Women Estate MCS Ltd	74	5
8	Gidauniya Women (Checheniya) MCS Ltd	72	5
9	Ebira Community Women MCS Ltd	72	5
10	Zakanya Women MCS Ltd	70	5
11	Kalmana (Lapan) Women Mcs Ltd	62	4
12	Amana Progressive Women MCS Ltd	61	4
13	Jakadafari Women Tailoring II. MCS Ltd	59	4
14	Kunkaku Women Bamusa MCS Ltd	56	4
15	Amana Women Mcs Ltd	61	4
16	Jakadafari Women Tailoring I MCS Ltd	56	4
17	Waluchada Women MCS Ltd	50	4
18	Aminchi Women MCS Ltd	50	4
19	Miyetti Allah Women II MCS Ltd	50	4
Total		1407	100

Source: Fieldwork, 2021

RESULTS

Socio Economic and Demographic Characteristics of the Respondents

Distribution of Respondents Based on Education

Figure 2. Illustrates data on respondents' educational attainments. The figure indicates that (40%) had undergone secondary education. Next in percentage is OND/NCE (24%), Adult and Non-formal (17%), while primary school, Degree/HND, and Postgraduate had 5%, 8% and 6% respectively. This implies that the educational attainment of most cooperators is low, which could impede the smooth running of the

cooperative as education gives exposure and enlightenment. However, the foregoing result is inconsistent with Garandi and Tanko (2020) who found insignificant differences in the level of commitment of the members of cooperatives in Adamawa State irrespective of their level of education and types of jobs.

Distribution of Respondents by Income Level

Figure 3. Presents data on the income level of the respondents monthly. 43% of the respondents earned less than ₦ 5,000.00, 29% had between ₦ 5000 and ₦ 20,000, 10% earned between ₦ 21000 and ₦ 35000, while 18% had ₦ 35000 and above. Based on the

findings of the study, majority of the inhabitants of the study area are of low economic status indicating the prevalence of poverty and hence the necessity to join cooperative societies to alleviate their sufferings. The aforementioned is in harmony with Amin and Uddin (2014) who examined the socio economic impact of cooperative activities in Bangladesh and found that income status of cooperators stimulates their commitment to cooperative activities.

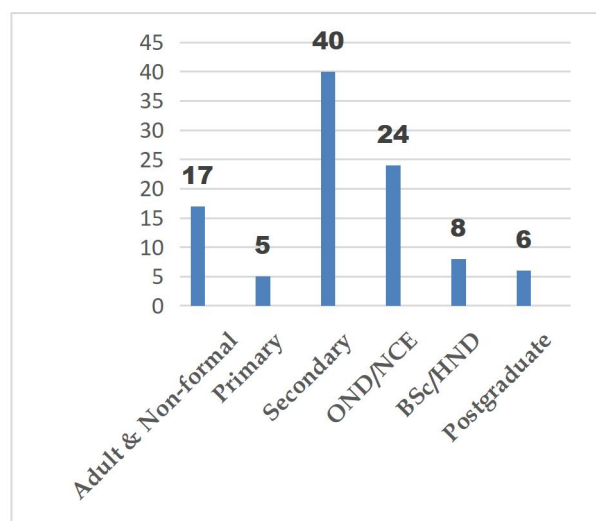


Figure 2: Education of Respondents

Source: Fieldwork, 2021.

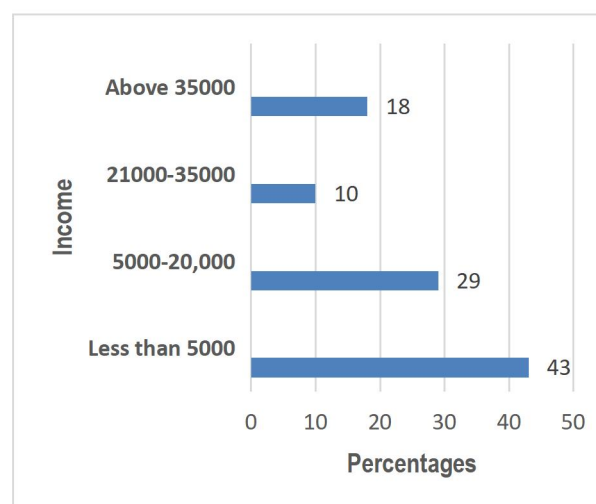


Figure 3: Respondents' level of income

Source: Fieldwork, 2021.

Distribution of Respondents by Household Size

Figure 4 presents information on the respondents' household size. Results indicate that households with 5-10 members constituted the highest percentage with (47%). Households with less than 5 members have (26%) and the least is households with 40 and above members (1%). This implies that the respondents have fairly large household size, which could be a driving force for them to join cooperatives so as to be able to meet up with the family's financial demands. Similarly, Oluyumbo (2013) established that participation in cooperative in Ogun State, Nigeria was associated with increase in household income.

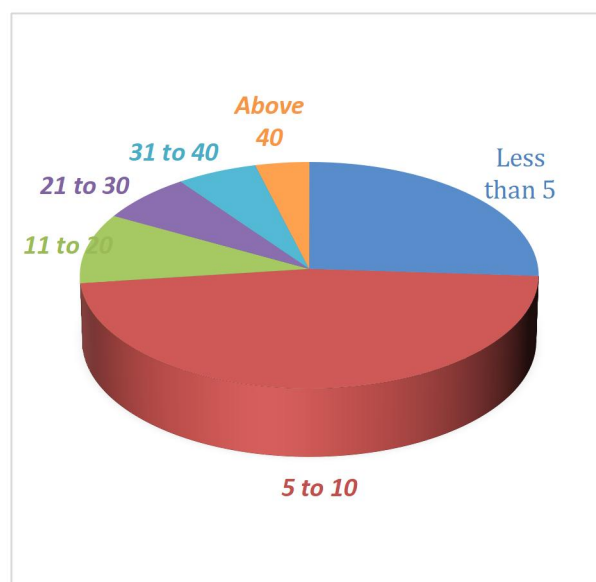


Figure 4: Respondents' household size

Source: Fieldwork, 2021.

Occupational Distribution of Respondents

Occupational distribution of the respondents is captured in Table 2 which discloses that civil servants accounted for the greatest proportion (35%) of respondents. This is followed by trading (30%), artisanal activities (20%), poultry farming (10%) and crop

farming (10%). This by implication suggests that about two-third (65%) of the respondents are civil servants and traders, which could be easy for them to form cooperatives.

Table 2: Occupational Distribution of respondents

Occupation	Number	Percentage
Civil servant	35	35
Crop farming	5	5
Poultry farming	10	10
Trading	30	30
Artisan	20	20
Total	100	100

Source: Fieldwork, 2021.

Sources of Income of the Cooperative Societies

The sources of income of cooperatives in the study area are shown in Table 3. Results suggest that contributions by members accounts for the greatest source of income of the cooperatives (33%). Membership registration fees constituted 31%, fund raising (15%), loan from financial institutions (12%) and finance from founding members is 9%. This suggests that the more members a cooperative has the greater the capital base to execute projects or initiatives that would alleviate the sufferings of members.

Table 3: Sources of income of Cooperatives

Sources	Number	Percentage
Membership	31	31
Registration fees		
Membership	33	33
Contributions		
Finance from founding Members	9	9
Loan from financial Institutions	12	12
Fund raising	15	15
Total	100	100

Source: Field work, 2021.

Declaration of Dividends

Information on declaration of dividends by the cooperative societies is depicted in Table 4. Results show that 73% of the respondents that is almost three-quarters affirmed that they declare dividends. However, 27% which is nearly one – third confirmed that dividends were not declared. This implies that majority of the cooperatives declare dividends to members usually at the end of the year which help members to solve their financial problems.

Table 4: Declaration of Dividends

Declaration of dividends	Number	Percentage
Yes	73	73
No	27	27
Total	100	100

Source: Field work, 2021.

Uses of Dividends Generated from the Cooperatives

Dividends generated from cooperatives are used for various purposes. Figure 5 presents information on the uses to which dividends obtained from the thrift in the study area have been put to. It is clear from Figure 5 that 30% of the respondents used dividends shared to acquire landed property. Followed by 27% who expended their dividends on payment of school fees, 18% for petty business, 15% building projects and 10% on farm implements. The forgoing analysis indicates that dividends from the cooperatives have been used to ease family challenges, which will go a long way to improve the living conditions of the people in the study area.

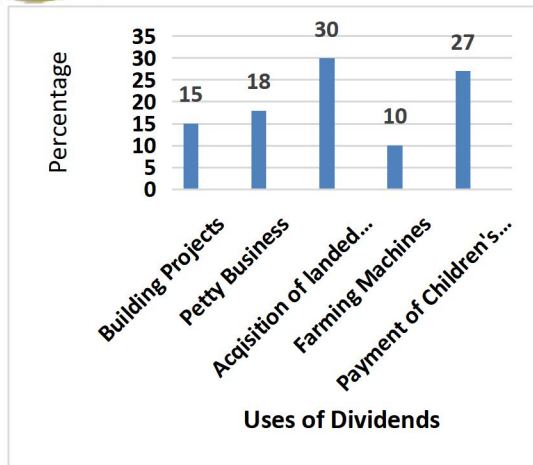


Figure 5: Use of Dividends

Source: Fieldwork, 2021.

Assistance from the Government

Information regarding whether or not cooperatives in the study area receive assistance from the government is captured in Figure 6. Results show that 92% of the respondents attested that they had received one form of assistance or the other from the government. On the other hand, 8% of the respondents stated that no assistance of any sort was received from the government. Based on the above analysis, nearly all the cooperatives in the study area had assistance from the government, which can help to sustain the cooperatives from total collapse.

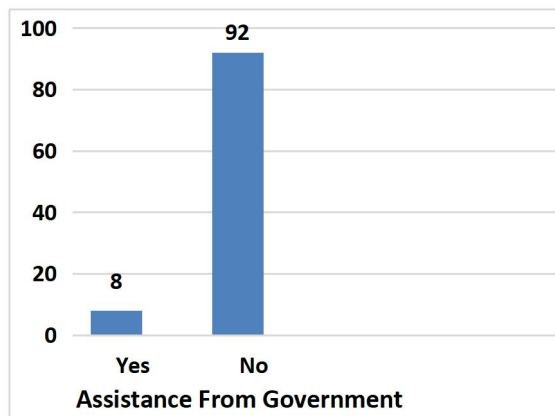


Figure 6: Assistance from Government

Source: Fieldwork, 2021.

Projects Executed by Cooperatives in the Study Area

It is the custom of most cooperatives to embark on projects to assist in community development where they are found. Therefore, Figure 7 presents data on whether or not cooperative societies in the study area executed some projects or not. From figure 4.6, 93% of the respondents maintained that cooperatives did not carry out any developmental project in the study area, whereas 7% affirmed that cooperatives had undergone some projects in Gombe metropolis.

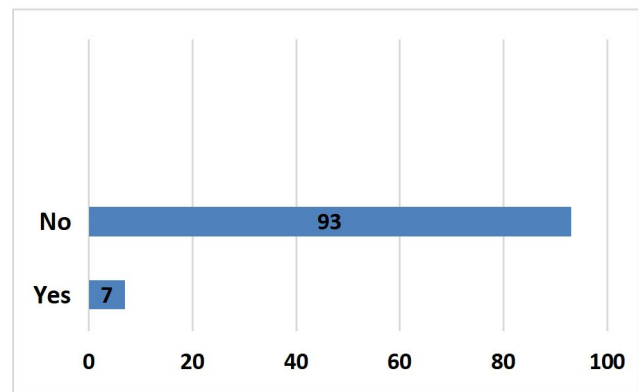


Figure 7: Projects Executed by cooperatives

Source: Fieldwork, 2021.

Benefits from Cooperative Society

Benefits members derived from joining cooperatives are shown in Table 5. A cursory look at Table 5 indicates that 53% of the members benefited from the declaration of dividends at the end of the year. Besides, 21% mentioned soft loan while the rest indicated contributions (9%), financial assistance (8%), skill acquisition training (5%), payment of bills, fees, rent (4%). This indicates that cooperators profited maximally from joining cooperatives as all these benefits would empower them for more productivity and enhance their living conditions.

Table 5: Benefits derived from cooperatives

Benefits	Number	Percentage
Soft loan	21	21
Dividends	53	53
Financial Assistance	8	8
Contributions (adashe)	9	9
Skill acquisition training	5 no	5
Payment of bills, fees, rent	4	4
Total	100	100

Source: Fieldwork, 2021.

Relationship Between the Socio- economic Characteristics of Respondents and their Participation in Cooperative Societies.

Chi-square was used to test the hypothesis that “there is no relationship between the socioeconomic characteristics of respondents and their participation in cooperatives. The chi-square analysis tested the association between the socio-economic characteristics of the cooperators (Gender, Marital status, Age, Education, Income, House hold size and Occupation) as independent variables and participation in cooperatives as dependent variable. The result of the analysis is presented in Table 7.

Table 7: Chi-square Analysis Result of the Relationship between the Socio-economic Characteristics of Cooperators and their Participation in Cooperatives

Dependent Variable	Independent Variables	Degree of Freedom	Computed Value	Tabulated Value	Probability	Comment
Participation in cooperatives	Gender	1	63.040	7.879	.000	Significant
	Marital Status	4	111.898	14.860	.000	Significant
	Age	4	7.816	14.860	0.99	Not Significant
	Education	5	61.536	16.750	.000	Significant
	Income	3	31.072	12.838	.000	Significant
	Household Size	3	58.190	12.838	.000	Significant
	Occupation	3	51.143	12.838	.000	Significant

Source: Field work, 2021.

The results of the chi-square analysis between the selected socio- economic characteristics (independent variables) of members of cooperatives and their participation in cooperatives (dependent variable) show that out of seven variables, six were statistically significant. These are gender, marital status, education, income, household size and occupation. The computed values for all the variables are greater than their tabulated value, hence the null hypothesis that there is no

relationship between the socio-economic characteristics of cooperators and their participation in cooperatives is rejected. Whereas, the alternative hypothesis that there is relationship between the socio-economic characteristics of cooperators and their participation in cooperatives is accepted. However, only age of the cooperators had no relationship with their involvement in cooperatives. The above result is in agreement with Danjuma and Tanko (2020) that

education and income of respondents were important factors influencing the extent of participation and commitment in cooperatives in Adamawa State. Similarly, Ogunbameru, Okelue and Idrisa (2010) indicated that

CONCLUSION

It is obvious from the study that the level of women's participation in cooperative societies in the study area is high. Since majority of the cooperators are within the age bracket of 36-45 years, it presupposes that there is maturity and proper coordination of the cooperatives. The low educational attainment of the cooperators could constitute impediments to the smooth running of the cooperatives as education gives exposure and enlightenment, whereas the low economic base indicates the prevalence of poverty and hence the necessity to join cooperative societies to alleviate sufferings.

The cooperatives in the study area have varying sources of income, which if properly harnessed can result in tremendous growth of the cooperatives. The declaration of dividends to members usually at the end of the year help members to solve their financial problems or ease family challenges. Cooperatives in the study area confirmed they receive assistance from the government, which can help to sustain the cooperatives from total collapse. The cooperatives' non-execution of projects suggests that aside from the cooperators, the society at large has not felt the impact of the cooperatives in the study area.

Although, cooperators benefitted from the activities of the cooperative societies in the study area, yet they are bedeviled with enormous challenges that hamper their smooth operations. Among the suggested solution are appointment of competent and accountable leaders, strict enforcement of dues payment and prompt disbursement of loan to members, which would go a long way

marital status, Education, Household size, and Primary occupation were the significant socio-economic variables affecting participation in cooperative activities in Maiduguri Metropolis, Bornu State. in improving the operations of the cooperatives if adhered to.

Recommendations

Based on the research findings, the following are recommended:

1. The government should support co-operative society to improve their capital base through the annual budget of the country. That is, considerable amount of money should be apportioned to the co-operative society like the other sectors of the economy.
2. There is need for co-operative research and organization of symposium and public lectures with a view to enhance the efficiency of co-operative movement in Nigeria
3. The Government should license cooperative societies to practice micro finance banking so as to alleviate problems of securing fund by small scale business.
4. Cooperative leaders should encourage the members of small scale business to participate in the technological entrepreneurial development programs to enhance their skills in their key business areas.
5. Small-scale businesses should be encouraged to join or form cooperative societies, which should embody all principles of cooperation to facilitate access to fund and promote entrepreneurship development.

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