



## ASSESSMENT OF WOMEN PARTICIPATION IN AGRICULTURAL COOPERATIVE IN ZARIA AND ENVIRON, KADUNA STATE, NIGERIA

**Joshua, F. Y. and Bashir, M. F.**

Department of Agricultural Education,  
Federal College of Education Zaria, Kaduna State, Nigeria.

**Corresponding Authors' E-mail:** jofachano@yahoo.com **Tel.:** 08036905918

### ABSTRACT

The study assessed women participation in agricultural cooperative society in Zaria environment of Kaduna State Nigeria. The objectives of the study were to examine the socio-economic characteristics of women participating in agricultural cooperative society; identify the business activities that women engage in as co-operative members; evaluate the annual income of members of the cooperative society and identify the challenges faced by women as members of the cooperative. A survey research design was adopted and four (4) women agricultural cooperatives societies were purposively selected. In each of the cooperative societies, 25 members were randomly selected given a total of 100 respondents and the data was collected using structured questionnaire. Out of the 100 questionnaires distributed to respondents only 95 were retrieved and used for data analysis. Simple descriptive statistics (frequency and percentage) and inferential statistics (Chi-Square) were used to analyze the data. Results revealed that 41.05% of women in agricultural cooperative were within the age of 26-35 years and 71.58% were married with 36.84% having a family size of 10 and above. On the type of business activities, majority (93.68%) indicated that they were engaged in crop production. The result on the annual income of members showed a significant difference before and after joining the cooperative. Yet, insufficient capital, poor market and low level of education were identified as the major challenges faced by members of the cooperatives. The study recommended that the Government and non-governmental organization should partner with women agricultural cooperative society to improve their capital base, cooperative members should organized adult education programme, seminar or workshop to improve the members' education and entrepreneurial skills.

**Keywords:** Agricultural, Cooperative society, Participation, Research design, Women.

### INTRODUCTION

The role that Women play and their position in meeting the challenges of agricultural production and development as well as reducing poverty are quite prominent. Their relevance and significance therefore cannot be trivialized (Rahman, 2008). According to Auta (2004), women in Nigeria produce, process and market about 80% of food, run 70% of all small scale enterprise and about 33% of all small households is sustained by women. In many parts of Nigeria, women lack access to land, credit or production inputs; their level of education is lower than men's and their business experience and knowledge of co-operatives is very often limited (Sivaram, 2000). Because of their low level of participation in co-operatives, they are seldom enjoy the benefits that co-operatives and their support structures often provide to their members such as credit, education and training, production inputs, technology and marketing outlets.

According to the International Cooperative Alliance [ICA] (2014), co-operative societies is defined as an association of persons usually of limited means who have joined



together to achieve common economic goals through the formation of democratically controlled business organization, making equitable contribution to the capital required and accepting a fair share of risks and benefits of understanding. That is to say that co-operative operate on the achievement of common socio-economic goals. Okonkwo (2014) also defines a co-operative society as an organization established by individuals to provide themselves with goods and services, or to produce and dispose the product of their labour. This means of production and distribution are thus owned in common and the earning reverts to the members, not on the basis of their investment in the enterprise but in proportion to their patronage or personal participation in it. Levenson and Solomon (2013) succinctly put co-operative societies as a business organization run for mutual benefit of a group having common interest in according with the co-operative principles.

Cooperative are seen as a medium through which services like provision of farm implements, farm mechanization, agricultural loans, agricultural extension, members education, marketing of members farm produce and other economic activities and services are rendered to members (Akinwumi, 2006; and Bhuyam, 2007). Cooperatives have been playing significant socioeconomic roles by reducing transaction costs and by improving the bargaining power of individual in all sectors including agriculture (Staatz, 1986; and Francesconi and Ruben, 2012).

The activities and income derived by Women Agricultural Cooperative Society for improving agricultural development and poverty reduction in Nigeria has not been evenly known. It was in an attempt to address such, that this study was designed in Zaria Environment of Kaduna State, Nigeria. However, the findings of this study will provide a frame work for government, no-governmental organizations and policy makers on bid to introduce reforms or transformation on women agricultural cooperative society. For researchers it could save as a guide for further study on women cooperative society. The general objective of the study was to assess women's participation in agricultural cooperative societies with in Zaria environment. The specific objectives were to:

- i. examine the socio-economic characteristics of women participating in agricultural cooperative society;
- ii. identify the business activities that women engage in as co-operative members;
- iii. evaluate the annual income of members of the cooperative society; and
- iv. identify the challenges faced by women as members of the cooperative.

The study tested the nul hypotheses  $H_0$ : There is no significant difference on the annual income of members before and after joining the cooperative society.

## **MATERIALS AND METHODS**

### **The Study Area**

Zaria is a major city in Kaduna State in Northern Nigeria, as well as being a Local Government Area. Formerly known as Zazzau, it was one of the original seven Hausa City States. The 2006 census population was estimated as 408,198. It has a population density of 1,400/km<sup>2</sup>. Zaria has a land mark of 300km<sup>2</sup> (100sqmi). The town is home to Zazzau Emirate. Zaria has a coordinates of 11<sup>0</sup> 04'N 7<sup>0</sup> 42' E 11.067<sup>0</sup>N 7.7000E. Zaria was also the capital of the Hausa kingdom of Zazzau. However, human settlement predates the rise of Zazzau, as the region, like some of its neighbour, had a history of sedentary of Hausa settlement, with institutional but pre-capitalist market exchange and farming. Zaria's economy is primarily based on agriculture. It blessed with vast fertile land suitable for the cultivation of both wet and



dry season crops. Staples are guinea corn, and millet, and cash crops include Cotton, Groundnuts and Tobacco. Zaria a market town for the surrounding area and the home of numerous artisans, from traditional crafts like leatherwork, dying and cap making, to tinkers, print shops and furniture makers.

### **Sampling and Analytical Techniques**

The study was conducted within Zaria environment of Kaduna State, Nigeria. A survey research design was adopted and four women agricultural cooperatives societies were purposively selected because, all members of the cooperative were women. The cooperative societies include: Garuje women cooperative, *Noma da kiwo da sanaoi* (N.K.S.) women cooperative society, *Dakace kauna* women cooperative society and *Alheri* women cooperative society. In each of the cooperative societies, 25 members were randomly selected for the study given a total of 100 respondents. Data was collected using structured questionnaire. Out of the 100 questionnaires distributed to respondents only 95 were retrieved and used for data analysis. Simply descriptive statistics (frequency and percentage) and inferential statistics (Chi-Square) were used to analyze the data.

## **RESULTS AND DISCUSSION**

### **Socio-economic Characteristics of the Respondents**

Table 1 showed information on socio-economic characteristics of the respondents and it was revealed that 41.05 % of the respondents were between 26 and 35 years old, 34.74% were between 36 and 45 years old, 14.74% were between 25 years and below while 9.47% were between 46 years and above. This implies that majority (90.53%) of the women that participated in agricultural cooperative societies within the study area were less than 46 years old. As such, still have the energy to face the challenges associated with cooperative societies. Idrisa et al. (2007) stated that age has significant influence on the participation of women in cooperative activities. It could be that younger persons have greater capacity to utilize opportunities such as those provided by cooperative societies.

The marital status of the respondents revealed that majority (71.58%) was married, 10.53% were divorced, and 9.47% were widowed while 8.42% were single. This implies that marriage could be a significant factor influencing participation of women in cooperative society within the study area. Family size of the respondents showed that 36.84% had family size of 10 and above, 28.42% had family size of 4 to 6, and 23.16% had family size of 7 to 9 while 11.58% had family size of 1 to 3 (Table 1). Family size could be attributed to or seen as an important reason for participating in cooperative activities within the study area so as to meet up with the challenges associated with home management financially. Previous studies (Ogunbameru, 1986; and Okonkwo, 1991) indicated that the main reason for women's participation in cooperative activities is to solve family problems, which normally increase with family size.



**Table 1:** Socio-economic Characteristics of the Respondents (n = 95)

<b>Variables</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Age (years)</b>		
25 and below	14	14.74
26 – 35	39	41.05
36 – 45	33	34.74
46 and Above	9	9.47
<b>Marital Status</b>		
Married	68	71.58
Single	8	8.42
Divorced	10	10.53
Widowed	9	9.47
<b>Family Size</b>		
1 – 3	11	11.58
4 – 6	27	28.42
7 – 9	22	23.16
10 and Above	35	36.84
<b>Educational Level</b>		
Not been to School	14	14.74
JSCE	27	28.42
SSCE	42	44.21
Diploma/NCE	08	8.42
Degree	04	4.21
<b>Primary occupation</b>		
Farming	57	60.00
Trading	34	35.79
Civil Servant	1	1.05
Non-Governmental Organization worker	3	3.16
<b>Years of Experience in cooperative</b>		
1 – 5	12	12.63
6 – 10	67	70.53
11 – 15	16	16.84
<b>*Source of fund to cooperative society</b>		
Bank	25	26.32
Uniform contribution from member's	70	73.68
Trading and Farming	25	26.32

\*Multiple choices existed  
 Source: Field survey, 2016

On the other hand, the educational qualification of the respondents revealed that 44.21% had SSCE qualification, 28.42% had JSCE qualification, 14.74% had not been to school, and 08.42% had Diploma/NCE while 04.21% had Degree qualification (Table 1). The findings is in line with the study of Essien (2000) who observed that only small fraction of women in Nigeria had the benefit of higher education and that the majority are engaged in petty trading and peasantry farming. This implies that educational qualification is not a barrier to joining agricultural cooperative within the study area. Table 1 also showed that more than half (60%) of the respondents were farmers, 35.79% were traders, few (03.16%) and (01.05%) were workers with the Non-Governmental Organizations and civil servants respectively. This implies that most of the women that participated in agricultural cooperative societies within the study area were engaged in farming



as their primary occupation as such need one form of cooperative facilities to improve their production. Barret et al. (2001) pointed out that despite the low educational and poor economic background of Nigeria women they are still responsible for more than half of the Nation’s food basket and contribute more than two-third of the working hours on the farm.

Furthermore, Table 1 revealed the years of experience of the respondents involvement in cooperative society, of which 70.53% of the respondents had 6 to 10 years of experience as members of the cooperative, 16.84% had 11 to 15years of experience while 12.63% had 1 to 5 years’ experience. This implies that majority (87.37%) of the respondents spend more than five years as members of agricultural cooperative society and agricultural cooperative society has been in existence for the past fifteen years within the study area. On the source of fund to cooperative societies, 73.68% of the respondents reported that it was from uniform contribution from members and 25% both reported that it was from the bank and trading. This implies that there was a very little contribution of banks and non-governmental organizations in providing funds to women agricultural cooperative society within the study area.

**Types of Business Activities Engaged in by Members of the Cooperative Society**

The results in Table 2 showed that majority (93.68%) of the respondents indicated that they were engaged in crop production, of crops like, maize, vegetables, and millet among others. And 78.95% of the respondents were engaged in agro-processing such as vegetable oil and beans cake. The main products include Massa (rice cake), Gurasa (traditional Bread) among others. Furthers more, 76.84% of the respondents indicated that they were engaged in animal production such as poultry, fattening and small-livestock rearing. On the other hand, 46.32% indicated that they were involved in trading. This implies that most of the women participating in agricultural cooperative society within the study area were mostly engaged in agricultural activities as the name of the cooperative implies to improve their financial status. According to Auta (2004), women in Nigeria produce, process and market about 80% of food, run 70% of all small scale enterprise and about 33% of all small households is sustained by women. Emefesi et al. (2004) observed that, Small scale economic activities such as agro processing and trading, which can easily be financed by cooperative societies can go a long way in reducing poverty among women. This is more especially to the fact that women are disproportionately represented below the poverty line As such; participation in cooperative activities can afford women access to initial capital for starting business which can reduce the level of poverty among them.

**Table 2:** Types of Business Activities Engaged in by Members of the Cooperative Society

<b>Business activity</b>	<b>Frequency</b>	<b>Percentage</b>
Crop production	89	93.68
Trading	44	46.32
Animal production, e.g., poultry, fattening.	73	76.84
Agro-processing, e.g., vegetable oil, beans cake.	75	78.95

\*Multiple choices existed

Source: Field survey, 2016

**Annual Income of the Respondents before and after Joining Cooperative Society**

Table 3 depicts the annual income of members before and after they joined the cooperative society. Of the 95 respondents majority (95.78%) indicated that their annual income was between ₦50, 000 and ₦150, 000 before joining the cooperative society but after joining the cooperative society the percentage dropped to 46.32% indicating a decrease of





(49.46%) on the category of this income earner. However, 4.22% of the respondents indicated an annual income above ₦150, 000 before joining the cooperative society and after joining the cooperative society the number of those within this category increases to 53.68% indicating an increase of (49.46%) on this category of income earners. This indicated that joining a cooperative society brings about positive change in the annual income of an individual. Getnet and Anullo (2012) reported that members of a cooperative society are better than non- members in terms of income. Similarly, Abate et al. (2014) pointed out that agricultural cooperatives improved members technical efficiency because of better access to productive inputs and services as compared to non-members.

Table 3: The Respondents’ Annual Income Before and After Joining Cooperative Society

Annual income	Before		After	
	Frequency	Percentage	Frequency	Percentage
≤ ₦50,000	34	35.79	9	9.47
₦51,000 – ₦100,000	45	47.37	27	28.42
₦101,000 - ₦150,000	12	12.63	8	8.42
<b>Sub-total</b>	<b>91</b>	<b>95.78</b>	<b>44</b>	<b>46.32</b>
₦151,000 - ₦200,000	2	2.11	20	21.05
≥₦201,000	2	2.11	31	32.63
<b>Sub-total</b>	<b>4</b>	<b>4.22</b>	<b>51</b>	<b>53.68</b>
<b>Total</b>	<b>95</b>	<b>100</b>	<b>95</b>	<b>100</b>

Source: Field survey, 2016

Test of Hypotheses

The results of the null hypothesis (Ho) that there was no significant difference on the annual income of members before and after joining the cooperative society as presented in Table 4 was rejected.

The Chi-Square analysis on Annual Income of members before and after joining the cooperative society is presented in Table 4. The result showed that there was significant difference on the annual income of members before and after joining the cooperative society (χ²Tab. 9.488, χ²Cal. 30.02). Hence, the hypothesis which states that, there was no significant difference on the annual income of members before and after joining the cooperative society is rejected. This revealed the importance of joining cooperative society as it tends to increase the annual income of members. Abdullahi (1998) and Ani (2002) reported that participating in cooperative activities is one of the ways through which individuals can get out of poverty. Similarly, Akinwumi (2006) also reported that, cooperative society is a medium through which services like provision of farm implements, farm mechanization, agricultural loans, agricultural extension, members’ education, marketing of members’ farm produced and other economic activities and services are rendered to members. These will go in no small measure in increasing members’ annual income.

Table 4: Test of Hypothesis on Annual Income before and after Joining the Cooperative

Variable	d.f	χ² Tab.	χ² Cal.	Decision
Annual Income	4	9.488	30.02	Significant

Hypothesis tested at p ≤ 0.05 using Chi-Square



**Constraints faced by Women Agricultural Cooperative Society**

Table 5 presented the challenges faces by members of the cooperative society. It was revealed that insufficient capital (84.21%) was the major challenge that confronted members of the cooperative society in the study area. This was followed by Poor market and low level of education as reported by 71.56% and 38.95% of the respondents. Religious challenge ranked the least (20%) among the challenges faced by women agricultural cooperative society. Idrisa *et al.* (2007) observed that women especially in developing countries are confronted by formidable constraints that block their active participation in cooperatives. These constraints placed women at disadvantage in terms of cooperative business by restricting them to other economic activities within the agricultural circle. Ogunbameru *et al.* (2010) also reported women lack of access to resources and low level of education as major obstacles that affect both their participation in existing cooperatives and setting up new ones. Similarly, Bzugu *et al.* (1991) stated that, low level of education influence participation in economic activities, including participating in cooperative activities.

**Table 5:** Challenges faced by Women Agricultural Cooperative Society

<b>Variables</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Rank</b>
<b>Low level of education</b>			<b>3</b>
Yes	37	38.95	
No	58	61.05	
<b>Cultural barriers</b>			<b>5</b>
Yes	21	22.11	
No	74	77.89	
<b>Religion</b>			<b>7</b>
Yes	19	20	
No	76	80	
<b>Dishonesty of leaders</b>			<b>6</b>
Yes	20	21.05	
No	75	78.95	
<b>Insufficient capital</b>			<b>1</b>
Yes	80	84.21	
No	15	15.79	
<b>Poor market</b>			<b>2</b>
Yes	68	71.58	
No	27	28.4	
<b>Lack of entrepreneurial skills</b>			<b>4</b>
Yes	32	33.68	
No	63	66.32	

Source: Field survey, 2016

**CONCLUSION AND RECOMMENDATIONS**

The study revealed that women agricultural cooperative society has been in existence for more than fifteen years within Zaria environment. Most of the members were married with low level of education. A significant number of members of the women agricultural cooperative society were involved in agricultural business oriented activities. Evidence provided in this study also showed that income of an individual that participated as member of a cooperative society increases. Hence, there was significant difference on income of members



after joining the cooperative society. However, insufficient capital was the major challenge that confronted members of the cooperative society. The study, therefore, recommended as follows:

- i. Government and non-governmental organizations should partner with women agricultural cooperative society to improve their capital base.
- ii. Cooperative members should interact with various market stake-holders so as to improve the market system that will enhance the activities of cooperative members.
- iii. Cooperative members should organize adult education programme, seminar or workshop to improve member's education and entrepreneurial skills.

## REFERENCES

- Abate, G. T., Francesconi, G. N. and Getnet, K. (2014). Impact of agricultural co-operatives on small holder's technical efficiency: Empirical evidence from Ethiopia. *Journal of Public cooperative and Economics*, **85**(1): 257-286.
- Abdullahi, S. (1998). *Women cooperative activities and economic empowerment*. Paper presented at a workshop organized by the Federal Ministry of Commerce and Industry, held at Jos Feb., 29
- Akinwumi, J. (2006). *Road map to re-engineering cooperatives in Nigeria*. A paper presented at the south west cooperative leader's conference, organized by cooperative Federation of Nigeria South West Zone at Obisesan Hall, Ibadan, September 7.
- Ani, A. O. (2002). *Factors inhibiting agricultural production among women in southern Ebonyi State, Nigeria*. Unpublished Ph.D. Thesis submitted to the school of Post Graduate Studies, University of Maiduguri.
- Auta, S. J. (2004). *Performance of Women Group in Agricultural Activities in Kaduna State*. Unpublished Ph.D. Thesis, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria.
- Barret, C. B., Reardon, T. and Webb, P. (2001). *Non-Farm Income Diversification and household Livelihood Strategies in Rural Africa*; Concept, Dynamics and policy implication.
- Bhuyam, S. (2007). The "people" factor in cooperatives: An Analysis of members' attitudes and behaviour. *Canadian Journal of Agricultural Economics*, **55**(3): 275-298.
- Bzugu, P. M., Ume, A. and Oji, B. (1991). *Economic benefits of cooperative in a depressed economy*. Paper presented at a workshop organized by Borno State Ministry of Cooperatives and Community Development held at the International Conference Centre, Musa Usman Secretariat, Maiduguri, Sept. 23 – 25.
- Emefesi, B. O., Hamidu, B. M. and Haruna, U. (2004). Role of women farmers' cooperative societies in agricultural production: A case study of Bauchi local government area of Bauchi State. *Journal of Farm Management Association of Nigeria*, **5**(1): 44-52.
- Essien, U. D. (2000). Poverty Alleviation Programme. A Positive Step towards the development of human resources. *Africa journal of business and Economic Research*, **1**(19) 13-20.
- Francesconi, G. N., and Ruben, R. (2012). The hidden impact of cooperative membership on quality management: A case study from the dairy belt of Addis Ababa. *JEOD*, **1**: 85-103.
- Getnet, K. and Anullo, T. (2012). Agricultural cooperatives and rural livelihood: Evidence from Ethiopia. *Journal of Public Cooperative and Economics*, **83**(1): 181-198.





- Idrisa, Y. L., Sulumbe, I. M. and Mohammed, S. T. (2007). Social-economic factors affecting the Participation of Women in Co-operative Activities in Gwoza Local Government, Borno State. *Journal of Agriculture, Food, Environment and Extension*, **6**(2): 72-78.
- International Cooperative Alliance (ICA) (2014). Survey on Agricultural Cooperatives in Kenya. <http://ica.coop/en/whats-co-op/co-operative-identity-values-principles> (accessed 10 May, 2016).
- Levenson, S. and Solomon, O. (2013). *Rural Development in Nigeria: "perception, policies and programme"*. John Jacobs Classic Publishers Limited Enugu.
- Ogunbameru, B. O. (1986). The Borno State Co-operative Financing Agency: Its credit and Extension Services toward the State Agricultural Development: *Journal of Nigerian Association of Agricultural Economists*, **1**(1): 65-69.
- Okonkwo, A. F. (1991). *Rural Development, the key to improved productivity*. National Productivity Center, Federal Ministry of Labour and productivity. Surulere, Lagos Nigeria.
- Okonkwo, M. P. (2014). *Introduction to Community Development*. New Jersey: Opuntia Press.
- Rahman, S. A. (2008). Women's Involvement in agriculture in northern and southern Kaduna State. *Journal of Gender Studies*, **17**: 17-26.
- Sivaram, B. (2000). *Productivity Improvement and Labor relations in the Tea industry in South Asia*. The International Labor Organization, Geneva, Switzerland.
- Staatz, J. M. (1986). *Farmers Incentives to take collective Action via cooperatives: A Transaction Cost Approach*. (<http://www.rurdev.usda.gov/rbs/pub/sr18/incentive.pdf>) Retrieved on 04-02-2016.