

ROLE OF COOPERATIVES IN EXPANDING ACCESS OF RURAL WOMEN TO PRODUCTION RESOURCES IN PARTS OF KANO AND JIGAWA STATES

Nuratu Mohammed

Department of Geography, Bayero University, Kano,
NIGERIA.

nuratu1960@gmail.com

ABSTRACT

The study examined the role of cooperatives in expanding access of rural women to production resources. Stratified random sampling was used to select the study settlements. However, for the selection of the samples, a total of 200 samples were randomly selected from the list of 669 cooperative members gotten from the development officers in each zone. One set of questionnaire was used to collect primary data for the study. 200 copies of the questionnaire were distributed to the respondents. The findings of this research shows that significant difference exists in the income of female cooperative members. The recommendation of this research is that women should be allowed to form and participate in viable cooperative organizations which should take cognisance of the cultural values of the study environment if the desired goal of economic empowerment of women is to be achieved.

Keywords: Rural, Women, Cooperatives, Production resources, Empowerment

INTRODUCTION

Cooperatives organizations are people based and value based economic enterprises, founded upon well-defined ethics and principles, which include concern for community. This dual social and economic character is unique to cooperatives which makes them ideal and in fact the only vehicle to ensure equitable distribution. In addition to being the only means to bring the poorest segments of society such as women into an organizational fold as legally recognized entities, providing opportunities for employment and better income along with the needed support services, cooperatives are community based rooted in democracy, flexible and have participatory involvement which makes them well suited for community development. Cooperatives

In view of the above, the place of cooperatives in the expanding opportunities for women cannot be overemphasized. It has been said in the number of literatures on women and development that for development to be sustainable, women who formed half of the world's population, and who contribute between 60 to 80 percent of the time put to agriculture need to have access to and control over the means of production, such as credits, land, education and training. Some of the production resources women need to have access to in their capacity as producers are credits and capital for investment, land, education and training, and appropriate technology and labour inputs.

It should be pointed out that Cooperative associations are not a new development in the rural areas of Nigeria, what is novel is the increasing number of formal cooperative organizations characteristics of most rural areas of Nigeria in contemporary times. This has been attributed to a number of activities following the declaration by the United Nations the decade for women in 1975-86 which saw a proliferation of modern and formal cooperatives in every nook and cranny of Nigeria in general and Northern Nigerian in particular. Most of the newly

formed cooperatives have been initiated by government or non-governmental organizations especially where they cannot start on the initiation of the rural women. Equally important as far as the formation of cooperatives is concerned is the activities of the Ministry of Women Affairs who always advise and encourage women to form viable and sustainable cooperative organizations as means of economic and social emancipation. Through such cooperatives women have often gotten access to government and non-governmental financial and technical assistance to start a business or expand production in addition to other benefits which are needed to strengthened women's financial and social standing The main characteristic feature of any cooperative society is defined by the kind of activities it performs. In most cases, cooperative society could be marketing, credit, or single activity oriented cooperative. In most cases, a cooperative could be multipurpose when it takes a number of functions such as credits, production, processing as well as marketing of commodities or products (Olayide, 1981, p.235).

METHODOLOGY

The study covers six settlements, three in Kano state and three in Jigawa state. The settlements located in Kano are; Dawakin tofa (longitude 8° 20' and latitude 12° 10'), Dawanau (longitude 8° and latitude 12° 15') and Marke (longitude 8° 15' and latitude 12° and 11'). The three from Jigawa state are Gwiwa (longitude 8° 20' and latitude 11° and 25'), Furji (longitude 8° 20' and latitude 12° and 10') and Acilafia (longitude 8° 28' and latitude 12° and 45') (Figure 1). The study population comprise all females who are economically productive in the settlements. It is expected that the villages selected will be a fair representation of the Local government areas, since these communities are homogenous in terms of the physical land and as far as socio – cultural and economic and religious dimension of the settlements are concerned there exist little or no stratification .To select the samples for the study, the population of women was stratified into female cooperators and female non cooperators and from the female cooperative members, a total of 200 was randomly drawn from a population of 669 registered cooperative members in the settlements. The 200 samples were drawn approximately proportional to the population of cooperators in each settlement as given in table 1.

Table 1. Sampling frame and sample size of female cooperators in the settlements

Settlements	Sampling frame	%	Sample size	%
DawakinTofa	180	27	54	27
Dawanau	120	18	36	18
Marke	70	10	21	10.5
Gwiwa	170	25	51	25.5
AciLafia	45	7	24	12
Furji	84	13	14	7
Total	669	100	200	100

Source: Author's Fieldwork

Specially, the table 1 shows the sampling frame from which the samples were picked. For the female non cooperators a total of 110 samples was drawn from the list of total female enumerated in the settlements. Structured questionnaire was used to collect data on a wide array of issues that ranged from demographic characteristics of females to their participation in cooperatives and the role of cooperatives in expanding their access to production resources.

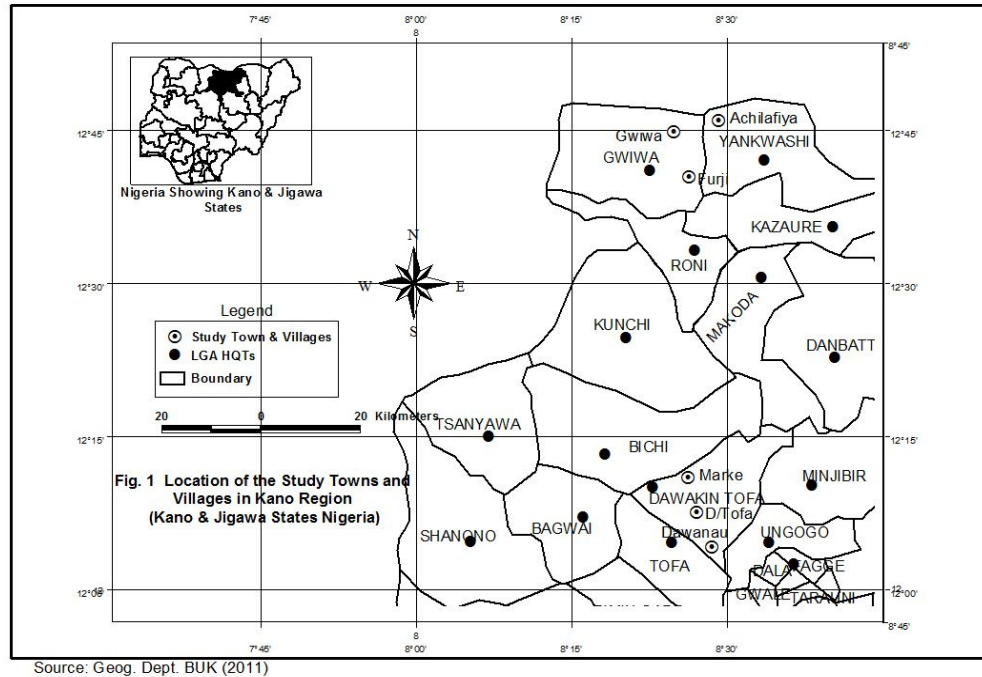


Figure1.Location of the Study Towns and Villages in Kano Region

Relevant descriptive techniques were employed to analyze the data collected which included the use of frequencies, tabulation and percentages.

RESULTS AND DISCUSSION

Prior to the proliferation of formal, structured and organized cooperatives in the study area, traditional forms of cooperation have long existed among the women. The most common is the rotating saving schemes (*Kungiyaryandashi*). Traditional in the sense that, such groups are informal not properly organized/ structured as there are no rigid rules governing the operation of such groups or associations. Others are womenfarmers association (*kungiyarmanomamata*) groundnut producers associations (*kungiyaryan man kulikuli*) to mention just a few.

Traditional cooperative associations principally aimed at protecting the interest of its members from the exploitation of middle men be it in the case farmers or traders association in addition to assisting members set up financially thus providing opportunities for employment and better income along with the needed support services. The various traditional cooperatives that existed long before formal cooperatives were introduced are outline in table 2

Table 2. Traditional forms of Cooperatives

Types of cooperatives	DT	DW	MK	GW	ACI	FUR
Kungiyar ‘YanmanKuli	X	X	X	X	X	X
KungiyarManoma	X	X	X	O	X	X
KungiyarMasuDaddawa	O	O	O	X	O	O
KungiyarMasuNika	O	X	O	O	O	O
Kungiyar Yan Tukwane	X	O	O	O	O	O
KungiyarMasuDashi	X	X	X	X	X	X

Source: Author’s Fieldwork

KEY: DT= DawakinTofa; DW = Dawanau; MK = Marke; GW = Gwiwa; Aci = Acilafia; Fur = Furji; X = Available; O = Not Available

The *Kungiyar 'Yan Mankuli* are members of groundnut oil producers association, *KungiyarManoma* are the members of the farmers' association, *KungiyarMasuDaddawa* the locust bean producers association; *KungiyarMasuNika* for Milling and Grinding Association; *Kungiyar Yan Tukwane* pot makers association and *KungiyarMasuDashi* – rotating saving scheme association.

These cooperatives for most part are voluntary and represent the interest and concerns of members and usually are supportive of their members financially through the rotating saving scheme (*Adashi*). The members of the traditional cooperative listed above show that members is based on common occupation and some other common cause. Where these traditional cooperatives have existed before, they form the foundation for the adoption of modern cooperative societies by the women in the study locations.

Table 3. Factors that aided the proliferation of cooperatives in the settlements

Factors	Frequency	%
Knowledge/information	20	10
Financial/technical ass	68	34
Sociability	12	6
All the above	100	50
Total	200	100

Source: Authors' Fieldwork.

Table shows that 10% of the females said they joined cooperatives as a result of the knowledge of the benefits to be derived from membership of cooperative associations through the series of enlightenment programs they heard over the radio and from workers of the ministry of women affairs in addition to wanting to benefit from the training program usually organized by the ministry of women affairs for women.

Education level	Cooperative N=200	%	Non Coop N=110	%
Not literate	53	26.5	54	49
Qur'anic	115	57.5	40	36.4
Primary	25	12.5	15	13.6
Secondary	7	3.5	1	0.9
Total	200	100	110	100

Source: Authors' field work

The Chi-square test concluded that the education level of the respondents has an influence on their participation in cooperative since the calculated X^2 of 18.751 at 3 degree of freedom is greater than the expected value of 9.488 at 0.05 significant level and 13.28 at 0.01 significant levels. The willingness of the respondents to join the cooperatives has been largely induced by the financial and technical assistance promised by government. A slightly less than half of the women (34%) of the females said they join cooperatives so that they can benefits from the various financial and technical assistance given by government and non-governmental organization alike. Approximately 12% of the women said they joined cooperatives as a means of getting socialize with other female members. Half of the females (50%) joined

cooperatives so as to benefit from all that may accrue to cooperators from governments, non-governmental agencies and stakeholders alike.

Table 4. Formal cooperative Groups and Association in the study villages

Groups	DT	DA	M	G	A	F
Women Groundnuts oil Association	X	X	X	X	X	O
Women farmers' Association	X	X	X	O	X	X
Women traders Association	X	X	X	X	O	O
Women food-sellers Association	X	O	O	X	O	X
Women Locust Bean Association	O	O	O	X	O	O
Women Pottery Association	O	O	O	O	O	X
Women Wavers Association	O	O	O	O	O	X
Women Grinding Machine Association	O	O	O	O	X	O
Women Multipurpose Association	X	X	O	X	O	X
Total	6	4	3	7	3	6

Source: Author's Fieldwork

KEY: DT= DawakinTofa; D = Dawanau; M = Marke; G = Gwiwa; A = Acilafia; F = Furji; X = Available; O = Not Available

Based on the conditions explained above, the existing "modern" cooperative groups in the study areas are presented in Table 4 They are modern because they are formal a bit structured and organized. They have sprung up from the traditional cooperatives that have been in place in the study villages prior to the new dispensation. The only new organization is the Women multipurpose Association (WDA).

The Role of Cooperatives in Expanding Access of Women to Production Resources

The role of cooperatives in expanding access of women to opportunities cannot be over emphasized. As earlier pointed in this write up cooperatives are the means through the less privileged in the community can be better served. To justify the above, the roles of cooperatives in accessing women to production resources examined and discussed below;

Table 5. Expanding access to production resources in the settlements

Opportunity	D/Tofa	Dawanau	Marke	Gwiwa	Acilafia	Furji
Land	O	O	O	O	X	O
Credit.	X	X	X	X	X	X
Education	X	X	X	X	X	X
Technical	X	X	X	X	X	X
All	O	O	O	O	X	O

Source: Authors' fieldwork.

Table 5 shows that as far as access to land is concerned government made a provision of farmland to women farmers of approximately four hectares of land to female farmers in acilafia The land was to be farmed collectively on a cooperative basis, crop harvested are stored in the period of surplus and sold when the prices are high (market speculation of agricultural products).

In the words of one of the development officer, with the Jigawa State Agricultural and Rural Development Agency said: -

“We encourage women producers to store their products in times of surplus to be marketed when the prices are high.”

The money realized from such ventures is kept in the cooperative savings accounts, and the profit dividends shared at a later stage when enough money has been saved. In addition, women farmers have been encouraged in the use and preservation of farm produce, they are taught different methods of preserving raw foodstuffs especially using locally available technology source of power like sunshine and charcoal. As part of the technical benefits female cooperative members derived from being members, development officers in the various local governments have assisted women in expanding their production viz, introduction of High Yielding of Varieties Seeds (HYV). In particular, in this regard is the introduction of a new variety of dwarf sorghum which takes 60 days to mature and the introduction of new improved chicken layers and broilers, and different varieties of tomatoes and chill pepper also introduced to women farmers. Women cooperators are also taught different methods of processing their products to add quality and consequently increase price of the commodity for maximum profits.

Women farmers have been educated and encouraged on the use of locally prepared or indigenous technology essentially aimed at reducing the time and drudgery involved in production and at the same time intended to preserve agricultural products. A locally invented cooking stove has been introduced to the women in an attempt to conserve and reduce time used by women in fetching fuel wood. In addition, manually operated sealing machines have been introduced to replace the one that used electricity. This became necessary as a result of fluctuation in the supply of electricity in all the study villages.

As for access to credits so far very few cooperative members had ever gotten government loan either from the state or local government. Table 6 shows the total number of cooperators that had gotten any kind of government loan in the settlements.

Table 6. Distribution of respondents by Access to Government' Loan Scheme in the Village

Villages	N	No. of Beneficiaries	Percentage %
Gwiwa	51	10	19.5
Furji	14	0	0
DawakinTofa	54	10	18.5
Dawanau	36	15	41.5
Marke	21	1	5
Achila R	24	06	25
Total	200	42	21

Source: Author's Fieldwork

A total of 42 cooperative members which represent 21 percent secured a loan of N5000 each to assist start a business or help them to expand their businesses as shown in table 6. The government source is in addition to other sources of funds available to the women. However each cooperative society in the settlements have a means of raising funds to assist members start or expand their activities-the *adashe* (rotating saving scheme) All the capital secured from different sources, viz are all supposed to be used by the female to start or expand their funds to personal uses. For instance, it was found that 20 percent of government's loan scheme beneficiaries diverted such funds to some other personal uses, such as procurement some personal effects for themselves and their relatives as the case may be. The governments'

loans to rural women producers has been an important factor that contributed to increase in female's income in the settlements as can be inferred from the table on income.

Table 7. Female Income in the study Areas

FEMALES				
Income	Cooperators	%	Non cooperatives	%
500-1000	78	38	85	77.3
1001-1500	90	45	20	18.2
1501-2000	22	11	03	2.7
Above 2000	10	05	02	1.8
Total	200	100	110	100

Source: Author's Fieldwork

From table 4.4, it can be seen that 45% of female cooperative members earned between 1001-1500 and only 20% of female non cooperative members earned the same amount.

The Chi-square test was used to compare the income of the groups. The results shows that there was a significant difference in the income of the two groups since the Chi-square value of 36.802 with 3 degree of freedom is significant at 0.01 level.

The enlightenment campaign of the ministry of women affairs vis a vis the development officers in various local government areas has been influential in accessing women to education. A number of women centers have been established where women are taught reading writing and arithmetic in addition to learning productive skills such as knitting and weaving and home economics.

To achieve all the above women training centers have been established in different parts of Kano and Jigawa States which programs or the curriculum is based on the present needs of the learners. Programs both of formal and informal education with a view to eradicating illiteracy that has remained a problem amongst the rural women and which has continuously posed a threat to women's participation in the development process and thus limiting their contributions in all the spheres of human endeavor have been introduced.

Participants also receive carefully designed and specialized training covering all areas of adult literacy and numeracy which are pivoted upon income generating activities. From the data collected on the type of training received by women, almost all the women in organized and non-organized group said they learnt their trade informally from their friends and family members. Female participants in cooperatives also agreed to have acquired knowledge in knitting, drink preparation and other from their various women centers situation in their villages.

The Ministry of Women Affairs in addition to educating the women in their responsibilities in the society as wives, mothers and home makers has also encouraged women to take up new production options aimed at increasing female income through added value and increase profit.

By and large therefore, it can be concluded that the various cooperative organization in the study locations have assisted female cooperators gain more access to production resources vis a vis education/skill acquisition, land access to credits and technical assistance which if sustained would results contribute to the economic and social development of the women which would be in the interest of a sustained community and national development.

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