



Dissertation By
OJOLO, Bosede
Olukemi

FACULTY OF AGRICULTURE.
OBAFEMI AWOLowo UNIVERSITY
ILE-IFE NIGERIA

**Organization and management of rural
women cooperatives in Osun state of
Nigeria**

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ORGANIZATION AND MANAGEMENT OF RURAL WOMEN
COOPERATIVES IN OSUN STATE OF NIGERIA

BY

OJOLO, BOSEDE OLUKEMI

B. Sc (HOME ECONOMICS) (IFE)

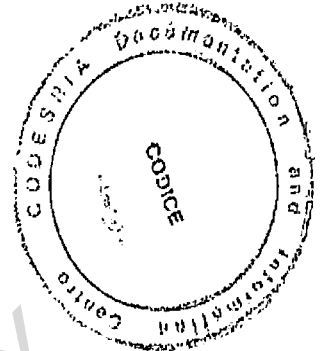
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A THESIS

SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS
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FACULTY OF AGRICULTURE
OBAFEMI AWOLowo UNIVERSITY
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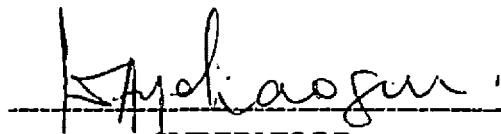
DEDICATION

This thesis is dedicated to the glory of our Lord Jesus Christ for His love, grace, provisions and mercies throughout the course of this study.

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CERTIFICATION

I Certify that this research was carried out under my supervision by OJOLO,
BOSEDE OLUKEMI of the Department of Agricultural and Rural Sociology,
Obafemi Awolowo University, Ile - Ife. Nigeria



SUPERVISOR

DR. E. A. LAOGUN

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ABSTRACT

The study investigated some aspects of the organization and management of rural women cooperatives in Osun state of Nigeria. Specifically, the study was designed to determine: members level of satisfaction with the derived organizational benefits, the organizational structure and decision-making pattern of the groups, the activities of the groups, the level of organizational participation of members, the acquisition and use of productive resources available to the cooperative groups and the nature and types of linkages existing between the cooperatives and the union, other cooperative societies, and relevant government agencies.

Six Local Government Areas (LGAs) were randomly selected from the twenty-three LGAs in the state. Four women cooperative societies were randomly selected from each of the selected LGAs. A total of twenty-four women cooperatives were therefore used for the study. Twenty-five percent of the members were randomly selected from each cooperative, while four leaders of each cooperative were purposively selected and interviewed. A total of 306 respondents consisting of 210 members and 96 leaders constituted the subjects of the study. Two sets of interview schedules were used for data collection; one set was used for the leaders while the other was used for other members. Data analysis was undertaken by the use of frequency distribution, percentages, mean and Pearson's product moment correlation.

Results showed that majority (59%) of the cooperative members were averagely satisfied with the derived organizational benefits; thirty-nine percent of the cooperative members and 58% of the leaders had formal education. Leadership training was not common to majority of the members. The organizational structure of the societies did not vary significantly. The management of each of the societies was vested on the management committee who reports back to the general body from time to time and decision-making pattern was mainly assembly decision-making. All the groups engaged in thrift

and credit while some groups added other activities like trading, food crop production and food processing. Level of organizational participation by cooperative members was average for majority (82%) while 56% had good opinion about their groups.

Access to land and labour was difficult. About 50% of the cooperative groups had no land to cultivate. The most frequent source of land acquisition was community land (29%) and used mainly for farming and processing. Most of the cooperative groups depended on group and hired labour for their farming operations. Capital acquisition was a great problem to most of the groups. The cooperative groups hardly had access to credit from the lending institutions due to high interest rate and lack of collateral. The cooperative union however provided loan for about 43% of the groups for members' use. Linkage existed between most of the groups and the union (87%), other cooperatives (84.4%) at the village level and the Ministry of Commerce and Industry (85.5%). Problems facing cooperative groups were largely lack of adequate government assistance and difficulty in securing loan.

Positive and significant relationships were found at 0.05 levels between members' level of satisfaction with the derived organizational benefits and annual income ($r = 0.216$), level of education ($r = 0.215$) and individual opinion about the organization ($r = 0.457$). Similarly, level of organizational participation was positively and significantly associated with level of education ($r = 0.169$) and annual income ($r = 0.264$).

CHAPTER ONE

INTRODUCTION

1.1 Background situation

Developing countries of the world including Nigeria depend largely on the agricultural sector of the economy as their main source of income. This is because, agriculture serves as the main source of government revenue which is used for the development of the manufacturing, infrastructure and the industrial sector. Agriculture provides food for the ever increasing population and also provide raw materials for industries. According to the Directorate for Social Mobilisation (1989), a total of about 89% of the exports and 66% of foreign exchange earnings come from peasant agriculture.

However, in most of these countries, the rapid development of agriculture has been hindered by several constraints which has led to the continued slow rate of agricultural production. Land tenure rigidity, inefficient public marketing boards, deficient infrastructure, inadequate access to inputs and credit, poor extension services and ineffective marketing systems constrain the effective expansion of production. The development philosophy of the 1960s and 1970s emphasized industrialization based on aggressive import substitution and relegate agriculture to a distant second in priority. This made urban and industrial workers to reap the benefits through supply of low cost food items while farmers and rural people found it difficult to organize themselves to a better economic life. Rural areas are now known as a place of poor quality of life.

The state of the rural sector had led the government to search for alternative ways to serve the rural population of Nigeria. Increasing attention, however, focuses on the potential of rural cooperatives as service organizations. The formation of cooperatives has therefore been suggested as one of the effective means of overcoming most of the obstacles to the development of the agricultural and rural sector. This is because, rural cooperatives are conceived as

organizations by and for its members, they are seen as vehicles with the potential to provide services for the rural population. As a means of reorganising local communities for agricultural and industrial production, cooperative societies have been and are being set up in the rural and urban centres in the country. These are intended to bring about a new social order directed principally at economic production for self-reliance.

The term, "cooperation", is a form of social interaction consisting of joint efforts toward the achievement of a common goal. It is a means of working together. Ijere (1992), asserted that people cooperate because they cannot achieve their aims alone. It is therefore those who are in need that cooperate. Since everybody has one type of need or the other, it follows therefore that the rich and the poor all need cooperation. A cooperative society therefore is an association formed, owned and run by its members and they are structured in such a way that there is equality in both economic and social relations among members. According to Ihimodu (1989), a cooperative society is an association of persons who have voluntarily joined together to achieve a common goal or end through the formation of a democratically controlled organization, making equitable contributions to the risks and benefits of the undertaking in which members actively participate.

The various forms of cooperatives in rural areas of developing countries of the world, including Nigeria, are broadly classified into agricultural and non-agricultural types (Osuntogun, 1983). The agricultural cooperatives include group farming and farmers multi-purpose cooperatives, marketing and processing cooperatives, agricultural credit and rural banking cooperatives, fisheries cooperatives and livestock cooperatives. The non-agricultural cooperatives include thrift and credit cooperatives, investment and credit cooperatives, consumers' cooperatives, artisan and handicraft cooperatives, transporting and warehousing cooperatives and housing cooperatives. The basic

cooperatives is to uplift the level of living of members and the general populace through provision of services.

The benefits derived from cooperative societies are numerous. Through their membership networks, cooperatives can serve as major instrument of rural development by spreading the teachings of agricultural extension and home economics services thereby teaching members improved farming and home practices resulting in raising the income of members. Also, members can obtain credit at low rates, buy agricultural inputs and other essential commodities at reduced prices, process and market their products more economically and buy supplies and equipment in larger quantities. In addition to sharing marketing profits, cooperation among people especially farmers may improve their bargaining strength, increase their product prices, or lower their factor costs. Furthermore, cooperatives may be able to create work opportunities for members, as well as raise their current income - earning capacity; or to provide them with educational and social facilities which make their life easier. Credit obtained from cooperatives could also be raised to meet up family expenses like education and health. In general, cooperatives tend to unite local people to identify their needs and mobilize their own resources. By so doing, they provide for themselves what cannot be provided by the government and other agencies involved in rural development.

Nigerian rural women like their counterparts in many developing countries of the world are extremely active in agricultural activities such as food production, processing, distribution, animal husbandry, marketing, brewing, in addition to their normal domestic duties of cooking, child-care, water and fuel provision and other roles they play as mothers. However, women face difficulties of limited access to land, capital, agricultural and household technologies, education and training. Despite these difficulties, studies in Nigeria have shown that rural women often do surprisingly well with the resources at their disposal (Iyoha, 1991). In Nigeria, it has been noted by observers of population growth

that women represent half, if not more, of the country's population. It has been further argued that 60 to 70 percent of Nigeria's population reside in the rural areas and half of the rural population in Nigeria are women. It can therefore be logically said that since most of Nigeria's agricultural products are from the rural areas and women form a higher percentage of the rural population, then, rural women are certainly in control of the production. This agrees with Food and Agricultural Organization (FAO) report that women in Africa are engaged in 70% of the work in food production, 100% in food processing and 50% in animal husbandry. (UNECA/FAO, 1975). Simmons (1976), is of the opinion that rural women are also equally active in rural development programmes like construction of roads, provision of public facilities such as schools, hospitals and dispensaries.

Before now, not much was known about women cooperatives since they were part of the regular cooperatives which comprises men and women. With the increased number of women farmers and the need to have a united front in the procurement of agricultural inputs, extracts good bargain during sales, and have access to loan, there is now an upward increase in the number of registered women cooperatives. The subject of women in cooperatives is a much neglected matter, and urges that in order to overcome the present rural development problems, prominence need to be given to the issue of women's participation in cooperatives. Women cooperatives have become widespread in rural areas and the factors limiting their effective performance are numerous. There is therefore the need to investigate some aspects of the organization and management of women cooperatives in the rural areas so as to be able to provide a framework that will promote effective performance of these cooperatives.

Slocum (1962), refers to cooperative organizational structure as the arrangement, distribution and relationship patterns among group members as well as the communication pattern between members, leaders and outsiders. Ijere (1977), Okafor (1979) and Igben and Osuntogun (1988) sees the management

performance of cooperatives in terms of the degree to which it satisfies members' aspirations and the benefits they derive from the groups.

1.2 Statement of the problem

In many African countries, women are undervalued in their participation in development process especially in the rural areas. The plight of the rural sector and a change in philosophy towards rural development and agriculture have led governments both at the Federal and State levels to search for alternative ways to serve the rural population of Nigeria. Increasing attention focuses on the potential of rural cooperatives as service organizations by and for members. Cooperatives are seen as vehicles with the potential of providing services for the rural population especially for women who are extremely active in income yielding activities and development of their environments.

For many women membership of and participation in cooperatives may be seen as both a means and an objective. This is a means, in the sense that cooperative entitles them to services which women may need and which cooperatives may supply. An objective, in the sense that through cooperative membership, they obtain a platform from which to make the voice of women heard more effectively, especially in the making of policies which directly affect them and the livelihood.

A 1986 review of World Bank - assisted projects, for example, shows that 50 percent of all agricultural projects in Africa involved cooperative organization (Pohlmeier, 1990). This was as a result of the success and importance of these cooperatives over the years in promoting rural development. However, the performance of the cooperatives in Nigeria has not been a total success story.

Little research has so far been carried out in order to find the problems associated with the organization and management of rural women cooperatives. Moreso, cooperative extension workers have concentrated so much on the impact of cooperative in the development of rural areas and food production without

looking at the immediate problems of cooperative organization and management which in due course of time may cause some set back to these associations.

Therefore, the study was designed to provide answers to the following questions that could assist women cooperatives in achieving their objectives and becoming more effective.

Some of the specific questions are:

- i What are the personal and socio-economic characteristics of cooperative members and leaders?
- ii What are the organizational structure and decision making pattern of the women cooperatives in the selected rural areas?
- iii What are the various activities carried out by the cooperative organizations?
- iv To what extent do members participate in group activities?
- v How do the cooperative groups acquire and make use of the productive resources available to them?
- vi What type of relationships (linkage) exist between the cooperative groups and the union, other cooperative societies and relevant government agencies?
- vii What problems are encountered by the leaders in the management of their cooperatives?
- viii What is the relationship between members selected characteristics and their level of satisfaction with the organizational benefits?

1.3 Objectives of the study

The general objective of the study was to investigate some aspects of the organization and management of rural women cooperatives in Osun state of Nigeria.

Specific Objectives

The study was specifically designed to:

- i. Determine the personal and socio-economic characteristics of members and leaders of the cooperative groups.
- ii. Analyse the organizational structure and decision-making pattern of the women cooperatives in the selected rural areas.
- iii. Investigate the various activities carried out by the cooperative organizations.
- iv. Find why members join cooperative societies, their level of participation in group activities and their level of satisfaction with the derived organizational benefits.
- v. Analyse the acquisition and use of productive resources available to the cooperative groups.
- vi. Identify the nature and types of relationships (linkages) between rural women cooperatives and the union, other cooperative societies and relevant government agencies.

1.4 Hypotheses

The hypotheses of the study were stated in the null form (H_0) and were as follows:

1. There is no significant relationship between members' level of satisfaction with the derived organizational benefits and the following selected characteristics of members:
 - a. Age
 - b. Level of education
 - c. Farm size
 - d. Annual income
 - e. Individual opinion regarding the organization and management of the cooperatives

e. Individual opinion regarding the organization and management of the cooperatives

2. There is no significant relationship between members' level of organizational participation and the level of satisfaction with the derived organizational benefits.

3. There is no significant relationship between level of organizational participation and the selected personal and socio-economic characteristics viz: age, level of education, annual income, farm size and number of children.

1.5 Significance of the study

Over the last decade, interest in the role of women in agriculture, social and economic development has increased greatly. This had led to the formation of several cooperatives by and for the women. The cooperatives serve as source of economic and social benefits and as means of socializing members and that of initiating change in the community at large.

The research will bring to focus the factors responsible for the outstanding performance and failures of rural women cooperatives. Advice and guidance on the organization and management are required for cooperatives to create safeguards in them for full expression of local people's needs and aspirations and their own initiative at the grassroots level. For this, cooperatives should therefore be fostered to play the role expected of them so that they can be useful to the rural women. Understanding of this will enable the rural development agents to train the rural women groups to develop on their weaknesses thereby promoting the effectiveness of these cooperatives.

The study will also unfold the nature and type of governmental and cooperative unions linkages with these cooperatives so as to aid in strengthening the linkages and coordinations existing among these agencies and grassroot organizations. This is because cooperatives must evidently collaborate with government agencies and maintain close relations with them and other

cooperatives at the grassroot level. Benefits derived from such partnership will strengthen the groups the more.

This study will also contribute to the literature on how rural women could be mobilized to develop their potentials to enhance socio-economic development through leadership, vocational training and active participation in decision - making process. And finally, it will guide policy makers in the establishment and management of agricultural and rural development programmes that affect the rural women.

1.6 Limitations of the study

Many of the respondents and groups did not keep records of their operations. Therefore, their memories had to be relied upon in supplying certain information. It is however, believed that the data obtained had an adequate validity.

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CHAPTER TWO

LITERATURE REVIEW

Cooperatives have been officially encouraged in many spheres of rural activity, especially in agricultural production, marketing, processing and credit. This is because it is a means of organizing services to the rural areas. Most of the early cooperative movements in developing countries such as those in Africa aimed at introducing more business like methods among farmers and rural dwellers endeavour to develop the spirit of independence, self help and neighbourly assistance essential to the maintenance of a progressive rural community. In addition, they provide facilities for stimulating thrift and for profitable utilization of such savings. The current trend in the organization of cooperatives in the rural areas of many less developed countries according to Okafor *et al* (1986), has been towards the establishment of multi-purpose cooperative movements embracing marketing, thrift, credit and supply of agricultural inputs. This multi-purpose organization serves as a useful institution for rural development. Cooperatives of this nature therefore requires effective organization, leadership and entrepreneurial capability which are necessary for the success of the cooperatives.

Literature review will therefore be focussed on the following areas: concept of cooperation, history of cooperatives, principles of cooperatives, cooperative activities in Nigeria, organization and management of cooperative societies, and the role of women in socio-economic development.

2.1 Concept of cooperation

There are many definitions of cooperation. Cooperation can be defined as a form of social interaction consisting of joint efforts toward the achievement of a common goal. This could be informal or formal types of cooperation. Informal cooperation occurs whenever people interact on an intimate basis in any type of primary group such as the family group while the formal type represents interaction within formalised social systems. Persons who have common goals

tend to set up formal organizations to achieve the desired ends through cooperative efforts.

Osuntogun (1983) opined that the system by which different people in any economy produce for one another and exchange goods and services with each other through mechanism of the market is sometimes called cooperation. He however indicated that in a similar sense, nations are said to cooperate when they trade with each other, negotiate treaties or form alliances.

Jacobs (1971) defined cooperation in terms of the benefits that would be derived from the association. He stated that cooperation results in limited efforts in producing a standardized product and in marketing this product in a more efficient way. He further stated that "when farmers help each other in threshing grains, they act together and in a broad sense of the word, they may be said to cooperate". But he however said that this is usually spoken of as exchange of labour rather than as cooperation. When however a definite group of men organize for their mutual advantage in threshing their own grains, he said they have entered upon one of the simpler form of economic cooperation.

The Oxford dictionary however defines cooperation as any working together, joint action or concurrence in action. People cooperate because they cannot achieve their aims alone. They may therefore cooperate to build a house or a farm, process or sell together .

Ijere (1992) opined that there is no concensus as to what contitutes cooperation. As a result of this, he said there is no single, all - embracing definition of the subject. This is because of the various standpoints from which cooperation can be viewed and differ, depending on whether one is interested in social, economic or legal aspects of cooperation. Also, other definitions are derived from the nature of the sector: agriculture, industry or services. Apart from the problems encountered in definitions, there is also lack of clarity in the subject and in many books, the words "cooperation" and "cooperatives" are used interchangeably.

Economic cooperation according to Fetbow and Elsworth (1963), is a form of business with democratic ownership and control by member patrons having common needs, serving themselves on a non-profit basis, and receiving benefits proportional to participation. In conjunction with the economic purpose, cooperatives aim at improving the general and technical knowledge of their members.

FAO (1962), gave a non-economic definition of cooperatives as including the social, educational and community values in cooperative organizations. This they did by defining the objectives of cooperatives namely:

- To provide goods and services at cost;
- To eliminate the unnecessary profits of middlemen in trade and commerce;
- To prevent the exploitation of the weaker members of the society;
- To protect the rights of people as producers and consumers;
- To promote mutual understanding and education among their members and in the long run, among people in general.

This means that cooperation is a system of social organization based on the principles of unity, economy, democracy, equity and liberty.

The International Labour Organization (1968) has provided what is regarded as an internationally acceptable definition of cooperatives. This is because it emphasizes the human factor. They regarded a cooperative society as "an association of persons who have voluntarily joined together to achieve a common end through the formation of a democratically controlled organization, making equitable contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking in which the members actively participate"

In the legal perspectives, cooperative societies are all organizations legally recognised as such, which are subject to organized supervision and which claim to follow cooperative principles (United Nations Research in Social

Development, 1972). However, the definition has been considered equally unsatisfactory on the ground that it covers quasi-cooperatives which are formed and registered for other than cooperative purposes and wrongly conceived cooperative schemes. A legal definition was said to distinguish between cooperatives and other similar organizations. (Munkner, 1971).

Olayide *et al* (1981), defined cooperative association as a voluntary organization of persons with a common interest, formed and operate along democratic lines for the purpose of supplying services at cost to its members who contribute both capital and interest.

With these views of different scholars, on the definition of cooperative society, certain characteristics stand out. Cooperative society is:

- an association of persons
- with variable membership
- based on self help
- for the promotion of the economic interests of members.
- operating a jointly owned enterprise where the owners and users are the same persons (principle of identity).

It is therefore obvious that people cooperate with one another to derive certain benefits from each other which they cannot derive as individuals. They seek to provide some services that are crucial or very desirable in the lives of the people and the community as a whole.

2.2 History of Cooperatives

Cooperation is as old as man. From time immemorial, man has been known to cooperate. The great pyramids of Egypt according to national histories were built with collective labour. Wars are fought in teams and never singly. In Africa, the work of building roads, schools and markets is done cooperatively. The rotational work groups in agriculture, whereby two or more men or women come together to help each other on the individual farm; in tilling the land, planting of crops, weeding and harvesting is a typical form of cooperation. This is

known as the informal form of cooperation. Such indigenous cooperatives still exist today and are called "Owe" in Yoruba land, "Nwana" in Efik and "Nduta Oru" in Igbo land. They are formed to assist members in physical work especially in the areas of farming and is carried out in rotation on each member's farm. In the area of savings also, there is also another form of cooperative known as "esusu" or "isusu" which is the informal form of traditional credit society and had been existing for long. This is common among farmers in the rural areas who used "esusu" (Thrift contribution) as forms of informal or non-institutional way of solving their credit problems. In "esusu", group members contribute an agreed amount of money either weekly or fortnightly or at any convenient time intervals and the collection is given to members in turn to assist them in their economic pursuit.

One of the important characteristics of this traditional forms of cooperation is that they are widespread. The Director General of the International Labour Organization (ILO, 1977), noted that "the trend towards more informal associations may become more widespread as such groupings meet the needs of poorer people whose capacity for managing formal associations is still inadequate". Traditional savings and credit groups according to Nweze (1990), constitute one of the most widespread types of self-help organizations in the third world. They assist members in small scale capital formation or as Ardener (1964) argues, they create savings. There are two major types of the informal savings and credit groups which are the rotating savings and credit groups, and the fixed fund or non-rotating groups. The rotating savings and credit groups are those in which each member contributes to a common fund and the fund is then handed over to a member whose turn is to collect. The cycle ends when every member has taken a turn. This is the most popular form of savings associations. The fixed fund is that in which each member contributed a specified amount on a regular basis, and the entire sum

was kept safe by the treasurer. At the end of the cycle, all or part of the fund are shared by members.

Formal cooperative movement however had its origin in Europe in 1844. This was as a result of industrial revolution, which made a group of 28 poor British weavers struck out against the oppressive treatment by their employers who paid them low wages but insisted that they bought their needs from the masters' shops at high prices. The weavers decided to set up their own shop in the village of Rochdale, a short distance from Manchester, England. These became the celebrated Rochdale Equitable Pioneers. They established the first successful consumer cooperative shop (Ijere, 1992). By contributing a few pennies a week and through active patronage, their shop made startling progress. They adopted sound business methods by providing high quality goods, use of weights and measures, insistence on functional education and sell product at reasonable prices. This was so successful that it grew into a strong national movement and led to the emergence of the Rochdale principles which are known throughout the world. According to Osuntogun (1983), the Rochdale Pioneers venture is generally taken as the birth of co-operative movement . At about the same time, other types of cooperatives began to appear in other countries of Europe and India.

In Cameroon however, the first cooperative was established in the anglophone portion of the country in the 1920s and a small scale women's project was attempted in the 1950s while the currently existing cooperatives for women began only in 1970 (De Lancey, 1987).

Modern cooperative organization according to Ihimodu (1989) started in Nigeria in the early 1930s when the Nigerian government came up with the idea of solving its marketing and credit problems by introducing cooperatives. At that time, the cocoa farmers were the victims of exploitation by foreign middlemen and were cheated in the price and quality of their products. To correct this and

ensure that they got regular credit supply, the government came with the idea of organizing them into groups.

Strickland, an ex-army major, was despatched to India to undertake a 3 month course in cooperatives by the then government of the colony and protectorate of Nigeria. From his investigations, he was convinced of the possibility of establishing cooperatives in Nigeria. His report on the introduction of cooperation in Nigeria was submitted to the government in 1934 and he also drafted the first Cooperative Ordinance and Regulations in 1935. The government accepted the report and in February 1936, Major E.F.G. Haig was appointed the first registrar of cooperatives in Nigeria. His first task was to reorganise the cocoa farmers societies and the Ibadan Agricultural Society, while his second task was to bring them under the protection of the law. This in August 1937, the Gbedun Cooperative Cocoa sales Society became the first primary society to be registered while the Ibadan Cooperative Cocoa Marketing Union became the secondary society to be registered in February 1937. (Osuntogun, 1975).

2.3 Essential features of cooperative societies

Cooperative societies consist of essentially four features which must be recognised . These features according to Olayide *et al* (1981) are:

- 1 The association consists of group of people who join together to perform functions which cannot be very well undertaken by an individual.
- 2 It seeks to provide some services that are crucial or very desirable in the life of the people concerned.
- 3 It operates on the basis of self help whereby those involved look toward themselves as a group for the solution of their problems.
- 4 It does business from the motive of service and not for the purpose of making a profit.

Ijere (1977), in his study of farmers' multi-purpose cooperative society (FMCS) showed that this type of socio-economic organization has a great

potential in transforming a rural community into a modern society by providing employment with high quality product manufacture and skill acquired in the village. His experience showed that self help and cooperative efforts are the key to the mobilization of local resources for socio-economic development.

2.4 Principles of cooperatives.

It is generally believed that the idea of cooperative association came into being as a result of industrial revolution of Rochdale weavers. The principles of modern day cooperatives are therefore still based on the age long principles which the Rochdale Pioneers laid down for the running of their cooperative society. There are nine main principles underlying all cooperative work which distinguish from other business organizations and these include the following:

1. **Open Membership:** Membership of a cooperative society must be opened to all people of good character who have similar needs and are prepared to abide by the by-laws of the society.
2. **Political and Religion neutrality:** No member who is otherwise acceptable may be debarred from membership solely on account of his religion or political opinions. Similarly, no member should try to impose his religion or political opinions on other members.
3. **Democratic control:** Every member may have one vote only in all decisions taken by the society, irrespective of the amount of capital held by him. Also, there is freedom for every cooperator to have a say in the operation of the society and be fully informed through inspection and access to the record of the association.
4. **Distribution of surpluses to members in proportion to business transactions:** Surplus must not be used to pay high dividends on share capital but must be returned to those members whose transaction within the society have created surpluses. This is meant to encourage people to contribute more in the form of share contribution to the society.

5. Limited interest on capital: Cooperative societies endeavour to operate at cost. They exist primarily to provide services to their members at the lowest possible cost, hence they should not expect to make large returns on their invested capital. The major benefits to members of cooperatives should not be the interest on their share capital contribution but the services obtained. It is based on the idea that the objective is not to accumulate capital for distribution among individuals but to build up collective capital for the benefit of present and future members. The interest payable on share capital is therefore limited to 5 percent in order to comply with the fourth principle.

6. Cash trading :- All trading in the cooperative society must be carried out on a cash basis, since cooperation is designed to help people with limited resources. Trading societies are organised on this basis.

7. Pure goods and fair measure: It is the aim of all cooperative societies to maintain a high standard of business integrity. All goods supplied, therefore, must be pure, and unadulterated and of correct weight or measure.

8. Sale at prevailing market price: All goods must be sold at the prevailing market price in order to avoid arousing the hostility to other competitors. All benefits acquired from this are passed to members in due course.

9. Promotion of education: The originators of the cooperative movement realized the danger of illiteracy and ignorance and endeavoured to make cooperation an educative process. Education benefits members directly or indirectly and should form part of the objectives of a cooperative society. (Saville, 1978).

It should be however noted that, nowadays, cooperatives have not followed these principles in their entirety as enunciated by the early cooperators - the Rochdale society of equitable pioneers. Roy (1969) noted that a true cooperative adheres to all these basic principles which he summarized as services at cost, democratic control and limited returns on investment, while a quasi-cooperatives practices at least one of the three basic principles and not all the

three. The main reasons why cooperatives do not practise all these principles according to Schaars (1971) as quoted by Osuntogun (1983) are the diversity of cooperative organizations and the variability in their organizational structure and functioning.

2.5 Types of Cooperatives

Cooperative associations have been classified by scholars based on the organizational structure and the functions performed by the cooperatives.

Slocum (1962), classified cooperatives into three major types according to the organizational structure.

These are :-

- Local cooperatives: These are the cooperatives at the grassroot levels that are not linked with similar cooperatives. They are therefore weak socially, economically and politically.
- Federated Cooperatives : These consist of a number of local associations band together in order to increase efficiency, improve the quality of service and employ more capable management employees.
- Centralized cooperatives : These are characterized by a widely scattered membership distributed over a substantial geographic area but having one board of directors.

However, Nigerian cooperatives have been classified into two broad types namely: Agricultural and Non-agricultural cooperatives based on the functions they perform. (Osuntogun, 1983; Ijere, 1992). The agricultural cooperatives as the name implies are involved in agricultural activities. Such cooperatives include farmers' multipurpose cooperatives, cooperative marketing societies, agricultural credit and rural banking cooperatives, farmers single purpose cooperatives, processing cooperatives and fisheries and livestock cooperatives. The non-agricultural cooperatives on the other hand include thrift and credit cooperatives, consumer cooperatives societies, industrial cooperatives, artisan and handicraft

cooperatives, textile cooperatives, transport and building cooperative societies among others.

The most common in the rural areas of Nigeria are the farmers cooperatives and cooperative thrift and credit societies.

Farmers cooperative societies are of two types; single and multipurpose cooperatives. The single purpose type engages in one type of agricultural activity like group farming or poultry while the multi - purpose handle more than one activity which could be processing, poultry, credit and marketing. The single farmers' cooperative society was said to be easier to manage than the multi-purpose type. And it is only when the society is strong with capable trained leaders that they can embark on multi-purpose type of farmers cooperatives (Ijere, 1992)

The cooperative thrift and credit society according to Ijere (1992), resembles the "esusu" (traditional savings group) in that it is based on regular contributions from each member. It however differs from it in that the contributions are not necessarily uniform (although minimum monthly savings are fixed), and that instead of every member getting his hand in strict rotation at a time, he may not really need the capital; the funds are used to make loans to any member who is in need of money at any time for productive purposes.

Cooperatives have also been grouped into single and multipurpose types based on the number of objectives they handle. The single type cooperatives engage in provision of single services and therefore handle one specific objective. The multipurpose type as the name implies because of their great capacity provides more than one service to members and therefore handle more than one objective. Multipurpose cooperatives are sometimes called mixed or hybrid societies (Ijere, 1992).

Multipurpose cooperatives according to Pohlmeier (1990), have several advantages. Cooperative members such as farmers can satisfy diverse needs at the same place. Provision of multiple services was also said to increase contacts

between cooperative management and members, which can allow managers to gain information about member - customers . Interlinking various operations was said to improve the results of one or both activities. For example, joining crop marketing and credit operations in a group may increase repayment rates for loans if crop proceeds can automatically be credited as loan repayments. Despite the advantages however, there are other arguments against multipurpose cooperatives especially in the early years of the society. Braverman *et al* (1990), opined that the provision of many services may entail complex organizational requirements and may overload the management. There is also the danger of losing track of unprofitable activities within the overall operation of the cooperative. Despite the disappointing experiences with multipurpose cooperatives, some successful societies have been found providing various services to their members. National Cooperative Business Association (NCBA) (1980), found out that single - purpose cooperatives such as marketing cooperatives may lack year round activities and thereby be dormant whereas multi-purpose cooperatives will avoid this handicap and carry out other activities successfully.

It is the opinion of this researcher however, that cooperatives should be involved in more than one activity provided they have the incentives to carry out the activities. By so doing, they are able to carry out activities all year round and are better able to meet the needs of their members since members will have access to various services.

2.6 Cooperative Activities in Nigeria

Nigerian cooperatives have made good progress over the years. The most common cooperative activities vary from state to state. According to Osuntogun *et al* (1981), the most predominant cooperatives in the Western and Northern states are the marketing and credit cooperatives whereas in the Eastern states of the country, the thrift and credit are the most common. The Eastern Nigeria was the pioneer of marketing cooperative but after 1970, the dominant one was the

credit. The growth of cooperatives in the Northern Nigeria was slow at first but emphasis was later placed on credit and marketing. However, all these cooperatives are capable of bringing about socio-economic changes and enhancement of the well being of the members and the populace in general. Ihimodu (1989) identified the areas in which cooperatives have contributed to achieve the goal in Nigeria as follows:

i Agricultural production and marketing: Through the pooling of individual farmers' land, the societies are able to expand cultivated land areas to achieve increased output. They are also known to have engaged in the marketing of agricultural products for a long time. In many areas of Nigeria, agricultural marketing cooperatives represent the major outlets for farmers cash crops. Similarly, both consumer and multi-purpose cooperative societies are known to be involved in the distribution of essential commodities in the villages through their chains of cooperative shops. Some cooperatives raise funds to purchase vehicles meant for conveying their produce to urban market. Thus, the cooperative organisation has contributed to both increased output and distribution of goods in the Nigerian economy.

ii Mobilization of rural savings: The significant role of cooperatives in achieving rural savings mobilization in Nigeria cannot be overemphasised. The credit and thrift societies whose main function is collection of members' savings for productive use have been able to mobilize some rural savings in the economy. Some other cooperatives like the cooperative credit and marketing societies also engage in mobilizing savings. Therefore, the little savings that could have been lost due to the inability of financial institutions to mobilize them are being salvaged by cooperative societies.

iii Creation of jobs: The cooperative organization is an agency through which job opportunities can be created. A fairly substantial number of people are engaged fulltime in cooperative activities in Nigeria. These activities include

production and marketing in agriculture, services like distribution (coop-shops), crafts and the small-scale processing concerned in agro-allied business.

iv Provision of Educational Facilities: Two types of education can be provided by cooperatives. The education in which the illiterate members are assisted to read and write (literacy education), and cooperative education where people are taught cooperative principles and practices.

v Transfer of Agricultural Innovations: Agricultural innovations such as information on new seeds and other inputs are being transferred to farmers at a reduced cost during the regular meetings of the societies. Also, new seeds and chemicals are introduced on group farms and are subsequently copied on individual farms thereby reducing the risks to individuals. Also, home economics practices are introduced to women through the cooperatives.

2.7 Organization and management of cooperative societies.

Organizational structure has been established to facilitate effective performance of the cooperative movement. It also facilitates easy coordination of activities and clearly distinguishes between different levels of the organization so as to show who is responsible to whom. It depicts the line of authority within the cooperative body.

Ihimodu (1989) described organizational structure of cooperative societies in Nigeria to be in "tiers". The most common of this according to him, is a three tier system.

This three tier system includes:

- 1 The primary society
- 2 The secondary society or union
- 3 The apex organization.

Primary Society: A primary society consists of ordinary individual members coming together to form the society. In some cases, the society may start off with a paid secretary who may be assisted by a labourer or store boy. In other cases, the society may be managed by an unpaid secretary especially during the infancy

of the society mainly because of lack of fund. If the society expands in due course, an assistant secretary may be engaged. The secretary is responsible to a committee. The committee and the secretary are selected by the general body. The management of the society is therefore vested on the committee and it reports back to the general body from time to time. Therefore, the final authority is the general body. A primary society may affiliate to a union (secondary society) for proper direction.

Secondary society (union): A union is formed by the merging of at least two registered primary societies. It is the federation of primary societies, and a kind of umbrella for all primary societies affiliating to it. It serves as financial source for all primary societies affiliating to it. It is also the main depot for produce, for grading purposes, though some large primary societies with necessary infrastructure like the union may be registered as grading station. The staff of a union include the manager, the cashier, the store keeper and the book keeper. The manager is vested with some power to carry out some final transactions of the committee but the real management is vested in the committee chosen from among the affiliated societies. They meet at regular intervals to see to the progress of the union.

Apex organization: This is the great mother having its members in the registered union (cooperative unions of the same function merging). Primary societies may also be admitted as members. The management is left in the hands of the staff and a board comprising people chosen from different works of life. Apex organization includes Association of Nigeria Cooperative Exporters (ANCE), Cooperative Banks, Nigerian Agricultural and Cooperative Bank Limited (NACB), Federation of Osun State Cooperative Limited (FOSCOOP), Osun State Cooperative Credit Union League (OSCUL), Cooperative Supply Association and Cooperative Press among others.

The term "organization" is the process through which people work together and means by which they relate to one another in the conscious

systematic establishment and accomplishment of mutually agreed purposes. Litterer (1973) defined organization as the procurement of human and non-human resources, grouping of person and physical resources and the delegation of authority and responsibility within the organization.

Organizational structure, according to Terry (1977) is a system of arrangement, relationship and distribution patterns among group members. In case of cooperative organization, it entails the relationship between members, the management (leaders), and other social organization and the government. The communication patterns (linkages) between members, leaders and outsiders depend on the scope of operation and determines the organizational structure. Intimate personal relationships are possible only in a local cooperative type with a relatively restricted territory. (Slocum,1962).

The communication pattern (linkages) between cooperative organization and other social organizations have been categorized by Uphoff (1984) into vertical and horizontal linkages. Linkage with a higher organization (union or apex) have been termed vertical linkage while that between and among other social or local organizations at the same village level have been termed horizontal linkage. Linkage according to Uphoff (1984) is the interaction and exchange of information and other resources on a regular and reliable basis, looking at the extent of effectiveness of communication and influence both downward and upward from different levels of the organization.

Management of cooperative societies on the other hand is important because it deals with the operation of the cooperatives in achieving group objectives. According to Terry (1977), management is not only a means of identifying, analysing and deciding goals to be accomplished, but a means of assembling effectively the talents of the people and utilizing material resources. Mondy *et al* (1980) perceived management as a process concerned with the accomplishment of objectives through the efforts of other people. However, Terry (1977) further defined management as a distinct process consisting of

planning, organizing , actuating and controlling performed to determine and accomplish stated objectives by the use of human and non-human resources. Planning according to him is done when a predetermined integrated pattern of future activities is drawn up. That is, determining what shall be done in advance. Organizing has to do with the distribution or allocation of the necessary component of work activities among the members of the organization. Actuating on the other hand means moving the people to act. This according to Newman (1957) is necessary so that the activities resulting from the planning and organizing steps can be carried out effectively. Among the more common measures utilized by the manager to put the group into action are leading, developing other managers (subordinates), Instructing and helping members to improve themselves and their work. Controlling is a means of seeing that operating results conform as nearly as possible to the plans. It involves follow up of what is being done in order to make sure the work is progressing satisfactorily towards the achievement of the predetermined objectives. Misunderstandings, unexpected hindrances like resource mis-management, conflicts, tension may arise and must be communicated to the managers so that corrective action may be taken.

It should be noted here that the leaders of each cooperative societies represent the managers and should be able to perform all the above stated functions effectively.

Management performance of cooperative societies is often approached in terms of the effectiveness and efficiency of the management arms viz: the general body, the committee and the staff component. In his own analysis of the appropriate socio-economic criteria for evaluating cooperative efficiency in Nigeria, Okafor (1979), suggested a tripod measure of :

1. ability of a cooperative to sustain the authenticity of that form of organization,

2. The ability of a cooperative to satisfy members aspirations for social and economic, and
3. ability of a cooperative to achieve some relevance in the society.

Ijere (1977) also suggested that the two general criteria that may be used to assess the success of cooperatives are "effectiveness" and "efficiency". By the criterion of effectiveness, results were compared with the stated aims and objectives of the group whereas by the criterion of efficiency, results were compared with cost of inputs. The words "effectiveness" and "efficiency" have been referred to as organizational performance (Igben and Osuntogun, 1988). As performance criteria, the two assist in differentiating between well managed organizations and poorly managed ones. Efficiency tends to focus on the "means" of attaining chosen objectives while effectiveness often directs attention to the goals, objectives or ends of the organization. Efficiency according to Igben and Osuntogun (1988), relates to how available but scarce resources could best be used to advantage in order to achieve chosen goals and objectives, while effectiveness focusses attention on the attainment of selected goals and objectives.

From the view point of the above scholars, the management performance of cooperatives could be seen in terms of the degree to which it satisfies members' aspirations and benefit the society in which it operates.

2.8 Leadership

Management of cooperative societies is often the role of leaders of such organization. Leaders are credited for the success and failure of a group because they are the ones who command and guide the processes of the group. Leadership therefore is a process whereby an individual directs, guides and influences or controls the thought, feelings or behaviour of other human beings (Haiman, 1951). It is an effort to direct the behaviour of others towards a particular end.

2.9 Functions of a leader

The principal functions of leaders are that they are responsible for planning, coordination and achievement of group goals. Cartwright and Zander (1968) enumerated the functions of leaders to include contribution toward goal achievement, viability of the group, satisfactory human relations and minimum costs to members.

Jibowo (1978), however enumerated the specific functions of local leaders as:

1. Decision making: They are always called upon at various stages of introducing a change to make decisions regarding local participation required by a project within a community.
2. Problem solving: Leaders are often involved in identifying and providing solution to group problems.
3. Linkage function: They link their group with other groups in or outside the community.
4. Communication: They transfer information to members of the group.
5. Innovation: They tend to initiate and carry out new ideas to members.
6. Planning: They do take part in planning of programmes.
7. Coordination: They coordinate the activities of the group toward achieving the group goals.
- 8 Education: They transfer technical information to their groups or communities.

The leaders of a group are always supported by committees who are responsible for decision making within the group. Decision making is the selection of one alternative from several possibilities or alternatives. Decision-making can be made by the executives only, executive plus committee, or the general assembly. The assembly or the committee-of -the whole has been proved to be the most effective (Uphoff, 1984). This is because the maximum consensus

and individual commitment to the group can be generated only through broad participation in decision-making.

2.10 Styles of Leadership

Bonner (1959) laid emphasis on the following styles of leadership:

Authoritarian Leadership: The traits of power and domination are fundamental and conspicuous in this style of leadership. The authoritarian leader plans, directs and informs. He decides on the goals to be achieved or work towards those which have been given to him, by motivating the group to accept them and to use his suggestions, requests or demand. He assumes that his decisions are superior to those of the group. He has little or no confidence in those whom he leads, implying that he does not tolerate human errors. His leadership relies not on persuasion or group consensus but on power. Interpersonal acts and communication between members are discouraged if not restricted by the authoritarian leader. Since the followers communicate largely through him and not through one another, he becomes indispensable to them.

The above analysis of authoritarian leadership points out the role of personality in group relations. The leader here tends to be an authoritarian personality which predisposes him to a dogmatic and intolerant view of people and social reality. He orders his life and imposes the same expectations upon others, by means of conventionalized set of rules.

Kemp (1964), pointed out that members under this style of leadership often react to the leadership in various ways. Some welcome the security which structure establishes, others apparently recognized that they are sacrificing their right to share in the decision making and as a consequence, they may sabotage the plans, suggestions or requirement demanded and become very restrictive in their response. Some also, react by withdrawal, conformity or passivity. Hostility toward other members or the leader often occurs.

Democratic Leadership: The characteristic of democratic leadership that stands out sharply and consistently is that the leader engages in cooperative planning in

accordance with the freedom in the situation, his own security and experience, and that of the group. He is not interested in the possession of power over others but in stimulating members to participate in group activities and working as one of them in trying to achieve a collective goal. He therefore, enacts his role in such a way to facilitate effective role behaviour of others.

The democratic leader according to Bonner (1959), assumes that the members of the group are capable as he of making decisions in relation to their particular training and experience. This however, is different from the belief of the authoritarian leader who always assumes he is the best decision maker out of all. His status according to Kemp (1964), is an instrument used for the improvement of quality of thought and behaviour. This is accomplished through listening, questioning, and reacting. The democratic personality accepts himself and is thus relatively free of ego-contempt and is love oriented.

Kemp (1964), however identified certain problems common with this kind of leadership.

They are:

1. Permitting members the right to evaluate;
2. Appraising judiciously the ability and readiness of the group for democratic planning;
3. Encouraging members interaction, which is essential to cooperative planning;
4. Assisting members to modify their stereotypic concept of the leader's role.

However, the leader's reasonable success in the accomplishment of these ends could be expected to produce the following outcomes:

- a higher quality of thinking
- greater ability to cooperate
- more self-reliance, responsibility and control in carrying out decisions; and
- more understanding of self, of others, and of the democratic process.

Laissez - Faire Leadership: The type of leadership here does little or nothing. He is fundamentally a passive and unproductive leader. However, the "good" laissez-faire leader is an active listener who intelligently reflects back to the group members their own thoughts sympathetically and lucidly (Borner, 1859). Some leaders of this type facilitate the process of communication among members and help to increase group cohesiveness and group thinking while some laissez faire leaders are potentially authoritarian. They are concerned neither with aiding the group to solve its problems nor with intelligently reflecting their wishes upon it.

For maximum performance outcomes in terms of overall efficiency and performance of the group, a leader should be able to utilize effectively the democratic style of leadership.

2.11 Role of rural women in socio-economic development

Women have made important contributions to rural economies in Africa through their agricultural production. According to Boserup (1970), Africa is the region of female farming per excellence. It has therefore been estimated that 50 percent of the food in Africa is produced by women (Osuala, 1991). Women do produce for food and cash not only to meet the needs of themselves and their children, but also to support the low wages of their husband. Women's role are identified according to the different classes of occupation like farming, handicraft production, marketing and food processing apart from their roles as wives, mothers and home makers. In Boserup's view (1970), most traditional African agriculture systems are female farming one where women do most of the routine work related to food crop production while men engage in seasonal work like periodic tree felling, and land preparation operations.

In Nigeria however, there is ample evidence that women make very important contributions in terms of the time spent on agricultural pursuits and in actual work done. According to Oluwasanmi (1966), women of Uboma in Imo state were responsible for other crops such as cassava, cocoyams and vegetables.

Both men and women took part in the clearing, burning and cultivation of the land although the bulk of the work is done by the women. Studies of Yoruba and some Northern women also confirm that they were involved in the production of a variety of food crops and that they could be sole farmers or farm aids offering labour on their husbands' farms or for hire to other farmers.

Apart from this, women in Nigeria are also heavily involved in fisheries operations, their role being in processing and marketing. Ladipo (1976) reported that in one fishing centre, women also controlled capital investments through their loans of credit to fishermen. Such fishermen who had the loans were forced to sell to their creditor; the women therefore had a relatively reliable supply of fish at a non-competitive price. As processors, however, studies have shown that what constituted leisure for rural women was shelling melons, peeling cassava tubers and others which are forms of processing (Williams, 1984). In Nigeria and other countries of West Africa, rural women process cassava into gari, a staple commodity consumed both in urban and rural areas alike; its sale is a critical source of income. Other food processing activities done by women include fish smoking, palm oil processing, sun drying and conversion of yam and cassava tubers into flours.

Marketing of food crops and trading activities have been shown to be the most prevalent economic activities of Nigerian rural women. Ladipo and Adegoke (1983), found 89 percent of respondents interviewed to be involved in marketing of food crops. Williams (1984), reported that rural women in Nigeria are known to be astute traders who engage in sales of produce or cooked foodstuff in the open market. And sometimes, they negotiate with middlemen who purchase produce at the farm gate, for urban consumption.

A lot of rural women trade in crafts of various kinds such as pottery, cloth weaving and calabash. Of great importance is the rural women in livestock farming. They raise small animals like poultry, sheep, goats and rabbits which add more money to their income as a result of the permanent demand for these

in the local markets. A Food and Agricultural Organization report agreed that women in Africa are engaged in 70% of the work in food production, 100% in food processing and 50% in animal husbandry (UNECA/FAO, 1975).

2.12 Women in cooperatives

Findings from many countries showed that women are active in cooperatives though in some other countries, they did not take responsibility in directing or organizing cooperative movements. In others however, they are beginning to participate. For example, India has one of the largest cooperative movements in the world and women are reported to be joining village credit/service cooperatives but on a modest scale (Lamming, 1983). In Cameroon, women were said to be involved in marketing cooperatives in which palm oil collected from the members of the groups or bought from larger producers are resold. The income obtained from the sale of these products were used to buy household and food products and sold at low prices to the members (De Lancey, 1987).

According to Lamming (1983), women were members of credit unions located in rural areas in Ghana but were not integrated into the produce marketing cooperatives. In Swaziland however, it is a different case. Swazi women were said to have come a long way from total male domination to positive self-reliance and self identification. This is because women were the majority members of cooperatives. Cooperative developments have shown impact in supplying inputs, marketing of farm produce and providing credit. The education programme within the cooperative has been extensive especially in the area of home economics, handicrafts, nutrition and health. In Zambia however, the cooperatives are mainly agricultural and by custom, it is generally the men who are members. (Lamming, 1983).

In Nigeria, very little is known of the role and contribution of women in Nigerian cooperatives. However, a survey conducted by Osuntogun and Akinbode (1980) showed that the overall involvement of rural women in

cooperatives was low. Women participation in produce marketing and group farming multipurpose cooperatives were said to be low but fair in thrift and credit society. Adekanye (1985) found that women were not frequently met in marketing cooperatives, though this is the predominant form of cooperation in the south west states of Nigeria. On the other hand, group farming and processing cooperatives were said to be the predominant women cooperatives in these states. Northern women were less involved in cooperation than their southern counterparts. Generally, Nigerian women cooperators are involved in production and processing and less in the distribution of food commodities and the organization of cooperatives.

Ayo-Bello (1988), found that women formed about 49% of membership of credit and thrift societies. However, according to her, a number of factors inhibit women's equal participation with men in cooperatives despite the fact that they are active in agriculture and trading activities. The first factor is that of cultural factors particularly for muslim women in Northern Nigeria who are in purdah. Secondly, the female literacy rate and school enrolment is lower than that of men. Apart from this, most cooperatives in the country do not have women on their management committees and whenever any training is organized, only the men are sent. Ijere (1991) opined that women's participation in cooperatives is inhibited by the legal constraint on land which prevents them from having rights over land. They therefore neither inherit nor sell land. This lack of access to land is a veritable handicap to women, since it rules them out of the economic power to own property or to borrow on its basis, therefore, they cannot meet their commitments from cooperative membership. He further said that most women prefer to join traditional or indigenous self-help savings societies (esusu or isusu), where their presence can be felt and proceedings conducted in a language they understand.

The emergence of the Better life programme for rural women in 1987 is one of the greatest factors in Nigerian history to awaken the conscience of the

nation on the great potential of the women folk. The Better life programme has enabled the rural women to assert their rights and even in some cases compete with the men displacing them from their usual positions. This had led to the formation of separate cooperative by women comprising of women alone. Over 3,000 cooperative societies were said to be organized through the Better life programme. These comprise the thrift and credit, processing, cottage and group farming cooperatives.

Women cooperatives have now become widespread in the rural areas. However, the factors limiting their effective performance are numerous. Mayoux (1988), opined that many cooperatives fail because of lack of managerial expertise. Cooperative management according to her, is in many ways more difficult than management of ordinary enterprises because of the need not only for commercial skills, but also the ability to delegate responsibility. Managers are expected to perform these functions at generally lower salaries than they can get in the private sector. Unless the management is particularly politically committed, then it means either a high turn over of managers or lower quality management or both.

Katusiime (1988), in his study on women's cooperatives in Uganda revealed that many cooperatives were caught in a spiral of low funds and low productivity. This according to her, was due to the fact that the cooperatives suffer from poor management. According to her, at the primary level, the majority of members were illiterate or semi-literate. When they appoint a manager from among themselves, the manager has shallow knowledge about managing the organization and book keeping. These undermines the ability of the cooperative to make profit and to allocate resources efficiently.

Chitsiga (1988), in her study on Zimbabwean women cooperatives found that many women cooperatives have not succeeded. According to her, in 1986, an extensive research programme on women in cooperatives revealed among other

things the problem of management. The management problems could be observed as follows:

- (a) Lack of planning, budgeting and prioritising of projects.
- (b) Wrong choice of projects which are not economically viable.
- (c) Embezzlement of funds by those members entrusted with them.
- (d) Lack of book keeping and budgeting skills, lack of managerial and administrative skills for cooperatives.
- (e) Communication problems in management structures.
- (f) Elite management frequently taking advantage of members.
- (g) No regular visits from ministry's government staff due to new staff members who are not mobile.

Adeyeye (1989), in his own study of the cooperative movement in Nigeria identifies the following as the major factors retarding the progress of cooperative development in Nigeria

- (a) Stories of embezzlement, mismanagement and fraudulent conversion of funds;
- (b) Lack of relationship between the government and the movement.
- (c) Lack of membership education.

Also in Nigeria, as well as in other African countries, the government had contributed to the failure of these cooperatives by putting government officials or extension agents unfamiliar with cooperative principles in charge of setting up societies as fast as possible (Braverman, 1991). The success of cooperative promotion was often measured by number of people which is obviously the wrong idea. Governments sometimes made cooperative membership compulsory and granted monopoly power to enforce effectiveness. Emphasis on speed therefore resulted in premature registration or organizations that could not function. This is because, there was little time to explain the ideas and operation of cooperatives to prospective members and to train local personnel. Management positions often remained in the hands of government designated

personnel. Instead of becoming member-led, self administered organizations, the rural cooperatives were thus government funded, semi-public institutions.

Lamming (1980) summarized the most serious difficulties which rural women cooperatives encounter as: lack of experience, inadequate business knowledge, poor and faulty management, inadequacies in finance, marketing and training, and insufficient support. These difficulties, in effect, according to him, are similar to those which men-only cooperatives have encountered in their formative stages.

With cooperatives formed by the local people themselves, it has been reported that there was little or no linkage between them and the government staff. Training of potential cooperative members were frequently neglected by these government staff who rarely visit the cooperatives. Ladipo (1981), however found out in her study of women's cooperatives in Nigeria, that the women in her research lack the necessary education and skills and that they are ill equipped for participation in modern institutions. It could be further argued that not only that the women lack the technical skills necessary for the book keeping and management of their organizations, but also, that this lack of education and skills is probably related to the failure of good leadership to emerge.

2.13 Theoretical Framework

The theoretical framework for this study is based on the social system theory of formal organizations. The theory, according to Beer (1980) and Koontz *et al* (1980), explained the dynamics of interrelationships of several parts of a larger whole as it interacts with its environment. Organizations or formal groups are viewed as entities that continually interact with its environment, changing and adapting to develop congruence between their several major parts. The organization/social system in this study is the cooperative societies.

However, the dynamic interactions of the group's parts with its environment is explained by the model (Fig. 1) adapted from the systems theory.

The model specifies a flow of events beginning with the qualities people bring with them into the cooperatives and ending with the performance variables of the cooperatives (organizational benefits). Cooperative organizations interact with the environment by importing people (people come from the environment) and using their energy to make products or provide services that are exported into the environment. People with different needs, abilities, expectations, personal and socio-economic characteristics are imported into the organization and these characteristics are largely determined by the environment which in turn have influence on the organization and management aspects of the cooperative organizations. The extent of effectiveness of the people in cooperative organization is determined by the environmental variables. This means that the extent to which people's characteristics affect the organization and management aspects is determined by the environmental variables. For example, the social environment in which the organization operates which may be defined by the values, societal norms and culture of the society dictates the expectation and values of members since members' values, expectations and characteristics are as a result of societal influence on her. Also, government affects members expectations and needs through their policies and regulations on the cooperatives. The organization must therefore be sensitive to the values of

the society to avoid being sanctioned for management practices which violate these values.

Furthermore, interaction between the environment and the organization dictates the structure of the societies. The market environment for example, dictates the type of product produced by the cooperatives while government policies and regulations as stated in the bye-laws determine the structure of the organization in terms of membership composition (size) and the decision making structure of the cooperatives among others. The lending institutions (banks) affect the structure of the organization through their own policies and regulations regarding loan procurement.

The organization and management aspects however signal to members what behaviour is desired and reinforce actual behaviour. The people's abilities, needs, values, personal and socio-economic characteristics together with the organizational and management variables have bearing on the performance of such organization in that it determines the organizational benefits that members can derive from the group. Organizations are social inventions designed to achieve certain purposes and at the same time, fulfill members' needs. Effective management of the cooperative organization as determined by the members, the environment and the organization and management aspects of the cooperatives may lead to effective performance and high level of satisfaction with the organizational benefits by members while ineffective management in turn lead to poor performance as can be observed in the low level of satisfaction with group benefits by members.

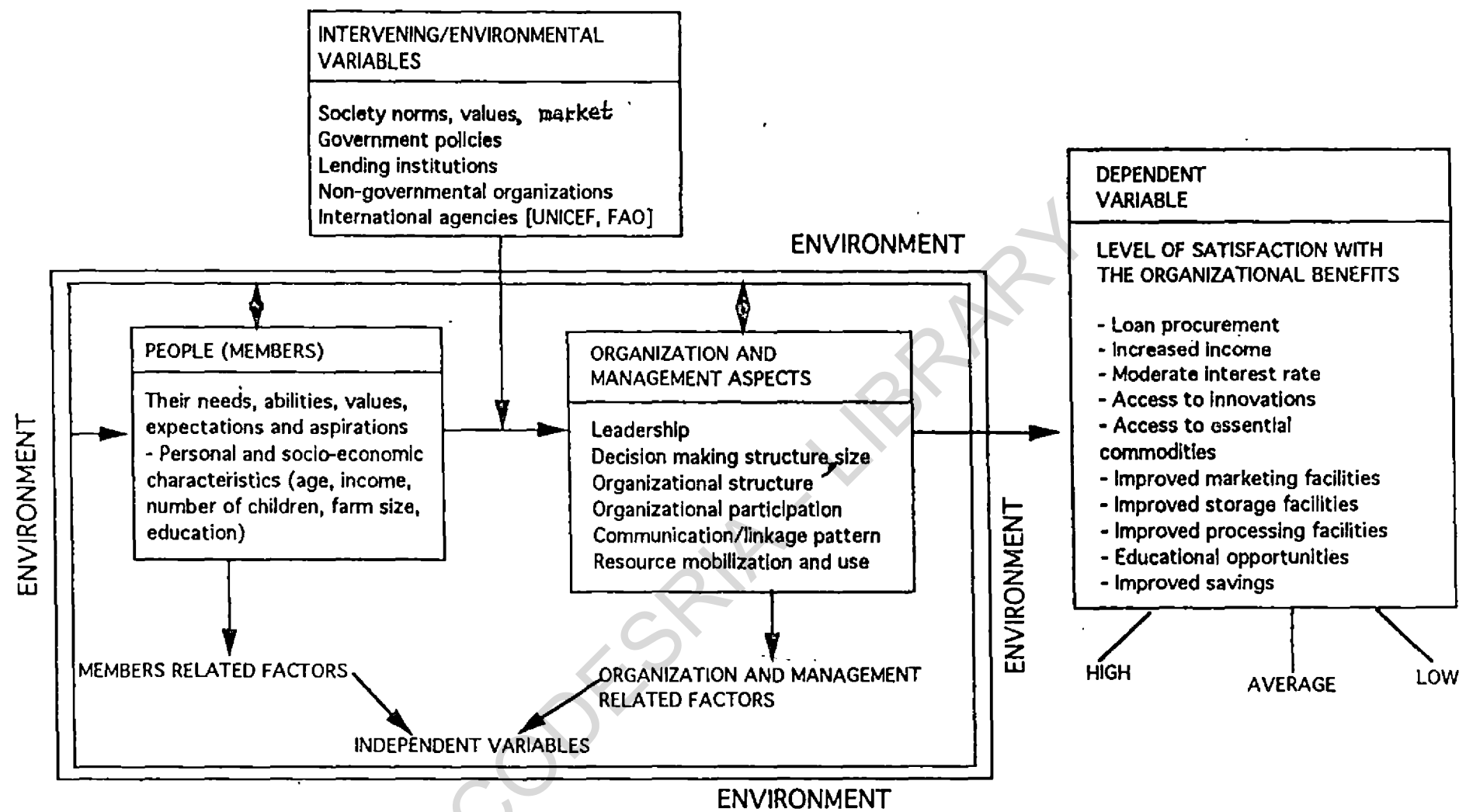


FIG 1. MODEL FOR THE STUDY OF ORGANIZATION AND MANAGEMENT OF WOMEN COOPERATIVES

SOURCE: Adopted and modified from Beer (1980): *Systems Theory for Organization Development*. John Wiley and Sons. Page 102.

CHAPTER THREE

METHODOLOGY

3.1 The study area

The study was carried out in Osun state of Nigeria. The state was carved out of the former Oyo state on August 27th, 1991. It lies within the southern rain forest zone of the humid tropics and has common boundaries with Oyo, Ondo and Kwara states. The population was estimated at 2.3 million in November, 1991 census.

The state's climate is tropical with two distinct seasons: the raining season (April - October) and the dry season (November -March). Agriculture however, is the main occupation of the people and it provides income and employment for about 60 percent of the population. The permanent crops grown in the state include cocoa, kolanut, plantain, banana, oil palm and orange. The arable crops on the other hand include maize, cassava, yam, melon, cocoyam, and cowpea.

A good percentage of the people in the state are the Yorubas though people from other ethnic groups in Nigeria and foreign countries reside in the state. The state is divided into six operational (political) zones which are Ife, Ikirun, Ilesa, Iwo, Ede and Osogbo zones.

3.2 Sample selection.

There are twenty three local government areas in Osun state with six operational zones. The study covered six local government areas based on the operational zones of the state. One local government area was chosen from each of the zones in the state, using the random sampling technique. From each of these local government area, four women cooperatives were randomly selected totalling twenty four women cooperatives. Twenty five percent of the members of each cooperative were randomly selected and interviewed while four leaders of each cooperative were purposively selected and interviewed. In all, a total number of two hundred and ten members (210) and ninety six (96) leaders of the selected women cooperatives were interviewed. The leaders that were

interviewed were the President, Treasurer, Secretary and one Committee member from each of the cooperatives.

Table 3.1 shows the breakdown of members selected per cooperative.

3.3 Interviewing and data collection

The cooperative division of the Osun state Ministry of Trade, Commerce and Industry was contacted to ascertain the location of the women cooperatives in each zone of the state after which the researcher was directed to the zonal and area offices of the cooperative department in the state. The interviewing and data collection were carried out in the selected cooperative societies simultaneously on their meeting dates. However, those members that were unable to be reached during meetings were met in their individual homes.

Administration of the interview schedule was mostly carried out by the researcher and one research assistant employed specifically for this purpose. Data collection took place between the months of July and October, 1993. The respondents were briefed about the purpose of the research after which each respondent was interviewed. The interview however, lasted for about forty minutes with each respondents.

3.4 Measurement of variables

Two groups of variables were considered and investigated in the study. They are the independent and the dependent variables.

Independent variables

The independent variables for the study were:

- 1 Selected personal and socio-economic characteristics of respondents (members and leaders).

The personal characteristics include age, marital status, number of children, and religion while the socio-economic characteristics considered were major occupation, minor occupation, farm size, income from major and minor occupations, indigenous status, level of education and participation in other social organizations.

Table 5.1 Distribution of members interviewed by cooperative society and location

| Zone | Local Government Area selected | Cooperative Society selected | Membership (as in record of regular attendance) | Number of Respondents interviewed |
|--------------|--------------------------------|---|---|-----------------------------------|
| Ilesa | Atakunmosa | Osu (Atakunmosa) Bolomope CTCS Ltd | 37 | 9 |
| | | Agbagba (Atakunmosa) Ifelodun Better Life Coop. Society Ltd | 34 | 8 |
| | | Odo-Ijesa (Atakunmosa) Irepodun CICS Ltd | 25 | 6 |
| | | Ekun-Ojo Omonigbehin Women Processing Cooperative Society Ltd | 36 | 9 |
| Osogbo | Irepodun | Iyaniwura CICS Ltd | 28 | 7 |
| | | Iwajowa (Ojamolapa) better Life CTCS Ltd | 33 | 8 |
| | | Ajenifere (Owode) Better Life CTCS Ltd | 40 | 10 |
| | | Orisunbare Better Life CTCS Ltd | 37 | 9 |
| Ikirun | Odo-Otin | Agbeye (Ifelagba) Better Life Cooperative Society Ltd | 50 | 12 |
| | | Inisa Iranlowooluwa CTCS Ltd | 34 | 8 |
| | | Oyan Women CTCS Ltd | 29 | 7 |
| | | Igbaye (Odo-Otin) Owolarafe Women Coop. Soc. Ltd | 28 | 7 |
| Iwo | Ayedaade | Wakajaye Omonigbehin Women Coop. Society Ltd | 57 | 13 |
| | | Gbongan Cloth Dealers | 50 | 12 |
| | | Ode-Omu Women Coop. Society Ltd | 34 | 8 |
| | | Oke-Ofa (Gbongan) Owolowo CICS Ltd. | 20 | 5 |
| Ife | Ife South | Idera better Life Processing Coop. Society Ltd. | 34 | 8 |
| | | Olode (Ifetedo) Ifelodun Better Life CTCS Ltd | 45 | 11 |
| | | Irewolu II (Olorombo) | 45 | 11 |
| | | Irewolu II (Isoya) | 40 | 10 |
| Ede | Egbedore | Awo (Egbedore) Omowumi Better Life Processing Coop. Society Ltd | 34 | 8 |
| | | Iwoye (Egbedore) Irepodun Women Cooperative Society | 34 | 8 |
| | | Ido Osun (Egbedore) Owode Better Life CTCS Ltd | 28 | 7 |
| | | Iragberi (egbedore) Omowumi Women Cooperative Society Ltd | 28 | 7 |
| TOTAL | | | | 210 |

CICS - Cooperative Investment and Credit Society

CTCS - Cooperative Thrift and Credit Society

Relatively simple variables involving direct measurement such as the personal characteristics are not discussed here, but are given in the interview schedule.

The socio-economic characteristics of respondents considered were:

- i Major occupation: Respondents were asked to indicate the occupation that fetched them the highest proportion of their income
- ii Minor occupation: Respondents were similarly required to mention occupation that fetched them additional income apart from the major occupation.
- iii Farm size: Total hectares of land cultivated by each respondents were considered. Respondents were asked to estimate the sizes of land cultivated for crops in local units which were later converted to hectares. Responses were grouped into two classes with an interval of 1.
- iv Income from major and minor occupations: Respondents were asked to state their income from major and minor occupations and these were added and grouped into 5 classes with an interval of 5,000 including a lower class of ₦1,000 - ₦5,000 and upper class of ₦20,000 and above.
- v Indigenous status: Respondents were asked to indicate whether they were indigenes of the community or not.
- vi Level of education: The respondents were asked to indicate the highest level of education attained. This was later grouped into low, medium and high level of education. No formal schooling, adult education and incomplete primary school were grouped as low level of education; primary school completed, incomplete secondary and secondary school completed were grouped as medium level of education while teacher training college and above were grouped as high level of education.
- vii Participation in other social organizations: Respondents were asked to indicate whether they were members, committee members or officials of such organizations as religious, community development association, political, trade union, village council and other cooperative organizations. For each of the

organizations listed, ordinary membership was scored one point, committee membership, two points and official was scored three points.

2 Membership participation in group activities:

The following criteria were used as measures of participation for this study:

- i Attendance at meetings: Respondents were asked to indicate the frequency of their attendance at meetings. This was grouped into: "Regularly" - (scored 3 points), "Sometimes" (scored 2 points) and "occasionally" (scored 1 point)
- ii Payment of dues: The extent to which members support the group financially determines the extent to which the group can meet its objectives.
 - Respondents were asked to indicate the extent to which they pay their dues. Responses were grouped into Regularly - scored 3 points, Sometimes - scored 2 points, and occasionally - scored 1 point.
- iii Participation in group voting: Respondents were asked to indicate whether they do participate in group decisions such as voting. Responses include
 - Yes (scored 2 points)
 - No (scored 0 point).
- iv Office holding: Respondents were asked whether they have held any office in the group before. Responses were :
 - Yes - (scored 2 points)
 - No (scored 0 point).

Thus, the total maximum participation score based on the four criteria for an individual was therefore 10 points, while the least score was 2 points. Responses were grouped into three classes; 6 and below (low participation); 7-8 (Average participation) and 9-10 (high participation).

3 Individual opinion about the organization and management of the groups:

Respondents were asked to indicate their opinion about some twelve statements regarding the organization and management of the group. Responses given were coded as follows:

| | |
|-------------------|-----------------|
| Strongly agree | scored 5 points |
| Agree | scored 4 points |
| Undecided | scored 3 points |
| Disagree | scored 2 points |
| Strongly disagree | scored 1 point |

Maximum score was therefore sixty while the least score twelve. This was later recorded and grouped into four classes as follows:

- 30 and below (poor opinion)
- 31-40 (fair opinion)
- 41-50 (good opinion)
- 51-60 (very good opinion).

Dependent variable

The dependent variable was the level of satisfaction of members with the derived organizational benefits. The benefits considered in this study were: Educational opportunities, increased income, access to innovations/services, loan procurement, improved savings facilities, improved storage facilities, improved marketing facilities, improved processing facilities, access to essential commodities and moderate interest rates. The level of satisfaction of members with each of these benefits were asked from the respondents.

Their responses were coded as follows:

| | |
|---------------------|----------|
| Very satisfactory | scored 5 |
| Satisfactory | scored 4 |
| Undecided | scored 3 |
| Unsatisfactory | scored 2 |
| Very unsatisfactory | scored 1 |

For each of the benefits however, maximum score was 5, while minimum score was 1. After the data collection, it was discovered that none of the cooperative groups studied provided improved marketing and storage facilities for its members. These two benefits were eliminated, remaining eight benefits which were used for the analysis. The total maximum score for each respondent using the eight benefits was therefore 40 points i.e. (8 x 5) while total minimum score was 8 points (1 x 8). This means for each benefit, a respondent can score between 1 and 5 points.

The score points were later grouped into three classes as follows:

20 points and below (low level of satisfaction)

21 - 30 points (Average level of satisfaction)

31-40 points (high level of satisfaction)

3.5 Research instrument

Two sets of interview schedules were used to collect data from respondents. The first was used to obtain relevant information from members and it contained questions on the personal and socio-economic characteristics, membership participation, decision making pattern, management team as perceived by members and reasons for joining cooperative groups. Others include access to services by members, level of satisfaction with organizational benefits, resource management, individual opinion regarding the organization and problems facing the cooperative groups.

The second set of interview schedule was used to elicit information from the leaders about the group and their personal and socio-economic characteristics. Questions pertaining to the groups that were asked include linkages between the groups and the union and relevant government agencies, resource acquisition and use, and problems facing leaders in coordinating group activities.

3.6 Validity and reliability of research instrument.

Validity: In order to make sure that the research instrument's content elicit information required within the framework of the research objectives, content validity was used. The use of experts was employed for this purpose. The research instrument was therefore given to a group of experts in social organization, cooperatives and rural sociology in the Department of Agricultural Extension and Rural sociology as well as Department of Agricultural Economics, Obafemi Awolowo University, Ile Ife, for scrutiny and comments. Necessary adjustments were made based on their comments and the research instruments were modified before being used for pre-testing and data collection.

Pretesting: Ten cooperative members and four leaders were selected through simple random sampling technique in a cooperative in Iba - a community near Ikirun (Irepodun local government) to pretest the instrument. On the basis of the reactions of the pretest sample, some questions were modified, some reframed, some removed and some others added to the research instrument.

Reliability test: Reliability of the research instrument was determined before final use by a test-retest method.

Ten cooperative members and four leaders were administered with the questionnaire in Iba. After an interval of two weeks, the same respondents originally served with the instruments were interviewed again. The first test scores and the second test scores for all the variables considered in the study were subjected to Pearson correlation analysis. Correlation coefficient of 0.620 shows that the instrument was adequately reliable.

3.7 Data Analysis

The data were coded for computer analysis. Descriptive statistics used in data analysis were frequency distribution, percentages, and mean.

Inferential statistical tool used was the Pearson correlation and was used to determine the relationship between personal and socio-economic characteristics of members and their level of satisfaction with organizational

benefits. It was also used to find if a significant relation existed between level of satisfaction with organizational benefits and organizational participation. The relationship between organizational participation and selected personal and socio-economic characteristics was also found using Pearson correlation.

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CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION

This chapter is divided into two sections. Section I involved description and interpretation of data while section II dealt with the testing of hypotheses and drawing of inferences from the research findings.

Section I: Descriptive analysis

The data are grouped into seven categories for the purpose of discussion. These are as follows:

- i. Personal and socio-economic characteristics of respondents (leaders and members).
- ii. Organizational structure and decision-making pattern.
- iii. The activities of the various cooperative groups.
- iv. Membership participation in group activities, level of satisfaction with organizational benefits and individual opinion regarding the organization and management of the groups.
- v. Acquisition and use of productive resources available to the cooperative groups.
- vi. The nature and type of linkage with cooperative societies, unions and relevant government agencies.
- vii. Problems facing the groups and leaders.

4.1 Personal and socio-economic characteristics of respondents

The personal and socio-economic characteristics were measured with the following variables: age, marital status, number of children, religion, indigene of the community, literacy level, level of education, major occupation, minor occupation, size of farm land, income from major and minor occupation and participation in other organization.

Age

The data in Table 4.1 show the distribution of respondents (members and leaders) by age. The age of respondents ranged from 21 to 80 years and the average being 49.1 and 49.3 for members and leaders respectively. Majority (48.1% and 43.8%) of the members and leaders were within the age range of 41 to 60 years. However, 22.4% of members and 25% of leaders were between 61 and 80 years of age.

The above results revealed that women in their middle adult age (41-60 years) comprised the highest proportion of respondents. They were active, experienced, very energetic and got themselves involved in associations that would increase their income and develop them socially. The fact that no respondent fell under 20 years confirms the membership qualification as stated in the bye-laws that any person below 18 years of age cannot be a member of cooperative societies. It also confirms the assertion that younger people have left the rural areas leaving behind older women and those in their middle age (Ekong, 1988). The majority left behind however, in this study are in their middle adult age and in the mid-stream of economic activities. This is however expected since cooperative members must be economically viable to enable them meet the numerous obligations of the society.

TABLE 4.1
DISTRIBUTION OF RESPONDENTS BY AGE

| Age Range (Years) | Members | | Leaders | |
|-------------------|-----------|-------|-----------|-------|
| | Frequency | % | Frequency | % |
| 21 - 40 | 62 | 29.5 | 30 | 31.3 |
| 41 - 60 | 101 | 48.1 | 42 | 43.8 |
| 61 - 80 | 47 | 22.4 | 24 | 25.0 |
| Total | 210 | 100.0 | 96 | 100.0 |
| Mean | | 49.1 | | 49.3 |

Marital status

Table 4.2 reveal that about 80% and 78% of the members and the leaders respectively were married. Nineteen percent and about 21% of the members and the leaders respectively were widowed. However, 1.0% and 0.5% of the members indicated that they were divorced and separated respectively.

TABLE 4.2
DISTRIBUTION OF RESPONDENTS BY MARITAL STATUS

| Marital status | Members | | Leaders | |
|----------------|------------|--------------|-----------|--------------|
| | Frequency | % | Frequency | % |
| Single | - | - | 1 | 1.0 |
| Married | 167 | 79.5 | 75 | 78.1 |
| Widowed | 40 | 19.0 | 20 | 20.8 |
| Divorced | 2 | 1.0 | - | - |
| Separated | 1 | 0.5 | - | - |
| Total | 210 | 100.0 | 96 | 100.0 |

Number of children

The number of children by respondents is presented in Table 4.3. From the Table, majority (62.8% and 59.4%) of the members and the leaders respectively had between 5 and 8 children. While 35.8% of members had between 1 and 4 children, 38.6% of leaders had same number of children. One percent of the leaders had above 8 children. However, about 1% each (members and leaders) indicated that they had no children.

It could be inferred from the above that the large number of respondents having between 5 and 8 children supported the generally held beliefs of rural people of having large number of children as a security against the time of old

age and retirement. They also have large number of children as a guide against childlessness as a result of infant mortality (Ekong, 1988). They also have more children as a potential source of farm labour especially during the cropping and harvest season when a very high level of labour is required on the farm. They therefore tend to supplement hired labour with family labour.

TABLE 4.3
DISTRIBUTION OF RESPONDENTS BY NUMBER OF CHILDREN

| Number of children | Members | | Leaders | |
|--------------------|------------|--------------|-----------|--------------|
| | Frequency | % | Frequency | % |
| No child | 3 | 1.4 | 1 | 1.0 |
| 1 - 4 | 75 | 35.8 | 37 | 38.6 |
| 5 - 8 | 132 | 62.8 | 57 | 59.4 |
| Above 8 | - | - | 1 | 1.0 |
| Total | 210 | 100.0 | 96 | 100.0 |
| Mean | | 4.87 | | 4.82 |

Religion

Fifty-one percent of the members and 49% of the leaders said that they were christians. However, 48.6% of the members and 51% of the leaders indicated that they were muslims (Table 4.4).

The result shows that the cooperative societies studied were following strictly one of the principles of cooperatives as specified by the Rochdale Equitable Pioneers that individual should be able to join cooperative association irrespective of his or her religion.

TABLE 4.4
DISTRIBUTION OF RESPONDENTS BY RELIGION

| Religion | Members | | Leaders | |
|--------------|-----------|-------|-----------|-------|
| | Frequency | % | Frequency | % |
| Christianity | 108 | 51.4 | 47 | 49.0 |
| Islam | 102 | 48.6 | 49 | 51.0 |
| Total | 210 | 100.0 | 96 | 100.0 |

Indigenous status

About forty-nine percent of the members and 55.2% of the leaders were indigenes of the study area while 51.4% and 44.8% of the members and the leaders respectively were non-indigenes.

More than half (55.2%) of the leaders being indigenes did not come as a surprise. They must have been people whose backgrounds were well known and members of the various compounds in the village. Their level of commitment would also be high since the group is in their community. However, the slight difference in the number of indigenes and non-indigenes also revealed the fact that people who are non-indigenes but are staying in the environment also have the chance of joining cooperative societies.

Out of the non-indigenes, 12.9% and 6.3% of the members and leaders respectively indicated that they were from other towns in the local governments studied. However, 32.8% and 35.4% of the members and the leaders respectively were from other towns in the state while only 5.7% and 3.1% of the members and the leaders respectively were from other towns outside the state.

Literacy level

The literacy level among the respondents is presented in Table 4.5. From the Table, 37.6% of the members indicated that they were literate in Yoruba language while 58.3% of the leaders said they were literate in same language. Also, 8% of the members said that they were literate in English while 29% of the leaders confirmed their literacy in English. About 2% of the members and 5.2% of the leaders speak Hausa/Ibo fluently. However, 62.4% of the members and 41.7% of the leaders cannot read nor write in these languages.

The result shows that leaders of the cooperative societies had higher levels of literacy than the members. This could be due to the adult, cooperative education and leadership training the leaders are exposed to for the effective management of their societies.

TABLE 4.5

DISTRIBUTION OF RESPONDENTS BY LITERACY LEVEL

| Literacy | Members (n = 210) | | Leaders (n = 96) | |
|-----------------------|----------------------|------|---------------------|------|
| | Frequency | % | Frequency | % |
| Yoruba | | | | |
| Yes | 79 | 37.6 | 56 | 58.3 |
| No | 131 | 62.4 | 40 | 41.7 |
| English | | | | |
| Yes | 17 | 8.1 | 28 | 29.2 |
| No | 193 | 91.9 | 68 | 70.8 |
| Others (Hausa/Ibo) | | | | |
| Yes | 4 | 1.9 | 5 | 5.2 |
| No | 206 | 98.1 | 91 | 94.8 |
| Cannot read nor write | 131 | 62.4 | 40 | 41.7 |

Level of Education

Education helps to create a well informed, self-reliant and participant population. It also helps in enriching cooperators' knowledge and in developing her personality. The greater the number of educated members of cooperative

societies, the greater the membership participation in group activities, savings and receiving loans and credit from the society.

TABLE 4.6
DISTRIBUTION OF RESPONDENTS BY LEVEL OF EDUCATION

| Level of Education | Members | | Leaders | |
|------------------------------------|------------|--------------|-----------|--------------|
| | Frequency | % | Frequency | % |
| No formal Education | 128 | 61.0 | 40 | 41.7 |
| Adult Education (literary program) | 22 | 10.5 | 17 | 17.7 |
| Primary School incomplete | 12 | 5.7 | 5 | 5.2 |
| Primary school completed | 34 | 16.2 | 11 | 11.5 |
| Secondary school incomplete | 3 | 1.4 | 4 | 4.2 |
| Secondary school completed | 04 | 1.9 | 13 | 13.5 |
| Teacher training college | 6 | 2.9 | 6 | 6.3 |
| NCE/Polytechnic | 1 | 0.5 | - | - |
| Total | 210 | 100.0 | 96 | 100.0 |

Data in Table 4.7 show that while majority (61%) of the members had no formal education, 41.7% of the leaders had no formal education. Those who had adult education were 11% and 18% of the members and the leaders respectively. While 16% of the members completed their primary education, 12% of the leaders acquired the same level of education. Those who completed their secondary education among the members and leaders were 2% and 14% respectively. However, 3.4% of the members and 6.3% of the leaders had more than secondary education.

The study revealed that there were illiterates among the members than among the leaders. This is expected since the need for leaders to be educated is

central to the efficiency of cooperatives and as put by Ijere (1992), education facilitates management knowledge which is basic to intelligent decisions.

Occupation

Major Occupation

Data in Table 4.8 show that 49% of the members claimed trading as their major occupation while 53% of the leaders had trading as their major occupation. Twenty-eight percent of the members and 23% of the leaders however had farming as their major occupation. Apart from farming, some of the respondents also trade in agricultural produce such as cocoa, gari, kolanut, and palm-oil. Sixteen percent of the members and 14% of the leaders claimed to have agro-allied trading as their main occupation. However, 4% and 2% of the members and the leaders respectively had provision of service as their major occupation. Such services include tailoring, hairdressing and weaving which they render for money. Three percent of the members and 8% of the leaders were civil servants.

The result shows that trading serves as a major occupation for most women in the studied area although most of them still assist their husbands in farming activities especially those of them who had no access to their own land for farming. However, 28% and 23% of members and leaders respectively were solely involved in farming — women farmers who depend on it as their major means of survival.

TABLE 4.7
DISTRIBUTION OF RESPONDENTS BY OCCUPATION

| | Members Frequency (n = 210) | % | Leaders Frequency | % (n = 96) |
|-------------------------|-----------------------------------|------|----------------------|---------------|
| <u>Major Occupation</u> | | | | |
| Trading | 103 | 49.0 | 51 | 53.1 |
| Farming | 59 | 28.1 | 22 | 22.9 |
| Agro-allied trading | 34 | 16.2 | 13 | 13.5 |
| Service Industry | 8 | 3.8 | 2 | 2.1 |
| Civil servant | 6 | 2.9 | 8 | 8.3 |
| <u>Minor Occupation</u> | | | | |
| Trading | 24 | 11.4 | 10 | 10.4 |
| Farming | 84 | 40.0 | 34 | 35.4 |
| Agro-allied trading | 47 | 22.4 | 19 | 19.8 |
| Service Industry | 7 | 3.3 | 4 | 4.2 |
| None | 48 | 22.9 | 29 | 30.2 |

There were more civil servants identified as leaders than as members. This is because such civil servants in the rural areas are likely to be better educated and will be in the rural elite class. All the respondents were involved in different forms of income earning activities which made them to actively participate and contribute to the development of their associations.

Minor Occupation

Forty percent of the members and 35.4% of the leaders indicated farming as their minor occupation while 22.4% and 20% of the members and the leaders respectively were part-time processors. However, 11.4% of the members and 10.4% of the leaders were traders on part-time basis. Only 3% and 4% of the

members and the leaders respectively indicated service industry as their minor occupation.

The total percentages of the members and leaders involved in agricultural activities on a part-time basis were 62.4% and 55.2% respectively.

The result shows that rural women are very active in agriculture. They also engaged in other income-yielding activities on a part-time basis.

Size of farmland

Table 4.8 shows that 69% of the members and 57% of the leaders cultivated between 1–2 hectares of land. However, only 1% and 3% of the members and leaders respectively had farm size ranging from 3–4 hectares. This means that members cultivated more land than leaders (70% and 60.4% respectively).

The reason adduced for this is that majority of the leaders were more literate and were therefore traders and civil servants as have been shown earlier. They therefore, may not have much time for farming. However, the average farm size for the two categories of the respondents shows that they practise more of subsistence farming and this is justified since they are all women. There is the probability that they are engaged on their husbands' farms as the major source of labour supply.

Major crops grown by respondents were mainly food crops such as cassava, maize, yam, vegetable and cocoyam. However, tree crops grown include cocoa, kolanut, orange and oil palm but to a lesser extent. Only a few respondents practise tree crop farming. This however could be due to land tenure system in which case women's ownership of land for tree crops is prevented. The few hectares they were able to obtain from their husbands, friends and relatives were therefore devoted to food crop farming. Another reason is that most of these women have joint farm and/or assist their husbands on the family farm sometimes.

TABLE 4.8
DISTRIBUTION OF RESPONDENTS BY SIZE OF FARMLAND

| Size (ha) | Members | | Leaders | |
|-----------|-----------|-------|-----------|-------|
| | Frequency | % | Frequency | % |
| 1-2 | 145 | 69.0 | 55 | 57.3 |
| 3-4 | 2 | 1.0 | 3 | 3.1 |
| No land | 63 | 30.0 | 38 | 39.6 |
| Total | 210 | 100.0 | 96 | 100.0 |

Income from Occupation

The income from major and minor occupations of respondents is presented in Table 4.9. From the Table, 51% of the leaders and 36% of the members did not respond to the question about their incomes. This is because most of the respondents did not keep records of their income, they therefore had to rely on their memory which many regarded as a great task. Also, most of them were reluctant to declare their incomes.

Table 4.9 shows that in almost all the levels of income, the proportion of members were more than the corresponding leaders earning them. For example, 32.9% of the members indicated income of between ₦5,001 and ₦10,000 as compared to 29% of the leaders. It was only in the income of between ₦10,000 and ₦15,000 that leaders were more than members. (11.3% and 9.5% respectively). Only 2% of the members and 1% of the leaders earned more than ₦20,000 from their minor and major occupations.

The result shows that members earned more than leaders. It could be inferred that members had much more time than leaders to engage in minor occupation in addition to their major occupation more than the leaders. These however generated additional income. Members had more time to generate more income than their leader counterparts. Leaders were pre-occupied with

their leadership functions and activities than to have much time for other income generating activities. More leaders (30.2%) did not have minor occupations as compared to 22.9% of the members as shown earlier (Table 4.7).

TABLE 4.9
DISTRIBUTION OF RESPONDENTS BY INCOME FROM MAJOR AND
MINOR OCCUPATION

| Income ₦ | Members | | Leaders | |
|-----------------|-----------|-------|-----------|-------|
| | Frequency | % | Frequency | % |
| 1,000 - 5,000 | 33 | 15.7 | 5 | 5.2 |
| 5,001 - 10,000 | 69 | 32.9 | 28 | 29.1 |
| 10,001 - 15,000 | 20 | 9.5 | 11 | 11.3 |
| 15,001 - 20,000 | 9 | 4.3 | 2 | 2.0 |
| Above 20,000 | 4 | 1.9 | 1 | 1.0 |
| No Response | 75 | 35.7 | 49 | 51.0 |
| Total | 210 | 100.0 | 96 | 100.0 |

Participation in social organization

Data in Table 4.10 show that majority (70%) of the members were ordinary members in the religious organization while 24% and 32% of the leaders were committee members and officers respectively in the religious organization. Twenty-one percent of the members belong to community development association as ordinary members, while 4.2% and 6.3% of the leaders were committee members and officers respectively of same association. Participation in political organization was however low with only 4.8% of the members participating as members (3.8%) and committee members (1%) while 7.3% of the

leaders were involved as members (5.2%) and committee members (2.1%). None of the members and the leaders served as officers in the political organization. This is expected since women are not active in political organizations.

TABLE 4.10
DISTRIBUTION OF RESPONDENTS BY PARTICIPATION IN
OTHER SOCIAL ORGANIZATION

n = 210 for members
n = 96 for leaders

| Organization | Membership | | | | Committee | | | | Officer | | | |
|-----------------------------------|------------|------|---------|------|-----------|-----|---------|------|---------|-----|---------|------|
| | Member | | Leaders | | Member | | Leaders | | Member | | Leaders | |
| | F | % | F | % | F | % | F | % | F | % | F | % |
| Religious Organization | 149 | 70.0 | 38 | 39.6 | 20 | 9.5 | 23 | 24.0 | 15 | 7.1 | 31 | 32.3 |
| Community Development Association | 44 | 21.0 | 8 | 8.3 | 2 | 1.0 | 4 | 4.2 | 1 | 0.5 | 6 | 6.3 |
| Professional Union | 29 | 13.8 | 2 | 2.1 | 8 | 3.8 | 7 | 7.3 | 1 | 0.5 | 13 | 13.5 |
| Village Council | 12 | 5.7 | 5 | 5.2 | - | - | 3 | 3.1 | 1 | 0.5 | 5 | 5.2 |
| Political Organization | 8 | 3.8 | 5 | 5.2 | 2 | 1.0 | 2 | 2.1 | - | - | - | - |
| Others (Other Coop) | 32 | 15.2 | 11 | 11.5 | - | - | 2 | 2.2 | - | - | - | - |

*Multiple responses were given by respondents.

Leaders belong to professional union more as officers (13.5%) than members (0.5%) while members participate more as ordinary members (13.8%). Similarly, leaders (5.2%) belong to village council as officers than members. However, both members and leaders participate in other cooperative societies as ordinary members (15.2% and 11.5% respectively).

In general, it could be observed that leaders and members participate more in religious organizations than any other social organizations. This is expected since religion is a universal human institution which provides people with solutions to their problems (Ekong 1988). Rural women therefore are affiliated to religious organizations in order to provide solutions to their problems.

4.2 Organizational structure and decision-making pattern

Organization structure and some related factors

The structure of the societies did not vary significantly. The membership of the societies ranged from 10 to 60. Half (50.0%) of the societies had between 31 and 40 members while only 4.2% had more than fifty individuals as members (Table 4.11). Absence of cooperative society with ten members could be due to the government policy that cooperative society should not have less than ten members while lesser number of societies between 51 and 60 members could be due to the fact that as the societies increases in numbers, members appeared to break up from the groups and form others within their area.

TABLE 4.11
DISTRIBUTION OF MEMBERSHIP AMONG COOPERATIVES BY SOCIETIES

| Membership | Number of Societies | Percentage |
|--------------|---------------------|--------------|
| 10 - 20 | 1 | 4.2 |
| 21 - 30 | 6 | 25.0 |
| 31 - 40 | 12 | 50.0 |
| 41 - 50 | 4 | 16.6 |
| 51 - 60 | 1 | 4.2 |
| Total | 24 | 100.0 |

All the women cooperatives studied operated strictly under bye laws and written constitutions which were enforced by a corps of elected executive

committee members. Each cooperative society had a committee of officers, including a president, vice president, treasurer, secretary and committee members. The committee members were odd in number so as to make voting possible. The number of the committee members vary from three to seven depending on the size of the group. The larger the cooperative size, the more the number of the committee members. The officers usually were elected and were not paid. This finding was similar to those reported by Okorie and Miller (1976), and Nweze (1990). Election of officers was democratic and periodic (leadership change takes place yearly) in most of the cooperatives. However, in some cooperatives (31.0%), officers were appointed into the various posts.

The management committee was entrusted to conduct directly or indirectly the day-to-day activities of the societies and carried out the policy decided on at the general meetings of the cooperatives. The size of the cooperatives made it easier to administer and there was a face to face interaction between members and the officers and also among members themselves. These reduced communication problems among the members of the various cooperative groups. At meetings, different issues were discussed and problems facing the groups were highlighted and left open for debate to arrive at solution. Both members and leaders were however involved and suggestions were welcomed from both sides. The management of the society is vested on the management committee and reports back to the general body from time to time. The final authority is usually the general body.

All of the cooperative societies held regular meetings. General meetings were held fortnightly or monthly. The most common practise among cooperatives was monthly meeting (80%). Also, committee meetings were held weekly, fortnightly or monthly while annual general meeting was held once in each financial year. The most common meeting places were the President's residence and members' homes and at every meeting, each member was expected to deposit a predetermined amount of money.

Attendance was regular for most members of the cooperatives (79.2%) while some (20.8%) indicated that the attendance was poor due to inability of the government to fulfil their promises and lack of members dedication. All the cooperatives surveyed had written bye-laws established penalties for being late to meetings, absenteeism and for default in payment. Sanctions existed for all the cooperatives for lateness and absenteeism and these were expressed as fines which ranged from ₦1 to ₦5. Lateness in loan refund was also an offence in the groups according to the bye-law and constitution. However, it is a common practise in most of the cooperative societies for members to repay loan after it has been overdue.

There was interaction between most groups studied, and the union, government and other cooperatives at the village level. Linkage existed between cooperatives studied and the union (secondary society). However, linkage with other cooperatives existed with 84.4% of the studied cooperatives. This is in the area of advice and credit. Also, majority of the cooperative groups had linkage with the cooperative officials of the State Ministry of Commerce and Industry and the Better Life Programme while less than half of the groups had linkage with the State Agricultural Development Programme (OSADEP).

Decision - making pattern

Almost all (99.5%) the members interviewed indicated that they did participate in group decision making (Table 4.12). Assembly decision making was the most common form and was indicated by 99.5% of the respondents. This implies greater reliance on the general assembly with respect to issues. This is an indication of a democratic system rather than an authoritative type. This finding is in line with one of the principles governing cooperatives which states that the cooperative organization should operate under a democratic system. This is due to the commonly held view of scholars that a democratically oriented group is healthier for societies in that it prevent power concentration in any leader and tend to facilitate member interaction - these are all essential for cooperative

development. Also, there is free flow of information and high level of consultation among members in such organizations.

However, it is necessary to mention at this juncture that, it is the executive committee that has the final decision regarding granting of loan to members.

TABLE 4.12
**DISTRIBUTION OF RESPONDENTS BY STRUCTURE OF DECISION-
MAKING**

| Structure | Frequency | Percentage |
|--------------------------|------------|--------------|
| Executive Committee | 1 | 0.5 |
| Assembly decision-making | 209 | 99.5 |
| Total | 210 | 100.0 |

Futhermore, when respondents were asked whether the executive committee members had influence on decisions made by the group, 92% of the respondents claimed they did not while 7% claimed they did have influence on the group decisions. Only 0.5% claimed they did not know. The influence of leaders on decisions made by the group is however common among cooperatives with older officers who tend to enforce their decisions on the members.

Choice of officers

Data in Table 4.13 show that officers were chosen through election and appointment. About 69% claimed that officers were chosen through election while 31.0% had their officers chosen through appointment.

TABLE 4.13
DISTRIBUTION OF RESPONDENTS BY METHOD OF SELECTING THE OFFICERS

| Choice | Frequency | Percentage |
|--------------|------------|--------------|
| Election | 145 | 69.0 |
| Appointment | 65 | 31.0 |
| Total | 210 | 100.0 |

It was observed that leadership qualities were considered before electing leaders into the various posts by 79% of the respondents (Table 4.14). However, the extent of participation in group activities was claimed by 99% of the respondents. Leadership traits such as faithfulness, open-mindedness, hardworking, ability to interact and speak out ideas, endurance, tolerance and capacity to care for the society, were mentioned by 79% of the respondents while 73.8% indicated past experience. Other criteria such as age, employment, amount of shareholding, level of education and size of personal farm were indicated by 14.3%, 16.2%, 10%, 23.8% and 1.4% respectively.

Extent of participation in group activities was a major criteria indicated by almost all (98.6%) the respondents. This is expected since extent of participation in group activities reflect the level of commitment of members to the group which also has effect on the performance of the group.

When respondents were asked about the methods of reaching decisions in the group, voting and debating till consensus is reached was indicated by 45.2% and 99% of the respondents respectively.

TABLE 4.14
DISTRIBUTION OF RESPONDENTS BY CRITERIA FOR SELECTING
OFFICERS

N = 210

| Criteria | Frequency | Percentage |
|---|-----------|------------|
| Extent of participation in group activities | 207 | 98.6 |
| Leadership traits | 165 | 78.6 |
| Past Experience | 155 | 73.8 |
| Level of Education | 50 | 23.8 |
| Employment status | 34 | 16.2 |
| Age | 30 | 14.3 |
| Amount of shareholding | 21 | 10.0 |
| Size of personal farm | 3 | 1.4 |
| Multiple answers given by respondents | | |

Management team as assessed by members

The data in Table 4.15 show the distribution of the previous and present management team as assessed by members. Fifty percent of the respondents believed that the performance of the previous management team was good while 51.9% indicated that the performance was good for the present team. Also, 27.1% and 41.4% of the respondents indicated performance to be very good for the previous and present team respectively. However, about 4% and 1.4% of the respondents claimed that the performance was poor and very poor for the previous team. However, 1.0% and 1.9% claimed same for the present team. For the previous team, only 4.3% indicated that they could not say anything about the performance and this comprise majorly of the members who join the group recently and did not witness the performance of the previous team. Hence, it is expected that they knew nothing about the previous team.

TABLE 4.15
DISTRIBUTION OF RESPONDENTS BY ASSESSMENT OF
THE MANAGEMENT TEAM

| Level of Performance | Previous Frequency | % | Present Frequency | % |
|----------------------|-----------------------|-------|----------------------|-------|
| Very good | 57 | 27.1 | 87 | 41.4 |
| Good | 104 | 49.5 | 109 | 51.9 |
| Fair | 28 | 13.3 | 8 | 3.8 |
| Poor | 9 | 4.3 | 2 | 1.0 |
| Very poor | 3 | 1.4 | 4 | 1.9 |
| Unknown | 9 | 4.3 | - | - |
| Total | 210 | 100.0 | 210 | 100.0 |

This finding indicated that most members believed that the performance of the present management team is better than the previous ones. This is an indication that most of them had improved over some period.

When respondents who claimed that performance was poor or very poor were asked to give reasons for this, factors such as lack of good leadership, uncooperative attitudes of members and leaders, lack of members dedication, inadequate supervision on the part of government and/or union staff as well as the poor financial state of the group were indicated as responsible for the poor performance of their leaders.

The number of years spent by leaders vary from one to four years. Leaders were changed in most of the cooperatives while in a few, they were permanent.

Membership Training

About 68% of the members had access to cooperative education while about 8% of the members had access to leadership training. Both cooperative education and leadership training were said to be organized by the Ministry of Commerce and Industry in collaboration with the secondary societies (union). The number of times such training were organized vary from monthly to

annually. However, cooperative education was said to be organized quarterly by the union apart from the ones organized monthly by the paid secretary in some cooperatives. Household Management/Nutrition was said to be organized for some cooperatives especially the Better Life Cooperatives. It was organized by the Better Life officials (Women Commission) in each Local Government. And the venue of such training is the Local Government Secretariat while that of cooperative education/leadership training is the union building or office. Only 1.4% of the respondents indicated access to adult education through the group.

TABLE 4.16
DISTRIBUTION OF RESPONDENTS BY MEMBERSHIP AND LEADERSHIP
TRAINING

| Membership Education/Training | Frequency | % |
|---------------------------------------|-----------|------|
| N = 210 | | |
| Adult Education | | |
| Yes | 3 | 1.4 |
| No | 207 | 98.6 |
| Cooperative Education | | |
| Yes | 142 | 67.6 |
| No | 68 | 32.4 |
| Leadership training | | |
| Yes | 16 | 7.6 |
| No | 194 | 92.4 |
| Household Management/Nutrition | | |
| Yes | 12 | 5.7 |
| No | 198 | 94.3 |

Leadership Training

Majority (95.8%) of the respondents indicated that cooperative studies training were organized for the leaders of the group - President, treasurer, secretary, vice president and the committee members. However, 89.6% indicated that leadership training was also organized along with the cooperative education.

According to respondents, this was organized by the cooperative officials of the Ministry of Trade, Commerce and Industry and the union with whom each society is affiliated. The cooperative education is organized mostly once in a year (annually) for all leaders of the societies. Duration is usually one day.

Leadership training was also organized for most of the societies (89.6%). This is also organized by the union and the government officials of the Ministry of Trade, Commerce and Industry. Duration varies from 1 to 3 days and it is organized for the groups periodically.

Management practices which respondents were able to acquire during these training periods include:

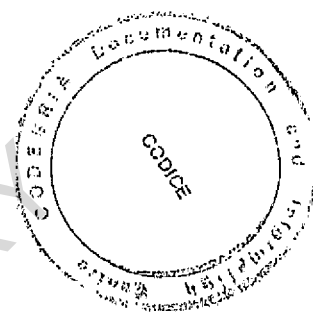
- Cooperative principles and practices
- Methods of loan application and disbursement and
- Methods of taking down minutes of meetings.

4.3 Activities of the various cooperative societies

TABLE 4.17

DISTRIBUTION OF COOPERATIVE GROUPS BY ACTIVITIES THEY ARE ENGAGED

| Activities | Number of Cooperatives | % |
|----------------------|------------------------|-------|
| Thrift and credit | 24 | 100.0 |
| Investments | 21 | 87.5 |
| Trading | 9 | 37.5 |
| Food crop production | 9 | 37.5 |
| Food processing | 4 | 16.7 |
| Tree crop production | 1 | 4.2 |



The cooperative societies studied can be grouped into two basic groups based on the activities each was involved in — Single and Multipurpose societies. The single type cooperatives as the name implies were involved in only one type of activity while the multi purpose type combines two or more activities. However, quite a large number of multipurpose cooperative societies are agricultural cooperatives and were involved in such activities like farming, processing and agro-allied trading. About 54% of the cooperatives were involved in multipurpose activities while less than half engaged in only one type of activity. This is usually the thrift and credit cooperative organizations.

The various activities carried out by the groups include trading (agro-allied trading), food crop production, credit and thrift, food processing, investment and tree crop production (Table 4.17). Thrift and credit were however common to the cooperative groups. This means that all the cooperative groups studied do contribute a fixed amount regularly and also could obtain fund from the group as loan whenever in need for productive resources. This

resembles the traditional savings and credit group (Esusu) in that members contribute on regular basis.

However, while most cooperatives are giving loans out to members, one of the groups studied (Wakajaye Omonigbehin Better Life CTCS Ltd) was yet to give out loans to its members although members did contribute on a regular basis. The inability to give out loan to members was due to the poor financial state of the group. Members therefore agreed on making the contributions to accumulate before issuing loan to members. By so doing, it was hoped that the loan will be substantial enough for members to transact business. Eleven of the twenty-four cooperative societies engaged in credit only while others combine other activities with it (Table 4.18).

Table 4.17 shows that 87.5% of the cooperative groups studied were involved in investments. These groups contribute shares and savings on behalf of the group members to the secondary societies (union). In some other wealthy cooperative groups, investments were made at higher level of organization - the apex or central level. Examples of such apex organizations include cooperative banks, Nigerian Agricultural and Cooperative Banks and the Cooperative press Limited. Contributions were made regularly by the cooperative groups to these secondary and apex organizations and in case the society members are in need of loan, such savings were obtained from these organizations. The amount obtained is usually doubled or tripled depending on the term set up by the union or the apex organization. The organizations also transact business with the credit and return the profit to individual societies at the end of each financial year. About 87.5% of the group did invest with the union while the few groups remaining represent cooperative groups having acute financial problem and therefore were not linked with any secondary societies.

Food crop production is another activity carried out by some of the societies. The crops cultivated were mainly arable crops such as cassava, maize, yam, soyabeans and vegetables. About 38% of the groups did farm and this make

up nine cooperatives. However, one out of nine of the groups was engaged in tree crop production (oil palm). This is not surprising since women enjoy the monopoly in the oil palm processing.

However, some of these cooperatives combined other activities such as agro-trading, food processing and credit with their farming operations. The produce obtained thereof were marketed collectively by the group in the village market. The reason adduced for lesser number of cooperatives in farming could be due to lack of opportunity to acquire ownership of use of land by the groups.

The cooperatives societies were also engaged in buying and selling of agricultural commodities such as kolanut, maize and palm oil. In all, nine women cooperatives were engaged in bulk-purchasing of one or more of these commodities and sell to members as well as non-members when the market improves. Service rendered to members and non-members in this way had served as a way of contributing to the economic development of their area. However, it is necessary to point out at this juncture that none of the group provide outlet for selling individual products. The same was observed by Kolapo (1991). The cooperative groups involved in trading normally buy the commodities during the surplus season (December - January) and store in the President's house or any other storage facility provided by members and later on sell them when they will attract higher prices (March - June).

All members were involved in the decision regarding who should go and purchase the commodities and this they did on rotation. The commodities were purchased from the village, villages nearby or areas where they were able to get the commodities at reduced prices. Trading activities were combined with either credit, farming, processing or combination of some or all of these as can be observed in Table 4.18.

TABLE 4.18
DISTRIBUTION OF COOPERATIVE GROUPS BY ACTIVITIES THEY ARE
ENGAGED (ZONE IN BRACKET)

| Activities | Cooperative Societies | Number |
|--|---|-----------|
| Single Purpose | | |
| 1. Credit only | <ul style="list-style-type: none"> - Agbagba Ifedore Better Life Cooperative Society (Ilesha) - Osu Bolomope Women Cooperative Society [Ilesha] - Odo-Ijesa (Irepodun) CICS Ltd. [Ilesha] - Oyan Better Life CTCS Ltd [Ikirun] - Igbaye [Odo-Otin] Owolarafe Better Life CICS Ltd. [Ikirun] - Inisa Iranlowo Oluwa Better Life Women (CTCS Ltd.) [Ikirun] - Iragberi Women Coop. Soc. Ltd. [Ede] - Ido-Osun CICS Ltd. [Ede] - Gbongan cloth dealers [Iwo] - Oke - ofa owolowo CICS [Iwo] - Ode-Omu Women Coop. Society [Iwo] | 11 |
| Multipurpose | | |
| 2. Farming & Credit | <ul style="list-style-type: none"> - Iwajowa Ojamolapa Better Life CTCS [Osogbo] - Wakajaye Omonigbehin Better Life CTCS [Iwo] - Afenifere (Owode) Better Life CTCS [Osogbo] | 3 |
| 3. Farming, Credit - & Trading | <ul style="list-style-type: none"> - Irewolu II [Ife] - Iwoye Irepodun CTCS [Ede] - Orisunbare Better Life CTCS [Osogbo] | 3 |
| 4. Processing and credit | <ul style="list-style-type: none"> - Eku-Ojo Omonigbehin CTCS [Ilesa] | 1 |
| 5. Processing, credit Farming and Trading- | <ul style="list-style-type: none"> - Agbeyeye Ifelagba Better Life CTCS [Ikirun] - Idera Better Life Palm oil processing CTCS [Ife] - Awo Omowunmi Better Life Cooperative Society [Ede] | 3 |
| 6. Credit and Trading | <ul style="list-style-type: none"> - Iyaniwura CICS Ltd. [Osogbo] - Olode (Ifetedo) Ifelodun Better Life CICS [Ife] - Irewolu I, Olorombo [Ife] | 3 |
| | Total | <u>24</u> |

As a means of increasing the efficiency of their traditional activities and income, rural women were also involved in other income yielding activities such as food processing (gari, palm-oil and multipurpose milling). The study revealed that only four out of the twenty-four cooperatives were involved in food processing (16.7%). Three out of the four cooperatives were engaged in palm oil processing while the other one was engaged in multi-purpose processing activities (Table 4.17 and 4.18). The processing facilities provide services for members as well as non-members in that members bring their produce to the centre to be milled or processed while non-members also did the same. The charges were the same for both members and non-members. This serves as their own contribution to the development of the area.

The Eku-Ojo (Atakumosa) Omonigbehin multipurpose processing machines was purchased by the group through the assistance of the Union Manager from the Osun State Agricultural Development Project and consists of cassava grater, and fryer, flour mills which convert dried yam into flour, maize miller and grinding machine (pepper). The same amount was paid by both the members and non-members and the price for the services was ₦2 less than the public price. A trained operator was hired from Ede (a nearby town) and was put in charge of the processing centre supervised by the executive committee. At first, 10% of the amount obtained from the centre every month was made payable to the operator as his salary in a month. Later, the group deliberated on ₦600 as the operator's fixed salary per month.

The other three cooperative groups were solely involved in palm oil processing as part of their activities. As in the case of the multipurpose type, both members and non-members benefited from the service. The processing equipment was donated to the groups by the Better Life Programme through their local government. The operator was employed by each of the groups and was put in charge of the centre. In Agbeyeye (Ifelagba) Better Life Processing Society, two operators were employed and worked on a shifting basis. However,

each was paid ₦200 per month. A fee of ₦10 was charged per drum of palm fruits to be processed in both Agbeye and Idera Palm oil processing cooperatives. However, in Awo (Omowunmi) Better Life Cooperative Society, cash was not charged. Instead, one 900 kg bournvita tin full of oil was charged per drum, much value was placed on the oil than the money. The palm oil collected was later stored and sold to members and non-members when market condition improved.

The above reveals that rural women were very active in agricultural business activities. This they did by embarking on activities such as buying and selling of commodities, farming and processing.

4.4 Membership participation, reasons for joining cooperatives, level of satisfaction with organizational benefits derived, and individual opinion about the organization

Membership Participation

Membership participation is the unrestricted right of every member to share on equal terms with all other members in the use of services, the distribution of benefits, and the making of decisions within the organization (Lamming, 1983). It is also the engagement in activities with others. Participation in most formal associations has therefore been measured in terms of regular attendance at meetings, contribution of money or payment of levies, office holding and voting in elections and going out to actually work for the association.

Majority (83.3%) of the leaders indicated that general meetings of the societies were held once a month while 16.7% indicated that meetings were held twice a month. It could be inferred from this result that majority (20) of the societies held their meetings once a month while only a few (4) societies held theirs fortnightly. Regular meetings of the societies are necessary in order to realise group goals effectively.

Attendance was said to be encouraging by about 79% of the respondents while 20.8% indicated poor attendance. Fines were imposed on members who, without any good reason failed to attend meetings. Such fines vary from group to group and it ranged from ₦1 to ₦2. When respondents were asked why attendance was poor, factors such as lack of members' dedication and lack of interest due to government's failure to fulfil promises made to the groups were reasons given. These promises include provision of loan, processing machine and other regular assistance.

However, with the frequency of attendance at meetings, 92.7% of the respondents claimed that they attended meetings of the group regularly while 7.3% claimed that they attended group meetings sometimes.

Contributions made to the implementation of group programme

For a social group to function and perform effectively in carrying out its objectives, members have to support the group financially. All the members (100%) interviewed contribute funds to the implementation of the group programme. These funds were in form of savings and shares, development levy and others desired by the group. About 88% of the respondents indicated the "regular" payment of dues while only 12% indicated "sometimes". This is rather encouraging and showed that members are committed.

About 45% of the respondents indicated that they contributed labour to the group. This is common with the agricultural cooperatives where there is joint farm for the group. Only 0.5% however indicated contribution of labourer.

Participation in group voting

Almost all the respondents (99.5%) participated in group decisions such as in officer voting while only 0.5% said they were not involved in voting. They indicated that only officers were involved in voting.

Office holding

Sixteen percent of the respondents indicated that they have held offices in the group before while 84% claimed that they have not held any office. This is an

indication that only a few of the members preferably the educated ones were allowed to run the affairs of the societies.

TABLE 4.19
DISTRIBUTION OF RESPONDENTS BY LEVEL OF ORGANIZATIONAL PARTICIPATION

| Level of Participation | Frequency | % |
|------------------------|-----------|-------|
| Low | 5 | 2.3 |
| Average | 171 | 81.5 |
| High | 34 | 16.2 |
| Total | 210 | 100.0 |

Level of Organizational Participation

Level of Organizational participation was average for majority (82%) of the respondents. However, 16% of the respondents had high level of participation while only a few (2%) had low level of organizational participation (Table 4.19).

The result shows that majority of the respondents were averagely committed to the group since level of participation in group activities is an indication of the commitment level of group members. It could also be deduce that respondents with low level of participation were those who joined the groups just for membership sake or those who were not satisfied with the benefits they derived from the group. As a result of which, their level of commitment to the group was decreased.

Source of Information about the existence of the cooperatives

Data in Table 4.20 show that majority (71%) of the members interviewed gathered information about their associations through friends and neighbours, 19% obtained information from cooperative officials in the area while 8% obtained information through their husbands. Only 1.4% and 2% of the

respondents obtained information through mass media and agricultural extension officers respectively.

The result shows that majority of the members obtained information on the existence of cooperatives from friends and neighbours. Thus, the presence of friends and neighbours in a particular group makes the group attractive to their peers. However, the study also reveal the fact that the impact of the agricultural extension officer has not been properly felt in the area studied. The low proportion of members who indicated mass media as medium of information is expected since the area is rural and majority of the respondents were illiterates.

TABLE 4.20

DISTRIBUTION OF RESPONDENTS BY SOURCES OF INFORMATION ON THE EXISTENCE OF COOPERATIVES

| Source/medium of Information | Frequency | % |
|---|-----------|-------|
| Through friends and neighbours | 148 | 70.5 |
| Cooperative officials | 39 | 18.6 |
| Husbands | 16 | 7.6 |
| Agricultural Extension Officers | 4 | 1.9 |
| Through Television, Radio and Newspaper | 3 | 1.4 |
| Total | 210 | 100.0 |

Reasons indicated by members for joining cooperatives

Respondents indicated several reasons for joining cooperatives. Table 4.21 shows that majority (99.5%) of the respondents mentioned ability to obtain loan with low interest rate. However, about 75% of the respondents indicated ability to improve their income. This was followed by the ability to save and have access to government services which had 54.3%.

Forty-six percent and 28.6% of the respondents mentioned ability to have access to innovation/services and improved social status respectively.

Twenty percent mentioned exposure, economic purchase of commodities (11%), increase in produce 10.5%, and better sales of produce (3.3%) as being among the reasons for their joining cooperatives.

TABLE 4.21
DISTRIBUTION OF RESPONDENTS BY REASONS FOR
JOINING COOPERATIVES

| Reasons | Frequency | % |
|----------------------------------|-----------|---------|
| | | n = 210 |
| Ability to obtain loan | 209 | 99.5 |
| Increased income | 157 | 74.8 |
| Government Services/savings | 114 | 54.3 |
| Access to Innovation/Services | 98 | 46.7 |
| Enhanced Prestige/Social/status | 60 | 28.6 |
| Exposure | 42 | 20.0 |
| Economic purchase of commodities | 23 | 11.0 |
| To increase produce | 22 | 10.5 |
| Better sales of produce | 7 | 3.3 |

Multiple answers given by respondents

From the data in the Table, it could be inferred that majority of the respondents laid more emphasis on loan procurement, greater income, savings opportunities/access to government services and access to innovations as their reasons for joining cooperatives. The reason for this is not far fetched from the fact that the main objective of cooperatives is to promote economic interest of members by raising their current income-earning capacity. People therefore join cooperatives primarily to have access to loan and to have improvement in their income. Lack of banking facilities in most rural areas made people join so as to be able to save with the societies. Access to innovations and services were seen as means of raising their farm productivity as well as improving their family's

standard of living. This findings are in line with that of Odumenya (1984), Lawal (1988) and Kolapo (1991).

When respondents were further asked about the benefits they have received from the group, 82% indicated loan procurement from the group while 56% indicated an increase in their income. Twenty-one percent however, had access to innovation and services while 18% had their social status enhanced as a result of their participation in group activities. Eleven percent of the respondents indicated that they had access to government services while 10% had access to exposure as a result of group activities. Access to essential commodities was indicated by 7%, increase in produce by 3% and better sales of produce by 0.5% of the respondents.

The results revealed that the groups studied have been able to meet the economic needs of its members by providing loan to 82% of its members and also increasing the income of 56% of its members. However, such services like increase in produce of members and better sales of produce have not been given attention since most of these cooperatives were thrift and credit rather than farming cooperatives.

Furthermore, in promoting the economic interests of members, 32% and 45% of the respondents indicated that their income had substantial increase and moderate increase respectively, as a result of their participation in group activities. Twenty-two percent of the respondents indicated that their income was the same as when they were not members of the cooperatives while 1% mentioned decrease in income. This shows that the cooperative societies increased the income of 77% of their members.

When respondents whose income had not been increased were further asked why this was so, majority (55%) indicated that they had not obtained loan from their group while 43% gave the present situation in the country as their reason which made the loan collected not to be enough to trade with. Only 4% of the respondents indicated that the loan was spent on social commitments such as

payment of children's school fees, funerals, wedding and feeding. This finding contradicts the conventional wisdom that rural people spend their cash mainly on ceremonies and immediate consumption.

Level of satisfaction with the derived organizational benefits

The level of satisfaction of the respondents (members) with the derived organizational benefits is presented in Table 4.22. From the table, majority (59%) of the respondents were averagely satisfied with the benefits they derived from the group while 8.1% of the respondents were highly satisfied. Thirty-three percent of the respondents however had low level of satisfaction with the derived organizational benefits.

The result of the finding shows that majority (59%) of the respondents were averagely satisfied. This might be due to the level of participation by the respondents in group activities which was also on the average.

TABLE 4.22

**DISTRIBUTION OF RESPONDENTS BY LEVEL OF SATISFACTION WITH
THE DERIVED ORGANIZATIONAL BENEFITS**

| Level of Satisfaction | Frequency | % |
|-----------------------|-----------|-------|
| Low | 69 | 32.9 |
| Average | 124 | 59.0 |
| High | 17 | 8.1 |
| Total | 210 | 100.0 |

Individual Opinion about the organization and management of the cooperative groups

Data in Table 4.23 show that 56% of the respondents had good opinion about the organization and management of their groups while 32% had very

good opinion. However, 6% and 5.7% of the respondents had fair and bad opinion respectively about their groups.

The result shows that majority (88%) of the members had high opinion about their various groups.

TABLE 4.23
DISTRIBUTION OF RESPONDENTS BY INDIVIDUAL OPINION ABOUT
THE ORGANIZATION AND MANAGEMENT OF THE GROUPS.

| Opinion | Frequency | % |
|-----------|-----------|-------|
| Bad | 12 | 5.7 |
| Fair | 13 | 6.2 |
| Good | 117 | 55.7 |
| Very Good | 68 | 32.4 |
| Total | 210 | 100.0 |

4.5 Acquisition and use of productive resources by the cooperative groups

Land acquisition

Land is the most essential productive resource in Nigerian agriculture since not much financial capital is employed. Data in Table 4.24 show that 29.2% of the groups operate on community land given to them by their community leaders. Eight percent of the groups operated on leased land while same proportion (8%) also operated on land donated by husbands. Four percent however rented its land while 50% of the groups studied had no land and therefore did not carry out any agricultural activities.

Groups that operated on leased and rented land paid tributes (isakole) ranging from farm produce to the monetary value of an agreed-upon quantity of produce.

The women groups had no land of their own due to problem of land in the area and inadequate capital. However, no land was donated by members for use due to women's lack of legal right to land. There were no lease agreement between most of the landlords and the groups and the tenancy could be terminated easily. Therefore, land could not be used as collateral for loan and neither could it be developed for cash crop farming due to fear of eviction.

TABLE 4.24
DISTRIBUTION OF RESPONDENTS BY SOURCES OF FARMLAND

| Source | Number of cooperatives | Frequency | % |
|--------------------|---------------------------|-----------|-------|
| Community land | 7 | 28 | 29.2 |
| Lease | 2 | 8 | 8.3 |
| Donated by husband | 2 | 8 | 8.3 |
| Rent | 1 | 4 | 4.2 |
| No land | 12 | 48 | 50.0 |
| Total | 24 | 96 | 100.0 |

The size of land devoted to agricultural activities of farming and processing by the group ranges from 1 – 6 hectares. For example, about 19% of the groups operated on one hectare of land, 16.7% operated on two hectares while 4.2% operated on three hectares of land. However, only 4.2% operated on six hectares of land. The fairly small size of land operated on by these groups is expected since they are women and majority of the member in addition to the

group farm either own private farmland and/or joint farm with their husbands. Members however, work on group land compulsorily at least once in a week or as the need arises.

Use of land

The data in Table 4.25 show that 16.6% of the groups surveyed used land for processing activities. These include gari (a staple cassava diet), palm-oil and other food processing activities. Thirty-seven percent however used their land for crop production. Out of this proportion, 37.5% practised food crop farming while 4.2% practised tree crop farming. Crops cultivated included maize, cassava, yam, vegetables, beans, soyabeans and oil palm.

When non-farming groups were asked to give reasons for not owning a farm, lack of access to land, inadequate capital, lack of inputs, and members preference to working on individual farm were the major reasons given. Other reasons given include, lack of cooperation, gender factor and the fact that majority of the members were aged.

TABLE 4.25
DISTRIBUTION OF RESPONDENTS ACCORDING TO USE OF LAND

| | Frequency | % |
|---------------------------|-----------|------|
| <u>Land use</u> | | |
| Farming (crop production) | 36 | 37.5 |
| Processing | 16 | 16.6 |
| No land | 48 | 50.0 |
| <u>Farming activities</u> | | |
| Food crop farming | 36 | 37.5 |
| Tree crop farming | 4 | 4.2 |
| Do not farm | 56 | 58.3 |

Labour acquisition and use

Individual farmers over the years depended on family labour, hired labour, communal labour, and labour exchange for carrying out major farm works. Labour is needed for clearing, stumping, planting, weeding, harvesting and transportation of produce to the market.

The use of family labour is becoming less important since children and wives are not always available as most of the children attend schools while the wives engage in distributive trades as the return is always higher than helping on the farm.

The use of hired labour however, is very expensive. Most of the groups interviewed complained that where such labour is available, it is always very expensive. In recent times, the problem of hired labour has been due to the rural to urban migration of youths arising from unsatisfactory living conditions, lack

of rural infrastructures and the realisation of the rural peoples that the best place to have a share of the national cake is in the urban areas.

TABLE 4.26
DISTRIBUTION OF RESPONDENTS BY SOURCES OF LABOUR FOR
FARM OPERATION.

N =96

| SOURCES OF LABOUR | FREQUENCY | % |
|--------------------------------|-----------|-------|
| Collective labour of the group | 4 | 4.2 |
| Hired labour | 4 | 4.2 |
| Collective and hired labour | 32 | 33.3 |
| No Response | 56 | 58.3 |
| Total | 96 | 100.0 |

The members of cooperative societies interviewed employed group labour essentially in carrying out most of their farm operations. About 4.2% of the groups studied used collective labour of the group only and same proportion (4.2%) also employed hired labour only. However, 33.3% of the group employed collective and hired labour in carrying out their farming operations (Table 4.26).

The use of labour by the groups is presented in Table 4.27. Hired labour was employed for the most tedious farming operations such as land clearing and ridging by virtually all the groups (33.3% and 32.3% respectively). However, weeding was claimed to be done by hired labour for about 8.3% of the groups while processing of farm products was said to be done through labour hiring by only 4.2% of the groups.

Group labour was used for all the farming operations. However, it was used extensively for planting, harvesting, processing, transportation, marketing, weeding and fertilizer application.

That is, 37.5%, 37.5%, 37.5%, 29.2% and 17.7% respectively of the respondents indicated the use of group labour for those operations. The most tedious of the farming operations (land clearing and ridging) were done by employing hired labour and 4.2% of the respondents claimed to have used group labour for these activities. This is expected since the respondents are women. They are therefore likely to do better in harvesting, processing, transportation and marketing.

TABLE 4.27
DISTRIBUTION OF RESPONDENTS BY USE OF LABOUR

n = 96

| Operations | Use of labour | | Hired labour | |
|---|---------------|------|--------------|------|
| | Group labour | | | |
| | Frequency | % | Frequency | % |
| Land clearing | 4 | 4.2 | 32 | 33.3 |
| Ridging | 4 | 4.2 | 31 | 32.3 |
| Planting | 36 | 37.5 | - | - |
| Weeding | 28 | 29.1 | 8 | 8.3 |
| Fertilizer application | 17 | 17.7 | - | - |
| Chemical control of pests and diseases | 1 | 1.0 | - | - |
| Harvesting | 36 | 37.5 | - | - |
| Processing | 36 | 37.5 | 4 | 4.2 |
| Transportation | 36 | 37.5 | - | - |
| Marketing | 36 | 37.5 | - | - |

Multiple answers given by respondents.

Thirty five percent of the groups interviewed complained of high cost of labour while 29.2% complained of unavailability of labour as major labour constraints faced by the groups. Due to the high cost of labour, groups some

times, had to offer non-wage incentives such as “gari” and yam to labourers so as to reduce the money they were supposed to pay them. The wage rate of hired labour is now N50 per man- day including full day feeding.

Use of modern farm inputs in group farm

About 30% of respondents claimed to have used modern inputs on their farm. Only 4.1% of the group had access to tractor hiring regularly while 19.9% of the group had access to improved planting materials for use on their group farm. Out of this proportion, 11.5% of the group had regular access to improved planting materials, 6.3% had access to it sometimes while only 2.1% had occasional access to improved planting materials. The improved planting materials specified by respondents include yellow variety of maize and improved cassava sticks. Also, 19.7% of the group had access to apron plus (fungicide). Out of this proportion, 13.5% had regular access to it, 5.2% had access to it sometimes and only 1.0% of the respondents indicated that their group had occasional access to the input. Fertilizer which used to be the major modern input widely used by farmers has now become a scarce commodity. Nineteen percent of the groups had occasional access to it while 4.2% use it sometimes. None of the group indicated regular use of fertilizer. Also, none of the group had access to herbicides for use on their farm.

When asked about the source of obtaining these inputs, the only group that claimed to have used tractor on the group farm said they have hired from the union. Improved planting materials, apron plus and fertilizer were said to be obtained from the Osun state agricultural development project through the extension agents attached to the groups. Failure to obtain mechanical service for land clearing, stumping and land preparation and other inputs makes large scale operation impossible for the women groups. The women groups also complained bitterly of the cost of herbicides and fertilizer which they said was beyond what they could afford when compared with the returns from the group farm.

When individual members were asked about their access to these modern inputs, only 24% of the members claimed to have used hybrid seed and apron plus on their individual farms as a result of their participation in the group.

Capital acquisition and use

The use of modern technology for increasing food production and farmer's labour productivity depends on the amount of capital available to the farmers. The capital required in any production process can be classified into two categories namely, fixed and working capital (Adesimi, 1982). Fixed capital is considered as the main farm assets that usually have longer economic life. They could therefore, be used repeatedly over the years. Working capital on the other hand are assets of shorter productive lives and comes from the share contribution of each member of the group and farm income.

The major fixed capital of the cooperative groups is the land. Other assets include farm buildings, fences, storage facilities (maize crib and silos) and conventional dryer. But these were absent in the groups surveyed. Other fixed capital present include building for processing as well as processing machines owned by about 16.7% of the cooperative groups.

Two major sources of credit (working capital) were available to the cooperative groups studied: Internal and external sources. The internal sources came mainly from admission fee, monthly subscription, shares, loan interest, profit from sales/investment and fines. They are the capital generated from within the cooperative groups. The external sources are the ones generated from outside the group due to the inability of the internal source to meet the financial requirements of the cooperative groups. These are loan from the union, loan from other cooperative groups at the village level, loan from the government and grants. Grants are money given to the cooperative societies to increase their finances by the non-governmental and governmental organizations. It does not attract any interest, hence it is free.

TABLE 4.28

**DISTRIBUTION OF RESPONDENTS BY SOURCES OF REVENUE TO THE
GROUPS**

N = 96

| Sources of Revenue | Frequency | % |
|-------------------------------|-----------|-------|
| <u>Internal:</u> | | |
| Admission Fee | 96 | 100.0 |
| Monthly Subscription | 96 | 100.0 |
| Shares | 96 | 100.0 |
| Profit from sales/investments | 44 | 45.8 |
| Loan interest | 92 | 95.8 |
| Fines | 66 | 68.8 |
| <u>External:</u> | | |
| Loan from the union | 40 | 41.7 |
| Loan from the government | 20 | 20.8 |
| Grant | 5 | 5.2 |
| Loan from other cooperatives | 18 | 18.8 |

Multiple answers given by respondents.

The data in table 4.28 show that all the groups studied had their internal sources of credit from admission fee, monthly subscription and shares while 45.8%, 68.8% and 95.8% had other sources from profit from sales, fines, and loan interest respectively. This result shows that admission fee, monthly subscription and shares are mandatory contributions made by cooperative members.

Forty-two percent, 20.8%, 5.2% and 18.8% of the respondents however indicated that the groups derived their external sources of loan from the union, government, grant and other cooperative societies respectively. This shows that

20.8% of the groups were able to obtain loan from the government. The sources of borrowed money from the government include Agricultural Banks (12.5%), Better life loan (20.8%) and people's bank (4.2%). None of the groups studied ever obtained loan from commercial banks while 12.5% of the groups obtained loan from the local government (Table 4.29).

TABLE 4.29
DISTRIBUTION OF THE GROUPS BY GOVERNMENT SOURCES AND
AMOUNT OF LOAN AVAILABLE TO THE GROUPS.

N = 24

| Amount ₦ | Agricultural Banks | | Better life loan | | Peoples' Bank | | Local Government | |
|---------------|--------------------|-------------|------------------|-------------|---------------|------------|------------------|-------------|
| | F | % | F | % | F | % | F | % |
| 1,000-5,000 | 3 | 12.5 | 3 | 12.5 | - | - | 2 | 8.3 |
| 5,001-10,000 | - | - | 2 | 8.3 | 1 | 4.2 | - | - |
| 10,001-15,000 | - | - | - | - | - | - | - | - |
| 15,001-20,000 | - | - | - | - | - | - | 1 | 4.2 |
| 20,001-25,000 | - | - | - | - | - | - | - | - |
| Total | 3 | 12.5 | 5 | 20.8 | 1 | 4.2 | 3 | 12.5 |

None of the groups studied obtained loan from the commercial banks due to the high interest rate and lack of collateral. The amount received by the groups from the government was very small. For example, 12.5% of the groups obtained loan between the range of ₦1,000-₦5,000 from the agricultural bank (Nigerian Agricultural Cooperative Bank). Also, 12.5% of the group studied had access to loan from Better Life Programme ranging from ₦1,000-₦5,000 while another 8.3% received loan from same source ranging from ₦5,001-₦10,000. The only group that obtained loan from Peoples Bank received loan ranging from ₦5,001-

₦10,000, while 8.3% of the groups obtained loan worth ₦1,000-₦5,000 from the local government and 4.2% of the groups obtained loan ranging from ₦15,001-₦20,000 from the local government.

The groups complained of high interest rate of the banks especially the commercial and peoples banks. Also, the members of the groups said that the banks insisted that they must have shares with them before they could grant them loan. However, other problems encountered in obtaining loan from these sources include lack of collateral security, long protocols (takes time and influence) and lack of response from the institutions some times.

The credit acquired by the groups were used in running the groups' expenses such as group farm and the processing industry. It also serves as source of credit to members. Members borrowed money from the cooperatives to finance their farm and non-farm investments. Use of loan for farm investments in the areas of hiring of labour and buying of farm inputs while non-farm investments of the women include trading, payment of children's school fees and purchasing of food for the family. However, some of the respondents reported that they had no access to the loan regularly due to shortage of fund in their groups.

Visit of Extension agent

Data in table 4.30 show that about 35% of the respondents claimed that the extension agent visited the group once, twice or more within a period of three months. Out of this proportion, 14.3% claimed that the extension agent visited their group once in three months, 16.7% indicated extension agent visited twice in three months while only 3.8% indicated that the extension agent visited their group thrice a month or more. Thus, the different groups have varying extension agent contact. However, about 65% of the respondents claimed that the extension agent did not visit their group.

Further investigation revealed that the extension agents have been coming to some of the villages and visited the men cooperative groups but have not been visiting the women groups.

TABLE 4.30
DISTRIBUTION OF RESPONDENTS BY FREQUENCY OF EXTENSION
AGENT VISIT

| Number per 3 months | Frequency | % |
|---------------------|------------|--------------|
| None | 137 | 65.2 |
| Once | 30 | 14.3 |
| Twice | 35 | 16.7 |
| Thrice or more | 8 | 3.8 |
| Total | 210 | 100.0 |

Innovations were introduced to the women through the groups in the area of crop production, livestock management, household nutrition, food processing, farm produce storage and family health care. About 24% of the respondents indicated that innovations on crop production were introduced to them through the cooperative groups. Such innovations mentioned by respondents include cassava planting materials, fertilizer application, soya bean planting, early harvesting of palm fruits and apron plus use on maize seeds. Consequently, 22% of the respondents indicated introduction of innovations on food processing. This they said was introduced to them by the female extension agents attached to their groups. Such innovations introduced include soya milk and soy-iru preparations. Also, preservation of vegetables and tomatoes were also taught.

Sixteen percent of respondents indicated introduction of innovations on livestock management such as poultry and goat disease control while 10.8% indicated that innovations on farm produce storage were introduced to them through the groups.

The result of this finding shows that only 35% of the respondents claimed that the extension agent visited their groups. This is rather unfortunate and shows that cooperatives have not been widely used as means of teaching rural women agricultural and home improved practices.

4.6 Linkages with cooperative unions, other cooperative societies and government agencies

Linkages with the Cooperative unions

Since all the cooperatives are registered, they are therefore expected to be affiliated with secondary societies (union). The surveyed study however shows that 87.5% of the cooperative groups had affiliations with the union. The frequency of interaction with the union was however claimed to be regular by 85.4% of the groups, while about 2% of the respondents claimed occasional interaction with the union.

Table 4.31 shows the distribution of the groups by services derived from the union. All the cooperatives that were affiliated to the union (87.5%) derived moral support from the union. This is in form of advice, encouragement and general overseeing of the group. This is followed by supervision in which 86.5% of the cooperative leaders indicated that they obtained supervisory service from the union.

Organization of training courses and seminar was also rendered to the cooperative groups by the union and 74.0% of the leaders indicated that they benefited from the service. This is followed by audit service, procurement of credit facilities, procurement of agricultural inputs and extension service with 45.8%, 42.7%, 16.7% and 9.4% respectively. None of the groups derived benefits

in terms of marketing of produce. This is however expected since none of the cooperative groups studied engaged in marketing of agricultural produce.

TABLE 4.31
DISTRIBUTION OF RESPONDENTS BY SERVICES DERIVED FROM THE
UNION

N = 96

| Services Derived | Frequency | % |
|---|-----------|------|
| Moral support | 84 | 87.5 |
| Supervision | 83 | 86.5 |
| Organization of training courses and seminar | 71 | 74.0 |
| Audit service | 44 | 45.8 |
| Procurement of credit facilities | 41 | 42.7 |
| Procurement of agric. inputs | 16 | 16.7 |
| Extension service | 9 | 9.4 |
| Marketing of produce | 0 | 0.0 |

Multiple answers were given by respondents

The data in Table 4.31 show that there was interaction and cooperation between most of the cooperative societies and their union especially in the areas of supervision, moral support, organization of training courses and seminar, audit service and procurement of credit facilities. However loans have not been given to all cooperative societies affiliated with the union. Upon further investigation, the reason given was that of the financial problem of most of the union and also the fact that some of the cooperative societies were yet to apply for loan from the union. In addition, some cooperative societies obtain essential

commodities such as maize, beans and palm oil from the secondary societies which are sold to individual members at reduced prices. Interaction with secondary societies tend to increase efficiency and improve the quality of service and employ more capable management techniques. This is seen in the provision of paid secretary by the union who supervises and assists in the achievement of group goals.

Linkage with other Cooperative Societies.

Relationships existed among majority (84.4%) of the cooperative societies and other local cooperatives at the village level. Frequency of such linkage vary from regularly as indicated by 58.3% of the respondents, sometimes (14.6%) and occasionally (11.5%). However, services derived from such interaction include loan procurements, donations, and solutions to certain problems shared by the groups. Apart from this, as a result of the interaction, more experiences were gained during annual general meetings of these societies.

Linkage with Government Agencies

Linkage existed between most of the cooperative associations and the governmental development agencies such as the cooperative department of the Ministry of Commerce and Industry and the Better Life Programme. The proportion was 85.4% and 61.5% respectively. Forty-six percent of the leaders however indicated that their group had linkage with the State Agricultural Development Programme (Osun State Agricultural Development Programme).

Local Government had linkage with about 31.3% of the cooperative societies. Commercial Banks had linkage with 34.4% of the societies. However, this is mostly in the area of savings. Not all the Cooperative Societies had access to commercial banks in their area. Only 11.5% and 7.3% of the leaders indicated that their groups had linkages with Agricultural and People's Banks respectively. However, few groups had linkages with the National Directorate of Employment (1.0%) and the Directorate of Foods, Roads and Rural Infrastructure (DFRRI) (5.2%).

Cooperative officers of the Ministry of Commerce and Industry were usually present at the group meetings and do make their own contributions by giving lectures regarding the role of each member and leader. Principles guiding cooperative associations were explained, and members were encouraged to attend meetings regularly and to spread the gospel of cooperation to neighbours and the public, with a view to winning them into the cooperative fold. Also training courses were organized in collaboration with the union for both members and leaders.

The Better Life Programme however assisted the women cooperatives in the area of providing loan at very low interest rates. Apart from this, they also organize training for the women groups in the area of Home Economics such as household nutrition, home management, crafts, processing and other techniques to improve the farming practices as well as the income of the women.

The Agricultural Development Programme (OSADEP) assisted women groups especially the farming groups by demonstrating and distributing improved high-yielding and disease resistant crop varieties (such as cassava, soyabean, and maize) at reduced prices, informing them of when and where to get fertilizer and other farm inputs. The women extension agents also demonstrated the processing of certain food products such as soyabeans to the women groups. OSADEP also function in supplying processing machines to women groups, installing the equipment and allowing them to pay instalmentally. An example of a group that benefited from OSADEP in this area is Eku-ojo (Omonigbehin) Women Processing Cooperative Society Limited.

The local government functions in the area of training the machine operators for the women processing groups. They also supported some of the groups by providing grants and loans at moderate interest rates.

The only linkage the members of the group had with commercial banks is in the area of savings. None of the groups had access to loan from the Commercial Banks. However, the Nigerian Agricultural Cooperative Bank was

able to give loan to a few of the groups studied, while only a few also had access to People's Bank loan.

The cooperative groups hardly borrow money from these banks due to their high interest rate when compared with the secondary societies rates.

DFRRI had provided roads and opened up the areas in which some cooperative groups are based. Example is Idera Palm-oil processing group where DFRRI had helped in constructing roads leading to where the industry was located.

TABLE 4.32
FREQUENCY OF INTERACTION BETWEEN COOPERATIVE GROUPS
AND GOVERNMENT AGENCIES AS INDICATED BY LEADERS
(PERCENTAGES)

N = 96

| Agencies | Never | Occasionally | Regularly |
|---|-------|--------------|-----------|
| Ministry of Trade, Commerce and Industry | 14.6 | 78.1 | 7.3 |
| Better Life Programme | 38.5 | 43.1 | 8.3 |
| Agricultural Development Programme | 53.1 | 32.3 | 14.6 |
| Local Government | 67.7 | 24.0 | 8.3 |
| Commercial Banks | 65.6 | 34.4 | 0.0 |
| Agricultural Banks | 88.5 | 11.5 | - |
| People's Banks | 92.7 | 7.3 | - |
| National Directorate of Employment (NDE) | 99.0 | 1.0 | - |
| DFRRI | 94.8 | 5.2 | - |

Table 4.32 shows the frequency of the interaction between cooperative groups and government agencies. Only 7.3% of the leaders indicated that their groups had regular linkage with the Ministry of Trade, Commerce and Industry while 78.1% had occasional linkage with the ministry officials. Eight per cent of the leaders indicated linkage with the Better Life Programme regularly while 43.1% indicated occasional linkage. However, 38.5% of the leaders indicated no linkage with the Better Life Programme. Fifteen per cent and 32.3% of the leaders indicated regular and occasional linkage respectively with the State Agricultural Development agents while 8.3% and 24.0% indicated regular and occasional linkage with the local government. None of the leaders indicated that their groups had regular linkage with the Banks, National Directorate of Employment and the DFRRI. However, 34.4%, 11.5%, 7.3%, 1.0% and 5.2% of the leaders indicated linkage with Commercial Banks, Agricultural Banks, People's Banks, N.D.E and DFRRI respectively on occasional basis.

4.7 Problems facing leaders in coordinating group activities

Problems facing leaders of the cooperative societies in coordinating group activities are presented in Table 4.33. From the table, about 70% of the leaders mentioned the poor financial position of the group. This, they said set a limit on the projects the group could embark on. Lack of government assistance to the groups was mentioned by almost 47% of the respondents. They complained bitterly about lack of finance and recognition from the government. Also, 21.9% of the leaders mentioned lack of members loyalty and dedication as part of the problems facing them in coordinating group activities while about 21% complained of high cost of farm inputs. Seven per cent and 4% of respondents however mentioned lack of cooperation between members and leaders, and lack of formal education in administering the group activities respectively.

TABLE 4.33

**DISTRIBUTION OF LEADERS BY PROBLEMS CONFRONTING THEM IN
COORDINATING GROUP ACTIVITIES**

N = 96

| Problems | Frequency | Percentage |
|--|-----------|------------|
| Poor financial position of the group | 67 | 69.8 |
| Lack of government assistance | 45 | 46.9 |
| Lack of members loyalty and dedication | 21 | 21.9 |
| High cost of farm inputs | 20 | 20.8 |
| Lack of cooperation between members and Leaders | 7 | 7.3 |
| Lack of formal education in administering the activities of the group | 4 | 4.2 |

Multiple answers given by respondents.

Suggestions given by the leaders to alleviate these problems include government assistance in terms of providing loan and adequate supervision. Supply of farm inputs such as fertilizer, cutlasses and improved seeds by the government to the cooperative groups at reduced prices was also suggested. Regular leadership and membership cooperative education, and training in management and administration were suggested to alleviate the problems of lack of formal education in administering the activities of the group. They also believe that members too should be taught how to cooperate and relate with one another so as to achieve the group goals.

Problems faced by the cooperative groups

Data in Table 4.34 show that majority (90%) of the respondents indicated problem of loan procurement as the major problem facing the groups. Credit is needed to carry out most of the group activities – procurement of loan by members, farming activities, trading, maintenance of processing equipment and other operations. Seventy-five per cent of the respondents indicated lack of adequate government assistance to the groups while about 30% of the respondents indicated high cost of farm inputs.

High labour cost was indicated by 25% of the respondents while 21% indicated lack of good transport system in transporting their produce to the market. Lack of effective supervision from government staff and inadequate cooperative membership education was however mentioned by 15.7 and 13.8% of the respondents respectively. Other problems confronting the groups were disloyalty on part of members (11.4%) difficulty in securing land (9.5%) uncooperative attitudes of members and leaders (2.9%) and inadequate and untimely delivery of agricultural inputs (1.9%).

TABLE 4.34
DISTRIBUTION OF RESPONDENTS BY PROBLEMS FACING
COOPERATIVE GROUPS

n = 96

| Problems | Frequency | Percentage |
|--|-----------|------------|
| Difficulty in securing loan | 189 | 90.0 |
| Lack of adequate government assistance | 157 | 74.8 |
| High cost of farm inputs | 62 | 29.5 |
| High labour cost | 52 | 24.8 |
| Lack of good transport system | 44 | 21.0 |
| Lack of effective supervision from government staff | 33 | 15.7 |
| Inadequate cooperative membership education | 29 | 13.8 |
| Disloyalty on the part of members | 24 | 11.4 |
| Difficulty in securing land | 20 | 9.5 |
| Uncooperative attitudes of members and leaders | 6 | 2.9 |
| Inadequate and untimely delivery of agricultural inputs | 4 | 1.9 |

Multiple answers given by respondents

Probable solutions to these problems as suggested by the respondents include provision of loan to the groups by the government, supply of farm inputs to the groups at subsidized rates and at the right time and provision of good roads for easy transportation of farm produce. Others include distribution of land to cooperative groups by the government, effective supervision and adequate training on the part of the government officials. However, some other cooperative members suggested provision of gari and palm oil processing machinery as these have been promised by the government. They therefore called on the government to fulfil their promises. If these solutions are provided according to members, there will be improvement in the activities of the group and their performance will be greatly enhanced.

Section 11

4.8 Testing of Hypotheses

Hypothesis 1: There is no significant relationship between selected characteristics of members and their level of satisfaction with the derived organizational benefits.

To test the hypothesis, members' characteristics were correlated with their level of satisfaction with the benefits derived from the organization.

Table 4.35 shows the relationship; type and direction that exist between members variables and the dependent variable (level of satisfaction). It also shows the relationship that exist between the independent variables (members characteristics).

As the table shows, annual income was positively and significantly related to level of satisfaction of members with the derived organizational benefits. ($r = 0.216$ at 0.05 level of significance). This means the higher the annual income of members, the higher their level of satisfaction with the benefits derived from the group. Since most of the benefits are economic in nature, high level of satisfaction with these benefits will indicate an increase in the annual income. Inferentially, the higher the annual income of members as a result of their participation in

group activities, the higher will be their level of satisfaction with the group benefits.

Level of education had positive and significant relationship with members level of satisfaction with the derived organization benefits ($r = 0.215$). This implies that the higher the level of education of members, the higher their satisfaction with the derived organizational benefits. Educated members of the group are more familiar with the principles guiding the cooperative groups and are often included in the management team. The higher the level of education of members therefore, the higher they are able to have access to the group benefits and the higher their level of satisfaction with these derived benefits. Educated members are able to work together with the management team for the group to achieve its goals and the higher the goals are achieved, the higher the level of satisfaction of members with the group benefits.

Individual opinion about the group was positively and significantly related to the level of satisfaction with benefits derived from the organization ($r = 0.457$). This is so since level of satisfaction is an indication of the group performance. And, if performance is high, opinion of members about the group will also be high.

Table 4.35 also shows that age has positive and significant relationship with farm size ($r = 0.138$ at 0.05 level of significance). This means that the older the age, the larger the farm size. As one grows old, the tendency to take on more farm land increases since the person would have more time to farm than when she was young and had other responsibilities for which to cater. It also shows that the aged left in the rural areas engage in full time farming while the young able people have travelled to cities in search of white collar jobs.

TABLE 4.35

**CORRELATION ANALYSIS OF SELECTED CHARACTERISTICS OF
MEMBERS WITH THEIR LEVEL OF SATISFACTION WITH DERIVED
ORGANIZATIONAL BENEFITS**

| Variables | 1 | 2 | 3 | 4 | 5 | 6 |
|-----------|---------|--------|--------|--------|--------|------|
| 1 | 1.00 | | | | | |
| 2. | 0.0003 | 1.00 | | | | |
| 3. | 0.138* | 0.067 | 1.00 | | | |
| 4. | -0.430* | 0.205* | -0.079 | 1.00 | | |
| 5. | 0.070 | 0.241* | 0.063 | 0.095 | 1.00 | |
| 6. | -0.053 | 0.216* | 0.002 | 0.215* | 0.457* | 1.00 |

| | | |
|---|---|---|
| Variable 1 | = | Age |
| Variable 2 | = | Annual income |
| Variable 3 | = | Farm size |
| Variable 4 | = | Level of education |
| Variable 5 | = | Individual opinion regarding the organization and management of the cooperative groups. |
| Variable 6 | = | Level of satisfaction of individual members with the benefits derived from the group |
| Number of respondents | = | 210 |
| Degree of freedom (df) | = | 208 |
| level of significance | = | 0.05 |
| Critical value/tabulated value of r at 0.05 | | |
| level of significance when d.f is 200 and above | = | 0.138 |
| * | = | significant at 0.05 level |

Age is however, negatively but significantly related to level of education ($r = -0.430$). This means that the older the person, the less the level of education she has attained. This is as expected since generally, the younger people had more opportunities of being better educated than the older people.

Annual income is positively and significantly related with level of education, and individual opinion regarding the organization and management of the group. The r value being 0.205 and 0.241 respectively. This means that the higher the level of education, the higher the annual income. This is true because

the better educated person could have better jobs and earn better. If this is however added to farming, such persons may be better off financially than others with low level of education. Also, the higher the annual income, the higher the individual opinion regarding the organization and management of the group. This indicates that, if members annual income increases as a result of their participation in group activities, they are likely to have higher and good opinions about their organization.

In summary, level of satisfaction of members with the derived organizational benefits was significantly and positively correlated with annual income ($r = 0.216$), level of education ($r = 0.215$), and individual members opinion about the group. ($r = 0.457$). It is however not significantly related to age and farm size.

Hypothesis 2: There is no significant relationship between members' level of organizational participation and the level of satisfaction with the derived organizational benefits.

The result of the hypothesis testing shows that organizational participation of members was positively correlated but not significant at 0.05 level with the level of satisfaction of members with the derived organizational benefits. The r value being 0.062. This is unexpected and might be due to the number of years (how long) the groups have been formed. Members are likely not to be satisfied with the benefits they derived from the groups (if they were only recently formed) but due to the young nature of the groups, they may still participate actively in group activities with the hope that sooner or later, the group would be well established and be able to satisfy their needs better.

Hypothesis 3: There is no significant relationship between level of organizational participation and the selected personal and socio-economic characteristics of members.

Table 4.36 shows that the level of education was positively and significantly correlated with the level of organizational participation ($r = 0.169$). This means that the higher the level of education, the higher the participation in organization activities by the individual. This is expected since the relatively better educated people are likely to be quicker in availing themselves of the many opportunities offered by being a member of the cooperative society and being office holders, they will be more loyal and dedicated to the group, all of which will result in high level of participation.

Annual income was positively and significantly related to level of organizational participation. That is, the higher the income, the higher the organizational participation. Members who were rich will likely become identified more strongly with the groups and its objectives. Also, those members who are rich and pay their dues regularly are likely to be familiar with the benefits that might accrue from such organization and therefore participate well in the activities of the organization. Apart from this, the higher the level of income of members, the more they participated in group activities. This is in line with Osuntogun (1975) finding in which he found that the level of participation in cooperative societies in rural western Nigeria was related to the amount of deposit members have made as well as the amount of credit they have received from the group. Organizational participation was however not significantly correlated with age and farm size.

Farm size was negatively correlated but not significant with organizational participation. This might be due to the fact that the cooperative groups were

more of credit and thrift rather than group farming. Because of this, most of the members were not full time farmers and therefore did not participate because of the access they will have to inputs and new innovations.

Organizational participation was also positively correlated but not significant with the number of children. This is expected since participation in cooperatives for some may be as a result of the financial benefits they will derive. The higher the number of children, the more likely individuals participate in order to obtain credit to train their children.

TABLE 4.36
CORRELATION ANALYSIS OF LEVEL OF ORGANIZATIONAL PARTICIPATION WITH THE PERSONAL AND SOCIO-ECONOMIC CHARACTERISTICS OF MEMBERS.

| Independent variables | Level of Organizational participation |
|-----------------------|---------------------------------------|
| Age | 0.017 |
| Level of education | 0.169* |
| Income | 0.264* |
| Farm size | -0.035 |
| Number of children | 0.110 |

Number of respondents = 210

Degree of freedom = 208

Level of significance = 0.05

Tabulated value of r at 0.05 level of significance when df is 200 and above = 0.138

* = significant at 0.05 level.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The Problem

Experience has shown all over the world that cooperatives are most useful in organising people who have the same needs, objectives and who lack the means but want to put their resources together. This had led the government at both Federal and State levels in Nigeria to using cooperatives as a way of bringing about economic and rural development. Increasing attention has now been focussed on the potential of rural women cooperatives as a vehicle for both agricultural and rural development because of the active role of women in income-generating activities. However, little or no attempt has been made to examine the organization and management of these women cooperatives in Nigeria. This is however, crucial to the effectiveness of the cooperatives in achieving the role of providing adequate services for the women, improving their level of living and making their voice heard in issues which affect them.

Objective of the study

The general objective of the study was to investigate some aspects of the organization and management of rural women cooperatives in Osun state of Nigeria.

Specifically, the study was designed to determine the personal and socio-economic characteristics of members and leaders of the cooperative groups, analyse the organizational structure and decision-making pattern of the women groups, and the activities carried out by the group. The study also analysed the acquisition and use of productive resources available to the groups and identify

the nature and types of relationships between rural women cooperatives and the union and relevant government agencies involved in rural development.

Hypotheses of the study

The hypotheses designed and tested were:

1. There is no significant relationship between selected characteristics of members and members' level of satisfaction with the derived organizational benefits.
2. There is no significant relationship between members' level of organizational participation and their level of satisfaction with the derived organizational benefits.
3. There is no significant relationship between members' level of organizational participation and their selected personal and socio-economic characteristics.

Research methodology

Six local government areas were randomly selected from twenty-three local government areas in the state. Four women cooperatives were randomly selected from each of the six local government areas totalling twenty-four women cooperatives in all. Twenty-five percent of the members of each cooperatives were randomly selected and interviewed along with four leaders of each cooperatives. Random sampling technique was used for the selection. A total of two hundred and ten members (210) and ninety-six (96) leaders were interviewed.

The interview schedule used to elicit information from the responses was pretested for reliability. It was also validated by experts in the Departments of Agricultural Extension and Economics at Obafemi Awolowo University, Ile-Ife.

Statistical tools used include means, percentages and Pearson product moment correlation.

Contributions to knowledge

1. The factors responsible for the outstanding performance and failures of the rural women cooperatives were brought to focus. The information can therefore be used by development agencies to improve the activities of the women cooperatives.
2. The nature and types of linkage between women cooperatives and the union, other cooperatives and relevant government agencies was evident which to a great extent determined the effectiveness of the organizations.
3. The study has contributed to the literature on rural women cooperatives for the use of scholars, women activists and policy makers involved in agricultural and rural development.

Summary of findings

The following are the findings of the study:

5.1 Personal and socio-economic characteristics

1. About 48% and 44% of the members and leaders respectively were within the age range of 41-60 years.
2. Majority (80% and 79%) of the members and leaders respectively were married.
3. Majority (63% and 59%) of members and leaders respectively had between 5 and 8 children.
4. About 62% of the members and 42% of the leaders could neither read nor write in Yoruba and English languages.
5. Thirty-nine percent of the members and about 58% of the leaders had formal education.

6. Majority (49% and 53%) of the members and the leaders respectively had trading as their major occupation while 40% and 35.4% of the members and leaders respectively indicated farming as their minor occupation.

7. Sixteen percent of the members and 5.2% of the leaders indicated income of between ₦1,000 and ₦5,000 while 32.9% of the members and 29% of the leaders indicated income of between ₦5,001 and ₦10,000.

5.2 Organizational structure and decision-making pattern

1. The structure of the societies did not vary significantly. About 54% of the societies had between 31 and 40 members and only 4.2% had more than fifty individuals as members. The management of each of the societies is vested on the management committee who reports back to the general body from time to time. The final authority is usually the general body.

2. Majority (99.5%) of members participate in group decision-making.

3. Sixty-nine percent of the members indicated that officers were chosen through election while 31% had their officers chosen through appointment.

4. Majority (89.6%) of the leaders had access to leadership training while only 8% of the members had access to leadership training.

5.3 Activities of the various cooperative groups

The various activities carried out by the groups include agro-allied trading, food crop production, thrift and credit, food processing, investment and tree crop production. Thrift and credit was however common to all the groups.

5.4 Membership participation in group activities and level of satisfaction with the organizational benefits

1. Majority (99.5% and 74.8%) of the respondents indicated their ability to obtain loan and increase their income as their major reasons for joining cooperatives.

2. Level of organizational participation was average for majority (82%) of the respondents while 16% of the respondents had high level of participation.
3. Fifty-six percent of the members had good opinion about the organization and management of the group while 32% had very good opinion.
4. Majority (59.0%) of the respondents were averagely satisfied with the derived organizational benefits.

4.4 Acquisition and use of productive resources

1. Community land was the chief source of land acquisition and the sizes varied between 1 and 6 hectares. It was used mainly for farming and processing.
2. About 4.2% of the groups employed collective labour of the groups only while 33.3% of the groups employed both group and hired labour for their farming operations.
3. Internal sources of credit to the groups were admission fee, monthly subscription, shares, profit from sales, loan interest and fines. However, external sources of credit include: the union, government, grant and other cooperative societies. The amount received from government sources ranged from ₦1,000 to ₦20,000 which served as source of credit to members and for running the group expenses.

5.6 Linkages with other cooperative societies, the union and relevant government agencies

Linkages existed with other cooperative groups (84.4%), the union (87.5%) and government agencies most especially the Ministry of Trade, Commerce and Industry (85.4%).

5.7 Problems facing leaders and the cooperative groups

Majority (69.8% of the leaders mentioned poor financial position of the groups as the major problems confronting them while difficulty in securing loan

(90%) and lack of adequate government assistance (74%) were the major problems confronting the cooperative groups.

5.8 Relationships between selected characteristics of members and their level of satisfaction with the derived organizational benefits

1. Significant and positive relationships existed between annual income and level of satisfaction of members with the derived organizational benefits ($r = 0.216$).
2. Level of education was positively and significantly related to the level of satisfaction of members with the derived organizational benefits ($r = 0.215$).
3. Individual opinion about the organization and management of the group was positively and significantly associated with the derived organizational benefits ($r = 0.457$).

5.9 Relationship between level of organizational participation and the level of satisfaction of members with the derived organizational benefits.

Level of organizational participation was positively correlated but not significant with level of satisfaction of members ($r = 0.062$).

5.10 Relationship between personal and socio-economics characteristics of members and level of organizational participation

Level of education and annual income were positively and significantly related to organizational participation ($r = 0.169$ and 0.264 respectively).

CONCLUSIONS

On the basis of the above findings, the following conclusions were reached:

1. Majority of the members and the leaders were middle aged while trading was the major occupation of the respondents. They mostly earn between ₦1,000

and ₦5,000 per annum. Leaders were however, found to be more literate than the members.

2. There was little or no difference in the organizational structure of the cooperative societies because the societies operated strictly under bye laws and written constitutions as registered organizations.

3. Thrift and credit was a common activity of the cooperative groups while only some of the groups engaged in farming, trading and processing.

4. The major reasons for joining cooperatives were to obtain loan with low interest rates and ability to increase income. Level of organizational participation by members was average for majority of the members. Most of the members were also averagely satisfied with the benefits derived from the groups.

5. The major group resources acquired by the cooperatives to promote their activities were land, labour and credit facilities.

6. Credit facility was a major constraint as the amount of credit obtained by the groups from external sources ranged from ₦1,000 to ₦20,000 which was considered to be too small to invest in trading and agricultural production. Many formal sources of credit (banks and other government loans) were not available to women groups due to long protocols, lack of collateral and high interest rates.

7. Linkages existed between most of the cooperative societies and the union, other cooperatives and government agencies most especially the Ministry of Trade, Commerce and Industry.

8. Poor financial state of the groups, difficulty in securing loan and lack of government assistance were the major problems confronting the leaders and the cooperative groups.

9. Positive and significant relationships were found between annual income, level of education, individual opinion about the organization and management of the groups and level of satisfaction of members with the derived organizational benefits. However, there was no significant relationship between level of organizational participation and level of satisfaction of members with the derived organizational benefits. Level of education and annual income of members were positively and significantly correlated with the level of organizational participation.

Recommendations

1. Due to respondents low level of education, there is need to intensify cooperative education, adult education and leadership training for both members and leaders in order to improve the performance of the organization.
2. Women cooperatives should be used as a vehicle for extending useful agricultural/home economics information to increase agricultural production and level of living of rural dwellers.
3. Government should encourage women cooperatives to engage in agricultural production by making land available to the women groups and easy access to credit facilities as well as subsidized farm inputs.
4. Women cooperatives should be encouraged to join cooperative apex organizations and unions and they must be able to take supervisory and educational responsibilities from the authorities. Also, both cooperative members and government officials should facilitate regular linkage with other institutions such as commercial banks, cooperative and agricultural banks, DFRRRI, Agricultural Development Programme, Better Life Programme and other social welfare organizations.

5. There is need for regular consultative meetings between the government officials and the cooperative societies so as to make them familiar with the problems confronting cooperative groups from time to time.

6. It has been shown that the higher the annual income of members, the higher the organizational participation and the level of satisfaction with the derived organizational benefits. The annual income of members can be improved if government can assist rural dwellers by providing infrastructures and improving their level of living through cooperative marketing of their produce. This will also encourage active participation.

Suggestions for further research

1. The planning and budgeting aspects of cooperative management could be examined.

2. The internal and external dynamics of women cooperatives such as social interaction within the groups, conflict resolution and management, socialization, communication, group solidarity and decision-making process should be studied in detail.

3. The role of government and non-government agencies involved in cooperative and rural development could also be examined.

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APPENDIX I
DEPARTMENT OF AGRICULTURAL EXTENSION AND RURAL
SOCIOLOGY
OBAFEMI AWOLowo UNIVERSITY, ILE-IFE

Dear Ma,

I am currently conducting a study on the organization and Management of Rural Women Cooperatives in Osun State. It would be highly appreciated if you could respond to these questions.

Thank you for your cooperation.

Yours sincerely,

OJOLO, B.O (Miss)

QUESTIONNAIRE FOR COOPERATIVE MEMBERS

Name of Society.....
 Local Government Area:.....
 Zone.....
 Village/Area:.....
 Date Established.....
 Type.....

A. PERSONAL AND SOCIO-ECONOMIC CHARACTERISTICS OF RESPONDENTS

- 1 Name of Respondents.....
- 2 Age in years: (1) Less than 20 /_/ (2) 21-40 /_/
 (3) 41-60 /_/ (4) 61-80 /_/ (5) More than 80 /_/
- 3(a). Marital Status: (1) Single /_/ (2) married /_/
 (3) Widowed /_/ (4) Divorced /_/
 (5) Separated /_/

(b) If married, number and age group of children

| Age group | Number of children |
|-----------------------|--------------------|
| (1) Less than 5 years | |
| (2) 6-11 years | |
| (3) 12-17 years | |
| (d4) Above 17 years | |
| Total | |

4. Religion: (1) Islam /_/ (2) Christianity /_/
 (3) Traditional /_/ (4) Others (specify)

5. (a) Are you an indigene of this community?

(a) Yes /_/ (b) No /_/

(b) If no, where is your place?.....

.....

6. Can you read and write in:

(a) Yoruba Yes /_/ No /_/

(b) English Yes /_/ No /_/

(c) Others (specify):

(d) Cannot read /write at all Yes /_/ No /_/

7. Highest level of education attained:

(1) No formal schooling /_/

(2) Adult Education /_/

(3) Incomplete Primary School /_/

(4) Primary School /_/

(5) Incomplete Secondary School /_/

(6) Secondary School /_/

(7) Teacher Training College /_/

(8) NCE/Polytechnic /_/

(9) University /_/

8. (a) What is your main/major occupation?.....
 (b) What is/are your minor occupation(s)? (i).....
 (ii) (iii).....

9. What is your approximate income per annum from:

(a) Major occupation ₦.....

(b) Secondary (other occupation) ₦.....

10. (a) Total size of farmland cultivated:.....

 (b) Crops grown (i) (ii).....
 (iii).....(iv).....
 (v).....

11. To which other organization(s) do you belong as ordinary member, committee member or officer, apart from this cooperative society?

| | Ordinary member | Committee member | Officer |
|--|-----------------|------------------|---------|
| (a) Religious organisation | | | |
| (b) Community Development Association | | | |
| (c) Political Organization | | | |
| (d) Trade Union/Professional Association | | | |
| (e) Village Council | | | |
| (f) Others (specify) | | | |

B Membership Participation

12. (a) Are you one of the foundation members of this group?

Yes /_/ No /_/

(b) If no, when did you join. Year.....

(c) How did you learnt about the cooperative?

1. Through Television, Radio and Newspaper /_/

2. Through Friends, Neighbours and Relatives /_/

3 Through Husband /_/

4 Nobody /_/

5 Others (Specify).....

13(a) How often do you participate in group activities?

1. Regularly /_/ 2. Sometimes /_/ 3. Occasionally /_/

(b) Give reasons for your answer?.....

.....

14(a) How often do you pay your dues?

1. Regularly /_/ 2. Sometimes /_/ 3. Occasionally /_/

14(b) What was or is your contribution to the implementation of the group programme?

1. Funds /_/ 2. Labour /_/ 3. Labourers /_/

4. Land /_/ 5 Others(Specify).....

15 Have you held any office in the group before? Yes /_/ No /_/

16 Do you participate in group voting ? Yes /_/ No /_/

C Decision making pattern

17(a) Do you participate in decisions regarding the developement of the organization? Yes /_/ No /_/

(b) If No, Why?.....

.....

18 How are decisions made in the group?

- 1 Executives (Officers) only /_/
- 2 Decision by Committee of the whole /_/
- 3 Decision by all the members
(Assembly decision making) /_/

19a If 2 or 3; will you say that the executives essentially has much influence on decisions made by the group?

Yes /_/ No /_/

(b) If yes, in what ways do they influence decisions?.....

.....
.....

20 How do you choose your officers?

1. By election /_/ 2 By appointment /_/
- 3 Voluntarily /_/ 4 Others(state).....

21 What criteria are used when officers are to be chosen

- 1 Past experience /_/
- 2 Amount of share holding /_/
- 3 Extent of participation in group work (activities) /_/
- 4 Size of personal farm /_/
- 5 Level of education /_/
- 6 Others(specify).....

22 Methods of reaching decisions in the group

- 1 Opinion poll /_/
- 2 Balloting /_/
- 3 Voting /_/
- 4 Debating till concensus is reached /_/

D Management

23(a) As regard the performance of the previous and present management team, will you describe it as:

| | <u>Performance</u> | <u>Previous</u> | <u>Present(team)</u> | <u>Reasons for poor performance</u> |
|---|--------------------|-----------------|----------------------|-------------------------------------|
| 1 | Very good | ..... | ..... | ..... |
| 2 | Good | ..... | ..... | ..... |
| 3 | Fair | ..... | ..... | ..... |
| 4 | Poor | ..... | ..... | ..... |
| 5 | Very poor | ..... | ..... | ..... |

(Code for reasons for poor performance)

- 1 Lack of good leadership, /_/
- 2 Lack of members dedication /_/
- 3 others (specify).....

23(b) Give reason for good/ poor performance.

- i
- ii
- iii
- iv

24 (a) Are the officers given any remuneration for performance of their duties?

Yes /_/ No /_/

(b) If Yes, is the amount-

- 1 Small /_/
- 2 Too much /_/
- 3 Adequate /_/

25 (a) Do you have committees? Yes /_/ No /_/

(b) If yes, state:

List of Committees Way members are chosen Per formance
 (as perceived by members)

| | Appointment | Election | Others | Very good | Good | Fair | Poor | Very poor |
|--|-------------|----------|--------|-----------|------|------|------|-----------|
| <div style="position: absolute; top: 50%; left: 50%; transform: translate(-50%, -50%); opacity: 0.1; font-size: 4em; pointer-events: none;"> CODESRIA - LIBRARY </div> | | | | | | | | |

26(a) Have you held any office in the group before?

Yes /_/_/ No /_/_/

(b) If Yes, name the office(s) held and number of years spent.

| Office(s) held | Year (Date) | No of years spent |
|---------------------|-------------|-------------------|
| Chairman/ President | | |
| Vice President | | |
| Treasurer | | |
| Secretary | | |
| Adviser | | |
| Others(state) | | |

(c) What are your experiences when you were in office?.....

.....

E Motivating factors/ Benefits derived from the group

27(a) What motivated you in joining the group

- 1 Ability to obtain loans /_/
- 2 Enhanced prestige (social status) /_/
- 3 Economic purchase of commodities /_/
- 4 To produce more produce /_/
- 5 Better sales of produce /_/
- 6 Increased Income /_/
- 7 Access to innovation/services /_/
- 8 Exposure /_/
- 9 Others (specify).....

27(b) Which of the above benefits did you receive since you have joined the group

- | | |
|---|----|
| 1 | 2 |
| 3 | 4 |
| 5 | 6 |
| 7 | 8 |
| 9 | 10 |

28(a) As a result of your participation in group activities, would you say your income has been:

- | | |
|----------------------------|-----------------|
| 1 Highly increased /_/ | 3 The same /_/ |
| 2 Moderately increased /_/ | 4 Decreased /_/ |

28(b) If (3) or (4), why is it so?.....

29(a) How many times does the extension agent visit your group within a period of three months?

1. None /_/ 2. Once /_ / 3. Twice /_ / 4. Thrice /_ /

(b) Which of the following innovations have been introduced to you through the cooperative society?

- 1 Crop production /_/
- 2 Livestock management /_/
- 3 Household Nutrition /_/
- 4 Food processing /_/
- 5 Farm produce storage /_/
- 6 Family health care /_/

30 Give specific innovations introduced.....

31(a) Did the improved practices increase your yield/income? Yes /_/ No /_/

(b) If No, Why? i.....
 ii.....

32(a) Have you borrowed money from the group before?
 Yes /_/ No /_/

(b) If yes, how much did you borrow and state the year, interest rate, year of repayment and uses.

| Amount Obtained | Year | Interest rate | Length of loan | Year of repayment | Uses |
|-----------------|------|---------------|----------------|-------------------|------|
| | | | | | |

(c) If no to (32(a), Why?.....

(d) How often do you have access to loan from the group?
 i) Regularly /_/ ii) sometimes /_/ iii) Occasionally /_/

33(a) Do you have access to essential commodities at reduced prices? Yes /_/
 No /_/

(b) Which commodities do you have access to in the cooperative and how often?

| | Commodities | Regularly | Sometimes | Occasionally |
|---|-------------|-----------|-----------|--------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |

34 Who determine the prices at which the commodities are sold:

- 1 Members /_/ 2. Officers only /_/
- 2 Members and officers /_/ 4. Government /_/
- 5 Others (specify).....

35 Where did the group obtain these commodities?.....

36(a) Do you have opportunities for training?

Yes /_/ No /_/

(b) If yes, state:

- i Type of education/training(Adult/Coop. Education)
- ii Organizer /_/
- iii Number of times in a year /_/
- iv Duration /_/

Food Processing, Storage and Marketing.

37 What type of food processings are carried out in this group?

38 How do you store your various crops/produce?
 (mention storage process for specific produce)

39(a) Does the group provide means of storing your produce?

Yes /_/ No /_/

(b) If yes, how and how often?

.....

40 Where do you sell your produce ?

1 In the Village /_/

2 In the neighbouring Village /_/

3 Nearby town /_/

4 Through cooperative group /_/

5 Others (specify).....

41(a) Does the group provide means of marketing individual produce? Yes

/_/ No /_/

(b) If yes, how does the group achieve this?.....

(c) How often?.....

42 Who determine the price at which produce are sold?.....

.....

43 Please, state the means of marketing your produce before and after joining

the group and problems you are /have encountered

| Before | Problems encountered | After | Problems encountered |
|--------|----------------------|-------|----------------------|
| | | | |

44(a) Has marketing your produce with the group improve your income? Yes

/_/ No /_/

(b) If No, state the problems you have in marketing your

produce.....

Saving Facilities

45 Does the group encourage savings? Yes /_/ No /_/

(b) If yes, is it for individual or group use?.....

46(a) Please, indicate your level of satisfaction with each of the following benefits derived from the group?

| Benefits | Very Satisfactory | Satisfactory | Undecided | Unsatisfactory | Very Unsatisfactory |
|-----------------------------------|-------------------|--------------|-----------|----------------|---------------------|
| a)Educational Opportunities | | | | | |
| b)Increased in Income | | | | | |
| c)Access to Innovations | | | | | |
| d)Access to essential commodities | | | | | |
| e)Loan procurement | | | | | |
| f)Savings facilities | | | | | |
| g)Storage facilities | | | | | |
| h)Improved marketing facilities | | | | | |
| i)Improved processing facilities | | | | | |
| j)Moderate interest rate | | | | | |

47 Individual opinion about the group

Please, indicate how much you agree with the following statements about your group?

| | 5 SD | 4 A | 3 U | 2 D | 1 SD |
|----|---------|--------|--------|--------|---------|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| 7 | | | | | |
| 8 | | | | | |
| 9 | | | | | |
| 10 | | | | | |
| 11 | | | | | |
| 12 | | | | | |

SA - Strongly agree

A - Agree

U - Undecided

D - Disagree

SD - Strongly disagree

Resource Management

49 How did your group manage or uses funds in order to be productive?

- 1 Funds kept in the bank /_/
- 2 Funds kept with the treasurer /_/
- 3 Building a loan fund from where members take loans
/_/
- 4 Others (specify).....

49 From the options provided below, tick the one that you consider to be the major problems of the management team in terms of finance.

- 1 Lack of adequate revenue /_/
- 2 Corruption and fraud /_/
- 3 Lack of well trained staff in management and
bookkeeping of records /_/
- 4 Others (specify).....
- 5 None /_/

Problems facing cooperatives

50(a) Which of the following listed problems are currently facing your society

- 1 Poor leadership /_/
- 2 Inadequate cooperative membership education /_/
- 3 Disloyalty on the part of members /_/
- 4 Uncooperative attitudes of the members and leaders
/_/
- 5 Lack of effective supervision on the part of
government staff /_/
- 6 Difficulty in securing land /_/
- 7 Difficulty in securing loan /_/
- 8 Inadequate and untimely delivery of agricultural
inputs /_/
- 9 High cost of farm inputs /_/

- 10 Lack of adequate government assistance /_/
- 11 Lack of good transport system /_/
- 12 Others (specify).....

(b) What suggestions will you make to alleviate these problems?.....
.....

Thank you.

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APPENDIX II

**DEPARTMENT OF AGRICULTURAL EXTENSION AND RURAL
SOCIOLOGY
OBAFEMI AWOLowo UNIVERSITY, ILE-IFE**

QUESTIONNAIRE FOR COOPERATIVE LEADERS

Name of Society.....
 Local Government Area:.....
 Name of Respondent:.....
 Post Held:.....

A. PERSONAL AND SOCIO-ECONOMIC CHARACTERISTICS

1. Age in years: (a) Less than 20 /_/ (b) 21-40 /_/
 (c) 41-60 /_/ (d) 61-80 /_/ (e) More than 80 /_/
2. Religion: (a) Islam /_/ (b) Christianity /_/
 (c) Traditional /_/ (d) Others (specify)
3. Marital Status: (a) Single /_/ (b) married /_/
 (c) Widowed /_/ (d) Divorced /_/
 (e) Separated /_/
4. If married, number and age group of children

| Age group | Number of children |
|-----------------------|--------------------|
| (a) Less than 5 years | |
| (b) 6-11 years | |

- (c) 12-17 years
- (d) Above 17 years
- Total
5. (a) Are you an indigene of this community?
 (a) Yes (b) No
- (b) If no, where is your place?.....

6. Can you read and write in:
- | | | |
|------------------------|---------|--------|
| (a) Yoruba | Yes /_/ | No /_/ |
| (b) English | Yes /_/ | No /_/ |
| (c) Others (specify): | | |
| (d) Cannot read at all | Yes /_/ | No /_/ |
7. Highest level of education attained:
- | | |
|---------------------------------|-----|
| (a) No formal schooling | /_/ |
| (b) Adult Education | /_/ |
| (c) Incomplete Primary School | /_/ |
| (d) Primary School | /_/ |
| (e) Incomplete Secondary School | /_/ |
| (f) Secondary School | /_/ |
| (g) Teacher Training College | /_/ |
| (h) Polytechnic | /_/ |
| (i) University | /_/ |
| (j) Others (specify) | /_/ |
8. (a) What is your major occupation?.....
- (b) What is/are your minor occupation(s)? (i).....
 (ii) (iii).....

9. What is your approximate income per annum from:
- (a) Major occupation ₦.....
- (b) Secondary (other) occupation ₦.....
10. (a) Total size of farmland cultivated:.....
.....
- (b) Crops grown (i) (ii).....
(iii)..... (iv).....
11. To which other organization(s) do you belong as ordinary member, committee member or officer, apart from this cooperative society?

| | Ordinary | Committee | Officer |
|--|----------|-----------|---------|
| (a) Religious organisation | | | |
| (b) Community Development Association | | | |
| (c) Political Organization | | | |
| (d) Trade Union/Professional Association | | | |
| (e) Village Council | | | |
| (f) Others (specify) | | | |

12. (a) Are you one of the foundation member of this group?
Yes /_ / No /_ /
- (b) If no, when did you join. Year.....

B Linkages

13. (a) If the society an affiliate of a secondary (union) society?
Yes /_ / No /_ /

(b) If yes, name the society/societies?.....

(c) If no, give reasons why the society does not affiliate with the union?.....

(d) Does there exist any conflict between the group and the union?

yes /_/ No /_/

(e) If yes, what is the conflict?.....

14. How often does the group attend the meetings of the Secondary Society (Union)?

(a) Regularly /_/ (b) Sometimes /_/ (c) Occasionally
 /_/

15. (a) Is your society an affiliate of tertiary society/societies?

Yes /_/ No /_/

(b) If yes, name the apex organization:.....

(c) If no, why not?.....

(d) Does there exist any conflict between the group and the tertiary society/societies? Yes /_/ No /_/

(e) if yes, state the conflict:.....

16. Indicate the services you obtain from both the secondary and the apex organization by completing the table below:

| Services | Secondary | Apex (Tertiary) |
|--|-----------|--------------------|
| (a) Moral support | | |
| (b) Procurement of credit facilities | | |
| (c) Procurement of Agric. inputs | | |
| (d) Extension Service | | |
| (e) Organization of Training Courses and Seminar | | |
| (f) Audit service | | |
| (g) Marketing of produce | | |
| (h) Supervision | | |
| (i) Others (specify) | | |

17. What suggestions will you make for the improvement in the services of any of the above organization?

Secondary.....

Apex:.....

18. Linkages with Governmental Organizations and Services Derived

18. Does the group have an interaction with the following governmental agencies?

| Organization | Linkage Yes = 2 No = 1 | Services Derived |
|--|---------------------------|---------------------|
| (a) Ministry of Commerce and Industry | | |
| (b) Better Life Programme (Women Commission) | | |
| (c) Agricultural Development Programme (OSADEP) | | |
| (d) Local Government | | |
| (e) Commercial Bank | | |
| (f) Agricultural Bank | | |
| (g) Peoples Bank | | |
| (h) National Directorate of Employment (NDE) | | |
| (i) DFFRI | | |

20. Does the above organizations have control over the group resources?.....

.....

Extent of Linkage with Government Agencies

21. Please, state how regular is the frequency of the interaction between your group and the following agencies within a period of 12 months

| Agencies | Never 0 | Occasionally 1 | All the time 2 |
|---|------------|-------------------|-------------------|
| (a) Ministry of Commerce and Industry | | | |
| (b) Better Life Programme (Women Commission) | | | |
| (c) (OSADEP) | | | |
| (d) Local Government | | | |
| (e) Commercial Bank | | | |
| (f) Agricultural Bank | | | |
| (g) Peoples Bank | | | |
| (h) NDE | | | |
| (i) DFFRI | | | |

22. Name any project or program executed or being executed by the agencies mentioned above?.....
.....
23. What suggestions can you make to enhance the relationship between your group and these agencies?.....
.....
24. (a) Does the group have any interaction with other cooperative societies at the village level?
Yes /_/ No /_/
- (b) If yes, how often is the interaction?
(a) Regularly /_/ (b) Sometimes /_/
(c) Occasionally /_/
- (c) What are the benefits/services derived from such cooperation?.....
.....

(d) If no, why?.....

(e) Does there exist conflicts between the group and any other cooperative group at the village level? Yes /_/ No /_/

(f) if yes, what is/are the conflicts?.....

C. Group Activities

25. (a) Is the group a single or multi-purpose society?

(1) Single type /_/ (2) Multipurpose /_/

(b) Which of the following activities is this cooperative currently engaged in:

1. Produce marketing /_/ (2) food crops production /_/

3. Credit /_/ (4) Processing /_/

5. Cottage industries /_/ 6. Investments /_/

7. Others (specify) /_/

26. How often do you hold meeting (general)?

(a) Once a week /_/ (b) Twice a month /_/ (c) Once a month /_/

27 (a) Will you say attendance is poor or encouraging?

1. Poor /_/ 2. Encouraging /_/

(b) If poor, what factors are responsible?

1. Enough notice is not given /_/

2. Lack of confidence in leaders /_/

3. Leaders incompetency /_/

4. Lack of members dedication /_/

5. Others (specify) /_/

D. Management

28. How often are the Committee meetings held?
1. Weekly /_/ 2. Fortnightly /_/ 3. Monthly /_/
 4. Quarterly /_/
29. (a) How many Committee members were disciplined in the last two years?.....
- (b) State the nature of the offence:.....
.....
30. (a) Are the books of accounts and records of the society always up-to-date or neglected?
1. Up-to-date /_/ 2. Neglected /_/
- (b) If neglected, what is responsible for this?.....
.....
- (c) Who keeps the records?
1. President /_/ 2. Home Secretary /_/
 3. Paid Secretary /_/ 4. Other member /_/
31. (a) Has the Committee had any formal training in Cooperative Studies and leadership training?
- | | | |
|------------------------|---------|--------|
| 1. Cooperative studies | Yes /_/ | No /_/ |
| 2. Leadership training | Yes /_/ | No /_/ |

(b) If yes, give the number, duration and organizers of training courses organized for the society during the last year.

| Number | Duration | Organizer |
|---------------------|----------|-----------|
| Cooperative studies | | |
| Leadership training | | |

(c) How many membership cooperative education courses were organized for the society during the last year?.....

.....

32. (a) What are the activities the management team do to make members of the society give their maximum cooperation?

1.

2.

3.

(b) What role do you as a leader play?

1. Supervisory role /_/ 2. Advisory role /_/

3. No distinct role /_/

4. Appoint someone to act on your behalf /_/

5. Others (specify) /_/

(c) What number of years have you spent as a leader?.....

.....

E. Resource Acquisition and Use

Land

33. (a) How many hectares of acres of land are available for group use?.....

(b) How did the group acquire land for group operation?

1. Lease /_/
2. Outright purchase /_/
3. Rent /_/
4. Donated by members /_/
5. community land /_/
6. Others (specify)

(c) What do you have on the land?

1. Building for processing /_/
2. Farm /_/
3. Livestock /_/

(d) For how many years has the group owned the land?.....

.....

(e) How many hectares/acres does the group use for group work?.....

(f) Does the group have problems of obtaining more land for group work?

1. Yes /_/
2. No /_/

(g) If yes, what are the problems?.....

.....

34. (a) What farming activities is the group engaged in?

1. Food crop farming /_/
2. Cash crop farming /_/
3. Livestock farming /_/

(b) if the group does not own a farm, why is it so?

1. Lack of land /_/
2. inadequate capital /_/
3. Lack of inputs /_/
4. No interest in farming /_/
5. Lack of cooperation and members dedication /_/
6. Gender factor /_/
7. Members prefer to work on individual

farm /_/

8. Others (specify).....

Labour

35. (a) How did the group acquire labour for group work?

1. Collective labour of the group /_/

- 2 Hire labour /_/_/ 3. Both /_/_/

(b) How often do members work on group land?

1. Occasionally /_/_/ 2. Sometimes /_/_/
3. Regularly /_/_/

(c) How do members contribute labour?

1. Voluntarily /_/_/ 2. Compulsorily /_/_/

(d) What is the average number of working days each member contribute to group work?

Hours/day Days/week

(e) Reason for the limit?.....

.....

36. What operation do the group carry out or hire labour to carry out?

| Operations | Perform themselves | Hire labour to perform | Days/ week |
|--|--------------------|------------------------|------------|
| 1. Land clearing | | | |
| 2. Ridging | | | |
| 3. Planting | | | |
| 4. Weeding | | | |
| 5. Fertilizer application | | | |
| 6. Chemical control of pest and diseases | | | |
| 7. harvesting | | | |
| 8. Processing | | | |
| 9. Transportation | | | |
| 10. Marketing | | | |
| 11. Others (specify) | | | |

37. (a) What is the ease of obtaining hired labour?
 1. Readily available /_/ 2. Not available /_/
 3. Difficult /_/
- (b) Where do the hired labourers come from
 1. In the village /_/ 2. Outside the village /_/
- (c) What are your major labour problems?
 1. Scarcity of labour /_/ 2. High cost of labour /_/
 3. Hired labour not productive /_/?
 4. Members' labour inadequate /_/
- (d) What is the penalty for not contributing the required labour by members?
 1. Fined /_ / 2. Made to send a labour or representative /_/
 3. Warned /_/ 4. Expulsion /_/
 5. Others (specify).....

38. (a) Does the group have access to modern inputs?
 1. No /_/ 2. Yes /_/
- (b) Which of the following inputs are available and make use of by the group?

| Inputs | Source | How often | | |
|----------------|--------|-----------|--------------|-----------|
| | | Regularly | Occasionally | Sometimes |
| Tractor Hiring | | | | |
| Apron plus | | | | |
| Hybrid seed | | | | |
| Fertilizer | | | | |
| Herbicides | | | | |
| Others: (1) | | | | |
| (2) | | | | |

39. (a) Do members have access to modern inputs for private use?

1. Yes /_/ 2. No /_/

(b) If yes, which inputs do they have access to?.....

.....

40. Who supervises members while working for the group?

1. Executive Committee /_/ 2. Paid Secretary /_
 3. Members' themselves /_
 4. Others (specify).....

41. How are profit shared?

1. Kept in the bank to yield interest /_
 2. Distributed equitably /_
 3. Distributed on basis of contribution and patronage /_
 4. Invested in other business /_
 5. Others (specify) /_

Credit Acquisition and Use

42. (a) What are the sources of revenue to the group?

1. Admission fee /_/ 2. Monthly subscription /_
 3. Shares /_/ 4. Loan interest /_
 5. Loan from government /_/ 6. Loan from union /_
 7. Grant/Donation /_/ 8. profit from sales /_
 9. Others (specify).....

(b) Were the amount realized from the sources mentioned above enough to carry out group activities?

1. Yes /_/ 2. No /_/

(c) If no, what alternative ways do you think funds can be generated?.....
.....

43. (a) Has the group borrowed money collectively for carrying out group activities?

1. yes /_/_/ 2. No /_/_/

(b) If yes, what is the source of the borrowed money?

1. Agric. Bank /_/_/ 2. Commercial banks /_/_/

3. Local loan board /_/_/ 4. Better Life loan /_/_/

5. Peoples Bank /_/_/ 6. Community Bank /_/_/

7. Union /_/_/

8. Others (specify).....

(c) Does the group normally get credit facilities whenever they need it?

1. Yes /_/_/ 2. No /_/_/

(d) If no, what problems do you encounter in obtaining loan?.....
.....

44. (a) Do members have access to loan for individual work?

1. Yes /_/_/ 2. No /_/_/

(b) If yes, how often do they have access to loan?

1. Occasionally /_/_/ 2. Sometimes /_/_/

3. Regularly /_/_/

(c) If no, why?.....
.....

45. Please, indicate how much the group borrow from which source and for what used in the past years

| Year | Source obtained | Amount | Use rate | Interest of loan | Length |
|------|-----------------|--------|----------|------------------|--------|
| | | | | | |

46. What are the problems facing the leaders of this group in coordinating group activities?

1. Lack of loyalty on the part of some members /_/
2. Poor financial position of the group /_/
3. Lack of cooperation between members and leaders /_/
4. lack of formal education in administering the activities of the society /_/
5. Others (specify).....

47. What suggestions will you make to alleviate these problems?.

.....

.....

.....

.....

APPENDIX III

DISTRIBUTION OF RESPONDENTS BY INDIVIDUAL OPINION ABOUT THE ORGANIZATION AND MANAGEMENT OF THE GROUP

| | Strongly agree | | Agree | | Undecided | | Disagree | | Strongly disagree | | Total number of respondents | |
|--|----------------|------|-------|------|-----------|-----|----------|------|-------------------|------|-----------------------------|-------|
| | F | % | F | % | F | % | F | % | F | % | F | % |
| There is accuracy in record keeping | 107 | 51.0 | 86 | 41.0 | 10 | 4.8 | 6 | 2.9 | 1 | 0.5 | 210 | 100.0 |
| Funds are managed effectively by the leaders | 111 | 52.9 | 99 | 47.1 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 210 | 100.0 |
| Members contribute dues regularly | 64 | 30.5 | 92 | 43.8 | 7 | 3.3 | 44 | 21.0 | 3 | 1.4 | 210 | 100.0 |
| Safety of funds collected is guaranteed | 121 | 57.6 | 88 | 41.9 | 1 | 0.5 | 0 | 0.0 | 0 | 0.0 | 210 | 100.0 |
| There is no corruption and fraud in the group | 138 | 65.7 | 60 | 28.5 | 2 | 1.0 | 8 | 3.8 | 2 | 1.0 | 210 | 100.0 |
| Officers of the group are competent and honest | 164 | 78.1 | 42 | 20.0 | 0 | 0.0 | 1 | 0.5 | 3 | 1.4 | 210 | 100.0 |
| Power to approve loan is vested on the entire members of the group | 7 | 3.3 | 20 | 9.5 | 1 | 0.5 | 71 | 33.8 | 100 | 47.6 | 199 | 94.8 |
| Enough time is allowed for loan repayment | 57 | 27.1 | 109 | 51.9 | 3 | 1.4 | 20 | 9.5 | 9 | 4.3 | 198 | 94.3 |
| Interest rate on loan is moderate | 61 | 29.0 | 122 | 58.1 | 6 | 2.9 | 8 | 3.8 | 1 | 0.5 | 198 | 94.3 |
| There is no case of loan defaulters in the group | 40 | 19.0 | 92 | 43.8 | 12 | 5.7 | 46 | 21.9 | 8 | 3.8 | 198 | 94.3 |
| Loan transaction process within the group is simple enough | 57 | 27.1 | 130 | 61.9 | 5 | 2.4 | 5 | 2.4 | 0 | 0.0 | 197 | 93.8 |
| The group is effective in making loan available to members | 43 | 20.5 | 127 | 60.5 | 10 | 4.8 | 16 | 7.6 | 1 | 0.5 | 197 | 93.8 |

N = 210; % = percentage; F = frequency