The Contributions of Cooperative Societies in Promoting Micro and Medium Enterprises of the Women in Ogbe Community, Benin City Edo State.

By

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Abstract

Women socio-economic empowerment is a process of acquiring, providing, bestowing resources and the means or enabling the access to and control over such means and resources. Empowering women economically gives them control over their choices and more options for their future and it is clearly linked with achieving the Sustainable Development Goals (SDGs). The study objective was to examine the contributions of cooperative societies in promoting micro and medium enterprises of the women in Ogbe community, Benin City Edo State. Literature were reviewed in line with the study objective and the research adopted empowerment theory in the explanation of the subject under investigation. The study revealed that cooperative societies help to contribute to the enlargement and sustainability of the small and medium scale enterprises in Ogbe community and its environs. The study recommended that: cooperative societies should focus more on the small and medium scale enterprises, more awareness should be created on the impact of Cooperative Societies on performance of women enterprises. The public should be more informed of the activities of Cooperative Societies and how they can benefit women enterprises. Women who are members of cooperation need to be trained on various modes of operation of Cooperative Societies so that women enterprises can benefit maximally from the services of cooperative society.

Keywords: Contributions, cooperative, Economic, Societies, Women

Background to the Study

Women Empowerment is critical to the development of both the individual woman and the societies of the world at large. According to some estimates about one billion women roughly one-seventh of the world's population are unable to achieve their full socio-economic, political and cultural potentials and ensure their own well-being as compared to their male counterparts (Eyben and Comwall, 2008). Women socio-economic empowerment is a process of acquiring, providing, bestowing resources and the means or

enabling the access to and control over such means and resources (Adebukola, 2006).. Empowering women economically gives them control over their choices and more options for their future and it is clearly linked with achieving the Sustainable Development Goals (SDGs). However, all over the world, women have borne the brunt of being marginalized economically, hence, empowering women has become a frequently cited goal of development intervention by government and development agencies in nations of the world (Mosedale, 2015).

In 2020, when women empowerment was first muted and propounded by the Third World feminists and women organizations, it was explicably used to frame and facilitate the struggle for social justice and women equality through a transformation of economic, social and political structures at national and international levels (Nwagbara, 2018). The need to empower women seems to centre on the fact that women have potentials to contribute to the development process but are constrained by societal and systemic factors that render them powerless. While the reasons why women are powerlessness are many the common factor is that, they are all constrained by their reproductive responsibilities, societal norms, beliefs, customs and values systems by which societies differentiate between women and male folks. (Alliance, 2015)

These constraints are shaped by male dominated patriarchal social structures (patriarchy), high rate of poverty among women, and gender division of labour. According to Organization for Economic Cooperation and Development (OECD, (2011), women's work has not resulted in the same level of economic empowerment as that of men. Women have therefore, been targeted for economic empowerment by International, Regional and National State and Non-State Actors; OECD (2011) further argued that when a woman is economically empowered she can meaningfully contribute to and benefit from economic activity occurring around her. She also has the opportunity to use the resources acquired and has control over them. Although both men and women have the opportunity to engage in economic activities, but women's chances of acquiring resources and having control over them is relatively diminished compared to those of men across countries and societies of the world. (Adebukola, 2006).

Statement of the Research Problem

The declining trend in the global economic situation has created an era where many feel weak to change their livelihoods. Recently, many governments and people in different parts of the world have been showing great interest in the activities of cooperative societies. The global acceptance of cooperatives could be as a result of the significant roles that cooperative organizations are playing in all fields of human endeavors, especially, as

vital alternatives to strengthening the weak economy and social status of the rural poor (Karanja, 2013). Nigeria is richly endowed with both human and natural resources. But due to the low capital base of majority of Nigerian people, especially the 60–75% population residents in the rural areas, government recognizes the importance of cooperative societies as one of the catalysts of economic empowerment and popular participation of the relatively poor people (NBS, 2014).

The under representation of Nigerian women in educational, economic and political programmes and decision making bodies resulted in a serious setback in development of women and, thus, the need for women empowerment. There are programmes and initiatives aimed at widening women's access to education, encourage women's full participation in economic ventures and politics and the review of laws on status of women. These initiatives are organized by both women themselves and governmental and Non-Governmental Organizations (NGOs) and include the provision of micro-credit facilities, educational programmes, skill acquisition, political participation, and related activities.

Though some of these empowerment initiatives exist, the effectiveness of these initiatives in promoting the participation of Benin women in development processes has not been empirically examined and documented. In particular, is the role and impact of the different cooperatives in operation in the study area and the extent to which these cooperatives have impacted the women especially in the context of empowering them have not been subjected to rigorous and empirical investigation. This dearth of research has created empirical and literature gap in the discourse of this topical issue in Nigeria and the study area in particular. The rationale of this study is to fill this existing gap and make future discourse very robust and all-embracing and in the processes identify the factors that limit women empowerment as a result of participation of women in development processes through membership of cooperative societies.

Objective of the Study

1. To investigate the contributions of cooperative societies in promoting micro and medium enterprises of the women in Ogbe community, Benin City Edo State..

Literature Review

There are few cooperative organizations in Nigeria operate in the area of women empowerment using cooperatives and saving and credit cooperatives in one among them. This research has made an idea attempt to deal with the role of cooperative in promoting women empowerment, taking member households of this particular organization in focus. Empowerment of women is crucial for their emancipation and meaningful participation in

the decision making process at all level. Hence, to bring about this change women's socially and economic empowerment is crucial. Nigeria women are no exception from the existing deprivation of right of decision making and therefore, need empowerment at every level.

Besides, it is believed that increasing women access to financial products will in itself increase household income which will then translate into improved well-being for women and enable women to bring about wider changes in gender inequality. In economic empowerment, women's access to savings and credit through saving and credit programs gives them a greater economic role in decision making through participation in terms of optimize their own and the household welfare.

It could still be argued that the promotion of cooperatives can lead the renaissance for the revival of global economy. This view has been expressed by the ILO (Olayinka, 2014). Rhyder (2014) also posit that cooperatives are the ones that are more relevant than ever if the world looks ahead at the development challenges and opportunities the job faces over the coming decades. Cooperatives, he further argues, can offer the chances of making extreme poverty and deprivation history to secure social inclusion, and to reconcile economic and social objectives. Thus, these organizations are capable of creating wealth for the poor, creating jobs for the millions of the unemployed the world over, checking poverty and hunger, and above all, achieving global prosperity. Cooperatives and other social economic enterprises have shown that they have the capacity to reach many of the poor and excluded that are neither conventional market for goods and services nor by governments (Olayinka, 2014).

A recent study by the ILO and the International Cooperative Alliance (ICA) titled "Cooperatives and Sustainable Development Goals" highlights the contributions that cooperative enterprises are making to sustainable development and their potential to do much more from creating employment and enhancing gender equality, providing clean energy and financial inclusion to ensuring food security and extending social protection. Many of the working poor, the hungry and the excluded are the rural workers, often small holder farmers. Olayinka (2014) opines that, cooperatives have an outstanding track record of overcoming multiple forms of exclusion in rural areas, not only there, but cooperative societies are presented in all sectors of Nigeria and world economies and are adaptable to a range of contexts.

They thus respond to the triple bottom line of sustainable development, economic development, social justice, and environmental protection. Cooperatives are very much

enterprises of the future which play an essential role in complementing conventional markets and government action. This fact is acknowledged explicitly in the outcome document of Rio + 20 conference titled "The Future We Want" (The Guardian, 8 July, 2014). The international community should bear this in mind when setting out the strategies and the means through which the sustainable development goals can be realized. The ILO in its ensuring collaboration with cooperative movements should be ready to help and to ensure that cooperative enterprises find their place as enterprises of the future and motor for social inclusion and sustainable development (Olayinka, 2014).

Benefits of Co-operative Societies

The benefits of co-operative societies according to Johnson Ugogiare:

1. Encouragement of Savings: the credit and thrift co-operative society encourages its members to save their money.
2. They are Democratic in Nature**:** all members have equal rights to say how the society should be organized. Every member has the rights to vote and be voted for, and each member has one voting right.
3. Results in Low Prices of Goods**:** this is because, they buy goods directly from the producers and distributed to their members.
4. They Prevent Price Fluctuation**:** this is as a result of the fact that their main motive is not to make profit but to promote the welfare of h their members.
5. Prevention of Hoarding**:** this is as a result of the fact that they buy directly from the manufacturers and distributed to their members.
6. They Fight Inflation and Deflation**:** they do these through their activities of price stabilization, regulation of the quantity of goods needed, etc.
7. Saving In Advertisement Cost: the money they would spend in advertising is saved because they do not involve in advertising since majority of the goods they purchase from manufacturers are bought by their members.
8. Education of Their Members**:** this is done in areas of production, distribution, buying and selling of goods and services.
9. Encouragement of Hard Work**:** this is as a result of the fact that they have joint pride of ownership.
10. They Avoid Cheating: at the end of a given period members are paid dividends calculated on the basis of the capital contributed and total purchases made from the society.

Theoretical Framework: Empowerment Theory

According to (Dekker, 2010), the main assumption of this theory is that personal, interpersonal and environmental resources are needed to increase and improve the skills,

knowledge and motivation of people to achieve valid social roles. (Dekker, 2010).is of the view that lack of these personal, interpersonal and environmental resources leads to powerlessness. He argues that denial of access to resources needed for good health, sources of learning and interpersonal skills and valued social roles produces powerlessness and undermine the competent functioning of group or individuals.

(Dekker, 2010), defined empowerment as a process whereby individuals are made to engage in activities that aim at reducing the powerlessness that has been created through negative valuation based on membership in a stigmatized group. This theory is very important to this study because women as a group have been marginalized and are a stigmatized group in the society. Empowerment theory proposes strategies of reducing the marginalization and inequity in society. It demands for capacity building, awareness building and skill development to improve the status of the marginalized. (Babajide, 2013)in support of empowerment theory argues that empowerment should center on the control over material assets, intellectual resources and ideology. The material asset over which control can be exercised may be physical, human, or financial such as land, water, forest, people's bodies and labour, money and access to money. Intellectual resources include knowledge, information, and ideas. Control over ideology signifies the ability to generate, propagate, sustain and institutionalize specific sets of beliefs, values, attitudes and behaviour, virtually determining how people perceive and function within given socioeconomic and political environment.

According to (Babajide, 2013), these can be achieved by challenging the patriarchal ideology, male domination and women's subordination; to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality. The process of empowerment must thus address all relevant structures and sources of power. Since the causes of women's inferior status and unequal gender relations are deeply rooted in history, religion, culture, laws and legal systems, social attitudes and political institutions, the solution to women's subordination must therefore penetrate deeply into the relevant structures and ideologies.

Research Methods

The research adopted a cross-sectional survey design. The survey research method according to Stark (2004) has two identifying features. First, it is based on a sample of the population. Second, the data are collected by personal interviews or by having each individual complete a questionnaire. The researcher obtained the cross sectional data from the respondents by means of questionnaire and in-depth Interviews (IDIs). This design

was adopted because it is cheaper and covers a large of study and the population of study with ease.

The population of this study was the entire women who belonged to either registered and unregistered (informal) cooperative societies located within the study area. Based on records obtained from preliminary study of the cooperative societies within the study area, the total population of members of the cooperative societies available is five thousand and nine, but the selected cooperative have the total population of five hundred and seventy nine women.

Therefore, the population of this study was five hundred and seventy-nine. The research participants and those needed for the in-dept interview were only women who are 21 years and above and who were engaged in business and have the wealth of knowledge on the subject matter.

S/N	NAMES OF SELECTED CO-OPERATIVE SOCIETIES	NUMBERS OF MEMBERS
1.	Diamond Multipurpose Cooperative Society	67
2.	Unique Squad Cooperative Association	92
3.	Minimart Multipurpose Cooperative Society	39
4.	Youwin Multipurpose Cooperative Society	46
5.	Deheart group Multipurpose Cooperative Society	53
6.	Peoples mind Multipurpose Cooperative Society	57
7.	Otu women Multipurpose Cooperative Society	76
8.	First Choice Cooperative Society	81
9.	De Ideal Savings Scheme Cooperative Society	68
TOTAL		**579**

Source: Department of cooperative, Ministry of Commerce and Industry, Edo State, 2020.

Sample Size and Sampling Techniques

The sample size of this study was two hundred and thirty-seven (237) research participants. Of the sample size, a total of two hundred and nineteen (219) participants were administered the questionnaire for the quantitative study and the participants who formed the qualitative aspects were eighteen (18) women two from each cooperative society which included the head or leader of each selected cooperative society that were interviewed to fulfill the qualitative aspect of the research using the in-depth interview method. The sample size for this study was obtained by using the Taro Yamane`s mathematical model.

$$n = \frac{N}{1 + N(e)^2}$$

Where; n = sample size; N = total population
e= Level of Significant (0.05)2

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{579}{1 + 579(0.005)^2}$$

$$n = \frac{579}{579(0.0025)}$$

$$n = \frac{579}{2.4475}$$

$$236.56$$

$$\cong 237$$

Sample Size: was **237**

This study adopted two hundred and thirty seven as the sample size, which was used to get the quantitative and qualitative data for analysis. The purposive sampling method was utilized to select the research participants to administer the questionnaires on and for the in-depth interview. The use of purposive sampling method is justified because of the nature of the subject matter being investigated after obtaining the informed consent from the perspective participants. The study adopted both the qualitative and quantitative approaches which were the in-depth interview and the semi-structured questionnaire respectively.

The in-depth interview guide was used to elicit information from the eighteen selected key research participants in order to enable them give detailed information on the impact of the cooperative societies in their various businesses and also the challenges been faced by them in obtaining funds from such institution within the study area, while the semi-structured questionnaires was used to elicit information from the two hundred and nineteen (219) research participants to satisfy the quantitative method. The quantitative aspect of the study was achieved through the administration of the semi-structured questionnaire to the research participants. This helped to enrich the study and made the findings all embracing, inclusive, valid and verifiable. However, 240 questionnaires were administered to the participants to make room for non-return or missing, mutilated and incomplete questions.

Socio-demographic characteristics of research participants

Socio-demographic characteristics	**Responses**	**Frequency**	**Percentage**
Marital status	Single	27	11.4
	Married	104	43.9
	Separated	61	25.7
	Widowed	23	9.7
	Divorced	22	9.3
Religion	Christianity	202	85.2
	Islam	16	6.8
	ATR	19	8.0
Age (in years)	21-30	24	10.1
	31-40	56	23.6
	41-50	77	32.5
	51-60	59	24.9
	61 and above	21	8.9
Educational qualifications	No formal education	16	6.8
	Primary education	101	42.6
	Secondary education	108	45.6
	Tertiary education	12	5.1
Occupation	Agriculture	41	17.3
	Trading	111	46.8
	Service	54	22.8

	Small and cottage industry	8	3.4
	Others	23	9.7
Ethnic group	Benins	138	58.2
	Hausas	12	5.1
	Igbos	25	10.5
	Yorubas	34	14.3
	Others	28	11.8
Total		**237**	**100**

Source: Field Work, 2021

Marital status: Table above shows the marital status of participants, and 27 participants representing 11.4% were single, 104 participants representing 43.9% were married, and 69 participants representing 25.7% were separated, 23 participants representing 9.7% were widowed and 22 participants representing 9.3% were divorced. From the preceding, it clearly showed that majority of the respondents were married while the minority were divorced. Similarly, the table established that 202 participants representing 85.2% were Christians while 16 participants representing 6.8% were Muslims and 19 participants were 8% who practice African traditional religion. The above data shows that majority of the respondents were Christians and this can be attributed to the fact that the study area is a Christian dominated area.

Table above also shows the age of participants, and 21-30 years were 24 participants representing 10.1%, 31-40 years were 56 participants representing 23.6%, 41-50 years were 77 participants representing 32.5%. Moreover, 51-60 years were 59 participants representing 24.9%, and 61 years and above were 21 participants representing 8.9%. Based on the analysis above, it can be deduced that majority of the participants were within the age of 41-50 years old. The participants' educational qualifications were subdivided into four groups which were no-formal education, Primary education, secondary education and tertiary education. of the 237 participants, 16 participants representing 6.8% had no formal education, 101 participants representing 42.6% had primary education, 108 participants representing 45.6% had secondary education and 12 participants representing 5.1% had tertiary education. These findings therefore show that those who were members of various Cooperative Societies in the study area primary and secondary education. This was perhaps due to the reason that the study area (Ogbe community) is located in an urban centre.

The data of the occupation of the participants' also revealed that 41 participants representing 17.3% were agriculturist, 111 participants representing 46.8% were traders and 54 participants representing 22.8% were service providers, 8 participants representing 3.4% were those that engaged in small and cottage industry and 23 participant representing 9.7% were those who were engaged in other occupation apart from those that were subcategorized in the questionnaire. The results of the analysis therefore show that majority of the participants were traders while the least participants engaged in small and cottage industry. This may be due to the fact that the study area is located in the Central Business District (CBD) of Benin Metropolis.

Lastly, the table revealed that out of the 237 participants, 138 participants representing 52.8% were Benins, 12 participants representing 5.1% were Hausas, 25 participants representing 10.5% were Igbos, 34 participants representing 14.3% were Yorubas and 28 participants representing 11.8% represented those who belonged to other ethnic groups. Therefore, Benin ethnic group had the highest percentage of 52.8%. This implies that women who were involved in the Cooperative Societies ventures located in the study area were from the Benin ethnic stock, because of the fact that the community is located in Edo State and the Benins are the main inhabitants in the area.

The contributions of Cooperative Societies in promoting micro and medium enterprises of the women in the study area

Variables	**Responses**	**Frequency**	**Percentage**
Does the cooperative society meet your financial needs?	Yes	191	80.6
	No	21	8.9
	I can't say	25	10.5
Total		**237**	**100**
Has the level of your income increased over the years?	Yes	206	86.9
	No	31	13.1
Total		**237**	**100**
Does your cooperative society grant credit to empower members to boost their business?	Yes	204	86.1
	No	33	13.9
Total		**237**	**100**
Do you consider that your cooperative society is helping in the economic reliability and development of the women in Ogbe community?	Yes	194	81.9
	No	18	7.6
	I can't say	25	10.5
Total		**237**	**100**

Source: Field Work, 2021

This study also sought to investigate the contributions of cooperative societies in promoting micro and medium enterprises of the women in Ogbe Community. Four research questions were raised to analyze the above objectives. The first question that was asked was to know if the cooperative society meet the financial needs of the members. From table 4.4 above, the result shows that 191 participants representing 80.6% agreed that the cooperative society that they belonged to meet their financial needs, 21 participants representing 8.9% disagreed and stated that the cooperative society that they belonged did not meet their financial needs while 25 participants representing 10.5% were undecided in their response.

The participants were also asked if their income level had increased over the years since they joined their various cooperative societies. Out of the 237 participants, 206 participants representing 86.9% agreed that their income level has increase over time as against 31 participants representing 13.1% who disagreed that their income level did not experience any increase. Furthermore, participants were asked whether the cooperative society they belong to grant credit to empower its members in order to boost their businesses. Of the 237 participants, 204 participants representing 86.1% affirmed that their various Cooperative Societies always grant them credits to empower women to boost their respective businesses which was contradicted by 33 participants representing 13.9% that their various cooperative societies deny women credit to empower them to boost their respective businesses.

Lastly, participants were asked if their various Cooperatives Societies have helped in the economic reliability and development of the women in Ogbe Community. The analysis in table 4.3 shows that 194 participants representing 81.9% were in agreement that with the above statement. 18 participants representing 7.6% participants stated that cooperative societies have not helped the Ogbe women in the economic reliability and development, while, 25 participants representing 10.5% were undecided in their responses to the above question.

Statements and responses on the contribution of cooperative societies in promoting micro and medium enterprises of the women who have benefited as expressed by the IDI respondents are as follows:

> *Majority of women belong to Cooperative Societies and through that they have benefited directed and indirectly from the government and other NGOs especially those who are engaged in agricultural activities. This is because, they had the*

> *opportunity to get subsidized agricultural facilities such as fertilizers and herbicides. This has helped them greatly'.*
> (IDI Participant, Mrs O, women leader, Deheart Cooperative, 54years interviewed 5/5 2021)

From the foregoing, it is pertinent to state that cooperative societies in Ogbe Community have empowered women. This is because of the enormous roles played by cooperative societies promoting in both micro and medium scale enterprises of the women who are members of the Cooperative Societies in Ogbe Community. This can be attributed to the responses from the members of the Cooperative Societies that there is positive increase in their income level in their respective businesses as a result of their membership and participation in the Cooperative Societies that they belong as they are also given opportunities to credit facilities in order to empower their members and increase the growth of their businesses.

Empirical and theoretical literature were reviewed to support the issues raised at the beginning of the study and the study was anchored on the (Babajide, 2013) models of empowerment. A total sample of two hundred and thirty-seven (237) participants was utilized for this study. Two hundred and forty (240) copies of the questionnaire were administered and were duly completed and collected. An in-depth interview (IDI) was conducted which involved eighteen (18) women two from each cooperative society which included the head or leader of each selected cooperative society and were the key informants to fulfill the qualitative aspect of the research.

Two instruments: questionnaire and in-depth interview guide were used for data collection and the data were analyzed using Statistical Package for the Social Sciences (SPSS) software and percentages were used in the analysis of research questions. With regard to the findings of the study, evidence from data analyses show that the results of the study are supportive of the major assumptions made at the beginning of the study and also support some of the literature that were reviewed. The results of the study show that participation of women in cooperative societies in Ogbe Community has help to boost their income level which they use in their various businesses and family affairs. It is obvious that income is a strong empowerment for women. This is consistent with Rahman and Naoroze (2007) findings that economic independence makes women to become self-reliant and thus enhance their participation in family and societal affairs. Moreover, the result corroborates Ahmed (1992) in terms of education benefited by women in cooperative societies who concluded that education gives women a "voice" against social and political

injustices and that women will contribute more in development of their families and any form of empowerment when they have more education and knowledge.

Conclusion

Women can be described as an indispensable group in the development of any nation hence women empowerment creates a powerful influence on community, family and the nation at large. Thus, women empowerment can be seen as a vital strategy for any development effort. Although some initiatives have been established by government, non-governmental bodies and individual, some factors have constituted constraints to women's involvement in these initiatives. Ignorance of the existence of these initiatives, lack of interest among women and restriction from husbands and other males has denied women access to these initiatives. The study showed that income level and educational level have significant relationships with women's participation in development processes. This supports the view of Lasiele (1999) that preference to boy child education has to low educational empowerment of women which has led to their poor participation in development process. He further asserts that poor economic bases of women have also affected women's participation in development processes. Thus, to help improve the participation of Ogbe women in development processes, they should be empowered politically, educationally and economically.

The findings of this study indicated that cooperative society has great impact on women enterprises in the study area. Cooperative societies support women through saving of shares and borrowing of loans at affordable rates, varied loan products, training and incentives, as such women enterprises are better economically empowered; however, Cooperative Societies in Ogbe Community have not exhausted all avenues on performance of women enterprises in Nigeria. From the findings, the study hereby reveals that Cooperative societies impacts significantly on the living standard of its beneficiaries in any of their empowerment programmes. This means that Cooperative Societies help in community development and in alleviation of poverty in rural communities

Recommendations

Based on the findings of this study, the following recommendations are made:

i) More awareness should be created on the impact of Cooperative Societies on performance of women enterprises. The public should be more informed of the activities of Cooperative Societies and how they can benefit women enterprises.

ii) Women who are members of cooperation need to be trained on various modes of operation of Cooperative Societies so that women enterprises can benefit maximally from the services of cooperative society.

iii) SMEs in the area should be encouraged to join or form cooperative societies which should embody all principles of cooperation to facilitate access to credit and promote entrepreneurship development.

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