

DRIVERS OF WOMEN DYSFUNCTIONAL PARTICIPATION IN DEVELOPMENT COOPERATIVES IN A PLURALISTIC LIVELIHOOD ECONOMY

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ABSTRACT

There exist interrelationships between the concepts of sustainable of human capacities development and the effective participation of stakeholders in a planned process. Therefore, working towards attaining effective participation in group activities or corporate entrepreneurship become strategic especially in challenging socioeconomic environments that official business communication has not been typical of their routine. This situational environment poses social exclusive concern and the need for constant evaluation of issues that can explain effective participation in cooperatives particularly in a pluralistic livelihood economy. Specifically, the study mapped the profile of the respondents and the constraints to dysfunctional participation in development cooperatives. Furthermore, the severity incidence index of constraints were estimated and the relative rank order positioning of constraints were analysed and also the salient underlying prominent constraints to dysfunctional participation in development cooperatives were mapped. A total of 328 respondents were selected through a three-stage sampling technique in Akwa Ibom North West District which provided primary data that were generated by administration of a questionnaire. The data were subjected to quantitative analysis. The result revealed that majority of women farmer co-operators were within the most economically active segment of the society. The age composition were between 30 to 70 years with a mean age of 42 years. Respondents were mostly married with a composite ratio of 3:1 of unmarried. Eleven constraints to dysfunctional participation in cooperatives were affirmed. Poor loan sourcing performance and high loan defaulting matters were considered among the major setbacks to co-operators motivation, weakening active participation among the women farmers. However, five salient and prominent underlying constraints were identified across the eleven constraints. The mapped and pronounced underlying constraints offered a deeper insight for strategic plan development towards vibrant and economic responsible social group entrepreneurial engagements, if international donor agencies thinking should be made efficient in achieving their diverse purposes.

Keywords: Drivers, Effective, Participation, Women, Development, Cooperatives, Pluralistic, Livelihood, Rural, Economy.

INTRODUCTION

Exposure to technology, contact with educational ideas from other communities and ideological paradigm shift have influence on many developing region Rao (2008) and Shi (1998). Rural Nigeria have been once traditionally mono economy and agriculture which has been the primary source of dependence and earnings have transited from mainly extractive livelihood pattern to secondary and tertiary livelihood economy. The changing livelihood pattern is occasioned by multi-livelihood sources driven by rising socioeconomic living standards. Aside the changes in livelihood pattern, attitudinal dispositions towards group

approach to wealth creation have also changed. The uncertainty associated with group approach to wealth creation in Nigeria especially within the south-east and south-south regions in Nigeria evolved out as undesirable outcomes due to idiosyncratic, covariates conflicts and social exclusiveness, which have resulted in diminishing trust and fear to loss of investments. The proposition of cooperative approach to sustainable economics and social development by intervention donor agencies to drive human capacity development in sub-saharan Africa requires robust evaluation towards its effectiveness in meeting the envisaged outcomes especially where rural dwellers in the south east and south-south regions in Nigeria were deeply oriented towards sole entrepreneurship. Evidently, there appears a somewhat passive or virtually non-adoption of the call for cooperate involvement in wealth creation. The existing cooperatives are either dominated by the founding persons or are just operating on paper to enrol in public interventions programmes as required by set of precondition. A vast majority of this cooperatives are led by male while women play passive roles in most occasion display salient reservation towards making at her decision on upcoming matters within the cooperative operations. The salient communication thus spread and influence the formation of attitudinal disposition in their communities which in most cases are often transboundary in nature.

Virtually all the cooperatives were multi-purpose organisations and tilted towards agro-entrepreneurship across the south-south and south-east of Nigeria because of the prominence of agricultural vocation as the primary source of livelihood. The predominance of the agricultural oriented cooperatives or entrepreneurial organisations could not be separated from major occupation and socioeconomic livelihoods of most of its dwellers. The organisations have common attributes and are actively organised by people of less than 60 years of age, The dti (2012), Mathew-Njoku (2003) and Hendlund (2008). As a safety net and adaptive strategies, the dwellers are quite multi-income oriented thus resulting in pluralistic livelihood environment, household heads and some of its members engage in various income generation activities. The focused on cooperatives as transformation tool by both governments funded and international donor assisted economic empowerment initiatives have become increasingly popularised and several programmes have been executed through cooperative approach in the study area, resulting in creation of diverse cooperatives. Consequently, these cooperative tends to be quite enthusiastic towards accomplishing its directed goals, sooner or later funding is received, a gamut of scenario tend to either influence the social dynamics and procedural pre-intensions of the cooperatives. In post-assisted phase of any organisation, several factors arises that influence the functionality or effectiveness of the group. Therefore, would the constraints to active participation in cooperative, be similar to those noted in literature about operations of cooperative in Sub-Saharan Africa? This study investigated the dimensions of constraints with regards to relatively less active participation of women in cooperatives amidst promotion of entrepreneurial empowerment of women through cooperative societies. Specifically, this study mapped the profile of the respondents and the constraints to dysfunctional participation in development cooperatives, estimated the severity incidence index of constraints and analysed the relative rank order positioning of constraints and mapped the salient underlying prominent constraints to dysfunctional participation in development cooperatives.

Empirical Review of Literature

Cooperative society programming primarily has as part of its mandates to develop extension service delivery, which would be directed towards inducing desirable behaviour in people via educational process. Thus, it is considered as a crucial tool for sustainable problem solving in environment that seemed to be overwhelmed by poor group motivational viewpoint due to

their experiences about the opportunities abound in the region. Identifying these factors is very essential towards designing plans for strategic improvement of women participation in group entrepreneurial action by development services agency. Aside meta-analysis of studies on constraints to cooperative effectiveness, interaction with respondents in the study area, affirmed that lukewarm attitude of the some women to active participation in group entrepreneurship and was attributed in part to psychological dispositions to behavioural uncertainty stemming from socio-cultural and economic dynamics of their societies (Joe, 2012). The constraints seem to falls within the cultural, organizational and socio-economic dimensions. The cultural dimension to women's participation in socioeconomic development oriented cooperatives is attributable to age-long, traditional beliefs systems which denies women their economic, social and legal rights. For instance in most developing countries women do not have decision right necessary for participation in group entrepreneurship or inherit land from the parents. Maleko (1998) cited land ownership as a prerequisite conditionality for cooperative membership, which automatically put women aside. Other cultural factors includes: restriction on women from conducting business independently or without their husband's consent, the prevalent misconception that women's procreative and domestic responsibilities constitute their major role and pressure from their husband's (household head). Besides the cultural barriers to women's participation in socioeconomic development oriented cooperatives, the organizational constraints exert formidable pressure that hinders their participation. Participation being defined and measured in and non-agricultural cooperative context ranges from simple counts of membership to a measure of financial support and involvement in the process of decision making and actual running of the organization (Fortune Magazine, 2000 and The dti, 2012). Based on the scenario dwellers, marginalization is obvious in most cooperative organization due to some social unfriendly behaviour. Marginalization in decision making arises since a group that is numerous wield greater influence than the minority group thus affecting representation in positions of responsibility. Yohannes and Endale (2014) in their study revealed that 54.4% of women in cooperative never participated in decision making 36.7% sometimes participate, while only 8.9% always participate; reasons given was that "those who participated in decision making process in the cooperative are those who shared responsibilities; and since most women have no position within the cooperative they are not involved in decision making process. The other reason was the underestimation of women's ideas and feelings because men counterparts perceived women ideas as not important even though they forward important ideas. Misappropriation and embezzlement of fund is also a potent demoralizer that influences poor participation by women. The socio-economic dimension seems to be the most prominent reasons for women's poor participation in development cooperatives. This constraint borders on or relates to income status of women, their educational level, awareness about cooperative principles, low self-esteem perception etc. financial contribution is a norm in cooperative organization that facilitate the acquisition of production resources: land, farm inputs etc. for collective ownership, but where income level of prospective cooperative members is low the motivation for membership declines. This scenario is consistent with Awotide (2012) survey, which reveals that 4.2% of women complained of low income realized from their occupation as the reason for not participating in Agro-cooperative organization. Another socio economic dimension responsible for poor participation in cooperatives is low educational attainment level of women. At high educational level is belief that information seeking behaviour is improved which should impact on awareness about cooperative principles and values, induce aptitude for training, enhance managerial competency and bolster confidence. But irrespective of the various participation demoralizers some are considered more severe than others, depending on the area of study.

METHODOLOGY

This study was conducted in Akwa Ibom North West District, Nigeria, which is located in south-south region along latitude 5.05°N and longitude 80°E . It has a land mass of about 1680km^2 (6580 square meter) and the region is typically within the tropical rainforest belt and most supportive of tree crops. The dwellers are inclined to multi-livelihood and income generating activities. The National Population Census result reveal male to female composition is virtually of the same ratio. The population of the study comprises of all women across the study area of not less than 18 years old. A three-stage sampling technique was used to generate primary data using structured questionnaires. At first stage, simple random sampling technique was adopted to select three out of nine local Government Areas (LGAs), at second stage, simple random sampling technique was used to select a village from each LGAs and at the third stage, simple random sampling technique was used to select hundred and twenty households each from three LGAs for questionnaire administration. A total of 328 completed questionnaires were used for the data analysis. Simple percentage, incidence index analysis and relative rank order positioning analysis were adopted to ascertain the research objectives.

RESULTS AND DISCUSSION

A. Profile of the Respondents

Table 1 presents some of the socioeconomic characteristics of the respondents. Item 1 reveals that most respondents were in their active age and based on the outcome of the survey, the age ages of respondents ranged between 30 years and 71 years old but the mean age was 42 years. The mean age depicts that the response were generated by a population, who are economically active and would be willing to take advantage of opportunities could be offered through participation in an increasing popular tools for economic empowerments and wealth creation. This segment of the society is noted for their ability to seeking for new information and learn new opportunities. This corroborates the assertion, that actual and perceived entrepreneurial skills are acquired overtime and consequently, age has an impact on entrepreneurship (Udoh, Inyang and Oguzie, 2016). Ages of members of cooperatives or potential co-operators do vary greatly and despite these relative variations, the group membership in principle is believed to share similar entrepreneurial interest, The dti (2012), Mathew-Njoku (2003) and Hendlund (2008). As such, rural based cooperative societies usually evolved from a socioeconomic wellbeing orientation and there could be similar across the various cooperatives in the region. It traditional economy marital status, it was obvious there would be a substantive composition of married and unmarried respondents. As depicted on Table 1, Item 2 there was high involvement of married respondents within the ratio of 3:1 unmarried woman. Though there is high incidence married females in the study area, Udoh, Inyang and Aguzie (2016) and Mayoux (1988) due to respect and value accorded family and marriage institutions. The relatively low ratio or proportion could be due to social changes in the society especially in a livelihood pluralistic community that ideological shift in quest for wealth, independently and life convenience with less responsible is gradually being observed in the study area could be advanced. Within the study samples, the relatively low literacy rate is conspicuous due to several reasons because of the rural geographical settings and the educationally disadvantage that women rarely advance that academic attainment beyond post primary education. This level of educational attainment constituted about 64.2 percent of the respondent. This implies that on average, about 11.24 years was spent by a woman in the formal education.

The relatively low educational attainment is of course is major factors that could influence the direction and magnitude of participation or perception towards the functionality of cooperatives (Awotide (2012), Balwin (2004), Mathew-Njoku (2003) and Hendlund (2008)). In another words, any cooperative society that envisage optimal operations needs to serve as development extension agencies to ensure that is programmes are efficiently sustainable. According to King and McGrath, (2002) those with more education and training are more likely to be successful in the SME sector. As such, for small businesses to do well, entrepreneurs need to be well informed in terms of skills and management.

Table 1: Showing the profile of the respondent

Item	Socioeconomic Characteristics (N= 288)	Mean/Ratio
1	Age	42 years
2	Marital Status	
	Marriage : Single	3 : 1
3	Primary Occupation	
	Agricultural: Non-agricultural : Unemployed	3.2 : 3 : 1
4	Average years in Formal Education	11.24 years
5	Cooperative Involvement(Group)	
	None : Non-Agricultural : Agricultural	2.3 : 1.6 : 1

B. Severity Incidence Index and the Relative Rank Order Positioning of Constraints to Agro-preneurial Organization Involvement

Analysing the spread, the intensity and likely response pattern to mitigation can provide essential evidences for performance management and lessons for knowledge development and sharing. Based on this development programming needful, the severity of these perceived factors as it affects involvement is worth being ascertain. Therefore, severity incidence index and relative rank order analysis was used to assess the severity of constraints to agro-preneurial organization involvement. The result in Table 2 shows that none availability of long term loans was rank first implying a spread of common belief among 74% of the respondents , thus, it is considered as the most ever reason that affect women involvement or participation in agro-preneurial organization. This constraint is aggravated due to the short term and medium term loans policy position of the financiers of cooperatives societies (Balwin, 2004). Difficulty in collecting loan from defaulting members was ranked 2nd and affirmed by 71.5% of the respondents. Loans repayment keeps the cooperative in business where there is high incidence of defaulting in loans payments, the cooperative losses it essence thereby resulting in dysfunctional participation, Ashanti (1993) and Baldwin (2004). Low level of literacy and numeracy among members was ranked 3rd as affirmed by 69.1% of the respondents. With the prevalence of low level of education women's agro-preneurial cooperative performance tends be sub-optimal, since level of literacy has much implication on agricultural innovation and adoption as observed in literature (Mathew-Njoku et al, 2003). Poor asset based of the cooperative was ranked 4th as affirmed by 67% of the respondents. This implies that the poor asset based (capital based) of cooperatives hinders the agro-preneurial cooperation capacity to compete for market share thus negatively impacting on the revenue and profitability of the organization, resulting in no dividend income payment to members Cook(1995) and Lack of innovative initiatives was ranked 5th. The spread of the respondents (51.8%) suggest that most agro-preneurial cooperation are not innovative enough in overcoming their challenges as persistent crises could truncate the progress of the organization, Maleko (1998). Inconsistent pattern of policy implementation and follow up was ranked 6th by affirmation of 51.4% of respondents. Unethical behaviour breeds the thriving of corruption and mismanagement and thus bars success and efficiency of the agro-

preneurial cooperatives organization, The dti (2012) and Fortune Magazine (2000). High interest rate on loans was ranked 7th due to affirmation by 47.8% of the respondents. Cooperatives is argued to be facilitating economic empowerment to weak vulnerable segment of the society (ILO and ICA, 1995), this is achieved through, credits mobilization for group action or granting to individual. Loans attract financial cost (interest rate) at high interest rate the economic empowerment objective is threaten and the motive behind joining the cooperative is defected, Njar (1990) and Mgbada (2007). Lack of experiential leadership was ranked 8th as affirmed by 46.5% of the respondents. Inexperience in pragmatic leadership could cause any cooperative or agro-preneurial organisation not to achieve it set goals and objectives, Harris, Stefanson and Fulton (1996). Improper records keeping was ranked 9th and 41.3% of the respondent affirmed that account falsification distorts the real financial position of any organisations; hampering its operations and the fulfilment of its obligations to members, Fortune Magazine (2000). Social exclusiveness oriented crises was ranked 10th as admitted by 40.0% of the respondents. Incessant stalemates in organisational activities due to recurrent crises affect the enthusiasm of members towards entrepreneurial activity, Hendlund (2008) and Msimango and Oladede (2013). Limited capacity in creative economic ideas was ranked 11th due to affirmation by 41.3% of the respondents, suggesting that some members of agro-preneurial organisations could be less willing to explore or try new ideas towards enhancing the progress of the organization, Mitra (2008) and Vermeer (1987). Of course, with respect to the background characteristics of the respondents, their extent of exposure to education and information could be a change factors towards adoption of innovative strategies to high organisational performance.

Table 2: Showing Pattern of Severity Incidence Index, Relative rank Positioning of Constraint to Dysfunctional Participation in Cooperatives among women

Item	Constraints To Dysfunctional Participation In Cooperatives.	Not Serious	Serious	Very Serious	Relative Rank order of Severity Incidence index
1	None availability of long term loans	26.0	22.6	51.4	^a 0.74 ^{1st}
2	High cases of loans non-repayments	28.5	27.1	44.4	^a 0.715 ^{2nd}
3	low level of literacy and numeracy among members	30.9	32.3	36.8	^b 0.691 ^{3rd}
4	Low asset capacity of cooperative	33.0	31.6	35.4	^b 0.67 ^{4th}
5	Lack of innovative initiatives	48.3	30.6	21.2	^c 0.518 ^{5th}
6	Inconsistent pattern of policy implementation and follow up	48.6	40.6	10.8	^c 0.514 ^{6th}
7	high interest rate on loans	52.4	14.9	32.6	^d 0.478 ^{7th}
8	Lack of experiential leadership	53.5	20.8	25.7	^d 0.465 ^{8th}
9	Improper records keeping	58.7	28.5	12.8	^d 0.413 ^{9th}
10	Social exclusiveness oriented crises	60.1	21.2	18.8	^d 0.400 ^{10th}
11	Limited capacity in creative economic ideas	62.5	21.9	15.6	^e 0.375 ^{11th}

Field survey 2015

C. Prominent but Salient Underlying Constraints to Dysfunctional Participation in Cooperatives

Within the context of evaluation of severity incidence index and the relative rank order positioning of constraints to agro-preneurial organization involvement, five severity patterns were visible over the array of constraints that induces dysfunctional behaviour of women participation in agro-preneurial organisation. As shown on Table 4, the superscripts a to e, represents the five severity pattern in decreasing order of incidence. The first four superscripts (a to d) hold very sensitive potentials towards improvement of involvement women participation in agro-preneurial organisation particularly by policy enactment to protect all stakeholders rights. The outcome offer additional information on the preconditions, expected by extension agency for inducing more functional participation in agro-preneurial further, Yahannes and Endale (2014) and Tekana and Oladele (2011). Of course, the benefits of group or corporate entrepreneurship is becoming obvious, as international donors agencies are structurally adopting group or cooperative approach towards implementation of socioeconomic development programmes.

Table 3: Prominent but Salient Underlying Constraints to Dysfunctional Participation in Cooperatives

Relative Severity Incidence index	Relative Rank Positioning	Salient and Pronounces Underlying Constraints
0.70 and above	a.	inefficiency in credit programming and management
0.60-0.69	b.	low leverage and resource holding capacity
0.50-0.59	c.	virtually none strategic planning oriented
0.40-0.49	d.	unfriendly social and financial climate
0.30-0.39	e	conservatives ideas

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