

SOCIO-ECONOMIC ACTIVITIES OF COOPERATIVE SOCIETIES AND WOMEN EMPOWERMENT IN ANAMBRA STATE, NIGERIA

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Abstract

The society has created a widening transgenerational disparity in the socio-economic development of the genders in many developing countries including Nigeria. The relevance of cooperatives in bridging this wide difference in mainstreaming gender in economic and social activities as a model for other groups, businesses and organisations have been scarcely explored. The thrust of the study therefore, was to examine the effect of social and economic activities of cooperative Societies on women empowerment. The study adopted a cross sectional survey, a non-experimental, descriptive research method generating primary data from 118 cooperative members from Anambra state. Descriptive statistics such as frequency distribution and mean scores were used to present data obtained in order to achieve the study objectives. In order to test hypotheses and/or to ascertain the effect of social and economic activities of women cooperatives on empowerment two regression models was estimated. The findings reveal that the identified social and economic activities of women cooperative societies in Anambra state have significant influence on women empowerment. Based on the findings, the recommendations made include that concerted efforts should be made in raising awareness among rural women in the area on the benefits of cooperative societies and Cooperative societies should enhance their economic and social functions to enable the women benefit maximally and thereby elevating the status, social profile and dignity in their communities.

Keywords: Cooperatives, Empowerment, Societies, Socio-Economic, Women.

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1. Introduction

Cooperative societies are institutions through which activities of cooperation are practiced or demonstrated. International cooperative alliance (ICA) stated that it is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspiration through a jointly owned and democratically controlled enterprise. Cooperative societies are created to accomplish functions including production, purchasing supplying and provision of credit facilities to members. In considering the fact that women are ideally great home builders and can also make create changes in the society for a better society, the need to ensure that women are part of the mainstream activities of Cooperative Societies becomes a need. Cooperative is viewed as an organization for the promotion of economic interests of its members; it does not confine itself only to the economic aspect. It also permeates the social aspect of life and aims at establishing a new democratic social order based on freedom and equality, where people live in harmony, caring and sharing like a family, where there is a unity of spirit and common economic bond (Karunakran, 2004). Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. Co-operatives recognize their accountability to members, employees, customers, suppliers other co-operatives and the larger society. Many of these stakeholders also share ownership of the co-operative. Corporate responsibility is embedded in the principle of co-operative organization and operation and can inspire growing corporate sector efforts in this direction (Nwankwo, 2007).

Women in rural development are a subject of greater interest no matter where one lives in the rural or urban areas. Women are the invisible farmers of the third world war, although they constitute above 50% of the labour force, they are excluded or even marginalized by agricultural modernization and development plans. In the household, they hold a pre-economic tending the children and even the husbands. The degree in disorganization and chaos that occurs when they are absent in the house confirms the extent of their importance. Women in the past and even till today have played an active role in the socio-economic development of the society. Their role on the socio-economic development is not left out like women in India, France, and Taiwan etc.

In Africa, women are known to produce up to 80% of the food. However, they receive very limited inputs like only 7% of agricultural extension services, less than 10% of the credit offered

to small-scale farmers, and own only 1% of the land (FAO, 2011). In this context, women are often found concentrated in subsistence agriculture and unpaid farm work. The cooperative and self-help model can change this by enabling women and men farmers, or women only, to come together for purposes of acquiring inputs, production services, and marketing of their produce, etc. Apart from being able to access economies of scale as providers of services or products or as consumers, participating in a cooperative as a member, elected leader also brings an enhanced status and voice (Kumar, Savarimuthu and Ravichandran, 2003). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (Eyben, et al., 2008).

Increasing the role of women in the economy is important for economic reliance and growth; however, their integration into the formal sector is still constrained by limited access to credit, property, technology and technical skills (Johnston and Ketilson, 2009). Through cooperatives, millions of women have been able to change their lives - they have found a route towards self-empowerment and that works for them. Cooperatives have contributed to improved livelihood and better economic decision making of women (Nippier, 2002).

There exists a huge disparity in the socio-economic development of the genders in Nigeria. Religious and cultural stereotypes have resulted in patriarchy where the male is in domination and the women are obedient followers of the male leaders. Specifically, gender mainstreaming implies bringing the outcome of gendered socio-economic and policy analysis into all decision-making. Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. Nigerian women are seen as negligible and an unorganized force, with little political involvement and progress. The situation in the northern part of Nigeria seems to be more worrisome as women are really neglected. Social and economic capital that help women are non-existent in the very rural communities like primary health care for pregnant women and post natal care. Economically, women constitute the majority of the peasant labour force in the agricultural sector, while most of the others occupy the bottom of the occupational ladder and continue to be channeled into service and domestic occupations.

In Nigeria, traditions, customs, sexual stereotyping of social roles and cultural prejudice continue to militate against enjoyment of rights and full participation of women on an equal basis with men in national development in Africa (Okoro, 2016). Although there persists discrimination in Nigerian national and state statutes, mainstreaming gender has been recognized as a cross-cutting issue in our national development agenda.

In Anambra state, it is easily observed that there is a gender gap which hinders the effective participation of women in socio-economic and political activities. The women of the area are underrepresented in educational, economic and political programs which has set back development. There are almost non-existent programs and initiatives set up to address issues of women's access to education and participation in cash economy and politics. Cooperatives from their antecedents are known to be a channel through which socially and economically marginalized persons have sought to improve their lot. There is impressive presence of Cooperatives in Anambra state but has perhaps not been given attention. The extent to which the social and economic activities of cooperative societies translate to the empowerment of women in the state has been given very minimal attention, hence this research study intends to examine critically the influence of these cooperatives in empowering the rural women.

The broad objective of this research is to determine the influence of cooperative societies on women empowerment in Anambra State, Nigeria.

The specific objectives are to;

1. determine the influence of social activities of cooperative societies on women empowerment.
2. ascertain the influence of economic activities of cooperative societies on women empowerment.

2. Theoretical Framework.

This study is anchored on the Collective Action. The Collective action theory was propounded by Mancur Olson in 1967 (Czech, 2016). Collective occurs when more than one individual is required to contribute to an effort in order to achieve an outcome. Olson central argument is that concentrated minor interests will be overrepresented and diffuse majority interests trumped,

due to a free-rider problem that is stronger when a group becomes larger. He further argues, instead that individuals in any group attempting collective action will have incentives to "free ride" on the efforts of others if the group is working to provide public goods. Individuals will not "free ride" in groups that provide benefits only to active participants (Czech, 2016).

Pure public goods are goods that are non-excludable (i.e. one person cannot reasonably prevent another from consuming the good) and non-rivalrous (one person's consumption of the good does not affect another's, nor vice versa). Hence, without selective incentives to motivate participation, collective action is unlikely to occur even when large groups of people with common interests exist.

Olson noted that large groups will face relatively high costs when attempting to organize for collective action while small groups will face relatively low costs, and individuals in large groups will gain less per capita of successful collective action. Hence, in the absence of selective incentives, the incentive for group action diminishes as group size increases, so that large groups are less able to act in their common interest than small ones.

The cooperative is often portrayed as the ideal organizational form to overcome poverty and promote women empowerment. Cooperative forms of collective action have a strong presence in agriculture worldwide, processing and/or commercializing one-half of the world's food at some given stage of the value chain. Cooperatives are not a homogeneous group of enterprises. They operate in all sectors, they may be single-purpose or multipurpose, and they may serve their members exclusively, serve non-members also or serve the wider public (e.g. cooperative banks). Indeed, a study of cooperative may well be a study in collective action in practice.

3. Methodology

The study is a cross sectional survey, a non-experimental, descriptive research method. Cross-sectional surveys are used to gather information on a population at a single point in time. Here, research instruments, notably the questionnaire was produced and administered on members of women cooperative societies in Anambra state. Two methods of sourcing of primary data were used. First a questionnaire was administered on key members of the women's cooperative society management cadre. Secondly, secondary sources of information were explored.

Four “women only” cooperatives were selected from Awka, Onitsha, Umunze and Uga. The total number of members in the 4 cooperative societies was 118. The researchers produced and distributed a total of 118 copies of the questionnaire but only 91 of these were recovered from the respondents; thus giving a return rate of 76%.

The Women’s Empowerment in Agriculture Index (WEAI) was adapted to measure extent of empowerment of the cooperative members. The WEAI is a survey-based index designed to measure the empowerment, agency, and inclusion of women in the agricultural sector (IFPRI, 2015).

In our adaptation of the WEAI, measurement of the various indices of women involvement in household decisions, the 5-point Likert scale was used ranging from very great extent (5), great extent (4), seldom (3), low extent (2), and very low extent (1). Responses to questions and items on social and economic activities of women cooperatives were based on 5-point Likert scale with options ranging from strongly agree (5), agree (4), Don’t know (3), disagree (2) strongly disagree.

The reliability of the instrument was established using test re-test technique. The instrument was administered to a sample of 10 members of a women cooperative within a 2-week interval. The coefficient of reliability was determined applying Pearson’s Product Moment Correlation Coefficient formula which yielded 0.90 indicating very high reliability against the prescribed threshold of 0.6.

Table 3.1: Reliability test using Pearson correlation analysis.

		Response Mean A	Response Mean B
Response Mean A	Pearson Correlation	1	.921**
	Sig. (2-tailed)		.000
	N	40	20
Response Mean B	Pearson Correlation	.921**	1
	Sig. (2-tailed)	.000	
	N	20	40

** . Correlation is significant at the 0.01 level (2-tailed)

Descriptive statistics such as frequency distribution, means, percentages and tables were used to present data obtained in order to achieve the study objectives.

In order to test our hypotheses and/or to ascertain the effect of social and economic activities of women cooperatives on empowerment two regression models was estimated. The estimation technique involved the classical linear regression technique using the ordinary least square (OLS) approach.

The necessary two models are explicitly specified as follows:

$$WEAI_1 = \alpha + \beta_1 X_{i1} + \beta_2 X_{i2} + \beta_3 X_{i3} + \beta_4 X_{i4} + \dots + \beta_k X_{ik} + \epsilon_i \quad \dots \quad (1)$$

$$WEAI_2 = \alpha + \beta_1 X_{i1} + \beta_2 X_{i2} + \beta_3 X_{i3} + \beta_4 X_{i4} + \dots + \beta_k X_{ik} + \epsilon_i \quad \dots \quad (2)$$

The dependent variables in the two models, WEAI, are the women empowerment indexes, as explained in 3.6. The Xs are the independent or explanatory variables, designed to capture the various social and economic activities of the women cooperative. The α s and the β s are the parameters to be estimated and the ϵ_i s are error terms designed to capture The effects of unspecified variables in the models. The regression analyses were run using version 22 of the SPSS package so as to determine the order of importance of the explanatory variables in explaining the variations observed in the two dependent variables. The t-test were performed to test the significance of each of the explanatory variables at the alpha levels of 5%.

4. Data Presentation And Analysis

4.1. Socio-economic status of the respondents

Table 4.1: Frequency Distribution according to Age Range of the Respondents

Age	Frequency	Percentage of response
27-40	21	23
41-55	40	44
56-above	30	33
Total	91	100

Source: Field survey, 2021.

From table 4.1 it is seen that majority of the members (44%) were in the age bracket of 41 to 55 years; followed by 33% of the respondents who were 56 years and above. Only 23% of the respondents were in the age range of between 27-40 years.

Table 4.2: Frequency Distribution according to Marital Status of the Respondents

Status	Frequency	Percentage of response
Single	11	12
Married	80	88
Total	91	100

Source: Source: Field survey, 2021.

Table 4.2 shows that most of the responds, 88% were married. Only 11 respondents or 12% were single.

Table 4.3: Frequency Distribution according to Members Educational Qualification

Educational Qualification	Frequency	Percentage of Response
First leaving certificate	50	55
SSCE	41	45
Total	91	100

Source: Field survey, 2021.

Table 4.3 shows that 50 or 55% of the respondents had first school leaving certificate (FSLC), as their highest educational qualification while 41 or 45% had senior secondary school certificate (SSCE). Thus, it is obvious that the respondents were not very literate.

Table 4.4: Frequency Distribution according to the Occupation

Secondary occupation	Frequency	Percentage of Response
Processing	51	56
Animal husbandry	30	33
Marketing of agricultural produce	10	11
Total	91	100

Source: Field survey, 2021.

All the respondents had secondary occupations apart from farming. From table 4.4 it is seen that a majority (56%) were also engaged in processing are based on farming, 33% respondents in animal husbandry while 11% of the respondents were also engaged in marketing of agricultural produce.

Table 4.5: Frequency Distribution according to Years as a Member of the Society

No of Years as a Member	Frequency	Percentage of Response
1-5 years	10	11
6-10 years	20	22
11-15 years	40	44
16-20 years	21	23
21 and above	-	-
Total	91	100

Source: Field survey, 2021.

Table 4.5 shows that 11% of respondent have been members from 1 to 5 years, while 22% have been member for between 6-10 years; Also 44% of respondents have been members for between 11-15 years. Finally, 23% of respondents have been members for between 16 to 20 years. It therefore concluded that there were experienced members in the women cooperatives.

4.2. Indices of Women Empowerment

Table 4.6: Socio-Economic Indices of Empowerment of Status of Women Cooperative Members

S/N	Items	Mean	Std Dev.	Decision
A	Production			
1	Input in production decisions	3.8914	.65280	Great extent
2	Autonomy in production	3.3687	.69386	Great extent
B	Resource			
3	Ownership of assets	3.4293	.93730	Great extent
4	Purchase, sale or transfer of assets	3.5581	.95422	Great extent
5	Access to and decision on credit	3.5934	.93259	Great extent
C	Income			
6	Control over use of income	3.8384	.73201	Agree
D	Leadership			
7	Group member	2.8687	.62677	Low extent
8	Speaking in public	2.6566	.69953	Low extent Disagree
9	Leisure	3.3838	.76250	Great extent
E	Time			
10	Workload	3.2475	.77907	Great extent
	Grand mean	3.3836	.28615	Great extent

Source: Field survey, 2021.

The responses as presented in table 4.6 reveals that seven out of the 10 listed items (in the 5 domains) items depicting women empowerment were affirmed (based on the theoretical acceptance mean rating of 3.0. Indeed, the respondents affirmed among others, taking parts in decisions in their households with regards to: Input in production decisions; Control over use

of income; Access to and decision on credit; Purchase, sale or transfer of assets; Ownership of assets Leisure; Autonomy in production; and workload. The grand mean of the responses of 3.38 equally attests to the fact that the respondents were to a great extent involved in decisions about their households and their future.

4.3. Social and Economic Activities of Women Cooperatives in the Area

Table 4.7: Social Activities of Women Cooperatives

(n=91)

S/N	Items	Mean	Std Dev.	Decision
1	Intervenes in disputes among members	3.9369	.71763	Agree
2	Enhancing their social welfare of members	3.6692	.88542	Agree
3	Trains women on basic social and household etiquette	3.7096	.83227	Agree
4	Promoting socio-cultural activities among members	3.6313	.82089	Agree
5	Solidarity with members on emergencies	3.8182	.79382	Agree
6	Organizing leadership training for members	4.0354	.63146	Agree
Grand mean		3.8119	.31436	Agree

Source: Survey data 2021.

With affirmation to all the 6 items in table 4.7, (i.e. based on the size of the mean ratings of 3.0 and above) the respondents indicated that their cooperatives performs basic social functions for the members. These social functions include: Organizing leadership training for members; Intervenes in disputes among members; Solidarity with members on emergencies; Trains women on basic social and household etiquette; Enhancing their social welfare of members; and Promoting socio-cultural activities among members. The overall grand mean rating of 3.8 is a further confirmation that the respondents has benefitted satisfactory from the social activities of their cooperatives.

Table 4.8: Economic Activities of the Women Cooperative (n=91).

S/N	Items	Mean	Std Dev.	Decision
1	Provision of loan and credit to members	2.6111	.79891	Agree
2	Offering trainings on entrepreneurship	3.3384	.77730	Agree
3	Processing/value addition of farm output	3.0328	.70185	Agree
4	Providing access to favorable market for farm output	3.0985	.74146	Agree
5	Supply of quality and affordable farm inputs	3.2879	.74150	Agree
6	Providing agricultural extension services for members.	3.5177	.78414	Agree
Grand mean		3.0672	.31468	Agree

Source: Survey data 2021.

Of the 6 variables assumed to be indicative of economic activities of the women cooperatives 5 had mean ratings of at least 3.0. However, the grand mean of the responses was also above 3.0. This then suggests that their cooperatives performed indicated economic functions, including: Offering trainings on entrepreneurship; Processing/value addition of farm output; providing access to favorable market for farm output; Supply of quality and affordable farm inputs; and providing agricultural extension services for members.

4.3. Effect of Cooperative Activities on Women Empowerment

Test of Hypothesis One

H₀₁: Social activities of cooperative societies in Anambra state do not have significant influence on women empowerment.

Table 4.9: Regression Estimates on Effect of Social Activities of Women Cooperatives on Women Empowerment

Model	Unstandardized		T	Sig.
	Coefficients			
	B	Std. Error		
(Constant)	3.558	12.835	.000	.000
Intervenes in disputes among members	-.115	-4.226	.000	.636
Enhancing their social welfare of members	.164	4.030	.000	.952
Trains women on basic social and household etiquette	.101	2.325	.021	.000
Promoting socio-cultural activities among members	-.018	-1.182	.238	.005
Solidarity with members on emergencies	-.129	-5.220	.000	.143
Organizing leadership training for members	.000	-.018	.986	.000

Residual Standard Error: 306370.148

R²: .132; Adj. R²: .105

F Statistic: 4.887; the p-value is 0.000

Dependent Variable: Empowerment index

The estimates of R² and Adj. R² suggest that all the variables in the model collectively accounted for only about 13% of the variations in credit repayments by the farmers (table 4.9). The F ratio of 4.887 however, was significant at 1% level. It was also seen that the explanatory variables, Provision of loan and credit to members, Training women on basic social and household etiquette, promoting socio-cultural activities among members and Organizing leadership training for members were significant at the acceptable level of 5%. The above notwithstanding, the fact that the F ratio was significant at the 5% level, indicates that the aggregate of the effect of the items depicting social activities of women cooperatives in the area had significant influence on women empowerment. As a result of this, the null hypothesis one as stated above is rejected and the alternate hypothesis is accepted and we conclude that social activities of women cooperative societies in Anambra state have significant influence on women empowerment.

Test of Hypothesis Two

H₀₂: Economic activities of cooperative societies in Anambra State do not have significant influence on women empowerment.

Table 4.10 Regression Estimates on Effect of Economic Activities of Women Cooperatives on Women Empowerment

Model	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
(Constant)	3.558	12.835	.000	.017
Provision of loan and credit to members	-.115	-4.226	.000	.217
Offering trainings on entrepreneurship	.164	4.030	.000	.420
Processing/value addition of farm output	.101	2.325	.021	.047
Providing access to favorable market for farm output	-.018	-1.182	.238	.658
Supply of quality and affordable farm inputs	-.129	-5.220	.000	.054
Providing agricultural extension services for members.	174797.699	49958.526	3.499	.001

Residual Standard Error: 306370.148

R²: .295; Adj. R²: .280

F Statistic: 9.917; the p-value is 0.000

Dependent Variable: Women empowerment index

From the result of the regression analysis in table 4.9, the explanatory variables jointly explained 29% of variations in empowerment index. It is also seen that the F statistics value of 9.917 was significant at the 0.000 level. However, only Processing/value addition of farm output, Supply of quality and affordable farm inputs, and providing agricultural extension services for members were significant at the conventional 5% level.

Based on the above, the researcher therefore rejects the null hypothesis and concludes that economic activities of cooperative societies in Anambra state have significant influence on women empowerment.

4.4. Discussion of Findings

1. From the finding above, it was revealed that social activities of women cooperative societies in Anambra state have significant influence on women empowerment. According to Ojiagu and Onugu (2015) examined the effect of membership of cooperative societies on the economic activities of farmers, as well as the determinants of their income in rural Nigeria, focusing on Anambra State using multi-stage stratified random sampling. The study found, among others,

that members' incomes are dependent upon their socio-economic profile such as age, marital status, and membership or otherwise of cooperative societies, education, cooperative marketing, credit, gender and business expertise. Therefore, more studies should be geared towards social activities of cooperative societies in order to empower women more.

2. The study also reveals a significant influence of the economic activities of women cooperatives in Anambra state on women empowerment in the area. This finding is in agreement with the one by Ufoaroh (2016) who, in her study of *Impact of Cooperative Society in Empowerment of Rural Women in Nimo Town, Anambra State*, reported that Cooperative societies impact significantly on the living standard of their members through their various empowerment programmes. Similar finding was equally recorded by Okafor, Okafor and Uzundu (2018) numerous other researchers. The implication of all these is that any women empowerment programme that ignores a role for the cooperative will not record a maximal success. Indeed, cooperatives have a significant role to play not just in women empowerment but also in the fight against rural poverty and women marginalization in economic matters in the rural areas.

4.5. Summary of Findings

1. The study showed that social activities of women cooperatives in Anambra state have significant influence on women empowerment index (F ratio = 4.887; Significant@ 0.001). The analysis shows that social activities of women cooperatives are important determinants of women empowerment.

2. The study also showed economic activities of women cooperatives in Anambra state have significant influence on women empowerment index (F ratio = 9.917; Significant@ 0.001). The study has revealed that efforts at encouraging and promoting economic activities/farming of members of women cooperatives are critical determinants of women empowerment.

5. Conclusion and Recommendations

Cooperative effort is ultimately the group instinct in human beings, which enables them live together and help each other in times of stress and strain. In Anambra State, women cooperative efforts at empowering their members is without question laudable. These efforts they have demonstrated through various social and economic activities. On an overall assessment, it can be concluded that cooperatives are rendering fruitful services to the society concerned

especially to women. The survey reveals that the women are able to enrich their lives. They are fully satisfied with services rendered by these cooperative societies. They got recognition in the society and also economic interdependence in the family. Hence, it is needful to say that cooperative is playing a very important role in the empowerment of women through various schemes.

A cursory look at their social and economic functions in the state will clearly portray them as agents of social and economic change leading to economic emancipation, developing leadership qualities promoting financial and social inclusion and ultimately leading to women's empowerment by giving the ability to make strategic choice in their lives.

Recommendations

Based on the analysis and finding of this study, the researcher therefore recommends that:

1. Concerted efforts should be made in raising awareness among rural women in the area on the benefits of cooperative societies as a channel for promoting their economic wellbeing and empowerment.
2. Cooperative societies should enhance their economic and social functions to enable the women benefit maximally and thereby elevating the status, social profile and dignity in their communities. This they could do by finding out from the members what they believe will further improve their socio-economic wellbeing, and integrating same into their core functional activities.

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