



ISSN 2278 – 0211 (Online)

## Constraints to Productivity of Cooperative and Non-Cooperative Women Farmers in Kwara State, Nigeria

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### **Abstract:**

*The study examined the constraints to productivity of Cooperative Societies and Non Cooperative Women Farmers in Kwara State, Nigeria. Data for the study were derived from purposively selected local government area, (Baruteen, Patigi, Asa, Moro and Irepodun). Thirty two (32) respondents were randomly selected from each of the five local government areas, that is, sixteen (16) cooperators and sixteen (16) non-cooperator Women Farmers, giving a total of 160 respondents. Descriptive statistics and Mann Whitney were used to examine the socio-economic characteristics of the women farmers cooperator and non-cooperators and the productivity among the respondents respectively. The results showed that majority (82.6%) and (58.8%) of the women farmers cooperator and non-cooperator respectively were 49 years or less, (80%) and (50%) of cooperator and non-cooperator were married. Major constraints faced by the cooperator women farmers on their productivity level is poor road network the  $X^2 = 111.728$  and statistically significant at (1%) and for non-cooperators is inadequate financial assistance the  $X^2 = 173.000$  and statistically significant at (1%) using Kruskal. The Man-Whitney result revealed a significant relationship between source of capital for investment ( $Z = 1.865, P < 0.05$ ), level of education ( $Z = 1.792, P < 0.037$ ) and farm size ( $Z = 1.843 P < 0.040$ ).*

**Keywords:** Cooperative Societies, Constraint, Women Farmers, Productivity

### **1. Introduction**

Agriculture has always been the backbone of any nation's economy. The government of Nigeria is working hard through the Agricultural Transformation Agenda (ATA) to improve the sector from its subsistence level to commercialized agriculture. However, some constraints such as inadequate infrastructural facilities, input supply and land tenure problem have subjected farmers, particularly the small-holder farmers, to produce at subsistence level.

Cooperative society is a voluntary association of people with common goals who come together to do business for the good of their members (Ihimodu, 1988). Although cooperation, where by people work together for mutual benefits has been practiced since man's existence, cooperative in a form of business organization began during the era of industrial revolution (Adetunji, 2002). Cooperative Societies are believed to have originated from Europe before they spread to other part of the world. Modern day cooperative societies are often traced to the Rochadable Equitable Society 1884. In Nigeria, it derived its origin from the traditional informal financial organization variously referred to as "Adanshi" or "Esusu", which is a widespread indigenous system (Seibel, 2004).

Farmers cooperatives are association of farmers who voluntarily come together to achieve a common goal through a democratically controlled business organization. Members contribute equitably to the capital and personnel requirement of their cooperative and accept a fair share of the risks and benefits of their undertakings (Ukaga, 1992).

Women cooperatives seeks to enhance economic improvement, serve as an instrument of education, operate as school or an agent for international understanding and strive continually to attain cultural and spiritual improvement. Women cooperatives need help to break the cycle of poverty and restricted opportunities. Poor rural women need access to major production farm resources. Despite the multiplicity in the number of women cooperative, it does not appear that they have made significant impact in agricultural and other sectors of the Nigeria economy (Idrisa, 2006).

The most important economic obligation of members of women farmer cooperative societies is savings. Women Farmers are expected to save a specify amount of money daily, weekly, monthly or quarterly as it is convenient for individual members of the society. The savings is used as credit for lending to needy members and the principal and interest are calculated to be repaid back either install mentally or otherwise. This arrangement allows member to have access to credit during production (Idrisa, 2006).

Women farmer cooperative lack access to adequate credit facilities or loan, which is a major problem in Kwara State and Nigeria, even though banks in the state claim that there is no gender discrimination in lending Women farmers cooperatives also have problems in areas of education. Education of the female members of many households is never considered a priority. But it is important note that the level of literacy has implication for agricultural innovation and its adoption (Kwara state ministry of information 2002).

Therefore, this study seeks to answer the following questions.

- What are the socio-economic characteristics of cooperative and non-cooperative women farmers in the study area?
- What are the constraints faced by cooperative and non-cooperative women farmers in the study area?

## 2. Methodology

The study was conducted in Kwara State, Nigeria Kwara State which lies between latitudes 7<sup>o</sup>45'N and 9<sup>o</sup>30'N and longitudes 2<sup>o</sup>30'E. The state covers a total land area of about 332,500 square kilometers and shares boundaries with Ondo, Oyo, Osun, Niger and Kogi states in Nigeria and an international border with the Republic of Benin along its North-Western part (Kwara State Ministry of Information, 2002). The state has a population of about 2.37 million people (NPC, 2006). Kwara State was created in the year 1967 and is made up of three main ethnic growths namely Yoruba, Nupe and Baruba. Cooperative societies were purposively selected from 5 Local Government Area of kwara State. From each LGA, 2 villages were selected and in all 80 cooperative and 80 non-cooperative women farmers were interviewed. Data were analyzed using descriptive statistics and Kruskal Wallis test.

## 3. Result and Discussion

### 3.1. Distribution of Respondents According to Their Age

The results in Table 1 shows that majority (82.50%) of cooperatior women farmers were 49 years or less, while only 17.50% were above 49 years. 58.75% of women farmers non-cooperator were 49 years or less, while 41.25% were above 49 years. The likely implication of this finding is that majority of the respondents who participated in the cooperative activities were in their active age. This agrees with earlier studies by Windapo and Olowu (2001) and Bzugu *et al.*, (2005) who opined that younger persons participated more in agricultural and community development activities such as cooperatives.

Age ( years)	Cooperator Women Farmers		Non-Cooperator Women Farmers	
	Frequency	Percentage (%)	Frequency	Percentage (%)
20 – 29	13	16.25	12	15.00
30 – 39	24	30.00	13	16.25
40 – 49	29	36.25	22	27.50
50 – 59	10	12.50	29	36.25
≥ 60	4	5.00	4	5.00
Total	80	100	80	100

Table 1: Distribution of respondents according to their age  
Source: Field survey (2010)

### 3.2. Distribution of Respondents According to Their Marital Status

The distribution in Table 2 indicates that majority (80.0%) of cooperatior women farmers were married while other were single (12.5%) divorced (1.3%) and widowed (6.25%), while about 50% of non-cooperators were married, single (32.5%) divorced (12.5%) and widowed (5.0%). The high percentage of married cooperatior women farmers may have hindering implications, due to the moderating role of Islam (the predominant religion in the study area), on the activities of women in the study area.

Marital Status	Cooperator Women Farmers		Non-Cooperator Women Farmers	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Single	10	12.50	26	32.50
Married	64	80.00	40	50.00
Divorced	1	1.25	10	12.50
Widowed	5	6.25	4	5.00
Total	80	100	80	100

Table 2: Distribution of respondents according to their marital status  
Source: Field survey (2010)

### 3.3. Distribution of Respondents According to Their Level of Education

The findings as presented in Table 3 revealed that about 56.25% of the cooperator women farmers had attained secondary education and above, 33.75% attained primary education and below, while 10% had no formal education. Among the non-cooperator women farmers 18% had attained secondary education and above, 61.25% primary education and below, while 20% had no formal education. The higher percentage of educated cooperator women farmers might be as a result of their understanding of the value of cooperative societies. This agrees with the findings of Idrisa *et al.* (2006) that those who join cooperative societies were those who had a certain level of education as educational background would no doubt help in decision making especially in terms of leadership and investments. Cooperator women farmers with their level of education are likely to increase their productivity through adoption of credit and a good managerial ability.

Education level	Cooperator Women Farmers		Non-Cooperator Women Farmers	
	Frequency	Percentage (%)	Frequency	Percentage (%)
No formal education	8	10.0	16	20.0
Quranic education	12	15.0	14	17.5
Primary school uncompleted	7	8.8	20	25.0
Primary school completed	14	17.5	15	18.8
Secondary school uncompleted	10	12.5	9	11.3
Secondary school completed	31	38.8	5	6.3
Attended tertiary institution	4	5.0	1	1.3
Total	80	100	80	100

Table 3: Distribution of respondents according to their level of education  
Source: Field survey (2010)

### 3.4. Constraint to Productivity of Cooperative and Non-Cooperative Women Farmers

Table 4 shows the ranking of constraints for the groups of women farmers. Although the degree of prevalence of the constraints differ across the two groups but the respondents were being faced by the same set of constraints. All the constraints were indicated as significant constraints. In case of the cooperator women farmers respondents the  $X^2$  is 111.728 and statistically significant at 1% level implying that the identified constraints were significant one and statistically different from one another for non-cooperator women farmers respondents the  $X^2$  is 173.000 and statistically significant at 1% level implying that the identified constraints were significant and statistically different from one another.

Constraints	Cooperator Women Farmers		Non-Cooperator Women Farmers	
	Means Rank	Rank	Means Rank	Rank
Inadequate financial assistance	658.25	12	689.85	14
High interest on loan	556.15	9	559.44	7
Lack of trainings seminar/workshop	616.60	10	593.89	10
Inadequate farm implements	664.59	13	670.04	13
Lack of suitable technologies for women	540.91	8	588.44	9
Climate change	507.32	4	468.70	6
Temperature	523.38	7	459.41	5
Insufficient air for irrigation system	479.04	3	454.42	4
Insufficient land use	394.25	2	386.03	2
Family factors	508.82	5	419.45	3
Poor road network	698.30	14	659.04	12
Lack of effective farmers organization	517.71	6	568.47	8
Inadequate input supplies like seeds	647.39	11	609.02	11
Religions restriction	358.57	1	267.50	1
Chi – square ( $X^2$ )	111.723		127.005	
Df	14		14	
Asymp. Sig	0.000		0.000	
1 -14 lowest to highest				

Table 4: Summary of Kruskal-Wallis test for the constraint to productivity of cooperative and non-cooperative women farmers  
Source: Field survey data (2010)

#### 4. Conclusion and Recommendations

Based on the result findings and the statically analysis of the study, cooperative societies can now be seen as organized set of organizations that enable the women farmers to be able to have access to financial assistance agricultural input as well as access to agricultural extension services which enable the women farmers to increase their productivity. It is therefore important that, for agricultural production to be able to meet up with the rising population, emphasis should be made on agricultural cooperatives so as to boost up their production. However, since women farmers give high preference for inadequate financial assistance It is recommended that women farmers should be encouraged to participate in agricultural cooperative societies, so as to benefit maximally from government interventions in agriculture and commercial banks should be enforced by government to provide soft loan for women farmers via their cooperatives societies.

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