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Contributions of Co-Operative Societies in Economic Empowerment of Rural Women in Abia State

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Abstract

As the title indicates, "contribution of co-operative societies in Economic Empowerment of Rural Woman" aims at discussing ways and methods through which co-operative societies can contribute in Economic Empowerment of the rural women. It is unadoptable and undebately that the contribution of the co-operative societies will not only empower the rural women, but will also enlighten them on some aspect of their lives. This work is emphasizing that co-operative societies should focus more on the rural area so the impact of development and empowerment would be integral, i.e a kind of empowerment that will start form the grass root. The general objective of the study is to evaluate the contribution of co-operative societies in economic empowerment of rural women in Ohafia Local Government Area of Abia State. Data collection and analysis were gathered through the use of percentage and table in order to make the analysis very simple and comprehensive. Base on the collection of data I was able to make the following findings: Economic empowerment of rural women is a very important means of improving the general economic condition of the rural women. Women researchers and development centers have found out that 95% of the surveyed eastern rural women do farming as their primary occupation. However, the following recommendations were made, that government should assist co-operative societies by providing for them those thing they need to perform effectively.

Keywords: Co-Operative Societies, Economic Empowerment, Rural Women.

Introduction

Back Ground of Study

Since the beginning of the 21st century Rural Women began to enjoy more freedom and power than ever before. According to Ngash (2000) women are still at disadvantage when they are deprived of equal access to education, health care, capital and decision making power in the political, social business and even in the family.

The world has recognized the vital importance of education as the main aspect of human security and as means to empower rural women; according to United Nation

Development Programme (UNDP) Report of 2001 women in Africa represent 52 percent of total population contribute approximately 75 percent of Agricultural work and produce 60 to 80 percent of food rural women consume yet they are numbers indicate the challenges women face on their road to gender equality; despite the efforts made in the developing countries like Nigeria, majorities of women are still relegated to micro enterprises etc.

However, there is a wide consensus that industry in the economy empowerment of rural women will help reverse these trends, increase income controlled by women gives them self – confidence which help them obtain a voice and also get to vote in the political, social, business and even in family life. The rural women who control their own income intend having a fewer children because the fertility rates have shown to be inversely related to national income growth.

The co-operatives societies have a very important role to play in the economic empowerment of rural women. Why did I say so? This is because co-operative society is seen as the easiest way of getting to the rural women. And another question I have to ask is, how has the cooperative societies been able to do this for their member. It is because of this back drop that the researcher has undertaking of study all these important object matter.

Statement of the Problems

Women research and development centre (WORLDOC 1988) has found out that 95 percent of the surveyed eastern rural women do farming as their primary occupation, 74 percent owned or worked on their separate plots yet the rural women are not given the appropriate recognition and because of this, their contribution to the general economic development is under minded.

Many of the co-operative societies do not have all it takes to provide all the services needed by the rural women e.g agricultural loans, training and determination of quality of goods produced. Government and other various agencies handicapped co-operatives societies from their contributions to their members. The question bordering our mind here is that whether the co-operative societies actually contribute to the economic empowerment of their women, if yes how do they go about it and what form of contribution do they make and if no, why? These and more constitute the problem bordering our mind as we undertake the study.

Objectives of Study

The general objective of the study is to evaluate the contribution of co-operative societies in economic empowerment of rural woman in Ohafia Local Government Area; include:

Specific Objectives are

1. To identify the types of financial assistance the women in co-operative receive from the societies.
2. To examine the form of training the co-operatives societies render to rural women in agricultural production.
3. To examine the form of assistant co-operative societies render to the rural women to improve their economy.

Research Questions

1. What form of financial assistance do the women that are members of the co-operative receive from the societies?
2. What form of training do the co-operative societies give to the rural women in the aspect of agricultural production?
3. What form of assistance do co-operatives societies render to the rural women in the rural areas?

Significance of the Study

This study is expected to be of good benefit to a very good number of peoples.

Firstly, the finding of this study will enable co-operative societies to understand their role as it regards to economic empowerment.

Secondly, the finding will be very great to the rural women because it will expose all the responsibilities owned to them by their various co-operative societies.

Thirdly, as the economic status of the rural women in Ohafia local government area improves, general economy of the rural area will equal improve considering the fact that women make up over 49% of the population. The rural areas also contribute to the general economy of the state and that of the national economy.

Lastly, student and the researchers will benefit from this study, to the findings of the study that will take them to some steps offer in the subject matter. It will also serve for them as a reference point in their future studies.

Scope of the Study

This study was limited to determine the contribution of the co-operatives societies of the economic empowerment of rural women in Ohafia Local Government Area of Abia State.

Review of Related Literature

Concept of Economic Empowerment in Agricultural Production

Agricultural loan is the extension of credits loaned to those involved in agricultural produce. Agricultural has been an important sector of Nigerian economy. It employs about 80% of the adult working population and earns about 60% of the gross domestic product (GDP) of Nigerian economy (international food, 2006). This is one of the reasons why the country's economic development policy has been based on the expansion of peasant agricultural production, Olayemi (1980). Manfred (1980), reported that the major constraints to the small – scale farmers improving their farm operations was largely due to restriction to financial access credit facilities.

It is from realization of this critical nature of agriculture that the federal government has come up with the strategy of transforming the economy on improving the rural agriculture. One of the measures is that establishment of the Nigerian agriculture, co-operative and rural development bank (NACRDB), the single largest agricultural development finance institution in Nigeria. NACRDB is one of the efforts of the federal government of Nigeria aimed at boosting the delivery of agricultural development thereby alleviating poverty among the rural and urban poor Nigerians. One of the major constraints small scale women farmers are facing in Nigeria is inability to obtain credit facilities from agricultural production. It is possible that when these conditions are improved upon, the value of small scale women

farmers' income will meet their expectations that will create enabling environment for the development of economic base of low income women farmers.

Economic Empowerment of the Rural Women through Training

Training basically addresses intercessions to improve the individuals' knowledge, skill and attitude on the job. Training as a concept implies on awakening of dormant skill, knowledge (natural, personal and societal) and attitude behavior, character and habits), so that a desired improvement could occur in the performance of ones and it leads ultimately to the development of a new individual and an effective and result oriented business enterprise (CIPM, 2008).

Training the rural women is necessary because it lead to reasonable result in their agricultural business. This is because considering the dynamic natural of agricultural system. Therefore, they need to be trained on the modern system of farming and on how to use the modern tools and equipment for farming.

It is know that rural farmers presently utilize non – mechanized production technologies in their cropping system like the simple farm implements which depend on human energy shifting cultivation instead of activation rotational improved local varieties of crops. They lacked the knowledge of herbicide to control weeds and pests attacks. They use hand and hoe weeding rather than application of herbicides, organic manure rather than fertilizer chijioke (1999). Obibuaku (1983) in support stated that in a traditional sitting, farmers have no knowledge of advanced management techniques or principles. They have little or nothing about input and output calculations, budgeting or other relationship that constitute the financial tools of the commercial form manager.

There is need for change, in all the above mention area of agriculture to effect changes. This attacks the extension agents who are among the agencies of transformation. This significance of low educational level among farmer should be addressed by extension workers. Education is usually value as a means of acquiring knowledge about farm technology. How level of education among farmers adversely affect adoption of innovation: agricultural extension is a system of dissemination information from the research institution to the farmers within the shortest possible time, Trebor (1998) further, rural farmers are trained so as to acquire the necessary skills and knowledge required for the need of innovation.

The agricultural training is needed on the area of increasing crop and vegetable production in educating farmers on how to accept and utilize recommended modern intensive crops and vegetable production, improved breeds of animals. William (1980) for this to be successful, the innovation introduced must be proficient in technical knowledge and educational process and the extension agent must have the right attitude towards rural farmers. The teaching methods and materials to use must vary according to farmers' circumstance and their stances in the various stages of the process.

Empowering Rural Women through Distributing their Goods and Service

Agricultural co-operative plays an important role in the distribution and marketing of agricultural crops. According to Ezumah and Dominic (1995) co-operative agriculture is a system in which farmers pool their resources; this is usually other an agricultural marketing supply co-operative or an agricultural. Marketing co-operative, supply co-operative purchase service and supplies such as seeds and fertilizers together, while marketing co-operative pool

their resources for the transformation, pricing, distribution and marketing of produce. World Bank, (2000).

A co-operative structure serves to provide agricultural produce the opportunity to process and market their crops in a joint business venture with other producers, additional benefit of co-operative are:

1. Arranging timing and scheduling of delivery
2. Assigning transportation and delivery cost.
3. Setting delivery location
4. Securing prices.

Agriculture is among the four industries in which co-operative business structures are found. Other types of co-operative are;

1. Consumer goods co-operative,
2. Financial Credit Unions
3. Housing Insurance
4. Rural electric system co-operatives.

These co-operatives business may be owned by consumer, employees business, or by government and nonprofit organization.

Agricultural co-operative may be organized by the function production co-operatives, more commonly found in California. Agriculture permit farmers of organize their farms to co-operative co-operation. Supply co-operation offer the function of providing inputs to processes at competitive prices. While service co-operative produce service to members such as credit, utilities and insurance.

Agricultural marketing co-operative are commonly organized by farm commodity or groups of commodities such as sugar, grain, corn and poultry. Marketing co-operative structures may function as contract and price bargain co-operative or may be involved in processing or manufacturing of specific agricultural commodities.

There are some very general reasons for forming agricultural co-operatives. Most of the reasons permit analysis for determining the effectiveness of one co-operative as a method of marketing agricultural produces. Agricultural co-operative are formed to solve market failure. Market failure occurs when goods are not distributed to the benefit of all reasons involved in market. In particular two instances characterize market failure. First, large number of buyers and seller may fail to enter the market. Secondly, equilibrium price may never be reached because market prices are too high, which may adversely affect the sellers or buyers respectively. By solving market failure, farming and commodity systems become more economically efficient (Agbo, 2002).

Co-operatives are also formed to achieve market power or to influence terms of trade. This trade may take the form of domestic or international markets. Terms of trade relate to price, timing, form and other quality or quantity specifications. Agricultural co-operatives are formed by commodity producers.

Variable and fixed inputs cost and capital investment play roles in kinds of decisions. Farmer marketing or supply co-operatives are commonly formed to provide new or missing services. A good example is development of fertilizer blending co-operative, a phenomenon that occurred as a result of farmer producer demand for custom fertilizer bund ratios based on soil and crop analysis. (Onweremadu, 2010)

A major local or regional challenge is co-ordination of the flow of supplies to farmers, such as, fertilizer and chemicals or the flow of farmer product from the farm to processing

facilities. Grain elevator co-operatives are good example of effective co-ordination of flow of quantities and quality of grains. Rather than expecting farmers to assume the entire development of market for specific crops. Co-operative serves the function of sharing risk among co-operative owner member. This risk sharing plays an important part in development of farm enterprises and developing markets.

Furthermore, a very critical role, although not traditionally played by co-operatives, is in the public policy making arena. By influencing public policy, but not to the extent that these influences unduly enhanced price and agricultural co-operatives could play a very strong role in influencing agricultural policy in addition to environmental and energy policy.

Empowering Rural Woman through Determining of the Quality of Goods Produced

The quality of a product is one feature that determine the acceptability or otherwise of a product. Quality is a feature which marks the standard of a product.

There are vital deficiencies associated with the traditional cropping system among which are low productivity caused by the use of outdated production techniques and tools coupled with the conservative attitude of the rural farmers. This is more so when they exist a wide range of innovation, yet the productive level of farmers appears to be 20 years behind established potentials, (Abalu and Atala, 1982) in order to raise the aggregate production and this make agricultural system viable for the rural farmers.

It is necessary to transform the traditional system of production into modern enterprise it is also necessary to improve productivity to meet the popular food need and equally enrich the national economy. This demands increase in the use of improved inputs and improved varieties of crops and employment of improved method of production (Famoriyo 1998)

Jague and patel (1980) noted that the use of radio and literature in Gambia had positive relationship with package adoption scores and size of groundually farm and social participation had negative relationship.

According to Okorie (1981) goat milk and sheep are sweet, nourishing and medicinal. Their meats are very rich in protein. However, their skin and hair attract high export value and used in maintaining soil fertility. These make sheep and goat production significantly important.

Okorie (1983) opines that in Nigeria, there are two types of houses, one is a large home divided into pens with the central passage way, while the other is portable house which is used where the semi intensive system or the tree range system or the tree range system is practiced. The animals are allowed out in also increase production.

On feeding Ogele, (2006) citing Devendra and Burns (1980) asserted that there is considerable evidence that goat is exceptionally efficient at digesting crude fiber. It is equally documented that goat need cellulose in the form of grass, hay silage or straw and areal mixture feed according to the body weight with extra feed given to lactating growing and pregnant goats. They require a greater maintenance ratio because they high metabolic rate when allowed on their extension situation, they will maintain themselves by grazing because of their browsing method of feeding.

During confinement, feeding becomes imperative with well balanced feed or rotation in the form of concentrates, protein, energy, vitamins and minerals famulus, (1970).

According to Umali (1994) training is needed in supply of farm equipment live stock and rendering venturing service information.

Further more Ubi, (1978) reports that he has seen many farms either ploughed and not plant due to shortage of seeds, poor distribution of fertilizer and poorly managed or in most cases not even harvested due to scarcity of labour or harvesting equipments. In some cases, the crops are harvested but not processed, until the quality determines below human acceptability.

Onyenugi, (1987) found that afflictions which befall Nigerian farmers are those using their own United energy to produce the nation food. This is detrimental and most diversitating. He further maintained that the introduction of machines into farm operations in Nigeria would carry advantage with it. More man power and technological resources would be devoted to increase the countries agricultural productivity and expansion of agro – based industry in our country mechanical weed control using tractors including buffalo drawn crop production.

In terms of planting and harvesting processing of crops the extension agents should educate and disseminate the innovation or improved machineries available through organization of seminar, group discussion or practical demonstration of such equipment facilities.

These include spraying diesel for pumping water from the irrigation, ridges, planting machines, Williams (1987) the adoption of innovation techniques or the recommended practices on farm mechanized equipment and implements without doubt maximize output on food production.

Theoretical Framework

The researcher has selected the feminist theory after careful consideration and critical thinking. As a theoretical framework suitable for the study; providing the necessary support rationale and justification for this study. A theoretical framework is a broad umbrella made up of theoretical postulations (theories, perspective, models or paradigms) that researchers or writers can utilize as guides for understanding or analyzing a reality or phenomenon under study.

Feminist Theory

The feminist theory aims to understand the nature of gender inequality. It examines women's roles, experiences, interests, and feminist politics in variety of fields, such as anthropology and sociology, communication, psychoanalysis, economics, literature, education and philosophy. (Chodorow, 1991).

Feminist theory focuses on analyzing gender inequality. Themes explored in feminism include: discrimination, objectification (especially Sexual Objectification), oppression, patriarchy, (Gilagam, 1977), and contemporary arts (de Eghor, 1996), (Armstrong, 2006) and anesthetics (Arnold, et al, 2003), (Flourence, 2000).

History of Feminist Theory

The feminist theories first emerged as early as 1794 in publications such as "A Vindication of the rights of women by Mary Wollstonecraft", "The changing woman" (Navago, 2005). The history of the modern western feminist movement is however divided into three "waves (Humm, 1995). Each wave dealt with different aspects of the same feminist issues.

First wave feminist critiques comprised women's suffrage movements of the 19th and early 20th centuries, promoting women's right to vote.

Second wave (gyno-criticism), was associated with the ideas and actions of the women's liberation movement beginning in the second wave however campaigned for legal and social equality for women. Third wave "gender theory", was a continuation of and a reaction to the perceived failures of second wave feminism, and it began in the 1990s. (Krolokke, 2005).

Empirical Review of the Study

In a journal paper on "An Assessment of Participant of Rural Women in Community Based Development Activities" presented by Adisa (2013) he conducted a research using structured interviewed schedule to carried out data for the study. The study revealed that average age of rural women participating in community based development activities (CBDA) was 47.9 with standard deviation of 9.0. This implied that the many of the respondents were middle aged and active; this could enable them to participate actively in CBDAs. He concluded that the relevance of rural women as a stakeholder in community-based development activities as a way of attaining and sustaining national development. Achieving sustainability at the grassroots level calls for active participation of women in all aspects of planning, decision and execution of community-based project(s).

Osadebe (2013), in a study on "Women Empowerment and Community Development" opines that the research was carried out with the use of well structured interview schedule to obtain the necessary data. The study revealed that women are actors in solving the major issues on the development agenda for the coming century, including the need to manage the environment in a sustainable manner, the exploding rate or population and urbanization, food security, human needs with regards to health education and literacy and also the elimination of poverty in the society.

Sabo (2005) states that women play a significant role in agriculture, the world over. About 70% of the agricultural workers, 80% of food producers, and 10% of those who process basic foodstuffs are women and they also undertake 60 to 90% of the rural marketing. Thus making up more than two-third of the workforce in agricultural production. They undertake various activities in agriculture such as cleaning of fields, field preparation, sowing, intercultural practices, weeding, harvesting, picking, cleaning of grains, drying of grains etc. But it is unfortunate that they remain invisible workers. The data were analyzed using appropriate statistical tools. Primary data were collected using a structured questionnaire administered to 90 women in agriculture (WIA). Analysis of the data indicated that 52% of the respondents were within the age range of 31 to 40 years and about 90% were married. Some 52% of the women farmers had at least primary education and 34% had farming experience ranging from 16 to 205 years. Average family size of the respondents ranged between 5 and 10. Although the WIA programme has led to an increase in agricultural production and income level of the participants, correlation analysis showed a negative relationship between marital status and agricultural production level. The study concluded that the WIA programme had a positive impact on the standard of living of the participants and their family members.

Research Design and Methodology

In this chapter, discussion will be based on the methodology adopted in carrying out this study. The focus will be centered on the specification of procedures for collecting and analyzing the data necessary. The necessary data include: Design of the study, Area of study,

Population of study, Instrument method, Validity of Instrumentation and Reliability of Instrumentation.

Design of the Study

The design used for this research work was the survey design. Under this design, the research used the questionnaire to elicit information from the subject of the study which where the true representative of the population.

Area of Study

The research area of study was carried out in Ohafia Local Government Area of Abia State. Ohafia Local government Area is about 725km's with the population of 528.695 according to the 2006 National census and it was created in the year 1975.

The Ohafia Local Government Area is made up of twenty six communities which are listed below. Ebem is the local government headquarter. The communities are; Abia, Akanu, Amuekpu, Amankwu, Amuke, Amuma, Asaga, Ebem, Elu, Eziafor, Ihenta, 1st – ugwu, Nde uduma Awoke, Nde Anya orie, Nde Anku, Nde Amogu, Nde ibe, Nde Okala, Nde Orieke, Nde uduma ukwu, Nkwobi, Oboro, kagwe, Okon and Ufiele.

The people of Ohafia Local Government Area are peaceful and resourceful men and women whose role in the nation is building dates back to the pre – colonial period with Agriculture as their main occupation. The twenty six towns that make up the local government supplies varieties of agricultural predication. Ranging from yam, garri, vegetable, cocoyam and palm oil in commercial quantities, to majority of middle men traders. Who came from far and wide across the nation to buy these items and in turn, helped in no small amount to boast the economy and finance of the people. A particular note was taken about Ohafia local government area being one of the largest cassava production. In addition to other food items, some people from other neighbouring villages come to buy the cassava in large quantity which they use in producing garri and other things.

Men and women in Ohafia local government are distinguished themselves in various fields of human endeavour. In Ohafia, they have best in medical aspect and also high professional such as lecturers, teachers, nurses and among other jobs like hunting, wine trapping and tailoring. And when it comes to their occupation, they are good at that and even do more to satisfy their customers.

And also, I will like to tell you that the people of Ohafia shares the same bamder with the people of Abiriba.

The people of Ohafia local government area have a monolittic cultural identify. They are also noted for their deep affiliation to cultural activities in the following area; war dance festival, Iriji festival, Igba uche festival and igwa mang. And festivals are been celebrated within a particular period of a year.

Population of Study

The population of this study was targeted at the various co-operative societies in Ohafia Local Government Area. According to records, there were 47 registered co-operative societies in the study area. But it is pertinent to note that out of 47 registered, only 38 are active and operational, these 38 active societies have total members of 1560 which comprise of 960 women and 600 male.

And out of the 38 functional co-operative societies in Ohafia local government area, the researcher using simple random technique selected to societies from this study. The whole 38, randomly picked from a basket, total of which 10 societies were picked. This method gave the whole societies equal opportunity to be selected as shown in the table shown below.

Table 1. The list of the societies selected

	NAME OF THE SOCIETIES	TAG NUMBER	TOTAL NUMBER OF THE MEMBERS
1.	Udoka yam production co-operative societies	005	20
2	Ebem multi – purpose co-operative societies	014	35
3	Kalu fishery co-operative societies	028	45
4.	Dwain farms co-operative societies	030	40
5.	Dynamic rice co-operative societies	001	30
6.	Uduma piggry co-operative societies	022	20
7.	Ezechukwu multi – purpose co-operative societies	034	79
8.	Akachukwu multi – purpose co-operative societies	007	50
9.	Ifunaya Palm kennel co-operative societies	010	20
10	Ogidi Garri co-operative societies	017	60
	TOTAL		399

Source; Field Survey, 2018

Sample and Sampling Techniques

Due to the time and financial

Due to the time and financial constraint, the researcher decided to study the population in the 10 societies because of the relatively small size of the societies that was picked.

The sample size of this study is 399 members of the 10 selected co-operative societies in Ohafia Local Government Area.

Method of Data Analysis

The researcher used figures, table and percentage in analyzing and interpreting data collected from primary and secondary sources. Table were used in marketing the finding on belief that the higher the percentage the higher the chance of obtaining an accurate and reasonable result.

Data Presentation

The researchers present the result of their study in which the data collected are organize, presented and analyzed according to the order of the four research question. The researcher employed the use of percentage and table necessary in order to make the analysis very simple and comprehensive.

A total number of one thousand five hundred and sixty (1560) where discussed form the co-operative in Ohafia Local Government Area. Three hundred and ninety nine (399) constitute the sample size. Therefore (399) question only 350 questionnaires were completed and returned making a percentage of 91% while the total of 49 questionnaire were not returned and it is demonstrated with the table below

Table 2 Returned Questionnaires

Population of the societies	Questionnaire Returned	Questionnaire not returned	Percentage
399	-	49	10.8
	350	-	89.2
	350	49	100

Source: Field Survey, 2018

The table above indicate that 10.8% of the questionnaire where not returned while 89.2% of the questionnaire where successfully returned.

Table 3 Marital Status Distribution for Respondents Base.

RESPONSE VALUE	NUMBER OF RESPONSE	PERCENTAGE
Married	144	41
Single	91	19
Widow	115	40
Total	350	100

Source: Field Survey 2018

The table above shows that 41% of the members are married, 19% are single and 40% are widows. Therefore widows are in majority.

Table 4 Distribution of Respondents Based on their Occupation

RESPONSE VALUE	NUMBER OF RESPONSE	PERCENTAGE
Civil servant	118	20
Farmers	167	62
Traders	65	18
Total	350	100

Source: Field Survey 2018

The table above, shows that 20% of its members where civil servants, while 62% where farmers and 18% of its members where traders. Therefore indicates that farmers are its majority members.

Table 5 Age Distribution of Respondents

AGE GROUPING	NUMBER OF RESPONDENT	PERCENTAGE
18 – 28	35	5.7
29 – 38	70	9
39 – 48	80	36
49 – 58	60	13.8
59 – 68	75	30
69 Above	30	6
Total	350	100

Source: Field Survey, 2018

The table above, indicate that 5.7% of its members where between the age 18 – 28, while 9% are from 29 – 38, 36% where from 39 – 48 and 13.8% where from 49 – 58 and 30% where from 59 – 68 and the last of them is 6% where from 69 and above. Therefore, it shows that the majority of its members are from the age of 39 – 48.

Table 6 Distribution of Respondents Based on the Level of Education

RESPONSE VALUE	NUMBER OF RESPONSE	PERCENTAGE
None	87	15
Primary	98	44
Secondary	95	36
Tertiary	70	6.5
Total	350	100

Source: Field Survey 2018

The table above indicates that 13% of the member has no form of education, while 44% only have a primary education 36 has a secondary education and 6.5 have the tertiary education. This shows that many of its members have only primary educational level, having the highest percentage as 44%.

Table 7 Distribution Base on the Financial Assistance from the Co-Operatives Societies in Ohafia Local Government

	RESPONSE VALUE	NUMBER OF RESPONSE	PERCENTAGE
1	Co-operative society loan	110	36
2.	Agricultural bank loan	48	20
3.	Government loan through FADAMA project	70	24
4.	Micro finance Bank loan	54	10
5.	Nongovernmental organizational loan	60	10
	Total	350	100

Source: Field Survey 2018

From the table above, 110 respondents represent 36% of the total respondent which indicate that they source their loan through co-operative society loan. 48 respondents representing 20% for the total respondent source their loan through agricultural bank loan and 70 respondent representing 28% source their loan through government loan through FADAMA project. 54 respondent representing 10% of the total respondents source their loan through micro finance bank while 60 respondents to represent 10% source their loan through non- governmental organization.

Table 8 Distribution Base on the Training Programme in the Council

RESPONSE VALUE	NUMBER OF RESPONSE	PERCENTAGE
Book keeping and accounting	83	208
Use of insecticide	50	14
How to use mechanized equipment and implement	43	12
Modern system of farming technique	34	248
Modern system for storage and food preservation	90	30
TOTAL	350	100

Source: Field Survey 2018

From above table, 33 respondent representing 20% of the total respondents indicate that they acquire training programme on book keeping and accounting skill. 50 respondent representing 148 indicate that they also acquire the use of insecticide. 43 respondent representing 12% indicate that they acquire the use of mechanized equipment and implement. 90 respondent representing 305 indicate that they acquired modern system of storage and food preservation and 34 respondent representing 248 indicate that they acquired modern system of farming technique through the training programme organized by the co-operative societies in Ohafia local government area. And this shows that many of the members focused on modern system of storage and food preservation and that made it the highest percentage of 30%.

Table 9 Distribution of Respondent Base on the Assist the Rural Women Get from their Cooperative

RESPONSE VALUE	NUMBER OF RESPONSE	PERCENTAGE
Providing transportation	90	29
Connecting members with the buyer	25	8
Subsidizing cost of distribution	162	43
Bargaining and fishing price for their produce	41	10
Patronage of member on the goods and services	32	10
Total	350	100

Source: Field Survey 2018

The above table, shows that 90 respondent is representing 29% indicate that they will provide transportation while 25 respondent that is representing 85 indicates that they connect their members with the buyer. 162 respondent representing 43% indicates that subsidizing cost of distribution and 41 respondent that is representing 10% indicate bargaining and fixing price for their product and lastly 32 respondent that is representing 10% indicate patronage of member on the goods and service.

Table 10 Distributions of Respondents Based on the Assistance Co-Operatives Societies Give to their Rural Women in Determining the Quality of their Product.

RESPONSE VALUE	NUMBER OF RESPONSE	PERCENTAGE
Education and training for high quality produce	110	33
Improved farming system	48	12
Use of fertilizer and insecticide	70	25
Supply of improved seed	54	15
Use of veterinary service to provide medicine for their animals	60	14
TOTAL	350	100

Source: Field Survey 2018

From the table above, 110 respondent representing 33% indicate education and training for high quality product. 48 respondent that is representing 12% indicate improving farming system. 70 respondent representing 25% indicate the use of fertilizer and insecticide and 54 respondent representing 15% indicates that the supply or improved seed and 60 respondents that is representing 14% indicate the use of veterinary services to provide media for their animals.

Summary of Finding

The findings of this study with regards to the contributions of co-operative societies in the empowerment of rural women revealed the extent to which the co-operative societies were able and they contributed to the economic empowerment of their rural women. From the data collected and analyzed on the previous chapter, the respondents affirmed that the rural women were given the necessary support they needed.

The various forms of economic empowerment of rural women enhanced the wealth and well being of the nation. This is because women who control their own income tend to impact on their families positively in conjunction with the FADAMA project. The finding agreed with that of Nagish (2006) who revealed that adequate training were necessary in improving the well being of rural women.

The result of the study with regards to assist in the distribution of goods and services showed that to the extent to which the co-operative societies were able to help the rural women to ensure effective distribution of their goods and services. Such services ranged from provision of training superstitious, connecting to the buyers, and identifying the markets. The findings agreed with that of world bank (2000) which indicated that agricultural co-operatives pool their resources together for the transformation, packaging, distribution and marketing their produces.

Further more, the result of that which regards to assistance given to rural women in determining the quality of goods they produce. Result showed that the co-operative societies were trying their best in helping their members. The result of the study with respect to co-operative societies in Ohafia local government area shows that they provide financial assistance to the rural women, and also found out that the co-operative assisted the women with direct loans, as well as assisting them to obtain loan from agricultural and co-operative

banks, government, a world bank assisted poverty alleviation (FADAMA PROJECT) and the micro finance banks even though the credits are not enough. The finding agreed with that of Gana et al (2009) who stated that government and nongovernmental organization need to seek to promote empowerment of rural communication through rural micro finance to reduce or eliminate poverty especially rural women.

The result of the study with regards to the forms of training programmes, co-operative societies in Ohafia local government area provide for the rural women, but to the extent to which co-operative societies can offer. These training programmes were sometimes provided in order to enlighten the rural women on how to awakening their skills and knowledge on personal and societal and attitude on thing. And the farming programmes were sometimes provided in order to enlighten them on how they will improve in the agricultural business and how reasonable result they will get when they apply the things that they were been thought in practices. And such training was ranged from book keeping and accounting skill, use of insecticide, how to use mechanized equipment and implement, modern system of farming technique and modern system of farming technique and modern system of storage and food preservation. These were the training that the co-operative societies gave to the rural women in order to ensure quality of their product. This they did by ensuring that members are using the high and improved farm inputs fertilizers, insecticide, use of modern storage and processing techniques as well as undergoing education and training on the modern farming methods. The finding agreed with that of Palmoriyo (1980) who opined that increase in the use of improved inputs and improved varieties of crops and employment of improved methods of production ensured improved quality of product.

Recommendations

Based on the findings of the study, the researcher wish to make the following recommendation:

1. The co-operative societies should put more effort in assisting their members i.e the rural women in most cases in securing loan for them.
2. They should always organize moral training and educational programmes for their members. This will go a long way in helping them to improve in their performance.
3. Assisting the rural women in the distribution of their goods and services will serve as a serious boost for them in their operation since it is necessary for their member, co-operative societies should help their members in distributing their goods and services.
4. Co-operative societies should also help their members by training them on how to improve the quality of their produce. This will ensure food security.
5. Government should assist the co-operative societies by providing for them those things they need to perform effectively

Suggestion for Further Studies

Based on the finding from this particular work, the following topics were advanced for further studies.

1. Contribution of non-government organization in the economic empowerment of rural women.
2. Contribution of co-operative societies in promoting economic activities in Afiagain Education zone of Abia state.
3. The role of government agencies in the economic empowerment of rural women.

4. Contribution of agricultural co-operative societies in improving food production.

Conclusion

Empowering the rural women economically would go a long way in redressing a lot of the societal vices and also help to reduce the spread of HIV/AIDS. The co-operative societies are the headrest and the best means of reaching these rural women since it provided them the way to interact freely.

The study revealed that the co-operative societies in Ohafia local government area as in every part of Nigeria was challenged greatly by inadequate funding and inadequate formed education.

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