JOURNAL OF AGRICULTURE, SOCIO-ECONOMICS AND SUSTAINABLE ENVIRONMENT

JASSE

Promoting Sustainable Agriculture and Development



VOL. 6, NO. 1, 2018
ISSN2354-192X

A PUBLICATION OF
THE DEPARTMENT OF AGRICULTURAL ECONOMICS,
EXTENSION AND RURAL DEVELOPMENT,
NIGER DELTA UNIVERSITY, WILBERFORCE ISLAND, NIGERIA

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Constraints to Sub-optimal Participation of Women Farmers in Development Cooperatives in Multi-livelihood Predominantly Rural Economy

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ABSTRACT

The enhancement of women status in cooperatives and in the society has always been important to international cooperative movement. This exists because of the roles of women to national development and opportunities which cooperative membership offers to its members. This study investigated the reasons towards sub-optimal participation of women farmers in development cooperatives. Specifically, the study described the socioeconomic characteristics of the respondents in the study area, determined the severity of constraints to agro-preneurial cooperative involvement and identified the prominent underlying constraints to sub-optimal participation of women in cooperatives. A total of 328 respondents were selected through a three-stage sampling technique in Akwa Ibom North West District. Data were analyzed using descriptive statistics such as frequency count and percentage, and incidence index. Result suggested that majority of the respondents were married (44.4%) with an average age group of 32-42 years (55.6%) and highest educational level of 44.4%. Majority (56.7%) of the respondents had household size ranges of 1-5 persons. The result on prominent underlying constraints to participation showed that non-availability of long-term loans and high cases of loan non-repayments with incidence index range of above 70% and percentage composition (18.2%) were the most pronounced constraints among the respondents. The study therefore recommends among others that female agro-based entrepreneurs should be more economically empowered by relevant government agencies and NGOs for enhanced performance in agricultural production while attention should be given to those factors that cause loan default.

Keywords: Constraints, Sub-optimal Participation, Women farmers, Cooperatives

INTRODUCTION

Cooperatives are autonomous associations of people who join together to meet their common economic, social and/or cultural needs through jointly-owned and democratically controlled enterprises, International Labour Organization (ILO), (2002). Cooperatives are able to promote economic and social development because they are commercial organizations that follow a broader set of values and principles than those associated purely with the profit motive, ILO (2002). These values according to ILO (2002) include self-help, self responsibility, democracy, equality, equity and solidarity and also in the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others. Their principles include among others voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, cooperation among cooperatives, and concern for community, ILO (2002).

Cooperatives, like other forms of enterprise, reflect the broader society in which they operate; it is not surprising that gender imbalances do exist, despite the cooperative principles and values that proclaim equality and equity, ILO (2002); FAO and ECOWAS (2018). Among the most important gender issues in cooperatives today are women's low level of active participation and under-representation in decision-making and leadership, Maleko (1998) and Yohannes and Endale (2014). These have been blamed on factors including the traditional role of women in society and the prevalent misconception that women's reproductive and domestic responsibilities constitute their main role, ILO (2002), lack of access

to resources, Okon and Inyang (2016) and Maleko (1998), and legal constraints and cooperative bye-laws, ILO (2002). Without independent assets it is difficult for women to invest in their own right in cooperatives. Meanwhile, there is an indication that female agro-based entrepreneurs are more efficient in transforming credit accessed to higher performance, yet male agro-based entrepreneurs have better access to credit facilities than their female counterparts, Simonyan, Amusa, and Akpan (2018). This lack of access to productive resources affects both their participation in existing cooperatives and the setting up of new ones, Okon and Inyang (2015) and ILO (2002). However, women do face barriers to their participation in cooperatives as a result of related laws that discriminate against women in regard to property ownership and inheritance. Furthermore, in cooperative by-laws, which are formulated by the members themselves, certain rules and regulations can have a discriminatory effect on the participation of women, ILO (2002). For example, in agricultural cooperatives, ownership or control over land or property are often stipulated as a condition for membership. In some instances cooperative only allows one member per farm/household, the general tendency is that a man is chosen and when the women household members are excluded from membership, they are consequently excluded from the services that cooperatives provide in rural communities.

Godwin NdubuisikechukwuMbagwu, (2018) in his study analyzed factors influencing membership of farmer's in cooperative societies in Abia State, Nigeria. Data was analyzed with descriptive statistics such as frequency counts, mean scores and percentages and inferential statistics (probit regression analysis). The result of socio-economic characteristics showed that farmers had mean ages of 40.67 years, household size of 4.1 persons, mean farm income of N201,000.00 with a mean farming experience 6.1 years. The result revealed that 57.2% and 41.2% of the farmers belonged to farmers' multipurpose and agricultural cooperative societies respectively. The result of probit regression estimates showed that coefficients age, farming experience, income, household size and poverty level influenced cooperative membership in the study area. The study recommended that policies aimed at reducing household sizes by appropriate family planning techniques should be advanced in order to reduce poverty and encouraging farmers to join cooperative societies for ease access of inputs and credit for enhanced productivity.

Simonyan, et. al., (2018) in their study investigated gender differentials in the performance of small scale agro-based entrepreneurs in Akwa Ibom State, Nigeria. Data were analyzed using descriptive statistics, correlation, and ordinary least square (OLS) multiple regression analysis. The result of gender desegregated analysis showed that male agro-based entrepreneurs have better access to credit facilities than their female counterparts. Gender of agro-based entrepreneurs significantly influenced performance in favour of male. Other variables that significantly influenced the performance of agro-based entrepreneurs include: membership of cooperative, loan received, interest rate and experience at 0.01 and 0.05 respectively. Access to credit has very strong and direct relationship with performance with a Pearson Product Moment correlation coefficient of 0.82 for male and 0.86 for female agro-based entrepreneurs. Which indicate that female agro-based entrepreneurs are more efficient in transforming credit accessed to higher performance. Based on the findings, the study therefore recommended among others that female agro-based entrepreneurs should be more economically empowered by relevant government agencies and NGOs for enhanced performance in agricultural production.

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.

Awotide (2012) survey reveals that 4.2% of women complained of low income realized from their occupation as the reason for not participating in Agro-cooperative organization as well as low educational attainment level of women. Onyemauwa (2012) in his study analyzed women participation in cassava production and processing in Imo State, Southeast Nigeria. Descriptive statistics, participation index and an econometric tool was used to analyze data. Then, reported that the main enterprise objective of the women was household consumption. A grand mean participation index of 3.02 according to him is an indication that the women always participated in the enterprise in the state. The dominant activities of the women were cultivation, cutting of cassava sticks, frying and fire preparation. Level of education, number of visits by extension agents, access to farm credit, farm income, and cooperative membership were the statistically ($p<0.05$) significant factors that affect the respondents in the state. The major constraints faced by the respondents were non-ownership of farm land, pre-occupation with household chores, inadequate farm size and high cost of processing. It is recommended that the respondents should belong to cooperative associations, and form effective linkage with agricultural extension agencies in the area. There is need to review the existing system of land acquisition and ownership in the area in order to give women greater access to and control of productive resources.

Awotide, et. al. (2015) in their study investigated the factors that influences smallholder rice farmers' participation in cooperative organisations. They seek to provide answers to the reason why some rice farmers join cooperatives while others are reluctant to join or drop out, in spite of the benefits associated with being a member. Data was analyzed using descriptive statistics and probit model, respectively. The results revealed among many others that cooperative members have higher income per hectare than the non-cooperative members. Younger and male farmers are more likely to participate in cooperative organization. Farmers with small farm size have the highest probability of participation than those with large farm size. Contact with extension agents and education positively influence the probability of participation. The study therefore, recommended that female headed households should be the focus of attention of any program aim to increase cooperative membership in rural Nigeria. Contact with extension agents and years of education of the household head should be improved. Programs, strategies and policies that are targeted at the achievement of increase agricultural productivity should be intensified.

Pethronila, et. al. (2018) examined the participation of Women in Agricultural Cooperative Societies in Anambra State, Nigeria. Descriptive analytical methods were extensively used. That include frequency distribution tables, percentages and average mean; inferential statistics was also use to analyse the formulated hypotheses. Hypotheses were tested with paired t-test model. The result revealed that women participate significantly in agricultural cooperative goal setting and decision making process. Finally, the result showed that women were involved significantly in the implementation of activities of the agricultural cooperative societies. Optimal realizations of these objectives were reported to be hindered by gender discrimination, poor access to extension services, cultural hindrances; illiteracy and weak educational background. In order to overcome these challenges, proper education, skill acquisition and training should be given to women. Again, there should be no discrimination on whom to assume the executive positions, everyone should be given equal opportunity to democratically participate in the management of cooperative business. This will encourage the women and motivate them to superior performance.

FAO and ECOWAS Commission, (2018) National Gender Profile of Agriculture and Rural Livelihoods in Nigeria investigated the inequalities between women and men in most human development indices, and reported gap widening in the education, employment and health subsectors. In the agricultural and rural sectors, the following issues were identified: Land ownership and control are still dominated by men in terms of average land size apportioned to farming activities, with widespread disparity across communities and states. For

example, in Taraba State, average holdings are 7.5 hectares (ha) for men and 0.8ha for women. Abia State showed equal average holdings for both sexes. However, women in Katsina State had slightly higher average land size (0.8 ha) compared with men (0.6 ha). The majority of men acquired land through inheritance, while women mostly obtained theirs through lease or purchase. In Kano, Katsina and Oyo States, women also acquired land through inheritance, where the religion apportions 50 percent of everything that men inherit to women. In farming operations, men spent 4-8 hours each day clearing land, ploughing, weeding, transporting and harvesting. This compares with women, who spent 4-8 hours daily on processing, planting, fertilizer application and marketing.

Gender disparity in livestock production shows that women are mainly involved in rearing small ruminants (goats and sheep) and non-ruminants (pigs and rabbits), while men dominate the production of large ruminants (cattle, camels and donkeys) that carry a higher monetary value.

Disparity exists regarding women's rights to their own savings, financial assets and fair remuneration for their contribution to the family business. Results show that women increasingly supply national and international markets with traditional and high-value produce (garri, fish, vegetables) to a greater extent than men. They also dominate buying and selling of agricultural produce. However, men who trade in agricultural products have an advantage, because they are often selling their own produce. Time spent by men and women in agribusiness management, including marketing, record-keeping and sales is greater for women than for men in all the agro-ecological zones.

Majority of the respondents spend their earnings on agricultural income-generating investments. This ranges from 45 percent of total earnings in the South East to 30 percent in the North East. The proportion of income spent on food and nutrition ranges from 40 percent in North Central to 3 percent in the South West. However, only 8 to 20 percent of total farm incomes were spent on education across all zones.

Disparity also exists regarding the percentage of women belonging to mixed farmers' groups. In Benue and Ogun States, 51 to 75 percent of women participate in mixed groups, compared with less than 25 percent in Gombe and Taraba States. In Kano and Katsina States, men and women operate in separate groups due to socio-cultural and religious factors. The percentage of women in leadership positions within groups also varies across states, with fewer than 25 percent holding leadership positions in most states. Only Ogun and Oyo States had 26 to 50 percent of women in leadership positions in mixed groups. Based on Focus Group Discussions (FGD), women reported lack of access and control over the following critical resources: land (21.8 percent), training (16.7 percent), inputs/technologies (16.7 percent), equipment (13.5 percent), water (5.2 percent) and health facilities (4.2 percent). These gender gaps hinder women's productivity and reduce their contributions to the achievement of broader socio-economic development goals. In general, reasons for the persistence of gender inequalities include: cultural and societal values; low level of education and sensitization; religious beliefs; high level of poverty among women; poor implementation of gender policies; lack of continuity and sustainability of development programmes; early marriage.

The understanding of constraints to sub-optimal participation of women farmers in the development cooperatives in multi-livelihood predominant in the study area was investigated because of dearth of recent research. This study seeks to address the following research question: what is the Socio-Economic Characteristics of women farmers in the study area? What determines the Severity of Constraints to Agro-preneurial Cooperative Involvement? What are the prominent underlying constraints to sub-optimal Participation of women in Cooperatives? The specific objectives of this study was to describe the Socioeconomic characteristics of the respondents in the study area, determine the Severity of Constraints to Agro-preneurial Cooperative Involvement and identify the Prominent Underlying Constraints to sub-optimal Participation of women in Cooperatives.

METHODOLOGY

This study was conducted in Akwa Ibom North East District, Nigeria, which is located in south-south region along latitude 5°05N and longitude 8°00E. It has a land mass of about 6,580km2 (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 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 ninety households each from three LGAs for questionnaire administration. A total of 180 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

Profile of the Respondents

The result of Table 1 below shows the socioeconomic characteristics of the respondents. It was revealed that majority (51.7%) of the respondents fell on the age range 32-42 years. Then, 32.2% of them fell on the age range 43-53 years while only few representing 16.1% were on the age range 54-64 years. This implies that majority of the respondents in the study area are still within the economically active age which means that actual and perceived entrepreneurial skills are acquired overtime and consequently, age has an impact on entrepreneurship. This corroborates with the earlier findings and assertions of Udoh, Inyang and Oguzie, (2016), Mbagwu, (2018) and Okon and Inyang, (2016).

The result of the marital status showed in Table 1 revealed that majority (55.6%) of the respondents was married while (44.4%) were single. This result implies that marriage institution is highly cherished among the respondents in the study area. This result conformed to the previous findings of Okon and Inyang, (2015); Udoh, Inyang and Aguzie (2016) and Mayoux, (1988) that reported high incidence of married females due to respect and value accorded family and marriage institutions. Result on level of education of the respondents showed that majority (44.4%) of the respondents had secondary education as the highest educational level. This was followed by (41.7%) that had primary education while only (13.9%) had tertiary education as the highest educational level. This implies that cooperative women in the study area had some form of formal education and can understand with ease information of innovations. This also showed an improvement as against FAO and ECOWAS Commission, (2018) that reported a wide gap in education within the rural women. Result on household size showed that majority (56.7%) of the respondents had household size range of 1-5 persons. This was followed by (43.3%) that had 6-10 persons. This implies that respondents in the study area were aware of the benefit of family labour. This however, is in tandem with the earlier findings of Mbagwu, (2018) that reported a mean household size of 4.1.

Table 1: Distribution of respondents according to Socioeconomic Characteristics

Item	Socioeconomic Characteristics	Frequency	Percentage %
1	**Age**		
	32-42	93	51.67
	43-53	58	32.22
	54-64	29	16.11
2	**Marital status**		
	Single	80	44.45
	Married	100	55.55
3	**Level of education**		
	Primary	75	41.67
	Secondary	80	44.44
	Tertiary	25	13.89
4	**Household size**		
	1-5	102	56.67
	6-10	78	43.33

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

Table 2 below shows the severity incidence index and the relative rank order positioning of constraints to Agro-preneurial cooperative involvement. Relatively from the result of Table 2, it was revealed that non availability of long term loans, high cases of loans non repayments, low level of literacy and numeracy among members and low asset capacity of the cooperative ranked 1st, 2nd, 3rd, and 4th respectively. This constraint is aggravated due to the short term and medium term loans policy position of the financiers of cooperatives societies while the issues of loans repayment keeps the cooperative in business but, where there is high incidence of defaulting in loans payments, the cooperative losses it essence thereby resulting in dysfunctional participation. This result corroborates with earlier findings of Awolumate, (2018); Ashanti (1993) and Baldwin (2004) that reported high loan defaulting matters and poor loan sourcing performance as the factors that contributes to sub-optimal participation of women in development cooperative. FAO and ECOWAS Commission, (2018) reported low assets capacity among the rural women, poor implementation of gender policies, low level education and lack of continuity and sustainability of development programmes among others as factors that contributes to sub-optimal participation of women in development cooperative. Pethronila, et. al., (2018) reported among others illiteracy and weak educational background. Awotide, et. al., (2015) reported educational level as one of the factors that contributes to sub-optimal participation of women in development cooperative. But reported that farmers with small farm size have the highest probability of participation which is contradictory with position of FAO and ECOWAS Commission, (2018); Cook, (1995).

Table 2: Showing Pattern of Severity Incidence Index, Relative Rank Positioning of Constraints to sub-optimal Participation in Cooperatives among women

Item	Constraints To Participation Cooperative	Not Serious	Serious	Very Serious	Relative Rank order of Severity Incidenc Percentage
1	None availability of long term loans	0.260	0.226	0.514	74.0 1st
2	High cases of loans non-repayments	0.285	0.271	0.444	71.5 2nd
3	Low level of literacy and numeracy among members	0.309	0.323	0.368	69.1 3rd
4	Low asset capacity of cooperative	0.330	0.316	0.354	67.0 4th
5	Lack of innovative initiatives	0.483	0.306	0.212	51.8 5th
6	Inconsistent pattern of policy implementation and follow up	0.486	0.406	0.108	51.4 6th
7	High interest rate on loans	0.524	0.149	0.326	47.8 7th
8	Lack of experiential leadership	0.535	0.208	0.257	46.5 8th
9	Improper records keeping	0.587	0.285	0.128	41.3 9th
10	Social exclusiveness oriented crises	0.601	0.212	0.188	40.0 10th
11	Limited capacity in creative economic ideas	0.625	0.219	0.156	37.5 11th

Prominent but Salient Underlying Constraints to sub-optimal Participation in Cooperatives

Table 3 below shows the prominent but salient underlying constraints to sub-optimal participation of women in development cooperatives. Relatively from the result of Table 3 it was revealed that percentage composition (18.2%) as compared with the relative severity incidence index range of 70% and above implies that the items that reflect category A which are none availability of long term loans and high cases of loan non repayments was most pronounced constraints. This category suggests a re-visitation and review of policy position of the financiers of cooperatives societies as this will enhance access to loans that are light enough for women of different class to reduce the high default cases that is always witness. Category B with relative severity incidence index range 60%-69% and percentage composition (18.2%) shows that the items that reflects category B which are low level of literacy and numeracy among members and low asset capacity of cooperative was more pronounced constraints. This category suggests a socio-cultural change in form of advocacy and for education and empowerment of the women as this will lead to change of narrative of men being the most important group, and women relegated behind in the society. Category C with relative severity incidence index range 50%-59% and percentage composition (18.2%) shows that the items that reflects category C which lack of innovative initiatives and inconsistent pattern of policy implementation and follow up was pronounced constraints. This category suggests a consistent government policy that will eliminate lacuna that exists in innovation initiative capacity among the cooperative women. Category D with relative severity incidence index range 40%-49% and percentage composition (36.4%)

shows that the items that reflect category D, including high interest rate on loans, lack of experiential leadership, improper records keeping and social exclusiveness oriented crises, were pronounced constraints. This category suggests development in form of leadership and management training. Category E with relative severity incidence index range 30%-39% and percentage composition (9.1%) shows that the item that reflects category E which is limited capacity in creative economic ideas is not pronounced constraints. This category though not pronounced suggests intensification of vocational training for women to improve their capacity in creative economic ideas.

Table 3: Prominent but Salient Underlying Constraints to sub-optimal Participation in Cooperatives

Incidence Index category	Relative Severity Incidence index range	Item Frequency	Percentage composition	Implied Salient and Pronounces Underlying Constraints
a.	0.70 and above	2	18.18	Outrageous conditions for loan access
b.	0.60-0.69	2	18.18	Inadequate advocacy on right/education and empowerment of women
c.	0.50-0.59	2	18.18	Virtually none strategic planning oriented
d.	0.40-0.49	4	36.37	Inadequate leadership and management training
e.	0.30-0.39	1	9.09	Inadequacy of vocational training

CONCLUSION AND RECOMMENDATION

Cooperative women in the study area is made up of people who are still within the economically active age, have some form of formal education and married with about 1-5 persons in the household. That means this group constitute of people with sense of responsibility that would be willing to improve their wellbeing through their livelihood activities. Cooperative has been proven to be the vehicle through which these rural women could achieve this amid objective. However, majority of these women have not been able to participate, even among those that are member, there have not been an optimal participation, the situation which have been blame on several factors. The result of relative severity incidence index range of constraints to agro-preneurial cooperative involvement revealed that low level of literacy and numeracy among members and low asset capacity of cooperative was more pronounced constraints to agro-preneurial cooperative involvement. These was not as much as the effect cause by non availability of long term loans, high cases of loans non repayments which are the most pronounced constraints. Low participation of women in cooperative activities would be reduced if there will be high actions that involved tailored functional education that centred on mitigating the influence of the prominent barriers to optimal participation. Aside public enlightenment campaign unit of development institutions of designing carrying out the education process, existing cooperative should use their members to promote enrolment of news. Therefore, regulation agency is needed to engage active cooperative societies to enhance corporate governance best practices to provide more confidence to the intended new members.

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