Impact of Membership of Cooperative Societies on the Empowerment of Women in Ogbe Community, Edo State

By

Evelyn Iriagbonse Asoro
Department of Social Work,
Faculty of Social Sciences, University of Benin,
Benin City, Edo State Nigeria.
evelyn.asoro@uniben.edu +234 8039535256

Abstract

The paper focused on the impact of membership of cooperative societies on the empowerment of women in Ogbe Community, Oredo Local Government Area of Edo State Nigeria. The study attempted to answer the following questions: What are the nature and structure of cooperative societies in Ogbe community, Benin City, Edo State? and What are the strategies for the enhancement of women empowerment and participation by the cooperative societies in the study area? Literature were reviewed in line with the research questions and the research adopted empowerment theory in the explanation of the subject under investigation. The study revealed that cooperative societies has positive impact on the women's lively holds as per support their families and the society at large. The study recommended that: more awareness should be created on the impact of Cooperative Societies on performance of women enterprises. The public should be more informed of the activities of Cooperative Societies and how they can benefit women enterprises. Women who are members of cooperation need to be trained on various modes of operation of Cooperative Societies so that women enterprises can benefit maximally from the services of cooperative society.

Keywords: Co-operative Society, Women, Community, Economic empowerment, Strategies, Economic, Impact, Society Women

Introduction

Women Empowerment is critical to the development of both the individual woman and the societies of the world at large. According to some estimates about one billion women roughly one-seventh of the world's population are unable to achieve their full socio-economic, political and cultural potentials and ensure their own well-being as compared to their male counterparts (Eyben and Comwall, 2008). Women socio-economic empowerment is a process of acquiring, providing, bestowing resources and the means or enabling the access to and control over such means and resources (Lazo, 1998). Empowering women economically gives them more control over their choices and more

options for their future and it is clearly linked with achieving the Sustainable Development Goals (SDGs). However, all over the world, women have borne the brunt of being marginalized economically, hence, empowering women has become a frequently cited goal of development intervention by government and development agencies in nations of the world (Mosedale, 2005).

Lewa (2000) identifies a woman group as an association of two or more women who interact to accomplish a shared purpose. Scholars have therefore pointed out that, members of women groups normally pool physical, financial; economic or human resources to achieve a common task. For instance, women collectively ploughing members farms, pooling resources for joint income-generating activities or contribute a certain amount of money on a weekly or monthly basis which is received by each of the members in turn. This contribution can be used for social welfare or for a merry go round scheme which can range from home renovations, purchase of household equipment or payment of school fees (Lewa, 2000; Malombe, 2000 and Karanja, 2013).

Women can readily identify their needs. This is made possible by conscious efforts of bringing them together in women gatherings such as cooperatives and voluntary associations. Studies by Davis and Negash (2005) noted that women groups provide a means of collective action, used in communities worldwide especially in rural areas as safety nets to cope with risks and for mutual assistance. Often participation in a solidarity group is considered crucial for empowerment. In this regard, Lazo (1998) suggests that ''empowerment of women is maximized by collectivization''. Supportive networks are critical for women's ability and opportunities to protect their individuals and collective interests on micro and macro-levels. Mayoux (1999) and Stromquist (1995) underline collective participation outside the household as necessary for empowerment. Thus women can benefit economically when they bond or get together.

Government at the Federal and State levels in Nigeria are making efforts to alleviate poverty among its people including the impact of cooperative society, hence it shows that governments in Nigeria appreciate the important of cooperative societies on wellbeing of the members. Thus women have come up together and formed cooperative groups where they pool their resources together for mutual benefits. Despite the formation of these cooperative groups it is not clear if economic empowerment of women are attained in relation to their access to resources that are regular and sufficient and which women have control over.

It is against this background that the researcher seeks to investigate the various economic activities engaged in by women cooperatives, their constraints and challenges and whether it has empower them economically, in Ogbe community, Benin City. This study therefore, sought to establish the impact of membership of cooperative societies on the empowerment of women in Ogbe community, Benin City, Edo State, Nigeria.

Statement of the Research Problem

The declining trend in the global economic situation has created an era where many feel weak to change their livelihoods. Recently, many governments and people in different parts of the world have been showing great interest in the activities of cooperative societies. The global acceptance of cooperatives could be as a result of the significant roles that cooperative organizations are playing in all fields of human endeavors, especially, as vital alternatives to strengthening the weak economy and social status of the rural poor (Tanko, 2002). Nigeria is richly endowed with both human and natural resources. But due to the low capital base of majority of Nigerian people, especially the 60–75% population residents in the rural areas, government recognizes the importance of cooperative societies as one of the catalysts of economic empowerment and popular participation of the relatively poor people (NBS, 2014).

Cooperative societies are based on the value of self-help, self-responsibility, democracy, equality, equity and solidarity (UN, 2011) and they operate a significant scale in developing nations. Small and medium scale enterprises (SMEs) have been promoted greatly by Microfinance Institutions (MFI's) such as cooperatives. Based on statistics, more than 7% of African population is affiliated to cooperatives (Delvestere, 2008; Pollet, 2009). It is a general view that panacea to economic problems lies mainly in the human factor; and that more can be achieved when people coordinate their efforts with one another and take concerns and talents of other into considerations. Cameron (1972) opined that for an economy to experience development, two conditions are necessary and sufficient; the presence or availability of entrepreneur and providers of external finance. Thus, there is necessity to empower the Nigerian citizen in this regard especially the women who are more prone to poverty. Pollet (2009) noted that co-operatives have a significant direct impact on women's lives through the services they deliver.

Research Questions

The following research questions guided this study:

1. What are the nature and structure of cooperative societies in Ogbe community, Benin City, Edo State?

2. What are the strategies for the enhancement of women empowerment and participation by the cooperative societies in the study area?

Literature Review

The term empowerment has different meanings in different socio-cultural and political contexts, and does not translate easily into all languages. An exploration of local terms associated with empowerment around the world always leads to lively discussion. These terms include self-strength, control, self-power, self-reliance, own choice, life of dignity in accordance with one's values, capable of fighting for one's rights, independence, own decision making, being free, awakening, and capability—to mention only a few. These definitions are embedded in local value and belief systems.

Empowerment is of intrinsic value; it also has instrumental value. Empowerment is relevant at the individual and collective level, and can be economic, social, or political. The term can be used to characterize relations within households or between poor people and other actors at the global level. There are important gender differences in the causes, forms, and consequences of empowerment or disempowerment. Hence, there are obviously many possible definitions of empowerment, including rights-based definitions.

In its broadest sense, empowerment is the expansion of freedom of choice and action. It means increasing one's authority and control over the resources and decisions that affect one's life. As people exercise real choice, they gain increased control over their lives.

Poor people's choices are extremely limited, both by their lack of assets and by their powerlessness to negotiate better terms for themselves with a range of institutions, both formal and informal. Since powerlessness is embedded in the nature of institutional relations, in the context of poverty reduction an institutional definition of empowerment is appropriate. In other words, empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives (UNICEF 2001).

Cooperative Societies

A cooperative can be defined as a social enterprise or organization created voluntarily by members with the full support and assistance from members in order to cater for the economic needs and interest of members. The aim is majorly to join members' economic forces together to ease their access to finance and other social-economic resources. Cooperative societies are based on the value of self-help, self-responsibility, democracy, equality, equity and solidarity (UN, 2011). They operate a significant scale in developing

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Theoretical Framework: Empowerment Theory

Solomon (1976) propounded empowerment theory. According to him, the main assumption of this theory is that personal, interpersonal and environmental resources are needed to increase and improve the skills, knowledge and motivation of people to achieve valid social roles. Solomon (1976) is of the view that lack of these personal, interpersonal and environmental resources leads to powerlessness. He argues that denial of access to resources needed for good health, sources of learning and interpersonal skills and valued social roles produces powerlessness and undermine the competent functioning of group or individuals.

Solomon (1976) defined empowerment as a process whereby individuals are made to engage in activities that aim at reducing the powerlessness that has been created through negative valuation based on membership in a stigmatized group. This theory is very important to this study because women as a group have been marginalized and are a stigmatized group in the society. Empowerment theory proposes strategies of reducing the marginalization and inequity in society. It demands for capacity building, awareness building and skill development to improve the status of the marginalized. Batliwala (1994) in support of empowerment theory argues that empowerment should center on the control over material assets, intellectual resources and ideology.

The material asset over which control can be exercised may be physical, human, or financial such as land, water, forest, people's bodies and labour, money and access to money. Intellectual resources include knowledge, information, and ideas. Control over ideology signifies the ability to generate, propagate, sustain and institutionalize specific sets of beliefs, values, attitudes and behaviour, virtually determining how people perceive and function within given socioeconomic and political environment.

According to Batliwala, these can be achieved by challenging the patriarchal ideology, male domination and women's subordination; to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality. The process of empowerment must thus address all relevant structures and sources of power. Since the causes of women's inferior status and unequal gender relations are deeply rooted in history, religion, culture, laws and legal systems, social attitudes and political institutions, the solution to women's subordination must therefore penetrate deeply into the relevant structures and ideologies.

Nelly Stromquist also developed a model in support of the empowerment theory. Stromquist (1995) model of empowerment posit that empowerment should focus on the process of changing the distribution of power both in interpersonal relations and in institutions throughout the society. Family practices, religious myth, the social division of labour, the sexual division of labour, marriage customs, the educational system and civil laws according to this model, combine to produce hierarchies in gender relations in the society. According to this model, a full process of empowerment therefore must include cognitive, psychological, political and economic components.

The cognitive component refers to women's understanding of their conditions of subordination and the causes of such conditions at both micro and macro levels of society. It involves acquiring new knowledge to understand the patterns of behavior that create dependence, interdependence and autonomy within family and society at large. The psychological component includes the development of feelings that women can act at personal and societal levels to improve their conditions as well as the formation of the belief that they can succeed in their change efforts. The political component of empowerment entails the ability to organize and mobilize for social change. This means that an empowerment process must involve individual awareness and collective action to attain social transformation.

The economic component of empowerment emphasizes that women be able to engage in a productive activity that will allow them some degree of financial autonomy no matter how small. Income generating programmes are important in the empowerment of women. These components of empowerment as stated by Stromquist are needed to enhance and advance women's status in the society. This theory is relevant in this study for if these approaches are fully adopted, women would be able to gain economic, political and educational empowerment that will enable them participate significantly in development processes.

Research Methods

This section focused on the explanation and presentation of the research method that were adopted in this study. The chapter therefore discussed the research design, area of study, population of study, sample size and sampling method and the instrument of data collection, amongst others.

The research adopted a cross-sectional survey design. The survey research method according to Stark (2004) has two identifying features. First, it is based on a sample of the population. Second, the data are collected by personal interviews or by having each individual complete a questionnaire. The researcher obtained the cross sectional data from the respondents by means of questionnaire and in-depth Interviews (IDIs). This design was adopted because it is cheaper and covers a large of study and the population of study with ease.

The population of this study was the entire women who belonged to either registered and unregistered (informal) cooperative societies located within the study area. Based on records obtained from preliminary study of the cooperative societies within the study area, the total population of members of the cooperative societies available is five thousand and nine, but the selected cooperative have the total population of five hundred and seventy nine women.

Therefore, the population of this study was five hundred and seventy-nine. The research participants and those needed for the in-dept interview were only women who are 21 years and above and who were engaged in business and have the wealth of knowledge on the subject matter.

S/N	NAMES OF SELECTED CO-OPERATIVE SOCIETIES	NUMBERS OF MEMBERS
1.	Diamond Multipurpose Cooperative Society	67
2.	Unique Squad Cooperative Association	92
3.	Minimart Multipurpose Cooperative Society	39
4.	Youwin Multipurpose Cooperative Society	46
5.	Deheart group Multipurpose Cooperative Society	53
6.	Peoples mind Multipurpose Cooperative Society	57
7.	Otu women Multipurpose Cooperative Society	76
8.	First Choice Cooperative Society	81
9.	De Ideal Savings Scheme Cooperative Society	68
TOTAL		**579**

Source: Department of cooperative, Ministry of Commerce and Industry, Edo State, 2020.

The sample size of this study was two hundred and thirty seven (237) research participants. Of the sample size, a total of two hundred and nineteen (219) participants were administered the questionnaire for the quantitative study and the participants who formed the qualitative aspects were eighteen (18) women two from each cooperative society which included the head or leader of each selected cooperative society that were interviewed to fulfill the qualitative aspect of the research using the in-depth interview method. The sample size for this study was obtained by using the Taro Yamane`s mathematical model.

$$n = \frac{N}{1 + N(e)^2}$$

Where; n = sample size; N = total population
e= Level of Significant (0.05)2

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{579}{1 + 579(0.005)^2}$$

$$n = \frac{579}{579(0.0025)}$$

$$n = \frac{579}{2.4475}$$

$$236.56$$

$$\cong 237$$

The study explored the impact of membership of cooperative societies on the empowerment of women in Ogbe community, Benin City.

Socio-demographic characteristics of research participants

Socio-demographic characteristics	**Responses**	**Frequency**	**Percentage**
Marital status	Single	27	11.4
	Married	104	43.9
	Separated	61	25.7
	Widowed	23	9.7
	Divorced	22	9.3

Religion	Christianity	202	85.2
	Islam	16	6.8
	ATR	19	8.0
Age (in years)	21-30	24	10.1
	31-40	56	23.6
	41-50	77	32.5
	51-60	59	24.9
	61 and above	21	8.9
Educational qualifications	No formal education	16	6.8
	Primary education	101	42.6
	Secondary education	108	45.6
	Tertiary education	12	5.1
Occupation	Agriculture	41	17.3
	Trading	111	46.8
	Service	54	22.8
	Small and cottage industry	8	3.4
	Others	23	9.7
Ethnic group	Benins	138	58.2
	Hausas	12	5.1
	Igbos	25	10.5
	Yorubas	34	14.3
	Others	28	11.8
Total		**237**	**100**

Source: Field Work, 2021

Marital status: Table above shows the marital status of participants, and 27 participants representing 11.4% were single, 104 participants representing 43.9% were married, and 69 participants representing 25.7% were separated, 23 participants representing 9.7% were widowed and 22 participants representing 9.3% were divorced. From the preceding, it clearly showed that majority of the respondents were married while the minority were divorced. Similarly, the table established that 202 participants representing 85.2% were Christians while 16 participants representing 6.8% were Muslims and 19 participants were 8% who practice African traditional religion. The above data shows that majority of the respondents were Christians and this can be attributed to the fact that the study area is a Christian dominated area.

Table above also shows the age of participants, and 21-30 years were 24 participants representing 10.1%, 31-40 years were 56 participants representing 23.6%, 41-50 years were 77 participants representing 32.5%. Moreover, 51-60 years were 59 participants representing 24.9%, and 61 years and above were 21 participants representing 8.9%. Based on the analysis above, it can be deduced that majority of the participants were within the age of 41-50 years old. The participants' educational qualifications were subdivided into four groups which were no-formal education, Primary education, secondary education and tertiary education. of the 237 participants, 16 participants representing 6.8% had no formal education, 101 participants representing 42.6% had primary education, 108 participants representing 45.6% had secondary education and 12 participants representing 5.1% had tertiary education. This findings therefore shows that those who were members of various Cooperative Societies in the study area primary and secondary education. This was perhaps due to the reason that the study area (Ogbe community) is located in an urban centre.

The data of the occupation of the participants' also revealed that 41 participants representing 17.3% were agriculturist, 111 participants representing 46.8% were traders and 54 participants representing 22.8% were service providers, 8 participants representing 3.4% were those that engaged in small and cottage industry and 23 participant representing 9.7% were those who were engaged in other occupation apart from those that were subcategorized in the questionnaire. The results of the analysis therefore shows that majority of the participants were traders while the least participants engaged in small and cottage industry. This may be due to the fact that the study area is located in the Central Business District (CBD) of Benin Metropolis.

Lastly, the table revealed that out of the 237 participants, 138 participants representing 52.8% were Benins, 12 participants representing 5.1% were Hausas, 25 participants representing 10.5% were Igbos, 34 participants representing 14.3% were Yorubas and 28 participants representing 11.8% represented those who belonged to other ethnic groups. Therefore Benin ethnic group had the highest percentage of 52.8%. This implies that women who were involved in the Cooperative Societies ventures located in the study area were from the Benin ethnic stock, because of the fact that the community is located in Edo State and the Benins are the main inhabitants in the area.

The nature and structure of Cooperative Societies in Ogbe Community, Benin City, Edo State

Variables	Responses	Frequency	Percentage
What is the nature of the cooperative society that you belong to?	Productive	49	20.7
	Service	54	22.8
	Multi-purpose	134	56.5
Total		**237**	**100**
Are you able to take loan from the cooperative society	Yes	218	92
	No	19	8
Total		**237**	**100**
If yes is your response above, what type of loan were you given?	Short term	134	61.5
	Medium term	84	38.5
	Long term	-	-
Total		**218**	**100**
Is decision making process by simple majority vote?	Yes	201	84.8
	No	24	10.1
	I can't say	12	5.1
Total		**237**	**100**

Source: Field Work, 2021

Table above shows the results of the questions that examine the nature and structure of cooperative societies in Ogbe Community, Benin City, Edo State. On the nature of cooperative society in the study area, 49 participant representing 20.7% stated that they belong to productive cooperative society, 54 participants representing 22.8% stated that they belong to service cooperative society and 134 participants representing 56.5% stated that they belong to multipurpose cooperative society. This therefore shows that majority of the participants belong to the multipurpose cooperative society. This is because the members, who belong to the society, derived a lot of benefits from multipurpose society. Some of the benefits according to Igwe (2006) are benefit of large scale farming, loans are given at a reasonable rate of interest in times of need to buy land and construct houses, and the issue of collateral security is reduced.

Participants were also asked if they were able to take loan from the cooperative society whenever they were in need. Of the 237 participants, 218 participants representing 92% agreed that they were able to take loan from the cooperative society and 19 participants representing 8% stated that they were not able to take loan from the cooperative society. In response to the question of what type of loan that participant were able to take from the cooperative society, 134 participants represent 61.5% stated that they were only given

short term loans, 84 participants representing 38.5% stated that they were given medium term loans while none of the participants stated that they were given long term loans.

On the structure of cooperative society in the study area, participants were asked if the decision making process was by a simple majority. of the 237 participants, 201 participant representing 84.8% stated that decision making process was by a simple majority while 24 participants representing 10.1% stated that decision making was not by a simple majority while 12 participants representing 5.1% were undecided in their response. This therefore implies that some of the principles of the Cooperative Society were that decisions were decided by a simple majority.

The strategies for the enhancement of women empowerment and participation by the cooperative societies in the study area

Variables	**Responses**	**Frequency**	**Percentage**
Does the cooperative society that you belong offer members services that enable them increase their income?	Yes	205	86.5
	No	32	13.5
Total		**237**	**100**
What are the ways and methods management of your cooperative that strive to solve problems that impeded activities in your cooperative society?	Availability of funds	82	34.6
	Low interest rate loans	32	13.5
	Prompt disbursement of funds	123	51.9
Total		**237**	**100**

Source: Field Work, 2021

The table above explores the strategies for the enhancement of women empowerment and participation by the cooperative societies in Ogbe Community. The table reveals that 82 participants representing 34.6% stated that availability of funds is the strategy for the enhancement of women empowerment and participation by the Cooperative Societies in Ogbe Community. 32 participants representing 13.5% stated that low interest rate loans is the strategy for the enhancement of women empowerment and participation by the cooperative societies in Ogbe community and 123 participants representing 51.9% stated that prompt disbursement of funds is the strategy for the enhancement of women empowerment and participation by the cooperative societies in Ogbe community.

The responses from the IDI corroborate the above analysis which stated as follows:

> *"Since I joined this cooperative society, I have never been disappointed by them especially when it is my turn to take my money that I contribute monthly. They are prompt in funds disbursement and because of that, I ensured that I always save what is always enough to pay my house rent as a single mother. I cannot even mention other benefits that I have gotten as a result of my membership".*
> (IDI Participant, Mrs J, Unique Squad Cooperative, member, 41years interviewed 3/4/2021)

From the foregoing, it was evident that cooperative societies have effective methods and strategies of enhancing their women empowerment as a result of their participations in Ogbe community. This was because of the methods adopted by the management of the Cooperative Societies in the aspect of availability and disbursement of funds contributed by their members.

This study was conducted in Ogbe community, Benin City, Edo State, Nigeria and the aim was to explore how membership of cooperatives enhance women statuses and empower them. The main objective of this study was to assess the impact of membership of cooperative societies on the empowerment of women in Ogbe Community, Benin City. In addition to this main objective, other specific objectives were to examine the nature and structure of Cooperative Societies in Ogbe Community, Benin City, Edo State; to explore the strategies for the enhancement of women empowerment and participation by the Cooperative Societies in Ogbe Community, Benin City; to investigate the contributions of Cooperative Societies in promoting micro and medium enterprises of the women in Ogbe Community, Benin City and to elucidate whether Cooperative Societies enhance and support gender equality and women's empowerment in Ogbe Community.

In line with these objectives, research questions were also raised and the results were further analyzed. Empirical and theoretical literature were reviewed to support the issues raised at the beginning of the study and the study was anchored on the Stromquist (1995) and Batliwala (1994) models of empowerment. A total sample of two hundred and thirty seven (237) participants was utilized for this study. Two hundred and forty (240) copies of the questionnaire were administered and were duly completed and collected. An in-depth interview (IDI) was conducted which involved eighteen (18) women two from each cooperative society which included the head or leader of each selected cooperative society and were the key informants to fulfill the qualitative aspect of the research. Two instruments: questionnaire and in-depth interview guide were used for data collection and the data were analyzed using Statistical Package for the Social Sciences (SPSS) software

and percentages were used in the analysis of research questions. With regard to the findings of the study, evidence from data analyses show that the results of the study are supportive of the major assumptions made at the beginning of the study and also support some of the literature that were reviewed.

The results of the study show that participation of women in cooperative societies in Ogbe Community has help to boost their income level which they use in their various businesses and family affairs. It is obvious that income is a strong empowerment for women. This is consistent with Rahman and Naoroze (2007) findings that economic independence makes women to become self-reliant and thus enhance their participation in family and societal affairs. Moreover, the result corroborates Ahmed (1992) in terms of education benefited by women in cooperative societies who concluded that education gives women a "voice" against social and political injustices and that women will contribute more in development of their families and any form of empowerment when they have more education and knowledge.

Conclusion

Women can be described as an indispensable group in the development of any nation hence women empowerment creates a powerful influence on community, family and the nation at large. Thus, women empowerment can be seen as a vital strategy for any development effort. Although some initiatives have been established by government, non-governmental bodies and individual, some factors have constituted constraints to women's involvement in these initiatives. Ignorance of the existence of these initiatives, lack of interest among women and restriction from husbands and other males has denied women access to these initiatives. The study showed that income level and educational level have significant relationships with women's participation in development processes. This supports the view of Lasiele (1999) that preference to boy child education has to low educational empowerment of women which has led to their poor participation in development process. He further asserts that poor economic bases of women have also affected women's participation in development processes. Thus, to help improve the participation of Ogbe women in development processes, they should be empowered politically, educationally and economically.

The findings of this study indicated that cooperative society has great impact on women enterprises in the study area. Cooperative societies support women through saving of shares and borrowing of loans at affordable rates, varied loan products, training and incentives, as such women enterprises are better economically empowered; however,

Cooperative Societies in Ogbe Community have not exhausted all avenues on performance of women enterprises in Nigeria.

In conclusion, from the findings, the study hereby reveals that Cooperative societies impacts significantly on the living standard of its beneficiaries in any of their empowerment programmes. This means that Cooperative Societies help in community development and in alleviation of poverty in rural communities.

Recommendations

Based on the findings of this study, the following recommendations are made:

i) More awareness should be created on the impact of Cooperative Societies on performance of women enterprises. The public should be more informed of the activities of Cooperative Societies and how they can benefit women enterprises.

ii) Women who are members of cooperation need to be trained on various modes of operation of Cooperative Societies so that women enterprises can benefit maximally from the services of cooperative society.

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