

Women self-help farmers' cooperative society and community development in Central Cross River State, Nigeria

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Abstract

This study was carried out to investigate Women Self-help Farmers' Cooperative Society and Community Development in Central Cross River State, Nigeria. To give direction to the study, one hypothesis was formulated from the objective of the study in addition to the research question. Relevant literature and theory were reviewed. The exploratory survey design was adopted for the study, and Taro Yamane formula was used to draw 480 respondents. The study adopted multiple sampling procedures (i.e. the purposive, stratified random sampling, and systematic). Method of data collection used was questionnaire and in-dept-interview. Pearson Product Moment Correlation Coefficient was used to analyze the data. Findings from the study indicates significant relationship between women self-help Farmers' Cooperative Society and community development. In particular, women involvement in farmers' cooperative societies, revealed significant relationship with community development with indicators that include: creation of employment, healthy living, among others. Base on the findings, the following recommendations were made among others: There is need for appropriate legislation at the State and Local government levels to encourage self-help cooperative society at the rural area; financial credit pool should be created at the local government Areas to be accessed through women Associations.

Keywords: Women self-help, farmers' cooperative society, employment, healthy living, and community development

Introduction

Self-help is an age long practice in many communities from time immemorial. It is a plan of action through which members of a community come together to initiate projects base on their felt-needs for the purpose of uplifting their standard of living (Omeje, 2014). Even before colonialism, people were traditionally used to coming together in groups and gathering resources together to provide facilities to improve themselves and communities. Such effort always manifests in the building of houses, constructing of roads, clearing of farm roads, building markets stalls, and even in defending themselves against hostile neighbours. In this context, self-help as an approach in community development, has a long history (Ossai, 2020). Self-help is therefore a strategy which does not rely on external agencies or government; however, it is an approach for stimulating development in communities. It helps to generate employment for a good number of people within their own social system (Shobana & Junofy, 2019). In the context of community development, women have played catalytic role towards achievement of transformational, economic, environmental and rural changes needed for sustainable development. This is in spite of limited funding, poverty, and sometimes, very low education. Although successive administrations in Nigeria have adopted various strategies or programmes to uplift the condition of rural communities through programmes aimed to make their living standard better, there is still general doubt on whether these strategies or programmes have been sincerely implemented.

Generally, in Africa, women have been seen to be engaged in activities to develop their locality through self-help. Through self-help groups, women are socially and economically empowered to attain greater height in their family and community. They also take action with the spheres of influence traditionally open to them. Elaborating on this, Oruwari (2017), stated that women have contributed through collective action, the development of their immediate community in so many ways; some are carried out at the grassroots by ordinary citizens, whereas others are initiated at the highest levels and serve as sustainable solutions to problems

that are common throughout the world. As evidence of the failure of current development strategies mounts, it is becoming increasingly obvious that women's talents and capacities are being under-utilized (Minimol & Makesh, 2012).

Women self-help projects are therefore beginning to appear in all areas of rural community life. Through community base women-oriented initiatives, such as farmers' cooperative society, poverty is reduced in some communities; equality of opportunity for all has also been ensured by providing social services at affordable costs, and also raise the standard of living of the rural dwellers (Omorunyi, 2020). The self-help projects give women the opportunity to participate in shaping the lives of the people at the grassroots. It is seen by most communities as an approach and alternative means of coming out of extreme poverty that devastates most communities (Agba, 2018). In his opinion, Akpomuvie (2018), argued that the success story of self-help is represented by the number of projects which are provided to the people.

Concerned groups are desirous of an enhanced quality of living of rural dwellers through the participation of every segment of the community including rural women in the development process. The belief among scholars is that fine-tuning the programmes and projects for success on time can be enhanced if the courses of the programmes failures are understood, such knowledge can strengthen stakeholders understanding of the need for economic empowerment of women and their role in the socio-economic development of rural community; as well as the fact that rural community development can be promoted through conscious collaborative effort of all including the women. It is in line with such argument that this study was motivated since women are involved in many self-help development projects; this research seeks to find out the nexus between their involvement in self-help Farmers' Cooperative Society and community development in the Central Senatorial district of Cross River State, Nigeria.

Statement of the problem

It is common knowledge in most societies that rural communities especially in developing countries are underdeveloped (Dogarawa, 2018). This could be linked with the increasing disparity between the urban and rural areas in developing countries, which is due to concentration of development activities in urban centers hoping that there will be trickle-down effect of benefits emanating from the cities (Akpomuvie, 2018). This may have contributed to the high level of under-development of rural communities in Nigeria with its attendant implications. Even though experts have shown interest on how to improve on the well-being of the rural people, no meaningful improvements have been recorded (Mammud, 2019). Both men and women are still migrating from the rural to urban centers due to poverty and general poor condition of life (Njoku & Mba, 2018). There is decay in the few available infrastructure, and there is absence of social amenities in the rural communities in Nigeria (Ajay, 2019). This is despite several approaches adopted by government to uplift the standard of living of the poor masses especially in rural communities.

Unexpectedly, the lives in rural communities are still characterized by misery, poverty, morbidity and general under-development (Obiakor & Okoroaffia, 2021). There is no significant improvement in terms of development despite claims of implementing several development projects by government. It has therefore, become a burden in the minds of the people and a thing of worry why the aims and objectives of rural community development programmes are not achieved in the States (Garba, 2018). Poverty in rural communities of Cross River State is still persisting. People in the rural areas have contributed in their own little ways towards the development of their community but their efforts seem not to make much difference. There is the believe that benefiting communities are not coopted from the beginning

to enable them monitor implementation of the projects. Little interest or importance may be attached to self-help approach as a strategy in community development in rural areas.

It is possible that in Cross River State, both governmental and non-government agencies may not have sufficiently realized the need to engaging women in community development through self-help. However, Ottong and Bassey (2018), acknowledged the existence of Farmers' Cooperative Societies, with focus on self-help. However, these associations seem to attract very little support from the government as the knowledge base of those responsible for formulation of policy for rural development may not recognize these self-help organizations as catalyst for community development, and hence the need to encourage self-help in rural communities. It is in the light of the above this work became necessary to examine whether Women Farmers' Cooperative Society has enhanced community development and promote the standard of living as well as the general wellbeing of rural dwellers.

Research question

Does rural women self-help farmers' cooperative society support community development in Central Senatorial District of Cross River State?

Objective of the study

To investigate whether rural women self-help farmers' cooperative society support community development.

Hypothesis

Rural women self-help farmers' cooperative society has no impact in community development in Central Senatorial District of Cross River State.

Literature review

Self-help project

Inability of government to satisfy the yearning of various communities and the believe by rural people that their standard of life could be uplifted through self-help activities, has been noticed in many rural communities (Olekar, & Yadav, 2018). Rural women Self-help Projects are group of people that willingly agree to form an association to achieve common purpose. Self-help group according to Saravanan (2019), is not large in size and sometimes with membership consisting of 10 to 20 people. The members have certain factors that bind them together.

Self-help according to Lazarus, Augustine, and Brian, (2024), is an important concept in the process of community development, which is naturally in the concept of mass involvement. This is because participation and self-help are two sides of the same coin, believing that when people take part actively in their own affairs, they are also helping themselves. The concept highlights rural development as a movement of the people which underscores the fact that social improvement can only come about from the aspirations of the people themselves. It gives room for the masses to take advantage of resources within their environment to improve their lives. In community development, members of self-help groups are encouraged to be actively involve and cooperate with various groups in programmes aimed at uplifting the well-being of members and community (Omoruyi, 2020). Contributing, Odife (2022), asserts that Self-help group enables the people to get together and plan to bring their community on the path of progress, hence, through self-help group, members can define and solve their problems.

According to Spiliotopoulou (2021), in Cameroon, Self-help is effectively used as an approach for community development as well as most African Countries. The Self-help

strategy is about people improving their standard of living through their initiatives, using resources at their disposal. This strategy is becoming generally acceptable as an approach for development of communities. Nnana, Abonor, Tangban, Tiku, and Rita, (2024), have argued that Countries in Africa have adopted this method in the development of their locality by voluntarily cooperating. This follows the traditional communal life which clearly underscores the spirit of self-help in almost all Africa cultures. Self-help provides individuals and Communities opportunity to fine-tune their development in accordance with the community's felt-need, aspirations and desires (Sharma, 2022). Self-help therefore provides a major breakthrough in the effective use of local resources and the promotion of mass participation in community development. Women Self-help project is therefore seen as a stimulus which propels rural women not only to contribute to community development through various initiatives but also to empower themselves socially, economically, and politically.

Community development

Community development is variously defined base on ideological orientation. In Africa, community development is seen by many as those activities which aimed at promoting standard of living of people of a community (Tango, 2019). It is a process where individuals, groups, and organizations within a community agree to unite and take decisive action to change the narrative of themselves through joint actions to find solutions to identified challenges. It is concerned on uplifting members of communities by increasing their ability to shape their socio-economic, and environmental well-being. Community development can be both a practice and a goal, aiming to improve the standard of life for people by building stronger, more resilient, and sustainable communities (Shehu, 2021). It is the development or improvement that take place in the community. It means the efforts to get community members to work voluntarily on projects which would improve their community. According to Perlman and Gurin (1972), in Ottong and Bassey (2018), community development is an approach designed to foresee the socio-economic transformation of an entire community with the active involvement of the people through their initiative.

The United Nations has succinctly and clearly defined community development as the process by which the efforts of the people themselves are united with those of government authorities to improve the economic, social and cultural conditions of communities into the life of the nation, and to enable them contribute fully to national progress (UN, 1956). It is viewed as a method or strategy where community efforts are channeled with that of the government or outside agent or organization to uplift the standard of living of the masses which will encourage development of various human potential within the community. Community development has to involve consideration of the felt-needs of the people and the participation of the masses in the development process (Lazarus, Augustine, & BRIAN). It can only be said that development has taken place in a community only if it ensures the overall development of human potentials, socially, politically, culturally, economically, and technologically, that would encourage the people to actualize themselves. Usually, community development takes different forms. As a movement, it takes the posture of a crusade or a determined efforts or a cause to which the people are wholeheartedly committed. In this sense, it is viewed or it emphasizes self-help among the people. It is interested in securing the active involvement of members of a community in other to bring the community to the path of progress (Abonor, Fidelis, Paul, & Eyang, 2024). One of the key features in community development is the active Participation and empowerment of members of the community. It seeks to empower the people by giving them the confidence to take decisions that affect their lives and their community. Onah, (2021), stressed that the development of community is possible when the people in the community thoroughly discuss and define their needs and then plan to satisfy them. Community

development is therefore a process of helping people to strengthen themselves and their community

Women farmers' cooperative society and community development

According to Mkpa (2018), Cooperative in the history of mankind started by the Essence at Eiricydi. In England, Cooperative organization came into existence by Robert Owen and his Rochdale Pioneers (Abiodun, 2022; Staraza, 2021). The Cooperative Organization began in Road Lane Rochdale in 1844. Workers spontaneously formed Cooperative Societies of all kinds in Britain and France in response to the devastating effect of the Industrial Revolution.

However, the first women Cooperative Society in Africa was formed in Egypt. The Cooperative started with cattle raising in Al pod in 1972; and by 2014 when the UN Women Development (2014), conducted an evaluation, the community of Al pod was dotted with tomatoes farms, cattle ranches and farms' Association attributed to the initial Women Cooperative Society. It has today been expanded to the pro-poor Horticulture value chain in upper Egypt, commonly called the Salabel project.

The Cooperative Movement in Nigeria started in the South Western Region in 1920s; it started informally in the cocoa producing areas. By the middle of the 1930s, Co-operatives had become a formal Institution and were supported by the colonial Authority. By 1947, Cooperative Society had spread all over the Country (Demont, Baland, & Somanathan, 2019). Cooperative movement in Cross River State is not different from what took place in other parts of the country in terms of origin and transformation.

Cooperative Society according to the International Cooperative Alliance (ICA, 2017), is defined as an association of persons who are autonomous, united, and voluntarily agree to come together to solve their common socio-economic, cultural and political aspirations through a collectively owned and democratically-controlled enterprise. Barton (2020) maintained that cooperatives are established to meet certain needs in society. Cooperatives Society is a source of empowerment to uplift the quality of life of people and improve their social and economic opportunities through the Self-help strategy.

In his opinion, Gibson (2019), asserted that Cooperative Societies are formed to strengthen access to competitive markets; obtain needed products and services on a competitive basis; improve income opportunities; reduce costs; and manage risk. Different types of Co-operative Societies exist; these include: consumer's co-operative societies, Producer's co-operative societies, marketing co-operative societies, credit co-operative societies, and farming co-operative societies (Bayo, Ikoromasoma, & Redwell, 2021). Ortmann and King (2021), argued that farmers form Cooperative Society with the aim to make more profits, through inputs and services at cheaper prices than they could get anywhere, and by marketing their products at better prices. Women form farmers' Cooperatives Society to enable them work jointly and enjoy the benefits of large-scale farming. As few as ten (10) individuals can come together with common interest to produce and process crops like rice and cassava, which they call Rice or Cassava Farmers' Cooperative Society (Adegun, & Olusola, 2019). In Cross River State, most rural women form farmers' cooperative to enjoy the inherent benefits and to assist in community building. In his opinion Gertler (2019), maintains that women farmers' cooperative society are positioned to facilitate development by getting members involved in every activity of the Society. Women farmers' cooperative societies has been assessed as a viable rural development approach capable of generating employment, enhance business growth, ease capital formation, and give access to technical information. All of these indicators

captured the modern development paradigms namely: self-help, asset-based, and self-development for transforming rural communities (Kanu, 2022).

According to Yamusa and Adetila (2019), Women farmers' cooperatives are formed by rural women for the purpose of helping the women provide farm and processing equipment such as fryers, threshers and harvesters, and many others. The secret of these cooperatives is the pooling of resources by members to enable them enhance internal capacity to produce more and increase business size. Successive governments in Nigeria recognizes Farmers' Cooperative Societies as an important agent for the development of the agricultural sector which was captured among the objectives of the Agricultural development projects (ADPs), River Basin and Rural Development Authority (RBRDA), Fadama II and III projects that organize farmers under the schemes into co-operative societies for better co-ordination and accessibility to various agricultural facilities.

To Calkins and Ngo (2019), the views of the average member of a community about what cooperative organizations signify determine the level of the commitment of the women towards the development of that community. Farmers' Cooperative Organizations play a significant role in the provision of services that enhance agricultural and community development. Amechi and Muoh (2018), described farmers' Cooperative Organizations as a medium through which services like provision of farm inputs, farm implements, farm mechanization, agricultural loans, agricultural extension, member's education, marketing of members' farm produce, and other economic activities and services are rendered to members. Corroborating, ILO (2017) asserted that women farmers' cooperatives are established by like-minded persons to pursue mutually beneficial economic interest. They provide goods and services to each other, work in members' farm in turn, obtain farm tools at subsidized rate, and Prevent exploitation of members through self- help project. Furthermore, they defend and protect the right of people as producers and consumer of goods and services and promote mutual understanding and peaceful co-existence among the people (Agba, 2018). Above all, efficiently functioning cooperative organization according to Mbuba (2021) inculcates in members a sense of security and participation in development programme meant for them, therefore enhancing the role performance of these cooperatives as a sustainable and veritable instrument for enhancing agricultural and community development.

In Cross River State, women across the state registered their cooperative society with the Ministry of Women Affairs. Some farmers' cooperative Societies registered in the Ministry of Women Affairs includes: Love Multipurpose Cooperative Society (MPCS) Limited NLuLL 11 Ikom LGA, Ofutop 1 Ward Women Multipurpose Cooperative Society Ltd, Ofutop Ikom LGA, Dynamic Ladies MPCS Ltd Idomi, Yakurr LGA, Mossi Women MPCS Ltd Appiapum Obubra LGA, Eyoma Cassava/Yam Farmers' Iyamoyong Obubra LGA, etc. The overall objectives of these cooperative societies include: to supply members such agricultural requirements like seeds, fertilizer, insecticide, irrigation facilities, agricultural machinery, farm implements and tools; to provide necessary services for effective utilization of these facilities; to help in preparation and implementation of agricultural production plans of the members primarily with a view to encouraging them to grow improved and standardized varieties of crops; to encourage cooperative joint farming among members; to acquire farm land for development into food crop farming, tree crop plantation and/or animal husbandry on cooperative terms; to undertake the supply of consumer goods needed daily by members and to establish consumer industry like bakery; to arrange for the marketing of agricultural products of the members and for this purpose:-to prepare the products for markets by assembling, sorting, grading, packaging and re-packaging; to transport produce from members residences, farms or stores to markets. to create facilities for the joint processing, storage and marketing of

farm produce; and to undertake such other activities as are necessary for the attainment of the aforesaid objectives.

In a Research carried out by Ejeje, & Ohiani (2017), to investigate women agricultural practices and community development using six (6) communities in two local government areas in the southern senatorial district of Cross River State, the findings showed a relationship between women agricultural practices and community development. He concluded that in most parts of developing countries such as Nigeria, women are largely involved in agricultural practices. They are producers of food, livestock breeders, suppliers of fuel (wood) and water; and collectors of forest products. Therefore, the significant role played by women in community development through agriculture cannot be underestimated. In another study by Mkpa (2018) on women cooperative activities and community development in southern senatorial district of Cross River State, one of the hypotheses was that the perception of members is not significantly high in the involvement of women in agricultural activities to enhance community development. The result shows that community members perceive the involvement of women in agricultural activities to enhance community development as significantly high. Hence, women self-help projects are found in the production of both food and cash crops and also taking key decisions in agricultural production.

Mkpa (2018), maintained that the transformation of women mentality in agriculture towards development in Southern Senatorial District of Cross River State actually started in 1987 when the better life for rural women was launched in Cross River State. These programmes served as a rallying point for women empowerment crusades, nationwide. Mkpa stated further that the self-help projects of women in agriculture have actually involved and educated the women as well as other members of the community on proper method of food processing activities even within their home.

In a study by Abonor, Fidelis, Paul, and Eyang (2024), on Women Cooperatives and community development, they discovered that: women organize themselves in loose or registered cooperative to initiate projects, create or increase income and generate employment, Some set up cooperative organizations especially for the benefit of the poor and helpless women of the community; some national institutions are beginning to see women cooperative as a means to the solution of poverty and underdevelopment and therefore, assist to bring services that are essential for the implementation and sustenance of women groups; and the middle-class women are also empowered to enable them work as agents of change for the rural women in identifying, formulating and executing projects also from other groups etc. For Okoje (2021), women cooperative undertakes various forms of activities to improve their income and develop their community such as smoking and sun drying some crops, animal products and fish for proper preservation.

Theoretical framework

System Theory

System theory was propounded by Ludwig Van Bertalanffy in the 1940s. It is a framework based on the belief that the component parts of a whole system can be understood in view of the relationships with each other and other systems and not in isolation. The basic assumption of the system theory is that the whole is greater than the sum total of its parts. Community system theory is a theory of human behaviour that defines the community as a unit of complex social system in which members and groups interact to influence each other's behaviour and activities Community members and groups interconnect, making it proper to view the system as a whole rather than as individual elements.

System theory sees a community as a web of relationships comprising of the men, women, girls, boys, groups and organizations that relate together for the good of the whole community. Women self-help project therefore is one among the numerous efforts in a community geared toward development, especially at the rural area. Community development is a complex activity most especially in developing countries. It is undergoing gradual transformation and conceptualization of strategies. System theory is a framework that describes some of the many factors and groups involved in community development. However, System theory did not capture the class conflict between the haves and the have-nots, which contributes a boundary within the system in the process of interactions. It also did not capture the failure of government officials and agencies to support the sustainability of self-help projects established by rural people and how to strengthen such projects and encourage their growth. Despite its shortcoming, System theory is useful in this study as it explains the interconnectedness and usefulness of various groups in the development of their community.

Methodology

Survey research design

The design adopted for this research was the exploratory survey design. This design is appropriate since it enables the researcher to use the questionnaire and in-depth-interview (IDI) to collect data.

Area of study

The study area is Central Senatorial District of Cross River State, with six Local Government Areas

Population of the study

The Population of this study comprised all women inhabiting the six local government areas in the Cross River Central Senatorial District. The population of women in the Senatorial District according to the National Population Commission, is 464,865 (NPC, 2006).

Sample size determination

In order to determine appropriate size of sample from the population of the study, the Taro Yamane (1967) formula for sample determination was used

Sampling procedure

A multi sampling procedure was used to select sample for this study. These were the purposive, stratified random sampling and systematic. The six (6) existing local government areas in the formed the six (6) major clusters of the study

Table 1: Sample Distribution by Cluster/LGA/Community

| Clusters LGA | Community Ward) | (or No. of Respondents | Community Ward) | (or No. of Respondents | Total |
|-----------------|--------------------|------------------------------|--------------------|------------------------------|-------|
| Abi | Ediba | 40 | Imabana | 40 | 80 |
| Boki | Orimekpan | 40 | Biakwam | 40 | 80 |
| Etung | Bendeghe | 40 | Efraya | 40 | 80 |
| Ikom | Akparabon | 40 | Ikuni | 40 | 80 |
| Obubra | Iyamoyong | 40 | Avonum | 40 | 80 |
| Yakurr | Idomi | 40 | Ekor | 40 | 80 |
| TOTAL | SIX | 240 | SIX | 240 | 480 |

Source: Researcher computation, 2024

Instrument for data collection

Two instruments were used for data collection in this work. They are the Questionnaire

and In-depth Interview (IDI) guide.

Method of data analysis

The study adopted both quantitative and qualitative methods of data analysis. Data from the questionnaire were coded and cleaned using the statistical package for social sciences (SPSS). The Content analysis was used to analyse the data from the in-depth interview.

Table 2: Respondents rating of contribution of Women Self-help Farmers' cooperative societies to Community Development

| S/N | Women Self-help farmers' cooperative society | SD | D | UD | A | SA | Mean | SD |
|-----|--|----|-----|-----|-----|-----|------|-------|
| 1. | Cheap farming inputs | 13 | 15 | 41 | 271 | 94 | 4.40 | .945 |
| 2. | Boost food production | 20 | 20 | 16 | 201 | 177 | 4.32 | 2.158 |
| 3. | Encourages large scale production | 23 | 22 | 204 | 106 | 79 | 3.54 | 1.048 |
| 4. | Enhances economic opportunity and improves income of members | 30 | 20 | 53 | 70 | 261 | 3.77 | .982 |
| 5. | Provides better profit to boost business activities | 18 | 117 | 72 | 166 | 61 | 3.58 | 1.327 |
| 6. | Improve living condition of families and community | 19 | 54 | 44 | 94 | 223 | 3.76 | 1.040 |
| 7. | Create employment in community | 41 | 56 | 36 | 213 | 88 | 3.89 | 1.366 |
| 8. | Promote business activities | 26 | 22 | 25 | 105 | 256 | 3.93 | .987 |
| 9. | Empowers members to live a healthy life | 17 | 20 | 25 | 273 | 99 | 4.39 | 1.000 |

Source: Fieldwork, 2024

Table 2 displayed responses related to rural women self-help farmers' cooperative society. All the statements were either strongly agreed or agreed, indicating that the respondents were not only members of the society, but were active participants who contributed immensely to growth and development of their community and society. From responses gathered as shown in the table, we can conclude that the level of knowledge of rural women self-help farmers' cooperative society in central senatorial district of Cross River State is moderate

Test of hypothesis

Ho: There is no significant impact of women self-help farmers' cooperative society on community development

Hi: There is significant impact of women self-help farmers' cooperative society on community development.

Result presented in table 2 indicated that, women farmers' cooperative society impacts positively on the development of community. Findings as presented on the table shows that over fifty percent of the responses was significant at the 0.01 level of significant while forty percent were significant at the 0.05 Level of significant.

Table 3: Pearson product moment correlation coefficient between of Self-help farmers' cooperative and community development

| | | Correlations | | | | | | | | | | |
|---|--|--------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | | X | SD | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 1 | Members of self-help cooperative society | 4.37 | .996 | 1 | | | | | | | | |
| 2 | Boost food production | 4.20 | 1.031 | .091 | 1 | | | | | | | |
| 3 | Encourages large scale production | 3.51 | 1.077 | -.049 | .138** | 1 | | | | | | |
| 4 | Enhances economic opportunity S | 3.74 | 1.012 | .114* | .272** | .108* | 1 | | | | | |
| 5 | Enhance profitability | 3.55 | 1.343 | .017 | .250** | .255** | .084 | 1 | | | | |
| 6 | Improves living condition | 3.74 | 1.069 | .045 | .261** | .179** | .312** | -.049 | 1 | | | |
| 7 | Creates employment | 3.87 | 1.388 | .323** | .185** | .027 | .227** | .124** | .093 | 1 | | |
| 8 | Promotes business activities | 3.90 | 1.017 | .067 | .401** | .273** | .202** | .232** | .138** | .140** | 1 | |
| 9 | Promotes healthy living | 4.36 | 1.046 | .126** | .277** | .081 | .255** | .109* | .276** | .342** | .226** | 1 |

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

Following from the above table, the null hypothesis that states, there is no significant impact of women self-help farmers' cooperative society on community development was rejected while the alternate hypothesis was accepted. Therefore, variance in farmers' cooperative society is accounted for by community development. The magnitude of effect is large. The result also showed a positive correlation coefficient (because of the negative sign of r-value). This implies that, an increase in the independent variable (farmers' cooperative society), directly leads to an increase in the dependent variable (community development). We can therefore conclude that there is significant impact between women farmers' cooperative society on community development. The result above supported the findings of the in-depth interview (IDI). A 38 years old female trader in Abi has this to say:

We have many cooperative groups in our community and each group always work in member's farm turn by turn which always save money, time and improves our health.

Another 35 years old female interviewee said this;

I belong to a farmers' groups or cooperative society. We join money together to buy fertilizer in bags at a cheap rate, share among ourselves, and sell the left-over as profit. Application of fertilizer on our farm, always increase the yield.

Additionally, a 45 years old woman in an In-depth Interview (IDI) said;

We have benefitted a lot through our cooperative effort in farming. Individually, we have been able to increase and improve on farming methods and we now have excess for sales to help us solve family problems.

Equally a 48-year woman in Imabana said that;

The importance of farmers' cooperative society in our community is great. Cooperative society has enabled us to get grants from government and organizations, and this has impacted positively on our family and community.

In Iyamoyong, Obubra LGA, an elderly woman has this to say:

Farmers' cooperative society was introduced to us by our educated children to reduce our suffering. We are now able to increase both input and output which is aiding us to train our children in school, do petty business, and also do our farm with more ease.

A 48 years old woman in Yakurr said:

Cooperative society has changed the life of our community. We can now boast of increased harvest through improved soil fertility by our cooperative group, and this has seriously aided development in our community

In another community, a 50 years old woman has this to say:

Farmers' cooperative society is a catalyst to the development of our community. We can now access technical assistance from expert on

strategies to improve our farming methods without payment, and result is better harvest, more money, and improved condition of living.

In an in-depth interview, a 38 years old woman said:

Women in my community are empowered through the farmers' cooperative society because our farming business is now growing bigger and better through assistance both within and outside our locality which has changed the story of poverty in most families.

Discussion

The hypothesis states that, there is no significant impact of rural women self-help farmers' cooperative society on community development. The independent variable is Women Self-help Farmers' Cooperative society, while the dependent variable is community development. After testing the hypothesis, the result indicates that there is a significant impact between self-help Farmers' Cooperative Society on community development. The finding is in agreement with Kanu (2022), who contended that, women self-help farmers' cooperative society as a rural development strategy has been assessed with four indicators: employment generation, business growth, ease of capital formation, and access to technical information; all these captured the three contemporary development paradigms namely: self-help, asset based, and self-development for transforming rural communities inherent in cooperative. Finding of this hypothesis is also in agreement with the view of Mkpa, (2018), who argued that, cooperatives foster economic of scope and scale, increase the bargaining power of their members, providing them among other benefits, higher income and social protection, and empowerment as essential elements in uplifting them and their community from degradation and poverty.

Conclusion

On the basis of the research question and statistical analysis of the null hypothesis that directed the study, the following conclusions were deduced that rural women have been engaged in community development programmes through the use of self-help groups. The self-help projects give local women the opportunity to participate in shaping the lives of the people at the grassroots. They are litany of projects executed in various communities sponsored by women self-help Cooperative Society as a social intervention in their community, the self-help projects are directed community development approach where members know what they want, the needs of their community. Through self-help farmers' cooperative society, there is improve living condition of families and the communities.

Recommendations

Based on the findings and conclusion of the study, and also to ensure equal and more meaningful contribution to development by women through self-help project, the following measures were recommended.

1. In order to ensure equal and more meaningful contribution to development by women through self-help project the following measures are suggested: There is need for rural women farmer's cooperative society to be encouraged through necessary legislations by both State and Local Government. By so doing, rural women will be motivated to engage more in cooperative farming to enhance their financial base, and also improve their living condition

2. Various organs in a community should make membership of at least a self-help group compulsory. This will form the bed rock of self-help projects sustainability and community development.

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