# DIMENSIONS OF DERIVABLE INTRA-COOPERATIVES EXTENSION SERVICE SUPPORTS AMONG LOW RESOURCE WOMEN FARMERS IN AKWA IBOM NORTH EAST DISTRICT

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#### **ABSTRACT**

This study evaluated incidences of derivable agro-preneurial cooperatives extension services supports among low resource women farmers in Akwa Ibom North East district. The study focused on assessing the socio-economic characteristics of the women, the group affiliation profile of the women, and the pattern of agro-preneurial cooperation towards of productive resources mobilization among the women. The study reveals that the average age was 33 years old, the ratio of unmarried to married stood at 1:3 and unmarried constituting a percentage of 39.8 while the average number of years spent in formal education stood at 11 years. Family structure revealed that household size that did not exceed 6 persons. About 39.8% of the respondents depended solely on farming. The study reveals that majority 71.0% (124) of the respondent depends on personal effort, 6.5% (14) of the respondent depends on cooperative, 13.4% (31) of the respondent depends on farming group, while 9.1% (11) of the respondents depends on women group. The study also discovered two (2) major dimensions of agropreneurial cooperation towards mobilization of productive Resources among the respondent in the study area factor one accounted for the highest variance (37.609%) in the data while factor two accounted for the lowest variance (9.889%) variance in the data.

**Keywords:** Extension, Service Supports, Low Resource, Women Cooperative Farmers.

#### INTRODUCTION

The persistent prevalence of low socioeconomic wellbeing status among the dwellers of developing regions in the world is huge and the status of socioeconomic wellbeing are quite similar in characteristics, Inyang, Ekanem and Umoren (2016) and Okon and Inyang (2016). In Africa, the dependence on environmental resources makes the sustainable improvement of socioeconomic wellbeing condition quite relatively uncertain due to multiple but coupling vulnerability stressors, which are both natural and man-made Inyang, Eka, Udoma and Okon (2004). The natural stressors gives relative challenge in some critical regions in the worlds and the extent of need differ considerably. In most sub-Saharan Africa States, the display of weak political willingness, institutions and human capacity on programming and administrating innovative action have influenced the success of poverty reduction and mitigation efforts. The provision of innovative solutions are expected from the public and private sector of the economy through the cooperative society modelling. Among primary functions of cooperative societies, it is the ability of the cooperative model that assist to improve its products and services quality within and outside the group (USDA,2005 and UN, 2009a and UN, 2009b). The extension service inert potentials of the cooperative society are very strategic and unique. The service quality within the group holds fundamental actions that can potentially influence its productivity, patronage and membership expansion (Joe, 2016). But unfortunately, the quality of service and dimensions of the intra-cooperative services quality are scarcely documented. Most development scientist have limited evaluation of the dynamics of cooperatives systems as a vehicle for human transformation, capacity building and peer to peer mentorship and mentoring, despite the long history of cooperatives operations s in Nigeria. These cooperative came with various missions and vision but the success story are rarely documented and the rate of virtually dead or abandonment of basic roles depicts the landscape of practices especially in the rural economy. Existence of cooperative society in Nigeria are occasioned with various qualities of performance over years. In its early years, it was purposefully active and there was enormous towards its adoption by the society (Inyang, Andiya and Awolumate,, 2012) and overtime, the extent of passive participation become increasingly popular (Joe, 2016) and much social dynamics have resulted in adverse reactions from its members and those who were quite enthusiastic about its prospects on their economic advantages have made serious rethink about investing their resources in cooperative society (The dti, 2012). Thus, operations of cooperative society are therefore totally not exclusive of information dissemination and human capacity development processes (UNDP,1997), to serve external or internal development aims while the external dealings are ascribed to the expected accruable perceived benefits. The effectiveness or achievement of the expected aims are critically influenced by internal communication among cooperatives and how their cooperators are leveraging on the dynamics to support their entrepreneurial activities. Thus, the article will map the socioeconomic characteristics of the women farmers' cooperation and explore the dimension of the intra-cooperative extension services in Akwa Ibom North East region 0as well as relative commonalities of the elements of intra-cooperatives extension practices among low resource farmers.

#### LITERATURE REVIEW

Cooperative societies have values and principles, according to the United Nations (2009b), cooperatives subscribe to the following principles, voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, cooperation among cooperatives and concern for community. The United States Department of Agriculture (2005) opines that cooperatives pursue different sets of objectives depending on the need of the owners. Regardless of the type, size, geographical location or purpose, cooperatives provide many multi objectives. Some of the objectives include: improving bargaining power when dealing with other businesses, reducing costs for the needed supplies, obtain products or services, provide market access or broaden market opportunity, improve product or service quality and improve facilities and increase income distribution of the cooperative earnings. Among the roles of cooperatives in a society, cooperatives societies are practical vehicles for cooperation and collective action as well as build and reinforce community, which are crucial to sustainable development, they help to stabilize regional economics and provide a favourable climate for further investments, reduce inequality and promote equitable sharing of the costs and benefits of sustainable development, promote economic democracy and the empowerment of marginalized groups (Nugussic, 2010).

According to Uma (1981), cooperatives were traditionally expected to serve a broad set of socio-political and economic objectives ranging from self-help and grassroots participation to welfare and distribution. Thus, cooperatives for a long time have been "recognized to play an important role in the society that translates into the improvement of living conditions of their members". (Wanyama et al, 2009). Cooperatives are useful to small farmers because they help to mobilize assets, knowledge and skills and become easily accessible to traders and

buyers (Middleman, 2010). In order to maximize the potential of cooperatives, there are internal and structural factors that need to be exploited (Governance and Social Development Resource Centre, 2011). These factors include, "an enabling legal environment, access to credits capable management and governance, autonomy and freedom from government control, a market driven approach and collaboration with other cooperatives, which translate supposed cooperative management. According to the USDA (2005), Management of the cooperative is a "team effort" which involves "the formulation and execution of the operating policies and provide good services, maintain a sound position and implement operating efficiencies. USDA adds that the management of the cooperative has four functions which includes: planning, organizing, motivating and controlling. Zeuli et al (2004) indicates that the board of Directors control the management of the cooperatives and have the responsibility to make the cooperatives proper, safeguard assets of members and represent their interest'. Cropp (2005), observes that the success or failure of any cooperative is as 'a result of a functioning Board of Directors that represent cooperative members Productive input sourcing among cooperative could be of two of disbursement to member to acquire their productive resources or direct acquisition of input for sharing among or direct deployment in production process. Thereafter, the settle for repayment drive which result in diverse experiences.

According to Campbell (1951), cooperative societies organized their operations with respect to loan disbursement and recovery, farm produce marketing and resources acquisition. Kohl and Uhl (1980), revealed that loan is a borrowing facility made available to a customer. Osuji (1980), reported that Nigeria cooperative place a great emphasis on kinds of disbursement in order to discourage loan division. He further explained that the existing cooperative Bye-laws while stating the organization of operation of loan disbursement noted the procedures to include submission of application to the secretary or manager, for consideration by the management committee. The management committee consider all the application in the order in which they received.

Ihimudu (1988) reported that the safety guards employed by cooperative to check defaults was to ensure that loan were given to people with certificate of registration and approval from the registrar of cooperatives are not authorized to borrow more than his maximum credit limit and the registrar of cooperatives setting upon powers conferred upon him under section 4(1) of the Northern region cooperative societies law or section 37(1) of the western state of Nigeria cooperative societies law orders an arbitration proceedings. Loans are offered to members who wish to establish a business. Ihimudu (1988) also reported that most of the loan goes to agricultural cooperative for intensifying agricultural production.

Loans and interest are payable according to the repayment schedule fixed by the management committee. Interest is charged on loan over due and the charge is fixed by the committee. To reduce the ratio of unpaid loan value to the value of loan advanced, cooperative societies employ trade- linked financing strategy Osuntogun (1980).

Okonkwo (1973), states that the settlement of disputes by arbitration under the cooperative law, is an effective device for recovering loans. The usefulness of this device depends very much on the society and the registrar's office. Cooperative provides access to modern marketing facilities like warehouse, storage etc, which enhance efficient marketing of farm produce. The services of middlemen are by passed. So members earn more revenue from sales of their farm produce Onyemachi (1983).

#### **METHODOLOGY**

This study was carried out in Uyo senatorial district in Akwa Ibom State, Nigeria. The State is located in the south eastern part of the country lying between latitude 4°321 and 5° 331 North, and Longitude 7° 35' and 8°35' East. It has 31 local Government Areas and Land area of 9,245,935sq.kms. It has estimated population of 3.920,208 (NPC, 2006) and is occupied by people from Ibibio, The population for this study included all rural women in uyo senatorial district Akwa Ibom State. A multi-stage sampling procedure was employed in the study. The first stage involved simple random sampling of three local government area out of 31 local government area in Akwa Ibom State which were Uyo, Ibesikpo and Nsit Atai Local Government Areas. The second stage involved selection of three villages by simple random sampling to generate a total of 6 villages. At third stage a total of 30 women farmers was selected by simple random sampling technique the households generate a total of 180 respondents. Structured questionnaire was used to collect primary data for the study

#### **RESULTS AND DISCUSSION**

### A. Socio-Economic Characteristics of Respondents

Distribution of respondents as shown on Table 1, item 1 reveals that majority 41.67% of the respondents were within 32-42 years of Age, 30.6% were within 20-31 years of age, 22.22% fell within 43-53 years of age. This shows that most of the people involved in cooperative are of the most active age. However this finding is consistent with the findings of (Onyweakwu et al 2007) which estimated that farmer within the age bracket of 30 years and above are still very active in farming. Table 1 item 2 shows that 44.44% of the respondents are married, 36.67% of the respondents are single, 7.78% of the respondents are divorce/separated while 11.11% of the respondents were widow. The bulk of the respondents are married which indicates that their involvement in cooperative could be due to the need for assistance for the sustenance of the family. This finding is consistent with the findings of Ekong (2003) who noted that getting married is highly cherished among rural dwellers in Nigeria. Table 1 item.3 indicates that 38.89% of the respondents were tertiary Education 35.56% of the respondents had primary education, 19.44% of the respondents had secondary education while 6.11% had no formal education. The implication of this result is that literacy level among the respondents in the study area is appreciably high. This finding is consistent with the findings of Okoye (2004) which state that literate farmers are expected to be more receptive to innovations that will increase farm efficiency. Table 1 item 4 reveals that majority (54.44%) of the respondents had a household size between 1 to 5 persons, 28.89% had a household size of between 6-10, 12.22% of the respondents had a household size of 11-15 persons and 4.44% of the respondents had a household size from 16 and above persons. Respondents perhaps are aware of the benefits of making use of family labour to cut down cost of production; they could acquire more land and other inputs other than labour to increase their production.

Table 1 item 5 above indicates that 34.44% of the respondents earned their living from family, 22.22% of the respondents are traders, 21.11% of the respondents are civil servants, 6.67% of the respondents are involved in Livestock production, 9.99% of respondents are involved in Hunting, 8.2% of respondents are involved as full time managers while 9% of the respondents are involved in gardening. The bulk of the respondents are farmers which mean that there should be increased in productivity.

Table 1: Distribution of respondents according to Socioeconomic Characteristics

Table 1:	Distribution of respondents according to Socioeconomic Charact		
Item	Socioeconomic	Frequency	Percentage %
	Characteristics		
1	Age		_
	20-31	55	30.65
	32-42	75	41.67
	43-53	40	22.22
	54-64	10	5.56
2	Marital status		
	Single	66	36.67
	Married	80	44.44
	Divorce/separated	14	7.78
	Widowed	20	11.11
3	Level of education		
	No formal education	11	6.11
	Primary	64	35.56
	Secondary	35	19.44
	Tertiary	70	38.89
4	household size		
	1.5	98	54.44
	6-10	52	28.89
	11-15	22	12.22
	16 and above	8	4.44
5	Occupation		
	Manager full time	8	4.44
	Crop	62	34.44
	Livestock	12	6.67
	Trading	40	22.22
	Hunting	18	9.99
	Civil servant	38	21.11
	Gardening	2	1.11

### B. Major Dimensions of agro-preneurial cooperation toward Mobilization of Productive Resource among Women

Fourteen items were initially generated and validated during the instrument construction phase to reflect this objective. Factor analytic procedure primarily analysed the interrelationship among variables (scale items) in terms of their underlying dimensions (factors). Factor analysis using principal component approach was used to produce linear combinations of these items or variables and a small number of these combinations typically account for the majority of the variability within the set of intercorrelations among the original variables. Its goal is to extract the maximum variance from a data set, resulting in a few orthogonal (uncorrelated) components.

The first principal component is the combination that accounts for the largest amount of variance in the sample. The second principal component accounts for the next largest amount of variance in the sample and is uncorrelated with the first. The researcher used the kaiser's rule criterion to decide the number of components to retain and interpret. The rule states that only those components of an instrument that account for variances greater than I (i.e eigen value greater than 1) should be retained (Kaiser and Caffry, 1965). The researcher however examined the communality values when determining the selection of Eigen value for

extraction of factors. Communalities extraction expresses the amount of variance accounted for by the number of factors extracted in a variable matrix, taken together. Thus, the size of the communality extraction value therefore assesses how much variance in a particular variable is accounted for by the others in the factor solution. The index of communality extraction tells the degree which a particular variable or item relates with other variable included in the analysis and vice-versa.

In order to obtain a clear picture of the structure, the initial solution was rotated and in the absence of a compelling analytical or theoretical reason, no prior assumption in terms of factor dependence was made. Consequently, an orthogonal rotation was applied to the data. On the basis of the sample size, the criterion for the significance of factor loading for the extracted common factors was stipulated to be the absolute value of 0.5 suggested by Hair, Anderson and Black (1998) and Adegoke, (2012). The size of the communality was also examined to assess how much variance of each item was accounted for by the extracted factors and to shed light into possible elimination of items.

The solution presented in table 4.11 leads to the following conclusions;

- (a) All of the statements meet the Communality Criterion
- (b) The loadings associated with the majority of statements were above the 0.5 specified criterions.

**Table 2: Showing the Tenability of the Measures** 

KMO and Bartlett's Test			
Kaiser-Meyer-Olkin Measure		.887	
•	of Sampling Adequacy.	.007	
Bartlett's Test of Sphericity	Approx. Chi-Square	1006.124	
	Df	91	
	Sig.	.000	

## Naming of the major dimensions of cooperative mobilization of productive resources among the respondents.

The 2 factors with their corresponding items (statements) shown in Table 3 were merged whenever they were judged to be conceptually related. This is consistent with recommendations by Spector (1992), Churchill (1995) and Hair et al (1998), who stated that the deletion or merge of a particular statement/item can only be justified when the item(s) to be eliminated or merged are conceptually related with another group items. This resulted in the generation of 2 major dimension of factors contributing to cooperative mobilization of productive resources among the respondents in the study area, which is consonance with the 2 underlying factors of the 14 valid items earlier generated. Factor one accounted for 37.609% of the variance in the data, this was followed by factor two with 9.889% variance. The factors are named as:

Factor 1: Enables asset acquisition and mobilization

Factor: 2: Credit guarantee support benefit

Factor 1: This factor containing ten (10) items which loaded positively in excess of 0.5 is appropriately suggest the creation of platform that enables asset acquisition and mobilization to achieve certain agro-enterprise..

Factor 2: This factor containing four (4) items which loaded positively in excess of 0.5 is appropriately suggests promotion of the benefiting credit guarantee support.

**Table 4.12:** Principal components analysis for major dimensions of agropreneurial cooperation towards mobilization of productive resources

Rotated Factor CEI loading	
Fac 1 Fac 2	
need during planting seasons .556 .314	I have access to any type of farm machinery I need during planting seasons through my cooperative society
perative effort .604 .441	I easily get fertilizer for my farm through cooperative effort
n through cooperative effort .685 .494	I easily get pesticides/insecticides for my farm through cooperative effort
rate through cooperative .648 .481	I can access feeds for my livestock at cheaper rate through cooperative effort
ns through our cooperative .558 .415	I do have enough labour for my farm operations through our cooperative arrangement
cooperative services .707 .515	I use machineries to plough my farm through cooperative services
n .690 .493	I use cooperative services in weeding my farm
ces for my livestock from my .619 .406	I get any type of vaccine and veterinary services for my livestock from my cooperative society
ng season is the cooperative .676 .494	The only source of credit I have during planting season is the cooperative society
and for farming activities .722 .567	My cooperative helped me to acquire more land for farming activities
hen I don't have enough .761 .591	I use improved seedlings for planting even when I don't have enough money to purchase
rinary services because they .628 .397	I don't have access to vaccines and other veterinary services because they are too costly
ng season .713 .548	I don't have any source of credit during planting season
from the cooperative society .496 .493	I get information on new farming technology from the cooperative society
	Diagnostic Statistics
5.265 1.384	Total Eigenvalues
37.609 9.889	% of Variance
37.609 47.498	Cumulative %
ılysis.	Cumulative %  Extraction Method: Principal Component Analysis.  Rotation Method: Varimax with Kaiser Normalization.  a. Rotation converged in 3 iterations.

**CEI=Communality Extraction Index** 

#### **CONCLUSION**

From the research, it was found that the respondents were middle aged persons who are within the age bracket of active work force, the study equally reveals that literacy level among the respondents is appreciably high. It was further revealed from the result that the respondents rely on personal effort as their means of buying farm inputs. It was also discovered that the major constraints militating against group mobilization of productive resource towards respondents were identified as finance, lack of access to adequate productive resources such as land, credit, agricultural inputs, education, extension services and appropriate technology.

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