

Effectiveness of Women's Co-operatives in Facilitating Women's Equitable Access to Economic Resources in Nigeria

Itodo Emeka Paul PhD¹, Omife Darlington Chidera PhD² & Eneh Paul Chukwudi PhD³

^{1&3}Department of Co-operative Economics and Management, Enugu State University of Science and Technology (ESUT), Enugu State, Nigeria

²Department of Marketing, Enugu State University of Science and Technology, Enugu State, Nigeria

ARTICLE INFORMATION	ABSTRACT
Article history: Published: February 2026 Keywords: Women Co-operatives Economic Empowerment Resource Mobilization Employment Opportunities Access to credit Nigeria	Women have long stood at the forefront of Nigeria's economic and social development, playing vital roles in farming, small-scale trading and grassroots community building among others. However, despite these crucial contributions, many women continue to face exclusion from critical resources such as land, jobs, and credit due to entrenched gender inequalities and cultural restrictions. This persistent denial of access has deepened poverty among them and limited their full participation in national development. This study therefore evaluated the effectiveness of women's co-operatives in facilitating women's equitable access to economic resources in Nigeria. Descriptive survey research design was employed. The population from which this study drew its data consisted of 1456 members of 74 selected registered co-operatives predominantly women based. A sample of 304 was determined through Freund and William's. A structured questionnaire, validated by experts was the research instrument used. To confirm the consistency of the research instrument, Cronbach's Alpha test was applied, producing a reliability score of 0.84. Data were descriptively analyzed in mean and standard deviation through a 5-point Likert scale. Results showed that women co-operatives play a pivotal role in providing women access to economic resources by creating employment opportunities ($\bar{x} = 4.11$) and improving access to credit facilities for women in the region ($\bar{x} = 3.78$). It recommended expanding vocational and entrepreneurial training, alongside partnerships with businesses, to boost women's employability and sustainable job creation and strengthening financial literacy, establish revolving loan funds, and partner with banks to improve women's access to affordable credit facilities.

1. Introduction

Women have always been at the center of Nigeria's socio-economic progress, making substantial contributions in agriculture, small-scale trade, and community development. They form a significant proportion of the agricultural workforce, dominate the petty trading sector, and sustain households through their active involvement in informal financial systems. Yet, despite their indispensable role, many women remain deprived of essential resources such as land, employment, and credit because of deep-rooted gender inequality and cultural barriers (Itodo *et al.*, 2025). This lack of access has widened the poverty gap and restricted their ability to contribute fully to national development.

In most rural areas, women's impact is especially visible as they shoulder much of the burden of agricultural and household work. Their responsibilities stretch from land clearing and cultivation to harvesting, storage, transportation, and marketing of farm produce. This central role situates them as drivers of rural transformation and agricultural growth (Obianefo *et al.*, 2019). The COVID-19 pandemic further highlighted their resilience, with women taking the lead in keeping food systems functional and safeguarding livelihoods. Nevertheless, persistent obstacles such as limited access to farm inputs, affordable credit, and other financial services continue to hinder their progress (Ezeokafor *et al.*, 2021).

One of the most valuable contributions of women's co-operatives is their ability to create employment opportunities. By organizing co-operative ventures in areas such as agro-processing, handicrafts, and small-scale services, these groups enable women to generate income and reduce economic dependency. In Enugu State, for example, research has shown that women's co-operatives have significantly boosted members' earnings by involving them in co-operative-led enterprises and income-generating projects (Itodo *et al.*, 2025). In rural communities, where formal job opportunities are scarce, co-operatives become a lifeline, helping women achieve sustainable employment and economic stability.

Equally important is the role of co-operatives in expanding women's access to credit. Many Nigerian women find it difficult to secure loans due to lack of collateral, discriminatory practices in financial institutions, and low financial literacy. Co-operatives, however, provide alternatives such as rotating savings systems, credit unions, and low-interest loans that help bridge this financing gap. In Rivers State, women's self-help co-operatives have successfully given members access to funds for farming and small businesses, thereby improving both household income and financial independence (Okringbo & Chukuigwe, 2025). Similarly, in

Ondo State, women entrepreneurs leaned heavily on co-operative credit schemes to cope with inflation and harsh economic conditions (Daniel *et al.*, 2025).

Although women contribute enormously to household welfare, agriculture, and local economies, their access to vital economic resources remains constrained by entrenched inequalities. Cultural barriers, gender-based discrimination, and exclusion from land and financial markets continue to limit women's economic participation. According to the World Economic Forum (2018), millions of women are still denied equal opportunities in employment, credit, and ownership of productive assets. Likewise, in Nigeria, Abdullahi *et al.* (2019) show that rural women remain particularly disadvantaged, grappling with poor earnings, minimal access to finance, and limited opportunities in farming and entrepreneurship. To close these gaps, women's co-operatives have become essential grassroots mechanisms for empowerment, resource pooling, and collective economic action (Okringbo & Chukuigwe, 2025). Through these structures, women gain opportunities to save, borrow, invest, and share knowledge, improving not only their financial standing but also their bargaining power and leadership capacities.

These co-operatives are founded on principles of mutual support and solidarity. They foster entrepreneurship, expand access to credit and markets, and serve as hubs for skills development. Evidence from different regions of Nigeria shows that women's co-operatives not only enhance income generation but also strengthen food security, promote social inclusion, and improve decision-making capacity within households (Itodo *et al.*, 2025).

In Southeastern Nigeria, co-operatives are deeply embedded in community life, playing a significant role in local development. They open up opportunities for women to engage in farming, small businesses, and trade. Through credit associations, thrift groups, and agricultural co-operatives, women have been able to expand their income sources, reduce poverty, and improve their families' welfare. As Casey (2017) observes, co-operatives empower members by enabling them to combine their strengths and resources to achieve collective goals that would otherwise be unattainable. In the same vein, Obi *et al.* (2017) note that these groups have been instrumental in helping women overcome long-standing barriers to entrepreneurship and agricultural participation in the region.

This study, therefore, aims to evaluate the effectiveness of women's co-operatives in facilitating women's equitable access to economic resources in Nigeria. The explicit aims of the study are as follows; to ascertain the extent to which women co-operatives contribute in providing employment opportunities and facilitating easy access to credit facilities for women in Nigeria. This will provide valuable insights into how co-operative structures can be further strengthened to enhance women's economic well-being, promote self-reliance, and contribute more effectively to community and regional development.

2. Literature Review

2.1 Women Co-operatives

Women's co-operatives, described by Itodo *et al.* (2025), are dynamic institutions that unite women to collectively confront economic, social, and cultural constraints. Rooted in shared ownership, collaboration, and mutual support, these organizations aim to strengthen women's livelihoods while advancing their overall well-being. Globally, co-operatives have become strategic platforms for women's empowerment, promoting inclusive development and contesting entrenched gender inequalities. Their defining attributes include collective ownership and leadership, skills development, social support, advocacy, and community-oriented initiatives. Such structures are particularly critical given the persistent disadvantages women face in accessing education, healthcare, political voice, and economic resources. These inequalities often translate into heightened vulnerability to poverty, gender-based violence, and exclusion from productive opportunities (Itodo *et al.*, 2025). By offering collective solutions, co-operatives enable women to pool resources, sustain entrepreneurial activities, and overcome barriers to credit and income generation. As Nwafor (2016) notes, the benefits extend beyond individual members: they open pathways for economic participation, enhance decision-making power, foster knowledge-sharing, and expand access to resources. Thus, women's co-operatives serve not only as vehicles of empowerment but also as engines of community transformation.

2.2 Theoretical Framework

This study is anchored on Empowerment Theory, first advanced by Julian Rappaport (1981, 1984) in community psychology. Rappaport defined empowerment as a process by which individuals and groups gain greater control over their lives and resources. Later, scholars like Zimmerman (1995) and Perkins and Zimmerman (1995) expanded the framework, highlighting its multidimensional nature and its relevance for sustainable community development.

The theory posits that marginalized groups particularly women can overcome systemic barriers by organizing collectively, building capacity, and participating in decision-making. It distinguishes three interrelated levels: psychological empowerment (self-confidence, identity and agency), organizational empowerment (structures like co-operatives that enable collective action), and community empowerment (influence within broader social and economic systems). Importantly, empowerment is understood not as something handed down, but as a process achieved through solidarity, self-help, and participation.

The theory has received significant scholarly support. Zimmerman (1995) underscored the importance of empowerment at individual, organizational, and community levels. Narayan (2002), working within a World Bank framework, linked empowerment directly to poverty reduction, while Kabeer (1999, 2005) emphasized the expansion of women's capacity to make strategic life choices. In Nigeria, empowerment theory has been widely applied to grassroots initiatives such as co-operatives, which strengthen women's access to credit and employment. Despite its influence, the theory has been critiqued for its conceptual ambiguity and difficulty in measurement (Perkins, 2010). Feminist scholars further argue that it can overstate agency while underestimating entrenched barriers such as patriarchy and exclusionary policies. Cornwall and Brock (2005) caution that the framework often reflects Western assumptions and may not fully capture African socio-cultural realities. Assessing empowerment outcomes also remains challenging, as participation is easier to observe than actual empowerment gains.

Nevertheless, the theory is highly relevant to this study. In South East Nigeria, women's co-operatives embody organizational empowerment by pooling resources, expanding access to credit, and creating employment. They also enhance psychological empowerment by fostering confidence and leadership, while contributing to economic empowerment through market access and financial inclusion. In doing so, co-operatives emerge as grassroots mechanisms for reducing poverty, strengthening women's agency, and addressing gender-based inequalities.

Applied to the study, the theory frames co-operatives as agents of change platforms through which women save, borrow, invest, and engage in entrepreneurial activity. Beyond individual benefits, they function as vehicles of community development, enhancing food security, reducing poverty, and broadening women's voice in decision-making. Thus, the theory provides both a conceptual and practical lens for analyzing how women's co-operatives expand employment opportunities and access to credit in South East Nigeria.

3. Methodology

The study adopted the descriptive survey research design to elicit reliable and accurate information from the respondents on the effectiveness of women's co-operatives in facilitating women's equitable access to economic resources in Nigeria. The research was carried out in the South-East geopolitical zone of Nigeria, which is made up of five states - Abia, Anambra, Ebonyi, Enugu, and Imo. This landlocked region lies between several major geographical features: it is bounded by the River Niger to the west, the Niger Delta to the south, the North Central plateau to the north, and the Cross River Basin to the east. From an ecological perspective, the zone extends across the Cross-Niger transition forests into the Guinea forest-savanna mosaic. Culturally, it is widely recognized as the homeland of the Igbo people, who are the predominant ethnic group in the area. Economically, the region thrives on a mix of activities ranging from crop farming particularly yam, cassava, rice, and cocoyam to bustling commercial trade, traditional crafts and industries, as well as the exploitation of rich mineral deposits such as crude oil, coal, iron ore, clay, and columbite. The population from which this study drew its data consisted of 1456 members of 74 selected registered co-operatives that are predominantly women based, conveniently drawn from Anambra, Ebonyi and Enugu States respectively. A sampled of 304 was determined through Freund and William's. A structured questionnaire was the research instrument used and was validated by experts. To confirm the consistency of the research instrument, Cronbach's Alpha test was applied. The analysis produced a reliability score of 0.84, which indicates that the instrument was dependable and suitable for the study. Data were descriptively analyzed in mean and standard deviation through a 5-point Likert scale was used to assess respondents' opinions on the contribution of women co-operatives in addressing women's access to economic resources in South East, Nigeria. Responses were rated as follows: 5 = strongly agree, 4 = agree, 3 = neutral, 2 = disagree, and 1 = strongly disagree. Decisions were based on mean scores, with values of ≥ 3 indicating acceptance and values < 3 indicating rejection. The mean score for each item was calculated by summing the ratings and dividing by the total number of respondents, as follows:

$$\frac{5 + 4 + 3 + 2 + 1}{5} = 3$$

4. Results and Discussion

4.1 Question Response Rate

As presented in Table 1, a total of 304 copies of the questionnaire were distributed to respondents. Out of this number, 300 copies, representing about 98.68%, were duly completed and returned, while only 4 copies, accounting for 1.32%, were not retrieved. This gave the study an overall impressive response rate of approximately 98.68%.

Table 1 Questionnaire Response Rate

Features of Questionnaire	Number	Percentage (%)
Questionnaire administered	304	100.00
Questionnaire collected	300	98.68
Questionnaire withheld	4	1.32

Source: Fieldwork, 2025

4.2 Women Co-operatives and their Contribution in Providing Employment Opportunities

Results of Table 2 indicate that providing training and funds to create jobs locally ($\bar{x} = 4.35$), equipping women with skills to boost employability and workforce participation ($\bar{x} = 4.23$), encouraging teamwork by sharing expertise and generating employment collectively ($\bar{x} = 3.93$), diversifying activities to open varied job opportunities ($\bar{x} = 4.02$) and promoting women-led enterprises to expand sustainable employment options ($\bar{x} = 4.00$) were perceived by the respondents as the extents to which women co-operatives contribute in providing employment opportunities for women in the study area. The results of this study are consistent with earlier works. For instance, Ananiaa and Sambuob (2017) established that co-operatives contribute to employment generation in two main ways. Directly, they do so by hiring young people as staff, financing youth-led enterprises, granting access to land and production resources, and creating co-operative-owned ventures for young people. Indirectly, they facilitate youth empowerment by improving access to markets, promoting education and training opportunities, and linking young entrepreneurs with financial institutions. Similarly, Paulo (2017) emphasized these same pathways, highlighting the dual role of co-operatives in providing both direct and indirect employment support for young people. In another related study, Ezeokafor *et al.* (2021) reported that women's co-operatives in Awka North LGA significantly influenced women's empowerment through both social and economic activities. Their findings showed that social activities of these co-operatives had a notable effect on the women

empowerment index (F ratio = 4.887, $p < 0.001$), demonstrating that such engagements are vital in strengthening women's empowerment. Additionally, the study revealed that the co-operatives' economic initiatives, particularly in farming and related activities, had an even stronger impact on empowerment (F ratio = 9.917, $p < 0.001$). This underscores the importance of encouraging and promoting women's involvement in economic ventures within co-operative structures. Likewise, Oriana, Zahra, Adela, Nour and Fabio (2021). (2021) observed that co-operatives play a crucial role in enhancing farmers' working conditions and improving their access to markets. Their study particularly highlighted the benefits of collective action among berry farmers, suggesting that such co-operative efforts can serve as a practical rural development strategy to reduce poverty and mitigate its negative consequences. These findings further align with the outcomes of this research.

Table 2 Extent women co-operatives contribute in providing employment opportunities for women

Variables	\bar{x} (Max = 5)	SD
Providing training and funds to create jobs locally	4.35*	0.929
Equipping women with skills to boost employability and workforce participation	4.23*	0.957
Encouraging teamwork by sharing expertise and generating employment collectively	3.93*	1.265
Diversifying activities to open varied job opportunities	4.02*	1.260
Promoting women-led enterprises to expand sustainable employment options	4.00*	1.127
Aggregate	4.11	1.108

Source: Fieldwork, 2025.

4.3 Women Co-operatives and their Contribution in Facilitating Easy Access to Credit Facilities

In Table 3, offering collateral-free loans for business investments (\bar{x} = 3.84), improving financial literacy to enable women to secure credit (\bar{x} = 3.80), partnering with banks to ease members' loan access (\bar{x} = 3.76), advocating for government-backed credit for women entrepreneurs (\bar{x} = 3.69) and expanding women's access to credit through savings schemes (\bar{x} = 3.83) were accepted by the respondents as the extent to which women co-operatives contribute in facilitating easy access to credit facilities for women in the study area. Akerele and Adekunmbi (2018) found that factors such as startup capital, access to labor, and availability of credit significantly influenced co-operative members' ability to secure loans. In a related study, Bhup and Anita (2018) reported that participants in the SWSCC program benefited greatly through improved savings habits and easier access to credit facilities. These opportunities enabled members to expand their capital base, establish small-scale enterprises, and ultimately reduce their poverty levels. Before joining the co-operative, only about 20% of the households earned above NRs 100,000 annually; however, this figure rose to 54% after they became members. Beyond financial empowerment, the SWSCC also provided adult literacy programs, which helped equip members particularly women with the knowledge and confidence needed for greater self-reliance. Similarly, Okonkwo, Ogbodo and Ezema (2022) emphasized that co-operatives routinely provide farmers with credit facilities during planting seasons and also organize training sessions to build members' capacity. These outcomes align closely with the findings of this study, reinforcing the important role of women co-operatives in economic empowerment and capacity building.

Table 3 Extent women co-operatives contribute in facilitating easy access to credit facilities for women

Variables	\bar{x} (Max = 5)	SD
Offering collateral-free loans for business investments.	3.84*	1.326
Improving financial literacy to enable women to secure credit	3.80*	1.284
Partnering with banks to ease members' loan access	3.76*	1.320
Advocating for government-backed credit for women entrepreneurs	3.69*	1.344
Expanding women's access to credit through savings schemes	3.83*	1.295
Aggregate	3.78	1.314

Source: Fieldwork, 2025.

5. Conclusion and Recommendations

Women co-operatives in Nigeria play pivotal role in providing women access to economic resources by creating employment, improving access to credit, and enhancing income opportunities. Through training, savings schemes, and collective support, these co-operatives empower women, strengthen livelihoods, and contribute significantly to poverty reduction and sustainable community development. Women co-operatives should expand vocational and entrepreneurial training, alongside partnerships with businesses, to boost women's employability and sustainable job creation. They should also strengthen financial literacy, establish revolving loan funds, and partner with banks to improve women's access to affordable credit facilities.

References

- [1] Abdullahi, F.G., Ghani, N.A. & Dalhatu, S. (2019). Rural women's economic contribution towards community development in rural communities of Kano State, Nigeria. *Mediterranean Journal of Social Sciences*, 6(6), 250-259.
- [2] Akerele, E.O. & Adekunmbi, S.A. (2018). Impacts of co-operative thrift and credit facilities on members' business output in Osun State, Nigeria. *Journal of Sustainable Agriculture Research*, 7(3), 28-38.
- [3] Ananiaa, P. & Sambuob, D.B. (2017). *The Co-operative Enterprise and Youths Employment Creation: Prospects and Challenges*, (Reflections from Tanzanian Agricultural Sector).

- [4] Bhup, K.C. & Anita, K.C. (2018). The role of saving and credit co-operatives in rural women empowerment in Dang, Nepal. *Journal of Development Innovations*, 2(2), 26-33.
- [5] Casey, B. H. (2017). Pensions in nigeria the performance of the new system of personal accounts: University of Warwick-faculty of social studies <http://papers.ssrn.com/>
- [6] Casey, B.H. (2017). Pensions in nigeria the performance of the new system of personal accounts: University of Warwick-faculty of social studies <http://papers.ssrn.com/>
- [7] Cornwall, A. & Brock, K. (2005). What do buzzwords do for development policy? A critical look at 'participation', 'empowerment' and 'poverty reduction'. *Third World Quarterly*, 26(7), 1043–1060. <https://doi.org/10.1080/01436590500235603>.
- [8] Daniel, P.E., Alabi, J.O. & Dangana, E.A. (2025). Women's entrepreneurship in Ondo State, Nigeria: Challenges and opportunities amid inflation. *South Asian Journal of Social Studies and Economics*, 22(7), 451-462.
- [9] Ezeokafor, U.R., Nwankwo, F., Ekwere G.E. & Nduka O.H. (2019) Effect of membership on income of members of farmers' multipurpose co-operative societies in Anambra State, Nigeria. *Journal of Applied Agricultural Economics and Policy Analysis*, 2 (1), 47-55.
- [10] Itodo, E.P., Ogbodo, A.J. & Eneh, P.C. (2025). Performance of women co-operatives in addressing gender inequality issues in Enugu State, Nigeria. *International Journal of Sub-Saharan African Research (IJSSAR)*, 3(1), 205-218. DOI:10.5281/zenodo.15 097799.
- [11] Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464. <https://doi.org/10.1111/1467-7660.00125>
- [12] Kabeer, N. (2005). Gender equality and women's empowerment: A critical analysis of the third Millennium *Development Goal*. *Gender & Development*, 13(1), 13–24. <https://doi.org/10.1080/013552070512331332273>
- [13] Narayan, D. (Ed.). (2002). Empowerment and poverty reduction: A sourcebook. Washington, DC: World Bank. <https://openknowledge.worldbank.org/handle/10986/15239>
- [14] Obi, A.V., Okechukwu, E.U. & Egbo, D.E. (2017). Overcoming socio-cultural barriers on economic empowerment of rural women through entrepreneurship in agriculture in South East State, Nigeria. *International Journal of Academic Research in Economics and Management Sciences*, 6(4), 199–224
- [15] Obianefo, C.A., Meludu, T.N. & Onah, O.G. (2019). Agribusiness development on pro-vitamin a cassava recipe among female youth in IFAD Value Chain Development Programme in Southeast. *Nigeria International Journal of Science and Research*, 8(9): 1148-1153.
- [16] Okonkwo, P.C., Ogbodo, J.A. & Ezema, F.S. (2022). Agricultural production through co-operative societies" financing in Aninri Local Government Area of Enugu State, Nigeria. *IAA Journal of Arts and Humanities*, 9(1), 1-19.
- [17] Okringbo, J.I. & Chukuigwe, O. (2025). Socio-economic challenges in women's leadership self-help groups in Ahoada East Local Government Area, Rivers State, Nigeria. *Journal of Community & Communication Research*, 13(1), 55-70.
- [18] Oriana, G., Zahra, A., Adela, D., Nour, A. & Fabio, B. (2021). Agricultural co-operatives contributing to the alleviation of rural poverty. The case of Konjic (Bosnia and Herzegovina). *Journal of Rural Studies*, 28, 328-339.
- [19] Perkins, D. D. (2010). Empowerment. In C. R. Snyder & S. J. Lopez (Eds.), *The Oxford Handbook of Positive Psychology* (85–92). Oxford University Press.
- [20] Perkins, D.D. & Zimmerman, M.A. (1995). Empowerment theory, research, and application. *American Journal of Community Psychology*, 23(5), 569–579. <https://doi.org/10.1007/BF02506982>
- [21] Rappaport, J. (1981). In praise of paradox: A social policy of empowerment over prevention. *American Journal of Community Psychology*, 9(1), 1–25. <https://doi.org/10.1007/BF00896357>
- [22] Rappaport, J. (1984). Studies in empowerment: Introduction to the issue. *Prevention in Human Services*, 3(2–3), 1–7. https://doi.org/10.1300/J293v03n02_02
- [23] World Economic Forum (2018). 104 countries have laws that prevent women from working in some jobs. <https://www.weforum.org/agenda/2018/08/104-countries-have-laws-that-prevent-women-from-working-in-some-jobs/>.
- [24] Zimmerman, M.A. (1995). Psychological empowerment: Issues and illustrations. *American Journal of Community Psychology*, 23(5), 581–599. <https://doi.org/10.1007/BF02506983>