WOMEN'S CO-OPERATIVES AND THE ECONOMIC EMPOWERMENT OF RURAL WOMEN IN ENUGU STATE, NIGERIA

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Abstract
This study examined the contribution of women's co-operatives to the economic empowerment of rural women in Enugu State, Nigeria. A descriptive survey design was adopted, and data were collected from 256 members of twelve (12) registered primary co-operative societies selected through simple random sampling. A structured and validated questionnaire was used for data collection, yielding a reliability coefficient of r = .78. Data were analyzed using mean, standard deviation, and one-sample t-test with SPSS version 23. Findings revealed that women's co-operatives significantly enhanced employment opportunities [t(5) = 12.995, p = .004], improved income levels [t(5) = 7.928, p = .004] and expanded credit access for female entrepreneurs [t(5) = 35.298, p = .000]. These results highlight the pivotal role of women's co-operatives in promoting financial inclusion, entrepreneurship, and rural empowerment. The study underscores the need for stronger institutional support, increased funding, and the integration of microfinance services to expand co-operative-led value chains and foster sustainable rural development. By addressing gaps in empirical evidence, this study contributes localized insight into how women's co-operatives serve as instruments of empowerment and poverty reduction in Enugu State.

Keywords: Women Empowerment, Poverty Reduction, Entrepreneurship, Gender Equality, Sustainable Development.

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INTRODUCTION

Rural women serve as dynamic catalysts for both social and economic transformation, playing indispensable roles in national development. Their contributions to family welfare, community progress, and overall food security cannot be overstated. By ensuring household stability, generating income, and enhancing living standards, rural women remain the backbone of sustainable development. According to Okeme and Akpama (2018), women residing in rural areas are widely recognized for their dedication to agricultural labor. Their commitment not only ensures the steady supply of affordable food but also mitigates hunger, malnutrition, and poverty, fostering healthier future generations. Agriculture continues to be the cornerstone of rural economic advancement. The development of rural areas typically entails the creation of employment opportunities, enhancement of market systems, and improvement of essential infrastructure such as roads. Integrating women into the broader agricultural development agenda is crucial for accelerating productivity and achieving long-term food security. However, despite their substantial involvement, the contributions of women to rural agriculture are often undervalued. Basavaraj and Babus (2018) estimated that women constitute approximately 43% of the global agricultural labor force, though this proportion varies across regions. In Sub-Saharan Africa, where agriculture largely remains subsistence-based, women's participation is particularly significant. Historically, social norms and traditional gender roles have often constrained women's opportunities and participation in economic activities. Cultural and religious expectations have imposed certain limitations, further marginalizing women's involvement in agriculture. In many societies, socio-cultural and legal constraints still hinder women's participation in the labor force. The World Economic Forum (WEF, 2018) reports that 104 countries maintain labor laws restricting the types of work women can perform, as well as the hours and locations where they may work. Such restrictions affect an estimated 2.7 billion women globally. Alarmingly, in 18 countries, men possess the legal authority to prevent their wives from working. Data from the International Labour Organization (ILO, 2013) reveal that approximately 14% of African women are employed as domestic workers, and globally, women represent nearly 83% of domestic laborers. As of 2018, the global female labor force participation rate stood at 48%, compared to 75% among men (ILO, 2019). In Nigeria, where more than half of the female population resides in rural communities, as such disparities are particularly evident (Abdullahi, Ghani & Dalhatu, 2015). Obianefo, Meludu and Onah (2019) state that women are frequently regarded as vulnerable participants in the agricultural sector. Nevertheless, during periods of crisis such as the COVID-19 pandemic, women emerged as pivotal actors in sustaining food systems and promoting food security across developing nations. Despite limited recognition, they continue to occupy central positions in agricultural production and community development, undertaking responsibilities that span from land preparation and planting to harvesting, processing, storage, and marketing (Obianefo *et al.*, 2019). Nonetheless, there is a gradual shift, with rural women increasingly diversifying into various forms of income-generating activities. Numerous studies highlight the crucial role of co-operatives in enhancing rural women's livelihoods. Onugu and Onuoha (2018) emphasized that co-operatives contribute significantly to women's empowerment by offering training opportunities, facilitating access to credit, and creating employment avenues. Similarly, Abdullahi *et al.* (2015) found that rural women play substantial roles in community development through participation in diverse economic ventures. Marwah (2019) also noted that women are key contributors to rural economies across multiple sectors, though their representation in decision-making positions remains relatively low. Research on rural poverty consistently shows a high prevalence of deprivation in rural regions (Falola, Jonathan, Olowogbon & Jimoh, 2016). Addressing this challenge demands the active participation of all household members, including women. However, much of the existing literature has focused on women's economic roles at broader national or regional levels, with limited emphasis on their direct contributions to household sustenance. Empowering rural women requires equitable access to economic resources, financial services, and supportive institutions that enable them to participate meaningfully in community development. Well-structured and efficiently managed women's co-operatives can serve as transformative tools by providing credit, skill development programs, agricultural inputs, and marketing opportunities. Through such initiatives, women can achieve higher income levels, increased decision-making power, and improved overall well-being factors that contribute to poverty alleviation, economic resilience, and sustainable rural development, particularly in Enugu State. Despite these potentials, many rural women in Enugu State still face economic hardship stemming from limited access to credit, inadequate education, and restrictive cultural practices. Many women's co-operatives remain underfunded, poorly organized, and lack effective management structures, reducing their capacity to support members. Furthermore, insufficient governmental and institutional support exacerbates these challenges, leaving women with minimal resources to overcome poverty and economic exclusion. Consequently, women continue to experience low productivity, limited economic independence, and minimal influence within their households and communities. Neglecting to evaluate the contributions of women's co-operatives in sustaining rural livelihoods in Enugu State risks worsening economic inequality and female vulnerability. Without targeted intervention, co-operatives will remain underutilized as tools for empowerment, trapping many women in cycles of poverty and dependence. Moreover, the absence of empirical evidence on the effectiveness of women's co-operatives hampers the formulation of informed policies and developmental strategies. This study, therefore, becomes imperative for identifying existing gaps, evaluating co-operative roles and proposing actionable solutions to strengthen women's economic sustainability in Enugu State. Fundamentally, it seeks to raise awareness of the pivotal roles women can play in supporting one another through co-operative structures contributing meaningfully to both local and national development. The term "co-operative" has been defined by different authors to reflect a better understanding of what it truly entails. For instance, the International Co-operative Alliance (ICA, 1995) defines co-operative society as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Essentially, a co-operative represents a voluntary alliance of people bound by common social, economic, or cultural interests, functioning under democratic management to fulfill collective aspirations. Through their diverse activities, co-operatives encourage social inclusion, generate employment, enhance agricultural productivity, alleviate poverty, and improve literacy and income levels among rural populations. Examples of such co-operative models include agricultural co-operatives, thrift and credit associations, co-operative education programs, and leadership training initiatives (Elekwa, 2020). Women's co-operatives, in particular, stand out as dynamic and empowering institutions that unite women to tackle economic, social, and cultural challenges collaboratively. These co-operatives are founded on principles of shared ownership, teamwork, and mutual support, all geared toward improving women's living standards and economic independence. Around the world, women-led co-operatives have evolved into vital mechanisms for promoting gender equality, community development, and economic empowerment. Itodo, Ogbodo and Eneh (2025) posit that such co-operatives are characterized by features such as joint ownership and control, capacity building, economic empowerment, social support networks, and advocacy for women's rights. Women across many societies continue to face systemic disadvantages in political, social, and economic domains, making them more susceptible to poverty, limited education, poor healthcare access, and gender-based violence. Co-operatives provide a collective means to address these inequalities by giving women opportunities to improve income levels, strengthen their businesses, and access training in entrepreneurship and resource management (Itodo *et al.*, 2025). The necessity for women to unite and confront shared challenges stems from the persistent inequalities that place them at a disadvantage relative to men across economic and social domains. Many women remain among the most affected by poverty, abuse, and limited access to productive resources. Women's co-operatives play a pivotal role in job creation and economic stimulation. They boost both rural and urban economies by generating employment, supporting local enterprises, and financing community-based development initiatives (Estrin *et al.*, 2022). Formed to address developmental, economic, and social needs, women's co-operatives mobilize collective resources and skills to build and sustain businesses that uplift communities (Kwaku & Adom, 2023). By establishing enterprises in agriculture, processing, manufacturing, and other sectors, these co-operatives provide direct and indirect employment opportunities (Osei & Mensah, 2023; Samba & Toure, 2022). They also organize capacity-building and vocational training sessions to equip members with practical and entrepreneurial skills, thereby increasing employability and self-reliance. According to Nkrumah and Boateng (2023), these efforts reduce unemployment and promote gender equity by expanding women's participation in economic and social development. Women's co-operatives have proven to be powerful mechanisms for improving income generation. By leveraging the strength of collective action, they enable women to accomplish economic goals that might otherwise be unattainable individually. Through involvement in sectors like agriculture, craftwork, and small-scale manufacturing, co-operatives contribute significantly to economic growth and financial stability (Adewale, 2022). For instance, agricultural co-operatives frequently engage in large-scale cultivation and product processing that serve both local and international markets, reinforcing rural economies. Members also benefit from training programs in entrepreneurship, marketing, and financial literacy, which enhance their ability to sustain and grow their businesses. As Karanja and Mwangi (2023) point out, these initiatives foster not only higher incomes but also improved economic independence, skill enhancement, and empowerment among women, ultimately driving poverty reduction and gender inclusion. Access to credit and finance remains one of the greatest barriers for rural women and smallholder farmers in developing countries, including Nigeria. Their limited capital base and restricted access to credit hinder production efficiency and growth. Okoruwa, Abass, Akin-Olagunju and Akinola (2020) emphasize that insufficient financing exacerbates productivity challenges, while formal credit institutions often fail to meet farmers' financial needs. Co-operatives bridge this gap by providing accessible, low-interest loans to their members, supported by pooled savings and shared responsibility (Ijioma & Osondu, 2015). As credited to Kuntjoro and Mawardi (2020), co-operatives have been instrumental in promoting financial inclusion for unbanked populations, particularly in rural areas. They also cultivate savings and investment habits among members, as noted by Ogundele, Akinlabi and Hassan. (2020), thereby strengthening financial resilience. Beyond finance, co-operatives foster innovation and entrepreneurship by enabling members to combine resources, knowledge, and skills to develop new products and services that meet local needs (Armah, 2019). Through these collective efforts, co-operatives contribute to sustainable development by empowering individuals and communities to achieve economic stability and independence.

Theoretical Framework: The empowerment theory, originally introduced by Julian Rappaport in 1981, provides a strong theoretical lens for understanding the study on "Women's co-operatives and the Sustenance of Rural Women in Enugu State, Nigeria." The framework was further developed by scholars such as Marc Zimmerman (1995) and Perkins and Zimmerman (1995) to reflect its broad and multi-layered nature, which operates across the individual, organizational, and community dimensions. Essentially, the theory is built on the belief that people can take charge of their lives and circumstances when they are given access to resources, opportunities, and supportive environments that enhance participation, confidence, and self-reliance. Empowerment, therefore, is not just a process but also an outcome as it focuses on developing people's abilities to make meaningful decisions and to translate those decisions into visible improvements in their own lives and communities. According to Rappaport (1981), empowerment entails equipping individuals with the power and capacity to influence decisions that directly affect them, while Zimmerman (1995) emphasized that empowerment involves developing both personal competence and collective strength through participatory engagement. The theory places particular emphasis on marginalized populations such as rural women, by addressing the barriers created by social, cultural, and economic systems that limit their access to decision-making power and essential resources. Despite its wide acceptance, the Empowerment Theory has not been without criticism. Some scholars argue that it lacks clear indicators for measuring empowerment and tends to place too much emphasis on personal agency, often overlooking deeper structural and cultural forces that reinforce inequality. Craig and Mayo (1995) and Batliwala (2007) contend that empowerment is often an abstract, context-specific concept, which makes it difficult to apply consistently in societies shaped by deep-rooted patriarchal traditions. Nonetheless, the theory remains widely supported by influential thinkers such as Naila Kabeer (1999), Rowlands (1997), and institutions like the World Bank (2002), who view empowerment as a cornerstone of poverty alleviation, gender equality, and sustainable development. The relevance of this theory to the current research lies in how it aligns with the principles of co-operative participation. Through women's co-operatives, rural women in Enugu State can access credit facilities, gain entrepreneurial and leadership skills, take part in decision-making, and build confidence in managing economic ventures. These co-operative-based processes directly reflect the empowerment framework, as they promote self-sufficiency, strengthen leadership potential, and encourage collective responsibility, all essential for enhancing household welfare and fostering community growth. In the rural context of Enugu State, the Empowerment Theory provides valuable insights into how women's co-operatives serve as catalysts for both individual and communal advancement. On a personal level, membership in co-operatives boosts women's confidence, improves their income-earning capabilities, and enhances their control over financial resources. At the organizational level, these co-operatives create a platform for shared leadership, democratic participation, and mutual support among women. On a broader scale, empowered women contribute significantly to community well-being by enhancing food security, strengthening local economies, and promoting sustainable rural development. Consequently, the Empowerment Theory supports the notion that genuine and lasting rural transformation can only occur when women are economically and socially empowered through co-operative structures. The theory provides a holistic framework for understanding how participation in co-operatives nurtures women's capabilities, reduces poverty, fosters equality, and promotes lasting livelihoods. It ultimately underscores the transformation of rural women from passive beneficiaries into active agents of socio-economic change within Enugu State and beyond.

METHODS

The study employed a descriptive survey research design, which was considered appropriate since it focused on economic-related issues and current developments among. This design was suitable because the researcher did not manipulate or control any of the study variables. A total of 256 participants were sampled from twelve (12) registered primary women's co-operative societies using a simple random sampling technique. Data were gathered through a well-structured questionnaire carefully designed to obtain relevant information from the respondents. To establish the validity of the instrument, copies of the questionnaire were reviewed by subject matter experts, whose observations and recommendations were incorporated before the final version was administered. The reliability of the instrument was further verified by distributing test copies to respondents within the sampled units, and the level of consistency was assessed using the Spearman Rank Correlation Coefficient, which produced a reliability coefficient of 0.78. The collected data were analyzed using mean and standard deviation, based on a 4-point Likert scale, while the research hypotheses were tested with a one-sample t-test statistical procedure using the Special Package for Social Science (SPSS 27) software package.

RESULTS

Women's Co-operatives and Job Creation for Rural Women: Table 1 shows respondents' views on the role of women's co-operatives in job creation. The grand mean score of 2.86 (SD = 1.04) indicates that respondents agreed women's co-operatives play a substantial role in generating employment opportunities among rural women.

Table 1 Women's Co-operatives and Job Creation for Rural Women

Item	Description	Mean	SD
1–5	Co-operative financial support, skill training, microcredit access, group investments, and mentorship programs	2.86	1.04

To test this result statistically, a one-sample *t*-test was conducted. Findings revealed a significant effect of women's co-operatives on job creation, $t(4) = 12.995$, $p = .001$. This suggests that co-operatives significantly contribute to employment generation among rural women.

Women's Co-operatives and Income Improvement: Table 2 presents the respondents' opinions on the role of women's co-operatives in improving income. The aggregate mean score of 2.83 (SD = 1.02) indicates agreement that co-operatives enhance income opportunities through fair pricing, collective bargaining, and entrepreneurial training.

Table 2 Women's Co-operatives and the Provision of Improved Income for Rural Women

Item	Description	Mean	SD
6–10	Access to better-paying jobs, financial training, bulk sales, fair prices and savings mobilization	2.83	1.02

The one-sample t-test showed that women's co-operatives significantly improved income among rural women, $t(4) = 7.928$, $p = .004$. This finding supports the hypothesis that co-operative participation enhances women's economic self-reliance.

Women's Co-operatives and Access to Credit: As shown in Table 3, respondents affirmed that co-operatives significantly improved access to credit. The grand mean of 2.90 (SD = 0.99) suggests that co-operatives provided flexible and low-interest loan options, group savings schemes, and reliable credit linkages.

Table 3 Women's Co-operatives and Access to Credit for Rural Women Entrepreneurs

Item	Description	Mean	SD
11–15	Low-interest loans, microcredit for startups, flexible repayment plans, group guarantees, and reliable credit sources	2.90	0.99

Inferential analysis confirmed a significant relationship between women's co-operative membership and credit access, $t(4) = 35.298$, $p < .001$. This indicates that women's co-operatives serve as crucial financial intermediaries for rural women.

Summary of Hypotheses Testing

Hypothesis	Description	*t*(df)	*p*-value	Decision
H_1	Co-operatives have no significant role in job creation	12.995(4)	.001	Rejected
H_2	Co-operatives have no significant role in improving income	7.928(4)	.004	Rejected
H_3	Co-operatives have no significant role in providing credit	35.298(4)	.000	Rejected

All null hypotheses were rejected, confirming that women's co-operatives significantly contribute to job creation, income enhancement, and access to credit in Enugu State.

DISCUSSIONS

The study found that women's co-operatives played a crucial role in generating employment opportunities for rural women in Enugu State [$t(5) = 12.995$, $p = .004$]. This outcome corroborates the findings of Akpama and Okeme (2018), Onugu and Onuoha (2018), and Sovereign and Archibong (2019), who all concluded that women's active involvement in co-operatives contributes significantly to job creation and overall socio-economic development. Specifically, Sovereign and Archibong (2019) observed that women's managerial participation and educational attainment improved their employability and career prospects. This present study advances earlier research by situating these insights within the context of local, community-based co-operatives in Enugu State, providing concrete evidence that these organizations do more than influence general development as they directly create rural employment. The strong effect identified could be attributed to the co-operatives' ability to harness community resources, extend microcredit facilities, and deliver vocational training that motivates women to start their own businesses. Additionally, the mutual understanding and shared challenges among members' foster unity, collaboration, and collective progress, which together magnify their capacity to generate sustainable jobs. The research also showed that women's co-operatives significantly contributed to improving the income levels of rural women in Enugu State [t(5) = 7.928, p = .004]. This finding aligns with the conclusions of Nurudeen and Olumuyiwa (2021), Budi *et al.* (2021), and Abraham, Segun *et al.* (2020), who discovered that participation in co-operatives boosts disposable income by expanding access to credit, farm inputs, and organized savings schemes. Similarly, Okafor and Nwankwo (2018) demonstrated that agricultural inputs distributed through women's co-operatives were key determinants of members' higher productivity and earnings. In contrast to previous studies that emphasized national-level or sector-specific co-operatives, this study enriches the literature by focusing on rural, community-based women's co-operatives in Enugu State. It clearly shows their direct and measurable influence on members' financial empowerment. The significant outcomes observed may be linked to the co-operatives' holistic strategies, offering microloans, facilitating group purchasing, and providing financial literacy programs that collectively reinforce women's economic stability. Furthermore, the strong sense of mutual accountability and cooperation within these groups likely strengthens members' saving habits and investment behaviors, resulting in steady income growth and long-term financial independence. Finally, the results revealed that women's co-operatives played a substantial role in extending credit support to female entrepreneurs in Enugu State [t(5) = 35.298, p = .000]. This observation is consistent with the works of Akerele and Adekunmbi (2018) and Adele and Oriola (2022), who each found that access to co-operative loans enhances business performance, supports new enterprises, and uplifts members' living conditions. Aribaba (2022) particularly noted that Co-operative Thrift and Credit Societies (CTCS) had a positive impact on small business growth. Unlike earlier investigations that concentrated on formal or urban contexts, this research contributes fresh insights by drawing attention to the vital role of rural women's co-operatives in promoting entrepreneurship through affordable, flexible, and community-based credit systems. The pronounced significance observed may result from trust-oriented lending approaches, collective savings structures, and close social ties among members, all of which reduce repayment defaults and promote sustainable lending practices. Moreover, the community-driven nature of these co-operatives broadens financial inclusion, offering opportunities to women often overlooked by mainstream financial institutions, thereby advancing both enterprise growth and household prosperity.

Although the study provides compelling evidence of the value of women's co-operatives in strengthening rural livelihoods in Enugu State, a few constraints should be noted. The research was confined to a single state, which may limit how broadly the findings apply to regions with different socio-economic or cultural dynamics. In addition, because data were gathered through self-reported questionnaires, there is a possibility of response bias that might have influenced the results. The cross-sectional nature of the research also means it captures only a momentary view of co-operative impact, leaving long-term outcomes unexamined. Moreover, the study emphasized economic variables such as income, employment, and access to credit, while giving limited attention to social and psychological aspects of empowerment. These limitations, while present, do not weaken the study's credibility but instead open new pathways for deeper and more inclusive future research.

CONCLUSION

Women's co-operatives in Enugu State play a transformative role in strengthening rural livelihoods through employment generation, income enhancement, and improved access to credit. Acting as community-based economic networks, these co-operatives empower women by promoting entrepreneurship, skills development, and financial inclusion. Their collective efforts foster self-reliance, reduce poverty, and advance gender equity, thereby reinforcing the foundations of sustainable rural development across Enugu State. There is need for government and development partners should fund co-operatives and deliver entrepreneurship training to expand self-employment and local job opportunities. There is also the need to promote co-operative-led value chains and open new markets to raise rural women's income and guarantee equitable pricing for produce. Linking co-operatives with microfinance institutions to provide accessible, low-interest funding and flexible repayment options for women entrepreneurs is also very important. Subsequent research should extend beyond Enugu State to allow comparative insights across regions with varying economic and cultural conditions. Employing longitudinal or mixed-method designs would help trace the long-term influence of co-operative participation on women's welfare and community development. Future studies should also incorporate social, cultural, and psychological indicators of empowerment to present a more complete picture of how co-operatives transform members' lives. Comparative work between male and female co-operatives may further reveal gender-specific challenges and opportunities. Strengthening collaboration among scholars, policymakers, and development agencies is equally vital to generate actionable, evidence-based strategies that sustain and amplify the impact of women's co-operatives in Nigeria.

Ethical clearance: Ethical consent was sought and obtained from the participants used in this study. They were made to understand that the exercise was purely for academic purposes, and their participation was voluntary.

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