

A PROFILE OF WOMEN'S COOPERATIVES IN AGUATA, 1961-1999

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Abstract

The idea of women's cooperatives originated in Britain at the end of the nineteenth century with the formation of the Co-operative Women's Guild in 1883. The mixed-gender cooperatives had all failed to provide women with a platform to participate and gain experience in their country's political economy. Women could not play a significant role in those cooperatives simply because they were, to all intents and purposes, excluded from the leadership of those cooperatives. Having identified this gender-based discrimination in their colony of Nigeria, the colonial administrators encouraged the formation of all-women's cooperatives. The idea was to foster women's cooperatives that would specifically address issues affecting women. Aguata was among the first places, in the 1960s, to witness the formation of women's cooperatives in the now defunct Eastern Nigeria region. By the 1980s, a number of women's cooperatives had sprung up in the area. Courtesy of the Better Life for Rural Women Programme, the Babangida era (1985-1993) was the heyday of women's cooperatives in Nigeria. Many development scholars and researchers in women's studies will not hesitate to pay homage to that programme for making the issue of women's empowerment a priority item on the country's development agenda. Better Life (BL) had particularly increased the level of co-operative awareness among women in the Aguata Local Government Area of Anambra State. As our findings indicate, all but one of the five women's cooperatives established between 1961-1988 have become extinct. Yet, as interesting as this historical phenomenon is, no historical study has been carried out on the cooperatives. It was the need to remedy the neglect that instigated this historical study of the five government-registered/recognized women's cooperatives we had in that local government area as of 30th September 1988. The study investigated those cooperatives with a view to ascertaining their successes as well as the challenges they encountered. Its conclusion is that apart from fostering the development of their respective host communities, they undoubtedly improved the quality of life of its members. Narrative-cum-descriptive method of historical presentation was used to analyze the data that came from primary and secondary sources. As for the period of study, 1961 was the year the first women cooperative was founded while women's cooperatives in Nigeria have been largely neglected by policymakers at all the three levels of government since 1999 when civilian rule was restored in Nigeria.

Keywords: Women's cooperatives, Aguata, Obunorie Achina Women's Thrift and Credit Society.

Introduction

The cooperative movement derives its historical and philosophical foundations from the spirit of self-help and mutual cooperation, which has been a regular feature of all societies from time immemorial. Mutual self-help and team work among kinsmen, friends and neighbors is arguably one of the time-tested strategies for achieving self-improvement among human

beings. In traditional African society, mutual cooperation and self-help are time-tested organizational principles for carrying out of functions such as farming, house construction and repairs, road maintenance, savings and credit mobilization, and the provision of a variety of communal projects.¹ The ideals and principles of the cooperative movement bear such close resemblance to the communalistic orientation of traditional African society that the adoption of the cooperative organization as an instrument of economic development and rural transformation has seen as natural and axiomatic. There is hardly any African country that has not expressed a strong commitment towards using the cooperative movement as a vehicle for social and economic transformation. One would assume that the communalistic self-help orientation of African society would provide a conducive environment for the take-off of successful modern cooperative yet the performance of cooperatives in Nigeria and many other African countries has been far from satisfactory. Even those cooperatives which do not die off or become moribund soon after formation are bedeviled by poor leadership, inefficiency, corruption, and members apathy or disloyalty.²

The Industrial Revolution and the resultant factory system and capitalism with its attendant socio-economic problems gave rise to the birth of the cooperative movement in Great Britain.³ The exploitation of workers by factory owners, traders and middlemen as a result of the Industrial Revolution that replaced the manual system of producing goods led some public-spirited individuals and social reformers like Robert Owen and Wilham King to advise workers to come together and find ways of protecting themselves and alleviating their suffering. This heroic struggle and the movement it gave rise to, began to spread to other parts of Europe and eventually other parts of the world including Nigeria. Thus, the first cooperative movement originated as a result of the advice of Robert Owen in Great Britain in the early 19th century. The cooperative movement of that period was called the Owenite Cooperative Movement.⁴ However, these cooperatives collapsed later though workers had been sufficiently sensitized to the power of collective action to alleviate their problems. In 1844, some twenty-eight workers that heeded to the advice of King mobilized capital through personal savings and launched their cooperative in Rochdale.⁵ These Rochdalers as they were called successfully opened a cooperative consumer shop and stocked it with high quality commodities and sold to members and non-members at moderate prices. They also encouraged member participation in the cooperative by paying their members dividend on purchases made from the consumer shop. Certain rules and regulations to govern the activities of the cooperative were formulated. Some of these later metamorphosed into what is today called Rochdale Equitable Principles of Cooperation.⁶ Cooperatives were first introduced in Nigeria during the colonial period as part of overall colonial policy. Unlike the British experience where cooperatives emerged spontaneously as an organizational weapon of the poor workers, farmers, and artisans, cooperatives in Nigeria owe their origin, objectives and pattern of development to the government. The colonial government introduced cooperatives into the country as part of its policy of stimulating the production, processing and export of cocoa, palm oil, groundnuts, cotton and other crops to Europe. In fact, it was the struggle to control and regulate the marketing of these export crops that gave birth to modern cooperatives in Nigeria.⁷

The first cooperative effort occurred in 1907 when a group of cocoa producers and merchants around Agege in Lagos organized themselves into a pseudo-cooperative marketing union called the Agege Planters Union (APU). Their objective was to by-pass the chain of middlemen in the cocoa trade. To enhance the success of this marketing endeavour the union encouraged farmers to improve the quality of their cocoa beans by adopting improved fermentation practices. Following the successful experiment of the APU, similar

organizations sprang up around Ibadan, Abeokuta and other towns in the cocoa-growing areas of Western Nigeria. Realizing the benefit of this organizational initiative, the Agricultural Department of the colonial government began in the 1920s to organize farmers into similar pseudo-cooperatives. Apart from educating farmers on improved techniques for the production and processing of cocoa beans for sale, these “agricultural associations” became important marketing links for the European export firms. They were designed primarily to sideline “African middlemen” in the export trade which the expatriate export firms deeply resented.⁸ There was persistent demand, channeled through the Agricultural Department, for a Cooperative Ordinance which would regulate and streamline the activities of all nascent cooperatives in the country. In 1935, a cooperative ordinance was enacted which, among other things, made it an offense for any association not registered under the ordinance to bear the title of “cooperative.” The enactment of the cooperative ordinance vested a lot of power in the colonial Registrar of cooperatives with a view to enable him control and streamline the growth and activities of cooperatives in line with the colonial objective.⁹

In market economies, it is evident that the role of women in the running of cooperatives is generally limited. In Nigeria, even though there has been positive change of attitude towards women’s involvement in economic development, response of women to the formation of cooperatives has been lethargic. Initially, women were reluctant to either organize their own cooperatives or join cooperatives where men were members. With constant cooperative education, women with time, at least started belonging to the same cooperatives with their husbands. In such cases they did not actively participate in the running of their cooperatives as their husbands who were also members of the same cooperatives were considered to be representing their interest. There was always the belief that the traditional role of a man as head of the family should be reflected outside the home. Having observed that women were denied the opportunity of active participation in the affairs of the mixed-gender cooperatives, the Cooperative Department started to promote cooperatives that were exclusively for women (that is women-only cooperatives). It was felt that the formation of women’s cooperatives would give women the opportunity of running their own cooperative business, thus becoming “masters of their own destiny.”¹⁰ Traditional African society overburdened the woman with too many taboos. To exemplify, in Igbo society, women needed the permission of their husbands to engage in any type of business activities. Men also were not ready for economic equality with their wives. Women, therefore, assumed the role of “*oriaku*” (one who depends on her husband for a living) and were denied the opportunity of realizing their full potentials as equal members of society. Membership of cooperatives has been identified as one of the best ways of promoting the development of women. By forming cooperatives, women would be in a position to pool their resources for meaningful economic activities.¹¹

In Igboland, the role of women’s cooperatives in the lives of the womenfolk and other members of society cannot be overemphasized. Such cooperatives have been credited with improving the quality of life of their members, creating jobs, empowering women, and contributing in community development, etc. However, factors such as illiteracy and lack of cooperative education, lack of succession planning, inefficiency, paucity of funding and governmental support, corruption, apathy and infighting or intra-group power struggle, have constrained the advancement of the cooperatives. This research work is about the role of certain five women’s cooperatives in Aguata, in improving the lives of rural women cooperators by extension, their contributions to community development of the cooperators’ communities. It investigated the factors that have constrained the advancement and operations of women’s cooperative societies in Aguata. It also recommends the ways to foster

the advancement of women's cooperative in the country as a whole. Its time focus is a period of thirty-eight years (1961-1999). The starting point (terminus a quo) is 1961, the year Obunorie Achina Women's Thrift and Credit Society (the first women cooperative society in Aguata) was inaugurated. The study terminates in 1999. The terminus ad quem was the year military rule in Nigeria ended. Since then the women's cooperatives in Aguata have been mostly dormant.

It should be noted here that Aguata in this study refers to the Aguata and Orumba county councils under the 1960 Local Law of Eastern Nigeria.¹² These county councils were made up of Awgbu, Omogho, Ndiokpalaeze, Ndiokolo, Amaetiti, Oko, Nanka, Ndiukwuenu, Awa, Ndikelionwu, Ajalli, Ufuma, Amaokpala, Ndiowu, Okpeze, Umunze, Akpu, Umuomaku, Eziagu, Ezira, Ubaha, Ihite, Nkerehi, Nawfija, Ogboji, Ogbunka, Owerre-ezukala, Agbudu, Oneh, Isulo, Enugwu-Umuonyia, Ekwuluobia, Akpo, Achina, Uga, Igbo-ukwu, Isuofia, Umuchu, Aguluezechukwu, Ezinifite, Ikenga, Amesi, Oraeri, Umuona and Nkpologwu community councils. In 1971, both councils were merged into Aguata Division.¹³ It remained so with the local government reform of 1976.¹⁴ Thus, Aguata Local Government Area was also recognized in the 1979 Constitution (First schedule Part I) Constitution. In 1989, Orumba Local Government Area was carved out from Aguata Council Area. Thus, we now have the Old Aguata and the New Aguata both of which constitute the study area of this research.

Conceptual Clarification

Cooperative

The term cooperative is derived from the Latin word *co operatic*, where the word *co-* means "with" and *opera* means to "work", thus cooperative means working together. So those who want to work together with some common economic objective can form a society, which is termed as cooperative society. It is a voluntary association of persons who work together to promote their economic interest.¹⁵ Chilokwu gives further insight into the nature by stating that, "a cooperative is a formal organization formed by persons, usually of limited means, who voluntarily come together, for the achievement of a common economic objectives involving the formation of a democratic controlled business organization who have agreed to make equitable contributions to the required capital of the organization as well as to accept a fair share of the risks and benefit of their undertakings,"¹⁶

In accordance with the International Co-operative Alliance(ICA), and later adopted by the International Labour Organization(ILO) under the promotion of Cooperatives Recommendation, "a cooperative is 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."

In this definition, the following points highlights the following characteristics required of an enterprise to be classified as a cooperative enterprise:

- * Autonomous- independence and organization base of an enterprise;
- * Volunteerism- open membership;
- * Common needs- people come together to fulfill a mutual need;
- * Ownership- members are owners (not merely customers and workers) of the enterprise and should invest wisely in its growth;
- * Democratic control- Each member is given a single vote regardless of contribution/wealth;

* Enterprise- A cooperative is not only an association of people, but also a business enterprise.¹⁷

Women

The concept of women cannot be properly understood without first understanding the term “woman.” Simply put, a woman is an adult female human being.¹⁸ Ojiako posited that some have gone to the extreme point of conceiving the woman as an afterthought, an appendage to the man, and virtually an accidental partner given to the man to be used at will. A woman is a human being endowed with all the capacities and talents required to effectively function and make an impact on all levels of life within the society.¹⁹ Accordingly, Sofola perceived a woman on the following levels of her reality: as a human being, a counterpart of man at all levels of the social and economic and religious order. As a daughter, the counterpart of a son, with the roles and the presence which only a daughter can fill. As a mother, seen as the seat of life, and plays the role of nurturing, sustaining, and stabilizing of life within the family in particular and the community in general. As a wife, spouse to a man and partner in the business of making a home, a community and a society.²⁰

In this context and according to the byelaw’s of women’s cooperatives in Aguata, women refers to daughters, wives and mothers not under the age of 16 who are ordinarily resident in any society’s area of operation.²¹

Women Empowerment

The word “empower” is “to give legal backing to.” Ngozi Ojiako in her own opinion sees empowerment as a process of opening up something that has unlimited potentials. It means giving traditional and legal status to the efforts of women to develop and contribute to the creation of wealth; to take and participate in the decision-making process within their families as well as in the society at large. Empowerment enables women to reduce their state of vulnerability decrease their passivity and dependence on men, and to come right into the centre and not periphery.²² Kabeer interprets it as a redial transformation of power relations between women and men so that women have greater power over their own lives and men have lesser power over women’s lives. It enables women to take control over their own lives, set their own agenda, organize to help each other and make demands on the state for support and on the society itself for change.²³

A Glance at Women’s Cooperatives in Aguata

The Aguata area was among the first areas in the defunct eastern Nigeria and old Anambra state to witness the emergence of women’s cooperative societies. With a little encouragement from the government for them to establish their own exclusive cooperatives, some women in Aguata started to organize themselves into cooperatives. The first women cooperative, Obunorie Achina Women C.T.C.S Ltd, was founded in 1961 and registered in 1962. In 1973 Igbo-ukwu Women C.T.C.S Ltd was organized by Regina Okafor who later became prominent figure in women’s cooperative movement in Anambra State. Others, such as Oraeri Women Multipurpose Cooperative Society, Awgbu Women Multipurpose Cooperative Society and the Ochudo Oko Women Multipurpose Cooperative Society (which are referred to as ‘Better Life for Rural Women Cooperatives’ owing to the fact that they were organized during the Better Life for Rural Women Programme) were organized in 1988. As of 30 September 1988, they were the only registered women’s cooperatives in the area recognized by the State’s Cooperative Division of the Ministry of Commerce and Industry.

Obunorie Achina Women's Thrift and Credit Cooperative Society

The Obunorie Achina Women's Cooperative was launched on 3 January 1961. It was the pioneer women's cooperative society in Aguata and among the first women's cooperatives to be organized in the defunct Eastern region. Until 1973, it was the only women cooperative society in Aguata Division. It was a certain Dom Chuks-Nwosu, an Indigene of Achina, who at the time was the Assitant Registrar of Cooperatives of the Eastern region that pitched the need for the women of his home town to establish a cooperative.²⁴ His idea was embraced by the women thus they decided to form a cooperative society. Under his guidance it was registered on the 10 October 1962 with registration certificate number E.C. 253.²⁵ Members were all women save for a man, T.E. Dike who the women invited to act as the secretary of the cooperative since they (the women) were not literate and competent enough to keep proper record of their activities and transactions. Before the outbreak of the Nigeria- Biafra war, the cooperative had made some considerable progress in some projects. For instance they had started erecting both the building for hydraulic oil press and proposed meeting hall of the society both on the same site.²⁶ The cooperative also witnessed an increase in membership when Achina indigenes residing in the northern part of the country came back home fleeing the anti-Igbo pogrom in that region joined it. The cooperators also ventured into agriculture and cultivated maize and cassava on ten acres of land they leased from their village. This expansion beyond the thrift and credit made the Awka Provincial Cooperative Officer to advise the cooperators to amend their byelaws to make the cooperative multipurpose.²⁷ His suggestion was accepted, hence the cooperative was renamed Obunorie Achina Women Farmers Multipurpose Cooperative Society. The Nigeria-Biafra war had adversely affected the society. For example, it had lost all the money they deposited in the bank and with no hope of ever recovering it. The only money available to the society after the war was 247.10 Biafran pounds which was recorded as having accrued to the society from loan refunds and sales of cassava and maize during the war.²⁸ After the war, the cooperative was reactivated with the installation of the hydraulic hand press, which began to generate revenue to it. This time around, it ventured into cement distribution and also increased members' monthly contributions. Its pace of recovery and revitalization was slow when compared with other cooperative societies (registered as well as wildcats) in the Achina zone. Power struggle involving the secretary (the only male member) and the other members could have been responsible for its retarded recovery from the war. In 1974, it bought a N100 (one hundred naira) worth of shares from the East Central State Cooperative Wholesale and Consumer Association Ltd. As a thrift and credit cooperative, it also extended loans to members. In the eighties, it became a distributor of Pal Beer as well as fertilizer in Achina and environs. Its continued existence was threatened a second time, this time round by the schism occasioned by the vested interest of some members.²⁹ The schism lingered until the Divisional Cooperative Officer intervened to resolve it. So far, there is no any record of meetings, audits or annual reports of the cooperative during the nineties.

Igbo-Ukwu Women's Thrift and Credit Cooperative Society

This cooperative started in 1973, when Regina Okafor returned from Canada having completed a course in cooperative and leadership at Coady International Institute, Antigonish Nova Scotia. She had interested her fellow women in Igbo-Ukwu in forming a cooperative with stories about cooperative movement in Canada. As expected, her idea was not wholeheartedly embraced by all the women in Igbo-ukwu. While some saw it as an attempt by a certain educated woman to dupe them, others considered it as a maneuver to destroy the *esusu*(loans and savings) system of their various village meetings. On 3 July 1973 history was made when a group of twenty women- mainly of the poorest group of the society had their first cooperative meeting and raised a capital of N14.00, shares were declared at N1.00 with a

minimum of 5 shares for each member, thrift savings 30 kobo and entrance fee of 50 kobo.³⁰ On 5 July 1973, the Divisional Co-operative Officer of Aguata visited the cooperators to acquaint them with the mechanics of cooperatives. Thereafter, the women prepared their by-laws, logo and common seal. Their seal was a woman carrying a bag to a kobo bank, which indicated the paucity of their investment capital. On 11 July 1973 six members namely; Francisca Okafor, Cecilia Nnaji for, Theresa Nwafor, Rebecca Umeorizu, Prescilla Mbonu and Bridget Abatam became the first persons to ever receive a loan from the cooperative. They had received a combined total of N65.50. The cooperators were overjoyed to collect their first ever interest of N1.34.³¹

In accordance to the East Central State Co-operative Law, it was registered and certificated no. EC 1044 of 29th May, 1974. It was fully registered into the Co-operative apexes of the state- Anambra Co-operative Financing Agency Limited, Anambra State Cooperative Wholesale Association Limited, Co-operative Bank, Co-operative Union and Divisional Co-operative Council. In 1975 ACFA extended credit of N20, 000 to it for individual farming by members.³² It was the only women cooperative in Aguata that opened a consumer store. The store was opened to fight the monopolistic tendencies of certain businessmen and to sell goods to members and non-members alike at discounted prices. The state's cooperative marketing corporation (ACWA) supplied goods at reduced prices to cooperatives that owned a cooperative store. While it can be said that none of the projects it established showed satisfactory results, it can also be said that it fared well in terms of thrift and loans, for it has continued to serve the need of its members till date. (To its credit, it is the only women cooperative that still exists).

Oraeri Women's Multipurpose Cooperative Society

The Oraeri Women's Multipurpose Cooperative Society was the brainchild of Regina Okafor, the founder of Igbo-ukwu Women's Cooperative Society. Having successfully organized the cooperative for the women of her husband's village (namely, Igbo-ukwu), she felt she should replicate the achievement for the women of her own place of birth. Her leadership skills (she was a consummate women's leader and an astute cooperator as well), coupled with the vast knowledge garnered from being a Director in the Anambra State Cooperative Federation and from studying in Canada made it easy for her to persuade her fellow women into forming the cooperative. Prior to that, the women had *esusu* as well as funded community development projects. That preexisting knowledge of self-actualization predisposed them to embrace her pitch.³³ The cooperative held its pre inaugural meeting on 1 February 1988 with forty-three attendees. The visit of May Akonobi, wife of Nnaemeka Akonobi (then the military governor of the former Anambra State) so bolstered interest in the cooperative that by the time of its inaugural meeting its membership had increased to eighty-five. It was registered on 18 August 1988 (the registration number was AN 1080) and given its certificate on 27 March 1989 on the occasion of its launch which was presided over by the Chief Registrar of Cooperative Societies.³⁴ Its internally generated revenue mainly came from share subscriptions (minimum of N50 share per person), thrift savings, loan interests and reinvested profits. Also, dividends were paid to members based on their purchases from the cooperative. Members held their meetings on a monthly basis as stipulated by their byelaws and during the first few years of their existence as a cooperative, they limited themselves to extending credit for these three major ventures; farming, thrift/credit and general investment. In terms of farming, the women prided themselves on being the only women cooperative in the Aguata Local Government Area that engaged in heliciculture (snail farming). They had obtained a loan of N10, 000 for the project from the office of the State's chairperson of Better Life. Two acres of land were acquired, and the construction of the snailery (snail house or pen) was supervised by one of their member. As for thrift and credit, the cooperative made loans to

members at low interests. As of 27 May 1991, it had loaned over N24,000 to its members. Beneficiaries were expected to repay their loans within one year. For general investments, it bought canopies which it hired out for meetings, marriages, burials, etc. It also bought fertilizers which it sold to members at a little profit.³⁵ It, however, failed to realise some projects, such as opening a cooperative shop, cement distribution to members and non-members alike and the installation of an oil-pressing machine that would serve Oraeri and neighbouring communities.

Awgbu Women Multipurpose Cooperative Society

The Awgbu Women's Multipurpose Cooperative Society was one of the women's cooperatives that were founded in response to calls by May Akonobi for women to form cooperatives. The response of Awgbu women to those calls was coordinated by Mrs. May C. Ezeribe, who had led the women in many other development projects. She had leveraged her influence with the women, garnered from her long years of active involvement in community development, to rally them around the need to form a cooperative.³⁶ The cooperative's inaugural meeting which took place in July 1988 was graced by S.P. Ikwueze (Aguata Divisional Cooperative Officer). On 18 August of the same year the cooperative got registered by Anambra State. It was issued with registration number AN 1092.

The objectives pursued by the cooperative were similar to those of the Oraeri Women's Cooperative Society. By the end of 1988 the cooperators had bought a cassava-processing machine for their proposed garri mill with the N15, 000 they raised from loans. Certain members were asked to oversee the mill operators. Another group (comprised of seven members) was constituted into the mill's management committee. The latter committee, which met monthly to assess the operations of the mill, was expected to ensure appreciable returns from the investment. According to the Divisional Cooperative Officer (Ikwueze), the loan would not have been granted if there were not certain women with special peculiarity in Awgbu. The cooperative engaged in farming too, it had acquired four hectares of cassava farm which was cultivated under direct labour by individual members.³⁷ As of 30 July 1991, members of this society have not started to contribute any thrift.

Ochudo Oko Women Multipurpose Cooperative Society

It was one of the Better Life for Rural Women Cooperatives and the first women cooperative in Oko. Oral interview with Uchenna Nwosu, revealed that she attended a meeting in Awka where the wife of the military governor, May Akonobi called on them and encouraged them to form at least five women cooperatives in the towns of Oko, Ndiowu, Awgbu, and Ajalli.³⁸ She received enormous support from the other women who shared her vision. Before the cooperative was registered, the Divisional Cooperative Officer attended its general meeting where he addressed members. It was at that meeting that the women resolved to form a cooperative that would enable them to solve the myriad socio-economic problems faced by women in the community. The cooperative was eventually registered on 18 August 1988.

Courtesy of the Better Life programme, the cooperative, on 9 January 1989, received an interest-free loan of N36, 000 which was used to set up an oil mill for women in the community.³⁹ Unfortunately, the machine installed at the mill under an arrangement by the Agricultural Development Programme (ADP) could not work efficiently, owing to poor design. All the requests for refit made to ADP and the commissioner for women's affairs, Enugu were ignored. It was frustrating for the cooperators to see that the government was not interested in refitting the machine they had helped to buy and install. In order to avert any damage to their hard-earned reputation, the cooperators bought a set of locally made machines for their mill. Still, the new machines could not generate the N15, 000 monthly

repayment plan stipulated in the loan agreement. From available records, the only project executed by the cooperative in 1991 was palm oil processing which generated only N830.⁴⁰

Challenges

All the five women's cooperatives surveyed in the foregoing faced similar challenges. The challenges are discussed below.

Illiteracy and Lack of Cooperative Education

Professional cooperators have attested to the fact that illiteracy and lack of cooperative education is the foremost challenge facing cooperatives and the cause of collapse of cooperatives in Nigeria and even in other advanced countries of the world.⁴¹ Manifest among the symptoms of lack of cooperative training and education or as a result of improper education are disloyalty of members, large incidence of overdue and non-repayment of loans, low attendance at meetings, ignorance of members of the plans, proposals and work of their cooperative, poor member relations, bad management, low productivity resulting in little or no profit (surplus), poor public image, inability to change with the times and other harmful results.⁴²

Most members of the cooperatives that we had in Aguata did not have an education; and the few that had an education were not sufficiently educated to be in a position to manage any modern cooperative venture. Moreover, none of those in the latter category, with the exception of Mrs Okafor (founder of the Igbo-ukwu Women's Thrift and Credit Cooperative Society who attended a cooperative college in Canada), attended any of cooperative colleges we have in the country. Arguably, her expertise was largely responsible for the longevity of the Igbo-ukwu Women's Thrift and Credit Cooperative Society. (Its coevals have all become extinct). Men were admitted so they could act as secretary for those cooperatives that did not have any member who could fill the role. For instance, the Obunorie Achina Women's Cooperative Society had a male as its foundation secretary.⁴³ The same man, T.E Dike was a secretary for another cooperative in Achina, Adigwe Farmers Multipurpose Cooperative Society.⁴⁴ Twice in the history of their operation, they employed the service of a paid secretary who kept the record of their activities and transactions. Illiterate cooperators do not understand what benefits they will derive from membership of cooperative societies, and what their rights, duties and responsibility as members are. It is the responsibility of a cooperator to attend meetings where vital issues relating to the cooperative are discussed. The turn up of members during general meetings was commendable in some women cooperatives, while in others a percentage were dormant and did not contribute meaningfully to the progress and development of their cooperative. The officers in charge of some women's cooperative were not literate and knowledgeable. The presidents do not understand what their duties are. Some take decisions without consulting the members which is strictly against the laws and rules guiding a democratic cooperative society. Also, the committee members were not conversant with the byelaws of their cooperatives; else they would have known when to take action to improve the fund of their society through increase in the amount of shares owned by members and thrift savings. The byelaw specifies the minimum shareholding and thrift saving contribution and nothing prevented members from exceeding the minimum. Annual elections sometimes were not held as stipulated in the cooperative law section 22(1). Among all women cooperatives in Aguata, the Obunorie Achina Women's Cooperative, manifested illiteracy more than other women cooperatives in the area, probably because it was the first in the area composed mainly of illiterate village women who had little or no education at all. Commenting on the condition of the society at a time, the Rural Development Officer, Aguata Division said, "the foundation of the cooperative was laid by

individuals without constructive and effective leadership potential. This retards the progress of the society. It will take some time, and will require great tact and patience to get this corrected.”⁴⁵

Without any cooperative education, some cooperative secretaries were inefficient. The books and records of cooperative societies were muddled up.⁴⁶ For example, Clement Ezemouka (the second and the last male secretary of the Obunorie Achina Women’s Cooperative Society) was once reprimanded for under-recording the thrift savings and shares contributions of members. There is no gainsaying that such secretarial incompetency could have liquidated the cooperative. Thrift savings is a desideratum livewire of an integral aspect of any cooperative organization, through it and other internal means of generating revolving capital, cooperative ought not to look elsewhere for fund. Yet the officers as well as “floor members” of some women cooperatives in Aguata were ignorant of the importance of thrift savings. For instance, the Awgbu Women’s Cooperative Society, from 1988 (when it was formed) to 1991 (three years after its formation) did not make any thrift contributions at all.⁴⁷ Without adequate cooperative education, no cooperative society will be flexible enough to cope with the economic situation of the country at any given time.

Funding

Another major obstacle facing women’s involvement in cooperative ventures is the lack of finance and reluctance of financial institutions to finance women’s cooperative activities. In the attempt to be as self-sufficient as possible, cooperatives have tended to rely on their own sources of finance- savings, shares, reserves and loans from apex organizations. But unfortunately these sources are not sufficient yet external sources are even more precarious since the lending agencies are not usually sympathetic to the objectives and set-up of cooperatives.⁴⁸ The average income of the people is very low and even a system of collective thrift usually succeeds only in accumulating a paltry amount of funds.⁴⁹ A cooperative society being a business organization like other business requires some capital to run it. When formed, there is an effort to mobilize capital for investment⁵⁰ and when such capital is not available, the operation of such society is hampered. The problem of funding has several facets.

Commercial banks have not been very important as a source of credit to cooperatives because the rural cooperatives often time don’t have collateral to offer. The Cooperative Bank of Eastern Nigeria was established in 1954 as an apex financial organization or treasury of the cooperative movement in the former Eastern Region. In 1962 it was licensed to operate as a commercial bank under the Nigerian banking laws and regulations. It acted as a cooperative financing apex and also a commercial bank. At the end of the Nigerian civil war in January 1970 all the capital and assets of the bank in Biafran currency were wiped off since the Biafran currency was declared worthless and illegal by the Federal Government and so the bank could not re-open immediately until July 1971. This situation had a severe blow on Obunorie Achina Women’s Cooperative. They lost the money they invested in the Cooperative Bank of Eastern Nigeria and there was no adequate capital available to resuscitate the cooperative except for 247.10 Biafran pounds which was recorded to have accrued to the society from loan refunds and sales of maize and cassava during the war period. Even the cooperative bank in spite of its cooperative nature did not cater much for the loan requirements of cooperatives. Ekabua while interviewed stressed on the need to resuscitate cooperative banks in Nigeria once again as an apex financing body. According to him, what we have now in Nigeria is the National Cooperative Financing Agency established by all Cooperative Thrift and Credit Societies in every state of the federation.⁵¹ The small scale nature of women’s economic activities is not usually attractive to financial institutions.

Taking cognizance of the latter, the wife of Anambra State Military Governor, May Akonobi, during the Better Life Programme for Rural Women, embarked on an innovative scheme of granting interest free loans to registered women cooperatives.⁵² Even the Better Life loan was sometimes meager and the women cooperatives had to supplement what they were given. For instance the Oraeri Women's Cooperative requested for a loan of N20,000 for their snail farming project but received interest free loan of N10, 000 from the chairperson of the Better Life Programme of Anambra State.

Corruption

Another problem militating against the success of cooperative societies in Nigeria is corruption and dishonesty among the so-called leaders of cooperative organizations, and the officers and committee members of cooperative societies.⁵³ Some leaders of cooperatives instead of giving honest and enlightened leadership rather use their position to enrich themselves unjustly by all forms of corrupt or crooked means, not stopping short of outright embezzlement or misapplication of funds of their cooperative societies.⁵⁴ Women cooperatives in Aguata were all victims of this canker worm that has eaten deep into the fabrics of the human society. The committee members, most especially if more literate than other members take advantage of the handicap of their illiteracy to defraud the society, thereby enriching themselves. The harm done to cooperative development by these so-called leaders is the wanton frittering away of the funds of the cooperative. Corruption manifests in form of bad management, embezzlement of funds, misapplication of funds and all other forms of dishonest practices by committee members. What is pathetic about the harm done by these leaders is that they impoverish the cooperative societies.

In the Obunorie Achina Women Cooperative, the president and secretary arrogated so much power to themselves. The president took decisions without consulting the members. The secretary too, which is strictly against the society and the rules guiding a democratic cooperative society. The male secretary who was an employee of a cooperative society cannot take or participate in policy decisions guiding the cooperative society which he is not a member. He was accused of under recording the thrift savings and shares contributed by members. He imposed policies and fines on the members arbitrarily. Being the only male in the society prompted him into taking undue advantage over and above the members of the society.⁵⁵ There were instances where the president rented out the society's hall at N10 per month to one Bethel Community School without consulting the committee and the members. In the 1990's the society had become moribund, the chairman of the cooperative at that time tried converting the society into her personal property. The president and her cohorts rented out the hall built by members to one Assemblies of God Church and collected rents for which no account was rendered. The oil mill machine owed by members disappeared and was not accounted for. Few members installed another mill entirely owned by them, that is, in the words of Dom Chuks-Nwosu, "another society inside the cooperative society." It was also alleged that the chairperson brought in another mill she wanted to install in the premises and building of the society which caused a great row and resulted in the intervention by the town's vigilante services. In his letter to the Director Cooperative Division, Ministry of Trade and Industry, Awka, he said, "nothing but an enquiry under the provisions of the Cooperative society law will unravel the mysteries in which the society is now buried. If the society has to be liquidated it has to be as provided by law. By not allowing new members to join the society, the chairlady has only a few ailing members to answer 'members'" so as to enable her manoeuvre affairs pending the ultimate demise of these ailing members, whence the society and its properties will fall into her hands only."⁵⁶

Absence of succession planning

In an oral interview with a retired Director of Cooperative, Ministry of Trade and Commerce, Awka, he stated that “the challenge of absence of succession planning is as a result of lack of cooperative education.”⁵⁷ For any human establishment or a business venture it is required that it will stand the test of time and be passed on from one generation to another. A non-visionary cooperative society cannot achieve longevity. However, sound cooperative education plays a huge role in revealing to the cooperators the need and essence of preservation of any cooperative business. In all these women cooperatives, they might have hoped to leave a legacy for all generation of their women but alas all their efforts was futile. Certain forces also within the cooperatives played out and contributed to the eventual collapse of these women cooperatives. For instance, in the Obunorie Achina Women Cooperative, the Divisional Cooperative Officer called for reorganization of the society of which among things to be done was the admission of new members since most of the women were old. His call for reorganization was not taken serious else there would be new members who will subsequently replace the aged women and thus passing it to the next generation.

Infighting or Intra-group Power Struggle

Immediately after the end of the Nigerian-Biafra war, the Obunorie Achina Women Cooperative still struggling to recover from devastative effect of the war was plunged into conflict. The Achina Cooperative Officer was able to identify the minor misunderstanding between the secretary and the committee. He avers “since I took over the supervision of this society barely three months ago, I observed that a serious disharmony pervades the society and this has been responsible for the stagnation of the society’s business operations since the end of the war.” His alone statement demonstrates the effect of disharmony in any cooperative society and how it can retard the advancement of any business venture. He advised both parties to avoid disruption of the society’s activities. A cooperative society is a business organization and like other business organizations requires the cooperation of all the members and the secretary else no meaningful progress can be made.⁵⁸

Again another issue threatened the existence of the cooperative. The actions of Angela Nwosu, the mother of Dom Chuks-Nwosu, plunged the society into conflict. She arbitrary seized the oil mill bolts belonging to the society. Also, she claimed that the society was organized by his son and consequently flouted the orders and constituted authority of the society on many occasions and also refused to pay levies against her. In all, the actions of the president, secretary and some of the members was the cause of the conflict the society faced in the 1980s.⁵⁹ Religious and political neutrality is one of the basic principles of cooperation. Early cooperatives in Britain could not separate one from another hence the reason for their failure. Ekabua had referred to both as a time bomb, stating that mixing politics and religion can be disastrous.⁶⁰ From the evidence adduced by members of the Obunorie Women Cooperative Society, it was gathered that there was internal squabbles between the kindred of Nwosu family and the last male secretary of the cooperative, Clement Ezemoka.⁶¹

Paucity of Government Support

It is true that government involvement in and assistance to the cooperative movement as a whole varies from one country to another. There are countries where the government gives cooperative societies the least assistance. There is another category where the government simply offers only basic facilities such as registration, supervision, education and no more. There is also a third category where governments actively participate in the promotion of the method of cooperation.⁶² Nigeria falls within this category. History of cooperative movement in Nigeria shows that it was introduced by the colonial government as part of their colonial

economic policy. Cooperative movement in the country was not the reaction or response of the people to their economic problems. Government played a huge role in its introduction and at such should to see to the development of the cooperative movement. But the reverse seems to be the case. Government officers in charge of some women cooperatives did not give it the necessary supervision it needed at its early stage. No wonder the picture of the Ochudo Oko Women M.C.S was one of disaster and woes when the Divisional Officer awakened from his slumber. Again the society was neglected for years, the oil processing machine bought from a firm named GABCO on the recommendation of the A.D.P was poorly designed. The appeal of the women to the Director of Cooperative and to the office of the state commission of women affairs fell on deaf ears.

Achievements

Notwithstanding the challenges faced by women's cooperatives in Aguata, they were still able to improve the living condition of women and contribute meaningfully to the development of their communities. Their achievements can be discussed under the following sub headings:

Women empowerment

Empowerment has always been fundamental to the cooperative idea where women get together to achieve goals they would not be able to achieve on their own. In many developing countries women work individually, often isolated, in the informal sector, operating at a low level of activity and reaping marginal income. Joining forces in cooperatives can provide with the economic, social and political leverage they need.⁶³ When the Women's Cooperative Guild was formed in Britain, empowering women was the aim of the founders. Educating the British women was the first step taken by the leaders of the guild in empowering the women members. They recognized that for the women to challenge men's domination of the movement and the society at large that she has to be armed with education. They utilized the weekly branch meeting for cooperative education of members where they researched into some issues affecting the cooperators and the British nation as a whole.⁶⁴

Likewise, the Aguata women's cooperatives especially the Igbo-ukwu Women's Cooperatives utilized their cooperative meetings to educate the women cooperators, majority of whom are not adequately educated. The current president of the cooperative revealed that the cooperative has not relented in educating its members on how to improve their living condition as wives and mothers, they are being taught how to behave so as not to tarnish the image of the cooperative and to uphold the image of the cooperative in the Igbo-ukwu community.⁶⁵ The cooperative through its founder (Regina Okafor) had advocated greater women's involvement in the cooperative movement. Alongside few women who have made important contributions to the growth of cooperative movement, she demonstrated that a woman can contest, win and occupy important positions within Anambra cooperative movement. She was a vice president of the Anambra Cooperative Wholesale Association Ltd and also a Director of the Cooperative Federation of Anambra State(COFAS).⁶⁶ It is no doubt that they have paved the way for other women to play leading roles in the management of the cooperative movement. Moreso, cooperative education has armed the women to challenge men's domination of the movement. It is not a surprise that women's cooperatives have groomed women leaders in the society through its platform that have enabled women to function and to learn leadership skills and thereby taking charge of their destinies.⁶⁷

Economically, women's cooperatives in Aguata have empowered women individually and collectively. Women's cooperatives have demonstrated how women can come together

pooling their resources in a productive business venture and to a large extent surmounting the economic problems that faced them. Obtaining loans from financial institutions by rural women can be difficult and most times impossible as the women lack collateral which is usually requested by banks. Women's cooperatives have saved women from the inconveniences of looking up to a commercial house by giving out loan to members with little interest. Loans obtained by women's cooperatives from apex organization such as the Anambra Cooperative Financing Agency were distributed to members who were in need of it. For instance, the Igbo-ukwu Women's Cooperative lent money from loan obtained from A.C.F.A to members for individual farming.⁶⁸ The loans were and have been beneficial to women cooperators as some started businesses and expanded already existing businesses in the villages. Also through loan sourced from financial institutions, women cooperatives in Aguata established agro-based industries such as oil mills and cassava mills. It has no doubt increased the self-esteem and confidence of these women and as well changed their image in the society.⁶⁹ The Better Life Programme through its empowerment strategy galvanized women and had given them information on how to better their lives. Through the platform of the cooperative, women were able to secure large hectares of land in their communities for agricultural purposes, example the Awgbu women's cooperative. The Better life cooperatives all benefitted from the interest free loan given out by the government which they used in execution of their proposed projects. It was loan obtained from the office of the chairperson of the B.L.P in Anambra State that the Ochudo Oko Women's Multipurpose Cooperative Society used in setting up an oil mill.⁷⁰

Community Development

Wherever there are cooperative societies, their impacts on the community are often felt. If there are no noticeable economic and social effects on the community, it means that the cooperative societies are not functioning well, and so not making an impact. Cooperative as a group enhances the provision of economic opportunities and hence income rural employment, infrastructure development etc. Concern for community, according to Ekabua is the last cooperative principle. It's a brand new principle also known as corporate social responsibility. A cooperative society is not an island; it interacts and does business within an environment. Therefore a cooperative society should be concerned for the wellbeing of the immediate environment from where it derives its surplus.⁷¹ Women's cooperative societies in Aguata demonstrated their concern for their respective communities in various ways. The various projects executed by these women's cooperatives aimed at enhancing the living condition of the people. They have established agro-based industries like oil mills and cassava mill, carried out other development projects like road construction and building of civic centre.

In 1966 (before the Nigerian civil war), the Obunorie Achina had built a civic centre to improve the socio-economic activities of the community. The hall which was partially destroyed during the war was rebuilt and furnished to make it suitable for the use of the society and the Achina community as well. The civic centre is located along the Achina-Umuchu link road. Social gatherings and meetings took place in the hall and it served as a source of revenue generation for the cooperative. In 1985, it was rented out to one Bethel Community School and later to an Assemblies of God Church which still makes use of the hall till date. The hall and its premises including the building for the oil mill (though dilapidated) is now owned by the Achina community since the cooperative has ceased to exist. Another project carried out by most of the women's cooperatives is the construction of oil mills. The installation of the oil mills by the women's cooperatives was to ease the processing problems of the women. That of Achina was established as far back as 1966

before the Nigeria-Biafra war. It was located in the same premises with the civic centre built by the women. According to Ochilli, the location of the mill was very strategic in that it was close to Orié Achina and it attracted people to it.⁷² That of Oko was built in 1989 during the period of the Better Life for Rural Women Programme with an interest free loan of N36, 000 (thirty-six thousand naira) taken out from the office of the chairperson of the Better Life Programme. Besides an oil mill, the Awgbu Women's cooperative societies owned a garri-cum-corn processing mill. In Awgbu, to contribute the development of their community as well, the Awgbu Women's Cooperative constructed eight kilometers of tarred road to facilitate easy evacuation of their farm products for sale.⁷³

Poverty Alleviation

The issue of poverty has for some time now been of great concern to many nations, rich and poor alike. As a result, poverty alleviation strategies have been at the centre-stage of development programmes. Poor nations are more eager than ever to get out of poverty while the rich nations are increasingly aware of the need to promote security through poverty alleviation. Cooperatives play a significant role in providing access to microfinance to the poor and needy among them. Being a capital source and generating employment opportunities to many people, cooperatives play a very vital role in the mobilization of capital and human resources. Also it has been helpful in the supply of capital inputs and distribution of technology among farmers. Thus cooperative societies have become accepted worldwide as an instrument of poverty alleviation.⁷⁴

In Aguata, the women cooperative societies contributed to poverty alleviation among members and more widely throughout the communities in which they operate. They assisted poor members escape from poverty by means of joint self-help effort. Just like the Rochdale pioneers the Igbo ukwu women cooperative society owned a cooperative shop with the sole aim of combating the monopolistic tendencies of local businessmen. The cooperative bought consumer goods at affordable prices from the Anambra State Cooperative Wholesale Association an apex organization and sold at discounted rates to members as well as nonmembers. Having successfully founded its credit scheme by self-effort, cheap credit became accessible to members to facilitate their economic activities, create self-employment and raise income of members. Helen Okoye, financial secretary of the Igbo-ukwu Women Thrift and Credit Cooperative Society recounted how the cooperative was of great benefit to her after the demise of her husband. According to her, times without number she had gotten a loan from the cooperative which she used in payment of her children school fees. More so, it was from the cooperative that she received a loan which she used in setting up a business at the Nkwo Igbo market. In her own words, "a cooperative society is indeed a source of hope for the poor and less privileged."⁷⁵

The Awgbu Women Cooperative society had four hectares of cassava farm which were cultivated under direct labour by the individual members of the society. The cassava after harvested was used in production of garri (granulated cassava or cassava granules) was sold by the cooperative while some were also distributed to poor among them.⁷⁶ These women cooperative societies have also served as a channel through which assistance of poverty alleviation through government departments are made available to the people, where and when it is needed. During the Christmas season government gives incentives in form of food stuffs to women through the women cooperative societies.⁷⁷ It is with the intention of eradicating hunger and poverty among rural dwellers particularly women through cooperative ventures that the better life programme for rural women was launched by Mariam Babangida in 1987.

Employment

Cooperative societies are known to have assisted in job creation through entrepreneurial promotion; raising capital, provision of infrastructural facilities, small scale industrialization, and developing small holder agriculture. Entrepreneurship is seen here as the practice of starting a new business or reviving an existing one, in order to capitalize on new found opportunities. Women cooperatives in Aguata have been identified and associated with promoting entrepreneurship not only on their jointly owned businesses but also in the individual businesses of their members. They are known to have increasingly promoted and supported agro-based industries such as oil mills and cassava mills which are often established as common work facilities for its members. In order to contribute to the development of the communities within which they operate, women cooperative societies in Aguata employ members and non-members in their agro based industries such as the oil and cassava mill. Walter attested to the fact that agro-based industries established by women's cooperatives in Aguata have served as source of employment to members and members of the community as well.⁷⁸ For instance in the oil mill built in Achina by the Obunorie Achina Women's Thrift and Credit Cooperative Society, there were machine operators, labourers, and even security men employed to oversee the premises of their civic hall and oil mill.⁷⁹ Small businesses have a great difficulty in obtaining capital most especially in the rural areas, due to the poor match between their capital needs and the operating rules of the capital markets. This is because the small scale natures of businesses in the villages are not usually attractive to financial institutions. Of all financing options available to small businesses, including a reluctant financial market, women's cooperatives appear to be a most reliable option. Women cooperators have benefitted from loans which have been used to set up small businesses and expand already existing ones. No doubt, women cooperative frowns at idleness and this has been demonstrated in the way women are motivated to meaningfully employ themselves in the absence of paid employment in the villages.⁸⁰ The Igbo-ukwu women's cooperative during the early years of their operation benefitted from loans obtained from the A.C.F.A which was lent out to members to support and promote their agricultural activities. Officers from such apex organization supervised farms of members to see that the loan was used for the very reason for which it was provided.⁸¹ Without such supervision, loans might be misused and not adequately accounted for. More so, women's cooperatives boost members' agricultural production by supplying seedlings and fertilizers to them.

Conclusion and Recommendations

It can be deduced from the study that women's cooperatives in Aguata have improved the lot of rural women cooperators in Aguata. Modern cooperative simply a self-help effort to alleviate poverty has continued to serve the needs of women who have established it. Women cooperatives have aided in alleviating poverty among rural women, created employment for its members and the communities within which they operate and as well demonstrated concern for their communities. Findings reveal that all women's cooperatives have become extinct except Igbo-ukwu Women's Thrift and Credit Cooperative Society. Oral interview carried out shows that factors such as circumspection in accepting new members, presence of more educated members, adequate use of meetings for cooperative education of members and most importantly, a strong foundation having been established by a trained cooperator are responsible for its success and continued existence.

In order to promote women's cooperative development in Nigeria and in Aguata, the following actions should be considered: Government should see that only professional cooperators are employed in different cooperative departments of the state and local government areas. There should be adequate supervision of women's cooperatives by the

Divisional Cooperative Officers and other cooperative field inspectors to ensure that they are headed in the right direction. As a self-help organization, women's cooperatives should be prepared to mobilize capital internally other than putting the getting of loans and donations in the forefront. That notwithstanding, Government can support and encourage women cooperatives projects by giving out interest free loans as was done under the Better Life Programme for Rural Women. Even after receiving such loans it should be channeled into a meaningful and lucrative business. Management of such business should do that in all honesty and integrity. No cooperative society should be registered not until the D.C.O is convinced that they have received adequate cooperative education. Other women's cooperative should learn from the Igbo-ukwu women's cooperative, admission of new members should be done carefully to avoid bringing into the cooperative miscreants that can flout the society's law anyhow and tarnish the image of the society. As a life wire of any cooperative society, the secretary should be trained adequately for his job. The problem of longevity and lack of succession planning should be tackled by having a succession of good and visionary leaders in every cooperative society and by admitting of new members if need be.

Finally, politically and religious neutrality should be maintained if a cooperative is to make progress and stand the test of time.

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