



Rural Women Cooperative Societies and Poverty Reduction in Nigeria: A Study of Onicha Local Government Area, Ebonyi State

Elem, Emmanuel Obona¹, Edeh Princewill S², Glory, E. Ibe-Enwo³, Inya Elemmy Felix⁴

^{1, 2, 3 & 4}Department of Political Science, Ebonyi State University, Abakaliki Nigeria

Corresponding Author's Email: elem.obona@yahoo.com, elem.emmanuel@ebsu.edu.ng

Abstract

Studies have been carried out in determining the contributions of women in developing the economy, but critical examination of the contributions of rural cooperative societies owned by women in poverty and hunger reduction is lacking. This study investigated the contributions of women cooperative societies in the rural areas in alleviating poverty, with particular reference to some selected communities in Onicha communities of Ebonyi State. The major goal of this work is to determine the contributions of rural women cooperative societies in reducing poverty levels at the rural communities as well as to ascertain the obstacles that confront them in their efforts. The work equally examined ways the government could assist them. The work used survey design and a population of 238, 609 with a sample size of 400, used structured questionnaire to get information from the people. The generated data were analyzed using simple percentage while Chi Square was used in testing the raised hypotheses. Findings show that the women used their cooperative societies to contribute in poverty reduction in the rural communities. It equally showed that there were challenges obstructing their efforts. The result equally revealed that there are ways the government can assist the rural women cooperative societies. The study concludes that rural women cooperative societies contribute to poverty reduction in Ebonyi State. As a result of the above findings, the work recommends that government should grant soft loans to the women, organize periodic training and designate experts in cooperative management to assist them in the management of their cooperative societies.

Keywords: Rural Women, Rural Community, Cooperative Societies, Poverty Reduction, Ebonyi State, Nigeria

Citation of article: Elem, E. O, Edeh P. S, Glory, E. Ibe-Enwo, G. E & Inya E. F. (2024). Rural Women Cooperative Societies and Poverty Reduction in Nigeria: A study of Onicha Local Government Area, Ebonyi State, *African Journal of Politics and Administrative Studies*, AJPAS, 17(2):560-579

Date submitted: 28/09/2024 **Date Accepted:** 11/11/2024 **Date Published:** December, 2024



Introduction

Nigeria a county in African continent is envisioned to be one of the richest countries in the globe (Elem, 2018). This is not unconnected with the endowed natural resources which granted her the 6th place in oil production in the universe. However, despite this blessing the county is hosting one of the greatest numbers of poverty stricken citizens in the world where over 70% of her population merely exists below poverty bench mark (Adekola, 2017). The country in all effort to escape from this grip, has continued to initiate and implement various programmes geared towards bringing down the rate of poverty and hunger. Okpata (2009) outlined some of the programmes aimed at reducing poverty level in the country to include; National Poverty Eradication Programme, National Empowerment and Development Strategy, Better Life for Rural Women, Social Development Programme including the universal Millennium Development Programme and Sustainable Development Programme among others.

Despite the initiation and implementation of these programmes, scholars, including Elem (2017) described the situation as getting worse, as records show that the level of poverty in Nigeria has continued to widen. This is not far from the rate of unemployment, maternal and infant mortality, illiteracy, health care challenges among others. This situation prompted some scholars and analysts including Agbo (2006) and Chimobi (2010) to believe that the problem of Nigeria in her fight against poverty is her inability to recognize and embrace micro economic activities in the country which includes the contributions of artisans, rural farmers, cooperative societies especially those that operate from rural communities. It is on this note that has become necessary to x-ray the contributions of these micro-economic activities in economic upliftment especially in poverty and hunger reduction with the focus on rural women cooperative societies involved in agricultural produce, such as rice, cassava, potatoes, millet, cocoa yam, okro among others.

Cooperative societies as noted by Ezekiel (2014), has been existing for ages though in traditional forms especially in the rural communities where mostly the farmer form themselves in groups for self-help. In such situation, it was noted that while the men groups go into cultivation and tilling of the soil with hoes and other rudimentary agricultural equipment, their women counterparts were concerned with the clearing of bushes and grasses with their cutlasses, where the men



cultivate. Ezekiel notes that it is this group that metamorphosed to what is known today as cooperative societies following the establishment of Cooperative Society Act number 90 of 26th August, 1993. Elem (2017) notes that in addition to clearing the bushes by the women, they still engage in numerous other activities such as basket weaving, pot making, weeding of farms, buying and selling of food stuff. Elem notes that despite all these activities of women in contributing to economic development, that these contributions are not recognized by the government, thereby denying them the needed support which would have improved their production and contribute more in poverty and hunger reduction. The government has continued to pay less attention to these women group despite the formation of cooperative societies in rural communities where they major in farming activities. It is widely believed that the role of these rural women as non-state economic activities would bridge the gap witnessed in various poverty alleviation programmes of government, if the government could focus their attention to them for recognition and assistance.

It is on this note that this work is spurred in excavating the roles of rural women cooperative societies in Onicha communities of Ebonyi State Nigeria in poverty and hunger reduction, and to examine their challenges as well as the areas the government could assist them in their activities. In order to enable this study achieve its objectives, efforts were directed toward providing answers to the following questions;

1. Has rural women cooperative societies been able to contribute in poverty and hunger reduction in their rural communities?
2. Are there some challenges hindering rural women cooperative societies from contributing to poverty and hunger reduction in the rural communities?
3. Are there ways the government could assist the rural women cooperative societies in contributing to poverty and hunger reduction in the rural communities?

The following formulated hypotheses served as guide to this study.

1. H_0 : There are no contributions of rural women cooperative societies to poverty reduction in the rural communities of Onicha L.G.A.
 H_1 : There are contributions of rural women cooperative societies to poverty reduction in the rural communities of Onicha L.G.A.



2. H₀: There are no challenges hindering rural women cooperative societies towards poverty reduction in the rural communities of Onicha L.G.A.
H₂: There are challenges hindering rural women cooperative societies in contributing to poverty reduction in the rural communities of Onicha L.G.A.
3. H₀: There are no possible ways in which rural women cooperative societies can be assisted by government to contribute to poverty reduction.
H₃: There are possible ways in which rural women cooperative societies can be assisted by government to contribute to poverty reduction.

Literature Review

Rural Women

The term, rural women is seen to depict women who reside in the rural areas other than urban places as opines by Rahman (2013). This group constitute one-fourth of the world's population and contribute significantly to economic growth of the society in various ways. This is in line with their involvement in petty trading, farm work and domestic activities. These efforts are not much recognized in the society as less attention is paid to their activities. With the number of women in the rural areas and their contribution to economic activities, human resource development are aware of the importance of this special group, hence the efforts put in place to enhance their knowledge, brighten their confidence and freedom as noted by Shaditalab (2016). In the rural areas, Nigeria inclusive, women are seen as distinct group that differ from men. These differences border on marital status, religion and cultural norms, hence the differentiation of what women can do from those of their male counterpart. This attitude of differentiating what women can do from men has continued to create discrimination between the two genders in terms of opportunities (Umeh, 2016).

Cooperative Society

Cooperative Society is seen as an organization formed by people of like mind who come together to pursue a determined goals which if left for individuals may not be able to achieve. It is on this note that Arua (2004) states that cooperative society as an association voluntarily formed by individuals or group who have the same aim and objective of meeting their socioeconomic



needs, adding that it is an important platform in uplifting the standard of living of cooperators as well as tolls for job creation. Since women especially in the rural communities are not given equal opportunities with the men folk to strife on their own, they see the formation of cooperative society as opportunity to contribute their share in advancing the economic activities of the society and as well enhance their potentials. Bhuyan (2007) in his contribution, asserts that rural cooperatives play significant role in bringing members together to benefit from some incentives such as credit facilities, farm inputs among others. In cooperative society, members contribute and pay for their needs using the cooperative name, and since they buy in bulk, they buy cheaper as they eliminate the middle men in such transactions. This prompted Elem (2017) to assert that it is an association that works on the principle of mutual assistance and provision of welfare to members. This helps them to have interest in their investment and be able to make some savings through which they assist in taking care of their needs and that of their family members.

Poverty.

Poverty as a concept is seen differently by different people. This is mostly due to the relative nature of what is referred to as poverty, as what constitutes poverty to one person may be different thing to another person, hence poverty has generate a lot of debate among scholars and analyst as to what constitutes poverty. However, these varying opinions of scholars has prompted Garba (2019) to see poverty as the inability of one to have control over some basic needs of life such as food, shelter, clothing and some basic social amenities. Since women are not given the opportunity to strive on their own due to cultural and religious belief system, they are mostly vulnerable to poverty especially in the rural areas where these cultural practices is effective. This position was collaborated by Maduagwu, (2013) when he asserts that poverty is history process of persons or group that are denied from control or access to those machinery that would assist them in production of materials in a society. He believes that people could only survive from poverty only when they are involved in economic activities.



Theoretical Foundation

System theory was used for the analysis of this study. The theory was propounded by Ludwig Von Bertalanffy, Kenneth Boulding, Ralph Gerard, James Grier Miller and Anatol Rapoport in 1937. The proponents of the theory noted that every organization is a whole, and as a whole there are components parts that make up the whole. They state that these components parts which they describe as a system must work together for the whole to survive and achieve their aims, adding that in a situation where any of the component parts ceases to function, it will paralyze the efforts of other components parts thereby rendering the whole ineffective. This in the long run will hinder the whole from achieving its objectives, since what affects any of the component parts regarded as system, affects others and the whole. They believed that for the realization of the objective of the whole, that all component parts must function as required.

In Nigeria, the government has continued to focus on the formal economic activities, believing that the contribution of formal sectors alone would be enough to provide for the needs of the people, forcing it to neglect the informal sector made up of the artisans, the women groups and rural farmers who are equally an integral part of the society. Since these sectors are neglected, their efforts in contributing to economic activities and by extension in poverty and hunger reduction are affected. If the efforts of these sectors are supported, they would contribute more as some of their challenges would be overcome, thereby filling the gaps which the formal sectors could not reach, and in so doing, all the segment of the society which forms the component parts as a system will be contributing to make the whole work effectively and efficiently.

In applying theory in explaining phenomena, scholars believe that the functional ability of every component part that makes up the whole is very necessary for the success of the whole. In a situation where some component parts are overlooked or allowed to malfunction the whole will be affected. In Nigeria, every government in power comes up with different policies and programmes aimed at poverty and hunger reduction in the society. These programmes were usually linked to formal sectors in terms of infrastructural development, production of goods and services, provision of social amenities as well as credit facilities. The women are involved and seen as passive beneficiaries when it comes to distribution of items such as food, clothing and



some other free gifts. This aspect does not assist the women in investment ventures where they can grow and contribute to economic activities. In other cases, some of these items meant for the people in form of assistance, do not get to the actual people that need them, rather the chosen relatives and cronies of those who implement these programmes, as well as in settling their political supporters, who in turn sale these items at very high cost to those that can afford them, thereby excluding the poor ones. This situation has been adduced as one of the major reasons why most government poverty reduction programmes fail as noted by Chimobi (2010).

System theory believes that no matter the efforts put in place by the government in poverty reduction, that if some segment of the society or some areas in the economic activities were not involved, especially the rural women that such policies are bound to fail. This is in line with the submission of Ayeni and Nwaorgu (2018) when they opined that the refusal of the officials and agents of government in poverty reduction programmes to discharge their responsibilities without bias breeds corruption which has continued over the years to undermine the efforts of government in poverty reduction. Since these component parts form a whole, they can't be treated differently and expect to get good result. It is on this note that it becomes very important that as a whole, in order to achieve the desired results, all the component parts that make up the whole should be carried along. The artisans, the rural women, whether in the farming sector, trading, weaving or pottery among others, should be recognized and assisted to enable them continue to improve in their contribution to economic activities in the country which will lead to poverty reduction.

Methodology

This study employed survey method, using primary source of data and complemented with secondary data as methods of our data collection. With the adoption of cross sectional design, the paper used purposeful sampling technique in the study area of selected communities in Onicha local government area of Ebonyi State Nigeria with the following rural Women Cooperative Societies; Ugoeze Agbabor Isu Women FMCS, Oshiri Prime Ladies Modern FMCS Ltd, Ofuobi Igboeze Onicha Women FMCS Ltd, Udokama Amantor Isu Women FMCS Ltd and Obioma Onicha Igboeze Women FMCS Ltd from five rural



communities in the study area namely; Isu, Oshiri, Igboeze, Anioma and Onicha communities respectively. In this context, residents of Onicha were randomly selected. A sample population were used to collect primary data using the structured questionnaire items. The population of the study involves the residents of Onicha L.G.A. 2023 projected population of 238,609 (NPC, 2024). Sample size of the study was obtained from the total population of the study which was put at 238,609, and to determine the sample size, Taro Yemani mathematical formula was adopted to get a sample size of 400. With the instrumentality of structured questionnaire, a total of 400 questionnaires were distributed to the respondents across the five rural communities at 80 questionnaires each, shared purposively to selected women cooperative members, traders, farmers, town union members, government officials in the area, students and civil servants. A total of 385 copies were completed and returned and were used for the analysis.

Questionnaire items were structured using Likert rating scale of; Strongly Agreed, Agreed, Strongly Disagreed and Disagreed. The questionnaire contains fifteen items, while descriptive statistical analysis which made use of frequency table and percentages were deployed for analyzing data, using Chi-Square and analytical method for hypotheses testing. It as well made use of constructive validity and reliability as well as inter- rater reliability method to secure the validity and reliability of research instruments.

Result and Discussion

Contributions to reduction of poverty and hunger

There are Contributions of Rural Women Cooperative Societies to Poverty Reduction in the Rural Communities.

Table 1: Responses of respondents on contribution of rural women cooperative societies.

Response Option	No of Response	Percentage (%)
Strongly Agreed	180	46.75
Agreed	160	41.56
Strongly Disagreed	25	6.49
Disagreed	20	5.19
Total	385	100

Source. Field Work, 2024



From the table above 180 respondents representing 46.75% strongly agreed that there are contributions of rural women to poverty reduction in the rural communities, 160 respondents representing 41.56% agreed that there are contributions of rural women to poverty reduction in the rural communities, 25 respondents representing 6.49% strongly disagreed that there are contributions of rural women to poverty reduction in the rural communities, 20 respondents representing 5.19% disagreed that there are contributions of rural women to poverty reduction in the rural communities.

There are Challenges Hindering Rural Women Cooperative Societies in Poverty Reduction in the Rural Communities of Onicha L.G.A.

Table 2: Responses of respondents on challenges.

Response Option	No of Response	Percentage (%)
Strongly Agreed	198	51.43
Agreed	142	36.88
Strongly Disagreed	35	9.09
Disagreed	10	2.59
Total	385	100

Source: Field work, 2024

From the table above 198 respondents representing 51.43% strongly agreed that there are challenge hindering rural women cooperative societies in contributing to poverty reduction in the rural communities. 142 respondents representing 36.88% agreed, 35 respondents representing 9.09% strongly disagreed, and 10 respondents representing 2.59% disagreed.

Table 3: Responses of respondents on possible ways government can assist the rural women cooperative societies

Response Option	No of Response	Percentage (%)
Strongly Agreed	200	51.95
Agreed	180	46.75
Strongly Disagreed	3	0.78
Disagreed	2	0.52
Total	385	100

Source: Field work, 2024

The table above shows that 200 respondents representing 51.95% strongly agreed that there are ways government can assist the rural women cooperative societies to improve their contribution in poverty reduction in the rural communities. 180 respondents representing



46.75% agreed, 3 respondents representing 0.75% strongly disagreed, and 2 respondents representing 0.52% disagreed.

Test of Hypotheses

Hypothesis 1

H₀: There are no contributions of rural women cooperative societies to poverty reduction in the rural communities of Onicha L.G.A.

H₁: There are contributions of rural women cooperative society to poverty reduction in the rural communities of Onicha L.G.A.

The researcher made use of the Chi-square method. This method states that if the calculated Chi-square value is more than the value of Chi-square in the table at 5% or (0.05) level of significance, the null hypothesis will be rejected.

Formula for calculating chi-square X^2

$$X^2 = \frac{\sum (O_i - E_i)^2}{E_i}$$

Where X^2 : Chi-square value

O_i =Observed frequency

E_i =Expected frequency

Σ =Summation sign

Level of significance 5% or (0.05)

Degree of freedom $R \times C$

Row ($R-1$)

Column ($C-i$)

The data for the validation of the above hypothesis are computed and given below.

There are contributions of rural women cooperative societies to poverty reduction in the rural communities of Onicha L.G.A.

Table 4: Computed Chi-Square (X^2) using table 1.

Options	fo(observed Frequency)	fe(expected frequency)	fo-fe	(fo-fe) ²	$\frac{(fo-fe)^2}{fe}$
Strongly Agreed	180	77	103	10609	137.78
Agreed	160	77	83	6889	89.47
Strongly Disagreed	25	77	-75	2704	35.12
Disagreed	20	77	-52	5625	73.05
Total	385				335.42

Source: Field work 2024

$$\text{Recall } X^2 = \frac{\sum (fo-fe)^2}{fe}$$

From the computed table above: $X^2_{cal} = 155.76$ note: $fe = \sum fo/n$



Where:

f_o = total sample size

n = number of variable involved

Hence: $f_e = \frac{385}{4}$

4

= 96.25 Note: degree of freedom (df)

$Df = n-1$

Where $n = 5$

Hence $df = 5-1$

=4

Critical value:

The test was conducted using 4 degree of freedom at a significant level of 0.05 which gives a table value of 9.488.

Hence: $X^2_{cal} = 412.42$

$X^2_{tab} = 9.488$

Decision rule:

Reject the null hypothesis (H_0) since the computed Chi-square value (335.42) is greater than the critical value (table) Chi-square value (9.488), and accept the alternate hypothesis (H_1).

H_1 : There are contributions of rural women to poverty reduction in the rural communities

Hypotheses II

H_0 : There are no challenges hindering rural women cooperative societies in poverty reduction in the rural communities of Onicha L.G.A.

H_2 : There are challenges hindering rural women cooperative societies in poverty reduction in the rural communities of Onicha L.G.A.

The researcher made use of the Chi-square method. This method states that if the calculated Chi-square value is more than the value of Chi-square in the table at 5% or (0.05) level of significance, the null hypothesis will be rejected.

Formula for calculating Chi-square X^2

$$X^2 = \frac{(O_i - E_i)^2}{E_i}$$

E_i

Where X : Chi-square value

O_i = Observed frequency

E_i = Expected frequency

Summation sign Level of significance 5% or (0.05)

Degree of freedom $R \times C$

Row ($R-1$)

Column ($C-i$)

We used the responses in the table below



There are challenges hindering rural women cooperative societies in contributing to poverty reduction in the rural communities of Onicha L.G.A.

Table 5. Computed Chi-Square (χ^2) using table 2.

Options	fo(observed Frequency)	fe(expected frequency)	fo-fe	(fo-fe) ²	$\frac{(fo-fe)^2}{fe}$
Strongly Agreed	198	96.25	101.75	10353	190.14
Agreed	142	96.25	45.75	2093	54.87
Strongly Disagreed	35	96.25	-61.25	3751.5	22.91
Disagreed	10	96.25	-86.25	7439	58.29
Total	385				326.21

Source: Field work 2024

$$\text{Recall } \chi^2 = \sum \frac{(fo-fe)^2}{fe}$$

$$\text{Thus, } \chi^2 \text{ cal} = 57$$

$$\text{Hence: } fe = 385/4$$

$$= 96.25$$

Therefore: Degree of freedom (df)

Note: degree of freedom (df)

$$Df = n-1$$

Where

$$n = 4$$

$$\text{Hence } df = 4-1$$

$$= 3$$

Critical value

The test was conducted using 4 degree of freedom at a significant level of 0.05 which gives a table value of 9.488

$$\text{Hence } \chi^2_{\text{tab}} = 9.488$$

$$X^2 \text{ tab} = 9.488$$

Decision Rule:

Reject the null hypothesis (H_0) since the computed chi-square value (326.21) is greater than the critical (table) chi-square value (9.488), and accept the alternate hypothesis (H_1). H_2 :

There are challenges hindering rural women cooperative societies in poverty reduction in the rural communities of Onicha L.G.A.



Hypothesis III

H₀: Their roles cannot be improved

H₃: Their roles can be improved

The researcher made use of the Chi-square method. This method states that if the calculated Chi-square value is more than the value of Chi-square in the table at 5% or (0.05) level of significance, the null hypothesis will be rejected.

Formula for calculating chi-square X

$$X^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Where X²: Chi-square value

O_i=Observed frequency

E_i=Expected frequency

=Summation sign

Level of significance 5% or (0.05)

Degree of freedom RxC

Row (R-1)

Column (C-1)

The data for the validation of the above hypothesis are computed and given below.

Possible ways in which rural women cooperative societies can be assisted by government.

Table 6: Computed Chi-Square (X²) using table 3.

Options	fo(observed Frequency)	fe(expected frequency)	fo-fe	(fo-fe) ²	$\frac{(fo-fe)^2}{fe}$
Strongly Agreed	200	96.25	103.75	10764	111.8
Agreed	180	96.25	83.75	7014	72.87
Strongly Disagreed	3	96.25	-93.25	8695.5	90.34
Disagreed	2	96.25	-94.25	8883	92.29
Total	385				367.3

Source: Field work, 2024

$$\text{Recall } X^2 = \frac{\sum (fo-fe)^2}{fe}$$

From the computed table above: X² cal=158.76 note: fe $\sum fo/n$

Where:

fo = total sample size

n = number of variable involved

$$\text{Hence: } fe = \frac{385}{4}$$



$$=96.25$$

Note: degree of freedom (df)

$$Df = n - 1$$

$$\text{Where } n = 4$$

$$\text{Hence } df = 4 - 1$$

$$= 3$$

Critical value:

The test was conducted using 3 degree of freedom at a significant level of 0.05 which gives a table value of 9.488.

$$\text{Hence: } X^2 \text{ cal} = 555.43$$

$$X^2 \text{ tab} = 9.488$$

Decision rule:

Reject the null hypothesis (H_0) since the computed Chi-square value (555.43) is greater than the critical (table) Chi-square value (9.488), and accept the alternate hypothesis (H_1). H_3 : Their roles can be improved.

Discussion of Findings

This study examines the roles of rural women cooperative societies in poverty reduction in rural communities of Onicha Local Government Area of Ebonyi State Nigeria and determined the factors hindering rural women cooperative societies in contributing to poverty reduction among rural community dwellers and as well determine possible ways in which rural women cooperative societies could be assisted by government to contribute to poverty reduction in rural communities.

The findings from the responses of the respondents in the study area shows that rural women cooperative societies have contributed to poverty reduction in the rural communities through income generation through which they were able to pay school fees of their children and as well help their husband in building houses. They equally contributed in providing food in their respective families. In the areas of challenges, the findings discovered that there were challenges that hindered the rural women from contribution more towards poverty reduction in the rural communities. These challenges include; cultural challenge which hindered the rural women from possessing land of their own for their cooperative activities, as they were controlled by their male counterpart in terms of land ownership as their culture demand. In addition to land ownership is in the aspect of finance. It is revealed that rural women cooperative members lacked finance to boost their cooperative activities. Those who were



willing to borrow, find it difficult to borrow since they do not have collateral such as land and other property as normally demanded by financial institutions. This system unjustly treat the women, especially in the rural areas and lower rank of their working places, without recourse to their basic survival needs and as such leaving them in helpless and hopeless conditions of poverty (Egware, 2014). This shows the level of discrimination that rural women pass through in the society.

Furthermore, in finding out the possible ways that the government can help the rural women cooperative societies, it was discovered that the government in the area of finance, can grant soft loans to rural women cooperative societies to enable them boost their activities and contribute more to poverty reduction. It was equally discovered that majority of the rural women in the cooperative societies were illiterate. In this respect, the government can assist the rural women through free rural women education programme. This will afford the rural women to acquire basic education that will assist them develop their knowledge to enable them fix properly in the business of cooperative society. Furthermore, the government can as well through such basic education, train the women in skills acquisitions, in areas of weaving, tailoring, poultry management, cassava production, hair making among others. This will go a long way in exposing them to the work of cooperative societies. It will as well assist the women to participate in agricultural cooperative societies, play important roles in agricultural activities both at the on-farm and off-farm levels (Oguoma, 1994). Empowering rural women will assist them in taking timely decision for increased food production as noted by Arigbo and Ifenkwe (2000).

Conclusion

The concern of government in Nigeria to reduce the rate of poverty among its citizens has prompted various government to continue to roll out various programmes aimed at achieving the aim. However, from various studies and reports by concerned scholars these programmes were unable to record the desired results among. While it is believed by various studies that various government in Nigeria actually initiated and implemented programmes aimed at poverty reduction, the impact of these programmes were not felt in reducing the poverty level of the



citizens, as the rate of poverty continue to grow and more people joining the poverty level. This shows critically that government is missing a link somewhere down the process.

It is this outcome that convinced the belief of this study that the engagement of formal sectors alone in poverty reduction programmes will not be able to produce the needed outcome of reducing the poverty rate in Nigeria. Rather than focusing only on the formal sectors, this study advocates that the government in addition to their efforts in repositioning the formal sectors, should as well focus attention on the informal sectors, especially those in the rural areas and among the women to enable the government achieve its aims for the initiation and implementations of those programmes.

Recommendations

Considering the finding of this study, the following recommendations were made;

1. Government should include informal sectors in their various poverty alleviation programmes especially the efforts of rural women such as the rural women cooperative societies.
2. They should be advocacy to educate the people especially those in the rural areas, the need to jettison their old belief and culture that women are not allowed to own businesses of their own or be in possession of land, secure loans for their businesses among others as these account to part of challenges of women in the rural areas.
3. Since majority of the rural women and other rural artisans are illiterate, the government should come up with rural adult education and skills acquisition programmes in rural areas to educate this sector. This will assist them to learn and be exposed to areas and processes of getting assistance from government programmes.



References

- Adebayo, A. & Yusuf, O. R. (2004). Cooperative and poverty alleviation and food production in Sub-Sahara Africa. Seminar paper on risk assessment of Global Agrifood Production chains. Department of Economics and Management, University of Helsinki, Finland.
- Adekola, G. (2019). Cooperative societies and poverty reduction among members for country development in Rivers State Nigeria. *European Scientific Journal*. 13(8), 250-
- Adekunle, B. & Henson, S. J. (2007). The effect of cooperative thrift and credit societies on personal agency belief: A study of entrepreneur in Osun State Nigeria. *African Journal of Agricultural Research*. 2(2), 678-686.
- Agbo, F.U. (2006). Access of cooperative societies to the services of cooperative development agencies in Nigeria. Unpublished Ph.D thesis. Department of Agricultural Economics, University of Nigeria, Nsukka.
- Ali, I. A. (2018). The roles of cooperative societies in alleviating poverty in Yobe State Nigeria. *International Journal of political science and development* 4(7), 264-275.
- Allahdadi, F. (2011). The contribution of agricultural cooperatives on poverty reduction: A case study of Marrdasht, Iran. *Journal of American Science*. 7(4), 22-25.
- Anam, B. (2014). Understanding community & rural development. Calabar: Ethereal Bliss
- Anyakoha, E. U. & Mama, R. O (1997). Appropriate technology utilization by rural women in Nigeria. Obstacle enhancement strategies and implications for technology policy: research report Kenya African technology policy studies network (ATPS).
- Anyakoha, E. U. & Mbanefoh, E. (2002), Nigerian women and household nutrition security in the new millennium: challenges and enhancement strategies. *Journal of Home Economics Research* 5.
- Awotide, D. O (2018). Assessment of Women's Participation in Cooperative Societies and its Determinants in Yewa North Local Government Area of Ogun State, Nigeria. *Asian of Agriculture and Rural Development*. 2(3). 344-350.
- Bebbinton, K. (1999). Issues and perspectives in sustainable agricultural and rural development. Main document No. 1 at the FAO/Netherlands Conference on Agriculture and the Environment held in Hertogenbosch, Netherlands, 15-19 April.



- Beshel, C.A. (2011). Theories, Principles and definitions of cooperative. Unpublished lecture note. Department of Adult and Continuing Education, University of Calabar.
- Cecilia, R. (2013). State and Social and solidarity economy partnership in social policy recent trends and implication for New “Welfare Mix” in Uruguay. Paper presented at the United Nations Research Institute for social development conference, Geneva, Switzerland, 6-8 May.
- Daman, P. (2003). Rural women, food security and agricultural cooperatives. ICA-Japan Agricoops Management Training Project for Asia.
- Ebonyi, V. & Jimbo, B. O. (2002). Cooperative Movement: A way out of poverty in our society. Kaduna. Prestige Printing Co. Ltd.
- Elem, E. O. (2018). Sustainable Security in Nigeria through poverty eradication: Issues and Challenges. *South East Journal of Political Science*. 4(2), 265-277.
- Etor, R. B. & Beshel, C. A. (2012). The Role of cooperative societies in poverty Education in M.U. Onuoha, E. Usang & R. B. Etor (eds). Perspectives in adult education and lifelong learning. Calabar: Unical Press, pp. 143-157.
- Ezekiel, Pearse Olugbenga, (2019). A study on cooperative societies, poverty reduction and sustainable development in Nigeria. *IOSR journal of Business and management*. 16(6), 132-140. Retrieved from www.iosrjournals.org.
- FAO (2011), The State of food and agriculture Report 2010-20H: women in agriculture: Closing the gender gap for development". IF AD (2011), Rural poverty report.
- Faponwa, O.E, Alarima, C.A. & Abiona, B.C. (2012). Contribution of co-operative organizations to poverty alleviation in Yewa North local government area of O Ogun State, Nigeria. *Journal of 40 kamla-raj*. IF AD (2011), Rural poverty report.
- Imonikebe, B. U. (2010). Constraints to Rural women farmers' involvement in food production in Nigeria. *International Multi-Disciplinary Journal, Ethiopia*. 4 (3b) July,
- Izekor, O.B. & Alufohai, G.O. (2010). Assessment of cooperative societies Effectiveness in agricultural credit delivery in Ikpoba Okha Local Government Area, Edo State Nigeria. *African Journal of General Agriculture* (63), 139-143.
- Kalu, S. & Chinendu, K. (2008). Food security and African economy. Zaria Ojo press.
- Kalu, S. & Chinendu, K. (2018). Food security and African economy. Zaria Ojo press.
- Khan, C. & Rahanman (2014), Decolonizing agricultural information. Paper prepared for FAO RAPA, Bangkok. London; New York.



- Mbanefoh N. (1994). Impacts of better life Programme, oil palm processing technology on drudgery and income levels of rural women in Nigeria. Enugu: University of Nuskka Press.
- Momen, k. & Begun, D. (2006). Strategies for rural development. London: Macmillan Press.
- Nworgu, B.G. (2007). Measurement of Educational Effects: An Introduction to Experimental Design & Analysis. Nsukka: Hallman Publishers.
- Obi, C. A. (2002). The contribution of cooperative societies in poverty alleviation in Oji River L.G.A. of Enugu State. *Journal of Nigeria Educational Research Association*. 4(2), 98-102.
- Okpata, F.O. (2009). The Challenge of achieving Millennium Development Goals In Nigeria; A Preliminary Discourse, *Nigerian Public Administration Review; Journal of the Department of Public Administration, Ebonyi State University Abakaliki*, 1(1), 112-130.
- Olalayemi J. (2002), Nigeria government policy declaration on Poverty alleviation in relation to agriculture. A paper presented at the fourth APPAN policy workshop held at the international institute of tropical agriculture (IITA) Ibadan: Nigeria June.
- Olayinka, C. (2014). ILO seeks adoption of cooperatives for sustainable development, *Guardian Newssper online*. www.ngrguardiannews.com. July 8, 2014.
- Omeje, P.E. (2014). The mastery of economics, Mascklo-Ricckho, Lagos.
- Osigwe, T. (2011). Cooperatives-A vehicle for rural development: The case of Ahiazu Mbaise Area of Imo State Nigeria. *Journal of Nature and science* 9(11), 6-11.
- Rowland, A. E. (2014). Impact of cooperative societies in National development and the Nigerian economy. *Global journal of social sciences* 13(2), 19-29.
- Sanni, T. A., Onuoha, H.C., Christopher S.P.D, & Harelimana, P. (2010). Cooperative association as a tool for rural development and poverty reduction in Rwanda: A study of Abahuzamugambibakawa in Maraba sector. *International research journals: educational research*.1(11),600–608. Online <http://www.interestjournals.org/ER>.
- Sassay & Odebiyi (1998). Economics development: implications for home economics education. London: Macmillan Press.
- UNDP (2012). Africa human development report 2012 towards a food secure future Ibadan: Oyo.



United Nations Development (UNDP) (1997). Nigerian human development Report 1996. Lagos: UNDP.

United Nations Development Program (2015). Human development report: Works for human development. New York. UNDP. Retrieved from http://hdr.indp.org/en/2015_report.

Warner, K. (2006). The State of Food and Agriculture: Women in Agriculture: Closing the Gender Gap for Development.

World Bank and IMF (2013). Global monitoring report 2013: rural-urban dynamics and the millennium development goals.

Zeller B. & Meyer, O. (2002). Human development report. New York: United Nations development programme.