

Full Length Research

The Roles of Cooperative Societies in Alleviating Poverty in Yobe State, Nigeria

Ali Ibrahim Abbas

Department of Political Science & Administration, Yobe State University, PMB 1144, Damaturu, Yobe state, Nigeria.
E-mail: alibrahimabbas2000@gmail.com

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The study assessed the roles of cooperative societies towards alleviating poverty using Yobe State as a case in point in Nigeria. The activities of cooperative societies and how they affect its members especially in fighting the menace of poverty were therefore critically examined. Through multi-layer random sampling technique responses from questionnaires and interviews conducted with key informants served as the main source of data. The study showed that the activities of cooperative societies have improved the living standard of its members through provision of skills, trainings, job opportunities and financial assistance thereby reducing the poverty level of its members and communities. The finding of the study also showed that, despite various successes achieved by the cooperative societies in poverty alleviation, its efforts are not without some challenges. The study thus identified and developed effective policy measures within which cooperative societies can exploit to benefit all its members and communities especially in the area of poverty alleviation.

KEYWORDS: Cooperative societies, Poor, Poverty, Poverty alleviation, Nigeria

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INTRODUCTION

Despite successive government's efforts in reducing poverty, its situation in Nigeria is quite worrisome as the story of poverty alleviation seems to be gloomy over the years (Abbas, 2013). It is therefore not surprising that poor people in Nigeria are left vulnerable to all kinds of inhumane treatment and exploitation by both agents of state and private authorities from which they seek for assistance. Unfortunately, since poor people lack independence, power and voice which to rely on for daily survival, they become cheap for all kinds of political and economic exploitation. The gravity of poverty and its situation is however dynamic across the globe. For example, the number of people living in poverty in Africa

and Nigeria inclusive is unfortunately on the increase (MDG, 2015). The poverty trend in Nigeria is further aggravated due to lack of basic needs for decent life; access to clean or portable water, healthcare services, education opportunities, shelter, housing (MDG, 2013, UNDP, 2015).

Considering the seriousness of the matter, successive political regimes have come up with one strategy or the other to alleviate poverty in the country. However, none of the government policies seems to be yielding positive result as poverty situation till date remain pervasive (Abbas, 2013). Such poverty alleviation strategies used by the government to tackle poverty in the country

include micro-credit loans, skill acquisition, training, job creation etc. The reality in Nigeria, however is that most of the poverty alleviation strategies do not recognize people as supreme in its policy making or implementation. Most of the strategies of poverty alleviation are prepared within the top executives and are later introduced to the public. Any control which the ordinary people might have enjoyed is obviously indirect as only top executives who do not really understand the situation of the ordinary poor make such policies and strategies.

It is in view of such failures of policies and strategies by successive governments that strategic alternatives are desired towards addressing poverty situation in the country. Sizya (2001) for instance found that cooperative societies play significant role in efficient marketing and distribution of goods and services especially for small scale farmers and the rural poor people. In terms of policy choice or making important decisions, cooperative societies provides voice to its members as it creates social, economic and political structure to represent their collective interest (Ezekiel, 2014). Other benefits of cooperative societies that are achieved according to Sizya (2001) and Fapojuwo, Alarima and Abiona (2012) also include improvement in member's income earned and other economic benefits, facilitation of social welfare among its members, creating job opportunities, financial inclusion, educational support for members and their children and women and youth's participation in economic activities, among others.

Looking through the activities of cooperative societies, the Nigerian system which is fundamentally democratic in nature must also embody the wishes and aspirations of the people. In the case of poverty alleviation efforts the situation should not be in anyway different as efforts made by government have failed over time. For instance in the new thinking Sapru (2008:136) emphasised that demands for policy action are usually made on political system by different constituents including civil society organisations, non-governmental organisations, pressure groups, political parties, citizens, etc. Thus, since poverty still remains a serious menace in Nigeria, and particularly in Yobe State, despite various efforts made by successive governments to reduce it, the role that such non-governmental organizations and bodies like cooperative societies play in poverty alleviation in recent time becomes imperative.

Poverty is a menace that continues to pose serious threat to the development prospects of Nigeria in general Yobe State in particular. The alarming incidence of poverty in Yobe State especially among the most vulnerable in the society; women, children, youths is serving as hindrance to socio-economic development of most of its communities. Its consequences have also resulted in to population explosion, diseases, malnutrition, high rate of illiteracy, high rate of crime,

infant mortality rate etc. This unfortunate situation becomes manifest in the increased rate of unemployment, joblessness as people's standard of living in the areas has been falling drastically in the society. Thus, since poverty still remains a serious menace in Nigeria, and particularly in Yobe State, despite several efforts made by successive governments to reduce it, the role that such non-governmental organizations like cooperative societies play in poverty alleviation in recent time becomes imperative.

The study will therefore be invaluable to concerned stakeholders towards opening fresh ideas on roles of cooperative societies towards poverty alleviation. The study will equally provide alternative policy input and institutional framework through new dimensions, dynamics and trends thereby sparking more interest for further research. It is against this background that, this study assessed the roles of cooperative societies and what impact it makes in alleviating poverty in Yobe State, Nigeria. The general objective of the study was therefore to assess the roles of cooperative societies in alleviating poverty in Yobe State, Nigeria. However, the specific objectives of the study were to:

- i. Identify the roles being played by cooperative societies in alleviating poverty;
- ii. Identify the impact of cooperative societies in alleviating poverty;
- iii. To identify the problems and challenges faced by cooperative societies in alleviating poverty; and
- iv. Propose best measures towards improving poverty alleviation efforts by cooperative societies.

LITERATURE REVIEW

An attempt here is made to review some concepts relevant to the study. The review particularly focused on poverty, types, causes, effects and strategies to alleviate it. Cooperative societies, its meaning, characteristics, pathways and the roles it is playing in poverty alleviation are also undertaken.

Poverty

Poverty does not have a universal definition because of its multi-dimensional nature. However, several attempts had been made by different writers to define the concept which accounted for each trying to relate the term to his/her perception or specialization. For instance, United Nation Development Programme and Millennium Development Goals have all viewed poverty from human development point of view and perspective. According to these two international bodies, poverty restricts human

development through the restriction of human freedom, dignity, and self-respect. Effiom and Archibong (2014) went to show that poverty also manifests in many other forms and dimensions especially among youths. These scholars highlighted some of the ways including an escalation in crises, increase in crime rate, increase in child labour, low literacy, and high rate of unemployment. Similarly, poverty can also manifests in poor health, insecurity, voicelessness, powerlessness, low level of income, food insecurity and social exclusion in the society.

The concept of poverty has again been given alternative but similar definitions from economic viewpoint which underscore material wellbeing as the basis for its understanding. Looking at the above position, Brown (1975:135) is for instance of the opinion that, "Poverty may be narrowly defined in economic terms". A poor person is a have not, who has little or no ability over his inadequate personal resources. The poor is thus found at the bottom most rung of our society ladder. To this scholar, there exist functional and sometimes systematic relations between poverty and the circumstances of economic insufficiency, inequality and dependence (Brown, 1975). Thus; poverty exists according to this thinking, because people could not be able to meet the basic economic demands of their society necessary for decent life.

Sequel to earlier overview, there is no denying the fact that definition of poverty had drawn many controversies but a general definition of the concept requires a qualification of recognition and sufficiency as used by different people. From most literatures, there is an implied agreement that individual, community, state, country and international bodies have to properly understand the dimensions and causes of poverty in any given community through wide range of activities and engagements towards achieving sustainable poverty alleviation (Abbas, 2013). It may then remain elusive if there is no proper understanding of socio-economic and political forces that shapes poverty situation in a particular place and time. In the case of Nigeria, a comprehensive definition of poverty provided by Central Bank of Nigeria (CBN) is still relevant here. CBN (1999:1) defined poverty as;

a state where an individual is not able to carter adequately for his or her basic needs of food, clothing and shelter, is unable to meet social and economic obligations; lacks gainful employment, skills, assets and self-esteem; and has limited access to social and economic infrastructure such as education, health, portable water and sanitation and consequently has limited chances of advancing his or her welfare to the limit of his or her capabilities.

While poverty remains a general problem in the society, two types are mostly identified namely absolute and relative poverty (Aliyu, 2002). Absolute poverty indicates lack of minimum physical requirement of person or a household to live a decent life. Such situation is extreme that affected people are not in a position to live a life worthy of human dignity and worth. The situation includes poor or lack of food, health, clothing, shelter, clean water, recreation, safety, transportation, education, etc. Relative poverty implies the inability on the part of certain section of the society to satisfy their basic need as compared to others. Relative poverty according to Aliyu (2002) is measured based on a particular yardstick in terms of individual per community. While nationally, it can be measured based on the countries per capital income, relative poverty does not necessarily imply the person affected by poverty cannot live a life that is worth of human dignity.

Causes of Poverty

In most literatures, factors that cause poverty are more or less general ones as poverty is produced by different factors that may vary from one society to another. However, a classification of poverty in to different categories in Nigeria according to CBN (1999:2) is divided in to two either as a result of "low economic growth and market imperfections". Low economic growth refers to increase in unemployment and general underdevelopment with low income that is not enough or sufficient to sustain the poor. On the other hand, market imperfection includes those factors which through institutional distortion do not allow the poor to have access to opportunities or productive assets which will improve their capability thereby adapting to inevitable changes and cope. In this situation, the inability of the people to adapt therefore breeds poverty and thereby denying them the basic needs of life to survive.

In its 1996:109 publication of the Nigerian Socio-Economic Profile by the former Federal Office of Statistics (FOS), the report classified the causes of poverty in the country in to deficiencies of endowments and access which include: lack of access to healthcare services, water for human and animal consumption, hygiene or sanitation, job opportunities, properties or assets, markets for their goods produced in the rural areas. Others cause of poverty include destruction of natural resources endowments by the poor themselves with consequences on agriculture such as, low productivity, deforestation and soon; and the failure of government to assist those trapped in temporary poverty through crisis like drought, flood, pest, erosion, fire, war, etc.

One major area of concern that causes poverty in Nigeria is also the involvement of International Monetary

Fund and World Bank in its poverty alleviation efforts. A case in point is Structural Adjustment Programme (SAP) and its consequences on the economy which resulted in to unemployment rather than addressing it, as well as reduction or removal of subsidies on services which are beneficial to the common man. Shah (2001:2) for instance argues that, policies prescribed by World Bank and IMF come with harsh conditionalities such as cutting social expenditure which is very important to the poor. Another challenge which serves as causative factor to poverty under SAP is the condition that, nations that may benefit from its loan must open up its economy for Foreign Direct Investment (FDI) which resulted in to collapse of local industries. The consequences of such policy somersault only worsens poverty situation of people in the affected countries instead of escaping.

Other factors which according to Aliyu (2002:30) contribute to cause of poverty in Nigeria include corruption, bad governance and the negative effects of globalization. Despite the fact that, globalisation comes with its advantages, on the other hand developing nations like Nigeria and its contemporaries may not benefits fully from such new approach and consequently the increasing wide gap in inequality in the society. While looking at international trade patterns and partnerships, Shah (2001:3) argues that globalization increases inequality in the world. In his terms, while the globe is becoming borderless and becoming one global village most times, available domestic resources for local development through globalisation are rather diverted to international markets at the detriment of local interests. Looking at Nigeria's political economic situation, it shows that Nigeria is left behind as it could not meet up with the international community on adaptability of globalisation and its sophisticated technologies therefore at the receiving end of its negative consequences.

Effects of Poverty

Despite government's efforts in reducing poverty in Nigeria, the story always seems gloomy (Abbas, 2013). For example Nigeria's recent survey shows that 69% of its population (112,518,507 people) lives in extreme poverty (NBS, 2010). The nation's poverty situation however contradicts its government continued purported 7% growth rate and its latest acclaimed position as the largest economy in the African hemisphere. Nigeria is also unsurprisingly ranked 6th and 7th as major oil producer and supplier respectively in the globe (World Bank, 2010). However, despite its richness; its human development indicators are not impressive as youth unemployment put at 38% placed the country with the highest record of youth unemployment in Africa (MDG, 2013). These contradictions in Nigeria's richness according to Abbas (2013) may however not be

unconnected to the unfavourable political, social and economic environment in Nigeria that are linked to the actions and inactions of the policy makers which the Nigerian state as a policy matter must put right.

The poverty situation in Nigeria as earlier indicated is also further aggravated by over population, lack of essential social amenities, political instability, poor industrialization, wrong economic policies, political instability, bribery, corruption, persistent insecurity across the country, absent or dilapidated infrastructure (World Bank, 2010, UNDP, 2015). The poverty situation in the country thus continue to suffer its detrimental effects as many forms of undesirable level of socio-economic well-being of its people creates uncertainties, fear, depression, dependency, and sometime even deaths etc. Unfortunately, the poor may have little or no political power as they have little or no influence to make significant change in the political system hence developing political apathy. They also may not have the capacity to provide adequate education for themselves or for their children thus leading to perpetual and generational poverty.

Similarly, those caught up in absolute poverty cannot afford decent shelter as they sleep on streets and market places. These effects could also tear apart families and its resultant consequence is delinquent children which constitute liabilities to societies. Across rural and urban areas, such groups of poor are mostly low income earners. These groups of people hardly eat three square meals per day; they do not have enough money to maintain decent life, as they live from hand to mouth. They cannot put up structures to call their own nor do they have big farmlands to farm, or cultivate. These are the kind of groups of people that government and non-governmental bodies ought to assist via poverty alleviation scheme. Also, since poverty has both social and economic implication, unless genuine efforts are made by individuals, communities and government to alleviate poverty, the situation will be more compounded and human development will therefore be impaired.

Poverty Alleviation

Poverty alleviation refers to deliberate policies or strategies instituted by governments and non-governmental organizations aimed at tackling the problems associated with poverty situation. In other words, it means deliberately designed policies and actions either by individuals, groups, communities, national governments or international bodies aimed at reducing the misery, hardship and suffering of people in a given place at a particular time. From the stand point of this understanding, poverty alleviation at any given time should hinge on the provision of essential social amenities such as education, sanitation, affordable

housing, accessible health care services, clean and potable water supply etc. and achievements of economic service such as loans, skill straining, and agricultural inputs.

In the case of Nigeria, several poverty alleviation policies were designed, initiated and implemented over time with the hope to improve living standard of its citizens. Some of the past programmes for instance includes: National Economic Empowerment and Development Strategy (NEEDS), Poverty Alleviation Programme (PAP), National Poverty Eradication Programme (NAPEP), National Agricultural Land Development Authority (NALDA), Directorate of Food, Road and Rural Infrastructures (DFRRI), National Directorate of Employment (NDE), Family Support Programme (FSP), Family Economic Advancement Programme (FEAP), Better Life Programme (BLP), Peoples Bank and Community Banks initiatives, Green Revolution (GR), and Operation Feed the Nation (OFN), etc. (Ugoh and Ukpere, 2009, Abbas, 2013).

However, despite many attempts by various administrations in the country to address the problem of poverty situation through public policies as mentioned earlier, the impact of these past policies on poverty alleviation had been minimal considering the spate of poverty in the country. Some notable poverty alleviation scholars in the country in their studies have all argued that the policy intension by successive regimes without a tangible result in poverty alleviation cannot be divorced away from successive failures of those governments in power (Ugoh & Ukpere, 2009, Oshewolo, 2010, Abbas, 2013). According to these giant scholars, most of the past and present poverty alleviation policies put by government were only there to serve specific interest of some politicians (especially elites) at the detriment of the main target (poor).

The problem of poverty alleviation in Nigeria by successive governments therefore becomes more complicated such that, personal interest rather than national interest usually affect the way policies are made and implemented (Abbas, 2013). This becomes unfortunate for the poor persons who remain victims of such circumstances. Unfortunately, responsible individuals who are to outline the policy problem to be tackled, usually exert their personal interest above public interest hereby undermining the whole poverty alleviation process. This predicament thus shows that government's poverty alleviation efforts did not yield expected results as most of the decisions were not derived from rational choices. These historical lessons have also led to recognition in Nigeria that poverty alleviation should not be a matter of government alone but high priority should also be given to efforts made by non-governmental organisations like the cooperative societies.

Cooperative Societies

International Cooperatives Alliance and International Labour Organization (2003) defines cooperative societies as an autonomous association of individuals who voluntarily comes together as united force in order to meet their mutual social, cultural and economic needs and wants through the help of a jointly owned and democratically managed enterprise. This type of group mostly of interested persons characterised by limited means of livelihood usually make equitable contribution to the resources required and thereby accepts fair or equal share of the benefits and risks that may come with the undertaking in which the members participate. Ezekiel (2014) thus indicates that cooperative societies remain most important catalyst for individual and community entrepreneurial growth; "because it retains within the communities in which they operate the capital that they mobilize themselves, as well as surplus derived from outside transactions, both accumulating for further entrepreneurial development" (p.134).

Cooperative societies as economic enterprise also provide its members with means whereby significant proportion of the people are "able to take into its own hands the tasks of creating productive employment, overcoming poverty and achieving social integration and continue to be an important means, common to all are the co-operative values of self-help, self-responsibility, democracy, equality, equity and solidarity (Ezekiel, 2014:134). Also, DFID (2005) further indicates that cooperative societies have four important characteristics. 1) Formed by groups of interested people with specified problem or need to attend. 2) Formed mostly free of choice by members thereby contributing to its existence. 3) Formed and governed through democratic means towards achieving its stated or desired objectives. 4) Formed as independently owned, promoted and controlled by individuals towards meeting their individual and group's needs.

Although, poor people who mostly found themselves as members of cooperative societies, according to OCDC (2007), the best way to escape from poverty situation is via socio-economic transformational development. This view show that, cooperative societies present three pathways that are uniquely designed and formed towards addressing economic, social as well as democratic transformations simultaneously. Economically, the co-operative business model is helping millions of low-income earners especially in developing countries to improve their incomes. Democratically, cooperative members learn real practice and principles of popular participation, transparency as well as democratic governance. Socially, cooperative members through mass participation advances solidarity and trust thereby leading to social well-being needed for stability even at a time of severe conflict.

RESEARCH METHODOLOGY

This section deals with the process employed towards gathering vital information and data needed for the study. It includes detailed socio-economic background of the study area, sampling as well as the techniques employed for data collection and analysis in the study. Each of the sub-sections is briefly discussed below for easy understanding of how the research was conducted.

Study Area

The study was conducted in Yobe State to determine the roles of cooperative societies in alleviating poverty in Nigeria. Yobe state located in northern part of Nigeria was created on August 27, 1991 out of the former Borno state. The State is situated within latitude and longitude 11o N and 13.50 E with an estimated land area of 47,153 km². According 2006 national population data, the State has a population of 2,321,591 people spread across its 17 Local Government Areas with diverse ethnic compositions. Mostly dependent on monthly statutory transfers from the federal government, Yobe State's internally generated revenue only stand at 2.24% of its contribution to the state's expenditure considered even too meager to pay salaries of government employees.

The people of Yobe State are predominantly peasant farmers, fishermen, livestock herders, traders and civil servants. Agricultural produce mostly identified with the State includes rice, millet, maize, sorghum, and different varieties of vegetables crops. Small scale agriculture which constitutes more than 80% of its population remain the main source of income and employment opportunity for majority of people in the State. With almost 80% of its population living below poverty line across towns and villages, Yobe State according to 2010 National Bureau of Statistics data is rated as the 10th poorest State in Nigeria. The poverty situation in the State had continued to pose serious danger to its inhabitant especially with its gradual increase in depth and breadth over time.

Sampling, Data Collection and Analysis

In an attempt to examine the roles of cooperative societies in poverty alleviation in Yobe State, Nigeria the study employed a multi-stage random sampling technique. Firstly, 3 associations/unions were purposely selected in the State due to their size, growth and sustainability especially in the area of poverty alleviation and job creation. These three association/unions include Yobe State Association of Amalgamated Traders, All Farmers Association of Nigeria and the National Union of Road Transport Workers. Secondly, 5 cooperative societies were randomly selected from each of the 3

selected associations. Thirdly, 10 members from each of the 5 selected cooperative societies were finally selected as respondents for data collection for the study. The total number of respondents used for the study is therefore put at 150.

Data collection in the study was achieved through both primary and secondary sources. Secondary data was derived from the official records of the selected cooperative societies and other literatures related to cooperative societies and poverty alleviation. Primary data was specifically generated through survey in which questionnaires were distributed to 2 LGAs from each of the 3 senatorial zones in the State. Respondents' responses from 150 questionnaires were successfully filled and returned for data analysis. Qualitative interviews were also conducted with 3 selected chairmen, secretaries and members of the cooperative societies to supplement and further validate the responses generated from the structured questionnaires.

Each of the interview sessions with key informants of the cooperative societies was recorded, transcribed and substantial meanings extracted out of the semi-structured conversations. Also, the responses obtained from the questionnaire were later analysed using simple description of tables, frequencies and percentages which provided meaning to the data generated through interpretation. Descriptive and explanatory data analysis techniques were finally deployed to achieve the stated objectives of the study.

DATA PRESENTATION AND ANALYSIS

This section examined and analyzed the data collected from different respondents. One Hundred and Sixty (160) questionnaires were initially distributed across the cooperative societies selected for the study but only One Hundred and Fifty (150) questionnaires were successfully filled and returned thus considered valid and for data analysis.

Table 1 indicated that 115 (76.7%) of the respondents are male and that female respondents only represent 35 (23.3%) of the total respondents. The data implies dominance of male in the activities of cooperative societies towards poverty alleviation. This outcome may not be unconnected with the fact that in Nigeria males are most likely to be heads of households. Also, the respondent's age bracket ranges from 20 below to 51 above. Majority of the respondents (26.0%) and (30.0%) also fall between age brackets of 21–30 and 31-40 years respectively (Table 1). The data thus indicated that the age bracket of the respondents falls within the ranges of productive labour force in the study area and therefore most likely to offer relevant data needed for the study.

The data also showed that 44 (29.3%) of the respondents were single while 92 (61.3%) of the

Table 1: Demography of respondents

Variable	Frequency	Percentage
Gender		
Male	115	76.7
Female	35	23.3
Age		
20-Below	20	13.3
21-30	39	26.0
31-40	45	30.0
41-50	27	18.0
51-Above	19	12.7
Marital Status		
Single	44	29.3
Married	92	61.3
Others	14	09.3
Education		
Tertiary	21	14.0
Secondary	61	40.7
Primary	47	31.3
Others	21	14.0
Occupation		
Farming	48	32.0
Fishing	20	13.3
Civil servant	31	20.7
Business/Trade	51	34.0
Total	150	100%

Source: Field survey, 2016

Table 2: Membership of cooperative societies

Option	Respondents	Percentage
Member	150	100%
Not a Member	0	0%
Total	155	100%

Source: Field survey, 2016

respondents are married (Table 1). Other categories of respondents included divorced, widowed and separated which recorded 14 (9.3%) of total respondents (Table 1). Majority of the respondents are therefore married and thus most likely to be head of households. In the area of educational achievement, majority of the respondents hold Secondary School Certificate (40.7%) while 47 (31.3%) of the respondent obtained primary school certificates (Table 1). 21 (14%) of respondents also obtained tertiary level education. Similarly, 21 (14%) of respondents obtained either Arabic education or non-formal education (Table 1). The result thus showed that majority of the respondents (40.7% and 31.3%) possesses some forms and levels of educational achievement which might have influenced their awareness and decision to participate either as officials and or members of cooperative societies towards alleviating poverty.

The occupations of the respondents also indicated diversity which cut across all various walks of human endeavour in Yobe State thus reflecting the diverse opinions of respondents on roles of cooperative societies in poverty alleviation particularly in the State. The study thus captured major socio-economic groups in the State including farmers 48 (32%), fisher men 20 (13.3%), civil servants 31 (20.7%) and 51 (34.0%) of the total respondents were from other various business and trade related professions in the State (Table 1). The data thus implies that most of the respondents are engaged in various occupations which the members may need to advance or develop.

Table 2 above indicated that all the respondents 150 (100%) are bonafide members of different cooperative societies in Yobe State. These groups of respondents who participated in the study are therefore considered suitable and qualified to answer the question placed on them towards achieving the objectives of the study.

Figure 1 indicated that 124 (82.7%) of the respondents are aware of poverty alleviation activities and programmes provided by cooperative societies in Yobe State. However, 26 (17.3%) of the respondents were not aware of any activity or programme provided by cooperative societies towards poverty alleviation in the State. The data therefore show that most of the respondents are aware of the several poverty alleviation strategies employed by cooperative societies in the State.

Furthermore, the figure showed that 143 (95.3%) of the respondents attested to the fact that being members of cooperative societies have provided them with job opportunities thereby making them self-reliant. However, some few numbers of respondents 7 (4.7%) responded negatively to the above statement. The result therefore indicated that majority of the respondents are of the view that cooperative societies have through their activities provided them with job opportunities and thus making them self-employed.

In addition, the figure also showed that 117 (78%) of the respondents are of the view that cooperative societies have at some point offered them financial assistance. While 33 (22%) of the respondents rejected the above statement by responding "No". The result thus indicated that majority of the respondents have benefited from some kind of financial assistance or soft loan from their respective cooperative societies.

Figure 2 showed that 38 (25.3%) and 82 (54.7%) of respondents simply and strongly agreed respectively that the activities of cooperative societies are geared towards poverty alleviation. However, 21 (14.0%) and 9 (6.0%) of the respondents disagreed. The result thus indicated that majority of the respondents agreed with the above assertion. The figure also showed that 37 (24.7%) and 74 (49.3%) of the respondents agreed that poverty alleviation schemes of cooperative societies have their improved their living standard. Majority of the

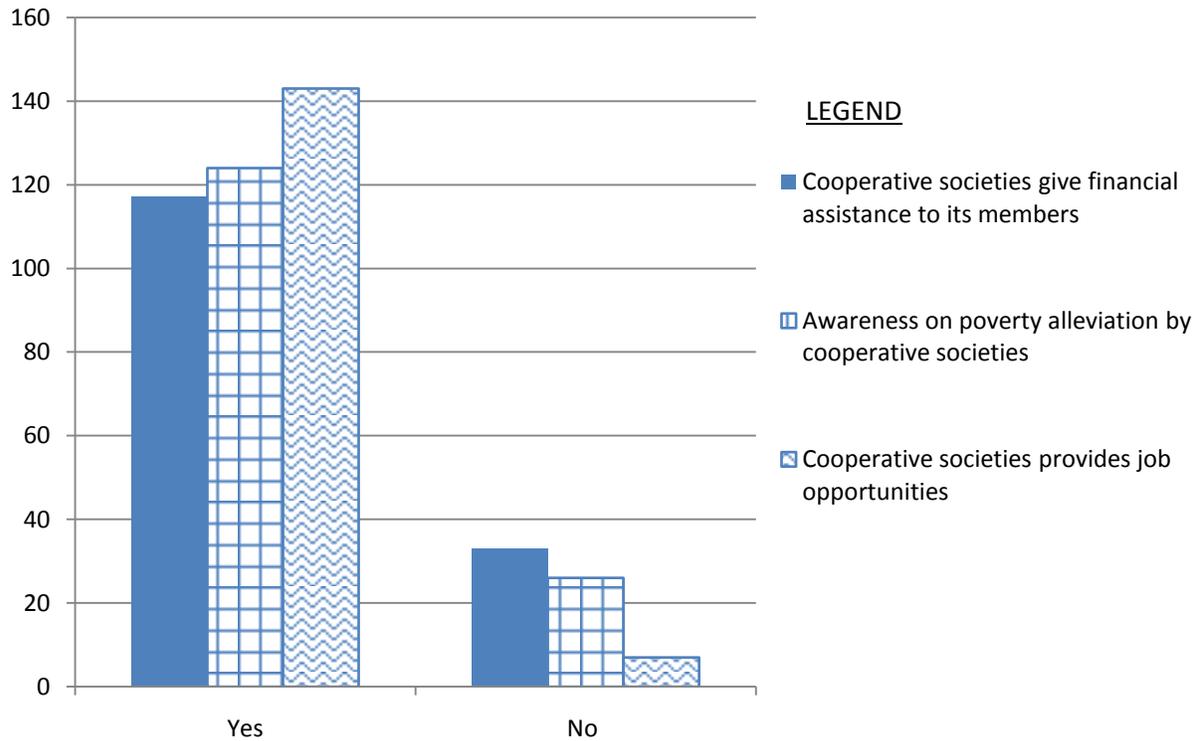


Figure 1: Awareness on the functions of cooperative societies (Source: Field survey, 2016)

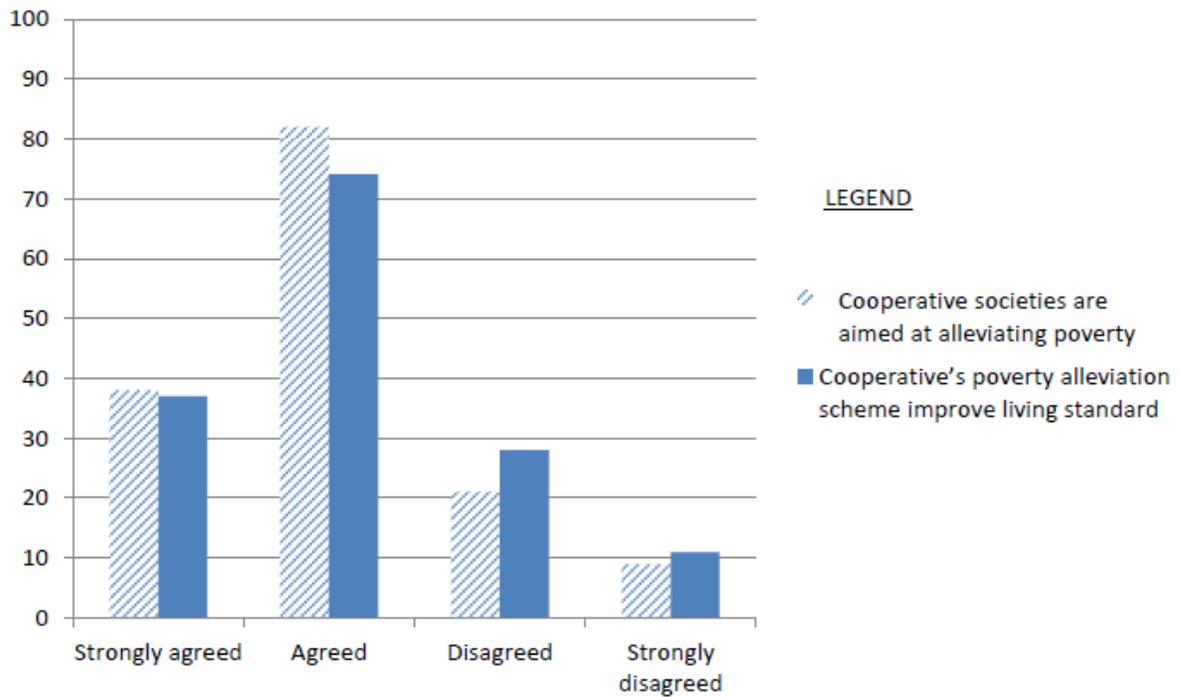


Figure 2: Participants response with regards to relationship between cooperative societies are aimed at alleviating poverty (Source: Field survey, 2016)

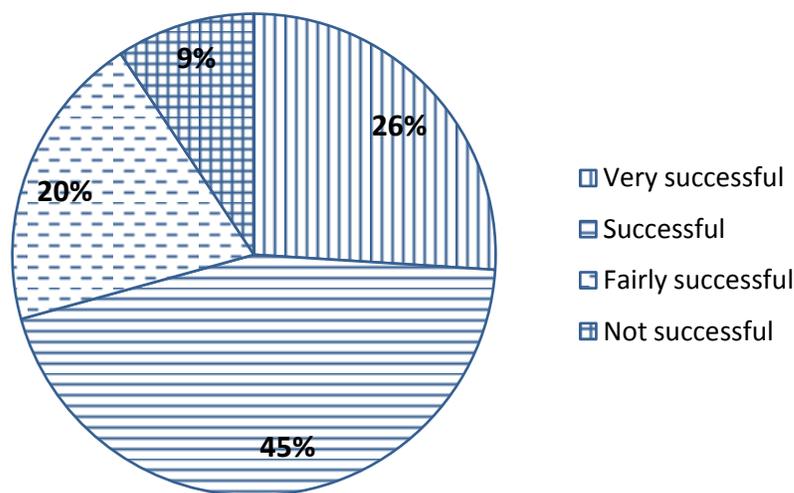


Figure 3: Roles being played by cooperative societies in alleviating poverty (Source: Field survey, 2016)

respondents therefore agreed that cooperative societies have improved their living standard which is desirable for poverty alleviation.

Figure 3 showed that 39 (26.0%) and 67 (44.7%) of the respondents were of the view that cooperative societies are very successful and successful respectively in their poverty alleviation drive in the State. On the other hand, 30 (20%) of the respondents are of the opinion that the poverty alleviation drive of the cooperative societies are fairly successful while 14 (9.3%) responded negatively as they indicated not successful (Figure 3). Majority of the respondents are therefore of the opinion that cooperative societies are successful towards their poverty alleviation efforts.

Table 3 showed that 22 (14.7%) of respondents indicated that poor or lack of training constitute a major challenge to cooperative societies in poverty alleviation efforts. It is the opinion of the respondents that insufficient or lack of soft loan 41 (27.3%) and inadequate seed fund 57 (38.0%) respectively remained as the most serious challenges the cooperative societies are facing in their effort to alleviate poverty (Table 3). Low participation of people 14 (9.3%) and lack of basic social amenities 16 (10.7%) are also considered as factors militating against cooperative societies (Table 3). Majority of the respondents thus indicated that inadequate seed fund is the major problem facing cooperative societies in their poverty alleviation drive.

Table 4 indicated that 19 (12.7%) believed proper skill and training is the best way to achieve poverty alleviation efforts of cooperative societies. However, provision of soft loan 43 (28.7%) and sufficient seed fund 59 (39.3%)

are also considered as the best options towards achieving poverty alleviation efforts of cooperative societies (Table 4). On the other hand, 10 (6.7%) and 19 (12.7%) of the respondents indicated mass participation and provision of social amenities respectively as the best way to alleviate poverty by cooperative societies. Provision of soft loan and availability of sufficient seed fund are therefore considered as the best way to achieving poverty alleviation efforts of the cooperative societies.

SUMMARY OF MAJOR FINDINGS

The study discovered that there has been steady increase in the numbers and memberships of cooperative societies over time (Table 2). This increase in numbers and memberships of cooperative societies may not be unconnected with the awareness that poverty alleviation is now considered in the area as not only the responsibility of the government alone but even for cooperative societies (Figure 1). Also important is the fact that, most activities of cooperative societies are also discovered to be geared towards poverty alleviation (Figure 2) and therefore serving as means of livelihood through job creation (Figure 2). Majority of the respondents are therefore of the view that, the roles being played by cooperative societies in the area are successful towards alleviating poverty (Figure 3).

By being involved in the activities and programmes of cooperative societies, it is also discovered that the living standard of most of its members have improved (Figure 2). This outcome may also not be unconnected with the

Table 3: Problems encountered by cooperative societies in alleviating poverty

Option	Respondents	Percentage
Poor or lack of training	22	14.7%
Insufficient or lack of loan	41	27.3%
Inadequate seed fund	57	38.0%
Low participation	14	9.3%
Lack of social amenities	16	10.7%
Total	150	100%

Source: Field survey, 2016

Table 4: Solution towards better poverty alleviation by cooperative societies

Option	Respondents	Percentage
Proper skill and training	19	12.7%
Provision of soft loan	43	28.7%
Sufficient seed fund	59	39.3%
Mass participation	10	6.7%
Good social amenities	19	12.7%
Total	150	100%

Source: Field survey, 2016

mutual benefits the activities and programmes of cooperative societies offer to their members such as financial assistance, soft loans, training, skills acquisition, job opportunity and self-reliance among others. Similarly, earlier studies have supported this finding especially in the works of Brichall (2003) who found that cooperative societies continue to play significant role towards alleviating poverty efficiently and effectively better than any other means or alternative economic organisations.

It is also discovered that the activities and programmes of cooperative societies are successful towards contributing to economic, social and cultural needs of its members through its poverty alleviation drive (Figure 3). Such similar benefits of cooperative societies provides includes support and solidarity among members, promotion of agricultural activities, ensuring food security, encouragement of small scale agricultural industries which have evidently continue to contribute to overall poverty alleviation especially in rural societies (Sizya, 2001). Similarly, Ezekiel (2014) reported that activities of cooperative societies increases the chances of income generation, economic growth, creating market opportunities, employment creation especially among small income households thus enhancing sustainable development in the area. Fapojuwo et al. (2012) observed that this factor is made successful as cooperative societies play significant roles in their growing ability to mobilise huge savings from its members.

However, while it is mostly recognised that there have been increase in numbers and memberships of

cooperative societies over time (Table 2), there exist some challenges they are facing towards alleviating poverty. Data from interview of key informants showed that little seems to have been achieved especially in rural areas where cooperative societies intended to improve the living standard of its members. For instance, while efforts of most cooperative societies are well recognised as awareness improves, the absence, lack of or deteriorating conditions of basic social amenities such as schools, hospitals, clean water and hygiene is unfortunately deepening the current poor status of the rural poor. Such other major challenges the cooperative societies are facing include: poor or lack of soft loan, training, skills, sufficient seed fund, and poor participation of people in the activities of cooperative societies (Table 3).

CONCLUSION

It is evident that there has been steady increase in numbers and memberships of cooperative societies over time. This development is achieved as awareness that poverty alleviation is now considered as not only the responsibility of government alone but even for cooperative societies. Importantly, the successful activities of cooperative societies towards poverty alleviation have continued to serve as a means of livelihood for its members. The study also discovered that the activities of cooperative societies offer mutual benefits to their members such as financial assistance, soft loans, training, skills acquisition, job opportunity and self-reliance, etc. Majority of the respondents also opined that, the roles being played by cooperative societies are successful towards alleviating poverty. However, despite its success rate, there exist some challenges facing cooperative societies towards alleviating poverty. Such major challenges include: poor or lack of soft credit loan, proper training, proper skill, sufficient seed fund, and poor participation of people in the activities of cooperative societies.

RECOMMENDATIONS

Based on major findings of the study, the following recommendations are put forward for better cooperative societies in their poverty alleviation efforts:

1. Since poverty alleviation remains complex; it must be dealt with through an integrated approach that will involve all critical stakeholders: State, Private Sector and the Civil Society Organisation towards achieving higher results. This can be achieved if mass mobilisation of people is embarked upon by the groups.

2. As cooperative societies represent democratic views, efforts should be made by the groups to integrate opinions of their members through the adoption of bottom-up approach to policy design and implementation thereby mobilising all important stakeholders to support its activities towards achieving its success and sustainability.
3. The strategies of cooperative societies should be consciously articulated to realistically reflect proper skills and trainings of its members within specific needs of such communities in which they are based or situated.
4. No meaningful poverty alleviation can be achieved by cooperative societies unless government at all levels provides basic human needs; portable clean water, decent shelter, affordable and accessible healthcare services and functional education which are all integral to meaningful poverty alleviation efforts.
5. Social welfare programmes can be designed by Federal, State and Local Governments through the provision of subsidies to poor persons especially on food, education, housing, transport, etc thereby enhancing their descent living.
6. People should be encouraged especially in poverty stricken areas to embark on self-help programmes through the activities of cooperative societies. This can be achieved through organisation of town hall meetings, workshops and seminars by cooperative societies to disseminate information on practical benefits of forming cooperative societies.
7. Governments at all levels should partner with friendly financial institutions to offer soft credit loans to members of cooperative societies. This effort can also be augmented if members of the cooperative societies also embark on or continue with periodical contribution in order to achieve self-financing and self-reliance. The resources to be derived from the above mentioned arrangement can serve as sufficient seed fund that are needed by members of the cooperative societies to advance their businesses.

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