

## PAPER 15

### EFFECT OF COOPERATIVE SOCIETY ON POVERTY REDUCTION IN LAGOS STATE: A STUDY OF IREWOLE COOPERATIVE SOCIETY, IKOTUN LAGOS.

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## ABSTRACT

This project work examines the titled effect of cooperative society on poverty reduction in Lagos state: A study of Irewole cooperative society, Ikotun Lagos. The Specific objectives of the study was to examine if giving loan to members to start or expand a business as economic empowerment method has reduced poverty among cooperative members of Irewole Cooperative Society, Ikotun Lagos. Data was collected using questionnaire, simple percentage was used to explain the questions and chi-square was used to test the hypothesis. The research work concluded that the loans cooperative society gives members to start business or expand existing one reduces poverty. Among the recommendations are that government should from time to time organize workshops for cooperative society executives and members on the economic and business policy directive she is adopting and the cooperative society executives should also do more to educate their members on profitable ventures.

Keywords : Cooperative Society, Poverty, Poverty reduction.

## INTRODUCTION

### 1.1 Background to the Study

The practice of cooperative society was believed to have originated among the Nigerians where it was known in different communities as esusu or esu by the Yorubas, etoto by the Ibos, adashi by the Hausas; dashi by the Nupes; osusu by the Ogojas; asun by the Ishans Nigeria Real Estate Hub (2014); bam by the Tivs (Seibel 2004). In the words of Iganiga and Asemota (2008) African countries like Cameroon and Niger call cooperative tortine while it is known as susu in Ghana. Outside

Africa, Jamaicans call the practice partner, while in other Caribbean Islands it is called syndicate. Migrants were also instrumental in establishing cooperative societies in several American cities (Bascom 1952).

But the history of modern co-operative was as a result of the agricultural and industrial revolution of the 18th and 19th centuries in Europe (Kareem, Arigbabu, Akintaro, & Badmus, 2012).

### 1.2: Statement of the problem

The inability of Nigerians to meet their daily needs due to various economic uncertainties

over the years which in recent time has increased is alarming. The daily loss of jobs, lack of capital to start business even on a small scale and the prevalent fake and adulterated products which reduce life span is worrisome. The poverty ravaging the people and the desire to overcome such necessitated the participation of many in cooperative societies. Though Aregawi and Tadele (2013) revealed various methods Nigerian government has adopted through her agencies at alleviating poverty i.e N-Power, Trader Money etc also Gomina (2015) identified some other programmes of government to reduce poverty as; Agricultural Development Programme (1975), Operation Feed the Nation (1986), National Directorate for Employment (1987), National Fadama Development Programme (1992), Family Support Programme (1996), National Poverty Eradication Programme (2001), Special Programme on Food Security (2001), National Fadama II Programme (2004), National Special Food Security Programme (2004), National Fadama III Programme (2009), and Sure-P Programme (2013).

Data from NBS, (2011) said in spite of these numerous efforts, poverty level has continued to be very high and creates worry.

The research conducted by Ihenacho, et al (2012); Oyeniyi, (2013), and Awotide, (2012) in Nigeria in a bid to empower women was limited in scope because both men and women are members of cooperative society and needs economic empowerment.

The inability of the above mentioned programmes to positively affect the lives of the people coupled with the gap created by the work of Ihenacho, et al (2012); Oyeniyi, (2013), and Awotide, (2012) i.e incorporating all members of cooperative society in the work formed the foundation of the researcher to want to assess the effect of cooperative society at poverty reduction.

### 1.3: Objectives of the Study

This research therefore intends to know how effect of cooperative society on poverty reduction in Lagos State: A study of Irewole Cooperative society, Ikotun lagos.

#### Specific Objective

To examine if giving loan to members to start or expand a business as economic empowerment method has reduced poverty among cooperative members of Irewole Cooperative Society, Ikotun Lagos.

#### 1.4: Research questions:

1. Has loans given to start or improve a business reduced poverty among cooperative members.

#### 1.5: Research hypothesis

##### Hypothesis

H<sub>0</sub>: Loans given to start or improve business does not reduce poverty in the life of cooperative members.

H<sub>0</sub>: Loans given to start or improve business reduce poverty in the life of cooperative members.

## 2.0 Literature Review

### 2.1 Conceptual Framework

Cooperative Societies in the view of Ihimodu (1988) started during the Babylonian era but the modern-day cooperative society can be attributed to the Rochdale Equitable Society of 1844 in England.

Bamisile (2017) explained that cooperative society deal with members attitude to life, their modes of behavior and relationship with one another as well as how to enhance their standard of living. Though issues such as honesty, fairness, equity, democracy and mutual fellow feelings identified by Ofuoku. et.al (2006) were shared by Bamisile (2017) as crucial to the consummation of a cooperative society. The International Cooperative Alliance (ICA) in 1995, defines a cooperative as an independent group of persons who voluntarily come together for

their common economic, social, and cultural needs by having a jointly-owned and democratically-controlled enterprise. Ezekiel, (2014) posits that cooperative societies is an effective way for people to have control over their economic life in agreeing with the submission of Ezekiel, (2014), Wanyama et.al (2008) said cooperative society is an important source of productive resources that are available to members for different reasons.

While sharing the view of previous writers, Effiom, (2014) said cooperative societies complement the traditional markets and government action where rural and urban residents acquire services such as housing, credit etc. Also Rafiu, Kamila (2019) and FAO (2013) clearly states that the concept of self-reliance is anchored in cooperative society because members get self-help, mutual-help, decent, regular incomes. safe affordable and nutritious food, creating opportunities for employment and investment for members.

Ademu, Aduku, Elesho and Nweke (2018) see cooperative society as one of the principal agents of economic development of members. Agbasi, (2010) said cooperative societies focus on the individual who wishes to start or expand a business including small and medium enterprise (SME) to better their socio- economic.

Among the many areas Cooperative Societies has empowered members include: teaching democracy mode of management; Equitable distribution of surplus; Elimination of middlemen; Getting credit; Encourages Savings; giving quality and non-adulterated products.etc

## 2.2 The concept of Poverty

Poverty is viewed from different angles by scholars. Defining poverty from the view point of human capital development, the United Nations Development Programme and Millennium Development Goals (2015) see poverty as the factors limiting human freedom etc. Scholars who see poverty from

the economic view point are of the opinion that material wellbeing is the basis for its formation which was why Abbas (2016) argued that a person is poor when he is incapacitated by his scarce resources.

In Nigeria, the nature of the determinants of poverty can be traced to low or declining level of economic growth, income inequalities, unemployment, corruption, bad governance, diversion of funds into non-developmental projects, fund embezzlement, inappropriate macroeconomic policies etc

## 2.3 Poverty Reduction

Poverty reduction are deliberate policies put in place by governments and non-governmental organizations with the intention of increasing people's standard of living (Ali 2016). Reducing poverty by cooperative societies is achieved by empowering people through education, giving of loans for business, skill acquisition, Asset enhancement, Increase access to opportunities etc

## 2.4 Theoretical framework

## 2.5 The Collective Action Theory

The Collective Action theory was propounded by Mancur Olson in 1965. According to Uzonwane (2015), the theory states that individuals under certain institutional arrangements and shared norms are capable of organizing and sustaining cooperation that advances the common interest of the group in which they belong. Therefore, people can come together make contribution that will give them quality living. The theory has been applied by groups, organizations, agencies, as well as community action. In the view of Olson the coming together of people under this theory should be voluntary to achieve perceived common needs of members which help in reducing the challenges of the group. According to Uzonwane (2015), such collective action has a lot of positive impact on the society as it reduces the inequalities created by poverty.

## 2.6 Empirical Framework

Ademu and Aduku, Elesho and Nweke (2018) in their research; Contributions of Co-Operative Societies to Economic Development in Kogi State. The study adopted descriptive survey design. The population of the study adopted a random sampling of eight cooperative societies in Yagba East Local Government Area, with a total population of 750 respondents. The data collection was based on structured questionnaire. Data collected were analyzed using frequencies and percentages. It concluded that cooperative society is a unique form of business used by people and businesses for their mutual benefit which contributes immensely to their growth and financial independence.

Taiwo, Udunze, and Agbasi (2015) in their work Effect of Cooperative Membership on the Economic Empowerment of Women in Osun State of Nigeria. The researchers adopted multistage sampling technique to get a concise sample size that will represent the population. The data from the study was analyzed with both descriptive and inferential statistics. The descriptive statistics was used to analyze the five objectives formulated. As hypothesis one was analysed with regression and ANOVA in order to know how members opinion differ on economic empowerment ability of cooperative also hypothesis two was analysed with post- hoc test so as to know the relationship between business activities of cooperative, and entrepreneurial skills development. The work concluded that cooperative society alleviate poverty.

Adekola & Dokubo (2017) examined how operations of cooperative societies in Rivers State have been carrying out poverty reduction activities among their members so as to help them contribute to community development. The population of the study comprised 2,355 members of twenty-one (21) registered cooperative societies whose activities cover thrift and loan, and thrift and credit facilities. Stratified random sampling technique was used to sample 1,103 representing 50% of the members of the

twenty-one (21) thrift loan and credit cooperative societies which were used for the study. However, factors such as Lack of capital and corruption among the heads of cooperative societies in the State have been militating against the effectiveness of the cooperative poverty reduction activities. Therefore, in order to sustain the cooperative poverty reduction activities, cooperators need cooperative education.

Olaleye, (2007), examined the effectiveness of the strategies adopted by the cooperatives societies to alleviate poverty among their members. The study employed the ex-post-facto method with the sample size of 1276. Structured questionnaire was used to gather the data. The finding shows that cooperative societies in urban area adopt twelve main strategies to curb poverty among their members; it was also revealed that 4 of these strategies were not effective, while 3 were very effective. The study therefore recommends that for the cooperative societies to be able to focus and improve on their performance in poverty alleviation, there is need for a reduction in the number of strategies being used.

Mukaila et.al (2020) on Cooperative Societies and Households Poverty Reduction Nexus: A Study of Minna Metropolis, Niger State, Nigeria investigates the impact of cooperative societies components on poverty reduction in Minna, Niger State, Nigeria, using Structural Equation Model technique. Data were collected through structured questionnaire. Econometrics model of simultaneous equation modeling through structural equation model was built around the indicators of cooperative societies and poverty reduction as the main objective of this study. The responses to the questionnaires by the respondents were coded and then analyzed using SPSS version 22. The findings of this study revealed that member contributions (MC), interest rate (IR), and credit facility (CF) all have positive impact on poverty reduction in Minna, Niger State, Nigeria.



### 3.0 Methodology

#### 3.1 Research Design

Research design are basic plans which guides the mode of data collection and analysis (Onimisi 2020). Survey design is used for this research. Survey research is a quantitative method in which a researcher poses a set of predetermined questions to an entire group, or sample, of individuals. It is used specifically for this research to elicit information from respondents because the group is small in number and the researcher has interaction with them on issue and it involves a pragmatic inquiry and interpretative of the life experiences and opinion of the people concerned. Aina and Ajiferuke (2002). The research instrument used for the study was questionnaire. Sambo (2005) argued that questionnaire is more economical for reasons of time or funds and are directly associated to survey research design.

#### 3.2 Population of Study

The study was carried out among member of Irewole Cooperative Society, Ikotun-Egbe Lagos totaling 125. So, the population of the study is 125.

#### 3.3 Sampling Procedure/Technique

For the purpose of this study, the random sampling method was used to ensure that every subject in the population is given an equal chance of appearing in the selection (Asika, 2008).

#### 3.4 Sample Size

Taro Yamane's (1967) statistical formula was used to determine the sample size

$$r = \frac{N}{1 + N(0.05)^2}$$

#### 3.5 Research Instrument

For the purpose of this study primary method was used. The primary data were obtained through a structured questionnaire.

#### 4.0 Method of Data Analysis

In analyzing the data gathered for this research work, frequency table was used to analyse the questions while chi-square was used to test the hypothesis.

## Results

Table 1: Years of been a member of the cooperative Society

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-5 yrs	13	14.4	14.4	14.4
6-10 yrs	21	23.3	23.3	37.8
11-15 yrs	14	15.6	15.6	53.3
16-20 yrs	26	28.9	28.9	82.2
20 yrs and above	16	17.8	17.8	100.0
Total	90	100.0	100.0	

Source: field survey 2022

The table above shows that 13 respondents (14.4%) have been in the cooperative society for between (1-5yrs), 21 respondents (23.3%) have been there for between 6-10years, 14 respondents (15.6%) are members for between 11-15 years, 26 respondents have been there for between 16-20 years while 16 respondents (16%) have been in the cooperative society for a minimum of 21years. It means that most people that participate in the cooperative exercise are don't quit easily.

Table 2: Cooperative society provides equitable distribution of goods to the people.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	13	14.4	14.4	14.4
D	21	23.3	23.3	37.8
U	4	4.4	4.4	42.2
A	32	35.6	35.6	77.8
SA	20	22.2	22.2	100.0
Total	90	100.0	100.0	

Source: field survey 2022

The table above shows that 13 respondents (14.4) strongly disagree, 21 respondents (23.3%) disagree, 4 respondents (4.4%) were undecided, 32 respondents (35.6%) strongly agree while 20 respondents (22.2%) agree. It then means that majority of cooperative members believe their cooperative society provides equitable distribution of goods to the people.

Table 3: Cooperative society elimination of middlemen that makes goods more costly.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	36	40.0	40.0	40.0
D	2	2.2	2.2	42.2
U	2	2.2	2.2	44.4
A	40	44.4	44.4	88.9
SA	10	11.1	11.1	100.0
Total	90	100.0	100.0	

Source: field survey 2022

The table above shows that 36 respondents (40.0%) strongly disagree, 2 respondents (2.2%) disagree, 2 respondents (2.2%) were undecided, 40 respondents (44.4%) strongly agree while 10 respondents (11.1%) agree. So majority of members share the opinion that Cooperative society elimination of middlemen that makes goods more costly.

Table 4: Cooperative society provides credit facility to members.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	22	24.4	24.4	24.4
	D	6	6.7	6.7	31.1
	U	2	2.2	2.2	33.3
	A	40	44.4	44.4	77.8
	SA	20	22.2	22.2	100.0
	Total	90	100.0	100.0	

Source: field survey 2022

The table above shows that 22 respondents (24.4%) strongly disagree, 6 respondents (6.7%) disagree, 2 respondents (2.2%) were undecided, 40 respondents (44.4%) strongly agree while 20 respondents (22.2%) agree that Cooperative society provides credit facility to members.

Table 5: Cooperative society encourages members to save.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	39	43.3	43.3	43.3
	D	12	13.3	13.3	56.7
	U	4	4.4	4.4	61.1
	A	30	33.3	33.3	94.4
	SA	5	5.6	5.6	100.0
	Total	90	100.0	100.0	

Source: field survey 2022

The table above shows that 39 respondents (43.3%) strongly agree, 12 respondents (13.3%) agree, 4 respondents (4.4%) were undecided, 30 respondents (33.3%) strongly agree while 5 respondents (5.6%) agree that Cooperative society encourages local people on methods of savings.

#### 4.1 Test of Hypothesis

$H_0$ : Loans given to start or improve business does not reduce poverty in the life of cooperative members.

$H_0$ : Loans given to start or improve business reduce poverty in the life of cooperative members

Table 8: Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)	Monte Carlo Sig. (2-sided)			Monte Carlo Sig. (1-sided)		
				Significance	99% Confidence Interval		Sig	99% Confidence Interval	
					Lower Bound	Upper Bound		Lower Bound	Upper Bound
Pearson Chi-Square	71.897 <sup>a</sup>	4	.000	.000 <sup>b</sup>	.000	.000			
Likelihood Ratio	78.260	4	.000	.000 <sup>b</sup>	.000	.000			
Fisher's Exact Test	68.573			.000 <sup>b</sup>	.000	.000			
Linear-by-Linear Association	27.883 <sup>c</sup>	1	.000	.000 <sup>b</sup>	.000	.000	.000 <sup>b</sup>	.000	.000
N of Valid Cases	90								

Source: field survey 2022

The significance level is less than 0.05. It means that  $H_1$  is accepted meaning that Loans given to start or improve business reduce poverty in the life of cooperative members.

#### 5.0 Summary of Findings

This research work revealed that cooperative society provides equitable distribution of goods to the people, Cooperative society elimination of middlemen that makes goods more costly, Cooperative society provides credit facility to members, Cooperative society give members loan to start or boost their business,

##### 5.1 Discussion

This study investigated the effect of cooperative society on poverty reduction in Lagos state: A study of Irewole cooperative society, Ikotun Lagos. Cooperative society has become one the major promoter of economic empowerment according to the study which was in agreement with the work of Ademu & Aduku, Elesho and Nweke (2018). In Nigeria small and medium scale business have been able to survive economic hardship through access to financial assistance from their membership of cooperative society. The current demand in the economic is that Nigerians should be job creator and not job seekers, and this has been easy for cooperative members through their

cooperative society, which trained them severally on various entrepreneurial skills and also provide with a startup capital although based on their economic participation in society. These people also have the advantage of raising the necessary funds during working careers. Being members of an active cooperative societies gives members this needed advantage. Transaction The theory which is the fulcrum of the research work was The Collective Action Theory which explains that individuals under certain institutional arrangements and shared norms are capable of organizing and sustaining cooperation that advances the common interest of the group in which they belong.

##### 5.2 Conclusion

The study concludes that cooperative societies solve many of human social and economic problems by reducing poverty through giving of loan to members to start business or expand existing one; elimination of the activities of middlemen that makes goods more costly and encouraging members



to save which tallies with the report of the Secretary General of the United Nations (2001) on cooperative societies cited in Frederick and Elizabeth (2021) that that cooperative enterprises provide the organizational means whereby a significant proportion of humanity is able to take into its own hand the tasks of creating productive employment, overcoming poverty and achieving social integration.

### 5.3 Recommendations

To better enhance the effectiveness of cooperative societies, this research recommends that:

- i. Government should from time to time organize workshops to cooperative society executives on the economic and business policy directive she is adopting.
- ii. The cooperative society executives should also do more to educate their members on profitable venture.
- iii. Government should if possible encourage those that want to form cooperative society with initial take off grant.
- iv. The various laws especially on cooperative finance should be made prosecutable in the court of law

### 5.4 Contribution to knowledge

Ademu & Aduku, Elesho and Nweke (2018) in their research; Contributions of Co-Operative Societies to Economic Development in Kogi State only use percentage tables but this research work use chi-square to test the hypothesis.

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