

# Contributions of Cooperative Movement to Alleviation of Poverty among Rural Women: Case Study of Oriade Local Government in Nigeria

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## Abstract

Poverty is rampant in Nigeria especially amongst rural women, which has therefore affected the quality of life of rural women. It is now widely recognized that poverty is a worldwide problem that affects mostly rural women in the whole world. The research study investigated the impact of Cooperative Movement on poverty alleviation in Oriade Local Government. Data was sourced from both secondary and primary sources. The secondary source includes relevant text books and learned journals. The primary source involves the administration of structured questionnaire on 200 randomly selected women in the study area. The descriptive method of analysis involved the use of tables, simple percentages. The quantitative analysis employed was the Logit regression analysis. The study showed that cooperative movements have significant influence on poverty reduction amongst rural women in Oriade Local Government. Also that cooperative movement will lead to economic position of the respondents. . Moreover study showed that a respondent is likely to escape poverty by using the loan gotten from the cooperative to purchase assets and invest in business and he is likely to remain poor by not purchasing assets even when he belongs and benefits from the cooperative movement. The study concludes that cooperative movement has been identified to be one of the key players in the financial industry that has positively affected the lives of rural community dwellers. The study therefore recommends that cooperative society should also encourage their members to use the money gotten from the cooperative to buy more of assets instead of using in mainly on consumption.

**Keywords:** Poverty, Rural women, cooperative movement

## Introduction:

For decades, poverty has become a global issue and a major contending force against the pace of development in the less developed countries. Poverty has been described as the basic malady of the less developed countries (Gerald Mier, 2001 ). Generally, poverty is quite dehumanizing as the poor lacks influence, is lowly esteemed, has a limited range of economic and social opportunities and for most times suffers psychological defeat.

Unfortunately, the poor are generally located in the rural areas where they are primarily engaged in agriculture and agriculturally related activities (Todaro, 2006). Most importantly, women make up a substantial majority of the world's poor. Women and children experience the harshest of deprivation. They are more likely to be poor and malnourished and less likely to receive medical services, clean water, sanitation and other benefits (Irene, 1990; Judith Bruce and Daisy Dwyerreds, 1988 and Diane Eldon,1993). Among other things, from NBS (1999) reports, rural poverty has increased both in depth and severity possibly due to the increase in rural household size and Awoyemi (2010) showed that 32.2% of female headed households were poor while about 53.6% of male counterparts were poor indicating that the incidence of poverty was highest around male-headed households in the rural Nigeria. Their study also showed that the socio-economic characteristics of the family heads such as gender, education, age and occupation are important determinants of incidence of poverty in the rural areas. Also the study established that the incidence of poverty was highest in North Eastern Nigeria while South West has the least.

The rural areas are characterized by vicious cycle of poverty, showing low income, low productivity, low savings, low capital formation and low investment. Among other things, the rural areas experienced social, economic, cultural, political and environmental deprivation. Basic infrastructural such as electricity, water, adequate health facilities are often absent in such areas. Most importantly, is the lack of access to credit for the financing of their business and form activities.

Oftentimes, rural dwellers find it difficult to access credit facilities from the formal financial sectors due to their inability to produce required collateral securities. Loans from the sector are often accompanied with high interest rates which make such loans unprofitable for the poor small holders.

Little wonder, most rural women have resorted into farming cooperative societies to bridge the financial gap. Most women in the rural areas engage in petite business and farm works as their major sources of survival. Given that the formal financial institutions have refused to provide financial assistance due to strict conditions, the cooperative societies have readily provided a good alternative means of improving the quality of life of the rural women. The following questions therefore come to mind

- Has membership of cooperative societies helped the women to improve their business performance?
- What are the effects of cooperative movement in poverty indices in the study area?
- And does cooperative movement play a significant role in improving the quality of life of the rural women?

This study therefore consider the above question and in the process aims at examining the dimension of poverty among rural women of Oriade Local Government of Osun State and the relevance of cooperative movement on poverty alleviation among rural women in the study area.

### Review of Literature

Poverty has been seen as a hydra-headed concept that means different things to different people under different dispensations. It is generally associated with condition under which people live. It is easier to identify the dimension of poverty than giving a straight line definition of what poverty is. Poverty is seen as a state of involuntary deprivation that a person, household and society may be subjected to (Ogwumike, 2001, Oduola, 2001; Ojo 1995; Madinagu, 1999; and Enjlama and Bamide , 1997) while others see it as inability to meet basic material needs such as food, water, clothing, shelter, education and health and also lack of non-material needs such as participation, identity, dignity, self esteem, freedom and sustenance. Poverty can be reflected in different dimensions. Accordingly to Jhinjan (2006), Sen (1999) and World Bank (2001), the followings are the reflections of poverty.

- Lack of freedom of action and choice
- Lack of adequate food and shelter, education and health
- Vulnerability to ill-health, natural disasters.
- The poor is economically disadvantaged in that she has limited range of social and economics opportunities.
- The poor is powerless, voiceless and lacks influence and of low status.

Poverty can be measured in different. The most important ones can be grouped into three

- Income
- Assets – money at hand , securities, real estates, money in banks
- Socio-economic metrics – health, nutrition, infant immortality, sanitation accessibilities to water, electricity, education, decent clothing, freedom, self esteem and other aspects of human well being. However, what indices are used to measure poverty varies depending on the level of development and availability of data. As sourced from infoplease.com, data on the first category of information is readily available, reliable and relevant especially in the developed countries.

Moreover, income inequality is the major underlying issue in poverty in such countries. The indices under the third category are quite relevant in the Third world countries. Families that have access to them are considered well off whereas such people in developed countries are considered poor because they have little else and those things that are essentials in developed countries. For example, a house without plumbing is not legally fit for dwelling. Public education is compulsory for children and there are health and food programmes that guaranteed adequate levels of health care, environmental sanitation and nutrition. This study adopts the third category of indices of poverty.

Cooperative movement dated back to 1894 when the Rochdale Equitable Pioneers Society was established in Rochdale, England. Ever since then, the movements have spread to all countries of the world under different names. In Nigeria, the movement started among the Yorubas under the concept of Igbe Dide ( joint hunting), joint farming, fishing etc. all these were capture Owe. Owe is normally among peer groups for community service, personal work or for the payment of bridal price to in-laws. With the increase in development, the principle of Owe has moved from rendering physical labour to that of financial cooperative under the name Egbe Alajeseku (association of people who do not consume all their income). The background of cooperative movement cold be traced to the traditional savings and loans system. The movement started in the agricultural sector and late spread to other sectors. Today, a cooperative movement is a common phenomenon in the Nigerian society – the real old service sectors.

The most important fact is that rural women have been the prominent members of cooperative societies everywhere. In Nigeria today, the major forms of cooperative societies include

- Consumers' cooperative societies
- Produce cooperative societies
- Agricultural cooperative societies
- Housing cooperative societies
- Artisan and industrial cooperative societies
- Credit and thrift cooperative societies
- Professional cooperative societies

The focus of this study is on the effect of thrift cooperative societies on poverty indices of women in the study area. The thrift cooperative society is one in which members contribute a portion of their income before they

have access to loans. Members are usually people whose incomes are the same. The role of cooperative movements in improving the lots of rural dwellers cannot be over emphasized. From Abdul-Yakeen (2012), the following advantages could be identified

- Mobilization and distribution of capital
- Creation of employment and income generating opportunity
- A forum for education and training and solidarity schemes to cater for unexpected expenses relating to illness, social welfare, death etc
- Help to increase the productivity and incomes of small scale farmers through collective negotiation of better prices for their products, seeds, fertilizer, transport and storage, and expansion of market's accessibility.

In our contemporary times, most business depends on loans from cooperative societies. This study therefore considers the effects of such societies on poverty alleviation among rural women. This is a departure from other studies that considered the general effects of cooperative societies.

**Methodology**

**i. Area of Study**

The study was in conducted Oriade Local Government of Osun State. Oriade is a Local Government area in the northeastern part of Osun state. It is predominantly occupied by the Ijesa people; its capital is Ijebu-Jesa. Women in towns like Ipetu Ijesa, Ikeji Ile, and Ikeji-Arakeji work are mat weavers. This is derived from local long grass called "Eni" in the local dialect. It has an area of 465 km<sup>2</sup> and a population of 148,617 at the 2006 census. There are tourist's sites such as Oluminrin Water Falls among others. The predominant economic activity they engage in is cultivation of cocoa. They practice cooperative movement through "Esusu".

**ii. Sources of data, sampling method and sample size**

The study employed both primary and secondary sources of data. Primary source involved the use of well structured questionnaire to obtain relevant information from respondents in the study area. Secondary sources employed were relevant journals and textbooks. Data was collected from 200 randomly selected women from two villages namely Ijebu-Jesa and Ikeji-Arakeji. The choice of the two villages was based on the popularity of cooperative movement in the area. The information on variables such as age; income; sex; educational status; major occupation and some selected indices of poverty.

**iii. Method of analysis**

The study used descriptive and quantitative statistics to analyze the information collected from respondents in the study area. Descriptive statistics used were frequency distribution, charts, tables and percentages. Quantitative method used was the binary logistic linear regression analysis. The hypothesis was analyzed via evaluation of relevant statistics associated with the numerical values of model parameters vis-à-vis their critical values contained in the tables.

**iv. Model specification**

The binary logistic model specified for the study is as follows.

$$\ln(ODDS) = \ln \frac{P}{1-P} = a + bX \dots\dots\dots 1$$

$$P = \frac{ODDS}{1+ODDS} \dots\dots\dots 2$$

ODDS is e<sup>a+bx</sup>

$$\frac{dP_i}{dX_{ji}} = \left[ \frac{e^{a+bx}}{(1+e^{a+bx})^2} \right] \left[ \frac{I_i}{X_{ji}} \right]$$

Where P<sub>i</sub> = the probability of ith benefiting from cooperative movement  
 X<sub>i</sub> = vector of explanatory variables

When simplified, the model becomes:

$$\check{Y}_i = g(I_i), \text{ and } I_i = b0 + \sum_{j=1}^n (bjX_{ji}) \dots\dots\dots 4$$

Where  $\check{Y}_i$  = the observed response for the ith observation (i.e. the binary variable,  $\check{Y}_i = 2$  (yes) for using the loan gotten to purchase assets, and improve their standard of living and  $\check{Y}_i = 1$ (no) for Otherwise  
 $I_i$  = underlying and observed stimulus index for the <sub>i</sub>th

$g$  = is the functional relationship between the field observation ( $Y_i$ ) and the stimulus index ( $I_i$ ) which determines the probability of reducing poverty.

The logit model assumes the underlying stimulus index ( $I_i$ ) is a random variable, which predicts the probability of reducing poverty. Therefore, for the  $i$ th observation (an individual rural woman in cooperative moment):

$$I_i = \ln \frac{P}{1-P} b_0 + \sum_{j=1}^n (b_j X_{ji}) \dots \dots \dots 5$$

$$\frac{dP_i}{dX_{ji}} = \left[ \frac{e^{I_i}}{(1+e^{I_i})^2} \right] \left[ \frac{-I_i}{X_{ji}} \right]$$

Where  $P_i$  = the probability of  $i$ th using the loan to acquire assets, and improve their standard of living

- $X_i$  = vector of explanatory variables
- $X_1$  = Assets acquired. (Yes, no)
- $X_2$  = Source Water (well, rain, borehole, pipe borne water, stream)
- $X_3$  = Cooking Methods (Stove, Coal Pot, Gas and Firewood)
- $X_4$  = Type of energy source (Kerosine, Fire wood, Gas)
- $X_5$  = Household Feeding Pattern (1:1:0, 1:0:1, 0:1:0, 1:1:1, 0:0:1)

**Data analysis and interpretation**

**Age Distribution of Respondents.**

**Table 1: Distribution of Respondents by Age**

Age range	Frequency	Percent	Cumulative Percent
Below or 20	2	1.0	1.0
21 – 30	30	15.0	16.0
31 – 40	56	28.0	44.0
41 – 50	69	34.5	78.5
Above 51	43	21.5	100.0
Total	200	100.0	

**Source: Field survey (2013) X = 36.1**

The table above shows that 2 of the respondents representing 1% are below or 20 years of age, 30 respondents representing 15% fall between the ranges of 21-30 years. 56 of them representing 28% fall between 31-40 years, 69 of them representing 34.5% fall between 41-50 years while 43 of them representing 21.5% are above 55 years. This implies that majority of the respondents fall within the age range of 31-40 years and 21-30 years. The table shows that about 77% of total respondents are between 21 and 50 years old implying that majority are still within their economically active years. The mean age stood at 36 years.

**Sex Distribution of Respondents.**

**Table 2 Distribution of Respondents by Marital Status**

Marital Status	Frequency	Percent	Cumulative Percent
Single	14	7.0	7.0
Married	154	77.0	84.0
Divorced	3	1.5	85.5
Separated	1	.5	86.0
Widowed	28	14.0	100.0
Total	200	100.0	

**Source: Field survey (2013)**

The above table shows that 14 representing (7%) of the respondents were singles, 154 representing (77.5%) of the respondents were married, 3 representing (1.5%) of the respondents were divorced, 1 representing (0.5%) of the respondents were separated, while 28 representing (14%) of the respondents were widowed. The table shows there are more married in the respondents.

### Educational Distribution of Respondents.

**Table 3 Distribution of Respondents by Educational Qualification**

	Frequency	Percent	Cumulative Percent
No Formal Education	7	3.5	3.5
Primary School	36	18.0	21.5
SSCE	51	25.5	47.0
OND/NCE	45	22.5	69.5
HND/B.Sc	61	30.5	100.0
Total	200	100.0	

**Source: Field survey (2013)**

From the above table, it shows that 7 (3.5%) of the respondents have no formal education, 36 (18%) of the respondents have qualification at primary school, 51 (25.5%) of the respondents have SSCE as highest educational qualification, 45 (22.5%) of the respondents have qualification at OND/NCE while 61(30.5%) of the respondents have HND/B.Sc which constitute the largest group. Given that majority of the respondents (78.5%) are literate, there is the possibility of better usage loans obtained from the cooperative society, all things being equal.

### Distribution of Respondents by their cooking methods Cooking methods used

**TABLE 4 RESPONDENTS' COOKING METHODS**

	Frequency	Percent	Cumulative Percent
Kerosene stove	105	52.5	52.5
Coal pot	33	16.5	69.0
Gas cooker	44	22.0	91.0
Fire wood	18	9.0	100.0
Total	200	100.0	

**Source: Field survey (2013)**

The above reveals that 52.5% of the respondents use kerosene stove to cook, 16.5% of the respondents use coal pot to cook, 22% of the respondents use gas cooker to cook while 9% of the respondents still use fire wood to cook.

**TABLE 5 RESPONDENTS' FEEDING PATTERN**

	Frequency	Percent	Cumulative Percent
1: 1: 0	9.0	4.5	4.5
1: 0: 1	23	11.5	16.0
1: 1: 1	168	84.0	100.0
Total	200	100.0	

**Source: Field survey (2013)**

From the question above it was shown that 4.5% feeding pattern is 1: 1: 0, 11.5% feeding's pattern is 1: 0: 1, while 84% feeding's pattern is 1: 1: 1. Study further showed that 14% of the respondents usually include Egg, meat, beans, soya bean in their meal, 23% of the respondents often include Egg, meat, beans, soya bean in their meal, 31% of the respondents include Egg, meat, beans, soya bean in their meal at times while 0.5% of the respondents don't include Egg, meat, beans, soya bean in their meal at all.

**TABLE 6 Types of houses by Respondents**

	Frequency	Percent	Cumulative Percent
Mud house	3	1.5	1.5
Bungalow	40	20.0	21.5
Duplex	5	2.5	24.0
Face me I face you	17	8.5	32.5
Flat	135	67.5	100.0
Total	200	100.0	

**Source: Field survey (2013)**

The table above reveals that 1.5% of the respondents live in mud house, 20% of the respondents live in bungalow, 2.5% of the respondents live in duplex, 8.5% of the respondents live in face me and face you apartment while 67.5% of the respondents live in flat. Study also revealed that 66% of the respondents lived in rented houses while 34% owned houses.

**TABLE 7 Sources of water**

	Frequency	Percent	Cumulative Percent
Well	24	12.0	12.0
Borehole	37	18.5	30.5
Pipe borne water	137	68.5	99.0
Stream	2	1.0	100.0
Total	200	100.0	

**Source: Field survey (2013)**

The question above reveals that 12% of the respondents' source of water is well, 18.5% of the respondents' source of water is borehole, 68.5% of the respondents' source of water is pipe borne water, while 1% of the respondents' source of water is stream.

**TABLE 8 Income Distribution of Respondents**

	Frequency	Percent	Cumulative Percent
Below or ₦50,000	36	18.0	18.0
₦ 50,001 - ₦ 100,000	89	44.5	62.5
Above ₦ 100,001	75	37.5	100.0
Total	200	100.0	

**Source: Field survey (2013)**

**TABLE 9 Respondents' monthly contributions to the Society.**

	Frequency	Percent	Cumulative Percent
Below or ₦ 5,000	33	16.5	16.5
₦ 5,001 - ₦ 10,000	49	24.5	41.0
₦ 10,001 - ₦ 15,000	82	41.0	82.0
₦ 15,001 - ₦ 20,000	33	16.5	98.5
Above ₦ 20,001	3	1.5	100.0
Total	200	100.0	

**Source: Field survey (2013)**

The above shows that 16.5% of the respondents contribute below or =N=5,000, 24.5% of the respondents contribute between =N=5,001 to =N=10,000, 41% of the respondents contribute between =N=10,001 to =N=15,000, 16.5% of the respondents contribute between =N=15,001 to =N=20,000, while 1.5% of the respondents contribute above =N=20,001. The major benefits derived from the society as revealed by members are accessibility to loans (78%) and a sense of belonging (28%).

About 83% of the respondents have obtained loans while 17% have not as the time of this study. The loan repayment period ranged between six months and one year depending on the amount collected. Majority of those that collected loans (28.5%) invested it in business, 23% and 26.5% used for building the purchase of car respectively while 5% used it for personal purposes.

Most of the respondents claimed to have invested their savings in trading, non-trading and agriculturally related ventures. About 41.7% of total respondents realized over 350,000 as income from their businesses while 19.4% earned less than 50,000 naira and 38.9% had between 50,000 and 350,000 naira. Ninety percent of the respondents reported that they have such income to acquire assets.

**Logistic regression analysis of the contribution of cooperative movement to poverty alleviation amongst rural women**

The binary regression model was used to determine the contribution of cooperative movement on major microeconomic variables and indices of poverty, and the result is presented in the table below

**TABLE 10: Variables in the Equation**

	B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 <sup>a</sup> Assets	-26.304	7222.239	.000	1	.997	.000
Source Water	-48.694	2702.872	.000	1	.986	.000
Method of cooking	10.604	1673.615	.000	1	.995	40288.847
Energy source	6.143	1544.163	.000	1	.997	465.260
Feed pattern	-67.565	4214.155	.000	1	.987	.000
Constant	423.191	24001.468	.000	1	.986	6.162E183

Results from the table above reveals that cooperative movement had a significant relationship and positive relationship with poverty indices such as method of cooking and energy source. These result means that



cooperative tends to improve the cooking methods of the women because the money gotten from their savings was used to buy modern kitchen wares. So also the analysis reveals to that cooperative movement had a negative relationship with poverty indices like Assets, source of water, Feeding pattern. These result means that cooperative movement has not improved the Source of water, Assets and Feeding pattern of households in the study area.

The Variables in the Equation output shows us that the regression equation is  $\text{Ln}(\text{ODDS}) = 423.191 - 26.304\text{Assets} - 48.694 \text{ Source Water} + 10.604 \text{ Method of cooking} + 6.143 \text{ Energy source} - 67.565 \text{ Feeding pattern}$

As indicator for poverty this study considered the assets of respondents, the source of water of respondents, method of cooking of respondents, energy source of the respondents, and their feeding pattern. The model reveals the impact of each variable on poverty reduction, the value of the constant term (intercept) is 423.191. This simply implies that if all the explanatory variables are held constant, poverty will remain 423.191. Thus, this is the autonomous value of the poverty in the study area.

In the context of the computed elasticity (i.e. coefficients of the explanatory variables), the result suggested that, holding the effects of other variables constant, a unit increase in assets would cause poverty to reduce by 26.304, a unit improvement in provision of good water will cause poverty to reduce by 48.694. Similarly, a unit improvement in feeding pattern will cause poverty to reduce by 67.565. But, looking at method of cooking it was shown that method of cooking does not reduce poverty as improvement in cooking method would cause poverty to increase by 10.604; also improvement in energy source would cause poverty to increase by 6.143.

We can now use this model to predict the odds that a respondent is not poor because he's in a cooperative movement. The odds prediction equation is;

$\text{ODDS} = e^{a+bx_1 +bx_2 +bx_3 +bx_4 +bx_5}$  Where our 'a' is constant and 'b' the value of variables used (Table 4.2.6 Variables in the Equation) If the respondent is able to use the amount gotten to purchase assets and improve in standard of living (Yes= 2), then the ODDS is  $e^{423.191 - 26.304(2) - 48.694(2) + 10.604(2) + 6.143 (2) - 67.565 (2)} = 4.583$ . That tells us that the model predicts that the odds of escaping poverty are 4.583times higher for people who benefit from loan and use the loan gotten from the cooperative to purchase assets, and improve their standard of living as he is to remaining poor by not purchasing assets and improve in standard of living even when he belong and benefits from the cooperative movement.If our respondent is not able to use the loan gotten to purchase assets, and improve their standard of living (No=1), then our ODDS is  $e^{423.191 - 26.304(1) - 48.694(1) + 10.604(1) + 6.143 (1) - 67.565 (1)} = 0.001$ . That tells us that the model predicts that the odds of remaining poor is 0.001 times higher for people who benefit from loan but did not use the money gotten from cooperative movement to purchase assets, and improve their standard of living.

### Hypothesis Testing using the Logistic Linear Regression Analysis

The hypothesis tested is as given below.

$H_0$ : Cooperative movement is not a significant factor in poverty reduction in the study area

As shown in table 4.2.2., given the base rates of the two cases (166/200 = 83% benefited from cooperative movement and add to their assets, 17% who did not benefits from cooperative movement did not have much assets), and no other information, the best strategy is to predict, for every case, that the respondents will have more assets. Using that strategy, we would be correct 83% of the time to say cooperative movement do reduce poverty in rural area.

**Table 11 Classification Table<sup>a,b</sup>**

Observed		Predicted		
		Have you ever obtained loan from the society?		Percentage Correct
		Yes	No	
Step 0	Have you ever obtained loan from the society?	Yes	No	
	Yes	166	0	100.0
	No	34	0	.0
	Overall Percentage			83.0

a. Constant is included in the model.

b. The cut value is .500

As shown in table 12., given the base rates of the two cases (166/200 = 83% benefited from cooperative movement and add to their assets, 17% who did not benefits from cooperative movement did not have much assets), and no other information, the best strategy is to predict, for every case, that the respondents will have more assets. Using that strategy, we would be correct 83% of the time to say cooperative movement do reduce poverty in rural area.

**Table 12 Variables in the Equation**

	B	S.E.	Wald	df	Sig.	Exp(B)
Step 0 Constant	-1.586	.188	70.951	1	.000	.205

Considering table 13, the predicted odds of people who are in cooperative movement and obtain loan from the cooperative will be 0.205. Since 34 have not benefited from cooperative movement and 166 of our respondents have benefited from the cooperative by obtaining loan and, our observed odds are  $34/166 = .205$ .

**Table 13 Omnibus Tests of Model Coefficients**

	Chi-square	df	Sig.
Step 1 Step	176.075	6	.000
Block	176.075	6	.000
Model	176.075	6	.000

The table of Omnibus Tests of Model Coefficients presented in table 4.2.4 gives a Chi-Square of 176.075 on 6 *df*, not significant beyond .000.

**Decision rule**

Reject  $H_0$  if constant's P-value < Omnibus Tests' P-value.

Where our P-value is 0.01

**Decision**

Since, constant's P-value= 0.01 (gotten from Table 4.2.3 Variables in the Equation) is greater than Omnibus Tests' P-value=0.000 (gotten from Table 4.2.4 Omnibus Tests of Model Coefficients), we reject  $H_0$ . Therefore, it can be deduced that membership of cooperative society is a significant factor in poverty reduction in the study area.

**Model Summary**

**Table 14**

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	110.014 <sup>a</sup>	.549	.650

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

Model Summary table shows that the -2 Log Likelihood statistic is 110.014. This statistic measures how poorly the model predicts the decisions -- the smaller the statistic the better the model. The Cox & Snell  $R^2$  value of 0.549 shows that the cooperative loans collected accounted for about 54.9% of assets purchased, and improvement in the standard of living by the respondents, while the remaining 45.1% of total variations are explained by other variables not included in the model.

**Summary of Findings, Conclusion and Recommendations**

**Summary of findings**

The study investigated the contribution of cooperative movement on poverty alleviation among rural women, in Oriade local government. Structured questionnaire was used to elicit information from 200 randomly selected women in the study area. Data was analysed through the binary logistic regression analysis. The analysis revealed that most respondents are in their economically active years with a mean age of 36 years. About 93% of the respondents were educated. The test of hypothesis showed that cooperative membership was a significant factor in poverty reduction in the study area. Model Summary table further shows the Cox & Snell  $R^2$  value to be 0.549 which explained that the cooperative loans collected accounted for about 54.9% of assets purchased by the respondents, while the remaining 45.1% of total variations were not explained by the model. Results of the binary logistic model showed that cooperative loan imparted negatively on assets, sources of water and pattern of feeding while it has positive impact on method of cooking and sources of energy. The study showed that a respondent is likely to escape poverty at 0.125 odd by using the loan gotten from the cooperative to purchase assets, invest and do business and he is likely to remain poor by not purchasing assets even when he belong and benefits from the cooperative movement. And, a respondent is 2.335 times more likely to remain in poverty by not using the money gotten from cooperative movement to purchase assets, invest and do business.

i. The odds were converted to probabilities, the model predicts that (0.700) 70% of people in cooperative movement will continue to use the amount gotten to purchase assets, invest and do business. And, (0.111) 11% of people participating in cooperative movement will not use the amount gotten to purchase assets, invest and do business, and so may find it difficult to escape poverty. Conclusively one can safely say that there is a significant relationship between cooperative movement and poverty alleviation in the study area. This therefore recommends that the government should enlighten and educate people about the advantages of cooperative movement in improving standard of living. Also the cooperative society should also encourage their members to use the money gotten from the cooperative to buy more of assets instead of using it mainly on consumption.



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