

APPRAISAL OF THE ROLE OF CO-OPERATIVE SOCIETIES IN POVERTY  
REDUCTION IN ADAMAWA STATE, NIGERIA

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**Abstract** – This study appraised 604 members of 285 cooperative societies in 12 LGAs of Adamawa State in respect to the role the cooperative societies play in alleviating poverty. Data were collected using pre-tested structured questionnaires and analyzed using descriptive and inferential statistics, Likert types, multiple regression, pairwise t-test, Mc-Nemar, and ranking index. The result of the study shows that income through a subsidiary, dividends, remittance, and assets are statistically significant and improved the income of cooperators. In terms of wellbeing, members' opinion shows 32% improvement in domestic expenditure, 38% in shelter status, 35% on household nutrition, 36% in healthcare status, 21% on utilities and the general standard of living by 38%.

The Foster Greer Thorbecke, FGT model was used to assess the absolute and relative poverty status of members before and after joining cooperative, the results indicated 17% declined in the absolute and relative poverty status of cooperators across the four zones. While the subjective poverty status shows a 21.8% improvement in the poverty status of members after joining cooperatives. The study recommended for the provision of more credit facilities to the societies to enable them to provide loan to their members for a profitable business; also, there is need include cooperative education in Nigeria educational curriculum right from secondary schools to create the needed leadership and capacity for a virile cooperative development Cooperative movement was also recommended to be made an integral package of Rural Development programs so that the rural poor could benefit and participate in socio-economic integration.

**Keywords:** Poverty, Cooperatives, Members, Societies, Reduction, Participation

**INTRODUCTION**

In an era when many people feel powerless to change their livelihoods, cooperatives may represent a strong, vibrant and viable economic alternative for poverty reduction (Dogarawa, 2009). It was reported by World Bank (2014) that over the years, that many governments and people in different parts of the world have shown great interest in the activities of cooperative societies. This is as a result of the roles which the organizations play in all fields of human endeavors especially as they serve as vital alternatives to strengthening the weak economy and social status of the rural poor (Hassan,2015). Despite the vast endowed resources of human and natural resources, Nigeria economy has not experienced the required institutional and structural changes that guarantee rapid and sustainable growth relative to an acceptable standard of living (United Nation, 2011).

The International Fund for Agricultural Development, IFAD (2014) also reported that poverty is specifically severe in rural areas where up to 69.8% of the population live below the poverty line and social services/infrastructure are limited, leading to decline in productivity of the majority agricultural oriented activities. The scenario necessitates for devising means towards changing the orientation of mobilizing, harnessing, harmonizing and transforming the resources in order to uplift the production level and the socio-economic life of the average Nigerian.

As one of the measures towards the attainment of these goals, cooperative society's concepts stand as a panacea especially where 60–75% of the population is dependent on agriculture as profession, and most of whom live under poor conditions in the rural areas. Poverty has been a serious challenge to Nigerians. The effect of poverty includes inadequacy, hopelessness, powerlessness and deprivation in the basic necessities of life (Oppong-Manu, 2014).

According to Holmgren (2011), cooperative societies play a significant role in poverty reduction among smallholder farmers who comprised the majority of the rural poor by providing effective production support and marketing

services. The Cooperatives Development Policy of Nigeria [CDPN](2000), defined cooperatives as associations or organizations made up of group of persons who voluntarily agree to come together and utilize their major resources for the pursuit of their common goals and objectives. Cooperatives are private member oriented enterprises that operate on the principles of democracy and free market economy. They are often established as voluntary associations of like-minded people (Hassan, 2015). Federal Office of Statistic [FOS](2009), stated that there are vast number of Nigerians resident in the rural areas amidst poverty and other associated problems.

Holmgren (2011), reported that poverty has remained a controversial issue in both developed and developing countries. They noted that poverty exists when one or more persons fail to attain a level of well-being deemed to constitute minimum by the standard of that society. Poverty, which is a level of deprivation that encompasses short fall or inadequacies in basic human needs that prevent people from achieving acceptable levels of well-being, can be alleviated using a variety of measures.

The role of cooperative societies as one of these measures cannot therefore be over-emphasized, especially in Adamawa State where large number of the populace are poor and live in rural areas. Generally, cooperatives focus on provision of credit facilities to its members, provision of employment opportunities, aids in building members saving capacities; partake in some business activities on behalf of members, provision of loanable productive assets, which strengthen the livelihood of members and their households. Cooperatives are supposed to be self-reliant, self-controlling, and self-sustaining peoples' oriented organizations.

They are organizations where people voluntarily associate together mutually on the basis of equality to promote common economic interest for the upliftment of their standard of living (Tanko, 2010). Rosner (2013) reported that with the values and principles that cooperative societies are based on, they appear to be virtually predestined for combating poverty. Therefore for this study, poverty is perceived as the state of not having enough money or insufficient resources to take care of basic human needs, such as adequate nutritious food, clothing, housing, clean water, and health services.

In a developing economy such as that of Nigeria, cooperative societies have been reckoned with as catalysts for development. Since the establishment of Nigeria's first cooperative society in 1934, there has been an upsurge in the formation of various types of cooperative societies (Tanko, 2010). Despite its old age, cooperatives have not made significant strides in Nigeria, especially in the northern part of the country. Only recently, workers cooperative societies started gaining ground among working class citizens, most of who find it difficult to save part of their salaries.

The National Bureau of Statistics [NBS](2014), reported that 15% of the Nigerians' population were poor in 1960, but by 1980 this had grown to 27.2%. Furthermore, the report estimated that by 1985, the extent of poverty was about 46% although it dropped to 43% by 1992. However, by 1996, poverty incidence in the country was 66%, in 2010 it rose to, 69% and dropped to 55.6% in 2014. The indices further show that in 1980, the extremely poor constituted only 6.2% of the population, but in 2010, the figure jumped to 38.3%. The UN human poverty index of 1999, credited Nigeria with 41.6% of those living above poverty line, which place the Nation among the 25 poorest nations of the world. Given the most recent data of the Nigeria national poverty profile, it is estimated that approximately 89 million or 55.6% Nigerians lived in poverty in 2014, an increase of more than 28% since 1980 (UNDP, 2014). It has been stressed that poverty in Nigeria is predominantly a rural phenomenon; with the rural poverty increasing from 28.3% in 1980 to 63.8% in 2004 and 66.3% in 2010. However, the proportion of the urban poor also rose from 17.2% in 1980 to 43.1% in 2004, 52.4% in 2010 and 59.2% in 2014 (World Bank, 2014).

A review of the cooperative roles at both national and international levels indicates that they play essential part in most aspects of socio-economic activities like agricultural production, tailoring, trading, carpentry, bricklaying, handcrafts, blacksmithing, among others, which by all measurable indices, are geared towards poverty alleviation (MAMSER, 1989; Asaolu, 2004, Akinwumi, 2006; Armando, 2008; and Alufohai & Ilavbarhe, 2010). A study conducted on cooperatives in Adamawa State by the Ministry of Commerce and Industries, MCI (2012) revealed that there are over 12,000 registered cooperative societies including the Fadama User Groups (FUGs). Out of this number, about 9,000 were viable. However, none of these studies pointed out the significant role played by cooperative in poverty reduction in Adamawa State. There is therefore the need to appraise the roles of socio economic activities of these societies, in terms of success or otherwise in poverty alleviation.

### Objectives of the Study

The aim of the study is to appraise the role of cooperative societies in poverty reduction among members, in Adamawa State. Thus, the specific objectives are to:

- i. examine the major socio-economic activities of cooperative societies and analysis the benefits to members;
- ii. Assess the well-being of members (feeding, health, education/training and household utility) before and after joining cooperatives;
- iii. Compare the poverty status of members before and after joining cooperatives in relation to relative, absolute, subjective and per-capita poverty measurement indices;

### Research Questions

- i. What are the major socio-economic activities of cooperative societies and benefits to members?
- ii. Are there differences in the well-being status of members before and after joining cooperatives?
- iii. Are there differences in the poverty status of members before and after joining cooperative?

### Materials and Methods

Adamawa State is located in the north-eastern part of Nigeria between latitudes  $7^{\circ} 24' 15''\text{N}$  and  $11^{\circ} 5' 5''\text{N}$ , and longitudes  $11^{\circ} 21' 45''\text{E}$  and  $13^{\circ} 43' 30''\text{E}$  and it covers a land mass of 42,159sq km. Adamawa State is made up of 21 Local Government Areas. It is one of the six states that made up the Northeastern geopolitical zone of Nigeria. It shares boundaries with Taraba State in the south and west, Gombe and Borno States in the north and also shares international border with Cameroon.

The state has a population of 3,168,101 based on the 2006 census. The State has a large number of ethnic groups who live in segmented communities speaking different languages and dialects (Adamawa State Diary, 2012). The major food crops of Adamawa State are mainly cereals, legumes, and root crops. While the cash crops are mainly cotton, groundnut and sugar cane. Climatically, and edaphically Adamawa State is quite variable, and so are the distributions of these cash crops. Thus, the primary activities of the people are mainly farming and livestock husbandry. Also, the State is endowed with abundant natural resources with rich minerals and vibrant economic activities. Giving the diversity of mineral and agricultural resources and availability of market in the state, there is prospect for rapid industrial growth (Adebayo & Tukur, 1999). A multi-stage sampling technique was adopted to select respondents as follows; Stage one, random selection of 50% of the total number of Local Government Areas in each of the Four (4) zones of the state, which gave a round total of twelve (12) Local Government Areas. Stage two, random selection of 25% of Cooperatives in each of the selected Local Government Areas in the Four (4) zones, which gave a total of two hundred and eighty five (285) cooperative societies.

Stage three, random selection of 15% of members in each of the Cooperative Societies selected in the zones, which gave six hundred and forty two (642) respondents. Data for the study were generated by the use of structured pre tested questionnaire, which were administered to the sampled respondents.

The study employed both descriptive and inferential statistics to analyze the data collected such as percentage, frequency, average, t-test, and regression analysis at 0.5 significance level while Foster Greer Thorbecke, FGT model was used to assess the absolute and relative poverty status of members before and after joining cooperative.

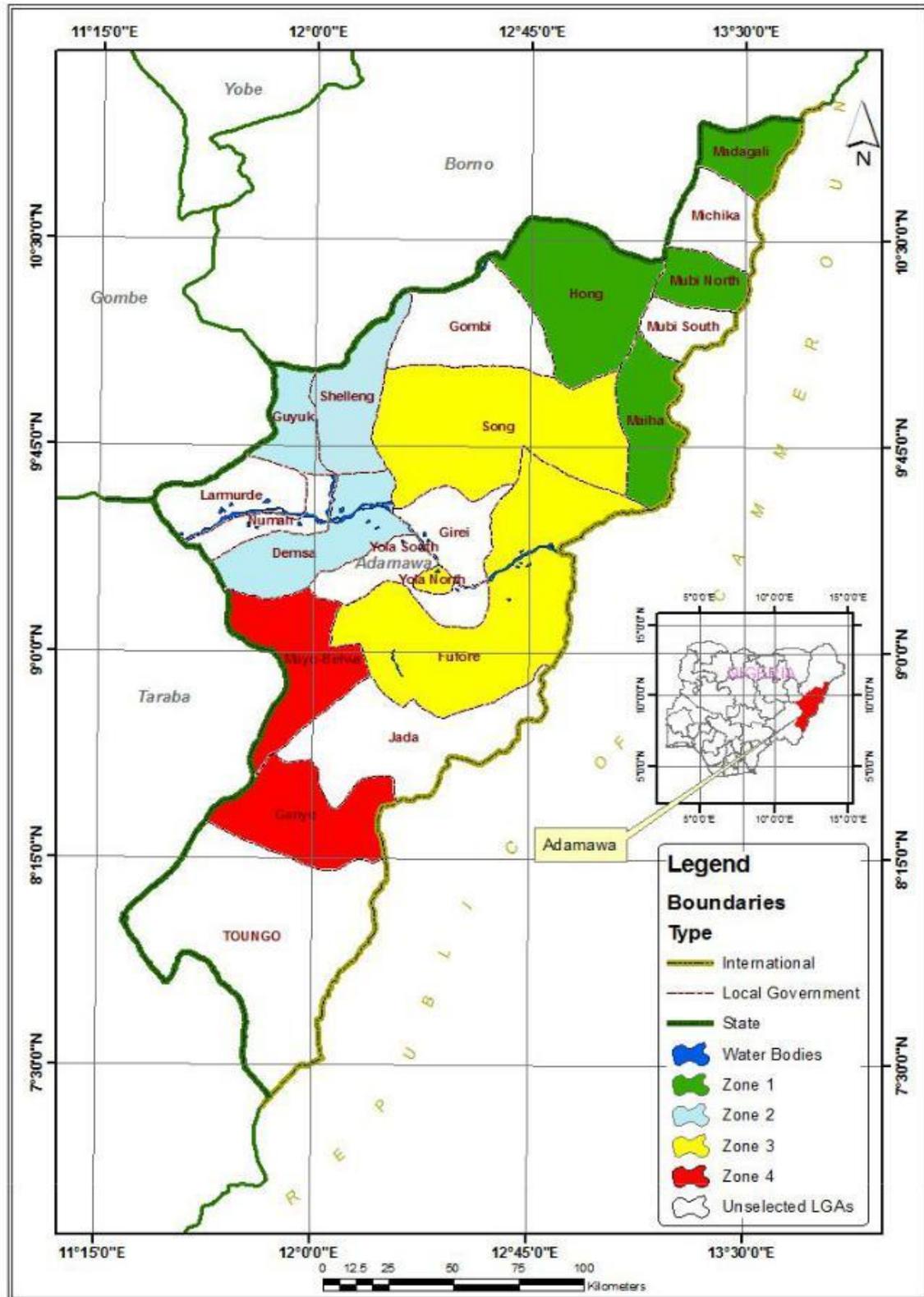


Figure 1: The Study Area

RESULTS AND DISCUSSIONS

Socioeconomic Background of Members of cooperatives

The distribution of respondents by age is presented in Table 1. The result reveals that across the four zones 29% of respondents were within the age range 15 – 30 years, 50% were those within 31 – 50 years and 21% were those with above 50 years. This indicates that majority respondents were within their active and productive age (28 – 50 years). The results of distribution of the respondents by gender presented in Table 1 reveal that in the overall about 60.0% were male, while the remaining 40.0% were female. This reveals that men dominated the cooperative activities in the study area. Also, the overall distribution of respondents according to marital status reveals that 41% were married, 32% were single and 27% were divorcee/widows. The distribution of household size is also presented in Table 1. The table revealed that in the overall, 39% were those with household size of 1 – 5 persons, 54% for those with 6 – 10 persons and 7.0% for those respondents having more than 10 persons in their household. The result shows that 61% of the respondents have an average of more than 6 persons in their household.

The distribution of the respondents by their educational level as presented in Table 1 showed that in the overall 23% of the respondents had primary education, 31% had secondary education, while 19% had tertiary education, and the remaining 27% were those with other informal education. Table 1 also revealed the distribution of the respondents according to their major occupation. Overall results portrayed that 40% of the total respondents across the four zones were those engaged in farming activities, while 28% were those respondents into trading/marketing, 22% were public servants while the rest 10% claimed been engaged in other commercial activities. Thus, it is obvious from the table that farmers and traders shared larger percentage of 40% and 28% respectively.

Table 1: Demography/Socio-economic Variable of Respondents

	Zone 1	Zone 2	Zone 3	Zone 4	Overall
Age Group	Fx(%)	Fx(%)	Fx(%)	Fx(%)	Fx(%)
15 – 30 years	58(30%)	37(29%)	44(28%)	37(29%)	176(29%)
31 – 50 years	95(49%)	64(50%)	79(51%)	63(50%)	301(50%)
50 years above	41(21%)	27(21%)	32(21%)	27(21%)	127(21%)
Total	194(100%)	128(100%)	155(100%)	127(100%)	604(100%)
Sex					
Male	123(63%)	72(56%)	100(65%)	64(51%)	359(60%)
Female	71(37%)	56(44%)	55(35%)	63(49%)	245(40%)
Total	194(100%)	128(100%)	155(100%)	127(100%)	604(100%)
Marital Status					
Married	69(36%)	59(46%)	68(44%)	51(40%)	247(41%)
Single	50(25%)	47(37%)	50(32%)	44(35%)	191(32%)
Divorcees/Widows	75(39%)	22(17%)	37(24%)	32(25%)	166(27%)

Total	194(100%)	128(100%)	155(100%)	127(100%)	604(100%)
Household Size					
1 – 5	68(35%)	51(40%)	63(41%)	53(42%)	235(39%)
6 – 10	104(54%)	74(58%)	79(51%)	71(56%)	328(54%)
Above 10	22(11%)	3(2%)	13(8%)	03(2%)	41(7%)
Total	194(100%)	128(100%)	155(100%)	127(100%)	604(100%)
Educational Level					
Primary	39(20%)	42(33%)	18(12%)	42(33%)	141(23%)
Secondary	56(29%)	51(40%)	47(30%)	36(28%)	190(31%)
Tertiary	39(20%)	12(9%)	44(28%)	18(14%)	113(19%)
Non formal	60(31%)	23(18%)	46(30%)	31(24%)	160(26%)
Total	194(100%)	128(100%)	155(100%)	127(100%)	604(100%)
Occupation					
Farming	59(30%)	68(53%)	49(32%)	64(50%)	240(40%)
Trade/Marketing	71(37%)	28(22%)	47(30%)	24(19%)	170(28%)
Public/Civil Service	34(18%)	21(16%)	56(36%)	23(18%)	134(22%)
Others	30(15%)	11(9%)	03(2%)	16(13%)	60(10%)
Total	194(100%)	128(100%)	155(100%)	127(100%)	604(100%)

Fx: frequency, (%): Percentages in Parenthesis

Source: Field Survey, 2013.

### **Socio-economic Benefits of Cooperative Societies to Members**

The result in Table 2 shows the members of cooperatives' ranking of the socio-economic activities of cooperative societies based on the benefit derived from it, the provision of loans facilities was ranked 1<sup>st</sup>, while generation of savings was ranked 2<sup>nd</sup>, social interaction among the member was ranked 3<sup>rd</sup>, share dividend to members of cooperatives ranked 4<sup>th</sup>, political/economic participation was ranked 5<sup>th</sup>. Furthermore, provision of cooperative education, welfare services, provision of employment for members and community development were ranked 6<sup>th</sup>, 7<sup>th</sup> 8<sup>th</sup> and 9<sup>th</sup> respectively.

**Table 2: Benefits of Socio-economic Activities of Cooperative Society to the Members**

S/n	Items	Rating				Frequency	Rank
		4	3	2	1		
i.	Provision of Loans Facilities	312	94	97	101	0.755	1 <sup>st</sup>
ii.	Generation of Savings	280	120	96	108	0.737	2 <sup>nd</sup>
iii.	Dividend Payment to Members	178	176	102	150	0.658	4 <sup>th</sup>
iv.	Provision of Education	154	150	139	161	0.623	6 <sup>th</sup>
v.	Political/Economic Participation	154	187	106	157	0.64	5 <sup>th</sup>
vi.	Social Interaction	254	149	100	101	0.73	3 <sup>rd</sup>
vii.	Provision of Employment	123	165	143	143	0.617	8 <sup>th</sup>
viii.	Community Development	134	154	160	156	0.61	9 <sup>th</sup>
ix.	Provision of Welfare Services	151	145	152	156	0.62	7 <sup>th</sup>

Source: Field Survey, 2013.

Thus, having provision of loans facilities been ranked as most benefited socio-economic activities of the cooperative societies to the members of may not be unconnected with the rationale behind founding of cooperative societies which was aimed at supporting individual financially and enabling them to self-supportive economically this finding agree with finding made by Oladejo (2013), that majority of cooperative societies were initiated towards creating vibrant mobilization and financial intermediation for their members. Likewise, Marilyn (2013) found that the most important benefit for the members of cooperatives are the loans and welfare services provide by cooperative societies to its members. Cooperative makes loans accessibility, easier for an average individual that may finding it very difficult to get loan from the banks and other financial institutions in Nigeria. Especially the low income earner may find it very invisible to get required collateral by the banks. Likewise, the farmers that may be lacking required collateral to secure loans from financial institutions may access loan easily for their farming activities from their cooperatives. In a nutshell, these results indicated that members of cooperatives are immensely benefiting from various socio-economic activities of cooperatives such as; loan, saving, social interaction, dividends and political participation. This implies that cooperatives are significantly touching the social-life of participating members, through the cooperatives members of communities can be made to contribute positively towards community development.

**Cooperative Activities and Roles in Poverty Reduction**

The study used a linear regression model to determine the contribution of six(6) identified socio-economic variables associated to members of cooperatives towards income generation. Thus, income is the dependent variable, while variable such as amount raised through subsidiary economic activities, dividend from cooperatives, year spent in cooperatives, assets valued in Naira, remittance (money offered by family members) and age of members, were entered as independent variables. The result is presented in Table 3.

Table 3 reveals that all explanatory variables could fit into the model with ANOVA value of 1.571E4 at .05 significant levels and that 99.5% of the variation in income of the members of cooperatives is explained by the amount raised through subsidiary, dividends, assets, remittances and years in cooperative. Specifically, amount raised through subsidiary business contributed about ₦42.50 to the income of members of cooperatives, while dividends contributed about ₦11.25, assets contributed ₦ 6.80 while the remittance contributed about ₦6.11 to the total income of members of cooperatives. Thus, from the results of this linear regression analysis, these four variables appeared to be the most important factors of basic need satisfaction contributing more than 95% to the income of members of cooperatives.

**Table 3: Model Summary for Regression of Cooperatives Socioeconomic Variable Contributing to Members Income**

Variable	Coefficients	Std. Error	t-value	Sig.
(Constant)	1119.37	379.137	2.952	0.003**
Income through subsidiary	4.25	0.177	24.011	0.000**
Dividends	1.125	0.051	22.059	0.000**
Assets	0.684	0.047	14.553	0.000**
Year in cooperative	0.002	0.001	2.000	0.000**
Remittance	0.611	0.065	9.400	0.000**
Household size	-52.872	117.11	-0.451	0.652 <sup>NS</sup>
Age	-53.259	13.165	-4.045	0.000**

R =.997, R<sup>2</sup>=0.995, R<sup>2</sup> adjusted=0.995, F value =1.571E4\*\*

\*\* = significant at 5% probability-level, NS=Not Significant

Source: Field Survey, 2013.

**Wellbeing self-assessment of poverty status after joining cooperative**

Table 4 shows that in zone 1, 27% respondents that perceived they were poor before joining cooperative society reduced to 10.3% respondents after joining cooperative. Likewise, in zone 2, the total 38.3% members felt that they were poor before joining cooperatives reduced to 14.1% members after. In zone 3, the total of 30.3% respondents felt they were poor before joining cooperatives reduced to 9.7% after joining cooperative and in zone 4, 37.8% of members of cooperatives that felt they were poor before joining cooperative reduced to 10.2% after joining cooperatives. The overall result revealed that a total of 32.8% respondents who claimed to be poor before joining the cooperatives, reduced to 10.9 respondents after joining cooperatives. The result depicted further, 21.9% reduction in the category of those respondents that felt they were poor before being members of cooperatives. The McNemar test was applied to test the significant in this disparity. The result reveals that for zone 1, McNemar test of significant with p-value 0.001 less than critical p-value 0.05 (Table 4), p-value 0.002 for zone 2, p-value 0.002 for zone 3 and p-value 0.000 for zone 4, while p-value 0.001 was revealed for the overall of zones. Therefore, indicating that the difference in the opinions of respondents before joining the cooperative about their perceptiveness as poor which later change after being members of cooperatives might not be attributed to the accidental change expected that it was as a result of participating in the cooperative.

**Table 4: Respondents’ Subjective Evaluation on Level of Poverty Before and After Join Cooperative**

Zones	Number of respondents with self-perceived poor		% change	McNemar Test
	Before joining the cooperative Fx(%)	After joining the cooperative Fx(%)		Exact Sig. (2-sided)
Zone 1 (n =194)	54(27.8%)	20(10.3%)	-17.5	0.003*
Zone 2 (n =128)	49(38.3%)	18(14.1%)	-24.2	0.002*
Zone 3 (n=155)	47(30.3%)	15(9.7%)	-20.6	0.002*
Zone 4 (n =127)	48(37.8%)	13(10.2%)	-27.6	0.000*
Overall (n = 604)	198(32.8%)	66(10.9%)	-21.9	0.001*

Fx: Frequency, (%) percentage in parentheses, \* significant at 0.05 level (2-tailed)

Source: Field Survey 2013.

The reduction in level of poverty of respondents can be attributed to their participation in cooperative activities. This finding agrees with the finding made by Holmgren (2011) that the trends at which the cooperative societies is operating makes the early members to have better income than those who joined later. It was noted further that the committed member irrespective of duration spent in cooperative tend to progress financially than inactive members. Champo *et al.*(2012) reported relatively possible improvement in the income of member even with little but consistent saving. It was reported further that the longer a member stays in the cooperative scheme the more likely to have more income through consistent saving. Thus, it is among the possibilities that those within 2–5 years and 6 years and above might have developed different skills from pervious loan cycle on the proper way to manage their enterprises. These members could easily provide guarantors within the scheme and also have access to large loan because of their accumulated savings. They might appear more mature in the program to explore other means of managing cooperative loans for better household income, likewise the societies might rely on their past repayment consistent to fast-track their loan request.

**Wellbeing of members, poverty status using per capita expenditure**

The study compared the poverty status of respondents using the absolute and relative poverty lines (headcount ratio) as described by the National Bureau of Statistics, NBS (2014). The headcount ratio or incidence of poverty determines the proportion of the population whose consumption falls below the poverty line. The level of poverty among the respondents was computed for the members of cooperatives before and after joining a society. The absolute poverty line of ₦54,401.16 was used which considered both food and non-food expenditure using the per capita expenditure approach as outline by NBS (2014). Also, ₦ 66, 802.20 was the relative poverty line that separates the poor from the non-poor. This money metric measure of poverty was used to compare individual members’ poverty status before and after joining cooperatives. The result from Figure1 reveals that in zone 1, 78% of the respondents that were poor before joining cooperative societies reduced to 55%, while 22% that were not poor before joining cooperative increased to 45% after cooperating, indicating 23% increment. In zone 2, 76% of total respondents who were poor before joining cooperative, reduced to 65% after participating in cooperative, while 24% that were found not poor before joining cooperative increase to 35% after joining the cooperative, this shows 11% increment. In zone 3, 82% of the respondents that were poor before being members of cooperatives reduced to 55% after joining the cooperative, 18% of respondents were not poor before joining cooperative increased to 45% after joining the cooperative, indicated 27% increment. In Zone 4, 68% that lived poor before joining cooperative reduced to 57% after joining the cooperative, while 32% that were not poor before being members of cooperatives increased to 43% after, indicating 11% increment. Overall, there is 17% reduction from

those that were poor before being members of cooperatives and after joining cooperative, while those that not poor increased by 17% as a result of being members of cooperatives.

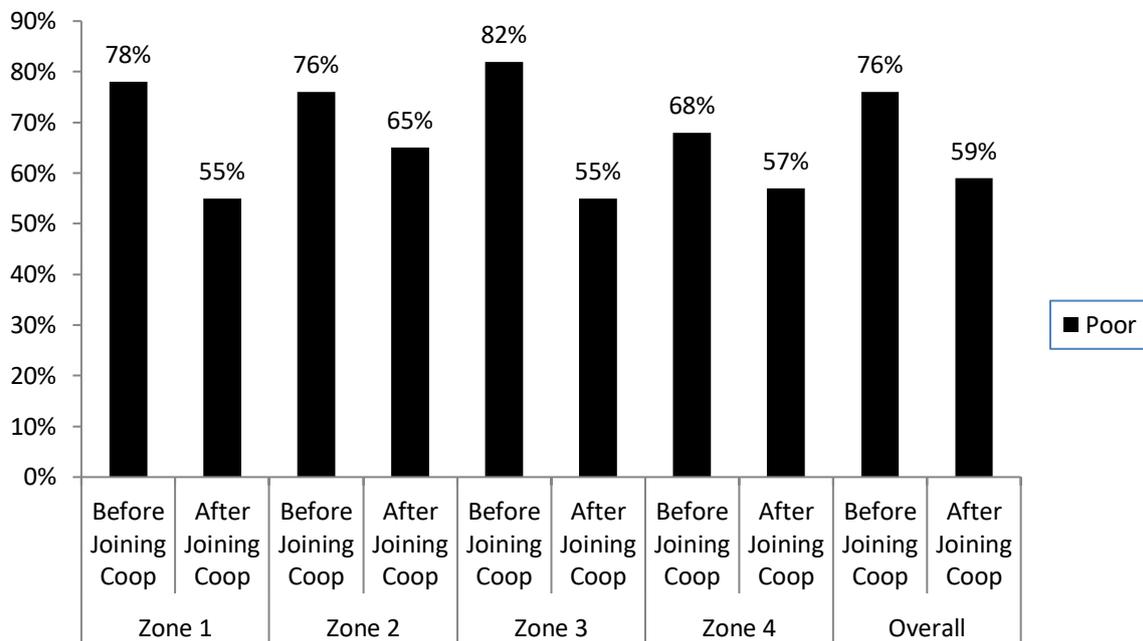


Figure 2: Incidence of Poverty Before and After Joining the Cooperative

Source: Field Survey, 2013

Nevertheless, all the zones shown improvement in their poverty status after being members of cooperatives compared to the time of joining the associations, this indicate cooperative as organization benefitting the individual members of cooperatives in one way or the others. Godquin (2014) maintained that irrespective of cooperative types, the aims are to renders assistance to its members and to empower members financially, meanwhile, the different in the capital of the association may be determined by economic activities in the operative communities and may in turn determine the capability of the cooperative to offer loan support to its members. Omoregbee and Okoedo-Okojie (2012) reported that the cooperative is an essential financial booster that takes cares of every member of communities irrespective of their socio-economic status. They expressed further that cooperatives are capable of supporting every business ideas and this could be accounted for having various types of cooperative possibly to cater for various type of membership in relative occupation. Another observable result from this figure is that despite the respondents' membership of cooperatives, 59% of them are still living below poverty line, this conformed to Hegen-Zanker and Tavakoli (2012) finding that despite strong economic growth in Nigeria, about 54% of the population remain in poverty, thus, it is an indication that cooperative may raise the living standard of the members but might not be able to push the members of cooperatives out of the societal economic range. World Bank (2012) noticed that income inequality is just one dimension of poverty in Nigeria and that poverty and vulnerability are also highly influenced by social and other factors such as age, gender, consumption pattern, food, economic participation, political representation among others.

**Conclusion**

The application of the basic principles of cooperative societies is simple and adaptable. People of different gender and occupations, farmers, crafts men, traders, public and private workers were able to organize themselves to pool their resources for the benefits of their livelihoods through the cooperatives. Cooperative societies played significant role in the well-beings status of members of cooperatives, the likes of; household income, health, education, shelter and feeding recorded improve. In a nutshell, cooperative societies if well managed and supported with necessary

incentive from both governmental and Non-governmental agencies, the societies stand the chances to turn things around to better for the members of cooperatives.

### Recommendations

- i. The findings from this study revealed accessibility to loan as one of the significant benefits derived from cooperatives. Government and NGOs should facilitate easier credit accessibility for the cooperatives to enable them provide more loan to empower their members financially.
- ii. The poverty measures of members of cooperatives declined significantly. The government should therefore make cooperative movements an integral package of Rural Development Programmes, to ensure that the rural poor truly benefit in the poverty reduction.
- iii. Integrating cooperative education in our school curriculum from early secondary schools level will make people have more appreciation for the cooperative societies. Teaching cooperative in the formal education setting will create the needed leadership and capacity for a virile cooperative development.

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