

Effect of Cooperative Societies on Poverty Alleviation in Rural Communities in Ezeagu Local Government Area, Enugu State, Nigeria

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Abstract: *The study investigated the effect of co-operative societies on poverty alleviation in rural communities in Ezeagu Local Government Area, Enugu State, Nigeria. Three research questions and two hypotheses were formulated in line with the objectives of the study. The study employed the descriptive research design, the instrument for data collection was questionnaire constructed for the study and calibrated with the 4-point Likert ordinal measurement and rating scale. The population of the study was 130 cooperative members purposively selected from three cooperative societies. The sample size used was 97 cooperative members using Krejcie and Morgan table. Adopting a judgmental sampling technique, 97 questionnaires was distributed and 78 copies of the questionnaires were completed and returned and used for this study which represents 80% response rate. Research hypotheses were tested using regression analysis. The finding revealed that cooperative credit significantly impacts poverty alleviation ($\beta = 2.391, p < .001$). This suggests that cooperative credit has a significant positive impact on poverty alleviation. Based on these findings, the study recommended that to promote cooperative development, governments, cooperative societies, educational institutions, NGOs, and private sector organizations should collaborate to increase awareness of cooperative credit services in rural areas through simplified application processes and financial management training among others.*

Keywords: cooperative societies, poverty, poverty alleviation, rural communities

INTRODUCTION

Nigeria is a country endowed with a wealth of human, material, and natural resources. The nation is rich in various minerals, including oil, gas, coal, iron ore, lead, limestone, tin, and zinc, which are distributed across all regions of the federation. Nigeria has huge agricultural potential, with approximately 83.7% of its land area designated for agriculture, although only 40% is arable. Despite this abundance of resources, Nigeria faces a stark contradiction: it ranks among the top countries experiencing poverty globally. According to recent statistics, Nigeria is currently ranked third in the world for the highest number of people living in extreme poverty (Akpan & Nnorom, 2019). Poverty

is a complex issue that has persistently plagued the world for decades. Governments across the globe have implemented various policies and programmes aimed at mitigating this global challenge.

However, evidence indicates that a significant proportion of people continue to live below the poverty line, despite the considerable efforts made by many nations (Ijaiya & Adesina-Uthman, 2019). The Nigerian government has introduced numerous policies and strategies aimed at reducing poverty in the country. Despite these efforts, evidence suggested that the poverty rate continues to rise (Ijaiya, Dayang & Norimah, 2016; Ijaiya & Adesina-Uthman, 2019). Some authors like Akintayo, Olufemi, and Adeteju (2022) have suggested that there is a need for individuals to pool resources so as to help them solve problems.

Cooperative societies have emerged as key agents in poverty alleviation, offering more than just employment opportunities. They serve as training platforms for individuals and organisations, fostering economic growth and development. The International Cooperative Alliance (2015) defined cooperatives as autonomous associations of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Whether social or economic, all cooperative societies function as mechanisms for promoting community growth and prosperity. In developing and transitioning countries with limited access to capital, education, and training, cooperatives enable communities to pool their resources, tackle problems, set common goals, and address the root causes and effects of poverty (Mhembwe & Dube, 2017). Cooperative societies have supported farmers, traders, business owners, and civil servants by facilitating access to bank loans without requiring collateral. This assistance has enabled individual members to establish businesses, improve service delivery, increase incomes, enhance entrepreneurial skills, and meet the needs of the underprivileged. Given these significant contributions, it has become imperative to examine the impact of cooperative societies on poverty alleviation in rural communities in Ezeagu Local Government Area of Enugu State.

Statement of the Problem

Poverty remains disproportionately high in rural Nigeria compared to urban areas. Despite the Nigerian government's efforts to implement poverty reduction programmes, their impact has been minimal and scarcely noticeable, highlighting the need for more effective strategies to bridge the poverty gap between rural and urban regions. While cooperative societies have played a notable role in poverty reduction in Nigeria, several challenges continue to hinder their success and contribute to rising poverty levels. Key obstacles include increasing income inequality, inadequate food and water supplies for the growing population, limited access to education and decision-making skills, poor access to clean drinking water, and pervasive corruption and bureaucratic inefficiencies in government agencies overseeing cooperatives. Additionally, funds meant for cooperative development are often diverted into unproductive and unsustainable programmes (Uzonwanne, 2015). These challenges undermine the goals and objectives of cooperative societies, thereby limiting their potential to reduce poverty.

Recognising the potential of cooperatives in poverty alleviation, the Nigerian government has promoted their establishment across various sectors. However, cooperatives in Nigeria still face critical challenges, including insufficient capital, limited access to credit, poor management, and the misappropriation of funds. Although stakeholders are making efforts to address these issues, there remains a consensus that a deeper understanding of the role of cooperatives in poverty reduction is

needed. Research by Mhembwe and Dube (2017) highlighted that poverty continues to be a persistent problem in rural communities, characterised by limited access to essential resources, economic opportunities, and poor living standards. In this context, cooperative societies have been proposed as a viable mechanism to combat poverty in rural areas.

Ezeagu Local Government Area, located in Enugu State, Nigeria, exemplifies a rural community struggling with poverty despite its abundant natural resources and agricultural potential. The area faces significant challenges, including poverty, unemployment, and limited access to basic services. In response, cooperative societies have been established in recent years to stimulate economic growth and alleviate poverty (Obona, 2019). While efforts by stakeholders to address these challenges continue, there is widespread agreement that more comprehensive knowledge about the role of cooperatives in poverty alleviation is essential. Without this understanding, the emphasis on cooperatives as a platform for reducing poverty risks being unrealistic. This study aims to fill this knowledge gap by exploring the impact of cooperative societies on poverty alleviation in Ezeagu Local Government Area. Specifically, the study will assess how cooperatives contribute to improving the economic and social well-being of their members, reducing poverty, and fostering community development.

Research Objective

The general objective of this study was to investigate the effect of co-operative societies on poverty alleviation in rural communities in Ezeagu Local Government Area, Enugu State. The specific objectives are as follows:

1. To examine the effect of cooperative credit on poverty alleviation in Ezeagu L.G.A.
2. To assess the effect of cooperative education on poverty alleviation in Ezeagu L.G.A.
3. To determine the extent to which cooperative societies promote job creation to alleviate poverty in Ezeagu L.G.A.

Research Questions

The following research questions guided the study:

1. What is the effect of cooperative credit on poverty alleviation in Ezeagu L.G.A?
2. How does cooperative education impact poverty alleviation in Ezeagu L.G.A?
3. To what extent do cooperative societies promote job creation as a strategy for poverty alleviation in Ezeagu L.G.A?

Research Hypothesis

The hypothesis was tested at 0.05 level of significance:

H1: Cooperative credit has significant impact on poverty alleviation in Ezeagu L.G.A.

H0: Cooperative credit has significant impact on poverty alleviation in Ezeagu L.G.A.

LITERATURE REVIEW

Conceptual Review Cooperative Societies

The term "cooperative" originated from the Latin word *co-operari*, where *co* means "with" and *opera* means "to work," signifying working together. It referred to individuals collaborating for a common economic goal. A cooperative society was thus considered a voluntary association of individuals working together to advance their mutual economic interests (Eucharia, 2018). Cooperatives were recognised as voluntary societies owned, managed, and democratically controlled by their members within a particular community. The concept of cooperatives extended across all segments of society, gaining different interpretations based on the context in which it was examined—political, legal, economic, or social (Akintayo, Olufemi, & Adeteju, 2022). The International Cooperative Alliance (ICA, 2018) defined cooperatives as associations of individuals united voluntarily to meet their common economic, social, and cultural needs and aspirations through jointly owned and democratically controlled enterprises. Similarly, Gabriel and Deutscher (2023) described cooperatives as organisations whose primary objective was to fulfil their members' social, economic, and cultural needs.

Based on these interpretations, the researcher defined cooperatives as voluntary associations of individuals with common interests who pool their resources to pursue shared economic, social, and cultural goals. Cooperatives operate democratically, ensuring that members actively participate in decision-making while sharing responsibilities, risks, and rewards.

Concept of Poverty

The term "poverty" derived from the Old Norman French word *poverté* (Modern French: *pauvreté*), originating from the Latin *paupertās*, meaning "poor." Over time, poverty came to be understood as a condition of lacking the financial resources and essentials necessary for an acceptable standard of living. Kasina (2023) defined poverty as a denial of choices and opportunities, constituting a violation of human dignity. It involved an inability to meet basic needs such as food, clothing, education, and healthcare, ultimately leading to insecurity, powerlessness, exclusion, vulnerability to violence, and limited access to essential services like credit, clean water, and sanitation. Similarly, Abeje et al. (2020) viewed poverty as severe deprivation of well-being, characterised by multiple dimensions, including low income, limited access to basic necessities such as food, healthcare, education, clean water, and sanitation. It also encompassed insecurity, lack of representation, and restricted opportunities for personal development, which hindered individuals' ability to live with dignity. The European Union defined poverty differently from other regions, using relative income poverty lines to measure income

distribution among its member countries (Jaroslav, 2015). This variation in definitions resulted in differing policy measures introduced to combat poverty across regions. Drawing from these perspectives, the researcher defined poverty as a multidimensional state of deprivation that undermined human dignity, well-being, and potential. It was characterised by limited access to basic necessities, inadequate security, lack of opportunities, and exclusion, resulting in social and economic marginalisation.

Poverty Alleviation

Poverty alleviation refers to strategies and measures designed to reduce poverty levels and enhance the living standards of individuals and communities. Poverty exists in both developing and developed countries, though it is more widespread in the former. Despite this disparity, both types of countries adopt poverty reduction strategies. Singh and Chudasama (2020) proposed several strategies for alleviating poverty, including promoting job creation through entrepreneurship support and vocational training that empowers individuals economically. Investing in education, especially for marginalised groups, equips individuals with essential skills for better employment opportunities. Additionally, implementing safety nets such as cash transfers and food assistance programmes can provide immediate relief while enabling families to invest in their future (Qi et al., 2024). Ensuring access to healthcare services is critical for maintaining productivity and well-being. Providing small loans to entrepreneurs in low-income areas can stimulate local economies by enabling business start-ups or expansions.

Rural Communities

Rural communities are characterised by populations living in areas with low population density, agricultural or natural landscapes, and a lifestyle closely connected to the land. These communities often differ from urban areas in terms of culture, economy, and social structure. Rurality encompasses not only geographical factors but also social, economic, and cultural dimensions. Rural areas generally have lower population densities than urban centres, with residents spread out geographically. According to the U.S. Census Bureau, rural areas are defined as those not classified as urban, including open country and settlements with fewer than 2,500 residents (Ratcliffe, Burd, Holder, & Fields, 2016). The economies of rural communities typically rely on agriculture, forestry, fishing, and other natural resource-based industries. However, many rural areas have diversified into tourism, manufacturing, and service sectors. Social interactions in rural settings tend to be personal and close-knit, with residents actively participating in community events and local governance (Butler, Wildermuth, Thiede, & Brown, 2020).

In Nigeria, a significant portion of the population lives in rural areas. Okorodudu, Orukpe, Imianvan, and Ojugo (2023) estimated that about 50% of Nigerians reside in rural settings, often in small villages or settlements where extended families are common. The rural economy is predominantly agrarian,

with households relying on crops such as cassava, yams, maize, and rice. Livestock farming also plays a vital role, providing food security and supplementary income for rural dwellers.

Theoretical Framework

The Poverty Reduction Strategy Theory (PRST)

The Poverty Reduction Strategy Theory (PRST) emerged through a collaborative initiative by the World Bank and IMF in 1999, becoming central to global poverty alleviation strategies. It emphasizes that poverty is not solely an economic issue but also a social one, involving factors such as education, healthcare access, and social inclusion. PRST promotes a multidimensional approach, addressing income deprivation alongside essential services like clean water, sanitation, and education. It highlights the importance of community participation in planning and implementation processes to ensure marginalised voices are heard. Economic growth is a key component, focusing on job creation, productivity, and entrepreneurship while ensuring inclusivity. Social safety nets such as cash transfers and unemployment benefits are advocated to shield vulnerable groups from economic shocks. Continuous evaluation of poverty reduction efforts is essential, using data to guide policy adjustments. PRST's focus on empowerment, social protection, and sustainable development aligns well with the goals of cooperative societies in rural poverty alleviation.

Empirical Review

Uzonwanne (2015) examined the role of cooperative organizations in alleviating poverty in rural Nigerian communities, focusing on Ideato, Imo State. The study assessed cooperative efforts toward grassroots development using primary and secondary data analyzed with descriptive statistics. Findings revealed that cooperative organizations contribute significantly to rural development but require increased governmental support through budgetary provisions and infrastructure development to function effectively. Oloyede, Ikpefan, Akinjare and Oloke (2017) examined cooperative societies' role in housing provision and poverty alleviation in Nigeria. Using qualitative research through interviews with members of the Covenant University Staff Cooperative, the study found that easy access to low-interest credit enabled housing development and improved family welfare. The researchers concluded that cooperative-based project funding offers better alternatives than commercial bank loans.

Bonga (2024) examined poverty alleviation strategies in Sub-Saharan Africa through various poverty theories, including the capability approach and human capital theory. The study found that poverty reduction requires comprehensive, multidimensional strategies tailored to the socio-economic context of the region, emphasizing integrated policy implementation. Arafat and Khan (2022) investigated the impact of education on reducing poverty and improving well-being in Hangu District. Using a multinomial logit model, the study revealed that higher education negatively correlates with poverty, as increased education levels reduced extreme and moderate poverty risks while enhancing household

well-being. Lal (2018) examined the impact of financial inclusion through cooperative banks on poverty alleviation in northern India. Data from 540 beneficiaries showed that access to savings, credit, and insurance services through cooperative banks helped improve lives and alleviate poverty. The study recommended expanding financial inclusion initiatives further. Ijaiya and Adesina-Uthman (2019) explored the impact of gender equality on household poverty reduction in Niger State, Nigeria. Using structural equation modeling, the study found that gender inequality negatively affected women's living standards. It recommended gender-focused policies, including promoting girl-child education and women empowerment programs. Eucharia (2018) assessed the contribution of cooperative societies to youth development in Anambra State, Nigeria. The study found a positive relationship between cooperative activities and youth empowerment but noted limitations such as weak financial strength, poor management, and insufficient infrastructure. Recommendations included strengthening cooperative societies for better youth development outcomes.

METHODOLOGY

The research design used in this study is survey research method. The study area is Ezeagu Local Government Area of Enugu State. The target population of the study are the population of Ezeagu local government area of Enugu State, which was used for the investigation. The population of the study used are one hundred and thirty (130) co-operatives members from three co-operative societies which was randomly selected from the study under investigation. From the table the population of 130, the sample size is 97. This therefore becomes the sample size for the study. The sampling technique used is random sampling technique in the selection of the respondents for the study under investigation. The questionnaire was the instrument for the research study which is design only for the members of the target co-operative societies. The questionnaire was prepared by the researcher to suit the research question before administering the questionnaire. The questionnaire contain two sections; section A and B. Section A of the instrument is all about bio-data of each of the respondents and Section B consist of study related questions from the research questions which the respondents intend to answer using either Agree, Disagree, Strongly Agree and Strongly Disagree.

The research instrument, a questionnaire, underwent content validation by the supervisor and other researchers. After several revisions, the questionnaire was deemed suitable for administration in the target local government area of Enugu State. The test-retest method was employed to evaluate the instrument's reliability by administering it to 97 randomly selected respondents. The researcher personally distributed the questionnaires and collected completed responses over a two-week period during visits to various cooperative societies. Data gathered from respondents were analyzed using percentage and mean statistical techniques. The percentage calculation involved multiplying the number of respondents by 100 and dividing the result by the total number of respondents. This approach ensured a systematic and reliable data analysis process.

RESULTS

Demographic Profile of the Respondent

Table 1: Distribution of Respondents According to Gender

Variable	Frequency	Percent (%)	Cumulative (%)
Male	40	51.3	51.3
Female	38	48.7	100.0
Total	78	100	

Source: Field Survey, 2024

Table 1 shows that 51.3% of the respondents are male, while 48.7% are female, suggesting that males are more actively represented in the study area.

Table 2: Distribution of Respondents According to Marital Status

Variable	Frequency	Percent (%)	Cumulative (%)
Single	25	32.1	84.6
Married	41	52.6	100.0
Divorce/Widow/Widower	12	15.4	
Total	78	100	

Source: Field Survey, 2024

According to table 2, the marital status of the respondents is as follows: 32.1% are single, 52.6% are married, and 15.4% are divorced, widowed, or widowers. This indicates that the majority of respondents are married.

Table 3: Distribution of Respondents According to Occupation

Variable	Frequency	Percent (%)	Cumulative (%)
Farmer	40	51.3	51.3
Business/Trader	28	35.9	87.2
Civil servant	10	12.8	100.0
Total	78	100	

Source: Field Survey, 2024

Table 3, revealed that 51.3% of the respondents are farmers, while 35.9% of the respondents are into business/trade, while 12.8% of the respondents are civil servants. This indicates that the majority of respondents are farmers.

Descriptive Statistics Result

Table 4.Effect of cooperative credit on poverty alleviation in Ezeagu L.G.A, Enugu State.

Variables	SA	A	D	SD	Mean	Decision
Cooperative credit provides affordable financial services to marginalized groups, enabling them to access credit and other financial tools	23	20	20	15	3.46	Accepted
Cooperative credit helps members invest in income-generating activities, enhancing their livelihoods and economic stability	25	22	21	10	3.67	Accepted

Cooperative credit supports entrepreneurship, enabling members to start or expand businesses, creating jobs and stimulating local economies.	22	20	18	18	3.36	Accepted
Cooperative credit promotes social empowerment, particularly among women, by providing financial independence and decision-making authority	28	22	20	8	3.79	Accepted
Cooperative credit helps members manage risks, reducing vulnerability to shocks and stresses.	33	20	20	5	3.97	Accepted
Grand Mean					3.65	

Source: Field Survey, 2024

According to Table 4, cooperative credit has a significant impact on poverty alleviation in Ezeagu L.G.A, Enugu State. Notably, all variables exceeded the minimum threshold of 3.0, with an overall mean score of 3.65. This suggests that cooperative credit is effective in alleviating poverty in the region.

Table 5: Impact of cooperative education on poverty alleviation in Ezeagu L.G.A, Enugu State.

Variables	SA	A	D	SD	Mean	Remark
Increased income and economic stability	23	20	15	20	3.33	Accepted
Improved livelihoods and employment opportunities	25	22	21	10	3.67	Accepted
Enhanced entrepreneurial skills and business growth	35	20	15	2	4.03	Accepted
Increased access to financial services and markets	25	21	20	12	3.60	Accepted

Empowerment and social mobility for marginalized groups	32	19	19	8	3.86	Accepted
Grand Mean					3.70	

Source: Field Survey, 2024

According to Table 5, respondents in Ezeagu L.G.A, Enugu State, acknowledged that cooperative education has a significant impact on poverty alleviation, exceeding the theoretical mean threshold of 3.0. Notably, the grand mean score of 3.70 indicates that cooperative education effectively promotes self-reliance, financial independence, and long-term sustainability.

Table 4.6: Extent cooperative societies promote entrepreneurship and job creation as a strategy for poverty alleviation in Ezeagu L.G.A, Enugu State.

Variable	Frequency	Percent (%)	Cumulative (%)
Extensive Promotion	35	44.9	44.9
Moderate Promotion	29	37.2	82.1
Limited Promotion	12	15.4	97.4
Indirect Promotion	2	2.6	100.0
Total	78	100	

Source: Field Survey, 2024

Table 6, revealed that 44.9% of the respondents indicated that the extent cooperative societies promote entrepreneurship and job creation as a strategy for poverty alleviation in Ezeagu L.G.A, Enugu State is extensive, 37.2% of the respondents indicated moderate, while 15.4% indicated limited and 2.6% indicated indirect promotion. This implies that the extent cooperative societies promote entrepreneurship and job creation as a strategy for poverty alleviation is extensive. Test of Hypothesis

Testing of Hypothesis 1

H1: Cooperative credit have significant impact on poverty alleviation in Ezeagu Local Government Area, Enugu State.

H0: Cooperative credit have no impact on poverty alleviation in Ezeagu Local Government Area, Enugu State.

Table 7: Impact of cooperative credit on poverty alleviation in Ezeagu Local Government Area Enugu State.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.210a	0.165	0.161	0.512

Coefficients

Model	Unstandardized Coefficients		Standard Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.198	.393		19.415	.000
Cooperative credit	2.391	.389	.210	9.895	.000

a. Predictors: (Constant), cooperative credit

b. Dependent Variable: poverty alleviation

Source: Field survey, 2024

R(Correlation Coefficient) is 0.219, which revealed there is impact of cooperative credit on poverty alleviation in Ezeagu Local Government Area Enugu State. R Square (Coefficient of Determination) is 0.165, where cooperative credit is explained by poverty alleviation. The regression analysis suggests that cooperative credit significantly impact poverty alleviation ($\beta = 2.391$, $p < .001$). This suggests that cooperative credit has a significant positive impact on poverty alleviation. Therefore, the Null hypothesis that Cooperative credit have no impact on poverty alleviation in Ezeagu Local Government Area Enugu State, is rejected.

DISCUSSION OF FINDINGS

The results of the study revealed that cooperative credit has a significant impact on poverty alleviation in Ezeagu L.G.A., Enugu State. This finding is consistent with Mhembwe and Dube (2017), who found that stronger connections between cooperatives and their members led to a reduction in multi-dimensional poverty levels by about 12.3%. They attributed this reduction to improved access to financing, technology application, market sales capabilities, and participation rights. Similarly, Lal (2018) emphasized that one of the key ways cooperatives contribute to poverty alleviation is by enhancing access to financial resources.

Furthermore, the study found that cooperative education has a positive effect on poverty alleviation in the region. This aligns with Liu (2019), who suggested that increasing literacy rates is a vital step in reducing poverty. Qi, Liu, Wu, and Li (2024) supported this idea, noting that education is crucial for economic development as educated individuals are more likely to secure better employment and wages, helping them and their families escape poverty.

Lastly, the study highlighted the significant role of cooperatives in promoting entrepreneurship and job creation to alleviate poverty. This finding supports the work of Joshi (2024), who argued that cooperatives are instrumental in fostering entrepreneurship, as evidenced by their positive impact on business formation in rural communities.

CONCLUSION

In conclusion, this study has examined the effects of cooperative credit, cooperative education, and the role of cooperatives in promoting entrepreneurship and job creation for poverty alleviation in Ezeagu Local Government Area, Enugu State. The study concludes that poverty alleviation is now viewed not only as the responsibility of the government but also of cooperative societies. The successful activities of cooperative societies have proven to be a means of livelihood for their members. Additionally, the study found that cooperative societies provide mutual benefits to their members, including financial assistance, soft loans, training, skills acquisition, job opportunities, and self-reliance. The majority of respondents also indicated that the roles played by cooperatives have been successful in alleviating poverty. As a result, cooperatives are increasingly seen as essential tools for providing access to resources, enabling individuals to participate in activities that help them earn a living. Therefore, cooperative societies are making a significant contribution to poverty reduction and sustainable national development.

Recommendations

Based on the findings of the study, the following recommendations are made:

1. The government and cooperative societies should collaborate to increase awareness about cooperative credit services. This can be achieved by expanding coverage to more rural areas, simplifying the application processes, and providing training on financial management to enhance the accessibility of these services.
2. Cooperative societies, educational institutions, and Non-Governmental Organizations (NGOs) should work together to develop comprehensive cooperative education curricula. They should provide regular training and workshops for members, incorporating entrepreneurship and business management skills to empower individuals and enhance their economic potential.
3. Governments, private sector organizations, and cooperative societies should provide resources such as funding, infrastructure, and expertise for cooperative-based entrepreneurship initiatives. This can be supported by establishing business incubation centers and accelerator programs, as well as fostering partnerships between cooperative societies and private sector organizations. Such initiatives would encourage policy reforms that favor cooperative-based entrepreneurship.

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