ASSESSMENT OF THE ROLES OF CO-OPERATIVE SOCIETIES IN POVERTY REDUCTION IN OGUN STATE, NIGERIA

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ABSTRACT

This study examined the role of cooperative societies in addressing the needs of members and their contribution towards personal development and poverty reduction in Ogun State. The main objectives of this study is to assess the roles of cooperative society in poverty reduction and sustainability of cooperative societies in achieving the goals. The population of this study comprised 1,455 members from twenty (20) registered cooperative societies whose activities cover thrift, loan, and credit facilities. Stratified random sampling technique was used to sample 437 respondents representing 30% of the members of the twenty (20) thrift loan and credit co- operative societies which were used for the study in

Ogun East Senatorial district. Findings from this study revealed that cooperative societies in the area of study have been empowering their members through their poverty reduction activities by given financial support to members, to established SME, vocational skills training and educational empowerment. It is recommended that in order to sustain the cooperative societies' in poverty reduction activities, cooperators needs more enlightens and orientation, develop strategies in capital formation and active involvement in the operations and running of cooperative societies in various communities.

Keywords: Cooperative Society, Poverty Reduction, Effectiveness, Militating

INTRODUCTION

Nigeria presently faces daunting development challenges. These are evident in pervasive poverty indices such as, unemployment, lack of affordable housing, disease burden and lack of basic infrastructure. Cooperative societies are perceived as veritable tools for growth and development in developing countries like Nigeria (Federal Ministry of Agriculture and Rural Development [FMARD] 2016). Cooperative societies are somewhat compatible with the African social system that is centered on collectivity at the community level and a united front to problem solving (Gibson, 2015).

As global economic recession and high cost of living continue to affect the means of livelihood of people around the world negatively, which has resulted in almost half of the world population living on less than two dollars a day, poverty reduction has become a major challenge to the human society. This phenomenon was as a result of a state of short or long-term deprivation and insecurity in basic human needs. World Bank (2018), sees poverty as a multi-dimensional phenomenon, with various globally accepted definitions for its economic dimension centers on nature and level of material deprivations which afflict the poor, and distinguishes them from the affluent. It is lack of income and productive resources that is sufficient to ensure a sustainable livelihood without hunger and

malnutrition, ill-health, limited or lack of access to education and other basic services, increased morbidity and mortality from illness, homelessness and inadequate housing, unsafe environment and social discrimination and exclusion. It is also characterized by lack of participation in decision-making and in civil, social and cultural life (Sweetman, 2012).

Poverty in Nigeria has given rise to a myriad of social problems, some of which, not only impose enormous economic and social costs upon the non-poor and society in general, but also threaten the survival and stability of the society. According to the Committee for the Promotion of Advancement of Cooperatives (COPAC, 2019 & Ajayi, 2018)the Governments of Nigeria at different levels and time have designed and implemented various programmes targeted at poverty reduction and improving the living conditions of the people which will bright about a sustainable national and community development such as Operation Feed the Nation (OFN), Green Revolution (GR), Structural Adjustment Program me (SAP), Better Life for Rural Women and Family Support Program me (FSP), National Directorate of Employment (NDE), Directorate of Food, Roads and Rural Infrastructure (DFRRI), National Poverty Eradication Program me (NAPEP) and National Economic Empowerment and Development Strategy (NEEDS), Sustainable Development Goals, Sure-P, Vision 2020 etc. Unfortunately, the quality of life of many Nigerians had remained unenviable and significantly low, despite the huge budgetary allocations by different levels of governments to these poverty reductions and national, state and local through community development programmes (Orji, 2015 & Ajayi, 2018).

Wanyama, Develtre and Pollet (2018) posits that since government numerous programmes had failed to produce the desired results, it is then important to examine the role of non-governmental institutions which offer direct financial and material resources to the poor. One of these non-governmental institutions is Cooperative Societies. In this regard, there is an emerging understanding among leading actors around the world including United Nations (UN), International Labour Organization (ILO), International Cooperative Alliance (ICA), European Union (EU), African

Union (AU) and indeed Nigerian Economy Team (NET) that cooperative societies, being the form of organization with local ownership and control, and net profit distributed to those who use them is being considered as the enterprise that may meet all facets of poverty reduction strategies in the society (ILO/ICA, 2013).

Cooperative societies are viewed as relevant and important vehicles for community development because they mobilize local resources into a critical mass and their structures allow them to be more community-oriented (Adebayo, Chinedum, Dabo, & Pascal, 2018). A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, as well as cultural needs and aspirations through a jointly owned and democratically controlled enterprise (Committee for the Promotion and Advancement of Cooperatives, COPAC, 2019, Ajayi, 2018). Cooperatives have been an effective way for people to exert control over their economic livelihood and this provide opportunity of achieving one or more economic goals in an ever increasing competitive environment. Cooperative society has become weapon that is used to lessen the effect of poverty on the populace in developing nation like Nigeria.

According to Ogwumike (2021), it has certain constraints in its effective operations, such as lack of cooperation by members, inadequate government supportive role, corruption among the executive members, delay in payment of loans by members, misconception of the programme etc. Successful cooperative business can be found in virtually every industry in Nigeria. For instance in Ogun State alone, there are about 12,000 registered cooperative societies across public and private sector of the economy with 39,000 trustees managing over 2 million members in all economic and social strata of the state with an asset base of over N40 billion and landed properties (Ogun State Ministry of Agriculture & Cooperative, OSMAC, 2013).

Cooperatives in all societies of the world have been seen as one of the means of reaching out to the un-banked and the neglected in the society and not a few have come to see them as an alternative to the regular

banking, since in most cases they provide members of the groups the financial incentives without the rigours usually experienced in banking halls (Gomina, 2015). cooperative societies are common, in Nigeria, however, they are organized by people based on primary identities and are as such relatively small groups with certain drawbacks such as financial constraints in running them, lack of basic cooperative education of its members, lack of training opportunities for its members among others. Like their counterparts elsewhere in the world, cooperatives in Nigeria are formed to cater for the common benefits of their members. Attah, Mbah and Okeke (2018), argued that cooperative societies are effective mechanisms to improve the living standards of members by mobilizing their scarce resources empower members financially.

In light of the foregoing, it is not certain whether cooperative societies currently has been practiced in the country can help in poverty reduction and enhance community development. Therefore, this paper examine the fundamental role cooperatives play in poverty reduction and also offer suggestions on how to improve it activities towards enhancing human capital in general.

Statement of Problem

Growing income inequality, economic vulnerability to external shocks, persistence of poverty, inadequate food supply to the teeming population, little or no access to drinking water, illiteracy, inability to take right decisions, to negotiate terms of trade, rigorous process in registering cooperatives, inadequate funds for registered cooperatives, endemic corruption, and bureaucratic bottle necks within the government agencies responsible for cooperative societies, floating of flamboyant programmes that are not sustainable that serve as a means of catering away funds meant for cooperative organizations are factors that militate against the aim and objectives of cooperative organizations and as such increases the indices of poverty.

The incidence of poverty in various communities in Nigeria unfortunately has its implications and could have negative impacts such as, rural depopulation, over-population and migration to urban areas,

overcrowding and over use of urban facilities such as schools, hospitals and roads, high rate of unemployment, widespread of crime, such as armed robbery, hard drug pushing, secret cultism and other forms of deviant behaviour.

The paradox of Nigeria's poverty rate could be termed a misnomer as our bountiful natural endowments cannot be equated with our unprecedented poverty level. As earlier mentioned, many programmes have been targeted by the Nigerian Government to reduce poverty and enhance community development. With all these programmes unfortunately, the quality of life of majority of Nigerians had remained unenviable and embarrassingly low, despite the huge budgetary allocations by the various arms of government to these poverty alleviation programmes. Since government has failed in their responsibility to the citizen by eradicating poverty in the society and making life more meaningful to people. Hence, people on their own adopted social mobilization through cooperative society to make life more attractive to them. Furthermore, there is a need to identify other means of addressing the serious damage caused by poverty to the Nigerian society, attention should therefore be shifted to the use of self-help using co-operative organisations formed and administered by the people themselves.

Co-operatives have been dedicated to conducting business in a way now being recommended as the most effective route to transformational development in reducing poverty. Empowering people to be in-charge of their own destinies, helping them to be change agents to their communities; making them to be part of decision making, making them to be accountable through democratic participation; providing them with a profitable connection to the private sector, motivating them to build and protect assets at the community level and helping them to work together to resolve problems that are paramount in fighting and reducing poverty. This situation therefore calls for close examination in order to overcome poverty related problems that exist in local government area of Ogun State in Nigeria. Based on this purpose, the study was guided by the following research questions:

i. To what extent do cooperative society's poverty reduction activities contribute to community development?
ii. What are the factors that militate against the sustainability of cooperative society's poverty reduction activities for community development?
iii. What possible ways can cooperative education promote poverty reduction activities in the society?

Review of Literature

Cooperative Societies

Cooperatives societies are voluntary communal associations formed by people of limited means through contribution of share capital that forms the basis of sharing out the profits that accrue from the business or use as dictated by its members, reasons why it has to be democratically manage by the members themselves. Co-operative organization started in Nigeria with the enactment of the cooperative society law in 1935. Strickland was commissioned in 1933 by then Government of the colony and protectorate of Nigeria to give advice on the feasibility of introducing co-operative societies in Nigeria. The International Cooperatives Alliance (ICA, 2015), defined cooperatives as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise. According to the Ohio Co-operative Development Centre, (OCDC, 2017) cooperative society is a group-based and member-owned business that can be formed for economic and social development in any sector. The International Labour Organization (ILO, 2012), describes cooperative as an association of person usually of limited means, who have voluntarily joined together to achieve a common economics and through the formation of a democratically controlled business organization, making equitable contribution to the capital required and accepting fair share of the risks and benefits of the undertaking in which members actively participate.

Cooperative is perceived as a driver for local entrepreneurial growth; because it retains within the communities in which they operate the capital that they mobilize themselves, as well as surplus derived from outside

transactions, both accumulating for further entrepreneurial development. This opinion supports the view of Olaleye and Adekola (2016), who sees cooperative societies as a business voluntarily owned and controlled by its members and operated for them and by them on a non-profit or cost basis. Cooperative enterprises provide the members means whereby a significant proportion of humanity is able to take into its own hands the tasks of creating productive employment, overcoming poverty and achieving social integration and continue to be an important means. Common to all are the co-operative values of self-help, self-responsibility, democracy, equality, equity and solidarity. According to the Department for International Development (DFID, 2015) cooperatives have four main characteristics which are (i) they are formed by groups of people, who have a particular need or problem. (ii) the organisation is formed freely by members after contributing to its assets. (iii), the organization formed, is governed democratically in order to achieve desired objectives on equitable norms, and (iv it is an independent enterprise promoted, owned and controlled by people who are members to meet their needs. Although, the financially disadvantaged group have very weak transferable assets or lack of recognition for the assets they have i.e. they lack adequate welfare exactly where the relative concept of cooperatives focuses.

To this end, people are more committed and comfortable with the cooperative society rather than getting loan from banks because of the interest rate placed on banks loans, whereas, cooperative gives loans with little interest rate because they see it as a way to assist each other. This are entrenched in African value system of communal life of live and let live (Ajayi, 2018).

Poverty reduction

World Bank (2015), describes poverty as a multi-dimensional phenomenon and sees it as a state of short or long-term deprivation and insecurity in basic human needs. Spencer (2015), portrays poverty as a multi-faceted phenomenon that actually hinders the satisfaction of human basic life requirements, i.e. the condition that deprives the individual the necessities for existence such as good food, potable water, shelter, clothing as well as those that bother on the security of life as health, education

opportunities and freedom. According to Ellis (2018), poverty is believed not only in the lack of adequate access to physical capital but also entailed deprivation of natural, social as well as human capital; natural capital in the sense of land, water, animals, trees and minerals while physical includes tools, machines, human capital as well as land and building improvement. In fact, poverty is a condition whereby an individual is unable to generate sufficient income to secure the basic standard of living and this situation manifest in all sphere of life in most post-colonial African countries like Nigeria. Poverty reduction concept has become a colossal challenge to the world at large because of it multi- dimensional, deep-seated and complex nature. Therefore, there has been search for such community based approaches that can overall fight against multidimensional poverty and also generates confidence in the communities after numerous pro-poor growth approaches such as mercantilists approach on foreign trade, classical economists approaches and industrial revolution as well as basic needs and capabilities/entitlements approaches failed to generate adequate results to complement their effort (Ijaiya, 2012, Woolcock & Narayan 2018). The World Bank (2014), describes poverty reduction as the means of strengthening the domain of transferability by identifying asset, creating access to the available asset and enhancing its transferability to promote welfare among the various stakeholders in a bid to enhancing community development.

According to Bhardwaj (2019) poverty reduction should of necessity incorporate resolving social, economic, cultural and psychological barriers. Ihenacho et al (2012) posited that reducing poverty requires addressing many interrelated forces that keep people in a state of deprivation as well as expanding people's access to participation in decision-making process and knowledge, training and markets as well as other productive resources for income generation such as land, technology, credit and adequate information needed.

Poverty reduction also refers to all efforts made by governments, organization and corporate individuals that attempt to put, push or pull the poor out from the nexus of poverty or put them above poverty line.

Ogwumike (2019), argues that poverty reduction programmes put in place in Nigeria either during pre–SAP, post SAP and democratic era focuses more on economic growth, basic needs and community development strategies, where the author stated that any given poverty reduction mechanism must enhance capabilities which permit greater amount of output from any level of input, while the increased output must go a long way to increase standard of living of the people and thereby reduces poverty. Abbas (2016)), and Ademu et al (2018), believes that the success of any poverty reduction measures are determined by some key factors such as; a well -defined property rights for landholder and informal entrepreneurs, well developed markets that strengthens savings mobilization, promote a sound macroeconomic stability, security of life, efficient civil services, impartial regulatory, good governance with emphasis on tackling corruption, inefficiency and enhance accountability. In developing nations like Nigeria, cooperatives have significantly contributed to mobilisation and distribution of financial capital, created employment and constituted platform for education and training, social welfare as well as other socio-economic problems associated with poverty (UN, 2013).

Through cooperative society life has become more meaning to people and they see it as a life changing opportunity. Many people now leaving a good life through the support they have received from their respected cooperative society many start a good business, some expanded theirs, many got household materials like Television, home theater, washing machine etc, and others were able to built their own houses. All these are possible through the loan they received from cooperatives society with little interest and flexible payment. In achieving this feet poverty is gradually reducing.

Global Effects of Poverty Eradication: The Case of Nigeria.

The phenomenon of poverty carries a global outlook. Its presence is being felt in every part of the world. Though the rate at which it manifests differs, the holistic look into the concept shows that no person is immune to this endemic situation. According to IIcan and Lacey (2011), poverty is a global issue that has been on for over a quarter of a century. The concept

of poverty has been identified as a problem that is related to issues such as policy reform, unemployment and underdevelopment, global markets and international development. What constitutes poverty, how the world views it as a problem and the kinds of solutions promoted to address it have shifted. This shift occurred as a result of ongoing transformations in economic and political relations, social and welfare reforms and international development aid. However, the relationship between poverty and globalization will be examined from the perspective used for its conceptualization (IIcan & Lacey, 2011).

Globalization as a concept is synergetic in nature and is being explored in the political and economic cycles to stop the endemic disease (i.e. poverty) that is ravaging the global society. Right from the time of Prince Henry VIII and Prince Francis of France, there is need to unify the world through the treaty for unification of Europe and in the colonial time of the European power house of 17th to 19th centuries, the aim was to ensure reduction or elimination of poverty. This position was supported by Enzq Mingione (1996) in Haralambos and Holborn (2004) and Gabay (2012) that increase in poverty is as a result of changes in the world economic system. This change in the world economic system will, no doubt, reduce the weeding of human beings in some sectors of the economy, thereby, leading to loss of jobs to technologies. Creation of borderless world has resulted greatly in many collective actions in reducing poverty.

The United Nations (2014), which has almost all nations of the world as its members, developed the eight goals with 48 indicators called Millennium Development Goals (MDGs 2000-2015) to combat global poverty and other problems since the declaration in 2000. These were goals that both rich and poor countries of the world tried to achieve. To show a sign of concern, the intergovernmental committee of experts on sustainable development financing has promised to provide a social safety net to reduce extreme poverty at the cost of about $66bn a year; they also promised annual investments of $7tn in improving infrastructure such as water, agriculture, transport, power to mention a few. International agencies also promised to support the developing countries' financially in achieving sustainable development goals and this will include World

Bank, International Monetary Fund, United Nations Development Programme, transnational corporation and multinational corporations donating certain percentage of their gross domestic products and profits to less developed societies. This will depend on the global partnership with the active engagement of government, civil society and the private sectors of the affected countries (World Bank, 2011; United Nations, 2014).

This process of spreading the benefits of a part to the other parts of the world is a welcome development. Nigeria is a beneficiary of this programme in the area of health and immunization for children, provision of water in some rural areas, educational assistance, road construction, to mention a few. These agents are exchanging the skills and technologies of the core states with the natural resources of the semi-peripheral and peripheral nations, vis-a-vis creating wealth and products needed by people to live meaningful lives. The presence of these can be seen in many nations of the world, most especially, African countries. The efforts being made through the political sub-structure in enduring global world is in no small measure in ensuring a global society free of poverty (United Nations, 2010; World Bank, 2009).

Global institutions such as the United Nations, African Union, European Union and many more worked as watchdogs to make sure that political leaders provide their citizens with good leadership and programme a good examples such case is that of former Zimbabwe's President Robert Mugabe (1924-2019) and his worthy, peace and conflict resolution, in Kenya, which was facilitated by Kofi Annan, former United Nations Secretary General, or in some cases, the invasion and removal of such leaders and the conduct of elections in such cases like those of Afghanistan and Iraq (United Nations, 2010; World Bank, 2009). One cannot forget quickly the role of the United Nations (UN), in the Russia and Ukraine war so also Israel and Palestine war, which started October 7th 2023. African Union (AU), European Union (EU) and other international observers in the February and March 2019 and February 2023 general elections in Nigeria. They acted as big brothers, mediators and observers in ensuring a free and fair election process in the country.

The use of transportation means and communication technologies in facilitating knowledge and providing people with information that will liberate them is another effort aimed at checking global poverty level. It is also a means of learning the way things are being done, thereby providing them a better model of life. The transfer of knowledge which is being made possible could not have been possible without globalisation. Little wonder, the United Nations' seventeen goals include the global partnership. This information liberation contributes, in no small way, to poverty reduction as most people are in abject poverty because they have no access to the right information and also create employment opportunity for many young people in developing nations, Nigeria inclusive.

Paradoxically, there has been an ideological war between those that favour globalisation, who are in firm support of the above position and those against it. Those against globalisation are of the opinion that right from the signing of unification treaty by Henry VIII of England and King Francis II of France, to the era of colonialism and present globalization, "the colonies were created for the metropole by the metropole" (Rodney, 1994). In this same way it is safe to conclude that globalization has been created by the world powers for their benefit. This is evidenced in the level of disparity in poverty rate between the developed nations and less-developed nations.

Soubbotina (2004) posited that, in the past five decades of the 20th century, world exports increased about twice as fast as GNP. As a result, by the end of the 20th century, the ratio of world GDP has reached 30% on average, about 40% in the developing countries, even by 1999. Put together, low and middle income countries still prepare to trade within themselves and only recourse to the countries of the South Pole in terms of natural resources. The logjam within the World Trade Organisation (WTO) caused by the failure of some countries to achieve development, the Doha declaration about the need to contribute to development by reducing trade, disserting firm subsidies and cutting limits tariffs on agricultural goods and textiles. The reason for this protectionist policy is just because the developing countries have more advantages than developed countries. The World Bank has estimated that lowering tariff barriers to trade in textiles

and agricultural products by developed countries could boost annual economic growth in developing countries by an extra 0.5 percent in the logging and by 2015 could lift an additional 300 million people out of poverty (Soubbotina, 2004).

Apart from the above, the roles being played by international agencies like International Monetary Fund (IMF) and International Bank for Reconstruction and Development (IBRD) are inhibiting the effort to reduce poverty (World Bank, 2011). Despite the benefits available to Nigeria through its natural resources, the terms and conditions of loans given to the country on the Structural Adjustment Programme (SAP) forced on her by the Nigerian government has done more harm to the lives of common Nigerians than any other policies in over sixty years of her history (United Nation, 2014). The action of multinational and transnational corporations too in terms of environmental degradation which subjected the farming and fishing communities of river side and those of the Niger Delta part of the country are also responsible for the country's poverty. This was perpetuated through joint features with Nigerian National Petroleum Corporation (NNPC).

Discovering the pathetic situation in the poor developing countries, there is a need for experts in some fields in the developed countries to use their position and resources to entice best brains to their countries. Okome (2005) posits that for every one million Reverse Transfer of Technology (RTT) migration of professionals, technical and kindred persons between 1960 and 1990, the actual loss to developing countries is estimated at 60 billion or 60,000 per migrant. The presence of those migrants will, in no small measure, transform those countries into developed societies. They equally use the globalisation as a mechanism to displace migrants from their jobs after using them for their citizens' capacity building. Through their various schemes, Canada makes use of corporate bodies, the America makes use of public and private organisations such as Catholic Network for Social Volunteers (CNSV) to achieve this, by sending their unemployed population to come and work in less developed nations. This in many countries of Africa had weakening kinship networks especially in

Nigeria and it has reduced the community solidarity eroded by globalisation (Haralambos and Holborn, 2004).

Oke, (2005) and Dan-Bright, (2013) also view globalisation features as including greater security and hardship for many other women cult in social services, increased privatisation and flexible labour force. Indeed, globalisation is not just about economic change. Increase in foreign investments and transnational corporations' power have weakened the nation state and transferred the terrain at all levels at which citizens can demand accountability for their rights. (Dan-Bright, 2013; Oke, 2005).

In addition, Akinyemi and Oriyomi (2005) were of the opinion that the issue of international debt is another factor that is running down the economies of African countries. The heavy debt burden has created a cycle of borrowing and servicing of debt that has left the economies incapable of growth. The debts are so high that the interests have by far outgrown the original loan taken in many countries. Africa spent about 40% of its total annual budget on servicing debts. According to the 2015 report by Ezebuiro on the external debt of top ten African countries he said it stood at $375 billion with more money going into debt servicing than to such basic need as health care, education, food, water, good road among others.

Methodology

The descriptive survey was adopted for this study. Data was collected from a large sample of members of registered cooperative societies used for the study. The population of this study comprised 1,455 members of twenty (20) registered cooperative societies whose activities cover thrift and loan, and thrift and credit facilities in the Ogun East Senatorial District. Out of these members, 437 representing 30% of members of the twenty (20) thrift loan and credit co-operative societies were sampled using stratified random sampling procedure. The instrument for this study was a 20 items structured questionnaire titled "Cooperative Society and Poverty Reduction for Community Development Questionnaire" (CSPRCDQ). Furthermore, the response option was a 4-point modified-Likert scale of strongly agree (4), agree (3), disagree (2), and strongly disagree (1). Data derived from the field were analyzed using descriptive

statistical analysis. The arithmetic mean was used to analyses the research questions at a decision point of 2.50. The implication was that a mean value above 2.50 (i.e. 2.50 - 4.0) was considered as 'agree', while values below 2.50 (i.e. 0-2.40) as 'disagree'.

Data Analysis

Demographic data of the respondents in the sample population is has given, male with 282 number represents 64.5 percentages while female is 155 number represents 35.5 percentages while gives us 437 and this represents 100 percentages.

Research Question One:

To what extent do cooperative society's poverty reduction activities contribute to member's social enhancement?

Results of data analysis from research question one shows that all the mean responses by the respondents' have means of 2.5 and above with total mean of 3.46 which is greater than the criterion mean of 2.5. This implies that respondents agree that poverty reduction activities of cooperative societies on members have contributed to social enhancement in their various localities. Through their cooperative society poverty reduction activities, members have been able to acquire empowerment on vocational skills training, educational empowerment, social protection, and financial support. These cooperative societies' poverty reduction activities enable the members to be self-reliant, participate in decision making, and in resource mobilization for community development.

Research Question Two:

What are the factors militating against the sustainability of cooperative society's poverty reduction activities among members.

Results of data analysis from research question two presented shows that all the mean responses by the respondents' have means of 2.5 and above with total mean of 3.19whichisgreater than the criterion mean of 2.5. This implies that the respondents agree that the above factors affect the sustainability of cooperative society's poverty reduction activities

for community development in the area of study. These area include among others; lack of funds, corruption among the executive members of their cooperative societies, lack of government supportive role, delay in payment of loans by members, lack of cooperation by members, lack of guide, politicization of cooperative activities, conception of the programme, lack of education in the part of members, and lack of commitment on the part of members.

Research Question Three:
What possible ways can developmental cooperative education promotes poverty reduction in cooperative activities among members?
Results of data analysis from research question three presented shows that all the mean responses by the respondents' have means of 2.5 and above with total mean of 3.31 which is greater than the criterion mean of 2.5. Therefore, it implies that respondents also agree that cooperative education can sustain cooperative society's poverty reduction activities and promoting personal development of members in Ogun State through proper education of members on the modalities of cooperative society, function, training and re-training of its members, government active involvement in the operations and running of cooperative society, improved capital formation strategy, improving the educational level of members through adult education programme(s), removal of politics in the organization of cooperative society and proper direction of the cooperative society to follow the initial conception.

Discussions
The study sought to examine the role of co-operative societies in poverty reduction and among members in Ogun State, Nigeria. The data presented in table 2 provided answers to research question one. With calculated total mean of 3.46 respondents agreed to the research question, which implies that cooperative society's poverty reduction activities contribute to social enhancement. This finding is in line with the observations of Adebayo et al (2018) where it was noted that cooperative societies have proven to be the best poverty reduction tool Abbas (2016), observed that Savings and Credit Cooperative Societies provide financial and banking services to low income households. This

is also supported with the findings of Aduku et al (2018) in which they argued that cooperative societies contributes to poverty reduction among members cooperators due to the monetary empowerment function it performs for members. Brichall (2013) in same vein asserted that cooperative is one of the main institutional machineries for empowering the economically weak members of the society. Employment function of cooperative societies as observed by Olaleye and Adekola, (2016) involves the creation and maintenance of employment in rural and urban areas. It can be deduced that cooperatives involve in employment generation for members.

It has been established that people are more committed and comfortable with the cooperative society rather than getting loan from banks because of the interest rate on banking loan, whereas, cooperative gives loans with little interest rate because they see it as a way to assist each other. These are entrenched in African value system of communal life of live and let live (Ajayi, 2018).

The data presented above provided answers to research question two. With calculated total mean of 3.19 respondents agreed to the research question, which implies that there are factors that militate against the sustainability of cooperative society's poverty reduction activities for community development. From this study if can be concluded that a number of factors militating against sustainability of cooperative society such include inadequate capital, poor asset quality, poor governance, poor profitability, poor liquidity, and non-compliance. Furthermore, the finding of this study is also in support of the assertion made by Attwood and Baviskar (2019) which stated that inconsistent policy thrust, lack of technical support, government negligence, illiteracy, lack of awareness, poor management of resources, and fear of failure on the part of members are problems cooperatives face in their development.

The data presented above provided answers to research question three. With calculated total mean of 3.31respondents agreed to the research question, which implies that cooperative education promotes poverty

reduction activities by cooperative societies for community development. This view is supported by Etor and Beshel (2012) observation that in order to help cooperatives professionalise and be sustainable to its members, cooperatives will have to organize training and retraining of their staff through cooperative education with the latest tools and techniques that will be necessary to deliver desired results.

CONCLUSION

Based on the findings of this study, the researcher concludes that cooperative societies in Ogun State has been involved and contributed tremendously to the poverty reduction through their activities for their members in other to give them good life and change their lives for better.

RECOMMENDATION

Based on the findings in this study the following recommendations were made:

1. Cooperators should develop an improved way for capital formation in order to sustain their cooperative societies.
2. Government should provide opportunities for cooperators to have access to cooperative education programmes through workshop or seminar and also be actively involved in the operations and running of cooperative societies in various communities.
3. Cooperative society members need to undergo training and re-training in order for them to be equipped with update on how to manage cooperative societies.
4. Government need to do more by providing fund (soft loan with little or no interest) to support the cooperative society. This will increase their capital base and give room for members to assess more loan facilities.

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