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**Social and Solidarity Economy**

# **Dakkada Multi-Purpose Cooperative Society (DMCS) and Sustainable Development Goals of Poverty Reduction and Hunger in Sub-Saharan Rural Communities of Akwa Ibom State, Nigeria**

*Festus Nkpoyen*  
*University of Calabar*  
*Nigeria*

*Esther Benedict Awusa*  
*University of Calabar*  
*Nigeria*

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## Abstract

The paper examined Dakkada Multi-Purpose Cooperative Society (DMPCS) and Sustainable Development Goals of poverty reduction (SDG1) and hunger (SDG2) in Sub-Saharan rural communities of Akwa Ibom State, Nigeria. DMPCS has stimulated action to achieve SDGs through promotion of small-scale business development, ease of accessing financial capital, promoting women participation in local economy, employment creation, and expanding social support. Theoretical framework comprised social capital theory, theory of credit rationing and critical minimum effort theory. The paper adopted survey research design. The major instruments of data collection were Focus Group Discussion, Key Informant Interviews and questionnaire. Total number of participants in the study was 378. Qualitative data were audio and visually recorded and analyzed using the Six-Phase framework for doing a thematic analysis. Socio-demographic and quantitative data were analyzed using descriptive statistics. Key findings revealed that DMPCS has reduced rural poverty; health and education services are affordable, gender gap is bridged to a certain level, more women are economically empowered, rural people's income has increased; better job security, self-employment, life sustenance and food security have been enhanced. DMPCS has alleviated poverty and reduced hunger by leveraging on vast potentials of agricultural and entrepreneurial sectors. DMPCS should be partnership oriented involving coordinated participation of development partners involved in poverty alleviation programmes.

## Keywords

Dakkada Cooperative, SDGs, poverty, Nigeria

## Bio

A Senior Lecturer in the Department of Sociology, University of Calabar whose research interest is rural community development and sustainable livelihood resources. Most recent publication is F. Nkпойen & G. E. Basseу (2018) climate change and livelihood resource security in Cross River State, Nigeria. **Research's Journal\_\_of Sociology**, 6(4), ISSN: 2347-8241, [www.researchjoumed.com](http://www.researchjoumed.com). Indexed @ Google Scholar. The co-author is a PhD student specializing in Medical Sociology in the Department of Sociology, University of Calabar, Nigeria.

## Introduction

Academic interest in sustaining human wellbeing and quality of life of poorer nations of the world has attracted enormous attention in contemporary times. Thus, issues of low socio-economic wellbeing of poor rural dwellers, linked to poverty, particularly in Sub-Saharan Africa have been a subject of significant research interest. This makes eradication of primary poverty one of the greatest social and economic challenges of today (Thirlwall, 1994). In rural communities of Sub-Saharan Africa, growing population increases the number of those living in poverty even when there is economic growth. The environmental degradation that often accompanies it tips more people into poverty (Birchall, 2004). The 1990s witnessed countries becoming poorer, more people becoming hungry and more children dying before the age of five (in several countries almost one child in four will not survive until the age of five) with primary school enrollment shrinking and fallen life expectancy with more than a quarter of people lacking access to safe drinking water (Birchall, 2004).

The situation is worsened in Sub-Saharan African region which contains a total population of about 690 million people (UNDP, 2006), of whom more than 63 percent are classified as rural, a proportion higher than the world average. In 2000, 300 million Africans or more than 1/4th of the total population had no access to drinking water with average life expectancy being 41 years. About 2/3rd of Sub-Saharan African societies including Nigeria ranked among the lowest with respect to the Human Development Index (HDI). An examination of the 49 poorest countries in the world revealed that 34 are found in Sub-Saharan Africa with a significant level of income inequality. Globally, extreme poverty has rapidly declined. New poverty estimates by the World Bank suggest that the number of extremely poor people-those who live on \$1.90 a day or less has fallen from 1.9 billion in 1990 to about 736 million in 2015. However, the number of people living in extreme poverty is on the rise in Sub-Saharan Africa. This comprised more than half of the extreme poor in 2015. Forecasts also indicate that by 2030, nearly 9 in 10 extremely poor people will live in Sub-Saharan Africa (Wadhwa,2018).

The necessity to reverse global challenges of poverty gave impetus to SDGs. First five goals target many dimensions of poverty and inequality such as low income, gender inequality, lack of education and schooling, lack of access to health care. In Nigeria, 86.9 million, representing nearly 50 percent of its estimated 180 million population live in extreme poverty (Kazeem, 2018). Rural dwellers lack access to clean water and suffer from diseases that could easily be cured with the abundant resources but without enough food to live a long and healthy life. School enrollment and attitude towards community development are low (Nkpoyen, Basse and Uyang, 2015). Evidence of government's concern for improved wellbeing of people have been in forms of programs and policies such as the National Development Plans (1962-68; 1970-74; 1975-80 and 1981 – 85); Operation Feed the Nation; Green Revolution, Directorate of Food, Roads and Rural Infrastructure, Niger Delta Development Commission, National Poverty Eradication Programme etc (Nkpoyen,2008). These have been top-down interventions without significant impact on poverty reduction. Based on this, it became necessary to adopt a bottom-up development strategy. Thus, the adoption of an indigenous development framework in the form of rural cooperatives. Cooperatives are today the most practical approach to achieving poverty reduction in Sub-Saharan African communities (Nkpoyen and Basse,2012).

The need for poverty reduction, food security, accessible health care services, quality education, gender equality, social inclusion, guaranteed minimum income, secured employment rationalize cooperative society and sustainable development nexus. Within the cooperative development framework, sustainability and development successes are mutually dependent. Cooperatives have the capacity to enhance achievement of sustainable development goals (1 to 5 and 8) through its bottom-up strategy (COPAC, 2017). The Dakkada Multi -purpose Cooperative Societies (DMPCS) is the initiative of Akwa Ibom State Government in Nigeria. It is a sustainable development model; its activities have alleviated poverty and to some extent bridged gender gap among rural dwellers. It represents the grassroots paradigm of economic development. DMPCS aims at empowering rural dwellers especially the women to raise their level of socio-economic wellbeing as the most crucial development priority. This study examined DMPCS wealth creation activities of promoting small scale business development, accessing financial capital, encouraging women participation in local economy, supporting women agricultural services, job creation,

expanding social protection and inclusion to the informal sector and achieving sustainable Development Goal of poverty reduction.

The rural poor in Sub-Saharan Africa, especially Nigeria, suffer from various forms of deprivations such as economic opportunities, credit facilities for cottage industries; material and social services, employment opportunities, life sustenance etc. All these indicate severe challenges of inability to enlarge their choices (Nkpoyen, Nkoyo and Bassey, 2013). Moreover, these communities score very low in Human Development Index as observed in income per head, life expectancy, adult literacy, social and economic wellbeing, thus constraining their potential to escape the poverty trap. Also, compounded by agricultural stagnation, disease widespread, poor housing, poor infrastructural facilities, food insecurity etc. Cumulatively, these are evidences of unsustainable development conditions and failure of conventional top-down poverty intervention measures. In Akwa Ibom State, illiterate small holder farmers and entrepreneurs living on the threshold between subsistence and poverty dominate the rural sector. Their challenges include low productivity, credit inaccessibility, non-functional markets (for inputs, outputs, finance, consumer goods and services), infrastructural deficit etc. They can overcome these by acting cooperatively to obtain collective strength, thus providing the only pathway out of poverty and powerlessness. Thus, the impoverished condition of rural communities of Akwa Ibom state of Nigeria is a consequence of unsustainable development (Nkpoyen, & Bassey, 2012; Nkpoyen, Mbat and Bassey, 2015), despite governmental development interventions. Therefore, failure to achieve integrated poverty reduction stimulated the formation of DMPCS to fill up the gap in rural communities in line with SDGs 1,2,3,4,5 and 8. in Akwa Ibom State Nigeria. This study assumed that DMPCS has the potential to contribute to sustainable development's triple economic, social and environmental objectives plus governance agenda.

## Objectives

The study investigated the role of Cooperative Societies in achieving SDGs of poverty reduction and hunger in Sub-Saharan African rural communities of Akwa Ibom State, Nigeria. Dakkada Multi-purpose Cooperative Societies, located in Akwa Ibom State Nigeria was used as the case study. The subjects of the study were those involved in Dakkada cooperatives as members/customers and as employees/participants. Specific objectives were to examine relationship between promotion of small-scale business development, access to financial capital, women participation in local economy, women agricultural support, employment creation, social inclusion to the informal sector and SDGs of poverty reduction, food security, affordable health/education services, women empowerment, guaranteed income, secured employment.

## Literature review

### Cooperative societies and sustainable development goals

Cooperatives are well placed to contribute to sustainable development's economic, social and environmental objectives. They have significant potentials to address the concerns of sustainable development goals beyond employment creation (ILO, 2014; Lemma, 2008; Birchall, 2014; Bibby, 2014). ILO (2017) documented that overall, about one billion people are involved in cooperatives as members, customers, employees/participants or both. Cooperatives create opportunities for the employment of at least 100 million people globally. The livelihoods of nearly half of the world's population have been made secured by cooperative societies. Cooperatives have exhibited resilience in the face of economic crises. The promotion and expansion of cooperatives, as attested by the United Nations Conference on Sustainable development, is crucial in the realization of SDGs (Esin, 2013). Kerre (2013) documented some African Regional Sustainable Development Goals to include: Goal 1: Eliminating all forms of poverty. Goal 2: Promoting sustainable agriculture and achieve food security and adequate nutrition for all. Goal 3: Ensuring quality, adequate, affordable, accessible and comprehensive health services for all. Goal 4: Achieving universal access to affordable and quality education at all levels. Goal 5: Achieving gender equality, protect and empower women, youth and persons in vulnerable conditions. Goal 6: Ensuring social inclusion and protection, including guaranteed minimum income and social security, as well as decent employment for all, particularly for the youth.

The 2030 Agenda aims to end extreme poverty in all its forms in the context of sustainable development and sustained prosperity for all. The UN, ILO, ICA agree that “cooperative industry is the type of organization that best meets all dimensions of reducing poverty and exclusion”. Cooperative societies “help to reduce poverty by identifying economic opportunities for members, empowering the disadvantaged to defend their interests and providing security to the poor by allowing them to convert individual risks into collective risks”(Kerre 2013). For SDGs 1 and 2, cooperatives contribute to food security by helping farmers to solve numerous challenges; in SDG 3, cooperatives ensure healthy lives by creating the infrastructure for delivering healthcare services. For SDG4, cooperatives support access to quality education by providing the means for financing education; for SDG 5, cooperatives contribute towards gender equality, not just by increasing female membership, but expanding opportunities for women in local economies. In SDG 8, cooperatives have helped in employment creation and income generation, “with more than 100 million jobs worldwide” (Kerre, 2013).

Cooperative is conceptualized as “an autonomous association of people united voluntarily to meet their common economic, social and cultural needs and aspirations through jointly-owned and democratically-controlled enterprises” (ILO, 2002). UNRISD concluded that cooperatives are highly significant in the achievement of sustainable development goals based on the following strengths: cooperatives are member-based that constantly think of new activities (productivity, exports, restructuring etc.); members are aware of imminent crisis and can prepare for it due to existing democratic structures and information sharing; decision making is participatory and income gaps among members are relatively small. It has a strong financial stability because safety and support funds guard against shocks and common reserves that cannot be withdrawn easily etc.

Economic empowerment of cooperatives through promotion of small-scale enterprise is significantly linked to poverty reduction, women empowerment, self –employment etc. (Arthur, 2010). Economic empowerment is vital for guaranteeing households secured livelihoods and socio-economic wellbeing. Economically, empowering rural women is significantly associated with increased level of confidence and self-image, greater level of participation in family and community decision making arenas.

According to Veerakumaran (2005) cooperative societies serve as fundamental tools for food security at household level. These societies are the best institutional intervention for food security achievement by any nation. The developed nations like United States of America, Australia, Canada almost all European countries and socialist country like China have attained food self-sufficiency thereby improving their social status through cooperative societies (Chambo, 2009). Getler (2001) maintained that cooperative societies are practical vehicles for cooperation, collective action and they also build and reinforce community development, stabilize regional economies and provide a favourable condition for investment. Cooperatives reduce inequality and promote equitable cost and benefits of development sharing. According to Kumar, Wankhede and Gena (2015) in their study on the role of cooperatives in improving livelihood of farmers on sustainable basis, observed that since the launch of cooperatives in India in 1904, they have played a significant role in the economy mostly in the development of agricultural and rural sectors. Their efforts in both private and public domains have enhanced productivity of small and marginal farmers and strengthened weaker sectors of the economy. The Indian government recognized cooperatives as the third economic sector immediately after independence to serve as a balancing factor between the private and public sectors (Kumar et al,2015).

## Theoretical framework

### Social capital theory

Social capital is associated with Robert Putnam (1993, 2000). The notion of social capital which is mainly used by the poor without collateral in microfinance lending is a key aspect of the current debate on poverty reduction. Ismawan (2000) articulated that the effort to alleviate poverty traditionally has used and was based on natural capital, physical or produced capital and human capital. Although these constitute the wealth of nations and form the bases of economic

prosperity, however, they only determine the effort to keep poverty at a minimal level but forget to recognise how the poor interact and organise themselves to generate growth and development. The missing link is social capital (Kamusaala, 2016)

Rakodi (2002) conceptualised social capital in terms of the rules, norms, obligations, reciprocity and trust embedded in social relations, social structures and society institutional arrangement, which enable its member to achieve their individual and community objectives. For social interaction to be termed “capital,” it must be persistent, giving rise to stocks (such as trust or knowledge) on which people can draw, even if the social interaction itself is not permanent. The collective resources are built through interaction with other people outside the families. It includes trust as the main component, cooperative behaviour, helpful networks and willingness to give and take and to participate in issues of common interest. Individuals through association membership create communities characterized by more trust and reciprocity (Kamusaala, 2016)

Social capital is used as a security in micro finance. Aliyu and Umaru (2016) maintained that micro-finance is the provision of financial services such as credits, savings, micro-leasing, micro-insurance, entrepreneurship development, promotion of investment and payment transfer to economically active poor and low income household to enable them engage in income generating activities in order to get out of poverty and or expand/grow small businesses. Societies all over the world have different ways of addressing the financial needs of the poor. In Nigeria, the thrift or Esusu system is well known. It provides micro-financial services such as small savings, revolving loans and credit facilities. The practice of micro-finance in Nigeria is culturally rooted. The traditional micro-finance institutions provide access to credit for rural and urban low-income earners. They are mainly of the informal Self-Help Groups (SHG), or Rotating Savings and Credit Associations (ROSCAs). Other providers of micro-finance services include savings collectors and cooperative societies (Imoisi & Opara, 2014; Alani& Sani, 2014). Group lending strategy is considered as the best way to reach the poorest who qualify for microfinance. Available evidence indicates that group credit procedures as operated in Dakkada Multi-purpose Cooperative Society is easier to target at clients taking very small loans. Another potential why social capital is popular to cooperatives members in rural communities of Akwa Ibom state is that the association or trust as experienced in DMPCS is neither bought nor sold. The freely shared social capital is seen as simultaneously contributing to SDGS of financial sustainability (and ease of accessing financial capital) poverty targeting, women empowerment, affordable health/ education services and secured employment. The relevance of social capital to this study is that it helps to rationalise the people-oriented development initiatives of DMPCS. It sustains its functionality, solidarity and resiliency on trust without external intervention to build or increase it. The theory helps to justify the use of qualitative and quantitative methodologies to explain the nexus between DMPCS variables of promotion of small-scale business, accessing financial capital, promoting women participation in local economy etc. and SDGS of poverty reduction.

### Theory of credit rationing

The theory of credit rationing was developed from the well-known Stiglitz-Weiss (1981) model. It is concerned with the limiting by lenders of the supply of additional credit to borrowers who demand funds, even if the latter are willing to pay higher interest rates. Based on this, DMPCS, knowing that worthy borrowers are financially excluded from the traditional banking sector is able to distribute small and interest free loans to their members who are also seen as borrowers. The economic rationale behind DMPCS intervention strategy provided by the literature on credit rationing goes beyond the identification of challenges posed by lending to low-income borrowers as members to include even those without sources of livelihoods but are willing to engage in productive ventures under supervision. Thus, this economic theory provides explanation for the demand for financial capital by members of DMPCS for entrepreneurial and agricultural activities.

## Leibeinstein's critical minimum effort thesis

Leibeinstein (1951) developed the thesis that underdeveloped countries are characterised by the vicious circle of poverty that keeps them around a low per capita income equilibrium state. The way out of this impasse is a certain critical minimum effort which would raise the per capita income to a level at which sustained development could be maintained. The thesis argued that in order to achieve the transition from the state of backwardness to a more developed state where steady secular flow is expected, it is necessary, though not always sufficient condition, that at some point, the economy should receive a stimulus to growth that is greater than a certain minimum size (Jhingan, 2006). The theory stressed that every economy is subject to 'shocks and stimulants'. A shock has the impact of reducing per capita income initially while a stimulant tends to increase it. Certain countries are underdeveloped because the magnitude of the stimulant has been small and that of the shocks large therein. It is only when the income raising factors are stimulated much beyond the income depressing factors that the critical minimum is reached and the economy would be on the path to development (Jhingan, 2006).

The rationale of the critical minimum thesis rests on the existence of certain favourable conditions so that the income increasing forces expand at a rate higher than the income depressing forces. In the development process, such conditions are created by the expansion of the growth agents. They are the quantum of capacities residing in the members of the population to carry out growth and development contributing activities. The typical growth and development agents are the entrepreneur, the investor, the saver and the innovator. The theory implies that DMPCS, is the critical minimum effort needed to facilitate socio-economic change in the Akwa Ibom State through its development activities. DMPCS has expanded the economic activities of members through a sufficiently large critical minimum effort. This has resulted in the creation of entrepreneurship, the increase in the stock of knowledge, the expansion of productive services, increase in the rate of savings and investment etc. DMPCS growth and productive activities serve as the critical minimum effort required to achieve SDG of poverty reduction in Akwa Ibom State of Nigeria. It has created the social and environmental conditions for the promotion of social and economic mobility, also increased specialisation and expansion of secondary and tertiary sectors of the economy. The theory is relevance in explaining the positive socio-economic change experienced by members of DMPCS especially the women.

## Methodology

Both qualitative and quantitative approaches of survey design were adopted. The study area was Akwa Ibom State, one of Nigeria's 36 states.

## Case study

Akwa Ibom state has 3 senatorial districts. Approximately 1/3rd of 6 million people are small holder farmers producing 70 % of food consumed on 60% arable land. In rural areas, 85% depend on agriculture for employment and other necessities. Study population for the study consisted of all the 8225 members of DMPCS in the 3 senatorial districts comprising farmers, fishermen/women, traders and entrepreneurs.

DMPCS model was established in 2016 by the government of H.E. Emmanuel Udom to encourage indigenes to venture into agriculture and entrepreneurship. There are 329 primary societies registered across the 31 Local Government Areas (LGAs) of the state. Each has an average of 25 members (mostly women). DMPCS seeks to establish a proper system for the strategic marketing of horticulture, aquaculture and poultry products in commercial quantities. Market products include palm fruits, cassava, maize, cocoyam, chicken eggs, sea food etc. Members include entrepreneurs, petty traders and small holder farmers. DMPCS had a paid-up capital of #3.1million as at 31 March 2017. It utilizes an innovative approach to de-risk its members. This has been achieved by raising cost effective capital and loans to finance the members and the cooperative joint projects such as the #1million zero sum interest loan accessed by the 31 chapters of the DMPCS. Overall goal is to improve income base of no fewer than

500,000 farmers and entrepreneurs by 2023. Each LGA has 20 hectares of land for this purpose served by over 300 multi-purpose cooperative societies. Key intervention areas are financial services, agricultural input services, training, development and marketing. DMPCS addresses economic, democratic and social dimensions of poverty reduction simultaneously. Economically weak entrepreneurs and farmers are empowered by enhancing their collective bargaining power. The DMPCS initiatives have improved the commercialization behavior of rural dwellers. Farm productivity and income have been boosted at micro levels. Also, food security, allocative efficiency, poverty and hunger have significantly reduced. DMPCS comprises enterprises that strive to meet the socio-economic progress of members by satisfying both material and cultural interests and protecting the environment.

## Sample procedure

Sample size for the study was 378 respondents selected with the aid of Yamene (1967) sample size determination formula. The entire state is administratively divided into 31 local government areas (LGAs). These constituted the 31 strata of the study. Simple random sampling procedure (balloting technique) was adopted to select ½ of these LGAs. This procedure was necessary to avoid biases in the selection process. Approximately 16 LGAs (strata) were randomly selected. These constituted the 16 clusters of the study. From each cluster, all 25 registered cooperative members were purposively studied since they were not many, giving a total of 300. Key Informant Interviews (KIIs) were conducted with 16 leaders of DMPCS in each cluster. For the Focus Group Discussions (FGD), simple random sampling procedure was still adopted to select ¼th of the 16 clusters. This amounted to 4 clusters. Those selected for the FGD were not involved in the quantitative study. Each group in the cluster consisted of 8 persons. This gave a total of 4 FGDs amounting to 32 participants in all. From the Bureau of Cooperative Development 30 staff members (civil servants) were randomly selected also for the quantitative study. Altogether 378 people (farmers, petty traders, entrepreneurs and civil servants) participated in the study. Data were analyzed using descriptive statistics for demographic and quantitative data while qualitative data adopted Braun and Clarke (2006) six-phase framework for doing a thematic analysis (Step 1-become familiar with the data, step 2- generate initial codes, step 3-search for themes, step 4-review themes, step 5- define themes, step 6-write up ). The questionnaire adopted the Likert scale (SA= strongly agreed, A= agreed, UD= undecided, D=disagree and SD= strongly disagree).

## Analysis

Table 1: Personal/demographic information of respondents

VARIABLE		N	%
Age of respondents	less than 24 years	51	13.5
	25-31 years	72	19.04
	32-38 years	137	36.24
	39-44 years	96	25.39
	45 years and above	33	8.73
	Total	378	100
Level education	Completed primary	91	24.07
	Completed secondary	236	62.43

	Completed tertiary	50	13.22
Occupation	Petty trader	103	27.24
	Farmer	131	34.65
	Entrepreneur	114	29.89
	Civil servant	30	7.93
	Total	378	100
Religion	Christianity	366	96.82
	Islam	4	1.05
	African Trad. Religion	8	2.11
	Total	378	100
Marital status	single	103	27.24
	Married	243	64.28
	Widowed	21	5.55
	Divorced	10	2.64
	Total	378	100
Sex	male	126	33.33
	Female	252	66.66
	Total	378	100

Source: Field survey, 2018

Table 1 revealed respondents' demographic information. Majority of respondents (N=137) were in the age bracket of 32-38years while respondents in the least age bracket ( N=33) being 8.73percent were aged 45 years and above .In terms of level of education, respondents who completed secondary education (N=236), 62.43percent were the majority; 24.07 percent( N=91) had completed primary education while 13.22 percent (N=50) had completed tertiary education. In terms of source of livelihoods or occupation, 27.24 percent (N=103) were petty traders, 34.65 percent (N=131) were farmer;29.89 percent (N=113) were entrepreneurs while 7.93 percent (N=30) were civil servants. Religious orientation indicated 96.82 percent (N=366) as Christians, 1.05 percent (N=4) as Moslems while 2.11 percent (N=8) as those associating with African Traditional Religion. Marital status showed that majority of respondents 64.28 percent (N=64.28) were married, 5.56 percent (N=21) were widowed while 2.64 percent( N=10) were divorced. Finally, in terms of gender, 33.33 percent (N=126) were total male respondents while 66.40 (N=251) were the total female respondents. This implied that more women than men participated in the study. It should be added here that majority of the members of Dakkada Multi-purpose Cooperative Society are women whose socio-economic wellbeing have changed through their involvement in cooperative activities. Most of them are successful entrepreneurs and farmers. This positive transformation is consistent with Harvey Leibeinstein's (1967) Critical Minimum Effort theory.

Table 2: Response on DMPCS Promotion of small-scale business development and SDG of poverty reduction (N-378)

S/N	ITEMS	SA	A	UD	D	SD
1	Dakadda Multi-purpose Cooperative has enabled us identify business opportunities which were not known before now	346 (91.53%)	19 (5.02%)	6 (1.58%)	6 (1.58%)	1 (0.26%)
2	We are now able to mobilize local resources or products to create new business or enterprises	333 (88.09%)	32 (8.46%)	2 (0.52%)	6 (1.58%)	5 (1.32%)
3	Our family members are involved in oil processing, kernel cracking production	352 (93.12%)	18 (4.76%)	-	4 (1.05%)	4 (1.05%)
4	Our women are no longer subjected to vocation training offered by Dakkada Multipurpose Cooperative in villages	347 (91.79%)	14 (3.70%)	1 (0.26%)	10 (2.64%)	6 (1.58%)

Table 3: Responses on DMCS ease of accessing financial capital and poverty reduction (N-378)

5	We are able to access micro credit facilities on affordable terms	343 (90.7%)	16 (4.23)	4 (1.05%)	11 (2.91%)	4 (1.05%)
6	Our vulnerability to risk has reduced because of availability of household income	351 (92.85%)	19 (5.02%)	-	6 (1.58%)	2 (0.52%)
7	Subsidized credit services have helped in farming and non-farming activities	360 (95.23%)	15 (3.96%)	1 (0.26%)	2 (0.52%)	-
8	We are now financially stronger and able to fulfil household basic needs including health and education services	361 (95.50%)	10 (2.64%)	-	5 (1.32%)	2 (0.52%)

Table 4: Responses on DMCS promotion of women participation in local economy and poverty reduction (N-378)

9	More women are now involved in livestock production, food processing, subsistence farming in fruit, vegetable cultivation	381 (98.44%)	4 (1.03%)	-	1 (0.25%)	1 (0.25%)
10	Talented and enterprising young women who were limited financially before are now able to actively engage in small scale enterprises	369 (97.61%)	6 (1.58%)	2 (0.52%)	1 (0.25)	-

11	Entrepreneurial opportunities of women have, through self-help group, community-based organizations	362 (95.76%)	10 (2.64)	2 (0.52%)	2 (0.52%)	3 (0.79%)
12	Women business opportunities have broadened as they have increased their productivity and income base through purchase of goods and services	359 (94.97%)	7 (1.85)	5 (1.32%)	4 (1.05%)	3 (0.79%)

**Table 5: Responses on DMCS women agricultural support and SDG of poverty reduction (N-387)**

13	Our women are now making key decisions for many agricultural activities	350 (92.59%)	11 (2.91%)	2 (0.52%)	10 (2.64%)	5 (1.32%)
14	The involvement of community women in cassava, garri/fufu processing, vegetable and livestock production has increased	359 (92.32%)	13 (3.43%)	1 (0.26%)	2 (0.52%)	3 (0.79%)
15	Through DMCS, women are benefitting from farming incentives despite existing land tenure system patriarchy and other constants	349 (92.32%)	16 (4.23%)	2 (0.52%)	7 (1.85%)	3 (0.79%)
16	Recognition of female labour activities by DMCS in agriculture has enhanced food supply in the community	355 (93.91%)	8 (2.11%)	2 (0.52%)	6 (1.58%)	7 (1.85%)

**Table 6: Responses on DMCS employment creation and SDG of poverty reduction (N= 387)**

17	Through DMCS our youth and indigenous people who were marginalized before are now in the workforce engaged in productive activities	354 (93.65%)	13 (3.43%)	3 (0.79%)	2 (0.52%)	6 (1.58%)
18	Direct employment in cooperative activities has been created for people through DMCS	346 (91.53%)	13 (3.43%)	5 (1.32%)	9 (2.38%)	5 (1.32%)
19	DMCS has facilitated indirect employment and marketing opportunities	348 (92.06%)	21 (5.55%)	1 (0.26%)	6 (1.58%)	2 (0.52%)
20	In the past few years, DMCS has carried out more opportunities for employment	362 (95.76%)	5 (1.32%)	1 (0.26%)	6 (1.58%)	4 (1.05%)

Table 7: Responses on DMCS expanding women social inclusion/protection and SDG of poverty reduction (N=378)

21	Our women now enjoy greater democratic because of improved condition	352 (93.12%)	10 (2.64%)	1 (0.26%)	10 (2.64%)	5 (1.32%)
22	Involvement in DMCS activities has availed us access to opportunities and community resources which we did not have before	349 (92.32%)	9 (2.38%)	2 (0.52%)	11 (2.91%)	7 (1.85%)
23	Our people are now very active in labour market.	361 (95.50%)	8 (2.11%)	1 (0.26%)	2 (0.52%)	6 (1.58%)
24	DMCS has increased our level of involvement in non-agricultural informal sector by making credit available	358 (94.70%)	7 (1.85%)	1 (0.26%)	7 (1.85%)	5 (1.32%)

Source: Field survey, 2018

Tables 2-7 indicated responses on various Dakkada Multi-purpose Cooperative Society variables. Table 2 showed responses on promotion of small-scale business development and SDGs of poverty reduction. Responses in all the tables specifically reflected opinions on impact of DMCS on SDGs of poverty reduction, food security, affordable health/education services, women empowerment, guaranteed income and secured employment. Table descriptions were based on views of majority of study participants. From table 2, 96.63% (N=374) respondents admitted that Dakkada Multi-Purpose Cooperative Society has enabled them to identify business opportunities which were not before while 1.8% (N=7) disagreed. Similarly, 97.63% (N=374) stated that they were now able to mobilize local resources or products to create new business enterprises. Majority of participants 98.18% (N=380) responded that their family members were involved in palm oil, kernel, petty trading, handicraft production etc. In the same direction, 95.5% (N=370) confessed that their women were no longer subjected to low wage and low skilled work because of informal vocational training opportunities provided by Dakkada Multi -Purpose Cooperative Society.

Table 3, indicated responses on ease of access to financial resources. As observed, 95.05% (N=368) admitted that they were able to access micro credit facilities at affordable terms while 3.87% (N=19) responded in the negative. In addition, 99.47% (N=380) opined that their vulnerability to risk has reduced because of availability of household income. Similarly, 97.59% (N=388) accepted that subsidized credit services have helped in farming and non-farming activities. Finally, 97.59% (N=388) agreed that they were now financially stronger and able to fulfil household basic needs and cater for different types of services.

Table 4 indicated responses on Dakkada Multi-Purposes Cooperative Society promotion of women participations in the local economy and poverty reduction. Responses showed that 99.47% (N=385) participants admitted that through Dakkada Multi-Purposes Cooperative Society, more women were now involved in livestock productions, food processing, subsistence farming in fruits, vegetables etc. Similarly, almost all participants, 99.48% (N=385) admitted that talented and enterprising groups and women who were limited financially before, were now actively engaged in small scale enterprises. Again, 98.70% (N=382) responded positively that entrepreneurial opportunities of women have enabled them create social capital through self-help

group, community based organization, faith based organization etc. Almost all participants, 98.47% (N=388) expressed the view that women business opportunities have broadened as they have increased their productivity base and income sources through purchase of goods and services. The responses indicated in this table represented the collective affirmation of both men and women to those issues especially questionnaire items 9, 10 and 11. All the women responded to these items positively. The likely explanation could be that DMPCS has more women members who have maximally utilized the opportunity offered to engage in petty trading, access better farm tools and improve agricultural seedlings and become self-employed. The men were not excluded. They equally confessed that the condition of their women have positively changed. They agreed that their women were becoming more productive and more willing to carry out family responsibilities with independent financial resources.

Table 5 indicated responses on Dakkada Multi-purpose Cooperative Society women agricultural support and poverty reduction. From the table, 95.86% (N=371) participants agreed that the women were now taking key decisions in the farming activities of their communities. A significant proportion of respondents too, 98.69% (N=382) agreed that the involvement of community women has improved the agricultural production of cassava, vegetables etc, which are both consumed subsistently and also sold as cash crop. Also, involvement in animal or livestock production (such as poultry, goaty, rabbit) including bee and mushroom farming has increased. The table further revealed that through Dakkada Multi-Purpose Cooperative Society, women were benefitting from farming incentives despite existence of land tenure system, patriarchy and other cultural challenges. This was the stance of 96.89% (N=375) of total respondents. Additionally, 96.37% (N=373) confessed that recognition of female labour activities in agriculture by DMPCS has enhanced food supply in the community, thus meeting food security need. Questionnaire item 17 was the response of the study participants. The likely explanation for the positive response could be that since many of the beneficiaries of DMPCS were probably not engaged in any productive venture or had reliable source of livelihoods before now, they experienced economic and social marginalisation. However, their involvement with DMPCS has positively changed their socio-economic wellbeing. Women are becoming actively involved in the rural economy.

Table 6 revealed the responses on DMPCS employment creation and poverty reduction. The participants, 97.40% (N=377) confessed that through DMPCS, their youth and indigenous people who were marginalized before are now actively in the workforce. Similarly, 97.92% (N=379) of total respondents admitted that direct employment in cooperative activities has been created for people through DMPCS. Equally, 97.91% (N=379) reported that DMPCS has created indirect employment and self-employment through creating marketing opportunities for local products. Finally, 97.39% (N=379) reported positively that in the past few years, DMPCS has carried out new productive activities thereby creating opportunities for employment.

Table 7 revealed the responses on DMPCS expansion of social inclusion especially for women and poverty reduction. Participants, 96.12% (N=372) opined that their women now enjoy greater democratic participation in community governance because of improvement in living condition. Majority of respondents, 95.86% (N=371) confessed their greater involvement in DMPCS activities and access to local resources which they did not have before. In the same direction, 97.92% (N=379) admitted that their people were now very active in the labour market and domestic activities. This item was designed to elicit respondents' opinion on their employment situation and ability to carry out household responsibilities to help improve their welfare. Finally, the opinion of majority of respondents, 97.92% (N=379) was that DMPCS has increased their level of involvement in non-agricultural informal sector due to availability of credit facilities.

## Results and discussion

### 1 DMPCS Promotion of small sale business development and SDGs

From analysis in table 2, the majority of respondents agreed that promotion of small scale business development is associated with achievement of SDGs. Thus, promotion of small scale business

development by DMPCS has aided poverty reduction, food security/ nutrition, affordable health care services, affordable education, gender equality, women empowerment, guaranteed income and secured employment in Akwa Ibom State. Findings confirmed that small scale businesses established by cooperatives efforts provide mechanism for capital formation, savings, investment, reduction in unemployment, poverty and further develop the socio-economic landscape of developing countries (Antai, 2007; Khan and Rahaman.2007). OPAC (2017) emphasized that cooperatives help to eradicate poverty through facilitation of small scale enterprise promotion and assistance to disadvantaged community members to create their own economic opportunity through involvement in entrepreneurial activities. Households are able to earn extra income to improve their socio economic wellbeing. Entrepreneurship enhances poverty reduction, creates employment opportunities, facilitates youth development, increases family income, builds human capital etc. (Olayinka, OLusegu and Babatusde, 2015; Alvarez and Barney, 2013). Cooperative enterprise is capable of reducing poverty, creating jobs and ensuring sustainable livelihood and equitable growth (ICOPA, 2014; Stiglitz,2002; Prahled and Hart, 2002; World Bank, 2011). The promotion of small scale enterprises by DMPCS is especially important as a means of addressing the “leaving no one behind” principle of SDG Agenda 2030. Its enterprise promotion captures the women, men and the unemployed youth who are now members. The rural women members of DMPCS are important beneficiaries because of their marginalised experience as a result of the patriarchal culture that affects their access to productive resources in the family. Also, the youth who were unemployed but now engaged in small venture enterprises in these communities. Therefore, DMPCS has empowered these women and youth economically by providing them with financial resources to engage in small and medium scale businesses in line with “leaving on one behind” principle. *Our youth / women through DMPCS training have acquired entrepreneurial abilities in various vocations for self-employment; they now earning sustained income. Many are engaged in diverse sustainable livelihoods activities including recycling/ reuse projects, fashion designing, cream making, soap making, coconut oil extraction, kernel cracking, cassava crating, starch production. (FGD). Several small scale enterprises are scattered in our environment with DAKKADA insignia. Teenage school leavers, undergraduates and graduates engage in trading, fashion designing, shoemaking, catering, make-up artistry, cyber-entrepreneurship, beauty care, event management etc (KII).*

## 2 DMPCS ease of accessing financial capital and SDGs

From analysis in table 3, the respondents affirmed that accessing financial capital is associated with achieving SDGs. The implication for this is that DMPCS has made it easier for members to access financial capital. Cooperative loans are the most critical aspect of members’ benefits and activities. Existing literature (Tsekpo, 2007; Adedayo and Yusuf, 2004; Allahdadi, 2011) support the ease of accessing financial capital strength of cooperative societies. Tsekpo (2007) argued that cooperative societies enhance capital formation which helps to expand investment profile of members including acquisition of property for future gain, educational support for children (intellectual capital investment). Saving habits are encouraged which assist members to address future exigencies. Baarda (2004) emphasized that cooperative societies are useful instruments for marketing farmers produce and for saving/ credit facilities as those informal financial institutions are mostly preferred by farmers due to easy accessibility, smallness of scale and informal nature of transaction.

Studies in Nigeria revealed that the demand for financial capital far exceeds available resources (Badiru, Yusuf and Anozie, 2018; Mgbakor, Uzendu and Ndubisi, 2014). This rationalises Stiglitz-Weiss (1981) theory of credit rationing which is the strength of DMPCS. Moreover, majority of the rural dwellers are illiterate and lack collateral to obtain loans from conventional institutions (Oruonye and Musa, 2012). Thus, people tend to rely more on informal and semi-informal sources of credits (Badiru, 2010). These sources include savings, family and friend, village savings and loan association (VSLA), money lenders, rotating savings and credit association (RSCA), accumulating savings and credit association (ASCA) and agricultural cooperative societies. Cooperative societies are the second most important source of credit to rural people apart from friends and relatives (Badiru, 2010). *DMPCS offers our farmers and*

*entrepreneurs dependable sources of income for productive purposes. We cannot get money from banks. Commercial banks have failed (KII).*

### 3 DMPCS Promotion of women participation in local economy and SDGs

From analysis in table 4, the responses by participants confirmed that DMPCS promotion of women participants in the local economy has aided in achieving SDGs. This implied that cooperative societies have widened women's access to empowerment opportunities, improved standard of living and aided the general development of rural society. Women's opportunity to realize their full potential through access to social services and share in community decisions have increased thus reducing rural poverty and gender inequality (Odey, 2009). *Through DMPCS more women are becoming involved in decision making; in household and community leadership women are becoming more involved too. Based on this participation, people think that gender inequality is gradually reducing. In some families, women are holding the productive power and are even becoming bread winners (KII).*

Findings support Jones, Smith and Wills (2012) that cooperatives provide a network of mutual support to enable women overcome patriarchal restrictions and other forms of gender inhibitions in commercial or economic activities. Women involved in cooperatives are better in terms of self-reliance and wellbeing (Data and Gailey, (2012). In India women cooperative members experienced increase economic security, entrepreneurial skills and contributions to household economic wellbeing even above their men. Umoh (2009) commented that cooperative societies have helped to positively change the lives of rural women by offering solutions to male oppression/ marginalisation. *Women who are members of DMPCS are now able to access savings and credit compared to the situation before, thus enabling them acquire economic power in household matters and among disadvantaged community members (FGD). DMPCS has thus widened women involvement in rural economy. People now see women being able to access local resources/ opportunities better now to some extent. (KII).* Based on this, the situation of women in terms of gender relations appears to be changing. Existing huge gender gap seems to be reducing. Community welfare and family wellbeing have improved both quantitatively and qualitatively due to women's new role in the rural economy (Utomi, 2017). Cooperatives serve as appropriate institutional base to reduce gender inequality by involving poor rural women in their own development process (Jideaani, 2016). *The capacity of DMPCS to reduce rural poverty, moderate women cultural constraints and improve socio economic well-being is commendable (/KII). Our enterprising women are now empowered financially to utilize numerous opportunities provided by DMPCS. Through small scale enterprises they are now functionally participating in transforming the rural economy socio-economically (FGD)*

### 4 DMPCS agricultural support and SDGs

The results of table 5 indicated that DMPCS women agriculture support has a positive impact on SDG. This meant that a significant relationship exists between DMPCS agricultural support and poverty reduction. Documentary evidence by ILO (2017) highlighted the contribution of cooperatives in agriculture. In Tanzania, improved cooperative marketing of agricultural products such as milk and coffee has afforded cooperative members' fees for education and health services for their children. Four million farmers in Egypt derive income from selling agricultural produce through agricultural marketing cooperatives. About 900,000 Ethiopian people in agricultural sector obtain most of their income through cooperatives. In Argentina, cooperatives have assisted in preserving indigenous food crops; diversification of household food supply by dairy cooperatives have enhanced nutrition and income of farmers ( Haifer International, 2012) Allahdadi (2011) summarized the contributions of agricultural cooperatives in poverty reduction as (i) sustaining rural development, (ii) creating equitable growth (iii) tackling rural poverty(iv) facilitating food security. *DMPCS has reduced hunger in our families, our farmers have increased food production and income generating activities have increased (KII). Our people are now carrying out agro-businesses-cultivation of crops, rearing of livestock and food processing (FGD).*

## 5 DMPCS employment creation and SDGs

The results of table 6 showed that DMPCS employment creation has positively impacted on SDG of poverty reduction. The implication for this is that DMPCS employment creation initiative has facilitated poverty reduction and job security. The role of cooperatives in employment creation and income generation has been acknowledged by scholars (Develtere, Pollet and Wanyama, 2008; ILO, 2017). Cooperatives guarantee job security by directly employing people; indirectly promoting employment and self-employment through creating marketing opportunities and improving marketing conditions. This trickles down to non-members whose professional activities are related to transactions with cooperatives. ICA (2012) and ILO (2012) commented that more than 100 million jobs exist in cooperatives globally. According to ILO (2007) “together with small and medium-size enterprises, cooperatives are the most significant sources of employment”. A study in UK concluded that cooperatives adopt longer-term horizons in their business and invest more in human capital with a strong focus on organic growth. Findings are consistent with Thuvachote (2011) that cooperative societies create and maintain employment in both rural and urban areas. The present study confirmed Develtere, et.al (2008) that cooperatives enhance employment through members’ owned enterprises thereby contributing to Gross Domestic Product. *DMPCS has increased our people’s daily income, given our people job opportunities, good food; opportunity to save and borrow money. Our children are in schools, also, health of our children and mothers has improved (FGD)*. Curricula of institutions in some societies are now being re-structured to accommodate studies on cooperative activities which after learning become a career for them and the basis of future employment (Karlye, 2005; Ijere, 1992).

## 6 DMPCS expansion of social inclusion and protection into the informal sector and SDGs

The results presented in table 7 indicated that DMPCS expansion of women social inclusion into informal sector has a significant positive impact on SDGs. This implied that DMPCS expansion of social protection has helped in welfare maintenance. Social protection is the social security mechanism that can respond to unexpected socio-economic scarcity and major risks that people normally encounter in their livelihoods (Khan and Rahaman, 2007). Post-colonial African Societies depended mostly on mutual aid in securing individuals from misfortune or calamities that were sometimes beyond what individual could control. The rural cooperative society possesses potentials to expand social inclusion of women into the informal sector, thus contributing to poverty reduction through generating confidence in rural dwellers. With cooperatives, income, social status and household capacity for enhanced standard of living have cumulatively increase. Benefits in form of services or cash are converted to welfare maintenance (Bouman,1995) *DMPCS allows us to demonstrate mutual aids by helping families, relatives, friends and villagers to ease the burden of death by meeting the expenses of funerals and other social activities such as marriages.*(KII)

### Key successes of DMPCS

DMPCS has been able to enhance members saving behaviour. Members are not only encouraged to borrow; the cooperative has also fostered an investment culture in its members. It has strengthened the people’s habit of saving which was already evident in the existence of informal local rotating savings and credit organisation such as Esusu system. This has helped to stabilise the income level of members. The enhancement of marginal savings has enabled members engage in economic activities and become self-reliance. Savings habit inculcated among members has enhanced their productive capacity. People are now realising the benefits of personal savings for investment.

DMPCS has also significantly enhanced the financial independence and guaranteed autonomy of small holder farmers. These farmers benefit from accessing credit facilities and are able to design

sustainable financial plan for themselves. This has made members to enjoy financial services which gives them confidence to deposit and withdraw funds for productive purposes. Also, members especially the women are becoming less reliance on their husbands financially. In this way, DMPCS economically empowers and gives voice to its members at the same time assists them to plan financially.

DMPCS has been able to offer the poor security by reducing their vulnerability to risks without sliding into poverty. DMPCS focuses on the needs of members which trickles down to communities. Members have access to rights and opportunities to involve in economic productivity. It provides access to services and enhances the capacity of members to improve their socio-economic lives thus helping to reduce poverty. Access to capital for enterprise development shields members from social vulnerability to social and economic risks.

DMPCS has potentially re-insured its members through diversifying income sources. This has resulted to better social protection, increase household income, social status and wellbeing. The cumulative impact of this is poverty reduction. Additionally, DMPCS has significantly changed the status of women who are the majority.

### Key challenges of DMPCS

Inadequate awareness of DMPCS activities poses as a serious challenge. People in rural areas are not well informed about the objectives of DMPCS and the contributions it is making towards poverty reduction. In rural areas, local politics of the community is constraining the dissemination of correct information about DMPCS. Certain community elites who should have helped to spread information about the benefits of DMPCS are rather sponsoring false information about borrowing at high interest rates just to dissuade people from being members.

In rural communities of Akwa Ibom State of Nigeria, the physical infrastructure that could support the operation of DMPCS such as good feeder roads and power supply is lacking. The availability of infrastructural facilities would have enabled, sustained or enhanced the productive activities. DMPCS could have yielded greater results in terms of improving the quality of rural lives if infrastructural facilities were available.

DMPCS faces the challenge of lack of professional approach in the management of its activities. This has hampered the coordination of the cooperative activities. In some local government areas where DMPCS is situated, it has not flourished and expanded because of lack of a strong purposeful character at the head capable of exercising leadership and a vision that motivates people to work together.

Another challenge is the failure to encourage postharvest processing of agricultural produce to ensure that small holder farmers play a key role. Their functions should not only be limited to planting and harvesting alone. Farmers do not sufficiently have access to facilities for processing products such as vegetables, palm fruits, plantain, cassava, fruits etc.

## Conclusion and recommendation

Improvements associated with DMCS wealth creation initiatives have had significant spillover impacts on social and economic wellbeing. Increased income makes small holder farmers and entrepreneurs better able to feed their families, fund children school programme, address health needs, secure their livelihoods etc. DMPCS has fostered achievement of SDG targets of poverty reduction, food security/ adequate nutrition, affordable health and educational services. Women economic empowerment has helped to reduce gender gap. Members benefit from guaranteed minimum income and security of employment. The study recommended that DMPCS should be partnership oriented involving the coordinated participation of poverty-focused development agencies. Research uptake management should be integrated into DMPCS. A meaningful engagement with Civil Society Organisations (CSOs) and community organisations is required. Such partnership will help to carry out enlightenment and advocacy on importance of cooperative societies as an alternative to government rural development programmes. This will also stir the interest of people on the need for self-sufficiency through utilization of local resources

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