

Impact of Cooperative Society in Empowerment of Rural Women: A Case of Indigenous Women of Nimo Town, Anambra State Nigeria

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Abstract: In this study, Cooperative society empowerment was examined to ascertain its impact on rural women. The sources of the data used for this research were primary and secondary data. Out of a total of one thousand three hundred and eighty six (1386) indigenous women of Nimo community, Anambra state, Nigeria were given questionnaires to fill. Nine hundred and eighty eight (988) of the population answered, completed and returned the questionnaire. The descriptive method was used to analyze the data generated for the research. This was supported by tables showing questions, responses of Yes or No, percentages. The hypothesis was tested using goodness- of-fit, descriptive statistics and histogram of normal curve. From the findings, the researcher came to a final decision that Cooperative societies impacts significantly on the living standard of its beneficiaries in any of their empowerment programmes. This means that cooperative societies helps in community development and in alleviation of poverty in rural communities.

Keywords: Cooperative, Empowerment, Community, Society, Alleviation, Poverty, etc

INTRODUCTION

Cooperatives have been defined in diverse ways by various people and writers for different purposes. Tonyi, [1] views cooperatives as an association of persons with a common economic and thorough formation of a democratically controlled business organization, such persons as associates make equitable contribution to the capital required and accept fair share of benefits and risks of their undertaking. Cooperative seem to be the best instrument used by government mostly to bring about serious economic development in the country. Financial institutions like banks tend to use mostly rural women cooperatives to improve or develop the economy. This could be said to be in the form of empowerment to the rural women cooperatives

A cooperative society is an association of individual who voluntarily pool their resource and carry on the business for their own welfare and not for a profit seeking business. It is democratic form of organization in which the consumers are the owners of business from manage to clerk all are the owners of the business and all management is in their hands in this organization capitalists is not involved. Ihimodu, [2]. Views co-operative society as a voluntarily association stated with the aim of service of its members. It is a form of business where individuals belonging to the same class join their hands for the promotion of their common goals. These are goals. These are generally formed by the poor people or weaker section people in the society. It reflects the desire of the poor people to

stand on their own legs or own merit. The philosophy of the formation of the cooperative society is “all for each and each for all”.

Manser, [3] view co-operative society is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owner and democratically-controlled enterprise. A co-operative society is another means for forming a legal entity to conduct business besides forming a company. It pools together human resources in the spirit of self and mental help with objects of providing service and support to members.

AIM OF THE STUDY

The main aim of this research work is to determine the impact of cooperative societies on rural women empowerment.

HYPOTHESIS

Ho- Cooperative society's empowerment programmes have no significant impact on the rural women.

Ho- Cooperative societies have no significant impact on rural development.

REVIEW OF RELATED LITERATURE

The Concept of Human Empowerment

Women's empowerment is that women should be free legally, socially and psychologically to use all their capacities, including their reproduction capacities

to satisfy their individual goals. Thus, women empowerment implies the transaction of their relation at four levels. The house hold/family, the community, the markets, and the state. It includes control over material resource, and a change in self-perception and self-confidence by women. The object is a transition of women from a subordinate status to one full of dignity, from being statistically invisible element of society to bring a recognized and often pivotal pillar of development. Women's empowerment is seen as a means of strengthening women participation in all facets of economic, social and political life of a nation. Obetta, [4] opines that in the process of empowerment, women assume their own identity, value themselves increase their self-confidence and self-esteem, and cross the threshold of fear of the feeling of powerlessness, Report of the Independent Commission on Population and Quality of Life, 1996.

The Contribution of Cooperative Society in Empowerment of Rural Women

There are few cooperative organizations in Nigeria operate in the area of women empowerment using cooperatives and saving and credit cooperatives in one among them. This research has made an idea attempt to deal with the role of cooperative in promoting women empowerment, taking member households of this particular organization in focus. Empowerment of women is crucial for their emancipation and meaningful participation in the decision making process at all level. Hence, to bring about this change women's socially and economical empowerment is crucial. Nigeria women are no exception from the existing deprivation of right of decision making and therefore, need empowerment at every level. Besides, it is believed that increasing women access to financial products will in itself increase household income which will then translate into improved well-being for women and enable women to bring about wider changes in gender inequality. In economic empowerment, women's access to savings and credit through saving and credit programs gives them a greater economic role in decision making through participation in terms of optimize their own and the household welfare.

Dimensions of Women Empowerment

Education Empowerment

People require literary skills for the political, economic, social and more development. Ahmed, [5] stressed that the world is undergoing changes in arts, science and technology, and to extent to which people perceive and actually are sensitized to those changes depends on a number of variables, but the variable with the greatest catalytic influence on our knowledge, about ourselves and our world is education. The declaration of the 4th international conference and our world is education. At Paris in 1985, in [4] recognized the right to learn as a major challenge to humanity. Therefore, the right to learn is:

Empowerment women with education give them a sense of belonging in the society. Adebukola, [6] noted that when a women is professionally empowered she will make use of her endowment in a positive way, and being a mistress in her profession, she will not be deprived the right to practice, as to benefit the nation [7] opined that problems have persisted among women for such a long time because most of them have little or no exposure to literary and education.

Political Empowerment

Politics is the act of governance, and it is through politics and governance that government affect the lives of many. Argawal, [8] stressed that the worth of right of ownership and use of resources depends on the process of decision-making through which rights are used, contested and adjudicated. These processes need to be stressed until women are present at the decision-making table or their concerns will remain marginalized, and the oppressive division between private and public sphere will persist [9]. Thus, women need to be empowered politically in order to force their issues on to discussion agenda. It therefore, require the political organization of women at the grassroots, national and international levels.

Social-Cultural Empowerment

Okeke, [10] submitted that the social and cultural empowerment of women would be in keeping with the provisions of the Nigeria constitution, which stipulates equal opportunity for all irrespective of sex, creed or religion. Social and cultural empowerment of women through the dismantled of oppressive social structures will restore the dignity of women hood and enhance self-image. Such a situation will surely breed mutual respect and love. Empowerment of women is fundamental about changing social and institution frameworks which promote gender equality. Empowerment leads to a reorganization of the productive and reproductive rolls within the society.

Economic Empowerment

The economic empowerment is directed at removing identified obstacles to full participation of women in money-yielding venture. Through this, the formation of women-only cooperative societies was encouraged. It s through these cooperative societies that it has become possible for woman to obtain land for agricultural and non-agricultural projects. Okojie, [11] further noted that the most effective way to reduce poverty is to expand the opportunities by which the poor can do more for themselves economically, politically and socially. Economically, the task is t help the poor gain their rightful access to productive resources and appropriate knowledge for their use. It requires directly addressing inequalities in the distribution of productive assets, namely through redistributing land and consciously re-allocating finance

to meet the needs of the poor borrowers, especially women. Economic empowerment is the key to breaking the vicious cycle of gender inequality. In empowering women economically, it is necessary to address women's weak access to economic resources and their inability to take economical decision that will enhance their well-being and that of their families.

Factors that Affect Women's Active Roles on Community Management.

The structural basis of powerlessness for women is caused by the patriarchal structural of most societies and they are grouped into the following sub-headings:

- a. **Political and legal Structural:** Okojie, [11] states that political and legal structures help to re-in force male superiority and dominance. Men usually monopolize the political power. Traditionally, village council are composed. Women leaders are only invited when matters concerning women are to be discussed. This has entered the modern times where only few women hold elective or appointed position in government in most countries. On this, Eboh, [12] affirmed that women are regarded by men as political spoilers and therefore, responsible governance is not meant for them. This purports political powerlessness and women's exclusion from top echelons of knowledge, given knowledge is power.
- b. **Religion System:** The religious practices perpetuate gender inequality. At the extreme is the practice of Purdah or female seclusion by Muslims. African Tradition Religion (ATR) and the modern religion reinforce male dominance. Supporting the percussive roles of religion in socio-cultural; lives of women in the community. World, [13] stressed that African traditional religion, Islam and Christianity preaches in support of control of family, which is the very foundation of the society. Therefore, women have very limited roles in religion activities. Taboos on women during menstruation and breast feeding have religion foundations. Women are forbidden to see some traditional masquerades, shrines; etc fines are prescribed for the violation of any of these restrictions.

Solutions and Ways Forward for Rural Women Empowerment.

Women Form an Indispensable Part of Human Resources for Development

Without their contributions, the economy of Nigeria cannot be expected even to be maintained at their present low levels, much less advance to meet set targets Onah,1998 as cited by Okeke, [10]. It therefore, shows that the major obstacle to national development cannot be overcome without the full participation of women. Therefore, as a way forward, the following strategies should be adopted:

Empowering Women for Development

The reason why women are singled out for empowerment was due mainly to the activities of women's groups which made their presence felt at various international conferences. Various National and International Authorities are now ready to agree that women's empowerment should be placed at the center of development. The main reason is the recognition that women are becoming a political force both nationally and internationally. Women's empowerment is a means to strengthen women's participation in all factors of economic. Social and political life. The target is all women in the society who should be mobilized for process of women empowerment. They include women in administration, in the liberal professions.

Redirecting the Structure of Incentives

There is need for redirect public policies and service towards the vulnerable groups in the society. The poor and powerless should have access to government incentives and services such as agricultural incentives, credit, etc. Okeke, (2005) advocated for formation of women only cooperative societies so that it will become possible for women to obtain land for agricultural and non-agricultural projects.

Encouraging Small Enterprise

Most of the poor and powerless women are employed in small enterprises. In many developing countries, the future growth of employment will be concentrated in small-scale enterprise, especially household enterprise and small privately owned firms and cooperatives in urban and rural areas. It then means the preferential credit and support service should be directed towards small enterprises to enhance productivity and income of participants. Biswalo and Baartjies, [14] maintained that women participate in income generating activities because they will bring increased income which they could use to supplement whatever is available or brought on by their breadwinners of the family.

Improving Access to Credit and Financial Services

According to Nweze, [15], indigenous credit associations are known to operate effectively in savings and credit activities with potentials for future enlargement. They have debunked the belief that rural household have no savings, and that largely subsistence farmers are unable to organize themselves. Women suffer most from discriminatory access to resources including land and credit. With respect to land. There is need to remove all economic, legal and social impediment on women's access to land, given that in rural areas food items are grown by women. Poor women also require enhanced access to credit in order to finance their farming, food processing and trading activities. In essence. It is essential to increase access by the poor and powerless to credit markets. More credit should be channeled to informal credit markets. Women are especially vulnerable as regards special

banks being formed in Nigeria for this purpose. Such banks include people’s bank. And community bank which later metamorphosed in to Micro-finance bank. In general policy reforms and actions to enable the poor gain access to assets

Political Empowerment

There is need to promote grass root participatory development in which the beneficiaries (especially women) organize themselves for community development activities, sometimes with little or no assistance Government should create room for these micro-enterprise initiatives in social mobilization, community and rural development, small-scale industry development and growth in human resources. Such grassroots initiatives provide an important complement to national development, and help women to empower themselves. As such, women should be empowered to achieve a certain status and influence in the making of decision at all levels, from home to the market place to cabinet and to summit meeting. Since it has not been proved that women in decision-making positions have been a disappointment when in those position of authority. A favorable attitude among the educated people and other should be crated [16]. Thus, the growing ascent of women into decision-making position should be allowed. Therefore, women should take advantage of this momentum visibility political participation and pressure by women’s groups.

METHODOLOGY

Participants

The population of the study includes all the indigenous women living in the rural area of Nimo town, Anambra state, Nigeria without exemptions. There are a total of one thousand three hundred and eighty six (1386) indigenous women in the community for this research. All the women were taken as the sample size and given questionnaires to fill and return. Out of the one thousand three hundred and eighty six

(1386) respondents given questionnaires to fill, only nine hundred and eighty eight (988) were completed and returned, representing 71.3% of the total sample size.

Method of Data Analysis

The descriptive method of data analysis would be used to analyze data that will be generated for the research. This will be supported by tables showing questions, responses and percentages of Yes or No.

$$Percentage = \frac{Number\ of\ Response}{Total\ Number\ of\ Respondents} \times \frac{100}{1}$$

The data generated for this study will be analyzed, using Goodness-of-fit statistical tool, and with other appropriate statistical techniques. The techniques includes frequency and percentages. The analysis will be done using Statistical Package for Social Science (SPSS) version 21 and Minitab software version 16.1. The hypotheses will be tested as follows.

Hypothesis: Goodness-of-fit statistical tool and other relevant and appropriate statistical techniques would be used to validate the hypothesis.

Decision Rule

If the calculated value is greater than the critical value the null hypothesis will be rejected given room for the acceptability of the alternative hypothesis.

Presentation and Analysis of Data

The presentation, analysis and interpretation of all the data collected are presented and analyzed. They are based on the objectives, research questions and hypotheses that guided the research. It further conducts a detailed analysis with the aid of suitable statistical technique of the data collected.

Background Information on the Respondents

Table 1: Respondents Age Distribution

Age	No of Respondents	% of Respondents
18 - 25	54	5.5%
26 – 35	143	14.5%
36 – 45	217	22%
46 – 55	278	28%
56 and above	296	30%
Total	988	100%

Source: Field survey (2016)

The above table reveals that 54 (5.5%) of the respondents fall between the age of 18 – 25, 143 (14.5%) respondents fall between 26 – 35 of age while 217 (22%) respondents falls between 36 – 45 years old.

The remaining categories are 46 – 55 years which has 278 (28%) respondents and 56 and above which has 296 (30%) respondents.

Table 2: Respondents Marital Status

Marital Status	Frequency	Percentage (%)
Married	693	70.1%
Single	295	29.9%
Total	988	100

Source: Field Survey (2016)

In the above table, it reveals that 693 (70.1%) respondents are married while 295 (29.9%) of the respondents are single. This shows that there are more of married women in my sample size than the single

women. It also represents that there are more married women in the community than the unmarried ones. This shows that there is no equal representation of both parties involved.

Table 3: Educational Qualification of Respondents

Educational Qualification	No of Respondents	Percentage
FSLC or its equivalent	301	30.5%
SSCE or its equivalent	278	28.1%
NCE/OND or its equivalent	224	22.7%
B.Sc/HND or its equivalent	174	17.6%
MBA/M.Sc and above	11	1.1%
Total	988	100%

Source: Field Survey (2016)

The table above depicts the educational qualifications of the respondents. With 301 (30.5%) of the respondents possessing FSLC or its equivalent. Those that possess SSCE or its equivalent are 278 (28.1%), 224 (22.7%) of the respondents possesses NCE/OND or its equivalent while 174 (17.6%)

possesses B.Sc/HND or its equivalent. Only 11 (1.1%) of the respondents possess MBA/M.Sc and above. The above table shows that most of the women has average level of education. This shows that the women under study has higher rate of First School Leaving Certificate qualification and fewer post-graduates.

Table 4: Category of Women

Category of Women	No of Respondents	Percentage
Employed	213	21.6%
Self Employed	586	59.3%
Unemployed	189	19.1%
Total	988	100%

Source: Field Survey (2016)

On the category of women, the above table indicates that 213 (21.6%) respondents are employed by other employees, 586 (59.3%) represent the self-employed women, while 189 (19.1%) of the respondents are unemployed. The above table shows that the rural environment under study has higher

number of self-employed women and lower number of unemployed women.

Presentation and Analysis of Data Based on Research Question

Table 5: Research Question 1

Ho: Cooperative society's empowerment programmes have no significant impact on the rural women

S/N	Questionnaire Items	Responses	No of Responses	Percentage%
1	Are cooperative societies acceptable by the people in your community?	Yes	885	89.6
		No	103	10.4
		Total	988	100
2	Do cooperative societies empower rural women in your community?	Yes	799	80.9
		No	189	19.1
		Total	988	100
3	Does the empowerment impact positively on the beneficiary?	Yes	942	95.3
		No	46	4.7
		Total	988	100
4	Are the cooperative societies in your community people-oriented and also profit-oriented?	Yes	856	89.6
		No	132	13.4
		Total	988	100

Source: Field Survey (2016)

The table above shows that 885 or 89.6% of respondents agreed that Cooperative societies are acceptable by the people in their community, while 103 or 10.4% disagreed.

The table shows that any 799 or 80.9% of the respondents affirmed that Cooperative societies empower rural women in their community, while 189 or 19.1% objected to that.

However, 942 or 95.3% respondent agreed that empowerment impacts positively on them while 46 or 4.7% disagree with that.

Furthermore, 856 or 89.6% respondents agreed that cooperative societies in their community are people-oriented and also profit-oriented while 132 or 13.4% disagree.

Test of Hypothesis One

Here, the researcher tests the formulated hypothesis using descriptive analysis and goodness-of-fit statistical tool to verify the validity of the hypothesis.

Table 6: Descriptive Statistics

	N	Range	Minimum	Maximum	Sum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
YES RESPONSE	4	143	799	942	3482	870.50	29.784	59.568	3548.333
NO RESPONSE	4	143	46	189	470	117.50	29.784	59.568	3548.333
Valid N (listwise)	4								

Source: Researcher (2016)

The Descriptive analysis observed the statistical analysis of the data for Yes response and No response. The analysis revealed that the Yes Response has the range of 143, minimum of 799, maximum of 942, the sum of 3482, mean of 870.50, standard error of 29.78, standard deviation of 59.56 and standard variance of 3548.3. It also shows that the No Response

has the range of 143, minimum of 46, maximum of 189, the sum of 470, mean of 117.50, standard error of 29.78, standard deviation of 59.56 and standard variance of 3548.3

Histogram (Normal Curve) of Yes Response

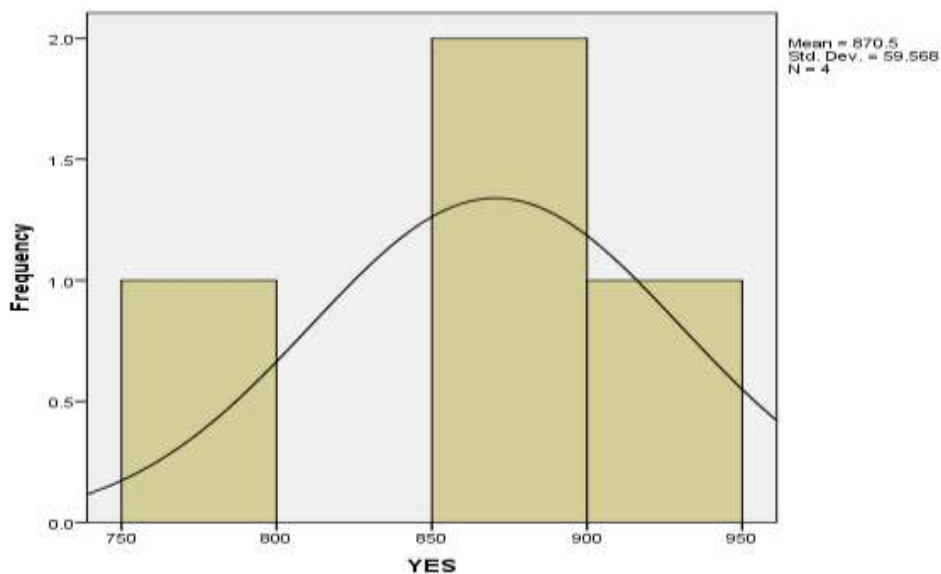


Fig-1: Histogram (with Normal Curve) of YES response for hypothesis one data

The descriptive statistics show the statistical summary of YES response for hypothesis one, it describes the details of the hypothesis statistically. It

also shows the histogram chart of the data with its normality curve.

Histogram (Normal Curve) of No Response

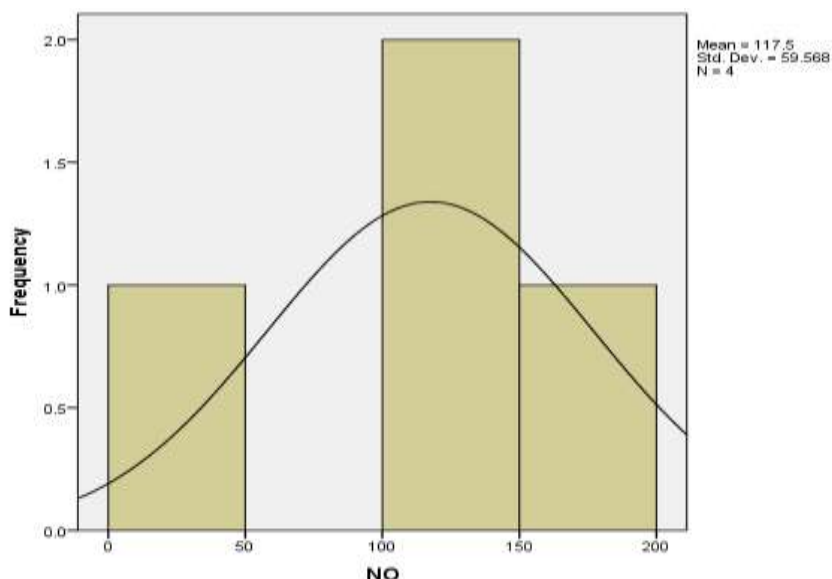


Fig-2: Histogram (with Normal Curve) of NO response for hypothesis one data

The descriptive statistics show the statistical summary of NO response for hypothesis one, it describes the details of the hypothesis statistically. It

also shows the histogram chart of the data with its normality curve.

Goodness-of-Fit Test for Poisson Distribution

Data column: YES RESPONSE

Frequency column: NO RESPONSE

Poisson mean for YES RESPONSE = 847.851

YES RESPONSE	Observed	Poisson Probability	Expected	Contribution to Chi-Sq
<=799	189	0.047369	22.2634	1248.73
800 - 801	0	0.007330	3.4449	3.44
802 - 803	0	0.008191	3.8500	3.85
804 - 805	0	0.009109	4.2812	4.28
806 - 807	0	0.010079	4.7372	4.74
808 - 809	0	0.011098	5.2159	5.22
810 - 811	0	0.012159	5.7146	5.71
812 - 813	0	0.013256	6.2302	6.23
814 - 815	0	0.014381	6.7590	6.76
816 - 817	0	0.015525	7.2968	7.30
818 - 819	0	0.016678	7.8389	7.84
820 - 821	0	0.017830	8.3802	8.38
822 - 823	0	0.018969	8.9155	8.92
824 - 825	0	0.020083	9.4389	9.44
826 - 827	0	0.021159	9.9447	9.94
828 - 829	0	0.022185	10.4272	10.43
830 - 831	0	0.023150	10.8804	10.88
832 - 833	0	0.024040	11.2988	11.30
834 - 835	0	0.024845	11.6771	11.68
836 - 837	0	0.025554	12.0104	12.01
838 - 839	0	0.026158	12.2944	12.29
840 - 841	0	0.026649	12.5252	12.53

842 - 843	0	0.027021	12.6998	12.70
844 - 845	0	0.027268	12.8160	12.82
846 - 847	0	0.027387	12.8721	12.87
848 - 849	0	0.027378	12.8676	12.87
850 - 851	0	0.027240	12.8027	12.80
852 - 853	0	0.026975	12.6783	12.68
854 - 855	0	0.026588	12.4965	12.50
856 - 857	132	0.026085	12.2597	1169.50
858 - 859	0	0.025471	11.9715	11.97
860 - 861	0	0.024757	11.6358	11.64
862 - 863	0	0.023951	11.2570	11.26
864 - 865	0	0.023064	10.8403	10.84
866 - 867	0	0.022108	10.3908	10.39
868 - 869	0	0.021094	9.9142	9.91
870 - 871	0	0.020034	9.4159	9.42
872 - 873	0	0.018940	8.9018	8.90
874 - 875	0	0.017824	8.3772	8.38
876 - 877	0	0.016697	7.8477	7.85
878 - 879	0	0.015570	7.3181	7.32
880 - 881	0	0.014454	6.7933	6.79
882 - 883	0	0.013357	6.2776	6.28
884	0	0.006275	2.9493	2.95
>=885	149	0.104664	49.1920	202.51
N	470			
N*	0			
DF	43			
Chi-Sq	3007.02			
P-Value	0.000			

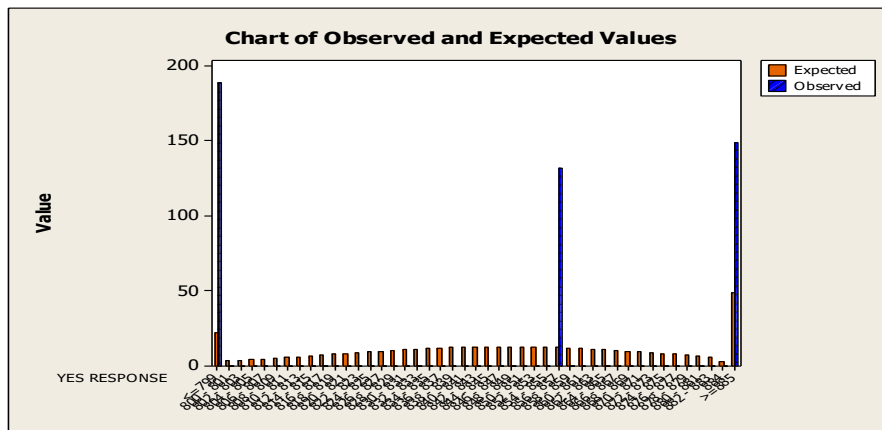


Fig-3: Chart of Observed and Expected Values

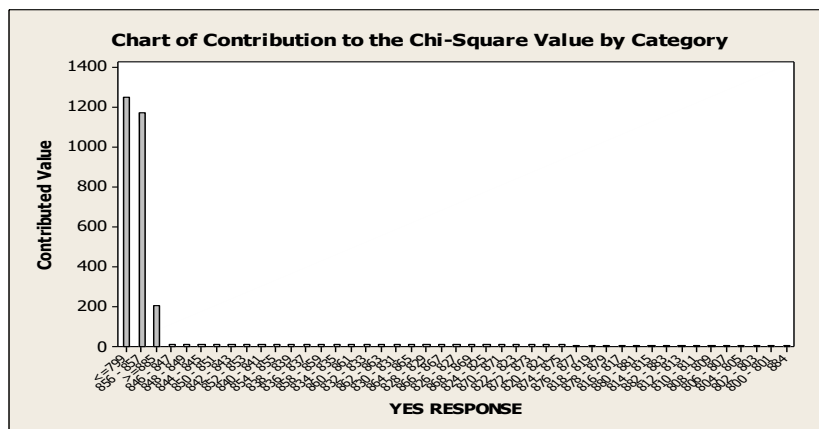


Fig-4: Chart of Contribution to the Chi-Square Value by Category

Decision rule

From the analysis, the P-value which is the significance value is 0.000 which is less than the 0.01 significance level; therefore we reject the null

hypothesis and accept the alternative which says that, “Cooperative society’s empowerment programmes have a significant impact on the rural women”.

Table 7: Research question 2
Ho: Cooperative societies have no significant impact on rural development

S/N	Questionnaire Items	Responses	No of Responses	Percentage%
1	Does cooperative societies in your community help in its development?	Yes	811	82.1
		No	177	17.9
		Total	988	100
2	Does all their activities aim towards empowerment and development?	Yes	752	76.1
		No	236	23.9
		Total	988	100
3	Does this empowerment programmes help alleviate the living standard of your people?	Yes	879	89
		No	109	11
		Total	988	100
4	Do you think this cooperative societies have hidden agenda against your community?	Yes	921	93.2
		No	67	6.8
		Total	988	100

Source: Field Survey (2016)

The above table shows that 811 or 82.1% of respondents agreed that Cooperative societies in their communities help in its development, while 177 or 17.9% disagreed.

However, 879 or 89% respondent agreed that the cooperative empowerment programmes help alleviate the living standard of its beneficiaries in their community while 236 or 23.9% disagree.

The table also shows that 752 or 76.1% of the respondents affirmed that all the activities of the cooperative societies in their community aim towards empowerment and development, while 236 or 23.9% objected to that.

Furthermore, 921 or 93.2% respondents believe that the Cooperative societies in their community have hidden agenda while 6.8% disagree.

Table 8: Descriptive Statistics

	N	Range	Minimum	Maximum	Sum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
YES	4	169	752	921	3363	840.75	37.266	74.531	5554.917
NO	4	169	67	236	589	147.25	37.266	74.531	5554.917
Valid N (listwise)	4								

Source: Researcher (2016)

The Descriptive analysis observed the statistical analysis of the data for Yes response and No responses. The analysis revealed that the Yes Response has the range of 169, minimum of 752, maximum of 921, the sum of 3363, mean of 840.75, standard error of 37.26, standard deviation of 74.53 and standard variance of 5554.9. It also shows that the No Response has the

range of 169, minimum of 67, maximum of 236, the sum of 589, mean of 147.25, standard error of 37.26, standard deviation of 74.53 and standard variance of 5554.9.

Histogram (Normal Curve) of YES Response

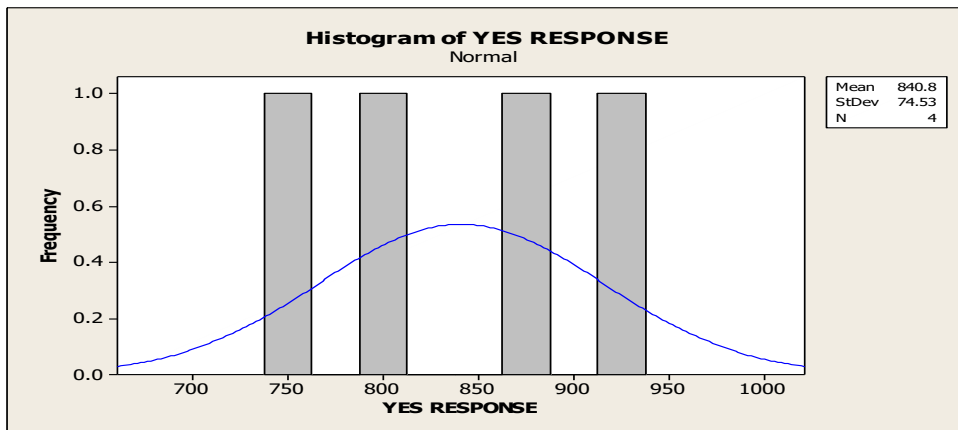


Fig-5: Histogram (with Normal Curve) of YES response for hypothesis two data

The descriptive statistics show the statistical summary of YES response for hypothesis two, it describes the details of the hypothesis statistically. It

also shows the histogram chart of the data with its normality curve.

Histogram (Normal Curve) of NO Response

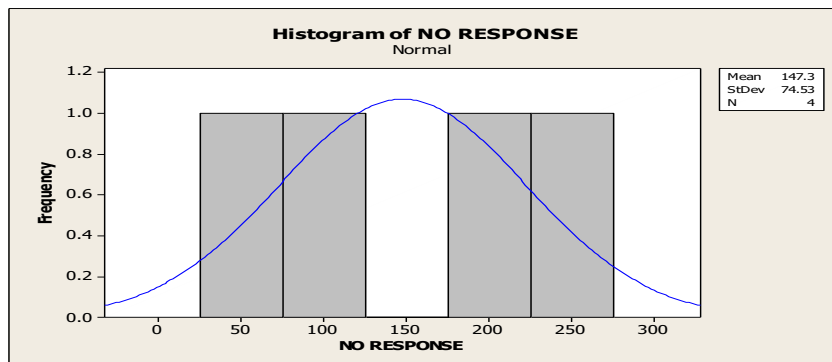


Fig-6: Histogram (with Normal Curve) of NO response for hypothesis two data

The descriptive statistics show the statistical summary of NO response for hypothesis two, it describes the details of the hypothesis statistically. It

also shows the histogram chart of the data with its normality curve.

Goodness-of-Fit Test for Poisson Distribution

Data column: YES RESPONSE

Frequency column: NO RESPONSE

Poisson mean for YES RESPONSE = 812.457

YES RESPONSE	Observed	Poisson Probability	Contribution to Chi-Sq
<=752	236	0.0168244	9.9096
753 - 754	0	0.0032452	1.9114
755 - 758	0	0.0080861	4.7627
759 - 762	0	0.0106117	6.2503
763 - 766	0	0.0136368	8.0321
767 - 770	0	0.0171622	10.1085
771 - 774	0	0.0211549	12.4603
775 - 778	0	0.0255433	15.0450
779 - 782	0	0.0302145	17.7963
783 - 786	0	0.0350163	20.6246
787 - 790	0	0.0397638	23.4209
791 - 794	0	0.0442500	26.0632
795 - 798	0	0.0482602	28.4253
799 - 802	0	0.0515895	30.3862

803 - 806	0	0.0540595	31.8410	31.84
807 - 810	0	0.0555346	32.7099	32.71
811 - 814	177	0.0559345	32.9454	629.88
815 - 818	0	0.0552410	32.5370	32.54
819 - 822	0	0.0534997	31.5113	31.51
823 - 826	0	0.0508148	29.9299	29.93
827 - 830	0	0.0473390	27.8827	27.88
831 - 834	0	0.0432591	25.4796	25.48
835 - 838	0	0.0387799	22.8414	22.84
839 - 842	0	0.0341072	20.0892	20.09
843 - 846	0	0.0294330	17.3361	17.34
847 - 850	0	0.0249237	14.6800	14.68
851 - 854	0	0.0207117	12.1992	12.20
855 - 858	0	0.0168921	9.9495	9.95
859 - 862	0	0.0135225	7.9647	7.96
863 - 866	0	0.0106260	6.2587	6.26
867 - 870	0	0.0081971	4.8281	4.83
871 - 874	0	0.0062082	3.6566	3.66
875 - 878	0	0.0046166	2.7192	2.72
>=879	176	0.0109409	6.4442	4461.24

N N* DF Chi-Sq P-Value
 589 0 32 10789.2 0.000

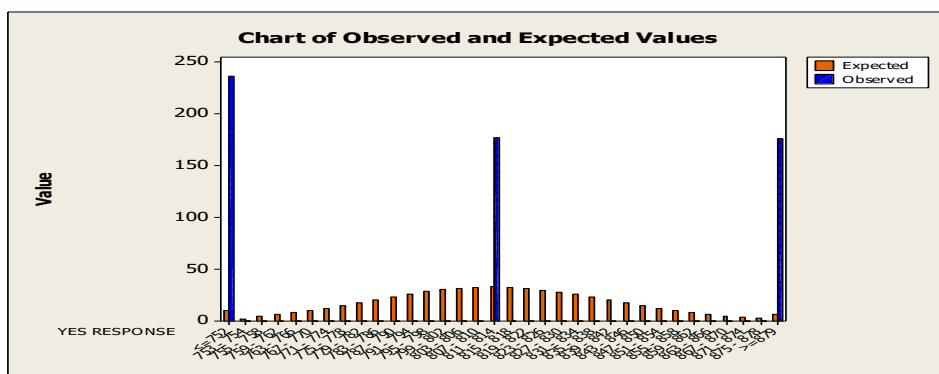


Fig-7: Chart of Observed and Expected Values

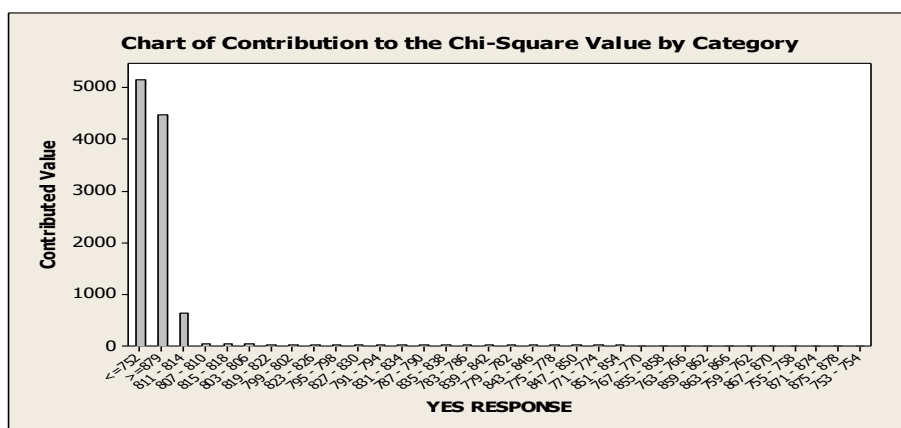


Fig-8: Chart of Contribution to the Chi-Square Value by Category

Decision rule

From the analysis, the P-value which is the significance value is 0.000 which is less than the 0.01 significance level; therefore we reject the null hypothesis and accept the alternative which says that,

“Cooperative societies have a great significant impact on rural development”.

SUMMARY OF FINDINGS

From the data collected for the research work, observations were made as regards to the intelligent

questionnaires presented to them. Based on the findings of the study, many respondents were of the view that Cooperative empowerment impacts positively on its beneficiaries.

Also from the findings, many respondents were of the opinion that the cooperative societies in the community have hidden agenda despite the fact that many believe that their empowerment programmes impacts positively on the living standard of the community. This I recommend for further research on believe that despite the benefits, the rural women still believe the cooperative societies have other agenda outside the once they make them believe.

In conclusion, from the findings, the study hereby reveals that Cooperative societies impacts significantly on the living standard of its beneficiaries in any of their empowerment programmes. This means that cooperative societies helps in community development and in alleviation of poverty in rural communities.

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