



IMPACT OF WOMEN'S COOPERATIVE ON SUSTAINABLE ECONOMIC GROWTH IN NIGERIA.

¹SENNUGA, Mabayoje Albert, ²ADEDAYO, Temitayo Gbeminiyi, ¹MOSURO, Opeyemi
Olukayode; ¹OLUSANYA, Rahmon Obafemi & ¹BALOYE, Olubunmi Christainah

¹Department of Economics

Sikiru Adetona College of Education, Science and Technology, Omu- Ajose,
Ogun State,

Email: albertsennuga@gmail.com, kayodemosuro2015@gmail.com, obafemiolusanya@gmail.com,
bunmiosibodu@gmail.com,

Tel: +2348077994637, +2348053410040, +2347030570621, +234807711147

²Department of Human Resources Management, University of Salford,
Greater Manchester, United Kingdom,

Email: adedayotemitayo78@gmail.com

Tel: +2348034917137

Abstract

Women's cooperatives have emerged as vital mechanisms for fostering sustainable economic development, particularly in marginalized communities. This study examines the assessment of rural women participation in cooperative society on sustainable economic growth. The study was carried out in Ijebu North Local Government Areas of Ogun State. The target population of the study comprises the entire rural women participating and not participating in cooperative society in Ijebu North Local Government Area of Ogun State. A total of two hundred (200) rural women that participated in cooperative society and those that did not participated were selected for the study through simple random sampling technique. The instrument used for the data collection was developed by the researchers and was tagged "Assessment of Rural Women Participation in Cooperative Society on Sustainable Economic Growth Questionnaire (ARWPCSSEG)". The reliability of the instrument was determined using Cronbach alpha and the reliability coefficient was found to be 0.78 which testified the reliability level of the instrument. The data collected was analyzed using descriptive and inferential statistics. The findings of the study revealed the existence of a significant difference in sustainable economic growth between rural women engaged in cooperative societies and those who are not in Ijebu North LGA. The study concluded that collaborative involvement of rural women in cooperative society markedly improves women's economic outcomes. The study recommended that focused community awareness efforts have to be implemented to motivate increased involvement of rural women in cooperative organizations.

Keywords: Women's cooperatives, sustainable development, economic empowerment, environmental sustainability, social empowerment



Introduction

The contemporary global economic framework demonstrates that women play an essential role in the affairs of nations, particularly in economic and national development, whether in the formal or informal sector, and in both urban and rural regions. The involvement of women in Nigeria's economic sphere is just one facet of their evolving societal responsibilities (Orisadare, 2019). Olonade et al (2021) highlights the evolving position of women in Nigeria by stating that women are central to most significant concerns in the international or global development agenda. Currently, matters pertaining to women are referred to by several terms, including women's issues, women's concerns, women in development, women in politics, and women in science and technology. Despite the diversity of terminologies, there is a universal consensus that international development plans must incorporate initiatives for the integration of women into the development and economic processes.

Women in Nigeria, especially in rural regions, are anticipated to engage actively in cooperative activities. Through engagement in cooperative activities, women might potentially alter some socio-economic conditions by generating chances for economic self-actualization, reshaping public perceptions of their position, and, most significantly, enhancing their general level of living (Akinwale, 2023). The contemporary global economy has expanded the role of women beyond childbearing and domestic management; they have become essential stakeholders in the economic and social progress of their families and communities (Gugan et al., 2024).

Nonetheless, the active involvement of women in cooperative endeavours may prove unsustainable without unobstructed access to pertinent, timely, and precise information, appropriately packaged and disseminated. The perceived deficiency in knowledge regarding cooperative opportunities available to rural women renders their participation in cooperative activities unsatisfactory (Bekena, 2015). To realise women's economic potential in cooperative activities and enhance their motivation to engage in such initiatives, information must be disseminated timely, appropriately, and in adequate quality and quantity (Bharti, 2021). The information context of rural women in Nigeria, considering factors such as illiteracy, inadequate communication infrastructure, and the prevalence of detrimental cultural practices, leads to the perception that these women lack sufficient knowledge regarding cooperative issues.

The contributions of rural women to homes and communities have enhanced both local and global economies. The involvement of rural women in cooperative societies has significantly enhanced revenue generation via diverse activities and rural livelihoods (Jabeen et al., 2020). Jabeen et al (220) stated that numerous global studies have proven the significant importance of rural women in enhancing family economies and overall wellbeing. In Nigeria, rural women constitute 75 percent of agricultural work and are responsible for almost 90 percent of the country's food production (Uduji et al., 2019). Rural women participate in many types of cooperative enterprises which improves their access to shared production resources, leadership capabilities, and resilience (Pramesthi, 2025; Wulandhari et al., 2024). It enhances their individual capabilities, market access, and economies of scale, hence facilitating income growth (Surya et al., 2021). Cooperative activities have consistently proven to be the most effective tool for rural development in nearly all developing nations.

The involvement of rural women in cooperative societies might be viewed as a strategy to enhance household well-being. Notwithstanding the significant advantages of cooperative societies, prevailing gender disparities hinder member engagement, particularly when these organisations are mostly governed and administered by males (Aju & Adeosun, 2021; Theeuwes et al., 2021). Dash et al (2020) and Bharti (2021) observed that women involved in cooperative organisations experience poverty, evidenced by hunger, inadequate nutrition, low income, and diminished quality of life.

Nevertheless, several women have been recorded as significant contributors in collaborative efforts aimed at enhancing their home welfare. This study aims to elucidate the factors influencing women's engagement in cooperative organisations and the implications of their membership on their families and society at large. The primary aim of the study was to evaluate the contributions of rural women's involvement in cooperative societies in Nigeria, specifically focussing on Ijebu North Local Government Area of Ogun State as a case study. Specifically evaluated the livelihood activities of rural women and analysed the contributions resulting from their membership in cooperative societies.

Aim and Objectives

The aim of the study was the assessment of rural women participation in cooperative society on sustainable economic growth in Ijebu North Local Government Area of Ogun State, Nigeria. The research aimed to:

1. Evaluate the degree to which rural women's involvement in cooperative societies fosters their sustainable economic development in the Ijebu North Local Government Area of Ogun State.
2. Analyse the disparities in economic empowerment between rural women engaged in cooperative societies and those who are not in the Ijebu North Local Government Area of Ogun State.

Research Questions

The study used the following research questions:

1. What is the degree to which rural women's involvement in cooperative societies fosters their sustainable economic development in the Ijebu North Local Government Area of Ogun State?
2. What are the disparities in economic empowerment between rural women engaged in cooperative societies and those who are not in the Ijebu North Local Government Area of Ogun State.

To ascertain if there is a significant difference in the study, the following hypotheses of the study were tested at 0.05 significance level.

H₀₁: There is no significant difference in mean sustainable economic growth scores between rural women who participate in cooperative societies and those who do not in Ijebu North LGA.

H₀₂: There is no significant difference in mean economic empowerment scores between rural women who participate in cooperative societies and those who do not in Ijebu North LGA.

Literature Review

Conceptual Framework

Cooperative Society

A cooperative is an association of individuals (specifically women) who voluntarily unite to accomplish a shared objective by establishing a democratically governed enterprise, contributing

equitably to the necessary capital, and accepting a fair distribution of the associated risks and benefits in which members actively engage. The core objective of a cooperative is the collective intention of its members, namely women, to amalgamate their efforts and resources to achieve shared advantages in addressing poverty and need sustainably (Suseno, G. P., & Nataliningsih, 2023). Consequently, cooperatives are often community-oriented, founded on democratic principles, adaptable, and encourage active engagement, rendering them very appropriate for economic growth. They are vital components for enhancing the living situations of individuals (Ribas et al., 2022).

Cooperative activities encompass all facets of involvement in a cooperative enterprise, including conception, planning, and administration, financing, and marketing. An individual is considered a participant in cooperative business if they actively engage in any or all of these activities. A woman is regarded as participating in cooperative activity if she contributes sustainably to the welfare and wellbeing of any cooperative enterprise (Rasaki et al., 2021). Participation in cooperative activities typically reflects a woman's choice, driven by her personal decision and involvement.

Women in Rural Development in Nigeria

Over the last thirty years, women have significantly engaged in community groups. During the 1960s and 1970s, community women championed the management of local services and the conservation of neighborhoods; in the 1980s, they were among the limited advocates for neighborhood preservation among regulated downtown development (Adusei, 2024; Bayers, 2019). Religious congregations, especially those established by women, have played a crucial role in rural development throughout this era, and this association has evidently contributed to bringing skilled women to the sector. Numerous rural development organizations originated in church basements, while national councils and local congregations have provided millions of cash, personnel, services, and continuous support (Saka, 2024). This spiritual dimension is typically included in contemporary social reform initiatives.

The faith-based legacy, emphasizing a comprehensive perspective on community revitalization, aligns with the approach adopted by many women. The readiness of faith-based grassroots organizations to embrace women in leadership roles provides a significant testing ground,

enabling numerous women to implement those insights and the resources of their organizations to enhance their communities (Hamidah et al., 2024)

For the past two decades, organizations with robust women's leadership have challenged the limited conception of rural development as only the creation of affordable housing and economic advancement. These groups have consistently characterized rural development challenges as those directly addressing the needs of women, children, and families, even in the lack of funding for such wider concerns. Foundations and governments have only lately begun to acknowledge the merit of the strategy (Bray, 2022). The present focus in public policy initiatives and foundation financing on comprehensive community initiative schemes (CCIS) underscores the enduring dedication of several women-led groups and the role of women as catalysts for social change. Women cultivate social capital via leadership, community engagement, and networking.

Women's leadership styles exist on a spectrum, spanning from an inclusive, communal, "feminist" approach to a more typical hierarchical form. Similar to prior gender-specific studies in various domains, female rural development leaders characterize themselves as open, consultative, and supportive of personnel both in the community and within their organizations. They are dedicated to participatory processes and internal democracy (Rola-Rubzen et al., 2023; Niewoehner-Green et al., 2019). Numerous women expressed a preference for consensus-building, which fosters a collaborative leadership style aimed at peacefully resolving issues.

Women prioritized social transformation as an objective. The aspiration to effect social change is fundamental to several women's rural development initiatives (Ali & Kamraju, 2023). The mission of women for change is expansive, seeking to transform lives, enhance personal engagement in local communities, and augment access to resources to elevate the quality of life within the community. According to Agarwal (2019), several people assess organizational performance based on community health and resident empowerment, alongside conventional, quantitative metrics. Women have established a framework of activities aimed at fostering an atmosphere conducive to community transformation. While not every women-led group provides a broad array of services, they are all distinguished by their knowledge of the interconnectedness of personal, social, and economic challenges impacting community inhabitants.

Needs for Rebuilding Cooperative Societies in Nigeria

Effective management necessitates continual examination of the environment. This is conducted to identify changes in the operating environment, hence determining suitable operational strategies for reaching targeted objectives (Al Najjar & Qandeel, 2025; Wu et al., 2019). Kang et al (2020) stated that reconstruction can be executed by an evaluation of the existing operating environment to ascertain the most suitable solutions for the future. At the start of contemporary cooperatives within the community, the government aimed to cultivate and support these entities to achieve self-reliance, self-development, and independence as it gradually divested ownership of the organizations. Despite decades of contemporary cooperation in Nigeria, the government continues to emphasize the fourth control of cooperative societies (Adekunle et al., 2021). The upshot is a continual reliance on government, leading to the deterioration of the self-help and self-responsibility ethos of cooperatives. The purported workplace cooperatives society, intended to provide intellectual insight on this topic, has been ineffective, mostly because to the legal structure. Reconstruction is essential to maintain the beneficial impact of cooperative societies on economic growth, particularly at the local government level (Osumba & Oboka, 2022). This will also provide the cooperative society with a strategic realignment to address the needs of its members at the local level and fulfill other economic development demands.

Theoretical Framework

The Empowerment Theory by Marc Zimmerman in 1995

The Empowerment Theory, introduced by Marc Zimmerman in 1995, offers a valuable framework for comprehending how people and communities gain more control over their lives, resources, and decisions. The theory fundamentally underscores empowerment as a process rather than a result, emphasizing how individuals acquire the skills, confidence, and opportunity essential for influencing their circumstances (Joseph, 2020). Zimmerman elucidates that empowerment transpires at psychological, organizational, and community tiers, including the enhancement of individuals' abilities to make educated decisions, access resources, and engage meaningfully in economic and social endeavors. This theoretical approach emphasizes that empowerment increases when individuals are afforded supporting settings, information, and chances for active participation.

The Empowerment Theory is pertinent to the current study as cooperative societies serve as mechanisms that augment the economic and financial capacities of rural women. Through collaborative engagement, women attain enhanced access to credit, financial literacy, savings instruments, and income-generating prospects (Eseza et al., 2025). These experiences enhance their confidence and autonomy in economic decision-making, illustrating the psychological aspect of empowerment. The theory elucidates why research participants indicated more economic independence and control over financial resources compared to non-participants. Through participation in collaborative endeavors, women cultivate the skills and autonomy required to oversee funds, navigate economic obstacles, and enhance their livelihoods. Consequently, the Empowerment Theory provides a robust conceptual framework for analyzing how collaborative engagement fosters sustained economic growth and improves the economic empowerment of rural women in Ijebu North LGA.

Research Methodology

The study employed a descriptive survey approach. This design was selected because it guarantees the collection of factual information that accurately depicts the existent occurrences (Doyle et al., 2020). The research was conducted in the Ijebu North Local Government Area of Ogun State. Ijebu North is a Local Government Area situated in Ogun State, Nigeria. The headquarters are located in Ijebu Igbo at coordinates 6°57'N 4°00'E. The local government was founded in 1979 and is headquartered at Ijebu Igbo. It is bordered to the north by Oluyole Local Government of Oyo State, to the west by Ijebu East Local Government, to the south by Ijebu North East, Odogbolu, and Ijebu Ode Local Governments, and to the east by Ikenne Local Government. It accommodates Olabisi Onabanjo University (Annex campus). This region is inhabited by the Ijebus, residing in the principal cities of Ago-Iwoye, Oru, Awa, Ilaporu, among others. The town features various marketplaces, with Station Market being the most prominent. Numerous local residents participate in the timber industry, resulting in a proliferation of sawmills inside the town.

The study's target demographic was all rural women involved and those that were not involved in cooperative societies within the Ijebu North Local Government Area of Ogun State. The random selection method was utilized to pick 40% of the research population from ten cooperative societies and another 10% from those that were not in any cooperative society in the Ijebu North

Local Government Area of Ogun State. One hundred (200) rural women who engaged and those that did not engage in a cooperative society were recruited for the study. The researchers designed the instrument utilized for data collection. The "Rural Women Participation in Cooperative Society on Sustainable Economic Growth Questionnaire (RWPCSSEG)" questionnaire was used for the study and it comprises two primary parts. Section A comprises information pertaining to the personal background of the respondents. Section B has items designed to assess the participation of rural women in cooperative societies concerning sustainable economic growth. The part B contains two clusters with 10 positively skewed items in each of the clusters. The instruments were developed using a 4-point Likert scale ranging from strongly agree (4) to strongly disagree (1). The instrument went through face validation and the face validation was done by three experts in the field of education. The experts validated the instrument based on the structure, appropriateness, and suitability level of the instrument. A trial testing of the instrument was carried out in Odogbolu Local Government Area which was not in any way part of the main study. The test-retest method assessed the instrument's reliability, yielding an internal consistency reliability coefficient of 0.78 via the Cronbach Alpha methodology. This figure was deemed suitable for the investigation. The questionnaires were distributed to the rural women involved and those not involved in the cooperative society by all the authors of the study. All the 200 questionnaires were properly returned and the 200 were used for the data analysis which was done through the use of Statistical Package for Social Science (SPSS) version 23. The study's data were analyzed using mean and standard deviation for the research questions and t-test for the hypotheses. A mean score above 2.50 was considered agreed while those below 2.50 were considered disagreed. As for the hypotheses, any value below 0.05 was regarded as significant while any above was regarded as not significant.

Results

Research Question 1: What is the degree to which rural women's involvement in cooperative societies fosters their sustainable economic development in the Ijebu North Local Government Area of Ogun State?



Table 1: Mean and Standard Deviation Analysis of the Degree to which Rural Women's Involvement in Cooperative Societies Fosters their Sustainable Economic Development

N = 200 Participants, 100 & Non-Participants, 100

Items:	Women	$\bar{x}$	SD	Remark
Affiliation with cooperative groups has enhanced participant total income.	Participants	3.28	.68	Agreed
	Non-	3.37	.72	Agreed
	Participant			
Engagement in collaborative endeavours has enhanced participant access to financial resources.	Participants	3.41	.53	Agreed
	Non-	3.33	.70	Agreed
	Participant			
Cooperative societies assist members in cultivating improved savings practices.	Participants	3.27	.71	Agreed
	Non-	3.34	.70	Agreed
	Participant			
Collaborative training programs have enhanced participant business acumen.	Participants	3.09	.77	Agreed
	Non-	3.34	.63	Agreed
	Participant			
Engagement in cooperatives has augmented participant access to credit resources.	Participants	3.23	.60	Agreed
	Non-	3.18	.66	Agreed
	Participant			
Membership in a cooperative has enhanced participant financial planning capabilities.	Participants	2.90	.66	Agreed
	Non-	3.09	.64	Agreed
	Participant			
Cooperative societies offer participant the avenues for sustainable economic investment.	Participants	3.15	.64	Agreed
	Non-	3.34	.62	Agreed
	Participant			
Collaborative engagement has enhanced participant capacity to manage financial crises.	Participants	3.41	.60	Agreed
	Non-	3.40	.55	Agreed
	Participant			
Cooperatives provide members with information regarding sustainable economic	Participants	3.15	.73	Agreed
	Non-	3.31	.69	Agreed
	Participant			



practices.

Cooperatives help members diversify their sources of income.	Participants	3.21	.73	Agreed
	Non-Participant	3.34	.70	Agreed
Cluster Mean	Participants	3.21	.67	Agreed
	Non-Participant	3.30	.67	Agreed

Key: N = Number of respondents; $\bar{x}$ = Mean; SD = Standard Deviation; Df = Degree of Freedom

Table 1 indicates that both participants and non-participants of cooperative societies recognise, to a significant extent, that engagement in cooperatives favourably influences the sustainable economic development of rural women in Ijebu North Local Government Area. All mean scores across the 10 questions above the decision threshold of 2.50, signifying overall consensus among respondents. Participants exhibited a cluster mean of 3.21, but non-participants had a somewhat elevated cluster mean of 3.30, indicating that even women outside the cooperative membership recognise the advantages of cooperatives for economic development.

Significant areas of influence encompass augmented access to financial resources, a fortified savings culture, heightened business acumen via cooperative training, and expanded access to credit facilities. Both parties concur that cooperatives facilitate revenue diversification and enhance financial resilience in times of crisis. While participants typically indicate direct advantages, non-participants consistently achieved marginally superior scores in certain areas, including business training, income diversification, and investment opportunities, potentially indicating their external perception of cooperatives as efficacious vehicles for empowerment.

Research Question 2: What are the disparities in economic empowerment between rural women engaged in cooperative societies and those who are not in the Ijebu North Local Government Area of Ogun State?

Table 2: Mean and Standard Deviation Analysis of the Disparities in Economic Empowerment between Rural Women Engaged in Cooperative Societies and Those Who Are Not

S/N	Items	Women	$\bar{x}\bar{x}$	Remark
11	I possess authority over my personal money.	Participants	3.51	Agreed
		Non-Participant	1.14	Disagreed
12	I am capable of making financial judgments independently.	Participants	3.20	Agreed
		Non-Participant	1.32	Disagreed
13	I can autonomously fulfil home economic requirements.	Participants	3.51	Agreed
		Non-Participant	1.24	Disagreed
14	I possess access to financial resources as required.	Participants	3.50	Agreed
		Non-Participant	1.31	Disagreed
15	I possess greater economic confidence relative to other women in my town.	Participants	3.14	Agreed
		Non-Participant	1.38	Disagreed
16	I possess chances to acquire income-generating knowledge.	Participants	3.10	Agreed
		Non-Participant	1.38	Disagreed
17	I am capable of saving money consistently.	Participants	3.46	Agreed
		Non-Participant	1.29	Disagreed
18	I possess financial information that facilitates empowerment.	Participants	3.56	Agreed
		Non-Participant	1.26	Disagreed
19	I possess the ability to negotiate financial concerns proficiently.	Participants	3.40	Agreed
		Non-Participant	1.26	Disagreed
20	I experience greater financial security than in prior years.	Participants	3.34	Agreed
		Non-Participant	1.19	Disagreed
	Cluster Mean	Participants	3.37	Agreed
		Non-Participant	1.31	Disagreed

N = 200 Participants, 100 & Non-Participants, 100Key: N = Number of respondents; $\bar{x}$ = Mean; SD = Standard Deviation; Df = Degree of Freedom

Table 2 illustrates significant differences in economic empowerment between rural women engaged in cooperative societies and those who are not in Ijebu North Local Government Area. Participants consistently reported elevated mean scores across all 10 measures, signifying enhanced economic empowerment. Their mean values span from 3.10 to 3.56, with a cluster mean of 3.37, indicating consensus on all items. These ratings indicate that cooperative participation improves women's financial independence, decision-making abilities, savings habits, access to financial information, and overall economic confidence.

Conversely, non-participants had significantly lower mean scores, ranging from 1.14 to 1.38, with a cluster mean of 1.31, signifying disagreement on all items. This indicates that women not affiliated with cooperative organisations possess constrained financial power, diminished access to financial resources, inadequate savings capacity, and a lack of trust in financial management. Their reduced standard deviations indicate a consistent experience of economic hardship.

The significant disparity between the two groups indicates that cooperative societies are essential in empowering rural women by advancing financial literacy, increasing access to economic opportunities, and bolstering financial stability. The results confirm that cooperatives offer supporting frameworks that enhance revenue production, facilitate individual financial decisions, and bolster resilience against economic disruptions. The table indicates that cooperative involvement markedly improves economic empowerment relative to non-participation.

H₀₁: There is no significant difference in mean sustainable economic growth scores between rural women who participate in cooperative societies and those who do not in Ijebu North LGA.

Table 3: T-test Analysis of the Significant Difference in Mean Sustainable Economic Growth Scores between Rural Women Who Participate in Cooperative Societies and Those Who Do Not

Respondents	N	Mean	Std. Deviation	df	t	Sig	Decision
Participants	100	3.21	0.67	198	-2.674	.008	S
Non-Participants	100	3.30	0.67				

S = Significant

The t-test result in Table 3 examines the existence of a significant difference in sustainable economic growth between rural women engaged in cooperative societies and those who are not in Ijebu North LGA. The participants achieved a mean score of 3.21, whilst non-participants attained a somewhat higher mean of 3.30, both exhibiting identical standard deviations of 0.67. The computed t-value of -2.674, with 198 degrees of freedom and a significance level of 0.008,

signifies a statistically significant difference at the 0.05 level. The null hypothesis is rejected due to the p-value being less than 0.05.

This indicates that collaborative involvement significantly influences sustainable economic growth among rural women. The notable disparity indicates that participation in cooperatives offers unique economic benefits, including enhanced access to financial resources, savings prospects, and business assistance, in contrast to non-participation.

H₀₂: There is no significant difference in mean economic empowerment scores between rural women who participate in cooperative societies and those who do not in Ijebu North LGA.

Table 4: T-test Analysis of the Significant Difference in Mean Economic Empowerment Scores between Rural Women Who Participate in Cooperative Societies and Those Who Do Not

Respondents	N	Mean	Std. Deviation	df	t	Sig	Decision
Participant	100	3.37	0.63	198	57.687	.000	S
Non-Participant	100	1.31	0.57				

S= Significant

Table 4 analyses the existence of a considerable disparity in the economic empowerment of rural women engaged in cooperative societies and those who are not in Ijebu North LGA. The results indicate a significant gap between the two groups. Participants achieved a mean economic empowerment score of 3.37, but non-participants registered a significantly lower mean of 1.31. This signifies that women participating in cooperatives get much greater levels of empowerment. The standard deviations (.63 and .57) indicate significant variability but do not diminish the substantial mean difference. The t-value of 57.687 and a significance level of $p = .000$ indicate that the difference is statistically significant. Consequently, the null hypothesis is dismissed.

The findings indicate that cooperative societies significantly contribute to women's economic empowerment by strengthening financial decision-making, resource accessibility, savings capacity, and overall financial confidence. This affirms the transforming effect of cooperatives on the economic prosperity of rural women.

Discussion of Findings

The findings of this study reveal significant support for the role of cooperative societies in enhancing the sustainable economic development of rural women in Ijebu North LGA. First, Table 1 clearly shows that both participants and non-participants agreed that cooperatives improve income, access to financial resources, savings behaviour, business skills, and financial resilience. These findings strongly align with Kehinde and Kehinde (2020), who found that AIPW indicated that cooperative membership and access to credit are anticipated to enhance the food security of rural families by around 1,888 and 1,899 kilocalories per person per day, respectively. Similarly, Esezha (2025) reported that cooperative membership significantly enhances rural women's entrepreneurial skills and financial planning abilities. Furthermore, the t-test analysis (Table 3) confirmed a significant difference in sustainable economic growth between participants and non-participants ($p = .008$), reinforcing that cooperative involvement contributes uniquely to women's economic advancement. This statistically substantiates earlier descriptive findings that cooperative societies help diversify income and strengthen women's economic security. Overall, the findings reaffirm cooperatives as key drivers of women's economic development while highlighting the need for deeper engagement to align perception with reality.

The study's findings reveal a significant discrepancy in economic empowerment between rural women engaged in cooperative societies and those who are not in Ijebu North LGA. Table 2 indicates that participants consistently reported elevated mean scores (3.10 - 3.56), with a cluster mean of 3.37, signifying robust consensus that cooperatives improve financial independence, decision-making capacity, saves behaviour, access to financial information, and overall economic confidence. The t-test result in Table 4 supports a statistically significant difference ($t = 57.687$; $p = .000$), indicating that cooperative members feel much more economic empowerment than non-members. Kyeyune and Ntayi (2025) robustly corroborates these findings, demonstrating that cooperative societies markedly boost women's financial literacy and access to credit facilities, hence fostering greater economic stability. Likewise, Chaudhary (2019) indicated that rural

women engaged in cooperative activities exhibit enhanced savings behaviour, improved financial negotiating skills, and more involvement in income-generating enterprises, all of which align with the findings of our study. Conversely, non-participants in this study had significantly lower mean scores (1.14–1.38), indicating constrained financial capacity, less resource availability, and diminished economic agency. The data confirm that cooperatives significantly enhance women's economic empowerment in rural communities.

Conclusion

This study investigated the function of cooperative societies in fostering sustainable economic development and enhancing economic empowerment among rural women in the Ijebu North Local Government Area of Ogun State. The results consistently indicate that collaborative involvement markedly improves women's economic outcomes. Table 1 indicates that both members and non-participants recognise that cooperatives enhance income levels, access to financial resources, savings practices, business acumen, and overall financial resilience. While non-participants exhibited marginally elevated perception-based mean scores, participants said that they experienced the tangible advantages of cooperative participation.

The examination of gaps in economic empowerment indicated significant variations between the two groups. Cooperative members exhibited substantial financial independence, decision-making capacity, dedication to savings, and access to financial knowledge, as evidenced by their elevated mean scores and corroborated by significant t-test outcomes. Conversely, non-participants exhibited persistently poor empowerment metrics, underscoring the crucial function of cooperatives in enhancing economic agency.

The hypothesis tests offer further statistical validation. The rejection of both H_{01} and H_{02} signifies substantial disparities between participants and non-participants in sustainable economic growth and economic empowerment. The study suggests that cooperative societies are effective tools for enhancing the economic stability of rural women, bolstering financial capabilities, and fostering sustainable economic growth in the region examined.

Recommendations

Consequently, the below recommendations were proposed:

1. Given that cooperative participation markedly promotes sustainable economic growth and empowerment, focused community awareness efforts have to be implemented to motivate

increased involvement of rural women in cooperative organizations. Local leaders and cooperative executives should implement awareness programs emphasizing the economic advantages of participation.

2. Due to the substantial impact of cooperatives on women's access to financial resources, they should collaborate with microfinance institutions, non-governmental organizations, and governmental bodies to enhance the accessibility of cheap loan options. This will assist women in growing their enterprises and enhancing household well-being.
3. Given that participants indicated enhanced business acumen and financial literacy, cooperatives ought to offer more systematic training in entrepreneurship, financial management, record-keeping, and revenue diversification.
4. Findings indicate significant enhancements in savings behaviors among individuals. Cooperatives ought to formalize savings groups, implement digital savings platforms, and offer counsel on lucrative investment prospects to boost long-term financial stability.
5. Government entities, including the Ministry of Commerce and Industry, ought to furnish subsidies, grants, and legal assistance to rural cooperatives. Policies must prioritize the involvement of rural women in socioeconomic programs to mitigate inequality.

References

- Adekunle, O. A., Ola, T. O., Ogunrinade, R., & Odebunmi, A. T. (2021). The role of cooperative societies in advancing small and medium scale enterprises in Osun State, Nigeria. *Journal of international Business and Management*, 4(6), 1-13.
<https://rpajournals.com/wp-content/uploads/2021/06/JIBM-2021-05-735.pdf>
- Adusei, G. A. (2024). Using the State-Reinforced Self-Governance framework to evaluate neighborhood revitalization in the Choice Neighborhoods Initiative.
<https://ir.library.louisville.edu/etd/4364/>
- Agarwal, S., Sripad, P., Johnson, C., Kirk, K., Bellows, B., Ana, J., ... & Warren, C. E. (2019). A conceptual framework for measuring community health workforce performance within primary health care systems. *Human resources for health*, 17(1), 86.
<https://link.springer.com/article/10.1186/s12960-019-0422-0>
- Aju, S. I., & Adeosun, O. T. (2021). Constraints to participation in the management of cooperative societies: insights for women in Awka community. *Journal of Enterprising*



- Communities: People and Places in the Global Economy*, 15(4), 508-530.
<https://doi.org/10.1108/JEC-08-2020-0146>
- Akinwale, A. A. (2023). Gender equity and social progress: empowering women and girls to drive sustainable development in Sub-Saharan Africa. *International Journal of Innovation Research and Advanced Studies*, 2(2), 131-153.
<https://harvardpublications.com/hijiras/article/view/66>
- Al Najjar, A. S., & Qandeel, M. S. (2025). Operational strategy, capabilities, and successfully accomplishing business strategy. *Journal of Applied Research in Technology & Engineering*, 6(1), 1-11. <https://doi.org/10.4995/jarte.2025.20708>
- Ali, M. A., & Kamraju, M. (2023). The role of women in rural development programs. *ASEAN Journal of Community Service and Education*, 2(1), 67-84.
<https://ejournal.bumipublikasinusantara.id/index.php/ajcse/article/view/290>
- Bayers, W. N. (2019). *Neighborhood Rezonings and Historic Preservation In New York City* (Doctoral dissertation, Columbia University).
<https://academiccommons.columbia.edu/doi/10.7916/d8-wc88-st06>
- Bekena, D. K. (2024). Assessment of the factors affecting women participation in cooperatives: The Case of West Shewa Zone Districts. *International Journal of Advanced Multidisciplinary Research and Studies*, 4(1), 67-75.
<https://www.multiresearchjournal.com/admin/uploads/archives/archive-1704193348.pdf>
- Bharti, N. (2021). Role of cooperatives in economic empowerment of women: A review of Indian experiences. *World Journal of Entrepreneurship, Management and Sustainable Development*, 17(4), 617-631. <https://doi.org/10.1108/WJEMSD-07-2020-0095>
- Bray, I. (2022). Effective fundraising for nonprofits: Real-world strategies that work. Nolo.
https://books.google.com.ng/books?hl=en&lr=&id=lfJ3EAAQBAJ&oi=fnd&pg=PP1&dq=Foundations+and+governments+have+only+lately+begun+to+acknowledge+the+merit+of+the+strategy+&ots=xaHr8Jh6Iq&sig=vn4USRJgYa4WLiavGV5jVqYhEmE&redir_esc=y#v=onepage&q&f=false
- Chaudhary, R. K. (2019). *Role of cooperative in income generating activities for rural development: A Case Study of Haripur Municipality, Sarlahi District* (Doctoral dissertation, Central Department of Rural Development).
<https://elibrary.tucl.edu.np/items/158cf9a3-3bcf-43c5-9211-4fa2524e5bd0>

- Dash, B. M., Prashad, L., Singh, K. K., & Dash, M. (2020). Women and poverty in india: Poverty alleviation and empowerment through cooperatives. *Social Work & Society*, 18(2). <https://ejournals.bib.uni-wuppertal.de/index.php/sws/article/view/614>
- Doyle, L., McCabe, C., Keogh, B., Brady, A., & McCann, M. (2020). An overview of the qualitative descriptive design within nursing research. *Journal of Research in Nursing*, 25(5), 443-455. <https://doi.org/10.1177/1744987119880234>
- Eseza, N., David, N., & Andrew, N. (2025). The Influence of Cooperative Financial Literacy, Training and Advisory Strategies on Women's Financial Empowerment: A Review. *Asian Journal of Economics, Business and Accounting*, 25(3), 151-167. https://www.researchgate.net/profile/Eseza-Nakayiso/2/publication/389515128_The_Influence_of_Cooperative_Financial_Literacy_Training_and_Advisory_Strategies_on_Women's_Financial_Empowerment_A_Review/links/67c6a00c461fb56424eff6f1/The-Influence-of-Cooperative-Financial-Literacy-Training-and-Advisory-Strategies-on-Womens-Financial-Empowerment-A-Review.pdf
- Gugan, S. S., Steward, J. J., & Subhashini, A. (2024). The role of women in economic development. *Journal of Economics*, 12(2), 94-103. <https://pdfs.semanticscholar.org/5027/c802d2d88713423ef174dddb981a53873e1c.pdf>
- Hamidah, K., Hussin, S., & Naharin, S. (2024). From Silence to Strength: A Women-centered Framework in Faith-based Community Organizing. *Sawwa: Jurnal Studi Gender*, 19(1), 47-74. <https://journal.walisongo.ac.id/index.php/sawwa/article/view/20832>
- Jabeen, S., Haq, S., Jameel, A., Hussain, A., Asif, M., Hwang, J., & Jabeen, A. (2020). Impacts of rural women's traditional economic activities on household economy: Changing economic contributions through empowered women in rural Pakistan. *Sustainability*, 12(7), 2731. <https://doi.org/10.3390/su12072731>
- Joseph, R. (2020). The theory of empowerment: A critical analysis with the theory evaluation scale. *Journal of Human Behavior in the Social Environment*, 30(2), 138-157. <https://doi.org/10.1080/10911359.2019.1660294>
- Kang, Z., Yang, J., Yang, Z., & Cheng, S. (2020). A review of techniques for 3d reconstruction of indoor environments. *ISPRS International Journal of Geo-Information*, 9(5), 330. <https://doi.org/10.3390/ijgi9050330>



- Kehinde, A. D., & Kehinde, M. A. (2020). The Impact of credit access and cooperative membership on food security of rural households in Southwestern Nigeria. *Journal of Agribusiness and Rural Development*, 57(3), 255-268. <https://ageconsearch.umn.edu/record/356107/?v=pdf>
- Kyeyune, G. N., & Ntayi, J. M. (2025). Empowering rural communities: the role of financial literacy and management in sustainable development. *Frontiers in Human Dynamics*, 6, 1424126. <https://www.frontiersin.org/journals/human-dynamics/articles/10.3389/fhumd.2024.1424126/full>
- Niewoehner-Green, J., Stedman, N., Galindo, S., Russo, S., Carter, H., & Colverson, K. (2019). The influence of gender on rural Honduran Women's participation and leadership in community groups. *Journal of International Agricultural and Extension Education*, 26(2), 48-63. <https://newprairiepress.org/jiaec/vol26/iss2/4/>
- Olonade, O. Y., Oyibode, B. O., Idowu, B. O., George, T. O., Iwelumor, O. S., Ozoya, M. I., ... & Adetunde, C. O. (2021). Understanding gender issues in Nigeria: the imperative for sustainable development. *Heliyon*, 7(7), e07622. [https://www.cell.com/heliyon/fulltext/S2405-8440\(21\)01725-4](https://www.cell.com/heliyon/fulltext/S2405-8440(21)01725-4)
- Orisadare, M. A. (2019). An assessment of the role of women group in women political participation, and economic development in Nigeria. *Frontiers in Sociology*, 4, 52, 1-7. <https://doi.org/10.3389/fsoc.2019.00052>
- Osumba, J. L., & Oboka, W. (2022). The The Role and Effectiveness of the Cooperative Business Model in Economic Recovery Strategy and Resilience Building Post-Covid-19: A Co-operative solution to disasters. *African Journal of Co-Operative Development and Technology*, 7(1), 1-19.
- Pramesthi, Y. (2025). Cooperative Economy and SMEs: Strengthening Sustainable Development and Economic Resilience through Collaborative Business Models. *International Journal of Economics, Management and Accounting (IJEMA)*, 2(12), 967-976. <https://doi.org/10.47353/ijema.v2i12.276>
- Rasaki, W. A., Olojede, M. O., Adeoye, A., & Emiola, S. A. (2021). Contributions of cooperative societies to wellbeing of women in Yewa North Local Government Area of Ogun State, Nigeria. *Gender Actualization of The SDGs*, 245. https://www.researchgate.net/profile/Osayekemwen-Ebenezer/publication/35773712_workplace_stress_and_performance_of_maternal_health_care_workers_in_the_federal_Capital_territory_The_role_of_gender/links/61e01a6f034d



da1b9ef4da31/workplace-stress-and-performance-of-maternal-healthcare-workers-in-the-federal-Capital-territory-The-role-of-gender.pdf#page=265

- Ribas, W. P., Pedroso, B., Vargas, L. M., Picinin, C. T., & Freitas Júnior, M. A. D. (2022). Cooperative organization and its characteristics in economic and social development (1995 to 2020). *Sustainability*, 14(14), 8470. <https://doi.org/10.3390/su14148470>
- Rola-Rubzen, M. F., Vuong, H. T., Rollins, C., Sarmiento, J. M., Alam, M. J., & Begum, I. A. (2023). Gender and rural transformation: A systematic literature review. *Journal of Integrative Agriculture*, 22(12), 3624-3637. <https://doi.org/10.1016/j.jia.2023.10.035>
- Saka, A. K. (2024). *Exploring the Role of the Church in Sustainable Development: A Case Study of the Relief and Development Department of the Church of Central Africa Presbyterian (CCAP) Nkhoma Synod* (Doctoral dissertation, Stellenbosch: Stellenbosch University). <https://scholar.sun.ac.za/server/api/core/bitstreams/feb47b3e-6947-423d-9af1-637f3c182d49/content>
- Surya, B., Menne, F., Sabhan, H., Suriani, S., Abubakar, H., & Idris, M. (2021). Economic growth, increasing productivity of SMEs, and open innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(1), 20. <https://doi.org/10.3390/joitmc7010020>
- Suseno, G. P., & Nataliningsih, N. (2023). The role of women's cooperatives as an institution to empower women in supporting the achievement of the SDGs. *International Journal of Ethno-Sciences and Education Research*, 3(2), 45-53. <https://journal.rescollacomm.com/index.php/ijeer/article/view/418>
- Theeuwens, A., Duplat, V., Wickert, C., & Tjemkes, B. (2021). How do women overcome gender inequality by forming small-scale cooperatives? The case of the agricultural sector in Uganda. *Sustainability*, 13(4), 1797. <https://doi.org/10.3390/su13041797>
- Uduji, J. I., Okolo-Obasi, E. N., & Asongu, S. A. (2019). Corporate social responsibility and the role of rural women in sustainable agricultural development in sub-Saharan Africa: Evidence from the Niger Delta in Nigeria. *Sustainable Development*, 27(4), 692-703. <https://doi.org/10.1002/sd.1933>
- Wu, L. F., Huang, I. C., Huang, W. C., & Du, P. L. (2019). Aligning organizational culture and operations strategy to improve innovation outcomes: An integrated perspective in



organizational management. *Journal of Organizational Change Management*, 32(2), 224-250. <https://doi.org/10.1108/JOCM-03-2018-0073>

Wulandhari, N. B. I., Gölgeci, I., Mishra, N., Sivarajah, U., & Gupta, S. (2022). Exploring the role of social capital mechanisms in cooperative resilience. *Journal of Business Research*, 143, 375-386. <https://doi.org/10.1016/j.jbusres.2022.01.026>