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## THE ROLE OF COOPERATIVE SOCIETIES IN RAISING THE PER CAPITAL INCOME OF RURAL DWELLERS IN ENUGU STATE, NIGERIA

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### Abstract

This paper studied the role of cooperative societies in rising per capita in our rural communities, with special emphasis on Ezeagu Local Government Area of Enugu State, Nigeria. The specific objectives were to ascertain the effect of cooperative societies loans on per capita income rise in rural communities, and determine the effect of provision of farm inputs by cooperative societies on per capita income rise among rural dwellers in Ezeagu Local Government Area of Enugu State, Nigeria, a total of six hundred and fifty five (655) cooperative societies members were selected for the study, and a sample of two hundred and forty eight was drawn from the population using Taro Yamane Formulae, the researchers employed tables, frequencies and simple percentages in the analysis of the data, and ANOVA test tool was used to test the formulated hypotheses. Results from the study revealed that the cooperative societies significantly increased the per capita income of members who are farmers in a rural economy through cooperative loans (  $F_{cal} 3268.332 > F_{tab} 2.7858$ ), the cooperative societies also significantly increased the per capita income of the members (farmers in a rural economy) through provision of farm inputs ( $F_{cal} 7245.34 > F_{tab} 2.7858$ ). The researchers strongly recommends access to more funds for the cooperative societies, so that members can access more loans and the use of the cooperative societies as platforms for the farmers in rural areas to procure farm inputs

**Keywords: Cooperatives, Per Capita, Income, Rural, Dwellers**



## INTRODUCTION

### Background of the Study

Per capita income is a very crucial variable when considering the economic status of a nation, higher per capital income translates to more wealth for the nation. Numerous organization play key role in raising the per capita income of nations, and Cooperative Societies happens to be one of such organization. Vishnava (2022) posits that per capital income refers to the income of each person in a population of a particular area, in order words it is the total income of the population of a particular area divided by the population. Cooperative societies can raise the per capital income of its members through their numerous economic activities, the idea behind formation of cooperative societies is self help, so farmers taking advantages of the opportunities and platforms they raise for them, and is often with no hitches, especially in rural economies, where economic opportunities are not available in numerous numbers. Wineman and Anderson (2020) opines that rural area refers to a geographical area that is located outside towns and cities, which as well have a low population density and small settlements, agricultural areas and areas with forestry, agricultural activities is as well the dominant economic activities in the area. The picture painted above portrays an area with limited economic opportunities, and limited availability of high paying jobs. Economy according to Kenton (2021) is a large set of inter related production, distribution and consumption exchange activities that aid in determining how scarce

resources are allocated. Thus rural economy is a geographical area away from town or cities and these inter related economic activities that takes place in them, the economic activities obtainable there are more of agrarian, with limited opportunities, so per capital income will be at the lowest ebbs, organizations are thus needed to help create opportunities in an economy of this nature, cooperative societies over time have been a source of funding and increased agrarian activities in rural economies for local farmers in this remote areas, government and donor agencies have always insisted on the use of cooperative societies to provide funding and agricultural inputs for farmers in rural economies in local communities, the cooperatives societies thus raise the per capital income of these farmers in these rural economies through these activities of theirs. The challenges of rural economies are numerous and lowers the effort of these societies to positively impact on the per capital income of farmers in rural economics, these challenges are inadequate investment in infrastructure, poor rural health facilities, geographical isolation and low education attainment, these challenges requires to be solved to boost the efforts of cooperative societies. The cooperatives societies have their own internal challenges that need to be solved too, they will do more for the local farmers when these problems are solved. This research work intends to study the efforts of cooperative societies in raising the per capita income of farmers in rural economies, with special reference to Ezeagu Local Government Area of Enugu State, Nigeria.



## Statement of the Problems

Achieving a raise in the per capita income of farmers in rural economies is indeed very good for the growth of a nation's economy, a raise in per capita income means improved living conditions economically for the citizens, but numerous problems are there to inhibit the efforts of the cooperative societies in raising the per capita income of rural farmers, the problems of rural economics includes inadequate investment in infrastructure, limited job opportunities for farmers, outdated rural social administration and public services, others are inadequate support of finance and technology, these challenges affect the efforts of individuals and organizations in the rural communities including cooperative societies. The cooperative societies have their own internal challenges too, wrong business decisions, poor management of those societies, poor literacy level among members, corruption, insecurity and dishonesty among members. These challenges require to be solved too, so that the cooperative societies can adequately help raise the per capita income of farmers in rural economies. This research study is an attempt to study the efforts of cooperative societies in raising the per capita income of farmers in rural economies, with special reference to Ezeagu Local Government Area of Enugu State, Nigeria.

## Objectives of the Study

The main objective of this study is to study the efforts of cooperative societies in raising the per capita income of farmers in rural

economies with special reference to Ezeagu Local Government Area of Enugu State, Nigeria..

The specific objectives are to:

- (a) Ascertain the effect of cooperative society's loans on per capita income rise among rural farmers in Ezeagu Local Government Area of Enugu State.
- (b) Determine the effect of provision of farm inputs on per capita income rise among rural farmers in Ezeagu Local Government Area of Enugu State.

## Statement of the Hypotheses

The hypotheses for this study stated in null form are:

H<sup>0</sup>: Cooperative societies loans do not contribute to the rise of per capita income among rural farmers in Ezeagu Local Government Area of Enugu State

H<sup>0</sup>: Provision of farm inputs by cooperative societies does not contribute to a rise in the per capita income of rural farmers in Ezeagu Local Government Area of Enugu State

## REVIEW OF RELATED LITERATURE

### Conceptual Review

**Per Capital Income:** Income is earned individually in an economy or country before aggregates are considered. Kcnton (2022) opines that per capital income is a measure



of the amount of money earned per person in a nation or geographical region, it can be used to determine the average per person income form an area and to evaluate the standard of living and quality of life of the population. Per capital income for a nation is calculated by dividing the countries national income by its individuals. Whiting (2022) posits that per capital income refers to the average earning per person in a geographic region such as a city, state or country, it basically refers to the amount of money per person in a specific area, it is usually calculated within a time period of twelve months. In the view of Akinpelu (2021). Per capital income is calculated by taking the total income, mostly wages of a group of individuals, often a nation or a population of a specific geographical area, and dividing it by the number of individuals in the group. The resulting number is the per capital income, or income per person.

**Rural Economy:** Rural area is an area that is away from the township, it is usually the opposite of a township in terms of population size and social amenities. Nayak (2018) posits that a rural area has agriculture as the main occupation, even though trade may be carried on there in a small scale, the place as also usually sparsely populated. Meanwhile, economy in the views of Grimsley (2021) is group of installations and agriculture that are involved in the production and distribution of resources in a

society, it is a system of organizations and institutions that either facilitated or plays a role in the production and distribution of goods and services in a society. Economies determine how resources are distributed among members of a society, they determine the value of goods or services and they even determine what sorts of things can be traded or bartered for those goods and services.

**Efforts of Cooperative Societies to Increase per Capital Income:** Cooperative societies are known all over the world as organization that raise the income levels of it members. Onabanjo (2013) posits that use of cooperative loans increases the household income level of the borrowers because the loan serves as additional investment and therefore helps to improve economic position for better living standards of the members. In the opinion of Ventura (2018) cooperative societies are very important for poverty reduction in the society; enabling farmers who are their members to obtain higher returns through better agricultural practices, the societies also promote collaborative entrepreneurships and economic growth, through shared productivity, decision making and creative problems solving, credit cooperative societies provide loans which helps so much in self employment offering better wages. According to Esim (2014) cooperative societies play a major role in increase of per capital among the local populace, the savings and credit cooperative facilitate their members access to financial capital, agricultural cooperative help farmers access the inputs required to grow crops and keep livestock, secondary cooperative societies



are major job providers, they employ millions of people worldwide. Velmonte (2020) adds that cooperative societies generate employment, thus household income of the members increase as a result, cooperative as well undertake participatory development program for poverty alleviation and improvement of quality of life of the poor.

### **Theoretical Framework**

This study took into consideration the theory below

**Classical Growth Theory:** The classical growth theory by Esterez (2021) is a modern category of economic theory; it was propounded by Adam Smith (1976). The theory explains economic growth as a result of capital accumulation and the reinvestment of profits derived from specialization, the division of labour and the pursuit of cooperative advantage, the theory further supported the ideas of free trade among nations, individual free enterprise and respect for the accumulation of private property. Division of labour, the gains from trade, and the accumulation of capital were seen as the main issue during force of economic growth. The researchers wish to anchor this work on the classical growth theory by Esterez (2021), the theory explains economic growth as a result of capital accumulation and the reinvestment of profits derived from specialization, the division of labour and the pursuit of cooperative advantage, these are all variables that increase per capita income, the theory further supports accumulation of

capital and gains from trade, all these contribute to per capita income increase

### **Empirical Review**

In order to achieve the objectives of the study the researchers undertook an empirical study of the following works

Bleger (1978) carried out a study in Massachusetts, USA on Income per capita and structure of industrial export, a total of 346 respondents (co-operators) in the industrial sector took part in the study, the researcher employed text analyzer in the analysis, the findings showed that an upward rise in the volume of industrial export led to increase in the per capita income of the cooperative societies members. Sfakianakis, Magoutes and Georgopoulos (2010) conducted a study on empirical analysis of differences in GDP per capita and the role of human capital through disbursement of soft loans to local populace, the study was conducted in Athens, Greece, panel data estimation technique was employed data collected from 212 respondents, the study revealed that provision of soft loans among other things is connected with the ability of countries to take advantage of technology transfer channels and raise per capita income among the citizens. Also, Estefania, and Marquez – Ramos, (2019) in Seville, Spain carried out a study on educations and human capital development and economic growth, an analysis of linearities, Non-linear smooth transition specifications was used in the analysis, the researcher discovered linearities in the relationship between education and economic growth of country levels, for



both secondary and tertiary education, raising per capita among the citizens. Furthermore, Hamul, and Abushakha (2019) conducted a study on effects of insurance activity on per capita Income in a South Mediterranean Country (Amman, Jordan) Autoregressive Distributed Lag (AROL) Co integration analysis was the tool for analysis, the study revealed that insurance sector activity measured by insurance investment had a negative and significant impact on per capita income, negative effect on income sector growth were limited by other economic policies such as inflation. Murshed, (2020) conducted a study on non-linear impact of ICT – trade openness on renewable energy transition, energy efficiency, environmental sustainability and per capita income in South Asia, the study was carried out in Mumbai, India, 352 respondents took part in the exercise, panel

## METHOD

**Research Design:** The research design for this study were survey method, the researchers collected data from the respondents directly using the method

**Area of Study:** The area of study chosen for this work is Ezeagu local government Area of Enugu state. It is one of the seventeen local government areas that make up the state. The researchers choose the local government area because it is a rural economy.

data techniques method was tool for analysis, the findings shows that Trade openness has negative impacts, while use of modern farm implements and energy consumption have impact on human capital; an unidirectional causality is witnessed from per capita income to energy consumptions.

**Gap in Literature:** This research study was carried out in one of the south east state in Nigeria, the researcher thought it wise to carry out a research on the topic in the area, in order to raise data on the subject from inferences drawn from the state. In the empirically reviewed literature by the researcher, none of the work was done in the area of study chose by the present researcher. The researcher having observed the gap, now intends to fill that gap with the present work.

**Source of Data:** The data for this study were from two sources; primary sources and secondary sources of data collection. The primary source is the data collected directly from the respondents by the researchers and the secondary data are from per existing literal sources.

**Population of the Study:** The population consists of some cooperative societies from the area of study, the members of the societies served as respondents, a total number of 655 members were the population



**Determination of the Sample Size:** To determine the sample size for this study, the researchers made use of Taro Yamane formulae, the formulae is state thus.

$$n = \frac{N}{1 + n(e)^2}$$

n = Sample sized to be determined

N = Total population

I = Constant

e = Tolerable error which stand at 5% = 0.05

$$n = \frac{655}{1 + 655(0.05)^2}$$

$$n = \frac{655}{1 + 655(0.0025)}$$

$$n = \frac{655}{1 + 1.6375}$$

$$n = \frac{655}{2.6375}$$

$$n = 248.34$$

**Method of Data Analysis:** The data collected in the course of the study were analyzed in a simple way through the use of table, frequencies and percentages for clear interpretation, (SPSS) ANOVA test tool were used to test the hypotheses.

## RESULTS

### Data Presentation and analysis

**Table 1: Distribution and Return of Questionnaire**

<i>LGA of Cooperative Society</i>	<i>Number of Questionnaire Distributed</i>	<i>Number of Questionnaire Returned</i>	<i>Number of Questionnaire Lost</i>	<i>percent of Valid Questionnaire</i>
<i>Ezeagu Local Government Area, Enugu State</i>	248	232	16	93.55

Source. Field Survey, 2024



Table1, shows that out of a total of 248 copies of questionnaire distributed to the cooperative societies members in Ezeagu Local Government Area of Enugu State, 232 copies were returned which have a percentage of 93.55%, 16 copies were not returned representing 3.45%, So, the total number of valid questionnaire is 232 which represents 96.55% of the total number of copies distributed by the researcher.

### Data Relating to Research Objectives

**Research Objective one:** Ascertain the effect of cooperative society’s loans on per capita income rise among rural farmers in Ezeagu Local Government Area of Enugu State.

**Table 1.1: Distribution of responses on whether cooperative loans do contribute to the rise of per capita income of rural farmers in Ezeagu Local Government Area of Enugu State**

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid SA	97	41.81	41.81	41.52
A	70	30.17	30.17	71.98
UD	28	12.07	12.07	84.05
DA	17	7.33	7.33	91.38
SD	20	8.62	8.62	100.0
Total	232	100.0	100.0	

**Source: Field Survey, 2024**

Table above shows that 97 respondents representing 41.81 percent of the total respondents strongly agree that cooperative loans contribute to the rise of per capita income of rural farmers in Ezeagu Local Government Area of Enugu State, 70 respondents representing 30.17 percent agree, 28 respondents representing 12.07 percent were undecided, 17 respondents

representing 7.33 percent disagree, while 20 respondents representing 8.62 percent strongly disagree.

**Research Question Two:** Determine the effect of provision of farm inputs on per capita income rise among rural farmers in Ezeagu Local Government Area of Enugu State.



**Table 2: Distribution of responses on whether provision of farm inputs by cooperative societies to farmers contributes to a rise in the per capita income of rural farmers in Ezeagu Local Government Area of Enugu State?**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	SA	93	40.09	40.09	40.09
	A	74	31.90	31.90	71.99
	UD	24	10.34	10.34	82.33
	DA	21	9.05	9.05	91.38
	SD	20	8.62	8.62	100.0
	Total	232	100.0	100.0	

**Source: Field Survey, 2024**

Table above shows that 93 respondents representing 40.09 percent of the total respondents strongly agree that provision of farm inputs to farmers contributes to a rise in the per capita income of farmers in Ezeagu Local Government Area of Enugu State, 74 respondents representing 31.90 percent agree, 24 respondents representing 10.34 percent were undecided, 21 respondents representing 9.05 percent

disagree, while 20 respondents representing 8.62 percent strongly disagree.

### **Test of Hypotheses**

**Test of Hypotheses One:** The research hypothesis one sought to know if cooperative society's loans contribute to the rise of per capita income of rural farmers in Ezeagu Local Government Area of Enugu State

**The test hypothesis is re-stated in null form as:**

**H<sup>0</sup>: Cooperative Societies loans do not contribute to the rise of per capita income of rural farmers in Ezeagu Local Government Area of Enugu State**

### **Model Summary**

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.940(a)	.875	.875	.37487

a Predictors: (Constant)

### **ANOVA (b)**



Mode		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	<i>Regression</i>	468.408	1	488.418	3268.332	.000(a)
	<i>Residual</i>	62.079	168	.142		
	<i>Total</i>	542.467	169			

**Dependent Variable: Per Capita Income**

**Independent Variable: Cooperative Societies loans**

### Coefficient of Multiple Determinants { $r^2$ }

The  $R^2$  {R-Squared} which measures the overall goodness of fit of the entire regression, shows the value as .875 and adjusted to .875. This means that  $R^2$  accounts for 88.5 percent approximately 89 percent. This indicates that the independents variables account for about 89 percent of the variation in the dependent variable. Which shows goodness of fit? From the result, F-calculated (3268.332) is greater than the f-tabulated (2.7858), that is  $F_{cal} > F_{tab}$ . Hence, we reject the null hypothesis ( $H_0$ ) and accept Alternative hypothesis which

means that the overall estimate has a good fit which also implies that our independents variables are simultaneously significant. We now conclude from that analysis that cooperative loans do contribute to the rise of per capita income of rural farmers in Ezeagu Local Government Area of Enugu State?

**Hypothesis Two:** The research hypothesis two sought to know whether provision of farm inputs by cooperative societies to farmers contributes to a rise in the per capita income of rural farmers in Ezeagu Local Government Area of Enugu State, Nigeria.

**The test hypothesis is re-stated in null form as:**

**$H^0$ : Provision of farm inputs to farmers does not contribute to a rise in the per capita income of rural farmers in Ezeagu Local Government Area of Enugu State**

### Model Summary

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.972(a)	.933	.933	.27834

a Predictors: (Constant)



**ANOVA(b)**

<i>Mode l</i>	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
<i>1 Regression</i>	<i>556.541</i>	<i>1</i>	<i>556.541</i>	<i>7245.341</i>	<i>.000(a)</i>
<i>Residual</i>	<i>33.614</i>	<i>168</i>	<i>.077</i>		
<i>Total</i>	<i>590.155</i>	<i>169</i>			

**Dependent Variable: Per Capita Income**

**Independent Variable: Farm Inputs**

**Coefficient of Multiple Determinants {r<sup>2</sup>}**

The R<sup>2</sup> {R-Squared} which measures the overall goodness of fit of the entire regression, shows the value as .933 and adjusted to .933. This means that R<sup>2</sup> accounts for 94.3 percent approximately 89 percent. This indicates that the independents variables accounts for about 89 percent of the variation in the dependent variable. Which shows goodness of fit? From the result, F-calculated (7245.341) is greater

than the F-tabulated (2.7858), that is F-cal > F-tab. Hence, we reject the null hypothesis (H<sub>0</sub>) and accept Alternative hypothesis which means that the overall estimate had a good fit which also implies that the independents variables are simultaneously significant. We now conclude from the analysis that farm inputs to farmers does contribute to a rise in the per capita income of rural farmers in Ezeagu Local Government Area of Enugu State

**Discussion**

***Discussion based on Hypothesis One***

Cooperative societies loans do contribute to the rise of per capita income of rural farmers in Ezeagu Local Government Area of Enugu State significantly. The statement was confirmed to be true in the comparison of the study’s findings with the empirical review. The evidence is shown in the calculated value (3268.332) which is greater than the critical value (2.7858). In the empirical review, George Sfakianakis, Anastasios Magoutes and Demosthenes Georgopoulus (2010) conducted a study on

empirical analysis of differences in GDP per capita and the role of human capital through disbursement of soft loans to local populace, the study was conducted in Athens, Greece, panel data estimation technique was employed data collected from 212 respondents, the study revealed that provision of soft loans among other things is connected with the ability of countries to take advantage of technology transfer channels and raise per capita income among the citizens, in the present study 232 respondents participated and the study were carried out in Ezeagu Local Government Area of Enugu State with positive results on



the rise of per capita income among members through cooperative loans, it was concluded that cooperative loans do contribute to the rise of per capita income of rural farmers in Ezeagu Local Government Area of Enugu State significantly

### ***Discussion Based on Hypothesis Two***

Provisions of farm inputs to farmers do contribute to a rise in the per capita income of farmers in Ezeagu Local Government Area of Enugu State. The statement was confirmed to be true in the comparison of the findings of study with the empirical review. The evidence is shown in the calculated value (7245.341) which is greater than the critical value (2.7858). In the empirical review, Murshed, M (2020) conducted a study on non-linear impact of ICT – trade openness on renewable energy transition, energy efficiency, use of modern farm implements, environmental sustainability and per capita income in South Asia, the study was carried out in Mumbai, India, 352 respondents took part in the exercise, panel data techniques method was tool for analysis, the findings shows that Trade openness has negative impacts, while use of modern farm implements and energy consumption have impact on human capital; an unidirectional causality is witnessed from per capital income to energy consumptions. There were similarities in these findings and the findings of the present research work. So, it was finally concluded that Provision of farm inputs to farmers do contribute significantly to a rise in the per capita income of farmers in Ezeagu Local Government Area of Enugu State.

### **Summary of Findings**

1. Cooperative societies loans is one way that these cooperative societies contribute to per capita income rise, the study have made this clear through its findings, the tested hypotheses also affirms that.
2. Another way they do that is through provision of farm inputs, these inputs ensures increased harvest, raising their per capita income through that. The study further revealed other ways that the societies raise the per capita income of rural dwellers, jobs in secondary cooperatives, provision of goods etc.

### **Conclusion**

The researchers conclude that cooperative societies contribute to rise in the per capita income of farmers in Ezeagu Local Government Area of Enugu State. Continued existence of the societies is of paramount importance, practices that can jeopardize its existence need to be avoided. Better funding of the societies is important too, increased membership is very vital too, as more rural dwellers get to enjoy increased per capita income.

### **Recommendations**

Based on the discussion of the findings, the researchers recommend that

- 1 The cooperative societies need to have access to more funds, especially soft loans; this will increase their effort in this noble course of raising per capita income of dwellers in rural economies.



2 Accessing farm inputs through the cooperative societies should be taken to the next level, government should insist more

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on using the cooperative societies in distributing inputs to local farmers, same with other donor agencies.

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