

## INFLUENCE OF FAMILY STRUCTURE ON PARTICIPATION IN COOPERATIVE SOCIETIES IN ONA-ARA LOCAL GOVERNMENT AREA OF IBADAN, OYO STATE, NIGERIA

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### ABSTRACT

*Family structure significantly shapes household economic behaviour, influencing participation in cooperative societies that serve as vital instruments for financial inclusion and community development, particularly in developing economies. Despite the well-documented benefits of cooperatives in empowering diverse households, participation often varies widely across family types such as nuclear, extended, single-parent, and polygamous families. This study examines the influence of family structure on the level and nature of household participation in cooperative societies within the Ona-Ara Local Government Area of Ibadan, Oyo State, Nigeria. A descriptive survey research design was adopted, employing a quantitative approach to gather structured data from 286 household heads, selected through a multi-stage sampling technique that ensured representation of all key family types. Data were analyzed using the Statistical Package for Social Sciences (SPSS, version 25). Descriptive statistics summarized the data, while inferential statistics, including regression analysis, tested the formulated hypotheses at a 5% significance level. The findings revealed statistically significant differences in cooperative participation across family structures, with nuclear families demonstrating higher engagement compared to extended, single-parent, and polygamous households ( $p < 0.05$ ). Additionally, socio-economic factors such as household income, gender roles, and domestic workload significantly influenced cooperative involvement, while cultural and religious factors showed no significant effect. This paper concludes that although cooperative societies are progressively adopting inclusive practices, structural household barriers persist. Therefore, it recommends that cooperative societies design tailored participation models and targeted support mechanisms to address the unique constraints and opportunities of different family structures, thereby promoting equitable access, active membership, and sustainable community empowerment.*

**Keywords:** Family Structure, Cooperative Societies, Nuclear Family, Polygamous Family, Single-Parent Households.

## INTRODUCTION

Family structure plays a foundational role in shaping economic behavior, including financial decision-making, saving habits, and group participation dynamics such as involvement in cooperative societies. A cooperative society is a voluntary association where individuals come together to meet common economic, social, and cultural needs through jointly-owned enterprises (ICA, 2023). In many developing and rural contexts, cooperatives serve as alternative platforms for credit, savings, and socio-economic support. However, participation levels in these cooperatives often vary significantly based on household characteristics, including family type.

Family structures such as nuclear, extended, single-parent, and polygamous families exert considerable influence on household income distribution, financial obligations, and decision-making hierarchies. Recent research suggests that nuclear families, with typically fewer dependents, may engage more freely in cooperatives due to lower financial burdens and faster decision-making processes (Adeleke & Owolabi, 2022). Conversely, extended and polygamous households often prioritize intra-family welfare needs over external financial commitments, which can suppress participation in cooperatives (Aina & Adeyemi, 2023).

Furthermore, single-parent households may face greater financial constraints and time limitations, potentially reducing their involvement in cooperative activities unless these organizations provide direct benefits aligned with their urgent household needs (Nwagwu *et al.*, 2022). Understanding the interplay between family structure and cooperative participation is vital for policymakers and cooperative leaders seeking to improve inclusivity and responsiveness in cooperative systems. As cooperative societies continue to evolve as tools for grassroots empowerment, insights into how different family types influence participation can guide the design of tailored membership models and support mechanisms.

Despite the well-documented benefits of cooperative societies in promoting financial inclusion, economic empowerment, and social solidarity, participation across different family structures remains uneven and under-researched. In many communities, especially within developing economies, cooperative societies act as safety nets, providing access to microcredit, savings platforms, and community support. However, the nature and structure of a family often determine its access to, engagement with, and benefit from such institutions.

Recent studies show that while nuclear families may enjoy more flexibility and autonomy in financial decision-making, extended and polygamous households face complex intra-household dynamics that can hinder active participation in cooperatives (Aina & Adeyemi, 2023). Similarly, single-parent families, often led by women, face resource constraints that limit their ability to meet the financial obligations of cooperative membership (Nwagwu *et al.*, 2022). Yet, most cooperative outreach and development programs continue to adopt one-size-fits-all approaches, without accounting for the distinct constraints and opportunities posed by different family types.

The lack of granular understanding on how family structure influences cooperative participation poses a significant limitation to the design of inclusive and effective cooperative policies. Without empirical insights into these dynamics, cooperative movements may inadvertently exclude segments of the population or fail to address their needs adequately. Furthermore, there is little evidence on how gender roles, household responsibilities, and family headship interact with cooperative membership patterns across various family configurations.

Therefore, this paper seeks to fill a critical knowledge gap by examining the influence of family structure particularly nuclear, extended, single-parent, and polygamous households on participation in cooperative societies. To achieve this overarching goal, the study sets out two specific objectives: first, to assess the relationship between household type and the likelihood of remaining active in a cooperative society and secondly to explore the socio-economic factors within each family type that influence cooperative participation.

In line with these objectives, the following research questions guide the study: What is the level of participation in cooperative societies among different family structures (nuclear, extended, single-parent, and polygamous)? What socio-economic factors within each family type affect involvement in cooperative organizations? To empirically test these questions, the study formulates two null hypotheses consistent with the objectives: There is no significant difference in cooperative society participation across different family structures; socio-economic factors within households do not significantly affect cooperative involvement across family types.

## REVIEW OF RELATED LITERATURE

### Family Structure

Family structure refers to the organizational composition of a household, which determines the roles, relationships, and power dynamics among members. It describes how individuals are grouped into family units and the relationships they maintain based on lineage, marriage, or cohabitation. According to Agunbiade et al. (2023), family structure significantly affects income allocation, financial decision-making, and external social interactions, all of which influence household participation in community-based institutions like cooperatives.

In sociological and demographic literature, family structures are typically categorized into the following types:

#### i. Nuclear Family

This consists of two parents and their children living together as a single household. This type of family is often characterized by financial independence, shared responsibilities, and faster decision-making, which may enhance their likelihood of joining cooperative societies (Adeleke & Owolabi, 2022).

#### ii. Extended Family

An extended family includes additional relatives such as grandparents, uncles, aunts, and cousins living under one roof or within a compound. Extended family systems are common in African societies and are often associated with collectivism. However, their complex internal hierarchies and broader resource distribution may affect consistent cooperative engagement (Oluwatobi & Yakubu, 2022).

#### iii. Single-Parent Family

This structure involves one parent raising children due to separation, divorce, death, or choice. Studies such as Nwagwu et al. (2022) highlight the financial vulnerability and time constraints faced by single-parent households, often making it difficult for them to participate in cooperative savings or loan programs that require regular contributions or meeting attendance.

#### iv. Polygamous Family

In this arrangement, a man has more than one wife, often with multiple sub-households managed under one economic umbrella. The structure may lead to internal competition over resources and reduced capacity or willingness to contribute to external collective bodies like cooperatives (Aina & Adeyemi, 2023).

Understanding family structure is central to this study, as the way a family is formed can influence its financial obligations, support systems, autonomy, and attitudes toward collective risk-taking and savings.

### Cooperative Society

Cooperative societies are member-owned, democratically controlled organizations formed to meet the shared economic, social, and cultural needs of individuals through joint action. These societies operate based on principles of mutual help, self-responsibility, equality, equity, and solidarity, promoting inclusive economic participation and sustainable development (International Cooperative Alliance (ICA), 2023).

Historically, cooperatives emerged in response to economic disenfranchisement and social exclusion, offering an alternative model of economic participation for marginalized populations, particularly in rural and low-income settings (Birchall, 2011). Today, they play a vital role in areas such as microcredit, agriculture, housing, savings and loans, retail, and service delivery. Cooperative societies are particularly significant in developing countries, where they often substitute for formal financial institutions, especially among the unbanked.

Cooperatives are built on the principle of voluntary and open membership, meaning anyone who meets the criteria can join without discrimination. Members contribute equitably to the capital of the cooperative and share in its risks and benefits. Moreover, each member typically has one vote, ensuring democratic governance regardless of their financial stake (ICA, 2023). This structure makes cooperatives especially relevant to grassroots economic empowerment.

However, participation in cooperative societies is influenced by several factors, including education, income level, gender, community norms, and importantly family structure. Household composition affects the ability to save regularly, attend meetings, and make decisions, all of which are critical to cooperative involvement. For instance, while nuclear families may participate more actively due to financial independence, polygamous or extended families may face competing household priorities that reduce engagement (Aina & Adeyemi, 2023).

### **Participation in Cooperative Societies**

Participation is a multi-dimensional concept that involves membership, attendance at meetings, financial contributions (savings and dues), decision-making roles, and access to services such as loans or training. As noted by Adeleke et al. (2022), participation is influenced by both internal household characteristics and external socio-economic conditions. In this study, participation refers to both active involvement and the quality of engagement in cooperative activities, measured through attendance, contribution regularity, and access to cooperative benefits. Participation in cooperative societies refers to the extent and nature of member involvement in the activities, decision-making processes, and financial obligations of a cooperative. It encompasses a broad range of actions, including membership enrollment, attendance at meetings, voting in elections, making regular savings contributions, accessing loans, and taking part in collective investments and training initiatives.

According to Birchall (2018), participation is a cornerstone of cooperative identity and governance. Unlike conventional business entities, cooperatives thrive on active member engagement, which ensures democratic control and accountability. The International Cooperative Alliance (ICA, 2023) emphasizes that the success and sustainability of any cooperative largely depend on the willingness and capacity of its members to actively engage in its operations. Participation can be categorized into two major dimensions:

1. **Formal Participation:** This involves measurable and visible acts such as: Registering as a cooperative member, Attending general or annual meetings, Voting or standing for leadership positions and Contributing financially through savings, dues, or share purchases
2. **Functional Participation:** This includes deeper, more sustained involvement such as: Engaging in discussions and policy development, Serving on committees, Helping to recruit new members and Using the services or products of the cooperative regularly.

In family structure, the level of participation may vary significantly. For instance, nuclear families, often characterized by streamlined decision-making and economic independence, may find it easier to fulfill the time and financial commitments required by cooperatives (Adeleke & Owolabi, 2022). Conversely, single-parent families, particularly those headed by women, may experience lower participation levels due to time constraints, income instability, or lack of spousal support (Nwagwu et al., 2022).

Similarly, polygamous households may exhibit erratic participation depending on intra-household resource competition or cultural limitations on women's autonomy in financial matters (Aina & Adeyemi, 2023). Extended families, while potentially offering a larger resource pool, may face internal conflict or delayed decisions that reduce effective engagement in cooperatives (Oluwatobi & Yakubu, 2022).

Furthermore, studies have found that educational level, income stability, proximity to cooperative offices, and trust in leadership are critical factors mediating participation (Akingbade et al., 2021). A family's collective experience with savings culture and exposure to financial literacy programs can also play a pivotal role in their willingness to engage in cooperative systems.

### **Household Head**

The household head is a central figure in the family unit, often responsible for overseeing domestic affairs, making key financial decisions, and representing the household in social and economic engagements including cooperative society membership. The role of the household head is especially important in traditional and semi-formal economic systems where financial behavior and group participation are largely shaped by hierarchical family dynamics.

According to Afolayan et al. (2023), the household head typically acts as the gatekeeper to household resources and access to external opportunities such as credit, savings groups, and cooperative societies. In many contexts, particularly in sub-Saharan Africa, the household head is often male, especially in nuclear and polygamous households. However, with increasing levels of female-headed households due to migration, divorce, or widowhood, the role and influence of women in financial decisions and cooperative engagement are becoming more prominent.

The household head plays a pivotal role in determining whether and how a family participates in a cooperative. This includes deciding on membership enrollment, committing to financial contributions, authorizing loan uptake, and engaging in leadership or voting processes. Obayelu et al. (2022) emphasize that in households where the head is financially literate and has prior exposure to collective financial models, participation in cooperatives is not only more likely but also more consistent and impactful.

Gender dynamics significantly influence how the household head exercises authority. Nwagwu et al., (2022) note that in female-headed households, especially those led by widows or single mothers, cooperative participation may be constrained by limited capital, time poverty, and social stigma. Nonetheless, women-led households also tend to demonstrate higher repayment discipline and savings regularity when supported by women-focused cooperatives or microfinance initiatives (Uchechi & Tsegaye, 2023).

Age and education level of the household head are also strong determinants of cooperative participation. Older household heads with less formal education may view cooperatives with skepticism or associate them with communal obligations rather than financial gain. Conversely, younger or formally educated household heads are more likely to appreciate the long-term benefits of collective economic participation (Chikwendu et al., 2022).

Furthermore, family structure directly influences the authority and responsiveness of the household head. In polygamous families, the male head may control cooperative decisions for all sub-units, potentially ignoring the economic needs of individual wives. In extended families, decision-making may be shared or delayed, depending on generational hierarchies and cultural expectations (Aina & Adeyemi, 2023). Understanding the role of the household head is essential for cooperative societies seeking to improve outreach and participation. Programs that aim to increase engagement should consider providing financial literacy training specifically tailored to household heads, while also encouraging intra-household discussions and inclusive membership approaches.

### **Socioeconomic Characteristics and Cooperative Society Participation**

Socioeconomic characteristics refer to the social and economic factors that define and differentiate individuals and households in terms of their roles, responsibilities, and access to opportunities. In the context of cooperative society participation, these characteristics significantly influence whether individuals or families choose to join cooperatives, how they engage with them, and the extent to which they benefit from membership.

Key socioeconomic characteristics include income level, educational attainment, employment status, gender, household size, and access to financial services. These variables interact with family structure to either facilitate or constrain cooperative involvement.

i. Income Level and Employment Status

Income plays a crucial role in determining the capacity of households to participate in cooperative societies. Households with higher and more stable incomes are more likely to contribute regularly to savings schemes, access loans, and participate in group investments. According to Ogunleye et al. (2023), income predictability, rather than amount, is often the decisive factor, particularly for single-parent and extended families with competing obligations.

ii. Educational Attainment

Education affects both awareness of cooperatives and the ability to navigate the administrative and financial requirements associated with membership. Households with higher educational levels are generally more likely to engage in formal financial systems and trust cooperative structures. Aliyu and Musa (2022) found that individuals with post-secondary education were 43% more likely to participate in cooperatives than those with only primary education. Education also enhances understanding of cooperative principles such as democratic control and profit-sharing, which strengthens long-term engagement.

iii. Household Size and Dependency Ratio

Large household sizes, common in extended and polygamous families, can be both a resource and a liability. While more adults can contribute financially, a higher dependency ratio especially in single-parent households can limit disposable income and time available for cooperative involvement. Yeboah & Mensah (2023) argue that households with high child or elder-care responsibilities often deprioritize external group participation unless tangible short-term benefits are guaranteed.

iv. Gender and Role of the Household Head

Gender dynamics also influence participation. In many African contexts, male-headed households have greater access to land and formal institutions, which may facilitate cooperative membership. However, female-headed households especially in single-parent structures may face both economic and sociocultural barriers. Despite these challenges, some studies show that female led household's exhibit high commitment and saving discipline once included (Nwagwu et al., 2022).

Furthermore, the household head's attitude toward collective action and risk-taking plays a significant role in determining participation. Where the head values social capital and group affiliation, household members are more likely to be encouraged to join and remain active in cooperatives.

v. Access to Financial and Social Capital

Households with prior access to financial institutions or informal lending systems are more inclined to trust cooperative models. Access to social capital trust, networks, and group affiliations greatly enhances cooperative membership and involvement. Yusuf & Danjuma (2022) highlight that rural households with strong community networks are significantly more likely to participate in cooperatives than those that are socially isolated. Socioeconomic characteristics shape both the capacity and willingness of households to engage in cooperative societies. These variables do not operate in isolation but interact with family structure, gender roles, and local cultural contexts.

Understanding these relationships is crucial for designing inclusive cooperative strategies that consider the real-life constraints and strengths of diverse household compositions

## Theoretical Framework

### Household Economic Theory

Household Economic Theory, originally developed by Gary Becker (1965), posits that households act as rational economic agents that allocate limited resources such as time, labor, and income to maximize utility. Rather than viewing individuals in isolation, the theory considers the household as the fundamental unit of economic decision-making. Becker argued that families make choices based on comparative advantage, opportunity costs, and internal specialization to achieve the greatest possible well-being for their members. The theory assumes that household decisions regarding consumption, saving, labor supply, and even fertility are interdependent and economically rational (Adjei & Nketia, 2021).

Major strength of the theory is its application to understanding intra-household decision-making, especially in resource-constrained environments. It enables researchers and policymakers to examine how family size, structure, and composition influence household priorities and participation in external economic platforms, such as cooperative societies. For instance, households with fewer financial dependents (e.g., nuclear families) may have more disposable income to contribute regularly to cooperatives, while extended or polygamous households might face competing obligations that limit their involvement (Adepoju & Ogunlade, 2022).

However, Household Economic Theory has faced several criticisms. Scholars argue that its rational actor assumption oversimplifies complex household behaviors, ignoring emotional, cultural, and gender-based influences. Feminist economists, in particular, have critiqued the theory for its failure to address power asymmetries and unpaid labor within the household (Quisumbing & Maluccio, 2003).

Despite these limitations, the theory remains highly relevant to this study as it provides a framework for assessing how different family types (nuclear, extended, single-parent, and polygamous) make economic decisions that influence cooperative participation. It helps explain why households may vary in their ability or willingness to engage in group-based savings and credit schemes, especially in resource-constrained or gender-biased settings (Nwachukwu & Okoye, 2023).

## Empirical Review

Adebayo and Lawal (2024) conducted a quantitative investigation into the link between family cohesion, trust, and cooperative society engagement in urban Nigeria. Their study drew a sample of 500 respondents from cooperative societies across Lagos and Ibadan, representing a range of socio-economic and family backgrounds. Data were gathered through structured questionnaires designed to measure family cohesion, interpersonal trust, and levels of cooperative participation using standardized Likert scales. The authors employed multiple regression analysis to examine how family trust and emotional stability predict engagement in cooperative activities.

Their findings revealed a strong positive relationship between family cohesion and cooperative participation. Families characterized by mutual trust, open communication, and emotional stability tended to engage more actively and consistently in cooperative societies. In contrast, households experiencing disorganization or frequent conflict displayed weaker commitment and lower participation rates. The study further established that trust functions as a mediating factor between emotional stability within the family and sustained involvement in cooperative endeavors, suggesting that psychological and relational dynamics play a vital role in economic cooperation.

Based on these outcomes, the authors then recommend that cooperative societies integrate trust-building and communication development programs into their member orientation processes. They also emphasized the importance of fostering transparency, accountability, and interpersonal understanding among cooperative members, values that mirror the dynamics of cohesive family life. Finally, they encouraged future research to explore broader psychosocial variables that may influence cooperative participation across diverse urban settings, to strengthen both the social and economic foundations of cooperative movements

Akinbode and Ajibade (2019) examined the *Family Structure and Cooperative Participation among Rural Households in Southwestern Nigeria* through a survey of 320 rural households. Using regression analysis, they found that married couples were more likely to engage in cooperatives compared to single-parent or extended families. Education and income further influenced participation. The authors recommended that cooperative societies adopt gender-sensitive strategies to attract single and widowed household heads.

**METHODOLOGY**

This paper adopts a descriptive survey design within a quantitative framework. This approach is appropriate as it enables the collection of structured data from a clearly defined population, facilitating the identification of patterns, relationships, and emerging trends. The survey method is particularly suitable for examining the influence of various family structures on cooperative participation across a wide demographic base. By employing this design, the study ensures that relevant variables are systematically explored and statistically validated.

The target population draws from administrative data provided by the *Ona-Ara Local Government Secretariat (2022)*, which identifies household heads and adult residents in the Olorunsogo area as key community decision-makers engaged in local economic activities, including cooperative societies.

A total of 286 respondents were selected using a multi-stage sampling procedure. Initially, purposive sampling was employed to identify communities with active cooperative societies. This was followed by stratified sampling to categorize respondents according to family type nuclear, extended, single-parent, and polygamous households. Finally, systematic random sampling was applied within each stratum to select individual respondents. This multi-stage approach ensured proportional representation of all family types, thereby enhancing the reliability and generalizability of the study’s findings.

Quantitative data obtained from the survey were coded and analyzed using the Statistical Package for Social Sciences (SPSS) version 25. Descriptive statistics, including mean, frequency, and standard deviation, were used to summarize and present the data. Furthermore, inferential statistical methods, particularly regression analysis, were employed to test the research hypotheses and identify significant predictors of cooperative participation and trust. A significance level of  $p < 0.05$  was adopted to determine the statistical relevance of the findings.

**DATA ANALYSIS AND DISCUSSIONS OF FINDINGS**

**Q1: What is the level of participation in cooperative societies among different family structures (nuclear, extended, single-parent, and polygamous)? (N=286 respondents)**

| Items  | Mean | SD   |
|--|------|------|
| I actively participate in cooperative activities regardless of my family structure | 3.82 | 1.00 |

|  |       |      |
|--|-------|------|
| I have an equal opportunity to benefit from cooperative loans regardless of my family structure.         | 3.55  | 1.00 |
| Cooperative societies consider the diversity of family structures in designing participation frameworks. | 3.80  | 0.95 |
| My level of involvement in cooperative societies has improved over time despite family demands.          | 4.00  | 0.92 |
| My household responsibilities sometimes prevent me from engaging fully in cooperative activities.        | 3.020 | 1.12 |

**Source: Field Survey, 2025.**

The findings presented in the table provide nuanced insights into the influence of family structures on participation in cooperative societies, supporting earlier conclusions by Adepoju and Oni (2020) that cooperative participation in Nigeria is increasingly shaped by individual agency rather than rigid family norms. The relatively high mean score (M = 3.82, SD = 1.00) for the item “I actively participate in cooperative activities regardless of my family structure” indicates broad agreement among respondents that family composition does not significantly constrain their engagement. This aligns with observations by Ogunleye et al. (2022), who found that cooperative members often prioritize economic benefits over traditional family obligations when making participation decisions.

Similarly, the moderate mean score (M = 3.55, SD = 1.00) for equal access to cooperative loans suggests that respondents largely perceive equitable opportunities, although household power dynamics still play a role, as highlighted by Yusuf and Babalola (2021). The variation in responses mirrors the argument by Nwankwo and Okeke (2021) that intra-household decision-making hierarchies can subtly affect access to cooperative resources. The finding that cooperative societies consider diverse family structures in designing participation frameworks (M = 3.80, SD = 0.95) supports the assertion of Afolabi and Lawal (2022) that modern cooperatives in Nigeria are gradually adopting inclusive policies to accommodate varying family setups. However, the proportion of neutral or dissenting responses underscores lingering gaps, resonating with findings by Olatunji et al. (2022) that institutional inclusivity remains inconsistent in rural cooperative governance.

The high mean score (M = 4.00, SD = 0.92) for increased involvement over time, despite family demands, aligns with recent evidence by Uche and Onwumere (2021) that supportive cooperative environments and adaptive coping strategies enhance sustained member engagement. Conversely, the lower mean (M = 3.20, SD = 1.12) for household responsibilities interfering with cooperative activities confirms the mixed findings of Aliyu and Musa (2023), who reported that while extended and polygamous households may face greater domestic burdens, nuclear families often experience fewer participation barriers. Taken together, these results reinforce the broader view that while family structure remains a relevant contextual factor, its influence is mediated by individual motivation, institutional support, and evolving cooperative frameworks (Adebayo & Aluko, 2023). This underscores the need for cooperative societies to further tailor their participation policies to address the nuanced challenges posed by different household types.

**Q2: What socio-economic factors within each family type affect involvement in cooperative societies? (N=286 respondents)**

| Items | Mean | SD |
|-------|------|----|
|-------|------|----|

|  |      |      |
|--|------|------|
| Cultural norms affect freedom to participate                     | 3.10 | 1.15 |
| Number of dependents affects contribution to cooperative savings | 3.17 | 1.22 |
| Family income level limits cooperative participation             | 3.26 | 1.20 |
| Religious/traditional beliefs impact view of cooperatives        | 2.98 | 1.21 |
| Cultural expectations discourage financial independence          | 3.19 | 1.30 |

**Source: Field Survey, 2025**

The mean score of 3.26 for “Family income level limits cooperative participation” echoes Mbagwu’s (2018) finding that household income remains a major determinant of cooperative engagement among rural farmers. Similarly, Oluyombo (2013) found that limited income capacity constrains households’ ability to leverage cooperative loan opportunities. The moderate agreement that “Cultural expectations discourage financial independence” aligns with Anigbogu and Uzundu (2019), who identified that entrenched socio-cultural norms can limit individual economic agency in some regions of Nigeria. *The perception that household size impacts contributions* (Mean = 3.17) supports Fasakin and Popoola’s (2019) evidence that larger households divert resources away from collective savings schemes. Lastly, *the more neutral stance on religious or traditional beliefs* (Mean = 2.98) is consistent with Etim et al. (2021), who showed that while religion shapes community structures, its direct effect on cooperative membership is less significant than economic considerations.

**Test of Hypotheses**

**H<sub>1</sub>: There is no significant difference in cooperative society participation across different family structures**

| Variable      | Coefficient (B) | Std. Error | t-value | p-value |
|---------------|-----------------|------------|---------|---------|
| (Constant)    | 3.85            | 0.12       | 32.08   | 0.000   |
| Extended      | -0.50           | 0.18       | -2.78   | 0.006   |
| Single-parent | -0.35           | 0.17       | -2.06   | 0.040   |
| Polygamous    | -0.60           | 0.19       | -3.16   | 0.002   |

If p-value < 0.05, is Reject

Analysis conducted on whether family structure predicts cooperative society participation. Results show that extended ( $\beta = -0.50, p = 0.006$ ), single-parent ( $\beta = -0.35, p = 0.040$ ), and polygamous families ( $\beta = -0.60, p = 0.002$ ) have significantly lower participation scores than nuclear families. Since p-values for Extended, Single-parent, and Polygamous are all < 0.05, therefore, the null hypothesis (H<sub>1</sub>) is rejected, indicating significant differences in participation across family types.

**H<sub>2</sub>: Socio-economic and cultural factors within households do not significantly affect cooperative involvement across family types**

| Predictor         | Beta ( $\beta$ ) | t-value | p-value |
|-------------------|------------------|---------|---------|
| Family Income     | 0.30             | 4.21    | 0.000   |
| Gender Roles      | -0.15            | -2.75   | 0.006   |
| Domestic Workload | -0.12            | -2.30   | 0.022   |

| Predictor           | Beta ( $\beta$ ) | t-value | p-value |
|---------------------|------------------|---------|---------|
| Cultural Norms      | 0.05             | 1.05    | 0.295   |
| Religious Beliefs   | -0.02            | -0.50   | 0.615   |
| Family Type (dummy) | 0.10             | 2.10    | 0.037   |

#### If p-value < 0.05, is reject

The multiple regression analysis shows that socio-economic factors such as family income ( $\beta = 0.30$ ,  $p < 0.001$ ) and gender roles ( $\beta = -0.15$ ,  $p < 0.01$ ) significantly influence cooperative participation. Household workload ( $\beta = -0.12$ ,  $p = 0.02$ ) and family type ( $\beta = 0.10$ ,  $p = 0.04$ ) also emerged as significant predictors. Cultural norms and religious beliefs did not show significant effects ( $p > 0.05$ ). Socio-economic and cultural factors do significantly affect cooperative participation. Therefore, the null hypothesis is rejected.

#### 1. Findings of the study

The study revealed that family structure significantly affects participation in cooperative societies within the Ona-Ara Local Government Area of Ibadan. The regression results showed that extended, single-parent, and polygamous households had lower participation levels compared to nuclear families, with all p-values below 0.05. This indicates that nuclear family units, often characterized by simpler decision-making processes and fewer financial dependents, are more likely to engage actively in cooperative activities. The findings further established that socio-economic factors particularly household income, gender roles, and domestic workload were significant predictors of participation, while cultural and religious factors had no measurable impact.

#### 2. Implications of the Findings

The implications of these findings are multifaceted. First, they underscore that economic and structural realities within households rather than cultural norms drive cooperative engagement. Lower-income families and those with unequal gender role distributions may face barriers to sustained participation due to limited disposable income and time constraints. Secondly, the findings imply that inclusive cooperative models must account for household diversity. Ignoring these differences may perpetuate inequality, as certain family structures especially single-parent and polygamous households remain underrepresented in cooperative membership. Lastly, the study highlights the growing autonomy of individuals in financial decision-making, suggesting a gradual shift away from traditional family-imposed limitations toward economically motivated participation.

#### CONCLUSION AND RECOMMENDATIONS

In conclusion, this study has demonstrated that family structure exerts a significant influence on the level and nature of household participation in cooperative societies, with nuclear families exhibiting higher levels of engagement compared to extended, single-parent, and polygamous households. Furthermore, socio-economic determinants such as household income, gender roles, and domestic workload were found to play a critical role in shaping cooperative involvement, while cultural and religious factors were not statistically significant within the study context.

In light of the findings, it is recommended that:

- i. Cooperative societies adopt more differentiated and inclusive participation frameworks that acknowledge and address the specific constraints associated with various family structures. For example, single-parent and polygamous households could benefit from flexible contribution schedules, reduced loan collateral requirements, or family-based membership packages.
- ii. Implementing gender-responsive strategies within cooperative organizations to reduce participation barriers faced by women in both single-parent and extended family settings. This could include childcare support during meetings, inclusive leadership training, and women-focused cooperative units.
- iii. Additionally, cooperative societies should strengthen community sensitization initiatives to promote awareness and build trust among underrepresented family types. Such measures will not only enhance

equitable access and sustained participation but also contribute meaningfully to the broader goals of economic empowerment and community development within diverse household settings.

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