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COOPERATIVE SOCIETIES AND THEIR CONTRIBUTION TO SUSTAINABLE DEVELOPMENT IN BAYELSA AND RIVERS STATE

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DOI: <https://doi.org/10.5281/zenodo.13907459>

The study examined cooperative society and its impact on Bayelsa and Rivers State community development. The central objective of the study is to examine how cooperative society helps to bring about community development in Bayelsa and River State. Four research questions were formulated in line with the objectives. The study employed a research survey method, using qualitative and quantitative designs that used primary and secondary sources for data collection and analysis. Six thousand (6,000) respondents from twelve selected local government areas of Bayelsa and Rivers State were used as the sample size. The structured questionnaires were administered to six thousand (6,000) respondents, of which five thousand nine hundred and ninety-five (5,995) were retrieved for data analysis. Four (4) point Likert scale for research questionnaires using grand mean for analysis. The findings revealed that lack of awareness and orientation about cooperative societies in rurality; poor working conditions of staff of the cooperative societies; excessive government policy and control of cooperative societies; and others are factors that bedeviling the growth of cooperative societies in Bayelsa and Rivers State. In this light, the study recommended amongst others that there should be provision for training and retraining programmes for the illiterate and unexperienced members and others by organizing workshops, seminars, and courses for skills acquisition programmes to meet the modern trends of innovations and technological advancement; any cooperative leader involved in corrupt practice should be disciplined according to the laws no matter whose ox is gored, to serve as a deterrence to others to entrench transparency, accountability, probity .and honesty in the management of cooperative societies.

Keywords: Cooperative Societies, Community Development, Impacts, Members, Government

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Introduction

Historically, cooperative society can be traced to Egypt in 3100 BC after forming the first craftsmen and artisans' association. This was followed by the ancient Chinese era in 200 BC, during the formation of cooperative societies until 500 AD (Onyima & Okoro, 2009). However modern cooperatives as a business organisation were developed in the middle of the 19th century based on Rochdale principles in 1844 and later adopted by the International Co-operative Alliance in 1939 (Ogun State Cooperative Federation Limited 2022; Anonymous 2022). Similarly, Nigeria's modern cooperative movement idea was in the early 1930s with the enactment of the cooperative law in 1935, using Indian experience. The then government of the colony and protectorate of Nigeria arranged for an Indian cooperative expert, Mr. C.P. Strickland, to conduct feasibility studies of introducing modern cooperative in Nigeria. Mr. C.P. Strickland and his team between December 1933 and March 1934 carried out the investigation. They submitted a report to the colonial government with the recommendations that cooperative society would help to improve the economic, social, and cultural interests and conditions of members and Nigeria at large, thereby improving the socio-economic development and cultural needs of the rural communities (Onyima & Okoro, 2009; Ameachi, 2010).

In this light, it shows that there is a mutual and workable synergy between cooperatives and community development in bringing about socio-economic development and cultural building in rural communities. Community development is to bring about socio-economic growth in terms of good drinking water, quality education, standard health care services, low mortality rate, high level of life expectancy, employment opportunities, human capital development, human capacity building, empowerment, means of transportation and communication, amongst others as a process of improving the standard and quality of life of the rural dwellers. It is, therefore, in tandem with cooperative fundamental goals to promote self-help of their members and, by extension serve as a mechanism for community development. Also cooperative is one of the tools used by the government for the realization of projects/programmes in rural areas. This makes cooperative as one of the principal agents of community development. (Okoreaffia, 2010; Kaur, 2020; Tertseal, 2021). However, this has not been achieved in Bayelsa and Rivers State as regards community development through the efforts of cooperative societies. On this premise, the study carried out cooperative societies and its impacts on community development in Bayelsa and Rivers State.

Problem Statement/Justification

Community development simply means the total process and action of community members and development agencies to improve the living standard of rural dwellers. Thus, community development manifests in terms of employment, good drinking water, good health care services, qualitative education, decreased mortality rate, increased life expectancy, communication, and transportation facilities amongst others help to enhance the people's standard of living through community self-help efforts and the development agencies.

Sequel to the above, the cooperative movement is one of the agencies that are contributing to the process of community development through the activities of different types of cooperative societies namely, agricultural cooperatives, the educational programme of cooperatives, health, and hospital cooperatives, industrial cooperatives mention but a few have contributed to community development, especially in the south-west geo-political zone of Nigeria. These crucial roles of cooperatives have reduced poverty, employment generation, and

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socio-cultural integration in rural communities. Predicated on these credentials, United Nations General Assembly declared 2012, as the International Year of Cooperative (Okoreaffia, 2010; Tarabina & Okoko ,2023). However, these roles of cooperative in community development, are yet to be achieved in Bayelsa and Rivers State because of ignorance, unawareness, lack of interest, poor management, corruption, greed, poor financial position, government cooperative policy, agricultural stagnation, poverty, illiteracy, and lack of productive technical and managerial skills to improve production. These factors mentioned above, have bedeviled the roles of cooperative societies in Bayelsa and Rivers State in particular (Tarabina & Okoko ,2023). Thus, cooperative movement and government cooperative policy as a mirage that cannot serve as a veritable instrument for sustainability and acceleration of rural community development. To this end, suffice it to say that Bayelsa and Rivers State, have yet to benefit from cooperative societies in terms of community development, why is it? The problem, therefore, is how to overcome these factors that militating against the roles of cooperative societies in community development in Bayelsa and Rivers State. To achieve this, the study examined cooperative societies and their impacts on community development in Bayelsa and Rivers State.

Objectives of the Study

The prime objective of the study is to examine how cooperative society helps to bring about community development in Bayelsa and River State. The specific objectives are to:

- i. Examine the importance of cooperative activities to Bayelsa and Rivers States.
- ii. Unearth the reasons why Bayelsa and Rivers State are not benefiting from cooperative societies in community development.
- iii. Identify the internal challenges facing cooperative societies in Bayelsa and Rivers State.
- iv. Determine the external challenges facing cooperative societies in Bayelsa and Rivers State.
- v. Make recommendations to address the challenges of cooperative societies in socio-economic development of rural community development in Bayelsa and Rivers State.

In agreement with the objectives, four research questions were formulated for collection of data and analysis.

- i. What are the importance of cooperative activities to Bayelsa and Rivers State?
- ii. What are the reasons why Bayelsa and Rivers State are not benefiting from cooperative societies in community development?
- iii. What are the internal challenges facing cooperative societies in Bayelsa and Rivers State?
- iv. What are the external challenges facing cooperative societies in Bayelsa and Rivers State?

Literature Review The Concept of Cooperative Society

The term cooperative is a derivative word from the combination of the Latin prefix co- meaning "together" and operari meaning "to work". The word "co-op" is a shortening of cooperative and is used when people work together (or cooperative) to run farm businesses, marketing, transportation etc. This means that to start or join a co-op, you are to cooperate with your partners or members. Thus, actualizing their dreams with common social, economic and cultural needs in view lead to the formation of the society known as cooperative society (Vocabulary.com, n.d). What then is a cooperative society. According to Cooperative Ordinance (1952), a cooperative society is an "organisation that is formed by a group of people whose primary objective is to promote the economic interests of its members". This means profits are shared amongst members in proportion to their contribution to the cooperative business. International Labour Organisation (1966), a cooperative society is an

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association of persons who have voluntarily joined together to achieve a common end through the formation of democratically controlled enterprises making equitable contributions to the capital required, and accepting a fair share of the risks and benefits of the undertaking in which members actively participate. Similarly, International Cooperative Alliance (n.d), a cooperative society is an “autonomous association of person united voluntarily to meet, their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise”. Furthermore, Kaur (2020), defines cooperative society as an organisation of people with mutual social, cultural, and economic interest join together to form an establishment for the achievement of a set goal. This means cooperative society lies on the principle of voluntarism and follows the philosophy of "All for each and each for all". This presupposes that cooperative society, members voluntarily come together and are not bound by any social, religious, or political discrimination. Thus, anyone who meets the prescribed qualification as enshrined in the cooperative bylaws can be a member. Taking a clue from the above definitions reveals that some basic features and characteristics ran through all the definitions. The features as noted by (Okoreaffia, 2010; Amaechi; 2011; Kaur, 2020) can be expanded as follows:

- i. **An association of persons:** A cooperative society is described as an association of persons where members are dealt with individual and personal basis. Thus, the decision taken primarily in a cooperative is one member, one vote regardless of one's shareholding.
- ii. **Voluntarily join:** It is a common enterprise where members have the freedom of entry and exit, because members are not bound by any social, or religion, cultural or political discrimination. This means that if you are convinced about the mission and the bylaws of the organisation to carry out your responsibility as a member which includes financial contribution, patronage of society, and attendance of the meeting, amongst others for the success of the cooperative.
- iii. **Common social, economic and cultural needs and aspiration:** They are people that have common problems (social, economic and cultural needs and aspiration) which needs solution that will benefit every member. This is the main objective of a cooperative society for self-help and the well-being of members.
- iv. **Democratically-controlled enterprise:** Cooperative society is based on the hallmark of one man, one vote, and not on the level of patronage or investment into the cooperative.
- v. **Pool of resources:** Capital contribution into the cooperative is done by members on the principle of equity, that is payment is based on the financial stand of the members without compromising their right to the cooperative.
- vi. **Profits are shared equitably:** This means in cooperative profits are shared according to the quantity you bought or patronized the cooperative business of that financial year.
- vii. **Active participation:** In cooperative there is no space for absenteeism or passive member. Thus, active participation of members is a sine quo non in the activities of the cooperative. This is one of the requirements for membership.

Conclusively, it is crystal clear that a minimum of six (6) persons or ten (10) persons can form a cooperative society after going through all the requirements for registration.

The Aims and Objectives of Cooperative Society

The central mantra of any cooperative society is to improve the economic conditions and living standards of members. In this light, Kaur (2020) establishes the following as the aims and objectives of cooperative societies are to:

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- i. Develop cooperation, self-respect and self-reliance amongst the members,
- ii. Buy and produce quality goods, tools equipment, and raw materials to the end consumers,
- iii. Associate with government and other organisations of similar business,
- iv. Undertake those activities that caters for the welfare and well-being of the members and society,
- v. Promote unity amidst the members and remove any sort of internal competition, and
- vi Practice transparent and fair business dealings.

The Role of Cooperative Societies in Community Development.

Cooperative movement has a significant role to play in terms of community development that has aided accumulation of natural resources and the promotion of agricultural products locally; and export of crops that upsurge foreign earning for economic development and transformation of the country. The following are some of the roles played by cooperatives towards community development:

- i. **Agriculture:** The major occupation of rural communities is farming which has created enabling positive impacts in rural community development. The farmer's multipurpose cooperative societies, agricultural credit/loan societies, amongst others over the years increase their production by increasing their farm areas, develop new land for members, grant credit at cheaper rate to members and so on. Thus, contributing to community development in the rural areas.
- ii. **Reduce cost and increase income:** Cooperative has helped to increase per capita income of farmers and their standard of living. This gives their members the impetus to contribute their quota in matters related to community development, children's school fees to mention but a few in their locality.
- iii. **Educational programme:** The educational Programme of cooperatives in the rural areas has made the members better informed than non-cooperative members in the rural areas. This has been achieved through fieldwork extension workers, seminars, workshops, etc. Also, the industrial cooperative provides skill acquisition and employment opportunities for members, which has contributed meaningfully in rural community development.
- iv. **Participation of members:** Membership, and participation in cooperative meetings and activities teach members how to participate in local decision-making processes and local politics in their rural communities. Thus, they contribute to the voting system in their community and the development of bylaws.

Consequent to the above, it shows that cooperative societies indeed have contributed to the development of rural areas globally. On this achievement, the United Nations General Assembly declared 2012 as the international year of cooperatives (Okoreaffia, 2010; Amaechi, 2010; Effiom, 2014).

The Importance of Cooperative Society in Community Development in Nigeria

The importance of cooperative society towards the socio-cultural and economic development of members and society cannot be overemphasized. This is because cooperative society has added the accumulation of natural resources and the promotion of agricultural export crops; thereby helping to increase the volume of foreign exchange, which is needed for economic development and transformation (Onyima & Okoro, 2009; Effiom, 2014). On this premise, the following are selected as some of the importance of cooperative societies.

- i. **Provides low-interest loans:** It creates avenue for members to access loan from financial institutions such as banks and other microfinance banks. Also, they provide low-interest loan to members with other members standing as guarantors (Onyima & Okoro, 2009; Nigerian Finder, 2023).

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ii. **Promotes gender equality in society:** One of the cardinal principles of cooperative society membership is open to all genders. This is in tandem with the international scene that encourages women's empowerment by giving them independent sources of income, the right to education, and decision-making powers. This social leverage is against the traditional society of Nigeria where men are always preferred to women in all ramifications (Onyima & Okoro, 2009).

iii. **Cooperative as agents of community development:** Cooperative societies enhance development through mobilization for saving and investment, provide credits, increase national income, expand uncultivated areas of land, introduce mechanization, supply rural dwellers with loans, and provision of raw materials for industries. These have increased human capacity building and human capital development in the rural areas. Also, it provides local leadership, self-reliance, and local jobs amongst others in their localities (Onyima & Okoro, 2009).

iv. **Serves as means of technology transfer:** Technology transfer is a process of transmitting techniques of production from a given locality to another. On this premise, cooperative societies serve as a veritable instrument for technology transfer. By the nature and role of cooperatives in human capital development and capacity building in socio-economic transformation, they provide training programmes for member's education, workshops, seminars, and others for inexperienced and untrained members. This includes ICT training, catering, sewing, website design, event decoration, hair styling, creative design amongst others for socio- cultural and economic development of the members and the society (Onyima & Okoro, 2009; Nigerian Finder, 2023).

v. **Create food security in the society:** Agricultural cooperative societies create major role in food security thereby enhancing productivity of members for national food supply, which has helped to increase gross domestic products (GDP) for foreign exchange. This has been achieved by providing training grounds, loans, and aid to members (Onyima & Okoro, 2009).

vi. **Reduces wealth inequality:** Cooperative society helps to reduce inequality of wealth in the society. Predicated on the fact that capitalized nations, wealth inequality, class struggle, and primitive accumulation of wealth are the trends of the day. Cooperative helps to reduce wealth inequality by creating an enabling and conducive environment for equal distribution of wealth (Tertsea, 2021).

Sequel to the above, it is pertinent for Bayelsa and Rivers State to have various types of cooperative societies in their localities for socio-economic development. This will enable them to compete favourably with the South West States of the country in cooperative business. Certainly! Below is the revised text:

The Reasons Why Cooperative Society is not of Immense Benefits to Community Development.

A cooperative society is a mechanism for community development through people voluntarily pooling their resources together as an association for the welfare of members; thereby spreading socio-economic development in their localities. This has created an enabling environment for employment, training, loans, and other benefits to members for capacity building, capacity development, and human capital development in society. Despite these numerous benefits, many states in Nigeria are still ignorant of cooperative societies in this 21st century (Tarabina & Okoko, 2023). The following are some reasons are highlighted as follows:

i. **Ignorance of cooperative society:** In our rurality, people are ignorance of cooperative societies, which has kept them backward in technological advancement, access to loans, training, and workshops that will bring about self-reliance and employment to improve their quality and standard of living for the betterment of socio-cultural

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and economic development in the rural areas (Abiona, 2009; Okoko, 2017; Iedunote, n.d; Taribina &Okoko ,2023).

ii. **Low level of awareness:** In rural communities, people are not aware of cooperative societies as part of rural community development and empowerment of school leavers and graduates from tertiary education. They believe that government should provide all necessities of life. This has blindfolded their sense of judgment that cooperative society can bring about community development through their efforts. Therefore, it is imperative to create awareness that a cooperative society is another aspect of community development (Abiona, 2009; Okoko, 2017; Taribina &Okoko ,2023).

iii. **Lack of appreciation of cooperative society in social and economic development:** Within the Niger Delta region, the policymakers are not enlightening people about the benefits that they derive from cooperative societies, as one of the instrumentalities for rural community development through citizen participation. This lack of attention on cooperative society as a means of empowering citizens to participate in agriculture leads to insufficient food production for local consumption and exports This is because would create an enabling environment for the collection of loans and fertilizers for members that are farmers (Abiona, 2009; Tarabina & Okoko,2023).

iv. **Lack of courage and apathy by the people:** lack of proper orientation and sensitization of the people in region about cooperative society creates, indifference, and nonchalant attitude towards cooperative societies. These indicating factors have created a setback in many parts of the country, especially the Niger Delta region in comparison with the South West as regards cooperative societies (Tarabina &Okoko,2023).

v. **High rate of poverty:** The high level of poverty in many rural areas has created unemployment, and a lack of skill, especially amongst the youth. This has made them to depend on government and non-governmental organisations on rural community transformation, not knowing that they can contribute their quota meaningfully through cooperative societies in their localities. Thus, it is imperative to note that the importance of rural dwellers to participate in social and economic development of their rural community through cooperative societies can be underscored (Abiona, 2009; Tarabina &Okoko ,2023).

vi. **High level of illiteracy in rural areas:** The syndicate of illiteracy is a cankerworm that needs to be eradicated in the Niger Delta region, especially Rivers and Bayelsa State. Many in rural areas cannot read or write, thereby creating an inferiority complex in association and communication with others outside their localities. Hence, they are skeptical due to lack of understanding of rules and regulations guiding cooperative societies, thinking that they can be cheated by the literate members. They see a cooperative society as an organization for literate in the society. This serves as an obstacle to many being unable to join a cooperative society (Anyaele, 1995; Chris, 2018; Tarabina & Okoko ,2023).

In light of the above, it is revealed that cooperative society has not gained ground in many states in Nigeria, especially Bayelsa and Rivers State.

The Internal Challenges of Cooperative Society in Nigeria

The internal challenges of cooperative societies are numerous hindering the progress of cooperatives in rural community development. The following are some of the internal challenges highlighted as follows:

i. **Poor training and illiteracy amongst members:** Strictly speaking, many members of cooperative societies are illiterate and cannot assimilate and understand the technicality of training in this 21st century. This is because

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the fulcrum of learning is education that can enable the members to be at their best for the furtherance of cooperative through innovation and technological advancement.

Thus, education is one of the factors that impede the realization of cooperative set goals in rural areas (Qs Study, n.d; Nwankwo et al, 2012).

ii. **Poor working conditions of staff:** It has been established that cooperative societies are non-profitmaking enterprises. This has adversely affected the staff of cooperatives despite the profit and the yearly dividend collected by every financial member of the cooperative. Thus, for a cooperative to achieve its noble set goals, the staff should be encouraged in terms of emoluments. This will trigger and motivate them to put in their best in the services of the cooperative (Onyima & Okoro, 2009).

iii. **Inefficient and ineffective management:** Lack of efficient, effective, and experienced managers in rural communities. This is because most managers of cooperatives are elected through popularity and not competence in how to manage the cooperative. This implies that the manager that lack the pedigree on how to manage the cooperative will fail to achieve its set goals.

iv. **Poor financial position of members:** Many members of the cooperative are living below the poverty line that is they cannot afford the basic essentials with their monthly allowance. Hence, they cannot have the needed collateral to obtain loans from financial institutions for the expansion of their business. On this premise, the financial need to set up a standard cooperative business cannot be actualized to achieve the objectives of the cooperative (Onyima & Okoro, 2009).

v. **Lack of statistical data and records:** In this 21st century many cooperatives are lacking statistical data and records for evaluation, planning and decision making as to carry out their yearly activities for actualization of cooperative set goals as regards rural community development. Thus, proper statistical data and records cannot be kept for accountability and transparency that would mitigate dishonesty and corruption amongst the management. This ugly plague has led to the failure of many cooperative societies in rural communities (Abiona, 2009; Okoko, 2017).

From the foregoing, it shows there are numerous internal factors that have been contributing to the daunting challenges of cooperatives that need to be addressed, especially in rural communities for the furtherance of community development in Rivers and Bayelsa State.

The External Challenges of Cooperative Society in Nigeria

These are some of the external challenges of cooperative societies in Nigeria are as follows:

i. **Faulty orientation:** Many joined cooperatives with the expectation that can attract government loans. In a situation where the expectation is not forthcoming, rather they are now asked to finance their cooperative themselves make many to leave on the premise that they are disappointed. Faulty orientation of the benefit of obtaining a loan through government and non-governmental organisations is still going on today media. In this light, any cooperative formed on this foundation cannot achieve its set goals in rural community development (Okoreaffia, 2010).

ii. **Excessive government control:** Excessive government control through laws governing cooperative societies in Nigeria. Thus, most of the activities of cooperatives require approval from government that are detrimental to the smooth running of cooperatives independently. In recent times, it has been confirmed globally that only

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cooperative movements operating independently can tackle the challenges of rural community development (Nwankwo et al, 2012).

iii. **Government regulation of cooperative movement:** Government regulation of the supply of certain goods create problems that making cooperatives to over depend on government. It has been recorded over the years, that the government usually supplies certain essential goods such as rice, milk, fertilizer, vegetable oil, and credit amongst others for the furtherance of cooperative movement through their leaders. These supportive efforts by the government have made the formation of corporative viable and not its activities. From all indications, if these items no longer forthcoming, all the cooperatives become moribund and unable to actualize their set goals of self help cooperative movement (Okoreaffia, 2010).

iv. **Political influence:** Political influence on self-help projects to be supported by democratic leaders in their visit to communities and announcement of the donation of certain facilities usually kills the morale of people in self-help efforts towards the development of the community. These indiscriminate donations are negatively affecting self-help activities and self-help organisation in rural communities. Cooperative societies being one of the self-help organisations are affected negatively. This is because cooperative members are discouraged from the sacrifice required to raise funds for self-help rather than depending on and awaiting donations from political leaders. In a nutshell, this situation affects community development through cooperative societies.

In this breath, it is a truism to note that cooperative societies, working independently without government donations, policies, and laws can easily achieve there set goals than the ones that are totally depending on government donation and support. Thus, cooperatives that are independent serve as an instrument for sustainable rural community development.

An Overview of the Concept of Community Development

Community development is as old as the time of human being's settlements in various localities. This was achieved through what is known as self-help efforts. The philosophy centred on the participation of members of the community in an effort to bring about the social and economic development with their limited resources both human and material resources (Okoko, 2017). However, the word community development was first at the 1948 Cambridge Conference on African Ministration organized by the Great Britain colonial officer in 1955 (Eberinwa, 2010). Based on this there was agreement that the word "community" development to replace mass education and be defined "as a movement designed to promote better living for the whole community with the active participation and if possible, on the initiative of the community but if this is not forthcoming spontaneously, by the use of technique for a reason and stimulating it to secure its active and enthusiastic response to the movement". This shows that the concept of community has undergone some form of semantic metamorphosis and has been used in different context as related to development. Thus, there are varieties of meaning and definitions of community development.

United Nations Agency for Integrated Development USAID, in Elem (2004 p.143) sees Community Development "as a process of action in which the people of the community organize themselves for planning and action define their common individual needs and problems and sorting out their problems and educating their plans with maximum reliance on their own resources and where necessary with help in service and materials from government and non-governmental agencies outside their Community". Straza (2023) views community development as a "process where community members come together to take collective action and generate

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solutions to common problems". Thus, it presupposes that community development is an organized process of planning and action for the acceleration of social and economic development and the cultural needs of the people. This makes Bloomington, in Straza, (2023) reiterate that "anything dealing with people working together to make our community better can be put under community development whether those are social or economic needs. The goal is to make the entire community stronger" " Another scholar like McCluskey, in Eberinwa (2010), sees community development as a method wish he defines community development as "a method is the educational management of that kind of interaction between the other community and its people which leads to the improvement of both" In a nutshell, community development as a process and a method in which members' community identify their felt needs and willingly pool their human and material resources to solve problems with or without the assistance of development agencies.

The Objectives of Community Development

According to Anyanwu (1981), Torutein (2011) summarized the objectives of community development as follows:

- i. To educate and motivate the people for self-help,
- ii. To develop responsible local leadership,
- iii. To inculcate amongst the members of the community a sense of citizenship and a spirit of civil consciousness,
- iv. To introduce and strengthen democracy at the grassroots level through the creation and revitalization of institutions designed to serve as instruments of local participation,
- v. To initiate a self-generating, self-sustaining, and enduring process of growth,
- vi. To enable people to establish and maintain cooperative and harmonious relations, and
- vii. To bring about gradual and self-chosen changes in the life of the community with a minimum stress and disruption.

Methodology

The study adopted survey research method, using both qualitative and quantitative methods that made use of primary and secondary sources for data collection and analysis. The population for the study comprises of Rivers and Bayelsa State, however, in each of the two states, six (6) local government areas were randomly selected for administration of questionnaire and oral interviews thereby giving the sum of twelve (12) local government areas that were covered in the two States. In Rivers State, the six (6) Local Government Areas are; Asari-Toru, Opopo/Nkoro, Gokana, Bonny, Abua/Odual, and Ahoada East; while in Bayelsa State are; Ekeremor, Southern Ijaw, Sagbama, Brass, Nembe and Kolokuma /Opokuma Local Government Areas respectively. A purposive sampling technique was employed using six thousand (6,000) as the sample size. Thus, the distribution and collection of the six thousand (6,000) copies of the questionnaires were based on simple random sampling techniques, while oral interviews also were conducted to substantiate the structured research questionnaire. The instrument for the collection of data was twelve (12) items researcher structured the questionnaire based on the Likert scale method (4-point scale) of strongly agree (SA), agree(A), disagree (DA), and strongly disagreed (SD) rated 4,3,2and1 respectively. Grand mean(X) was used to analyse the research questions. A criterion means of 2.50 and above was used to make a decision. Questionnaires were distributed to six thousand (6,000) respondents, out of which five thousand nine hundred and ninety-four (5994) copies were retrieved from the respondents for analysis. The questionnaires were retrieved with twenty-four (24) research assistants, two (2) each from the twelve

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(12) selected local government areas. Oral interviews were also conducted to substantiate the structured questionnaires.

Data Analysis of Research Question

i. **Research Question One (I):** What are the importance of cooperative societies activities to Bayelsa and Rivers State in community development?

Table I: The importance of cooperative societies activities to Bayelsa and Rivers State in community development.

S/N	Items Statement	SA	A	D	SD	Total	N	\bar{x}	Decision
1	Provides low interest loans to members	(8,000)	(2,700)	(3,000)	(1,594)	15,294	5,994	2.60	Accepted
2	The cooperative society serves as one of the agents of rural community development	(8,800)	(3,000)	(3,500)	(1,044)	16,334	5,994	2.70	Accepted
3	Promotes gender equality in their communities	(10,000)	(3,850)	(3,400)	(844)	17,094	5,994	2.90	Accepted
	Grand Mean	2.70							
	Criterion Mean	2.50							

Source: Researchers' Field Work, 2024

The data in Table I, portrays that the grant mean of (2.70) is greater than (>) the corresponding criterion mean of (2.50). This implies that the responses of the respondents to items number (1-3) are in line with the suggested importance of cooperative societies' activities to Bayelsa and Rivers State in community development.

Research Question Two (II): What are the reasons why Bayelsa and Rivers State are not benefiting from cooperative societies in community development?

Table II: The reasons why Bayelsa and Rivers State are not benefiting from cooperative societies in community development.

S/N	Items Statement	SA	A	D	SD	Total	N	\bar{x}	Decision
4	The ignorance of the benefits of cooperative societies in community development	(10,000)	(3,030)	(2,900)	(1,034)	16,964	5,994	2.80	Accepted
5	High rate of illiteracy and Poverty in the rural community	(9,680)	(5,100)	(2,700)	(524)	18,004	5,994	3.00	Accepted

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6	Lack of awareness and orientation about cooperative societies in rurality.	(10,240)	(4,500)	(2,650)	(609)	18,080	5994	3.00	Accepted
Grand Mean		2.90							
Criterion Mean		2.50							

Source: Researchers' Field Work, 2024

Table II shows that the grand mean of (2.90) is greater(s) than the corresponding criterion mean of (2.50). It is therefore implied that the respondents' responses to the items numbers (4-6) are some of the reasons why Bayelsa and Rivers State are not benefiting from cooperative societies activities for rural community development.

Research Question III: What are the internal challenges facing cooperative societies in Bayelsa and Rivers State?

Table III. The internal challenges facing cooperative societies in Bayelsa and Rivers State.

S/N	Items Statement	SA	A	D	SD	Total	N	\bar{x}	Decision
7	Poor working conditions of staff of the cooperative societies	(10,800)	(4,650)	(3,000)	(244)	18,694	5,994	3.10	Accepted
8	Improper training facilities and illiteracy among members	(10,400)	(6,030)	(2,002)	(388)	18,820	5,994	3.10	Accepted
9	Lack of effective, efficient, and experienced management of cooperatives.	(10,040)	(5,406)	(2,010)	(677)	18,133	5,994	3.00	Accepted
Grand Mean		3.10							
Criterion Mean		2.50							

Source: Researchers Field Work, 2024

Table III, shows that the grand mean of 3.10 is greater (>) than the corresponding criterion mean of (2.50). In this regard, it implies that the response of respondents' responses to the items' numbers (7-9) are some of the internal challenges facing cooperative societies in Bayelsa and Rivers State, especially in the rural communities.

Research Question IV: What are the external challenges facing cooperative societies in Bayelsa and Rivers State?

Table IV. The external challenges facing cooperative societies in Bayelsa and Rivers State.

S/N	Items Statement	SA	A	D	SD	Total	N	\bar{x}	Decision
10	Excessive government policy and control of	(10,420)	(5,250)	(3,000)	(139)	18,809	5,994	3.10	Accepted

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	cooperative societies.								
11	Unachievable expectations by cooperative members through government fault orientation.	(9,836)	(5,403)	(3,300)	(84)	18,623	5,994	3.10	Accepted
12	Government regulation of the supply of certain essential goods such as fertilizer, rice etc.	(10,000)	(5,262)	(3,040)	(220)	18,522	5,994	3.10	Accepted
	Grand Mean	3.10							
	Criterion Mean	2.50							

Source: Researchers Field Work, 2024

In table IV, depicts that the grand mean of 3.10) is greater (>) than the corresponding criterion mean of (2.50). On this premise, it implies that the response of respondents' responses to the items' numbers (10-12) are some of the external challenges facing cooperative societies in Bayelsa and Rivers State that are working against the success of cooperative societies in rural communities.

Discussion of Findings

The findings in Table I of the study revealed that providing low-interest loans to members, and cooperative society serves as one of the agents of rural community development. The findings in tandem with (Onyima & Okoro, 2009; and Nigerian Finder, 2023) that cooperative societies provide low-interest loans for members, also promote gender equality in cooperative societies that have led young ladies into profitable ventures. It also revealed that cooperative societies serve as one of the agents of community development. The finding is in tandem with those (Onyima & Okoro, 2009) affirmed that cooperative societies serve as one of the agents that enhance saving and investment that promote human capacity development and human capital development in rural communities. To substantiate the findings above, oral interviews were conducted in the rural areas of selected local government areas in Bayelsa and Rivers State affirming that cooperative societies serve as one of agents of community development. The findings in table II of the study showed that the ignorance of the benefits of cooperative societies in community development. The finding is in agreement with Abiona (2009), who affirmed that rural dwellers are ignorance of the benefits of cooperative societies in community development. Also revealed that High rate of illiteracy and poverty in rural communities a lack of awareness and orientation about cooperative societies in rural areas. The findings are in congruence with (Okoko, 2017; and Chris, 2018), that a high rate of poverty and illiterate people, and a low level of awareness of cooperative societies serve as impediments to the benefits of cooperative societies in rural community development. In substantiating the findings in Table 11, oral interviews were conducted and affirmed that the illiterate of the people, high rate of poverty, and awareness of

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cooperative societies are some of the reasons why cooperative societies are not of immense benefits to community development in rural areas in Bayelsa and Rivers State.

The findings in Table 111 of the study depicted those poor working conditions of staff of the cooperative societies, improper training facilities and illiteracy amongst members, and lack of effective, efficient, and experienced management of cooperatives are some of the internal challenges of cooperative society in Nigeria. The findings align with those (Onyima & Okoro,2009; Nwankwo et al,2012), they affirmed that poor working conditions staff because a cooperation society is not a profit-making enterprise; many members of cooperative societies are illiterate and cannot assimilate and understand the technicality of training in the 21st century. In substantiating the findings in Table 111, oral interviews were conducted and affirmed that improper training facilities, illiteracy, and lack of effective, efficient, and experienced management of cooperative societies are some of the internal challenges of cooperative societies in Bayelsa and Rivers State.

The findings in Table IV revealed that excessive government policy and control of cooperative societies, and government regulation of the supply of certain essential goods such as fertilizer, rice, etc. make cooperative societies to over depend on the government for assistance. The findings conform with (Nwankwo et al,2012; Okoreaffia ,2010), who stressed that excessive government policy and control are detrimental to the smooth running of cooperative societies in Nigeria. Also, government regulation of cooperative movement in the supply of certain goods makes cooperative societies to over depend on the government thereby hindering them from realizing and actualizing their set goals of self-help cooperative movement are some of the external challenges of cooperative societies in Nigeria. In corroborating the findings in Table IV, an oral interview affirmed that the above are some of the external factors militating against cooperative societies in Nigeria, especially in Bayelsa and Rivers State.

Conclusion

The study examined cooperative society: and its impact on community development in Bayelsa and Rivers State, Nigeria. The study revealed that lack of awareness and orientation about cooperative societies in rurality; poor working conditions of staff of the cooperative societies; excessive government policy and control of cooperative societies; lack of effective, efficient, and experienced management of cooperatives amongst others are some of the factors bedeviling the impact of cooperative societies in Bayelsa and Rivers State as regard community development. Therefore, it is imperative to note that this matter needs to be addressed for community development to strive through cooperative societies. Predicated on this, recommendations will be made for the furtherance of cooperative societies in Bayelsa and Rivers State.

Recommendations

- i. There should be provision for training and retraining programmes for illiterate and inexperienced members and others by organizing workshops, seminars, and skills acquisition programmes to meet the modern trends of innovations and technological advancement.
- ii. The appointment of cooperative leaders should be based on merit and not popularity amongst members of the cooperative. This will curtail and retrain corruption, nepotism, and mismanagement of funds amongst those at the helm of affairs.

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- iii. In the establishment of any cooperative society, there should be gender equality that is women should be involved in the leadership of the cooperative, which is in tandem with government advocacy for women's participation in leadership and human rights.
- iv. Any cooperative leader involved in corrupt practice should be disciplined according to the laws no matter whose ox is gored, to serve as a deterrence to others to entrench transparency, accountability, probity, and honesty in the management of cooperative societies.
- v. There should be an awareness campaign to sensitize and sanitize the people on the importance of cooperative societies through town hall meetings, media, and workshops for rural dwellers.
- vi. To meet global standards, the government should mitigate its intervention and control of cooperative societies through the amendment of cooperative policy for the smooth running of cooperatives in Nigeria.

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