

## **Contributions of Co-Operative Societies to Economic Development in Kogi State, Nigeria**

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### **Abstract**

*This paper examined the contributions of cooperative societies to economic development in Kogi State, Nigeria. The paper also attempts to investigate the effects of cooperative societies to the economic development of Nigeria. Two research questions were formulated and posed for the study. The paper adopted a descriptive survey designed. The study was carried out in Yagba East Local Government Area of Kogi State, Nigeria. The population of the study was 750 respondents. The instrument for the data collection was structured questionnaire developed by the researchers. Frequency and percentages were used to answer the research questions. The findings of the study revealed that cooperative societies have been faced with the problem of inadequate financing to loan and equipping their members. The findings of the study also revealed that the major setbacks in establishing and running co-operative societies are lack of appropriate leadership and suitable management control. From the findings of the study, the study recommended that cooperative societies in Nigeria should make optimum use of all resources and strive continuously to enhance productivity of resources; ensure highest efficiency while providing services to members; improve management capabilities and competencies through effective organizational designs and structures; mobilize capital and as well set greater stress on internal capital formation and accumulation. The study also recommended that the government should contribute significantly to improve cooperative performance by facilitating access of cooperatives support services and their human resource development.*

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**Keywords:** Cooperative Societies, Economic Development, Rebuilding, Society, Development

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### **Introduction**

The problem of developing cooperative societies has received the attention of many experts and researchers as well the government. This is because it constitutes a serious bottleneck to the economic development of the country as well the communities (Shaw, 2006). It is in the light of this that the researchers have decided to examine how economic development

of rural areas would be developed with the help of co-operative societies using Yagba East Local Government as the study area. Today, in an era when many people feel powerless to change their lives, cooperatives represent a strong, vibrant, and viable economic alternative (Dogarawa, 2005). The author furthermore posited that cooperatives are formed to meet peoples' mutual needs (Dogarawa, 2005). They are based on the powerful idea that together, a group of people can achieve goals that none of them could achieve alone. For over 160 years now, cooperatives societies have been an effective way for people to exert control over their economic livelihoods. Dogarawa (2005) provided a unique tool for achieving one or more economic goals in an increasingly competitive global economy. As governments around the world cut services and withdraw from regulating markets, cooperatives are being considered useful mechanisms to manage risk for members in Agricultural or other similar cooperatives, to help salary earners save for the future through a soft-felt monthly contribution that is deducted from source, own what might be difficult for individuals to own by their efforts, strengthen the communities in which they operate through job provision and payment of local taxes (Dogarawa, 2005).

Economic Development can be defined by Schumpeter (1961) as the transfer of capital from established methods of production to new, innovative, productivity and enhancing methods. The conceptualization of this definition focused on understanding of the origins of the business cycle and the conditions that gave rise to new opportunities that propelled the economy forward to a higher economic growth trajectory (Schumpeter, 1961). For example, when the economic development occurred with the industrial revolution as the means of production changed in the textiles industry. This generates a variety of social and economic effects that then extended to other complementary sectors, and diffused throughout the economy. To Maddison (2003), economic development is the process that preserves and raises the community's standard of living through a process of human and physical infrastructure development based on principles of equity and sustainability.

Economic development according to Mahmoud (2005) refers to the nature of resources available and its allocation amongst completing demand and wants. In other words, it is the quantitative and qualitative improvement in the national resources and wealth over a long period of time which involves structural transformation of society which is wholly economic in nature. Todaro and Smith (2009) see economic development as thus a multivariate concept; hence there is no single satisfactory definition of it. From the authors view, this simply means that economic development involves qualitative and quantitative improvements in a country's economy both in political and social transformations and will not exclude economic changes. To Kindleberger and Herrick (1997) economic development is the process which include improvements in material welfare especially for persons with the lowest incomes, the eradication of mass poverty with its correlates of illiteracy, disease and early death, changes in the composition of inputs and output that generally include shifts in the underlying structure of production away from agricultural towards industrial activities, the organization of the economy in such a way that productive employment is general among working age population rather than the situation of a privileged minority, and the correspondingly greater participation of broad based groups in making decision about the direction, economic and otherwise, in which they should move their welfare (Kindleberger and Herrick (1997).

For the purpose of this study, they researchers hereby define economic development as the process which involves with economic, social and institutional mechanisms that are necessary for bringing large scale improvements and growth in all aspect of human endeavors and the levels of living of the members of the public. Also, inasmuch as economic development

is useful in the society, it must also be regarded as a multivariate concept having many dimensions that has no single measure of development that completely captures the process.

Incidentally, cooperative despite its old age is not very popular in Nigeria. Only recent worker cooperatives started gaining ground among working class citizens, most of who find it difficult to save part of their salaries/wages for the rainy day. Thus far, cooperative societies were thought to be associations meant only for farmers, small traders and other very low-income earners (Dogarawa, 2005). This explains why quite a number of cooperative farmers are found, particularly in North Central Zone of Nigeria (Levi, 2005).

Research by International Cooperative Alliance (1995) defines a cooperative as “an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise. This definition and the ICA set out seven cooperative principles: voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; cooperation among cooperatives; and concern for community.

Cooperative society is one of the principal agents of economic development of every society. It is not only an avenue for job opportunities, but also as a training ground for the rural dwellers and other society and economic benefits. Hence, Dogarawa (2005) opined that it is a strong factor in the nation’s economic development. Helms (2005) define cooperative society as an association of persons who have voluntarily joined together to have a common end through the formation of a democratically controlled enterprise, making equitable contribution to the capital required and accepting a fair share of the risk and benefit of the undertaking in which the member activity participate. On the other hand it could be seen as a voluntarily association of persons having mutual ownership in providing themselves some needed service on non-profit basis usually organized as a legal entity to accomplish objectives through joint participation of its members (Nafziger and Auvinen, 2003). As it is, the problem faced by the rural dwellers in Nigeria today is complex. It is those in the rural community who have to produce not only enough for their families but also for industries and urban population. They also have to produce cash crops either for processing by local industries or for export. Still they lack the basic necessities of life and for their economic development (Helms, 2005). Co-operative is a vital issue in every community in this world.

Furthermore, cooperatives focuses on the individual who wishes to start or expand a business including small and medium enterprise (SME) to better their socio- economic life and this is led by individuals who can be considered entrepreneurial (Agbasi, 2010). In other word, it a place that is properly put into effective operation, for its members to greatly achieve something from it (Maddison, 2003). Furthermore, on the other hand, Helms (2005) defines cooperative society as a voluntary association of persons having mutual ownership in providing themselves some needed services on non-profit basis usually organized as a legal entity to accomplish objections through joint participation of its members.

Cooperative society according to Misra and Puri (2008) is a form of business organization where persons voluntarily associate together on the basis of equity for the promotion of economic interest of themselves. The term co-operative is derived from the Latin word co-operatic, where the word co” means “with” and opera means “to work” thus co-operative means working together. So those who want to work together with some common economic objective can form a society, which is termed as co-operative society (Dogarawa, 2005).

For the purpose of this study, the researchers see co-operative society as an association for the purpose of joint trading, originating among the weak and conducted always in an unselfish spirit, on such terms that all, who are prepared who assume the duties of membership, may share in its rewards, in proportion to the degree in which they make use of their association. This study therefore, seeks to examine the contribution of co-operative societies to economic development, strategies adopted by cooperative societies to develop Yagba East Local Government Area, examine the problem areas of co-operative societies and to provide possible recommendations to the problem so far identified.

Cooperatives are community-based, rooted in democracy, flexible, and have participatory involvement, which makes them well suited for economic development (Gertler, 2001). The process of developing and sustaining a cooperative involves the processes of developing and promoting community spirit, identity and social organization as cooperatives play an increasingly important role worldwide in poverty reduction, facilitating job creation, economic growth and social development (Gertler, 2001).

In a study carried out by Manap and Tehrani (2014) outlined numbers of ways, cooperative societies have contributed to economic, social and national development of Nigeria, such as: building of market stores, recreation centres, healthcare centres and creation of job opportunities. With regard to economic and social development, cooperative societies promote the “fullest participation of all people” and facilitate a more equitable distribution of the benefits of globalization. They contribute to sustainable human development and have an important role to play in combating social exclusion to economic development. Thus the promotion of cooperative society should be considered as one of the pillars of national and international economic and social development (Levin, 2002).

Cooperatives are viewed as important tools for improving the living and working conditions of both women and men. Since the users of the services they provide own them, cooperatives make decisions that balance the need for profitability with the welfare of their members and the community, which they serve. As cooperatives foster economies of scope and scale, they increase the bargaining power of their members providing them, among others benefits, higher income and social protection. Hence, cooperatives accord members opportunity, protection and empowerment - essential elements in uplifting them from degradation and poverty (Somavia, 2002). As governments around the world cut services and withdraw from regulating markets, cooperatives are being considered useful mechanisms to manage risk for members and keep markets efficient (Henehan, 1997).

In addition to the direct benefits they provide to members, cooperatives strengthen the communities in which they operate. According to Somavia (2002) cooperatives are specifically seen as significant tools for the creation of decent jobs and for the mobilization of resources for income generation. Many cooperatives provide jobs and pay local taxes because they operate in specific geographical regions. According to Wikipedia (2006) and Levin (2002) it is estimated that cooperatives employ more than 100 million men and women worldwide. In Nigeria, cooperatives can provide locally needed services, employment, circulate money locally and contribute to a sense of community or social cohesion (Dogarawa, 2010). They can provide their employees with the opportunities to upgrade their skills through workshops and courses and offer youth in their base communities short and long-term employment positions. Students could also be employed on casual-appointment basis during long vacations. Through these, cooperatives will contribute to economic

development (Chikaire, Nnadi, Osuagwu, Oguegbuchulam, Oparaojiaku, Jamilu & Osigwe, 2011).

Some of the active cooperative societies in Yagba East Local Government Area among others include but the followings which also served as an indicators used in Yagba East Local Government Area of Kogi State include; Yagba Youth FADAMA Cooperative Society; Yagba Multi-purpose Cooperative Society; T.J. Faniyi Consumers' Cooperative Society; Prof. Eyitayo Lambo Cooperative Society; SEAP Farmers' Cooperative Society; Community Women Cooperative Society and Farmers multi-purpose co-operative. Notwithstanding, the above cooperative societies has in many ways contributed to economic development of Local Government which made it what it is today, such as: Building of Bus-stop; Combating social exclusion; Building of market stores; Recreation center; Job creation; Health Centre; Acquisition of capital equipment; Sanitation activities; Vocational/skills training; Borehole construction; Provision of Storage/processing facilities; Town of civic hall; Procurement of Agric inputs Community Banking etc. ( Lambo, personal communication, September 10, 2016).

Cooperatives the world over are in a state of flux. In almost all parts of the world, cooperatives face one or more of the following crises: crisis of ideology, crisis of capital, crisis of credibility and crisis of management (Taimni, 1997). Cheney (1995) also identified five challenges facing cooperatives. These are cultural transformation, competition, expansion, wage solidarity, centralization, reorganization, and programmes to increase productivity and participation. Groves (1985) on the other hand, posits that one of the major problems of cooperatives is how to keep balance in the two parts of cooperative business, efficiency and democracy since those who are charged with the operation of a cooperative chiefly the board and manager must serve two masters: the imperatives of good business practice and the social purpose of a community of people. Hence, to maintain their special character, cooperatives must be two things in one: a business organization and a social movement. This is what makes a cooperative a business enterprise with a human face and so, very difficult to manage. In striving for efficiency, cooperatives often tend to imitate other business, but in pursuing a social purpose they bring out the features, which make them different (Laidlaw, 1974).

Educating, training and retraining of members: Educating, training and retraining of members in general and officers in particular are always a challenge to cooperatives especially in developing countries. A cooperative without a strong component of education is in danger of losing its essential character, that is, the human and personal characteristics which distinguish it as a cooperative. Education is of paramount importance to the cooperative sector (Abell, 2004).

Internal Handicap of its own making: In addition, the cooperative sector suffers from an internal handicap of its own making: the frequent failure of various types of cooperatives to work closely together as a sector. Because of their voluntary and democratic nature, cooperatives have been reluctant to impose strict disciplines on themselves - they much prefer to act by common consent and persuasion (Gibson, 2005).

Lack of Decisions Making: The cooperative sectors are face with challenges in decision making which will suit the needs of customers, members, patrons, and owners (Hansmann, 1996).

Lack of Proper Management: One of the major challenges in the establishment of cooperative society towards economic development as perceived by Nwankwo, Ewuim and Asoya (2012)

is as a result of lack of proper and suitable management. According to the authors it is the quality of leadership that determines the success of the cooperative society (Nwankwo, Ewuim and Asoya, 2012).

**Poor Cooperative Integration:** Cooperatives particularly in rural cooperatives developed in isolation of each other. In addition, inability of some state cooperative federations and other apex bodies to galvanize the producers and services cooperatives into efficient and effective business entities has retarded the development of the Movement (Nwankwo, Ewuim and Asoya, 2012).

**Inadequate utilization of education and training facilities:** Education and training, undoubtedly, holds the key to further and future development of the cooperative sector. The Nigerian cooperative movement are not maximally benefiting from education and training facilities available in the country (Nwankwo, Ewuim, and Asoya, 2012).

**Prospects of Cooperative Society:** Those who introduced formal co-operatives realized that individual farmers were too small in terms of farm holdings, total production and volume supplied, thus they encouraged co-operative which facilitated quick transfer of technical knowledge about the major commodities to groups of farmers (Akinwunmi, 2006). They demonstrated the efficiency of the co-operative approach to problem solution. They helped to nurture small groups with little financial means large groups by encouraging the creation of unions out of the societies.

Research by Olesin (2007) stated that a well-run cooperative society provides a pool of funds from which individuals members take loans to meet respective needs. Many co-operative societies make investment in business ventures, stocks or real property which generates returns that could be shared as dividends to members periodically, depending on any surplus that accrues to the fund. Co-operative societies allow what an individual cannot do on his own, to be done as a group. Co-operative methods are the most practical to adopt to meet the needs of the mass of people in all spheres of development. Asaolu (2004) argued that co-operative societies are potentially an important instrument of social transformation, especially in the rural areas. Co-operative methods have provided to be useful in achieving increased domestic production of food, industrial raw materials, manufactured product and equitable distribution of farm products and other commodities.

### **Needs for Rebuilding Cooperative Societies in Nigeria**

Good management requires constant investigation of the environment. This is done with a view to identifying changes in the operating environment, in order to determine appropriate operational strategies to be adopted towards achieving desired objectives (Dogarawa, 2010). Re-building can be carryout through an assessment of the current operational environment to determine the most appropriate strategies for the future. At the inceptions of modern cooperatives in the community, government intended to foster and nurture cooperatives to grow and become self-reliant, self-develop, and self-independent as government gradually withdraw as the ownership of the organization (Dogarawa, 2010). However, seven decades of modern co-operation in Nigeria, government still reminds the fourth control of cooperatives society. The implication is perpetual dependency on government resulting into erosion of self-help and self-responsibility nature of cooperatives. In fact the so-called work place cooperatives society that is supposed to demonstrate intellectually in this regards could not help the matter, which is mostly the legal framework. Re-building becomes necessary to sustain the good advantage of cooperative society in an economy especially at the local government level in terms of economic development. This will as well give the cooperative society a strategic repositioning

to meet the need of their members at the local level and other economic development requirements (Dogarawa, 2010).

### **Statement of the Problem**

The success of any cooperative society towards its economic development depends on the managerial ability of the executive and the unification or cooperation of the members. Therefore, poor management planning and market planning has been the case of many community towards its economic development issues and revenue generation. Another problem facing cooperative societies is inadequate organizational structural and execution of plans. Other problems among others include: illiteracy of some members which unable them never to have the opportunity to attend workshops, seminar or conferences on cooperative society management and inadequate and effective allocation of funds to business ventures which also hinders cooperative management. Irrespective of all the policies and programmes of successive government in Nigeria, yet most of the community in some local government in Kogi State still suffers from inadequacy of social services, high birth rate and death rate, low life expectance, malnutrition and Ignorance, hunger, poverty, disease, unemployment, poor housing, under-employment, poor infrastructure facilities, technical and managerial skill to improve production.

It is in the light of these problems; the researchers therefore boarded to examine the activities of co-operative societies and their contributions towards the economic development of in Kogi State, Nigeria. The problem of this study, therefore, put in question form is: What are the contributions of co-operative societies towards economic development of Yagba East Local Government Area of Kogi State, Nigeria.

### **Research Questions**

The following research questions have been posed to guide this study.

1. What are the contributions of co-operative societies to economic development?
2. What are the challenges affecting the contributions of co-operative societies to economic development?

### **Objectives of the Study**

The general objective of this study is to examine the contributions of cooperative societies towards economic development of Yagba East Local Government Area of Kogi State, Nigeria. Specifically, the study will:

1. Examine the contributions of co-operative societies to economic development of Yagba East Local Government Area.
2. Ascertain the challenges affecting the contributions of co-operative societies to economic development?

### **Methodology**

The study adopted descriptive survey design. This design was considered suitable and appropriate for the study because it allows the collection of data to evaluate the respondent's opinions on the contributions of cooperative societies to economic development in Yagba East Local Government Area in Kogi State. The population of the study adopted a random sampling of eight cooperative societies in Yagba East Local Government Area, with a total population of 750 respondents. The data collection was based on structured questionnaire. Data collected were analyzed using frequencies and percentages.

### Population of the study

S/N	Selected Cooperative Societies	Respondents
1	Yagba Youth FADAMA Cooperative Society	17
2	Yagba Multi-purpose Cooperative Society	15
3	T.J. Faniyi Consumers' Cooperative Society	20
4	Prof. Eyitayo Lambo Cooperative Society	14
5	SEAP Farmers' Cooperative Society	12
6	Community Women Cooperative Society	16
7	Isanlu Teachers Development Cooperative Society	11
8	Farmers Multi-purpose Co-operative	15
	<b>Total</b>	<b>120</b>

### Results

**Research Question 1:** What are the contributions of co-operative societies to economic development?

**Table 1: Contributions of co-operative societies to economic development**

S/N	Description	Frequency	Percentage	Decision
1	Building of bus-stop	50	41.67	Agree
2	Building of market store	30	25	Strongly Agree
3	Health Centre and Recreation Centre	20	16.67	Disagree
4	Job Creation	20	16.67	Strongly Disagree
	<b>Total</b>	<b>120</b>	<b>100%</b>	

Table 1.1 shows that 50 respondents; representing 41.67% agreed that cooperative societies contribute to the building of bus stop. 30 respondents, representing 25% strongly agreed that cooperative societies contribute to the building of market store. While 20 respondents, representing 16.67% disagreed that cooperative societies contributes to health Centre and recreation centre, and 20 respondents, representing 16.67% agreed that a cooperative society contributes to job creation while none were undecided.

**Research Question 2:** What are the challenges affecting the contributions of co-operative societies to economic development?

**Table 2: Challenges affecting the contributions of co-operative societies to economic development**

S/N	Description	Frequency	Percentage	Decision
1	Inadequate utilization of training facilities	45	37.5	Agree
2	Poor integrative cooperation	30	25	Strongly Agree
3	Lack of Decision making	15	12.5	Agree
4	Lack of educating and retaining of members	30	25	Strongly Disagree
	<b>Total</b>	<b>120</b>	<b>100%</b>	



Table 2 shows that 45 respondents, representing 37.5% agreed that inadequate utilization of training facilities contributes to the challenges affecting cooperative societies. 30 respondents, representing 25% strongly agreed that poor integrative cooperation contributes to the challenges affecting the contribution of cooperative societies, 15 respondents representing 12.5% agreed that lack of decision making contributes to the challenges affecting cooperatives societies, while 30 respondents representing 25% strongly disagree that lack of educating and retaining of members contributes to the challenges affecting cooperatives societies, while nor were undecided respectively.

## **Discussions of the Findings**

### **Contributions of co-operative societies to economic development**

The findings of the study revealed that cooperative societies has contributed to the economic development of Kogi State in building infrastructural facilities such as building of market stores bus-stops etc. but disagree on towards building of healthcare centres and recreation centres. The results of the study confirmed the findings made by Chikaire, Nnadi, Osuagwu, Oguegbuchulam, Oparaojiaku, Jamilu, and Osigwe (2011) who outlined numbers of ways, cooperative societies have contributed to economic, social and national development of Nigeria, such as: building of market stores, recreation centres, healthcare centres and creation of job opportunities. The results is also in support of the findings by Levin (2002) who stated that with regard to economic and social development, cooperatives societies promote the fullest participation of all people and facilitate a more equitable distribution of the benefits of globalization.

### **Challenges affecting the contributions of co-operative societies to economic development**

The findings of the study revealed that challenges of the contributions of cooperative societies to economic development, such as inadequate utilization of training facilities, poor integrative cooperation, lack of decision making contributes to the challenges affecting cooperatives societies and lack of educating and retaining of members. The findings of the study supported the findings of who revealed by Nwankwo, Ewuim and Asoya (2012) identified major challenges of in the establishment of cooperative societies such as lack of proper and suitable management, poor cooperative integration and inadequate utilization of education and training facilities. The findings of the study also supported the findings of Cheney (1995) who identified five challenges facing cooperatives, such as: cultural transformation, competition, expansion, wage solidarity, centralization, reorganization, and programmes to increase productivity and participation.

## **Conclusion and Recommendations**

A cooperative is a unique form of business used by people and businesses for their mutual benefit. Regardless of its purpose or membership, starting a cooperative requires considerable time, energy, commitment, and technical resources. Recognition of a common need is fundamental to the formation and successful operation of a cooperative. Potential members must devote much time and energy to developing their new business (Dogarawa, 2010). A cooperative requires member commitment to finance and use the business and select knowledgeable directors who hire a competent manager. A strategic business plan is important to harmonize all of the elements for the cooperative's success. It is becoming increasingly obvious that SMEs are the key to Nigeria's prosperity. Past efforts by the government has not yielded the desired objectives. Therefore, there is a need to bring in other institutional arrangements that could help, hence the need to examine the role of cooperative in this regard. It was from the above study, that the following recommendations are made;

- To better tackle cooperative societies in Nigeria, cooperatives should make optimum use of all resources and strive continuously to enhance productivity of resources; ensure highest efficiency while providing services to members; improve management capabilities and competencies through effective organizational designs and structures; mobilize capital and lay greater stress on internal capital formation and accumulation.
- Cooperative societies should develop and retain human resources - members, leaders, staff and managers; forge strategic alliance with key institutional actors in the new environments; evolve and sustain integrated, vertical structures; increasingly focus on directly enhancing socio-economic conditions of their members by undertaking value-added operations; encourage members' participation through improved, diversified services; and strictly adhere to the values of honesty, openness, caring and concern for community and environments.
- Governments are expected to provide a supportive policy, legal and institutional framework, provide support measures based on activities, provide oversight on terms equivalent to other forms of enterprise and social organization, adopt measures to improve access to finance for disadvantaged groups, and topically, to promote the formalization of the informal economy.
- Government should contribute significantly to improving cooperative society's performance by facilitating access of cooperatives to support services, particularly support to cooperative human resource development.
- The Ministry of Trade and Cooperatives should endeavor to beam its searchlight on the administration and operation of cooperative societies in each of the states in Nigeria.

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