

Cooperative Society and Its Benefits to Rural Development in Bayelsa State, Nigeria

Tarabina, Veronica PAM

Lecturer, Bayelsa State Polytechnic, Aleibiri
E-Mail: terabinaveronica@gmail.com

Dr. Okoko, Sinizibe, PhD

Lecturer, Bayelsa State Polytechnic, Aleibiri
E-Mail: sinizibeokoko@gmail.com

DOI: [10.56201/jpaswr.v8.no2.2023.pg136.148](https://doi.org/10.56201/jpaswr.v8.no2.2023.pg136.148)

Abstract

The study examined cooperative society and its benefits to rural development in Bayelsa State. The main objective of the study is to examine how cooperative society helps to bring about rural development in Bayelsa State. Three 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. Three thousand (3,000) respondents from six selected local government areas of Bayelsa State were used as the sample size. The structured questionnaires were administered to three thousand (3,000) respondents, out of which two thousand nine hundred and ninety-eight (2998) were retrieved for data analysis. Four (4) point Likert scale for research questionnaires using grand mean for analysis. The findings revealed that low levels of awareness and orientation about cooperative societies; dishonesty, greed, and corruption of cooperative leaders, amongst others are the reasons for not benefitting from cooperative societies; and the problems facing cooperative societies in Bayelsa State. In this premise, the study recommended amongst others that there should be an awareness campaign and widespread publicity on the benefits of the cooperative societies to members, non-members, and rural development through town hall meetings, media, and workshops to sensitize and sanitize the rural people on the importance of cooperative societies.

Keywords: *Cooperative Societies, Rural Development, Benefits, Members, Government*

Introduction

In this breath, it depicts that there is a mutual and workable synergy between cooperatives and rural development in bringing about socio-cultural and economic development in rural areas. Rural development is to bring about socio-economic development 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 to mention but a few to meet desire, yearning and aspirations of the rural dwellers. This is in congruence with cooperative fundamental aims and objectives to promote self-help of their members and, by extension serve as a mechanism for rural development. Also, the cooperative is one of the veritable instruments used by the government for the actualization of projects/programmes for rural dwellers (Okoreaffia, 2010; Kaur, 2020; Tertseal, 2021). However, this has not been achieved in Bayelsa State as regards rural development through the efforts of cooperative societies. It is against this backdrop, that the study carried out Cooperative Societies: its benefits to rural development in Bayelsa State.

1.2 Problem Statement/Justification

Rural development is an improvement, a process of social action for change and mobilization of rural masses for rural transformation. Thus, rural development consists of employment, good drinking water, good health care services, qualitative education, decreased mortality rate, increased life expectancy, and communication and transportation facilities, amongst others that can bring about socio-economic development in rural areas.

Predicated on this, the cooperative movement is one of the agencies that is contributing to the process of rural development through the activities of different types of cooperative societies namely, agricultural cooperatives, an educational programme of cooperatives, health, and hospital cooperatives, industrial cooperative to mention but a few have contributed to rural development, especially in the south-west geo-political zone of Nigeria. These benefits of cooperatives have reduced poverty, employment generation, and socio-cultural integration in rural areas. This achievement led the United Nations General Assembly to declare 2012, as the International Year of Cooperative (Okoreaffia, 2010). However, Bayelsa State has yet to benefit from cooperative societies in terms of rural development because of ignorance, fault orientation, awareness, lack of interest, poor management, corruption, greed, poor financial position, poverty, illiteracy, and lack of productive technical and managerial skills to improve production. These factors have bedeviled the benefits of cooperatives in Bayelsa State. Thus, cooperative movements cannot serve as an instrument for sustainability and advancement in rural development. This means that Bayelsa State, yet to benefit from cooperative societies in terms of development, why is it? The problem needs to be addressed to overcome these factors that militate against the benefits of cooperative societies in rural development in Bayelsa States. This is on-premise, the study examined cooperative society and its benefits to rural development in Bayelsa State.

1.3 Objectives of the Study

The central objective of the study is to examine how cooperative societies help to bring about rural development in Bayelsa State. The specific objectives are to:

- i. Ascertain the reasons why Bayelsa State is not benefiting from cooperative societies in rural development.
- ii. Examine the benefits of cooperative activities in Bayelsa State.
- iii. Identify the problems facing cooperative societies in Bayelsa State

- iv. Make recommendations to address the problems facing cooperative societies in the socio-economic development of rural areas in Bayelsa State.

In line with the objectives, three research questions were formulated for data collection and analysis as follows:

- i. What are the reasons why Bayelsa State is not benefiting from cooperative societies in rural development?
- ii. What are the benefits of cooperative activities in Bayelsa State?
- iii. What are the problems facing cooperative societies in Bayelsa State?

Literature Review

The Meaning of Cooperative Society

A cooperative society is a business organisation or association that is owned and operated by the members of the group for their mutual benefit. Thus, Osuji (1980), in Poyeri (2017, P.1), defined cooperative society as "an association of persons faced by the same economic problems who voluntarily pooled their resources based on equity, through joint efforts and mutual participation to remedy their plight". Business Jargons (2023) refers to cooperative society as a type of business organisation where people work together for a common goal i.e. welfare of its members. This means a cooperative society for the welfare of members and profits are shared amongst members proportionally.

From the foregoing definition, it shows that some basic characteristics manifest in all the definitions. The characteristics noted by (Amaechi, 2011; Business Jargons, 2023) can be vividly discussed in detail:

- i. **Voluntary association:** In a cooperative society, the membership is voluntary. thus, people are free to join and become members willingly and also quit at any time.
- ii. **Open membership:** Membership is open to all irrespective of gender or religious inclination.
- iii. **Registration:** A cooperative society must be registered to obtain legal status.
- iv. **Limited liability:** The liability of the members is limited to the extent of the capital contributed by the members.
- v. **Democratic character:** Members have equal voting rights of one member and one vote democratically.
- vi. **Service motive:** It is set up for mutual help and the welfare of the poor in society. surplus earned are shared as dividends to members according to your contribution.
- vii. **State control:** Cooperative society under the control and supervision of the state government to safeguard the interests of members. To this end, cooperative societies work with the aim of self-help and mutual assistance to members to meet their financial constraints in their business.

The Objectives of Cooperative Society.

Amaechi (2011), postulated the following as the objectives of a cooperative society:

- i. To provide goods and services at the cost and not necessarily for profit-making,
- ii. To eliminate ordinate profiteering by middlemen in trade,
- iii. To reduce the exploitation of weaker members of the society,
- iv. To protect the rights of people as producers and consumers, and
- v. To promote mutual understanding and education amongst members and generality of the people in the long run.

The Benefits of Cooperative Society in Nigeria

A cooperative society is a developmental tool that promotes both social and economic goals, thereby offering a way for a group to pool their united resources together for the actualization and realization of self-development. Thus, improving the standard of living, and reducing poverty of their members. (Ojobo & Damian, 2021). It is against this backdrop; that the following are selected as some of the benefits of cooperative societies.

- i. **Helps to fight inflation:** Cooperative society helps to fight inflation, by lowering the prices of goods. This is because cooperative societies bring goods directly from the factory prices and sell directly to their members at a reasonable price (Nigerian Finder, 2023).
- ii. **Helps to improve the standard of living:** Cooperative societies help to improve the standard of living of the citizens, thereby reducing poverty in the society. Thus, improving the socio-economic lives of their members and employees (Ojobo & Damian, 2021).
- iii. **Serves as an agent of employment:** It serves as an agent of employment for the members and the public. This implies that some members partake in production, and sharing of profit (dividends). This is to reduce the rate of unemployment, crime, and youth restiveness in the society. (Nigerian Finder, 2023).
- iv. **Cooperative societies build local expertise:** It helps to build local expertise in rural communities as part of rural development. This enable the indigenes of the local community to provide the needed services and circulation of money locally. Thus, they are contributing to the growth of their localities (Effiom, 2014).
- v. **Creates unity in the society:** One of the benefits of cooperative societies in our locality is that it creates unity and harmonious working relationships in the society. This helps, in advancing better community service and community self-help to meet their felt -n8eed, respective of social class inclination (Onyima & Okoro, 2009).
- vi. **Create food security:** Agricultural societies help to enhance their member's productivity. This is done by providing farming grounds, loans, and aid to members. This leads to massive products and maximized profits from their products by members. Hence, creating food security for the nation at large (Onyima & Okoro, 2009; Nigerian Finder, 2023).

Conclusively, it is exposed that any state or local community in a rural area that has not known the driving force of cooperative societies toward rural development cannot better the standard and

quality of lives in their localities. This is because, benefits are accruing to the society that embraces cooperative society, which is referred to as cooperative effect.

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

Cooperative society has been recognized as a veritable tool for rural development, which can be achieved in our localities through people voluntarily pooling their resources together as an association for the welfare of members; thereby spreading socio-economic development in their localities.

This is because cooperative societies render employment, training, loans, and other benefits to members thereby serving as a capacity builder and human capital development in the society. Despite this, many states in Nigeria are still ignorant of cooperative societies in this 21st century. The following are some of the reasons:

- i. **Ignorance of the existence of cooperative society:** Ironically, most of our rural dwellers are ignorant of cooperative societies that are of immense benefit to them. This ignorance has kept the people against technological advancement, access to loans, training, and workshops that will bring self-reliance and employment to enhance their standard of living for the betterment and furtherance of socio-cultural and economic development in the rural areas (Abiona, 2009; Okoko, 2019; Iedunote, n.d).
- ii. **Low level of awareness of cooperative society:** Many rural communities still hold on to the belief that rural community development is the responsibility of the government in power. They believe that the government should provide all necessities of life and their advancement in society to meet the global standard. They refuse to acknowledge that a cooperative society can bring about rural community development through their efforts. Therefore, this belief should be discarded to enable citizens involved in rural community development through cooperative society (Abiona, 2009; Okoko, 2017).
- iii. **Lack of appreciation of cooperative society in national development:** In Nigeria's context, the policymakers do not stress the importance of cooperative society as one of the catalysts for rural community development through citizen participation. The lack of attention on cooperative society to encourage citizen participation in agriculture and others leads to insufficient food production for local consumption and exports (Abiona, 2009).
- iv. **Lack of courage and interest by the citizens:** This can also occur as a result of ignorance, lack of proper orientation, and sensitization of the people in the region about cooperative society. Predicated on this assumption can create apathy, indifference, and a nonchalant attitude towards cooperative societies. These factors have created a setback in many parts of the country as regards cooperative society that is serving as one of the instruments for rural community development.
- v. **High rate of poverty:** The level of poverty is high in many rural communities. many are living below the poverty level because of unemployment, and lack of skill, especially amongst the youth. They believe that development depends on government and non-governmental organisation not knowing that they can contribute meaningfully towards rural community development through cooperative societies. Thus, poverty hinders people

from participating in rural community development could be achieved through a cooperative society (Abiona, 2009).

- vi. **Illiteracy of the people:** The illiterate people always have an inferiority complex, since they cannot read or write, there is no need to be involved in a cooperative society. Many are skeptical in the sense that they lack an understanding of the rules and regulations guiding cooperative society, thinking that they can be cheated by the literate members. They see cooperative society as an activity of the educated class in society. This has hindered them from contributing towards rural community development in their localities through cooperative society (Anyaele, 1995; Chris, 2018).
From the foregoing, it is crystal clear that cooperative society has not sunk into the hearts of many states in Nigeria, Bayelsa, and Rivers State precisely.

The Problems of Cooperative Society in Nigeria.

There are several problems retarding the progress of cooperative societies in rural development. some are as follows:

- i. **Poor management:** In most cases, officers who manage cooperatives through an election are based on popularity and not necessarily the most competence. Thus, most then turn out to be empty vessels because they lack the pedigree of effective and efficient managers. This has led to the failure of many Nigeria (Qs Study, n.d; Okoreaffia, 2010; Nwankwo et al, 2012).
- ii. **Lack of adequate funds:** In rural communities, members of the cooperatives are usually poor. This implies that they cannot raise the needed capital to set up a standard cooperative business, leading to the cooperative suffering from a poor financial position that is unable to achieve its objectives to meet the global standard (Okoreaffia, 2010; Nwankwo et al, 2012).
- iii. **Government policy and control:** The intervention of the cooperatives through the government, known as officialization. The cooperative laws are controlled and regulated by government officials. Predicated on this, cooperative requires approval from the government for most of their activities in Nigeria's context. Many countries have amended their cooperative laws which are detrimental to the smooth running of cooperatives. In recent developments, it has been confirmed globally that only an independent cooperative movement can tackle the problems of rural communities (Onyima & Okoro, 2009; Okoreaffia, 2010).
- iv. **Absence of statistical data in cooperatives.** The problems of inadequate statistical data and records on the activities of cooperatives bedeviled the plan and achievement of the cooperatives in rural communities. This means, that most of the cooperatives lack explicit and implicit data and records of accountability and transparency for the success of the cooperatives at the end of the calendar year. Thus, members lack confidence in leaders (Onyima & Okoro, 2009).
- v. **Dishonesty, greed, and corruption:** The lack of honesty by the cooperative leaders has led to dishonesty, greed, and corruption in the various cooperatives within the framework

of Nigeria. This ugly act has killed the morale and the spirit of patronage in the lives of many members. Thus, members are discouraged from investing in meaningful for the success of the cooperative (Okoreaffia, 2010).

- vi. **The small sizes of rural community cooperatives:** Many rural communities are small in size which always hinders membership strength. In this breath, it is difficult for the cooperative to raise the required capital to attract patronage in that locality. Thus, rural cooperatives will not be effective, efficient, and viable to meet the global standard in other countries (Onyima & Okoro, 2009; Okoreaffia, 2010).

The analyses above, reveal many are not encouraged to join cooperatives because of financial constraints, and mismanagement of funds by leaders. On this note, they need financial support from the government and non-governmental organisations in the form of soft loans that will be a driving force for craving indulgence to join cooperative societies.

Rural Development: An Overview

Rural development is a laden concept that has no uniform definition. This is because scholars view what constitutes rural development in multi-dimension. Jibowu (2000), in Nwosu (2010 p. 98) view rural development "as a process of transformation on the rural community into a socially, economically, politically, educationally, orderly and materially desired condition to improve the quality of life of rural population"

This implies that a comprehensive rural development cut across all the sectors of the economy.

Lele (1975), in Obasi (2010, p.5), defines rural development as the improvement of the living standard of the people of low-income populations residing in rural areas and making the process of their development self-sustaining. Furthermore, Mabogunje (1980), sees rural development as the broadened reorganisation and mobilization of rural masses so as to enhance the daily tasks of their lives and with changes consequent upon this"

Taking a clue from the above definitions, rural development is the process of mobilising to improve the quality and standard of living of rural people. This shows that rural development includes all facets of development for the advancement of rural areas in terms of development. On this premise, cooperative society is one of the agents for rural community development in rural areas of this research work, Bayelsa and Rivers state, Nigeria.

Methodology

The research work adopted the survey research method, employing the service of quantitative and qualitative designs that use primary and secondary sources for data collection and analysis. Six (6) local government areas in Bayelsa State, namely; Ekeremor, Southern Ijaw, Sagbama, Brass, Nembe, and Kolokuma/Opokuma were randomly selected for the research work. The study employed a purposive sampling technique using three thousand (3,000) as the sample size. The instrument for the collection of data was a nine (9) items researcher structured questionnaire based on likert scale method (4-point scale) of strongly agreed (SA), agreed(A), disagreed (DA), and strongly disagreed (SD) rated 4,3,2and1 respectively. Grand mean(X) was used to analyse the research questions. A criterion mean of 2.50 and above was used to take a decision. Questionnaires

were distributed to three thousand (3,000) respondents, out of which two thousand nine hundred and ninety-eight (2998) copies were retrieved from the respondents for analysis. The questionnaires were retrieved with twelve (12) research assistants, two (2) each from the six (6) selected local government areas. Oral interviews were also conducted to substantiate the structured questionnaires.

Data Analysis of Research Question

Research Question One (1): What are the reasons why Bayelsa State is not benefiting from cooperative societies in rural development?

Table 1: The reasons why Bayelsa State is not benefiting from cooperative societies in rural development.

S/N	Items Statement	SA	A	D	SD	Total	N	\bar{x}	Decision
1	The level of illiteracy of the rural people	(6,000)	(3,000)	(196)	(400)	9,596	2,998	3.20	Accepted
2	Lack of courage and interest by the rural citizens	(5,280)	(4,500)	(156)	(100)	10,036	2,998	3.40	Accepted
3	Low level of awareness and orientation about cooperative societies	(5,600)	(3,750)	(296)	(200)	9,846	2,998	3.30	Accepted
	Grand Mean	3.00							
	Criterion Mean	2.50							

Source: Researchers' Field Work, 2023

Table 1, shows that the grand mean of (3.00) is greater(s) than the corresponding criterion mean of (2.50). It is therefore implied that the respondents' responses to the items' numbers (1-3) are some of the reasons why Bayelsa State is not benefiting from cooperative societies activities in rural areas.

Research Question Two (II): What are the benefits of cooperative societies activities to Bayelsa State in rural development?

Table II: The Benefits of cooperative societies activities to Bayelsa State in rural development.

S/N	Items Statement	SA	A	D	SD	Total	N	\bar{x}	Decision
4	Helps to improve the standard of	(4,800)	(4,500)	(380)	(108)	9,788	2,998	3.30	Accepted

	living of the rural dwellers.								
5	Creates food security at low prices for members and non-members.	(6,004)	(3,797)	(412)	(92)	10,105	2,998	3.40	Accepted
6	Serves as an agent of employment and self-reliance.	(6,408)	(3,600)	(188)	(102)	10,298	2,998	3.40	Accepted
	Grand Mean	3.40							
	Criterion Mean	2.50							

Source: Researchers' Field Work, 2023

The data in table II, portray that the grand mean of (3.40) is greater than ($>$) the corresponding criterion mean of (2.50). This implies that the responses of the respondents to items number (4-6) align with the suggested benefits of cooperative societies' activities to Bayelsa State in rural development.

Research Question III: What are the problems facing cooperative societies in Bayelsa State?

Table III. The problems facing cooperative societies in Bayelsa State.

S/N	Items Statement	SA	A	D	SD	Total	N	\bar{x}	Decision
7	Dishonesty, greed, and corruption if cooperative leader.	(6,200)	(3,840)	(242)	(47)	10,329	2,998	3.50	Accepted
8	Poor management of the cooperative societies.	(6,008)	(3,012)	(180)	(402)	9,602	2,998	3.20	Accepted
9	Intervention and control of cooperatives through government policies and laws.	(5,240)	(4,560)	(214)	(61)	10,075	2,998	3.40	Accepted
	Grand Mean	3.40							
	Criterion Mean	2.50							

Source: Researchers Field Work, 2023

In table III, shows that the grand mean of 3.40) is greater ($>$) than the corresponding criterion mean of (2.50). In this regard, it implies that the response of the respondents' response of the items' numbers (7-9) are some of the problems facing cooperative societies in Bayelsa State, especially the rural areas.

Discussion of Findings

The findings in table I of the study revealed that the level of illiteracy of the rural people in Bayelsa State. The finding is in tandem with (Anyaele, 1995; Chris, 2018) that illiteracy of the people always makes them feel inferior and skeptical about the rules and regulations guiding cooperative business. Also, revealed that lack of courage and interest by the rural citizens.

The finding is in consonance with (Qs Study, n.d), affirmed that lack of proper understand of benefits of cooperative societies make the people to behave indifference about cooperative societies. Further, revealed that low level of awareness and orientation about cooperative societies. The finding is in agreement with (Abiona, 2019; Okoko, 2017), they stressed that rural people belief that rural community development is the responsibility of government. Thus, they refuse to acknowledge the fact that cooperative societies can enhance development in the rural areas. To substantiate findings above, oral interviews were conducted in the rural areas of selected local government areas in Bayelsa State affirmed that the level of illiteracy, and level of awareness making the people to behave indifference about cooperative societies in the rural areas in Bayelsa State.

The findings in table II of the study showed that cooperative societies help to improve the standard of living of the rural dwellers. The finding is in congruence with (Ojobo & and Damian, 2021; and Nigerian Finder, 2023), who affirmed that cooperative societies help to improve the standard of living of the people, thereby reducing poverty in rural areas. Also, revealed that cooperative societies provide food security at low prices to members and non-members. Furthermore, revealed that cooperative serves as an agent of employment and self-reliance. The findings are in agreement with (Nigerian Finder, 2023), affirmed that cooperative societies provide food security by selling at low prices to members and non-members and also serve as agents of employment and self-reliance thereby empowering the people. Thus, cushioning youth restiveness and crime in the rural areas. In substantiating the findings in table II, oral interviews were conducted and affirmed that cooperative societies are aesthetic instruments for the improvement of the standard of living of rural people as well as self-employment and self-reliance in the rural areas. They further stressed that it has reduced the crime rate in some localities.

In table III, the study depicted dishonesty, greed, and corruption of the cooperative leader in their activities to the detriment of other members, which has led to the tagged poor management of the cooperative societies. The findings are in agreement with (Qs Study, n.d; Okoreaffia, 2010; Nwankwo *et al*, 2012), they affirmed that lack of probity and rectitude of cooperative leaders bring about corruption, greed, and dishonesty because there are no concrete statistical records for transparency and accountability in the management of the cooperatives. Finally, intervention and control of cooperation through government policies and laws' which is in tandem with (Onyima and Okoro, 2009). They affirmed that government policies and unwarranted intervention and control by the government in the affairs of cooperative activities impede the smooth running of cooperative societies in Nigeria. In substantiating the findings in table III, oral interviews were conducted to reveal poor management of the cooperative creates avenues for corruption by the leaders. Also, the policies of the government are detrimental to the growth of cooperatives in

Nigeria. This is because their activities are monitored by the government, hence they cannot operate freely to the benefit of the cooperative members and the society.

Conclusion

The study examined cooperative society: and its benefits to rural development in Bayelsa State, Nigeria. The study revealed that rural dwellers' ignorance, illiteracy, lack of awareness, and interest make the people approach issues of cooperative societies in a trivialized manner. Hence, the people of Bayelsa State are not benefiting from cooperative societies for personal improvement, and the development of their rural areas. Therefore, it is apparent to note that this matter needs to be addressed. In this regard, recommendations will be made if honour and implement will bring about development and advancement in science and technology.

Recommendations

- i. Disciplinary measures should be enforced against any cooperative leader that is found wanton in corrupt practice in line with the laws no matter whose ox is gored, to serve as a deterrence to others for transparency and accountability.
- ii. There should be an awareness campaign and widespread publicity on the benefits of cooperative societies to members, and non-members, and the development of rural areas through town hall meetings, media, and workshops to sensitize and sanitize the people on the importance of cooperative societies.
- iii. Government should cushion their intervention and control by amending and enacting new cooperative laws for the smooth running of cooperatives as in other countries to meet global standard.

References

- Abiona, L.A. (2009). *The principles and practices of community development*. Ibadan University Press.
- Amaechi, I.C. (2011). *The principles and practices of cooperative (Unpublished Manuscripts)*. Imo State Polytechnic.
- Anonymous (2022). Origin and development of cooperative societies in Nigeria. <https://www.grossarchaic.com>>upl
- Anyaele, J.U. (1995). *Comprehensive government*. A Johnson Publishers Limited.
- Business Jargons (2023). What is a cooperative society? <https://businessjargons.com>>what is a cooperative society?
- Chris, D.C. (2018). *Essential government*. Tonad Publishers Limited.
- Cooperative society ordinance (1952). What is a cooperative society. <https://www.mcil.gov.ws>>services

- Eberinwa, O. M. (2010). *Dynamics of development administration (Issues in Nigeria)*. Out Right Publishers
- Effiom, R.A. (2014). Impact of cooperative societies in national development and the Nigerian economy. *Global Journal of Social Science, Vol 13, 2014, 19-29*. www.globaljournalseries.com
- Elem, T. I. (2004). *Development administration: Nature, principles and application*. Assemblies of God Press
- Iedunote (N.D). Cooperative society: Definition, characteristic, principles, advantages, limitations. <https://www.iednote.com>> cooperative society.
- International Cooperative Alliance (n.d). What is cooperative society. <https://www.westerncape.gov.za>>
- Kaur, D. (2021). The objectives of cooperative society. <https://swaritadvisers.com>>learning
- Nigerian Finder (2023). Importance of cooperative society in Nigeria. <https://nigeriafinder.com>>importance of cooperative societies in nigeria.
- Nwankwo, F; Ewuim, N; & Asoya, N.P. (2012). Role of cooperative in small and medium enterprises (SMES) development in Nigeria: Challenge and the way forward. <https://www.ajsl.info>>article>view.
- Nwosu, F. (2018). Processes of rural development. In Obasi, O. And Erundu, N. (Eds). *Essential issues in rural development (97-110)*. Centre for Research and Manpower Development. (REMD).
- Obasi, O. (2010). The Concept of rural development. In Obasi, O. And Erundu, N. (Eds). *Essential issues in rural development (1-28)*. Centre for Research and Manpower Development.
- Ogun State cooperative federation limited (2022). History of cooperative movement. <https://ogscofed.coop>>history of cooperative
- Ojobo, J.A; & Damian, O.T. (2021). The Role of cooperative societies in community development in Benue State. *International Journal of Recent Research in Social Science and Humanities (Urrssh)*. 8 (3), 15-24 www.paperpublication.org.
- Okoko, S. (2027). *Introduction to community development (Unpublished Manuscripts)*. Bayelsa State College of Arts and Science
- Okoreaffia, O. (2010). Cooperative in rural development. In O. Obasi & N. Eronda (Eds). *Essential issues in rural development (pp. 142-157)*. Centre for Research and Management Development (CREMD).
- Onyima, J. K. C. & Okoro, C, N. (2009). *Cooperative: Element, principles and practices*. Maxiprints.

- Poyeri, J. (2017). *Introduction to cooperative society (Unpublished Manuscript)*. Bayelsa State College of Arts and Science, Elebele.
- QsStudy (N.D.). Causes of failure of cooperative societies in a country. <https://qsstudy.com>business>.
- Straza, M. (2023). What is community development? <https://www.consultstraaza.com>co>
- Tertseal, A. (2021). The role of cooperative societies. The development of rural areas in Gboko local government area of Benue State. <https://www.grin.com>
- Torutein, D.O. (2011). *Community leadership and the sustainability of community development in Bayelsa State (Unpublished PhD Dissertation)*. University of Port Harcourt.
- Vocabulary.com (n.d). Cooperative Vocabulary.com. retrieved June 10, 2023. From <https://www.vocabulary.com>cooperative>