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**Management of Cooperative Societies for Community Development in Rural Communities in Rivers State**

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**Abstract**

This study examined the management of co-operative societies for the promotion of community development in Emohua and Ikwerre Local Government Areas. Five research questions and five null hypotheses guided the study. The study adopted a descriptive survey design. The population of the study was 3,527 managers and cooperators (members) of co-operative societies in Emohua and Ikwerre Local Government Areas of Rivers State. The sample of the study was 455 managers and members of 22 thrift, loan and credit co-operative societies in the study area. Taro Yamene formula was used to determine the sample size of the study. The proportionate sampling techniques was adopted in selecting the sample of the study. The study adopted a self-designed questionnaire titled "Management of Co-operative Societies for Promotion of Community Development Questionnaire" (MCSFPCDQ) for data collection. The instrument was validated by two experts. The reliability of the instrument was established using the Cronbach Alpha Statistics. The research questions were answered using the mean and standard deviation statistics while the hypotheses were tested using Z-test statistics at 0.05 significant level. The findings of the study among others revealed that the prudent utilization of financial resources and timely disbursement of funds by co-operative societies promote community development in Emohua and Ikwerre Local Government Areas. Based on the findings of the study, it was recommended among other things that managers of cooperative societies should organized periodic training on financial management for themselves and their staff as this has the potential of enhancing their capacity to better utilize funds generated for the overall good of members and their communities.

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**Introduction**

Community development as a field of study and practice is hinged on the idea that for people to have development that is sustainable, they must be actively involved in any effort targeted at improving their lives and environment. Principles such as self-help, felt-need and participation are at the heart of community development practice. Self -help emphasizes the need for community members to pool their collective resources together to meet their common needs with or without the help of external bodies. Felt need also implies that community's effort at self help should be targeted

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at their most pressing needs. Participation on the other hand involves community members active involvement in developmental programmes/projects that are meant for them.

In Nigeria, like in most other parts of the world, community people take on several self-help initiatives to improve their social, physical, economic and cultural conditions. Some of these initiatives include collective building of town halls, markets, bore hole etc. Notable among these self-help initiatives is the establishment of cooperative societies by community members to pool financial resources together that would empower them economically.

Cooperative movement, according to Omolewa, (1991) is not a new practice, rather it has been in practice some centuries ago at the time of creation when Adam and Eve, together with Cain and Abel began to work out how best to live together. Besides, modern cooperative movement was practiced among native Americans as self-help projects when it dawned on them that the much anticipated government assistance is not forth coming. In many societies especially in developing countries of the world like Nigeria, a new approach to community development has received enormous attention over the last five decades, and one of the strategies adopted is the establishment of cooperative societies. This approach emphasized self-chosen development projects by members for their individual and community welfare improvement. The crux of the matter is that, people should come together to carry out self-help activities such as consternation of farm roads, build of community schools, provision of pipe borne water, starting up small scale business and so on. Without necessarily relying on the government.

The needs of the rural people are multifarious and because government alone cannot provide for all these needs, due to immense financial constraints and dwindling resources, cooperator's self-help endeavors have become paramount in the development agenda of Nigeria, especially as a source of poverty alleviation for the rural dwellers. The main thrust of cooperative society is that cooperators should help themselves by providing for members' needs through group work or combined effort and resources.

According to Treker and Trecker in Dokubo (2010), there is little that the cooperatives can do as far as improving either their lives as individual or groups as well as their society. It is very essential that the co-operators work with other like-minded people in groups to make a meaningful achievement not only satisfying the basic human needs but also to raise the condition of living of the rural people to acceptable standards (Omolewa, 1991). According to Berko (2008), the essence of co-operative development is to make headway in the provision of such services like financing education, vocational jobs training and so on, it is essential for co-operators to direct their efforts towards improving members' welfare for community development.

The idea of modern-day cooperative movement began in Britain as a result of the industrial revolution from the 18<sup>th</sup> to the 19<sup>th</sup> century. The revolution created a jobless situation because most manual labour were overtaken by machine which led to mass unemployment. There was mass retrenchment, inflation and a ban on labour union. The hardship forced workers to form a protesting union (Danmole, 2004). After banning the labour unions, all workers in Northern and Southern Britain started coming together, and the most successful among these union was the group called the friendly society (Danmole, 2004). The first successful cooperative consumer society in Britain was called Rochdale Equitable Pioneers (Berko, 2008). The reason for its establishment was due to the hardship

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that followed mass retrenchment, and as such inflation made people to look for an alternative solution to their plight.

The organization of people in a locality to solve the problems bordering on their lives and pattern of living is the main thrust of cooperative society. From the period of the Second World War, there has been constant emphasis on establishment of cooperative societies and cooperative action involving citizens who take part in the formulation, execution and implementation of cooperative programmes which they themselves are expected to carry on to fruition, in such a situation, government can now come to render assistance to the group concerned. This united effort of the cooperatives with those of governmental authorities is highlighted in the United Nations definition of community development as the process by which the efforts of the people themselves are united with those of governmental authorities to improve the economic, social and cultural conditions of communities and integrate such communities into the use of the nation and the life of the nation and to enable them contribute fully to national progress (United Nations in Baarda, 2006). This implies that the establishment and management of cooperative societies is community development in practice.

This is the approach with which cooperators in Nigeria embark on self-help development projects such as construction of roads, markets, health centers, maternity homes, schools, bridges, town halls, civic centers, rural electricity and water supply projects. Majority of Nigerians still live in the rural areas despite the considerable economic growth of the nation. The people of Emohua and Ikwerre Local Government Areas also suffer a great deal of neglect and are very backward in terms of living conditions and provision of social amenities such as good roads, good drinking water, electricity, good communication network, good and better standard schools and a lot more. It is against this background that this study examined the management of co-operative societies for community development in rural communities in Emohua and Ikwerre Local Government Areas of Rivers State.

### **Statement of the Problem**

The need for collaboration among community members in solving their collective problems cannot be overemphasized. When people come together, human and material resources are mobilized to deal with communal issues rather than waiting for the government and other external forces for all community needs. This is the rationale behind the establishment of cooperative societies. Cooperative societies are setup to assist members pool resources together to improve their socio-economic well-being.

Unfortunately, the few existing cooperative societies in Emohua and Ikwerre Local Government Areas are going out of extinction while those available are not living up to expectation. This has been attributed to poor management of these cooperatives by the managers and organizers. There are cases where managers embezzle cooperators monies and leave them stranded. This has made most community members lose faith in cooperative societies. Consequently, community members who are farmers and traders still struggle with how to access funds to grow their businesses or start one. This ultimately has led to poor socio-economic well-being of the people in this study area.

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Furthermore, quite a number of studies have been carried out on cooperative societies, yet, there seems to be sparse literature on how the effective management of cooperatives influences community development. This necessitated a study of this nature.

### **Purpose of the Study**

The purpose of the study was to examine the management of co-operative societies for community development in rural communities in Emohua and Ikwerre Local Government Areas. Specifically, the study sought to achieve the following objectives:

1. Find out the extent to which prudent utilization of financial resources by co-operative societies promotes community development in Emohua and Ikwerre Local Government Areas.
2. Determine the extent to which timely disbursement of funds by corporative societies promotes community development in Emohua and Ikwerre Local Government Areas.
3. Find out the extent to which organization of entrepreneurship trainings by corporative societies promote community development in Emohua and Ikwerre Local Government Areas.

### **Research Questions**

The following research questions guided the study:

1. To what extent does prudent utilization of financial resources by co-operative societies promote community development in Emohua and Ikwerre Local Government Areas?
2. To what extent does timely disbursement of funds by corporative societies promote community development in Emohua and Ikwerre Local Government Areas?
3. To what extent does organization of entrepreneurship trainings by corporative societies promote community development in Emohua and Ikwerre Local Government Areas?

### **Hypotheses**

The following null hypotheses were tested at 0.05 level of significance:

- 1: There is no significant difference in the mean rating of managers and cooperators of cooperative societies on extent to which prudent utilization of financial resources by co-operative societies promotes community development in Emohua and Ikwerre Local Government Areas.
- 2: There is no significant difference in the mean rating of managers and cooperators of cooperative societies on the extent to which timely disbursement of funds by corporative societies promotes community development in Emohua and Ikwerre Local Government Areas.
- 3: There is no significant difference in the mean rating of managers and cooperators of cooperative societies on the extent to which organization of entrepreneurship trainings by corporative societies promote community development in Emohua and Ikwerre Local Government Areas.

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**Methodology**

The research design adopted in this study was the analytical descriptive survey design. The population of the study was 3,527 managers and cooperators (members) of co-operative societies in Emohua and Ikwerre Local Government Areas of Rivers State. The sample for this study was 455 managers and members of 22 thrift, loan and credit co-operative societies in the study area. This comprises 358 members (cooperators) and 99 managers. The sample size of 358 members and 99 cooperators were determined using Taro Yamane formula. However, the proportionate stratified sampling technique was adopted in selecting the sample of the study. Data for this study was collected using a self-designed questionnaire. The questionnaire was tagged “Management of Co-operative Societies for Promotion of Community Development Questionnaire” (MCSFPCDQ). The questionnaire was divided into two sections “A” and “B”. Section A elicited responses on respondents bio data while section B contained statement items drawn from the research questions. Responses to the questionnaire items were structured on a four-point summated rating scale of Very High Extent (VHE)=4, High Extent (HE)= 3, Low Extent (LE)=2 and Very Low Extent (VLE) =1. The instrument was subjected to face and content validity by two experts. One in the field of Adult Education and another in Measurement and Evaluation. The instrument was subjected to a test of internal consistency using Cronbach Alpha. Reliability coefficients of 0.80, 0.83 and 0.79 respectively were obtained for the three clusters of the instrument. This showed the instrument was reliable. Copies of the questionnaire were administered to the respondents by the researchers and retrieved personally. Out of the 445 copies of questionnaire administered, 440 (355 members and 95 members) were successfully retrieved and valid for use in data analyses. This represents 98% retrieval rate. Mean and standard deviation statistics were used to answer the research questions. Weighted mean response was used to determine the criterion mean. Thus, items that fell between 2.50 and above were considered as High Extent while those that fell below 2.50 were considered as Low Extent. The hypotheses were, however, tested using z-test statistics at 0.05 significance level. Decision on acceptance or rejection of hypotheses was based on two criteria, which are: If the calculated value (z-cal.) is greater than table value (z-crit.), the null hypothesis (Ho) was rejected and the alternative hypothesis accepted. However, if the calculated z-value is less than the critical table value, the null hypothesis is accepted at 0.05 level of significance.

**Results**

**Research Question one.** To what extent does prudent utilization of financial resources by co-operative societies promote community development in Emohua and Ikwerre Local Government Areas?

**Table 1: Mean Responses on the Extent to which Prudent Utilization of Financial Resources by Co-Operative Societies Promote Community Development**

S/N	Statement	Managers N=95			Co-operators N=355		
		Mean	SD	Decision	Mean	SD	Remark
1	Cooperative managers ability to give periodic account statement of contributions enhances the success of cooperatives in empowering community people.	2.91	0.62	High Extent	2.98	0.59	High Extent
2	Cooperative societies' prompt payment of loans boost businesses of members.	3.22	0.63	High Extent	3.04	0.59	High Extent
3	Proper management of monies from farmers' cooperatives enhance increase food production.	2.97	0.53	High Extent	3.12	0.51	High Extent
4	When managers of cooperatives reinvest finances gotten, they are able to support in development projects for community members.	2.33	0.43	Low Extent	2.41	0.49	Low Extent
5	Giving co-operators their money as at when due will encourage them to grow their businesses continuously.	2.67	0.53	High Extent	2.71	0.56	High Extent
6	Proper use of money by cooperative managers will ensure the continuous operation of cooperative societies.	3.13	0.71	High Extent	3.00	0.67	High Extent
<b>Grand Mean</b>		<b>2.87</b>		<b>High Extent</b>	<b>2.88</b>		<b>High Extent</b>

The analyzed data in table 1 above on research question one revealed that majority of the managers and cooperators agreed to all the items in the table. Item 1 had mean scores of 2.91 and 2.98, 0.62 and 0.59 standard deviation. Item 2 had mean scores of 3.22 and 3.04 means, 0.63 and 0.59 standard deviations for managers and co-operators. Item 3 had mean scores of 2.97 and 3.12 standard deviation of 0.53 and 0.51 respectively. Item 4 has mean scores of 2.33 and 2.41 and standard deviation of 0.43 and 0.49 respectively. Furthermore, item 5 has mean scores of 2.67 and 2.71 and standard deviation of 0.53 and 0.56 respectively. Item 6 has mean scores of 3.13 and 3.00 and standard deviation of 0.71 and 0.67 respectively. Items 1,2,3, 5, and 6 have mean scores that are above the criterion mean of 2.50 indicating that majority of the respondents agreed to the items while item 4 had a mean score below the criterion mean of 2.50. With grand mean scores of 2.87 and 2.88 respectively, the answer to research question one is that prudent utilization of financial resources by co-operative societies promote community development in Emohua and Ikwerre Local Government Areas to a high extent.

**Research Question 2:** To what extent does timely disbursement of funds by corporative societies promote community development in Emohua and Ikwerre Local Government Areas?

**Table 2: Mean Responses on the Extent to Which Timely Disbursement of Funds by Cooperative Societies Promote Community Development**

S/N	Statement	Managers N=95			Co-operators N=355		
		Mean	SD	Decision	Mean	SD	Remark
7	Giving members their money as at when due helps them to take advantage of business opportunities that will make them self-reliant.	3.10	0.56	High Extent	3.22	0.53	High Extent
8	When managers give members their money on time, they are able to implement their plans to grow their businesses.	3.39	0.55	High Extent	3.12	0.51	High Extent
9	Giving members their money on time makes them believe in the principle of self-help more.	3.33	0.56	High Extent	3.15	0.51	High Extent
10	Farmers who get their money on time will not miss the opportunity of sowing during planting season.	3.00	0.57	High Extent	3.16	0.51	High Extent
11	Giving members money on time reduces cases of conflict which may impede community peace.	3.00	0.71	High Extent	2.61	0.55	High Extent
12	Giving farmers their money as at when due will help them increase food production for the community.	2.70	0.66	High Extent	2.62	0.56	High Extent
<b>Grand Mean</b>		<b>3.09</b>		<b>High Extent</b>	<b>2.98</b>		<b>High Extent</b>

The analyzed data in table 2 above on research question two shows that items 7 to 12 have mean scores that are above the criterion mean of 2.50. This indicates that majority of the respondents (managers and co-operators) agreed with the statement items in the table.

With grand means of 3.16 and 2.98 for managers and co-operators respectively, the answer to research question two is that timely disbursement of funds by cooperative societies promote community development in Emohua and Ikwerre Local Government Areas to a high extent

**Research Question 3:** To what extent does organization of entrepreneurship trainings by cooperative societies promote community development in Emohua and Ikwerre Local Government Areas.

**Table 3 Mean Analysis on the Extent Organization of Entrepreneurship Trainings by Corporative Societies Promote Community Development**

S/N	Statement	Managers N=95			Cooperators N=355		
		Mean	S.D	Decision	Mean	S.D	Remark
13	Farmers cooperative societies increase food supply in communities by exposing farmers to the business part of agriculture.	2.95	0.61	High Extent	3.14	0.56	High Extent
14	Cooperative societies entrepreneurship training for potential business owners help in reducing unemployment in communities.	3.31	0.51	High Extent	3.17	0.48	High Extent
15	Cooperative societies' training of business owners on how to grow their businesses enhances the economy of communities.	2.75	0.81	High Extent	2.50	0.78	High Extent
16	Cooperative societies provide information on market access for farmers and traders to increase their output.	3.08	0.70	High Extent	3.05	0.68	High Extent
17	Entrepreneurship trainings by cooperative societies discourages increases rural-urban migration.	2.89	0.67	High Extent	2.76	0.56	High Extent
18	Entrepreneurship training increase members chances of utilizing finances given to them for business expansion.	2.36	0.48	Low Extent	2.29	0.50	Low Extent
19	Members who benefit from entrepreneurship training by cooperatives always set up their own businesses	2.12	0.43	Low Extent	2.26	0.45	Low Extent
<b>Grand Mean</b>		<b>2.78</b>		<b>High Extent</b>	<b>2.74</b>		<b>High Extent</b>

The data analyzed in table 4.4 above for research question four shows the mean response of managers and cooperators on the extent to which organization of entrepreneurship trainings by corporative societies promote community development in Emohua and Ikwerre Local Government Areas. Items 18-22 have mean scores that are above the criterion mean of 2.50, this indicates that majority of the respondents agreed with the items in the table. However, items 23 and 24 with mean scores below 2.50 have remarks of "low extent" indicating that majority of the respondents disagreed with the statements.

With grand mean scores of 2.78 and 2.74 for managers and co-operators respectively, the answer to research question four is that organization of entrepreneurship trainings by corporative

societies promote community development in Emohua and Ikwerre Local Government Areas to a high extent.

### Test of Hypotheses

**Ho1:** There is no significant difference in the mean rating of managers and cooperators of cooperative societies on extent to which prudent utilization of financial resources by co-operative societies promotes community development in Emohua and Ikwerre Local Government Areas.

**Table 4: Z-Test Analysis on Significant Difference in the Mean Rating of Managers and Cooperators of Cooperative Societies on Extent to Which Prudent Utilization of Financial Resources by Co-Operative Societies Promotes Community Development**

Respondents	N	$\bar{X}$	SD	A	DF	Z-Cal	Z-Crit.	Decision
Managers	95	2.87	0.58	0.05	448	-0.19	1.96	N. Sig.
Co-operators	355	2.88	0.57					

\*N. Sig. = Not Significant

Table 4 above, shows that the calculated z-value of -0.19 is less than the z-table value of 1.96 at 0.05 significance level and 448 degree of freedom suggesting that there is no significant difference in the mean rating of managers and cooperators of cooperative societies on extent to which prudent utilization of financial resources by co-operative societies promotes community development in Emohua and Ikwerre Local Government Areas. This, therefore, means that the null hypothesis is accepted.

**Ho2:** There is no significant difference in the mean rating of managers and cooperators of cooperative societies on the extent to which timely disbursement of funds by corporative societies promotes community development in Emohua and Ikwerre Local Government Areas.

**Table 5: Z-Test Analysis on Significant Difference in the Mean Rating of Managers and Cooperators of Cooperative Societies on the Extent to which Timely Disbursement of Funds by Corporative Societies Promotes Community Development**

Respondents	N	$\bar{X}$	S.D	A	DF	Z-Cal	Z-Crit.	Decision
Managers	95	3.09	0.60	0.05	448	0.17	1.96	N. Sig.
Co-operators	355	2.98	0.53					

\*N. Sig. = Not Significant

Table 5 above, shows that the calculated z-value of 0.17 is less than the z-table value of 1.96 at 0.05 significance level and 448 degree of freedom suggesting that there is no significant difference in the mean rating of managers and cooperators of cooperative societies on the extent to which timely disbursement of funds by corporative societies promotes community development in Emohua and Ikwerre Local Government Areas. This, therefore, means that the null hypothesis is accepted.

**H<sub>03</sub>:** There is no significant difference in the mean rating of managers and cooperators of cooperative societies on the extent to which organization of entrepreneurship trainings by corporative societies promote community development in Emohua and Ikwerre Local Government Areas.

**Table 6: Z-Test Analysis on Significant Difference in the Mean Rating of Managers and Cooperators of Cooperative Societies on the Extent to which Organization of Entrepreneurship Training by Cooperative Societies Promote Community Development**

Respondents	N	$\bar{X}$	SD	A	DF	Z-Cal	Z-Crit.	Decision
Managers	95	2.78	0.60	0.05	448	0.03	1.96	N. Sig.
Co-operators	355	2.74	0.57					

\*N. Sig. = Not Significant

The analyses in table 6 above, shows that the calculated z-value of 0.03 is less than the z-table value of 1.96 at 0.05 significance level and 448 degree of freedom suggesting that there is no significant difference in the mean rating of managers and cooperators of cooperative societies on the extent to which organization of entrepreneurship trainings by corporative societies promote community development in Emohua and Ikwerre Local Government Areas. This therefore means that the null hypothesis is accepted.

### Discussion of Findings

The result of the findings in research question one revealed that prudent utilization of financial resources by co-operative societies promote community development in Emohua and Ikwerre Local Government Areas to a high extent. Cooperative managers ability to give periodic account statement of contributions enhances the success of cooperatives in empowering community people. The corresponding hypothesis one revealed that there is no significant difference in the mean rating of managers and cooperators of cooperative societies on the extent to which prudent utilization of financial resources by co-operative societies promotes community development in Emohua and Ikwerre Local Government Areas.

This means that both managers and cooperators in cooperative societies agree that prudent utilization of financial resources by co-operative societies promotes community development to a high extent. It was revealed that prompt disbursement of funds makes members of cooperative societies implement their plans to grow their businesses and reduce conflict among members. This study agrees with the study of Ijere (2013) which revealed that co-operative societies play active role in the provision of basic amenities and social services to boost the life of rural populace.

The result of the findings in research question two revealed that timely disbursement of funds by corporative societies promote community development in Emohua and Ikwerre Local Government Areas to a high extent. It was further revealed that prompt payment of loans boost farmers businesses and the reinvestment of finances gotten to support development projects enhances members businesses. The corresponding hypothesis two showed that there is no significant difference in the mean rating of managers and cooperators of cooperative societies on the extent operational

management skills of farmers' co-operative society influence the constriction of farm roads in Emohua and Ikwerre Local Government Areas. This finding agrees with the finding of Sanni, Onuoha, Dabo and Herelimana (2010) which revealed that cooperatives contribute significantly to poverty incidence among the respondents in Huye District in southern province of Rwanda.

The result of the findings in research question three revealed that organization of entrepreneurship trainings by corporative societies promote community development in Emohua and Ikwerre Local Government to a high extent. The study revealed that the organization of entrepreneurship training by cooperative societies increase food supply in communities by exposing farmers to the business part of agriculture. It also teaches members how to access loans and market for their products. The corresponding hypothesis three revealed that there is no significant difference in the mean rating of managers and cooperators of cooperative societies on the extent community relation with entrepreneurs' co-operative society influence the building of community markets in Emohua and Ikwerre Local Government Areas. This finding is in line with the findings of Akani (2014) which revealed that cooperative societies promote entrepreneurship among rural dwellers and contribute significantly to community development.

### **Conclusion**

Based on the analyzed data, it was concluded that management of cooperative societies involves prudent utilization of finances, timely disbursement of funds by cooperatives and organization of entrepreneurship training improves community members' socio-economic well-being and lead to community development in Emohua and Ikwerre Local Government Area of Rivers State.

### **Recommendations**

Based on the findings of the study, the following recommendations were made:

1. Managers of Cooperative societies should organize periodic training on financial management for themselves and their staff as this has the potential of enhancing their capacity to better utilize funds generated for the overall good of members and their communities.
2. Managers of cooperative societies should ensure monies for their members are disbursed as at when due. This way, members will have continued faith in them and they will make more impact on members life.
3. Business owners in various local government areas should come together and set up more entrepreneurs cooperative societies as this will help in pooling fund for entrepreneurs and increase the economic well-being of the communities.

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