

## INFLUENCE OF CO-OPERATIVE SOCIETIES ON RURAL DEVELOPMENT IN NIGER STATE OF NIGERIA

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### ABSTRACT

*The study investigated the influence of cooperative societies on rural development in Niger State, Nigeria. The objectives of the study are to examine the influence of socio-economic characteristics of cooperative members on development of rural areas; to determine the influence of cooperative societies' supplies of farm input on agricultural production; to evaluate the influence of cooperative societies on job creation; The sample of the study was 225 cooperators selected across the three agricultural zones of the state, using multi-stage sampling technique. Both primary and secondary data were utilized. Structured questionnaire was used to elicit information from the cooperators, which were analyzed using descriptive statistics, regression, and Pearson's Product Moment Correlation Coefficient at five per cent level of significance. Result showed that relationships exist between agricultural production and cooperative societies' supply of farm input. Further, the correlation value of 0.930 indicated a positive relationship between cooperative societies and job creation. Furthermore, credit and cooperative marketing showed a positive relationship at a correlation value of 0.983. The study concluded that cooperative agricultural production; farm input supply; job creation; credit and cooperative marketing were indices of growth and development of cooperatives which can attract government support to enhance greater rural transformation and development of the rural areas in Niger State. It was recommended that cooperatives should engage in massive agricultural production and supply of farm input within the rural sector. Cooperatives need to create direct and indirect jobs through processing and value-added on their products. Cooperative marketing, with its less competition and high bargaining power was also recommended.*

*Keywords: Co-operatives, farm inputs, job creation, rural development, Niger State.*

## INTRODUCTION

There are abundant of resources at the rural sector which can be exploited and mobilized by the cooperatives in Niger State. In most cooperative societies in Niger State, people are highly conscious of money and assets and continually strive to maximize them in one way or the other. Resource exploitation is particularly important because of its impact on investment and rural development. The development of the rural areas is imperative to enhance the living conditions and quality of lives of the rural dwellers. Rural areas form the grassroots of any economy with agriculture as the basis of the livelihood of the rural people. Rural development is a major concern given that the bulk of the population dwells in the rural areas and lives in poverty. Rural development involves enhancing the economic or productive base of the rural dwellers, the social amenities and services in the rural areas, and the human potential of the rural dwellers to use their skills in building their community or society. Ocheni and Nwankwo (2012) view rural development as a strategy designed to improve the socio-economic life of a specific group of people, the rural poor and the rural dwellers. The authors further noted that, it is about promoting the welfare and productivity of rural communities, about the scope and quality of participation of rural people in that process, and about the structure, organization, operations, interactions and facilities which make this possible. Rural development is a process of planned change in various aspects of rural community, with a view to attaining an improvement in the productive capacity and general living standard of the people. It is the process whereby concerted efforts are made in order to facilitate significant increase in rural resource productivity with the overall objective of improving rural communities (Nwobi, 2007). Rural development has been linked with agriculture, which serves as the live wire of the rural population by which their needs are identified and solutions proffered to better their lives and rural area.

Agriculture is the bedrock in the development of rural areas. It raises the levels and resilience of incomes and employment for most of the world's poor, 75 per cent of who live in rural areas and rely on agriculture for their livelihood (Townsend, Ceccacci, Cooke, Constantine & Moses, 2013). In this regard, farmers that are disadvantaged may come to form a cooperative to improve their position in the rural area. Such improvement or benefit comes in form of bargaining power and resource-sharing that leads to food security and poverty reduction (IFAD, 2011). There exists

global cooperative network, International Cooperative Alliance, formed in 1895 in London, England, which promotes global cooperative best practices. Also, cooperatives movement began in Nigeria in 1935 when the British colonial government enacted the cooperative ordinance. The Cooperative Federation of Nigeria (CFN) formed in 1944, serves as the umbrella body for all cooperatives in Nigeria.

Agricultural cooperatives are associations of agro-farmers who pool their resources together to meet their common aspirations. In organizing and forming Agricultural cooperatives, members, are expected to gain from their formation through the roles which agricultural cooperatives play, which invariably lead to rural development. Agricultural cooperatives facilitate smallholder farmer producer's access to information, communication, and knowledge; market food and productive assets such as seeds and tools; natural resources such as land and water; policy and decision-making (FAO, 2012). Agricultural cooperatives exert some effects on members' productivity which ameliorate their condition. Credit extensions by Agricultural cooperatives enable members to obtain farm inputs and facilitate their farming activities with the expectation of future repayment by the members. Processing and grading through Agricultural cooperatives allow for better prices offered to the members. Their collective work to accomplish their goal has profound effects on members. Cooperative effect is the extra satisfaction the members derive from being a part of the cooperative. There are some challenges in the rural areas preventing the farmers in the rural areas from increasing the level of their output, improving marketing of their outputs, increasing their level of income and the ability to create an enabling employment in farming beyond the subsistence level, which are bottlenecks militating against rural development in Niger State.

In Niger State, the standard of living is low. The low standard of living is manifested quantitatively and qualitatively in the form of low-income causing poverty, inadequate housing, poor health, high death rate and infant mortality, low life expectancy and in many cases a general sense of malaise and hopelessness. Most income earners are financially crippled that they cannot engage in meaningful economic activities. They experience social and economic problems on daily basis. Cooperatives in Niger State enhance social and economic values of members. Malnutrition, crime and other social vices like kidnapping and banditry exist among the people. This however leads to insecurity, unstable income from enterprises and low resource mobilization among the cooperators in Niger State.

Cooperative societies have been identified by scholars and policy makers useful instruments and avenues for rural development in line with the 7<sup>th</sup> principle of cooperative “concern for community”. How far have cooperative societies been able to influence rural development? What factors or indices determine the development of rural communities? Do cooperative societies in Niger State influence rural development? To what extent have cooperative societies in Niger State been able to develop the State? Several studies have been conducted on the impact of cooperative societies in influencing rural development, but such studies have rarely been conducted in Niger State, with particular reference to cooperative members, job creation and input supply, agricultural production, income, credit and marketing. These are no doubt knowledge gaps to fill. It is therefore important to undertake an objective study of the influence of cooperative societies in rural development of Niger State.

The broad objective of the study is to evaluate the influence of co-operative societies in the development of rural communities in Niger State, Nigeria. The specific objectives are:

- (i) to examine the influence of socio-economic characteristics of cooperative members such as age, gender, occupation, marital status, income, and membership duration in co-operatives in development of rural areas in Niger State;
- (ii) (ii) to determine the influence of co-operative societies’ supply of farm inputs on agricultural production in the study area; and
- (iii) (iii) to evaluate the influence of co-operative societies on job creation.

The following hypotheses were tested:

- i. H<sub>01</sub>: Socio-economic characteristics of co-operative members have no positive significant effect on the development of rural areas.
- ii. H<sub>02</sub>: Cooperative societies have no significant relationship with supple of farm inputs on agricultural production.
- iii. . H<sub>03</sub>: Cooperative societies have no significant relationship with job creation

Agricultural Cooperatives also known as farmers’ cooperatives is a form of cooperative formed by farmers or agriculturalists which have combined their resources together for production and marketing of their produce. They also get equipment and items to enhance the effectiveness of

their production and marketing of the items with the hope of benefiting members financially and economically. These include receiving loans, farm inputs such as fertilizer, professional advice financial education, mobilization of savings, provision of extension services, management of credit and attraction of government support. Agricultural cooperatives are seen as medium through which services like provision of farm input or implements, mechanization, loans, agricultural extension, marketing of farm products and other economic activities and services are rendered to members (Sizya, 2001). Agricultural Cooperative is considered to be one of the most important organization that pays attention and tries to support rural development so as to reduce poverty. Agriculture remains the major source of income and employment in rural areas and majority of cooperatives are found in agricultural sector. Cooperatives are significant in providing jobs to rural communities. In recent years, agricultural cooperatives have played an important role in rural development and poverty reduction through the development of agriculture (Garnevaska et al, 2011).

Cooperative is a passion; it brings about job creation and entrepreneurship. In Nigeria, Agriculture cooperatives contribute immensely to rural development the promotion of human civilization, whereby farming created surplus food that nurtured the development of civilization. As important as Agriculture is to the economy, it has been neglected as not much attention is being paid to it like other sectors in the country. Nigeria's unemployment problem increases daily and shows no sign of slowing down as the country struggles to create jobs (Eustace, 2019). This leaves them with the challenge of rural development. Agriculture cooperative is the key to unlocking the doors of employment. In our economy today, the youths pay no attention to Agriculture and they have no idea as to how it can help solve unemployment and provide job opportunities on a commercial level towards reducing the level of poverty among them and also rural-urban migration. The Federal Government is focusing its resources on agriculture as they now see it as a catalyst for sociological and economic growth and a platform for development. They have also mandated oil and gas companies to focus on Agriculture as their Corporate Social Responsibility (CSR). Their contributions and input in the Agricultural sector would help in Agricultural development in the country thereby, assisting in job creation. If the youth focus their energy and time to Agriculture, unemployment will not only be eradicated but it would bring about major developments and change in the Nigerian economy and also on the exportation of agricultural products. Nigeria is abundantly blessed with good lands and rivers for farming and irrigation. The youth need to be

educated on the importance of agriculture and the growth the sector has undergone. This would make it easier for them to understand Agriculture and what it represents as a platform for social and economic growth and development which would reduce the level of poverty among them (Denene, 2018). In Niger State, agricultural cooperatives provide locally needed services, employment through access to credit for productivity and input to farmers. Cooperatives also provide services which will facilitate output to members (Jimoh, 2012). Rural farmers in Niger State like their counterparts in other parts of Nigeria are trapped in continual poverty, malnutrition, unemployment and mass drift from rural to urban area. Therefore, there is need for farmers to form cooperatives to allow them pool their resources together for increased agricultural productivity for rural development and also reduce poverty. It can be pointed out that agricultural cooperatives in Nigeria play an important role in increased agricultural productivity, hence poverty reduction. Bhuyan (2007) stressed that rural cooperatives played an important role in mobilizing and distributing credit to the farmers. He further stressed that cooperatives provide members with a wide range of services such as credit, health, recreational and housing facilities like land. Agricultural cooperatives are also useful in the dissemination of information about modern practice in agriculture. Hermida (2009) reported that agricultural cooperatives provide functional education to members in the areas of production, processing and marketing of agricultural produce. The education of cooperative members could be formal where members are trained in courses like accounting and farm management. They could also be trained informally through the attendance of national and international conferences and seminars. Training of agricultural cooperative members helps in a successful daily running of cooperatives so as to make them profitable. Profitability of cooperatives plays a part on poverty reduction within its members and community. More than 70% of the populace is engaged in one farming activities or the other to make a living and the bulk of these people reside in the rural areas.

Eze (2003) opined that the ratio of the contribution of the rural sector to the total level of output is significantly higher in developing countries than in developed countries. Agriculture, more than any sector has more attraction to the vision of the rural farmers in Nigeria than in any other sector (Onugu and Abdulahi 2012). Cooperatives have become an important platform for development in the agricultural sector.

The study was anchored on Collective action, which is any form of organized socio-economic or political act carried about by a group of people together to achieve some common objectives or in order to address their needs. Collective action theory was propounded by Mancur Olson in 1965. It is an action taken together by a group of people whose goal is to enhance their status and achieve a common objective (Baronchelli, 2018). The economic theory of collective action is concerned with the provision of public goods (and other collective consumption) through the collaboration of two or more individuals, and the impact of externalities on group behavior. This theory is relevant to this study because it shows how the coming together of rural farmers to form Agricultural Cooperatives have to a great extent been able to solve their challenge of unemployment by creating sources of income for these rural farmers through easy access to cooperative credit, farm input, extension services and cooperative marketing which has to a large extent helped to boost their agricultural activities.

### **Methodology**

This study is a descriptive survey research design which helps researchers to identify characteristics in their population. These characteristics in the population sample can be identified, observed and measured to guide decisions. The population of the study comprises all the members of the cooperative societies in Niger State, Nigeria. This is 18,151 cooperators across Niger State of Nigeria (Director of Cooperative Services, Niger State, 2023). A multistage sampling technique was employed in selecting the respondents for this study, in order to ensure a good spread of the respondents who are members of cooperative societies. Stage I: There are three (3) agricultural zones in Niger State. Zone A has eight (8) local governments, Zone B has nine (9) local governments and Zone C has also eight (8) local governments. Under this stage one, five (5) local governments was selected from each of the agricultural zones in the State through simple random sampling technique. This gives a total of fifteen (15) local governments: Stage II: Selection of five (5) cooperative societies in each Local Government Area through simple random sampling technique. Stage III: Selection of respondents: Five (5) cooperative members from each cooperative society will be purposively selected. This gives a total of three hundred and seventy-five respondents. The sample size, therefore, is 375 cooperative members across Niger State of Nigeria. Copies of questionnaire were being delivered to them in the process of this study. Data

for this study was collected through primary and secondary sources. A total of 375 questionnaires were distributed through the cooperative executive members, but only 225 questionnaires were returned and used for this study. Descriptive statistics was employed to describe the influence of cooperative societies on rural development in Niger State. The tools used include mean, frequency counts and tables. Hypotheses two, three and four were tested using Pearson’s Product Moment Correlation Coefficient (PPMCC) at 5% level of significance. Probability Value (P-value) shows whether the effect or relationship is statistically significant or not. If the p-value is less than 0.05 ( $P\text{-value} < 0.05$ ), it shows that the effect or relationship observed is statistically significant and so, the alternate hypothesis should be accepted but when the p-value is more than 0.05 ( $p\text{-value} > 0.05$ ), it shows that the effect or relationship is not significant and so, the null hypothesis should be accepted.

#### Data Analysis: Socio-economic Characteristics of the Respondents

The interest here is to have at a glance of the socio-economic characteristics of the members and their background with regards to sex, age, marital status, and years of cooperative membership, educational qualification and annual farm income.

**Table 2: Socio-economic characteristics of the Respondents** n=225

Characteristics	Frequency	Percentage	Cumulative Percentage
<b>Sex</b>			
Female	124	54.20	54.20
Male	101	45.80	100.00
Total	225	100.00	
<b>Age</b>			
Under 29	11	6.87	6.87
30 – 39	22	11.07	17.94
40 – 49	94	38.55	56.49
50 – 59	73	31.68	88.17
60 and above	25	11.83	100.00
Total	225	100.00	



Marital Status

Single	15	12.98	12.98
Married	210	87.02	100.00
Total	225	100.00	

Years of Cooperative Membership

Less than 1 year	43	19.85	19.85
1 – 2 years	18	10.31	30.16
2 – 3 years	63	27.86	58.02
4 years and above	101	41.98	100.00
Total	225	100.00	

Education Qualification

Primary school	151	22.90	22.90
Secondary school	53	38.93	61.83
OND/NCE	14	24.05	85.88
HND/BSc	5	13.36	99.24
MBA/MSc & PhD	2	0.76	100.00
Total	225	100.00	

Annual farm Revenue/Income

Less than ₦300,000	3	4.58	4.58
₦301,000 – ₦500,000	74	31.68	36.26
₦501,000 – ₦700,000	99	41.60	77.86
₦701 and above	49	22.14	100.00
Total	225	100.00	

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Source: Researcher’s Field Survey, 2023.

Test of Hypothesis 1

H<sub>0</sub>: Agricultural production of members has no significantly relationship with cooperative societies supply of farm inputs (improved seeds, seedlings, etc).

Table 2 Descriptive statistics on influence of agricultural activities on cooperative members

n=225

S/N	Items	Mean	Decision
1	Agricultural production has increased	3.912	Agree
2	Quality of agricultural product has increased	3.893	Agree
3	Grading raises members' income, through the cooperative societies	3.928	Agree
4	Agricultural production and food security have improved	3.786	Agree
5	Cooperatives guarantee high farm input supply	3.855	Agree
	Grand Mean	3.798	Agree

Source: Researcher's Field Survey, 2023.

#### Model Summary

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.907 <sup>a</sup>	.823	.821	.07576

a. Predictors: (Constant), LogCredit, LogSeedling, Logfert

The regression model (Table 2) revealed that the adjusted R square value of 0.821 shows a strong relationship between the dependent variable and the independent variables. This means that 82.1% variation in farm output was as a result of variability in seeds and seedlings, fertilizer, and credit.

**Table 3**

#### ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	6.869	3	2.290	398.881	.000 <sup>b</sup>
1	Residual	1.481	258	.006		
	Total	8.350	261			

a. Dependent Variable: LogOutput

b. Predictors: (Constant), LogCredit, LogSeedling, Logfert

The ANOVA (Table 3) shows that the model is significant given that its probability value is less than 0.05. Therefore, the null hypothesis was rejected and concluded that agricultural production of members is significantly dependent on cooperative societies supply of farm inputs (improved seeds, seedlings).

**Table 4**

Model	Coefficients <sup>a</sup>				
	Unstandardized		Standardized	T	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	1.694	.154		10.969	.000
LogSeedling	.092	.022	.202	4.239	.000
1					
Logfert	.418	.050	.484	8.409	.000
LogCredit	.288	.054	.274	5.350	.000

a. Dependent Variable: LogOutput

The result on Table 4 revealed that the constant intercept of the function (1.694) with positive sign, suggests the potential of agricultural output in rural development. The predictors: seedlings in the model had a positive sign. This implies that an increase in supply of these farm inputs will lead to rural development as a result of increase in agricultural output.

Seeds and seedlings were statistically significant as determinants of output with a coefficient of 0.092 and t-statistics of 4.239 and probability of 0.000 which is below the 0.05 level of significance. The implication is that members should adhere to the seedlings species used in order to keep their output as 1% increase in seed and seedlings will increase farm outputs by 0.092 holding other independent variables fixed. Dhakal (2013) affirms that, seed production is the main

source of income for farmers and constitutes 70% -100% of total income for farmers and seed multiplication as economically beneficial for the farmers with a proper mechanism for enhancement and that cooperatives face the deficiency of cash reserve to purchase seeds from producers. Baissa, Nefo and Ayana (2010) assert that improved seeds (i.e. quality seed of improved varieties), more than any other agricultural input holds the key to enhance agricultural productivity and increase farmers' capacities to generate income.

Hypothesis 2:

Ho: There is no significant relationship between job creation and cooperative societies.

Table 5 Descriptive Statistics on influence of cooperative societies on job creation  
 n = 225

S/N	Items	Mean	Decision
1	Cooperative societies offer direct employment	3.553	Agree
2	Cooperatives societies develop small scale enterprises in the rural areas and employ rural dwellers.	3.667	Agree
3	Increased savings for cooperative members to establish businesses and jobs for rural development	3.767	Agree
4	Processing creating jobs for rural development	3.626	Agree
5	Provision of agricultural inputs to support cooperatives job creation	3.824	Agree
	Grand Mean	3.861	Agree

Source: Researcher's Field Survey, 2023.

Table 5 result was deduced from scale of (5) points with weighted mean of 3.0. The grand mean (3.861) revealed that the respondents agreed cooperatives create jobs and have sustained direct and indirect employment in the rural area for rural development. Those were: cooperatives societies offer direct employment (3.553), cooperative societies develop small scale enterprises and employment in the rural areas and employ rural dwellers (3.767), increased savings for cooperatives members to establish private businesses and jobs for rural development (3.626), processing creating jobs for rural development (3.824), and provision of agricultural inputs to support job creation and rural development (3.861).

Table 6

		FIncome	Employment
FIncome	Pearson Correlation	1	.930**
	Sig. (2-tailed)		.000
	N	262	262
Employment	Pearson Correlation	.930**	1
	Sig. (2-tailed)	.000	
	N	262	262

\*\* . Correlation is significant at the 0.01 level (2-tailed)

The above table 6 shows that the correlation value of .930 has a positive relationship between rural income and employment (direct and indirect) sustainability in the rural areas. The strength of the relationship indicates a strong relationship since the value .930 is greater than 0.5. The probability value of the model is less than the conventional benchmark of 0.05. Therefore, there is enough evidence to reject the null hypothesis and conclude that there is a significant relationship between employment sustainability and rural income. This is in line with ILO (2015) that in recent UNRISD (United Nations Research Institute for Social Development) study that shows enterprises organized according to cooperative principles by which democratic control goes together with joint ownership have weathered the brunt of crisis and are even increasing employment, and cooperatives outperform economically in normal times with higher financial returns and greater productivity. This in the long run sustains direct and indirect employment in the rural areas. Evidence around the world shows the contributions cooperatives have made in promoting decent work and providing income security, especially among those previously excluded (ILO, 2015). McNamara, Fulton and Mine (2001) in their finding affirm cooperative operations in the local economy as a source of local employment and income, and cooperatives function as critical elements in sustaining a community's economic base. Further, they were of the view that agricultural cooperatives are important sources of income and employment in their study area and that cooperative can be a critical income and employment source to remote rural communities.

## **CONCLUSION**

Socio-economic characteristics, agricultural production of the cooperatives, farm input supplies, job creation potentials of the cooperatives, and cooperative marketing are the indices of increased economic activities and growth. As the economic activities of the cooperatives increase in the rural areas of Niger State, these economic activities impact positively on the people as well as on their atmosphere (areas). Hence, rural dwellers of Niger State experience increase in incomes which are used in the development of their areas. Developmental project such as buildings, manpower development through training of offsprings, collective work on minor roads and their networks, refurbishing of markets, and general participation in community projects are indices of rural development. These indices can also attract support from the government to enhance greater rural transformation of the rural areas in Niger State.

## **Recommendations**

It is recommended that: Rural cooperatives should attract and admit youthful members of the community within the age bracket of 40 and 50, who are mostly married and have settled in the rural sector. Cooperatives should engage in massive agricultural production and supply of farm inputs within the rural sector to help in development of the rural areas. Their activities can attract the government to construct roads and feeder roads, health centres, provide water supply, engage in buying of agricultural products and provision of silos, which altogether enhance rural development. Cooperatives should strive to create direct and indirect jobs especially cooperatives operating in the rural areas, by adding values to their products. It also recommended that cooperatives should process their agricultural products thereby creating jobs and engaging direct and indirect manpower in their operations. This would make their products to be highly valued and attract better prices and income in furtherance for the development of the rural areas.

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