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Authors: Osadebamwn Anthony Ogbeide

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An Assessment of Co-operative Society as a Strategy for Rural Development in Edo State of Nigeria

Osadebamwn Anthony Ogbeide

Agribusiness Services

Adelaide, Australia

thonyogbeide@yahoo.com

Abstract

The main object of this paper is to assess the role of co-operative societies as a development strategy. The study was conducted in Edo State of Nigeria. One hundred and fifty respondents were selected using a convenient sample technique. They were drawn from three local government areas of the State. A structured questionnaire was used to collect data from the respondents. Statistical analysis was accomplished by means of frequency distribution, percentages and Chi square. The result of the analysis showed that the co-operative society strategy is successful and should indeed be encouraged in the development of the rural communities. The study showed that there is a significant relationship between the co-operative society and the growth in size of the rural business in the rural community and that there is also a significant relationship between the growth in the co-operative society and the creation of employment in the rural community. The study may lack generalization due to the small number of co-operatives used for the study and the convenient sample nature of the selected respondents.

Keywords: co-operative society; rural development; fisheries; assessment; strategy

1.0 Introduction

The study described in this paper is an assessment of the co-operative society as a rural development strategy. In Nigeria, agriculture generally is the main source of livelihood for the rural population, which is still at subsistence level with a high proportion of fragmented land and a lack of gainful employment (Adeyemo, Oke & Akinola, 2010; Akintayo, 2011; Baiyegunhi, 2003; Oladeebo, 2006; Oviasogie, 2005).

The co-operative movement in Nigeria dates back to the 1920s in the South West of the country; it emerged in the cocoa producing areas in an informal form such as labour pooling. By the mid 1930s, co-operatives had assumed a formal institutional shape and were supported by the then colonial

government. The co-operative society spread quickly across the country, and by 1947, about 692 co-operative organizations were operating across the length and breadth of the country (Falola & Heaton, 2008). The story of the co-operative movement in Edo State is similar to that of the entire country in birth and transformation. The Ministry of Commerce and Industry is statutorily charged with the administrative responsibilities for the registration, development, inspection, auditing, amalgamation, and settlement of all types of disputes arising from primary, secondary and apex co-operative societies in Edo State in accordance with the provisions of Cap. 45 of the Bendel State of Nigeria Co-operative Societies law of 1976, that is also applicable in Edo State.

There basic principles upon which the establishment of co-operative societies is pinned include:

1. Voluntary and open membership
2. Democratic member control
3. Member economic participation
4. Autonomy and independence
5. Education, training and information
6. Co-operation among co-operatives
7. Concern for Community

Over time, different types of co-operative societies have evolved to include but are not limited to:

1. Producer's co-operative societies
2. Consumer's co-operative societies
3. Marketing co-operative societies
4. Credit co-operative societies
5. Farming co-operative societies (Kareem, Arigbabu, Akintaro & Badmus, 2012).

In Edo State, there are agricultural co-operatives that deal with specific agricultural produce and multi-purpose co-operatives that integrate various functions such as production, marketing and credit for the benefit of their members. Edo State rural areas are disadvantaged compared to urban areas in terms of infrastructure, services provision, employment opportunities, access to investment, and high dependency ratios. All these have limited the ability of the rural populace to rise up above the poverty trap that has held them down for decades (Liverpool-Tasie, Kuku & Ajibola, 2011). Successive governments have made rural development one of their cardinal programs, but little or no significant transformations have been reported (Adewuyi, 2002; Fasoranti, 2006; Okafor, 2004). The objectives of this paper is to access the role that co-operatives play in rural development, particularly to consider how much impact they have on rural business growth, employment, access to finance and information.

2.0 Background

2.1 Co-operative Society

For the purpose of this study, several definitions of co-operative society (sometime referred to co-operatives) were reviewed. Zeuli (2002) defined co-operatives as development tools that promote both social empowerments and economic goals. Gertler (2001) viewed cooperatives in a broader sense and added the sustainability perspective such that co-operatives were expressed as enterprises that foster cultural, organisational, and technological changes — the kinds required for major movement in the direction of sustainable rural development. From the composition and benefits perspective, Birchall (1994) assessed co-operatives as people-centred businesses in ownership and reward, and the International Co-operative Alliance (1995) defined a co-operative as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

This literature review formed the basis upon which the study defined co-operative society as “a group of voluntary persons who jointly conduct affairs for their socioeconomic interests often in a sustainable manner, on the basis of self-help and mutual assistance, and are registered under a law or statute”. This definition affirms the composition, operational benefits and sustainability perspectives of the co-operatives; however, the *modus operandi* of the business activities can be different for various co-operatives. There are many co-operative formations in Edo State, so their differentiation is based on the types of business activities they carry out, mode and purpose of formation.

Fisheries co-operatives have become popular as fish farming is gaining more popularity and momentum in Edo State and Nigeria as a whole. Nonetheless, the sector is still underdeveloped and inefficient. Fish farming inputs such as fish meal, fish feed, fish health supplies are mostly imported and their costs are too high for small scale fish farmers. Many locally produced fingerlings while expensive are of low quality (Ekpo & Essien-Ibok, 2013). This has resulted in situations where some fish farmers undertake forward or backward integration including the formation of co-operatives to tackle the problem.

Fisheries co-operatives are a rural development model, due to the importance of the fisheries sub sector in the provision of healthy animal source of protein, income to members and community asset formation (Ekpo et al., 2013). Fish production in Edo State assumes various models. It ranges from fishing in the natural rivers, lakes and estuaries to fish farming in artificial dams and ponds with ownership across individuals, partners or co-operative units (Gertler, 2001). The sizes of fish farms also varies with the land and water bodies, as do the skills, financial, and technical resources available to the farm owners. The success, or otherwise, of the roles the fisheries co-operative plays in the development and empowerment of the rural community will be used to measure the impact of co-operative society as a development strategy. Therefore the main object of this study is to assess the contribution of co-operative societies to the development of the rural communities in Edo State.

2.2 Rural Development

Rural development is a term used to denote the actions and initiatives taken to improve the standard of living of the rural and remote communities. According to Jibowo (2000), it involves the integration of the rural people, which constitutes the vast majority of the population of most developing countries into the national economy. This concept is important as a vehicle for targeting development programs, allocation of and eligibility for funds from such programs. It is a process integrated with economic and social objectives, which seeks to transform rural society and provide a better and more secured livelihood for the rural people. Rural development, therefore, is a process of problem identification, analysis and the proposal of relevant solutions. This process is usually encompassed within a programme or a project that seeks to tackle the problem identified (FAO, 2014).

Government and assistance agencies use different concepts such as agricultural, regional and rural development to improve rural life; the strategies are different. Agricultural development is production oriented—mainly aimed at increasing agricultural products, while human, land and finance are simply regarded as capital for production. Rural development mainly targets people and institutions. Rural development is one of the means of economic revitalization for active farmers and targets rural communities. It includes agricultural development activities but the focus is the farmer and the community (FAO, 2014).

A community can be said to be rural from three perspectives—occupational, socio-cultural and ecological (Bealer, Willits & Kuvlesky, 1965). From occupational perspective rural area is associated with the primary industries, specifically farming, forestry, fishing, hunting, and mining. Therefore an area is defined as rural because it has a large percentage of its workforce employed in the primary industries or because a large proportion of the land is in agricultural use (Bealer et al., 1965). From an ecological perspective, the size of the population is the most frequently used criteria (Dunn, 1989). The socio-cultural definition is predicated on the assumption that rural residents have their own subculture and differ culturally from urban residents (Dunn, 1989). The importance of recognizing the diversity of people in terms of gender, age, class, ethnicity, religion, socio-economic background, geographic location, is well established. However geographic location is considered a critical social factor in regards to the nature, prevalence and impact of opportunities and welfare issues.

Therefore, the application of a unique definition to rural or rural development is hard because of the countries' differences and the indicators used. However, it is almost certain the three perspectives of what constitute rural areas interact and cut across most African rural communities. This has a significant impact on where people want to live, how they make their living, and the nature and the deployment of interventions in these areas (Fitzpatrick & La gory, 2000). Rural communities varied in many respects, counting economic performance and progress. A lot of these areas still endure despite the structural circumstances that make them economically deprived and often result in labour market conditions that are less favourable in contrast to urban communities (Stanef, 2012).

The European Commission (2010) and OECD (2011) noted that a lot of socio-economic distortions occur in rural communities, which manifest as a lack of employment opportunities, technical information, finance or land. The sequential outcomes are low employment levels and lower average labour outputs, leading to

lower per capita revenue of the community and increases in social vices. Hence Fapohunda (2013) stated that the unemployed are perpetually unhappy in a society that emphasises materialism, with the resulting social effects such as personal hardship, depression, involvement in crime, marital disputes, delayed marriages among singles, and sometimes broken homes.

According to Obidike (2011), inadequate financial power and poor access to it are some of the characteristics of rural communities. Rural communities at individual member level often lack the funds to establish a business or create employment. The formation of co-operatives provides start-up finance; the existing ones are eligible to apply for loans and grants from a number of government agencies designed to support co-operative development. These can provide significant sources of low cost start-up and operational funds for new co-operative businesses. In addition, other non-governmental financial intermediaries such as co-operative banks can provide relatively low cost loans to co-operatives (Zeuli, 2002).

Access to correct and timely information facilitates development, while lacking it makes planning and taking action difficult. Obidike (2011) noted that the provision of information is an intervention with the potential to ensure that knowledge and information flows through a society, first to individual co-operative members, followed by co-operative business enterprises and ultimately the community itself. According to Munyua (2000), rural enterprises such as co-operatives use information accessed *inter alia* on supply of inputs, new technologies, early warning systems (drought, pests, diseases), credit, market prices and their competitors. Such access is critical not only to the enterprise but provides the domain rural communities access to knowledge, technology and services own by members.

In summary, developing rural areas is a complex process and a challenging one. It must tackle the social or institutional problems found in rural areas such as lack of jobs, poor infrastructure, lack of health facilities, limited access to funds and information, and limited or no contact with government services. One of the rural development approaches this study considered was to encourage co-operative efforts among the rural dwellers. Co-operatives are important vehicles for community development because they mobilize local resources into a critical mass and their structure allows them to be more community-oriented (Fairbairn, Bold, Fulton, Hammond Ketilson, & Ish, 1991; Wilkinson & Quarter, 1996). This involved individuals pooling resources together to an advantage in a situation that would be difficult, if not impossible, for an individual (Birchall, 1994; International Co-operative Alliance (ICA), 1995; Gertler, 2001; Zeuli, 2002).

2.3 Conceptual Framework

The integration of rural communities over time has taken different approaches; the main aims are to empower the rural people, build internal capacity and provide access to critical financial capital. The strategies for rural development must be multi-dimension result oriented, therefore, and will have to look beyond farming, to include off-farm income opportunities and human capital development (FAO, 2003). According to Jibowo (2000), integration of the rural people into the national economy is an important process in rural development. Hence the coming together of community members into a productive unit is a viable approach to developing the rural area.

The formations of co-operative societies in which private capital is contributed by members voluntarily, is the root of collective organization and, when well managed, advances the formation of local organizations that manage resources under the auspices of rural development programs (Wataru, 2002). For rural development, several approaches have been implemented including the formation of co-operative societies. Co-operative society from a rural development standpoint involves the mobilization of local resources into a critical mass and its structure allows it to be more community-oriented (Fairbairn et al., 1991; Wilkinson et al., 1996). The important characteristics that make it a good strategy is its member-owned and controlled business; it distributes benefits based on use, and the distribution of net income based on patronage rather than investment (Zeuli & Cropp, 2004).

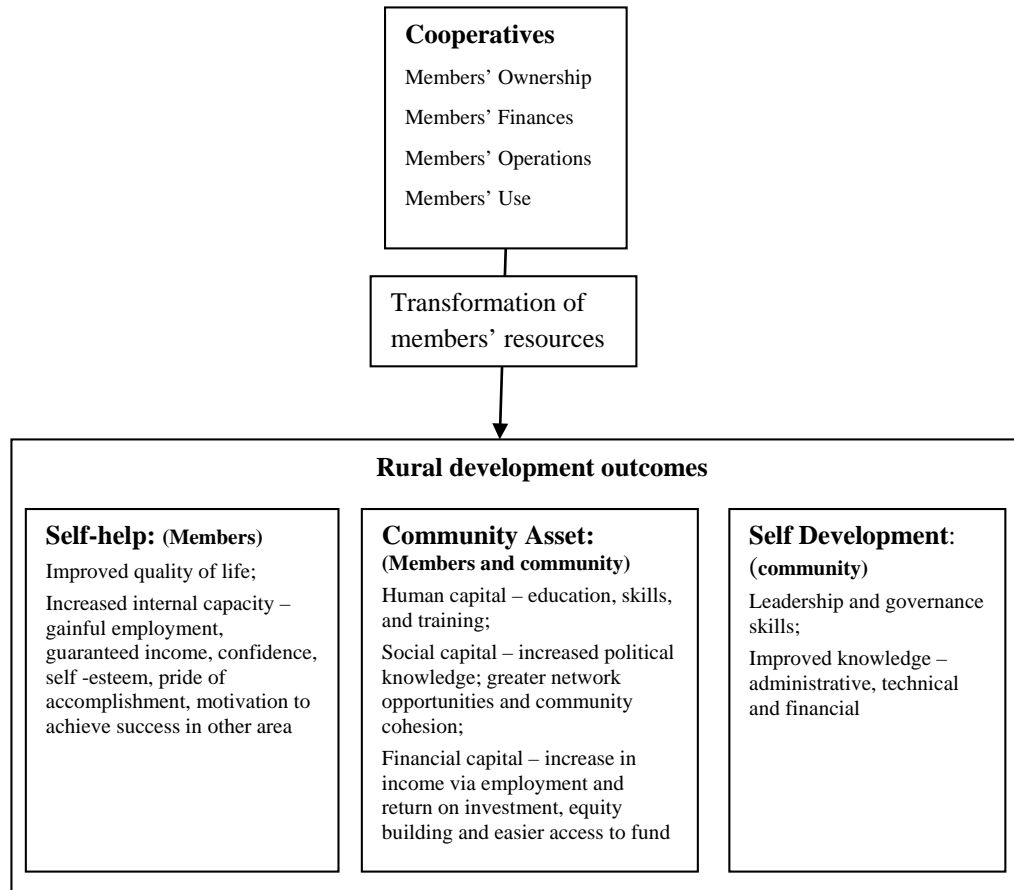


Figure 1: Conceptual framework for the assessment of the impact of co-operatives on rural development. Source: developed from the literature reviewed

In the framework, “member-owner” principle implies that the individuals involved in co-operatives pool their resources together to finance the entity in return for ownership shares. The collective transformation of resources creates joint ownership of the business and strong collateral for securing grants or loans from lending institutions. From a definition, characteristics and operational standpoints, co-operatives capture three contemporary development paradigms: self-help, asset-base, and self-development for transforming rural communities (Zeuli & Radel, 2005). Co-operatives create a model of self-help community development where members are at the core of the process with the goals of improving the quality of life and increasing the internal capacity of the community to create change by

institutionalizing the community development process (Flora, Flora, & Fey, 2004; Green & Haines, 2002; Zeuli et al., 2005).

A community is able to develop its asset base via co-operatives by transforming their individual contributed assets. A community's assets include the human, social, physical, financial, and environmental. By virtue of being locally developed, locally owned and locally controlled, cooperatives clearly build on a community's human capital, social capital, and financial capital. The cooperative contribution to human capital development (education, skills, and experience) is reasoned as the most substantial community development impact (Zeuli et al., 2005). Co-operatives build local human capital through member education and leadership opportunities on the board of directors. Thus, co-operatives play an important role in developing local leadership (Green et al., 2002; Zeuli et al., 2005).

The most important of the three paradigms is self-development. It specifically calls on community residents to use local financial resources to create businesses that are locally owned and controlled (Blakely 1994; Sharp & Flora, 1999; Zeuli et al., 2005). It seeks to completely internalise community development by minimising external agents' involvement. Self-development efforts help the community to gain control of the local economy, operate for the benefit of the whole community while promoting the collective management and ownership of the enterprises (Jibowo, 2000; Shaffer, Deller, & Marcouiller, 2004).

Conceptually, this paper used development indicators such as size of business, creation of rural employment, sources and access of funding and information to measure the contribution of cooperatives to rural development along the three paradigms. According to Obidike (2011), Fapohunda (2013), Stanef (2012), European Commission (2010), and OECD (2011), the quality of these development indicators is pivotal to rural development.

3.0 Methodology

This study area comprised of three Local Government areas of Edo State where fishing activities are carried out in the natural water bodies and man-made ponds. The study area consisted of Orhionwon, Ovia South West and Ikpoba Okha local government areas (LGAs) of Edo State.

The study involved the use of a questionnaire for the purpose of eliciting responses from respondents. It contained socio-economic information. A third party carried out the administration of the questionnaire because of financial constraints and the distance between the project location and the primary researcher of the project. The third party questionnaire administrators were well trained on questionnaire administration techniques and well equipped with tip sheets and materials for conducting a good survey.

The questionnaire was administered to a convenient sample of 150 respondents involved in fish farming; 45 respondents each from Orhionwon and Ovia South West LGAs and 60 respondents from Ikpoba Okha LGA. Seventy-five respondents were members of various fisheries co-operatives and the other 75 respondents were individual artisan fishermen. The data were collated and analyzed. The data analysis was done using Stata 12 statistical software. The demographic and social economic profiles of the respondents were reported in percentage. Correlation analysis (Chi

square statistics) was used to analyze the effectiveness of cooperative society approach as a development strategy for rural community.

4.0 Results and Discussion

Development assessment benefits/indicators such as size of enterprise, employment status, sources and access to finance and information were used to measure the socio-economic value of co-operatives versus individual small to medium scale enterprises in the community. These benefits were also explored to ascertain any correlation with rural development.

4.1 Demographic analysis of the survey respondents

Table 1 shows the demographic distribution of the respondents. The main inferences drawn from the table are: the age groups 31-50 years are interested in fishing and co-operatives as 72% of those age group members formed the co-operative member sample. Also, more women are involved in co-operatives – 36% of women were involved in fisheries co-operative society in contrast to 20% artisan fish farmers. The participation of more women increases their knowledge and leadership skills, which are not only relevant to the enterprise, but also for community development. In this way co-operatives satisfy emphasis on rural women development and empowerment campaigns of governments and non-governmental organisations (NGO).

Table 1: Demographic analysis of the survey respondents

Variable	Co-operative Frequency	%	Non Co-operative Frequency	%
Age				
< 20	0	0	3	4
20 – 30	12	16	6	8
31 – 40	30	40	21	28
41 – 50	24	32	24	32
>50	9	12	21	28
Total	75		75	
Sex				
Male	48	64	63	84
Female	27	36	12	16
Total	75		75	
Education Attainment				
Leaving School Certificate	6	8	27	36
High School Certificate	27	36	30	40
Diploma/First degree	33	44	15	20
Higher degrees	9	12	3	4
Total	75		75	

4.2 Social economic variables analysis of cooperatives

Table 2 shows how the co-operative society impacts on the rural development. More co-operatives (96.0%) were involved in cultured fishing with also 96.0% of them having a fish farm size of between 1863 to more than 2150 square meter. Cultured fishing involved the application of modern technical information and equipment often not associated with fishing in uncontrolled natural water bodies. This is an indication of increased generation of internal capacity and economy of scale that resulted from the pooling of resources together amongst members. This study

supports Munyua (2000). The increased capacity flowed into the labour market with 80.0% of the co-operatives able to engage more than five employees on a permanent or casual basis creating rural employment.

Table 2: Social economic analysis of the survey respondents

Variable	Co-operative Frequency	%	Non Co-operative Frequency	%
Type of fishing				
Natural water fishing	3	4	30	40
Cultured fishing	72	96	45	60
Total	75	100	75	100
Size of fishing				
< 1863 Square meter	3	4	45	60
1863 - 2150 Square meter	42	56	21	28
> 2150 Square meter	30	40	9	12
Total	75	100	75	100
Employment (permanent and casual)				
< 5	15	20	63	84
5 - 10.	45	60	12	16
> 10	15	20	0	0
Total	75	100	75	100
Source of funding				
Personal savings	24	32	60	80
Banks and other Financial Services	42	56	15	20
Contributions from family/friends	0	0	0	0
Community Funding		0	0	0
NGOs & Others	9	12	0	0
Total	75	100	75	100
Ease of Raising Funds				
Very Easy	12	16	0	0
Easy	27	36	0	0
Not Easy	21	28	15	20
Hard	9	12	45	60
Very Hard	6	8	15	20
Total	75	100	75	100
Access to Technical Information				
Very Easy	12	16	3	4
Easy	36	48	9	12
Not Easy	18	24	12	16
Hard	9	12	21	28
Very Hard	0	0	30	40
Total	75	100	75	100

The formation of a co-operative creates an institution that is established by law, well-regulated and therefore has a good standing for easy access to funding sources and technical information. From the survey, 56.0% of the co-operatives were able to get financial assistance from the banks and other financial services and 64.0% of the co-operatives were able to obtain technical information easily. This study supports the World Bank's (2008) claim that the sources and accessibility to financial services is a key ingredient in rural development. Not only does it increase income through productive investment and help to create employment opportunities, but it also facilitates investments in health and education, and reduces the vulnerability of the rural poor by helping them to smooth their income patterns over time. The result

obtained with the co-operatives is almost a complete reverse when compared with non-co-operatives in most of the social economic variables considered.

4.3 Impact of co-operative society on rural development

Co-operative society as a rural development strategy was assessed with 4 indicators: employment generation, business growth, ease of sourcing funds and access to technical information. All of these were used to capture the three contemporary development paradigms: self-help, asset-based, and self-development for transforming rural communities inherent in cooperatives (Zeuli et al., 2005).

The results in Table 3 show the positive assessments of the ability of a cooperative society strategy to contribute to rural development. The results indicated a very high positive correlation of the variables used to assess the contribution of co-operatives to rural development. Co-operative societies have served as a self-help rural development model that used members’ developed, members’ owned and members’ controlled human capital, social capital and financial capital. The result was that as members pooled these resources together, they were able to increase internal capacity to produce more for the fish market (increased business size). The core of this paradigm of co-operatives was to improve the quality of life for the rural people through internal capacity building, employment generation and management skills. These findings were consistent with Chavez (2003), Flora et al. (2004), Green et al. (2002), and Zeuli et al. (2005) that co-operative movements have the capacity for creating viable enterprises, securing productive employment and self-employment, and generating income (the self-help paradigm of rural development fulfilled).

Table 3: Correlation between fisheries co-operatives and rural development

Variable	Coefficient	Level of significance/ direction
Size of business	0.945	***+
Employment (permanent and casual labour)	0.963	***+
Ease of Raising Funds	0.958	***+
Access to Technical Information	0.943	***+

*** equals 0.001 significance level; + equals positive correlation

Co-operatives generated and increased the community-based assets. By virtue of being locally developed, owned and controlled, co-operatives built on the community’s human, social and financial capital through access to education, training, skills and experience. Co-operatives provided members education, training and leadership opportunities at the board of directors’ level and often extended to employees and members, who do not serve on the board, and are provided in areas beyond the core business. It can be inferred that the ease of obtaining finance and technical information reported in the survey (see Table 2 and 3) can be linked to the education, training and experience gained by members. This helped to point members in the right directions and build chains of relevant networks. Therefore, the co-operative approach to human capital development helps to impart leadership skills relevant for community communication and governance. The study outcome supports Fairbairn et al. (1991) and Zeuli et al. (2005). The co-operative asset base paradigm of rural development was fulfilled.

In this study, co-operative society was found to aid community self-development as opposed the notion that local development was predetermined by resource endowments or exogenous factors. It was noted that rural residents used local financial resources to create businesses that were locally owned and controlled.

Instead of relying on the government or external help, the co-operatives took effort to gain control of local economy for the benefit of the whole community. This finding was consistent with Blakely (1994), Sharp et al. (1999), and Zeuli et al. (2005). The co-operative's community development paradigm of rural development was fulfilled.

Aside from improving the productive resources, Co-operatives provide employment and increase the disposable income of members and the community. The education, training and communication processes undertaken by the members constitute foundation and experience for leadership and networking at business and community development levels and by extension create better life and community. This assessment outcome of the study supported the co-operative society as a strategy for the development of rural communities.

5.0 Recommendations

Co-operatives are the root of collective organization and when well managed will form the nucleus of local organizations to manage resources under the auspices of rural development programs. However, for this to become the norm, existing co-operatives should be encouraged. As there are serious resources handicaps in many rural communities, pooling resources together amongst community members is easier for growth and development. In aggregate terms, co-operatives support the study area communities through jobs creation and also generate income and tax revenues. Government, through the relevant ministries and NGOs, should, through campaigns, educate rural people on the purpose and benefits of a co-operative society as a driver of the socioeconomic development of rural communities, emphasizing the need for synergy and the economic efficiency gains to be derived from co-operative endeavours.

Government and other development agencies should encourage the concept of co-operatives in rural areas and provide access to technical resources. Specific technical and management skills should be provided to assist co-operatives and the entire communities. Functional skill acquisition centers should be more accessible in local government headquarters or strategic communities in Edo State so that the members can improve on their leadership, vocational and entrepreneurial skills for business management and, by extension, the community. The gains from such centres will include increased internal capacity-building to make co-operatives, along with other civil society organizations, efficient partners in rural development.

Rural employment is a major problem particularly in the developing world; the formation of co-operative societies has been used to create enterprises and thus create employment that would not be possible with individuals. As a way of improving and increasing employment opportunities in the rural community, co-operatives should be encouraged and supported. There should be easy access to credit sources at all levels so as to grow the enterprise and engage more labour.

6.0 Conclusion

This study assessed co-operative societies as playing important roles in rural communities and forming an integral part of the business model for rural development. Their formation and management processes encourage democratic

decision-making, economic advancement, leadership development and education. The public-private partnership between farmers, NGO and government will enhance knowledge of the roles co-operatives play as a tool for improving the socioeconomic well-being of the rural community and helping to boost the rural quality of life.

Fisheries and, indeed, all agricultural co-operatives have considerable potential to fill the social-economic vacuum through the provision of goods, services and employment, which are needed in rural communities. There is no doubt that co-operative societies not only in Edo State, but in other parts of the country, will play very important roles in increasing the material welfare of their members in terms of living standards. The study demonstrated that co-operatives have certainly contributed to this process of growth and development by identifying members' common interests and uniting their shared values.

This study has some limitations. The contribution of fish as a healthier source of protein and the renewed interest in fisheries co-operatives were used to choose the fisheries co-operatives for the study. The number of fisheries co-operatives is small compared to other co-operative societies. The implications are that it made the use of random sampling method impracticable for the study and generalization of findings impossible. Future studies using several types of co-operative societies across the whole State is recommended. It is of importance too, to study the trends in the co-operative organizations so as to have a clear understanding of where improvements should be directed.

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