Cooperative Society as a Tool for Rural Development: A Study of Bomadi Local Government Area of Delta State, Nigeria

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Abstract

This work investigates cooperative society as a tool for rural development in Delta State: A study of Bomadi L.G.A. Cooperative societies serve as an effective community development vehicle, by their nature they build economic self-reliance and civil society. The benefits of cooperative organizations accrue to the larger society because they create local jobs, re-invest locally, and emphasis on education and skills that raises local management capacity, reduce migration and concentration of capital. This study employs the Theory of Democracy because the principal objective of this theory is to make cooperative society an easy and profitable organization in which the aims and objectives of rural dwellers are achieved. The descriptive design approach was used because it has the advantage of producing good amount of responses from a wide range of people. The Taro Yamen (1967) formula was used to derive a sample size of 50 respondents for the study. The results from the study shows that cooperative societies have served as a self-help rural development model that used members owned and members' controlled human capital, social capital and financial capital. The study concludes that cooperative societies play an important role 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 study recommends that government and other development agencies should encourage the concept of cooperatives in rural areas and provide access to technical resource.

Keywords: Cooperative Society, Rural Development, Civil Society, Local Government.

Introduction

Cooperative societies play an important role in improving the lives of rural people all over the world. Cooperatives are widely acknowledged as an efficient avenue for rural change in both developed and developing nations. Cooperatives are now very universally found in most nations across the world, and they are utilized by individuals in a variety of ways, including the provision of agricultural and fishing equipment, as well as the purchase of manufacturing equipment. Cooperative ideas may benefit people in a variety of ways.Cooperative societies emerge as self-help entities to combat economic and social inadequacies (Baarda, 2006). Cooperative societies serve as an effective community development vehicle by their nature they build economic self-reliance and civil society. The benefits of cooperative organizations accrue to the larger society because they create local jobs, re-invest locally, emphasize education and skills raises local management capacity, reduce migration and concentration of capital. People come together in cooperative societies to pool their resources together to meet individual needs that could not be resolved by individual limited financial capacity (Birchall, 2004).

Zeuli (2002) stated that cooperatives are development tools that promote both social empowerment and economic goals. Cooperatives are enterprises that foster cultural, organisational and technological changes, the kinds required for a major movement in the direction of sustainable rural development (Gertler, 2001). A Cooperative is 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 (International Cooperative Alliance, 1995).Cooperative societies aim to produce goods and deliver services, satisfy the legitimate needs of members and also promote cooperation, relations, participation and consequently to promote interpersonal connections. Cooperative societies provide services that benefit both members and the local community. It was also observed that it is an essential tool for the development of less economically developed communities. Cooperative is a vital issue in every community in this world. Place where it has been properly put into effective operation, its members have greatly achieved something from it (Abdulkarim, 2010).

Rural development actions are mainly and mostly for development aim for the social and economic development of the rural areas. Rural development aims at finding ways to improve the rural lives with the participation of the rural people themselves so as to meet the required need of the rural area (Okwara & Uhuegbulem, 2017). The people themselves have to participate in their sustainable rural development (Moseley, 2003).As a concept, it connotes the overall development of rural areas with a view to improving the quality of life of rural people. As a phenomenon, it is the result of various physical, technological, economic, socio-cultural and institutional factors. As a discipline, it is multi-disciplinary in nature representing an intersection of agricultural, social, behavioural and management of sciences (Okwara & Uhuegbulem, 2017). It is a process that aims at improving the standard of living of the people living in rural areas.Rural development is a strategy to enable specific groups of people, poor rural women and men, to gain for themselves, and their children more of what they want and need (Chambers, 1997, as cited Okwara & Uhuegbulem, 2017).

It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefits of rural development. The group includes small scale farmers, tenants and the landless. It can be deduced that rural development means improving the quality of life of the rural people in Bomadi local government area, Delta state through the provision of amenities such as electricity, water, markets, education, roads and provision of adequate infrastructure, income, food production and employment thus eliminating the rural-urban divide.

Statement of the Problem

The rural condition in Nigerian suggests that rural areas are in a state of neglect, with serious consequences for development in general and national development in particular (Olatonbosun, 1975, as cited in Thomas, 2014). This is a result of inadequate government support to cooperative societies and a lack of capital. People who want to engage in cooperative activities cannot do so because of insufficient capital. This hampers cooperative society's sustainability thereby undermining rural development.There have been numerous problems of viable economic sectors in most rural communities in Delta State and Bomadi is no exception. The local government food security situation has been under threat owing to recurrent drought and flooding resulting from climate change, political polarisation or instability and the devastating

effects of unforeseen pandemics such as (COVID-19). Non-governmental organizations have tried hard to intervene through the promotion of small projects in an attempt to create employment and generate income for rural households. However, these interventions have been found to be unsustainable because of funding challenges faced by these NGOs. The local government council, through small and medium scale enterprises, has spearheaded the development of these cooperative societies.

The rationale behind their establishment was to sustain the livelihoods of rural communities through the creation of employment, resulting in improved income and the eradication of poverty from the communities. However, it seems the livelihoods of rural communities in the Bomadi local government area are still not sustainable despite the creation and the presence of activities of cooperative societies. If this scenario is not addressed, unemployment, food insecurity and poverty levels would increase with greater margins in the local government. There is a need for improvement in the role of cooperative societies if the livelihoods of rural communities in the local government are to be sustained.Rainforest Alliance in Nweze, 2003, opined that smallholders have lost their access to overseas markets and a major source of income. As one of the effective means of overcoming most of these obstacles to sustainable smallholder cocoa production, cooperative cocoa production in which farmers pull their resources together to increase agriculture and enhance the economic and social status of member farmers has been suggested

Adekunle and Henson (2007) study the effect of cooperative thrift and credit societies on personal agency belief: a study of entrepreneurs in Osun state, Nigeria. He opined that little or no attention has been paid to the role of entrepreneurship and the capacity of institutions like Cooperative Thrift and Credit societies to promote entrepreneurship. Alufohai (2006) examined the sustainability rates of cooperatives and NGOs in farm credit delivery in Edo and Delta states in Nigeria. From the forgoing, scholars such as; Nweze, 2003, Alufohai (2006), Henson (2007), Addekunle and Thomas, 2014 study the neglect of rural areas, the lack of access to bigger market by rural dweller and the effects of thrift and credit societies on rural entrepreneurs, but did not directly study cooperative societies as tools for rural development thereby creating a knowledge gap that this study tends to fill. Thus, the focus of this study shall be on the role cooperative societies (CPS) play in the lives of rural dwellers in Bomadi local government area of delta state.

Objectives of the Study

The main objective of the study is to investigate cooperative society as a tool for rural development in Delta State: A study of Bomadi L.G.A

The specific objectives are to:

1. To measure the level of participation of rural dwellers in Cooperative society in Bomadi L.G.A.
2. To examine if Cooperative society promote small and medium scale enterprises in Bomadi L.G.A.
3. To examine how Cooperative society improves the quality of livelihood of rural dwellers in Bomadi L.G.A.
4. To identify challenges facing Cooperative society in Bomadi L.G.A
5. To measure the level of accessibility to credit loan offered by Cooperatives

Research Questions

1. What is the level of participation in Cooperative society among rural dwellers in Bomadi L.G.A?
2. How does Cooperative society promote small and medium scale enterprise in Bomadi L.G.A?
3. How does Cooperative society improve the quality of livelihood among rural dwellers?
4. What are the challenges faced by rural based Cooperative society?
5. To ascertain the level of accessibility to credit loans offered by Cooperative to rural dwellers in Bomadi L.G.A?

Scope of the Study

The scope of this study covers eight communities in one autonomous clan in the Bomadi local government area, namely: Akugbene, Bomadi, Kpakiama, Kalafuo-gbene, Ogodobiri, Esama, Ogriagbene, and Azebiri. The study is delimited to the study of cooperative society and rural development in Delta State: A study of Bomadi L.G.A.Bomadi local government area is found in Delta state, South-South Nigeria. There are eight towns and villages that make-up Bomadi L.G.A. The population of Bomadi LGA is put at 134,522 inhabitants with the majority of the area's dwellers being members of the Ijaw ethnic group.

Conceptual Review

The Concept of Cooperative Society

The term cooperative is derived from the Latin word "co operatic" where the word "co - means with" and "opera - means to work" thus cooperative means working together. So those who want to work together with some common economic objective can form a society, which is termed as a cooperative society. It is a voluntary association of persons who work together to promote their economic interests (Okoli, 2018). The International Cooperative Alliance (ICA) in its Statement on the Cooperative Identity, in (1995), defines a cooperative as "an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise." It is a business voluntarily owned and controlled by its members' patrons and operated for them and by them on a non-profit or cost basis.It is a business enterprise that aims at the complete identity of the component factors of ownership, control and use of service, three distinct features that differentiate cooperatives from other businesses (Laidlaw, 1974, as cited in Okoli, 2018).

The International Labour Organization (ILO) In (2004), define cooperative societies as an association of persons usually of limited means who have joined together to achieve common economic goals through the formation of democratically controlled business organization, making equitable contribution to the capital required and accepting a fair share of risk and benefit of undertaken.Encyclopedia American (2004) refers to cooperative societies as an organization established by an individual to provide themselves with goods and services or to produce and dispose of the product of their labour. This means of production and distribution are thus owned in common and the earning reverts to the members, not on the basis of their

investment in the enterprise but in proportion to their patronage or personal participation in it. A cooperative society is a voluntary association of persons having mutual ownership in providing themselves with some needed services on a non-profit basis usually organized as a legal entity to accomplish objectives through joint participation of its members.

Cooperative is an association open to all and granting equal rights and responsibility (democracy and autonomy) to members engaged in all economic enterprise and share of profit which are bestowed on members in proportion to their use of the enterprise itself without regard to their share in the society. A cooperative society is an organization of people who come together voluntarily for the purpose of contributing their wealth in terms of cash and ideas to solve their socio-economic and cultural problems accepting to bear the risk together and enjoying the proceeds by themselves.Food and Agricultural Organization (2003), put it that there is no other globally tested system on the horizon than cooperatives. A cooperative society is "a group of persons with at least one economic interest variable member". The aim of the group is to meet their common enterprise of which goods and services are made available to the members as customer and employee.According to Ogbu (2007), the word cooperative is a collective noun as well as a cooperative society. Cooperative which means to work together among a group of persons originated from time immemorial. It means more than people working together to achieve commonly felt needs. Hence it is as old as man otherwise, instinctive. Cooperative is an organization for promoting the economic interest of its members, it is a free and voluntary business organization jointly owned by people with identical economic needs and having equal voices in its management and deriving proportionate benefit and services from it.

Cooperatives as one of the possible organizational forms for conducting legitimate business in a market economy where goods are freely bought and sold in the open market. A cooperative is a formal organization formed by persons, usually of limited means, who voluntarily come together, for the achievement of common economic objectives involving the formation of a democratically controlled business organization, and who have agreed to make equitable contributions to the required capital of the organization as well as to accept a fair share of the risks and benefit of their undertakings.Uzoigwe (2006), posited that the objectives of forming cooperatives are to provide farmers, with a dependable, honest and accurate market for the products they sell and for the supplies they purchase and to increase the farmer's returns for farm products, supplies and services. Zeuli (2002) defined cooperatives as development tools that promote both social empowerment and economic goals. Gertler (2001) viewed cooperatives in a broader sense and added the sustainability perspective such that cooperatives were expressed as enterprises that foster cultural, organizational, and technological changes, the kinds required for a major movement in the direction of sustainable rural development.

From the composition and benefits perspective, Birchall (1994, as cited in Osadebamwen, 2015) assessed cooperatives as a people-centred business in ownership and reward, and the International Cooperative Alliance (1995 in Osadebamwen, 2015) defined a cooperative as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.Osadebamwen (2015) defined a cooperative society as "a group of voluntary persons who jointly conduct affairs for their socio-economic 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 cooperatives; however, the *modus operandi* of the business activities can be different for various

cooperatives. There are many cooperative formations in Bomadi local government area so their differentiation is based on the types of business activities they carry out, mode and purpose of formation.

Fisheries cooperatives have become popular in Bomadi local government area in Delta State 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 cooperatives to tackle the problem.Fisheries cooperatives are a rural development model, due to the importance of the fisheries sub-sector in the provision of a healthy animal source of protein, income to members and community asset formation (Ekpo et al., 2013). Fish production in Bomadi local government area assumes various models. It ranges from fishing in the natural rivers, lakes and estuaries of fish farming in artificial dams and ponds with ownership across individuals, partners or cooperative units (Gertler, 2001). The sizes of fish farms also vary 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 cooperative plays in the development and empowerment of the rural community will be used to measure the impact of cooperative society as a development strategy. Therefore the main object of this study is to assess the contribution of cooperative societies to the development of the rural communities in the Bomadi local government area.

The Concept of Rural Development

Rural development is a term used to denote the actions and initiatives taken to improve the standard of living of 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 transfer 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 a 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).

Rural development generally refers to the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. Rural development has traditionally centred on the exploitation of land-intensive natural resources such as agriculture and forestry (Okwara & Uhuegbulem, 2017). Rural development actions are mainly and mostly for development aim for the social and economic development of the rural areas. Rural development aims at finding ways to improve the rural lives with the participation of

the rural people themselves so as to meet the required need of the rural area (Okwara & Uguegbulem, 2017).The outsider may not understand the setting, culture, language and other things prevalent in the local area. As such, general people themselves have to participate in their sustainable rural development (Moseley, 2003). As a concept, it connotes the overall development of rural areas intending to improve the quality and life of rural people. As a phenomenon, it is the result of various physical, technological, economic, socio-cultural and institutional factors. As a discipline, it is multi-disciplinary in nature representing an intersection of agricultural, social, behavioural and management of sciences (Okwara & Uhuegbulem, 2017). In short, rural development is a process that aims at improving the standard of living of the people living in rural areas.

Rural development may be defined as the overall development of rural areas to improve the quality of life of rural people. It is an integrated process, which includes social, economic, political and spiritual development of the poorer sections of the society (Okwara & Uhuegbulem, 2017). It can also be defined as, helping rural people set the priorities in their own communities through effective and democratic bodies, by providing the local capacity; investment in basic infrastructure and social services, justice, equity and security, dealing with the injustices of the past and ensuring safety and security of the rural population, especially that of women (Okwara & Uhuegbulem, 2017).Rural development is a strategy to enable a specific group of people, poor rural women and men, to gain for themselves, and their children more of what they want and need (Chambers, 1997, as cited in Okwara & Uhuegbulem, 2017). It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefits of rural development. The group includes small scale farmers, tenants and the landless. From these definitions, it can be deduced that rural development means improving the quality of life of the rural people through the provision of amenities such as electricity, water, market, education, roads and provision of adequate infrastructure, income, food production and employment thus eliminating the rural-urban divide (Okwara & Uhuegulem, 2017). A cooperative society is a step in the right direction to rural development.

Theoretical Framework

This study adopts the Theory of Democracy. The principal objective of this theory is to make cooperative an easy and profitable organization in which their aims and objectives are achieved. The theory provides at least some of the materials required to enable us to make a realistic assessment of decision-making in retail cooperatives (Kareem, Arigbabu, Akintaro &Badmus, 2012). An appraisal, however, requires more than facts. If we desire to make some judgment about how democratic cooperatives are, we need first of all a clear conception of the meaning of the term "Democracy".Although there is no agreed definition of democracy, even though a cursory study of the uses of the term by modern writers and politicians shows that there is no agreed meaning. Some equate it with the rule of the majority, others emphasize the importance of protecting the rights of the minority. Some regard it as a system, which maintains certain valued institutions, such as freedom of speech and association, while others said a way of totalitarian democracy (Kareem et al, 2012)

Cooperative democracy could be viewed as the democratic control in the cooperative set-up, that is, democracy within cooperatives, Kareem et al, (2012) state that the concrete elements in a cooperative democracy may of course be different from those in a state democracy. For example, in a cooperative, the members take the place of the citizens and the Board of Directors take the place of the Government of the state. But these substitutions do not involve a change in

the meaning of democracy and any conclusion, which hold good democracy within the states, will apply equally well to democracy within cooperative societies.

This study will be relevant in the following areas - The classical theory and the Cooperatives and the classical theory

Research Design

Research design can be defined as a plan, structure and strategy of investigation conceived so as to obtain answer to research questions and control variance (Kiplinger, 2017). It guides an investigator as he or she collects, analyses, and interprets observations. It is a logical model of proof that allows a researcher to draw inferences concerning causal relationships among the variables under investigation.For the purpose of this research, after examining the objectives of the study, a descriptive research design was adopted. Descriptive research describes the phenomenon of interest, documents and provides a clear direct answer of who, what, when, where, why, and how of the research problem. It gives a clear direction of how data was typically collected through a questionnaire survey, interviews and observation.

Population of Study

A population is any group of individuals that has one or more characteristics in common and that are of interest to the researcher (Creswell, 2005). In computation of the population of the study, three (3) cooperative societies (CPS) were identified in the study location. The researcher purposely selected one amongst them; 'Guinness Club Cooperative Society' respectively, with 57 membership strength.The choice of Guinness club cooperative society is because it is viable, active and more encompassing (has more members). Therefore, the population of the study shall be drawn from Guinness Club cooperative society which comprises of 57 members. Since, the population of 57 is considered relatively large, the researcher applied Taro Yamen's (1967) formula. Therefore to ensure effective coverage of the population, the formula was applied thus,

$$n = \frac{\mathrm{N}}{1 + \mathrm{N(e)2}}$$

Where:

n = Sample size

e = Level of Significance

N = Error of margin (or level of significance i.e., 5% = 0.05

1 = Constant

$$n = \frac{57}{1 + 57(0.05)2} = \frac{57}{1+57\ 0.052}$$

$$n = \frac{57}{1 + 57\ 0.0025} = \frac{57}{1+0.14}$$

$$n = \frac{57}{1.14} \quad \therefore n = 50$$

Sampling Size

The Taro Yamen (1967) formula was used to derive a sample size of 50 respondents for the study.

Sampling Technique and Procedure

The researcher adopted purposive and snowball sampling technique because the entire population would have been too large to cover in the study. The researcher purposefully selected 10 suitable persons for the study, who then suggested 5 future participants each, to obtain the sample size of 50 respondents.

Method of Data Collection/Instrumentation

The primary method of data collection was adopted. The researcher developed an instrument named 'Cooperative Society as a Tool for Rural Development Descriptive Questionnaire'. Section A dealt with information that concerns the respondent demographic characteristics and section B contain 12 items assessing cooperative society as a tool for rural development, with a Likert 4-point Scale of Strongly Agreed (SA), Agreed (A), Strongly Disagreed (SD), and Disagreed (D).

Validity and Reliability of Instrument

Best of Kahn (2006) defines validity as the quality of a data-gathering instrument or procedure that enables it to measure what is supposed to measure.The items in the questionnaire used in this study were validated by the research supervisor. The instrument adopted and developed by the researcher was vetted by the supervisor and the supervisor suggested modifications, which were carried out. This helped in determining whether the questions asked actually measured what they were desired to measure.Reliability is the degree of consistency that the instrument or procedure demonstrates (Best & Kahn 2006). Reliability was achieved by measuring consistent results from the respondents. Reliability of data was assured through information collected from relevant respondents with specific attention to key issues related to cooperative society as a tool for rural development, proper wording of instructions and logical arrangement of questions were provided to respondents.

Sources of Data

The data to be used for this study were collected through two main sources, namely; primary and secondary sources. The primary data that shall be used for this study were generated through a questionnaire distributed to communities, civil society organizations, religious leaders, community leaders, market women, youth bodies etc. The primary data is obtained through the use of a questionnaire which was designed and distributed to respondents.The secondary data shall be obtained from the review of related literature. The study was complemented by secondary sources including journals, textbooks, seminar papers, magazines, bulletins newspapers and periodicals and official documents relevant to the study including the World Wide Web.

Method of Data Analysis

Percentage analysis and scores were used to answer the research question. Tables were employed to present data.

Data Presentation and Analysis.

The data was presented in a tabular form and analysed using percentage with the formula.

$$\frac{N}{T} 100$$

Where:

N = number of respondents

T = total number of respondents

100 =percentage (%)

Demographic Characteristics

4.1 Table 1. (Sex)

Variable	Frequency	Percentage
Male	31	62%
Female	19	38%
Total	50	100%

The table 4.1 above indicates that 31 respondents representing 62% of the sample of study are male, while 19 respondents representing 38% are female.

4.2 Table 2. (Age)

Variable	Frequency	Percentage
18-28	13	26%
29-39	26	52%
40- and Above	12	24%
Total	50	100%

Table 4.2 shows that 13 respondents representing 26% fall under the age bracket of 18-28, and 26 respondents representing 52% falls under the age bracket of 29-39, while 12 respondents representing 24% falls under the age bracket of 40 and above.

4.3 Table 3. (Occupation)

Variable	Frequency	Percentage
Fish farming	21	42%
Poultry farming	10	20%
Piggery farming	5	10%
Others	14	28%
Total	50	100%

The table 4.3 indicates that 21 respondents representing 42% of the sample size are fish farmers, 10 respondents representing 20% are poultry farmers, 5 respondents representing 10% are piggery farmers, while 14 respondents representing 28% are involved in other occupation such as rendering services etc.

4.4 Table 4. (Education)

Variable	Frequency	Percentage
FSLC	11	22%
SSCE	16	32%
(OND/HND)	10	20%
B.Sc.	7	14%
M.Sc.	6	12%
Total	50	100%

The table 4.4 shows the academic qualification of 11 respondents representing 22% are first school leaving certificate holders (FSLC), 16 respondents representing 32% are senior school certificate education holders (SSCE), 10 respondents representing 20% are ordinary national diploma/higher national diploma certificate holders (OND/HND), 7 respondents representing 14% are holders of bachelor of science degree holders (B.Sc.), while 6 respondents representing 12% of the sample size are master's degree holders (M.Sc.).

4.5 Table 5. (How long have you been in Cooperative society?)

Variable	Frequency	Percentage
2-3 years	7	14%
4-5 years	11	22%
6-7 years	18	36%
8- years and above	14	28%
Total	50	100%

The table 4.5 indicates that 7 respondents representing 14% of the sample size falls under the cooperative membership bracket of 2-3 years, 11 respondents representing 22% falls under the cooperative membership bracket of 4-5 years, 18 respondents representing 36% falls under the cooperative membership bracket of 6-7 years, while 14 respondents representing 28% falls under the cooperative membership bracket of 8 years and above.

Analysis of Research Questions

Research Question 1. What is the level of participation in Cooperative society among rural dwellers in Bomadi L.G.A.?

The interest to participate in cooperative society activities among friends and relatives is very high?

4.6 Table 6.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	10	19.6	20.0	20.0
	4	35	68.6	70.0	90.0
	5	5	9.8	10.0	100.0
	Total	50	98.0	100.0	
Missing	System	1	2.0		

Total	51	100.0		

From the table above, it was observed that 10 respondents representing 19.6% disagree that the interest to participate in cooperative society among friends and relatives is very high. On the contrary 35 respondents representing 68.6% agree to the fact that there is high interest to participate in cooperative society among friends and relatives are very high. Then 5 respondents representing 9.8% strongly agree that the interest to participate in cooperative society activities among friends and relatives is very high.

Many people (small business owners) in rural area are informed about cooperative society activities?

4.7 Table 7.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	14	27.5	28.0	28.0
	4	29	56.9	58.0	86.0
	5	7	13.7	14.0	100.0
	Total	50	98.0	100.0	
Missing	System	1	2.0		
Total		51	100.0		

From the table above, it was observed that 14 respondents representing 27.5% disagree that small business owners in rural areas are informed about cooperative society. On the contrary 29 respondents representing 56.9% agree to the fact that small business owners in rural areas are informed about cooperative society activities. Then 50 respondents representing 98.0% strongly agree that small business owners in rural area are informed about cooperative society activities.

Most rural traders known to you are saving with cooperative society?

4.8 Table 8.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	12	23.5	24.0	24.0
	4	28	54.9	56.0	80.0
	5	10	19.6	20.0	100.0
	Total	50	98.0	100.0	
Missing	System	1	2.0		
Total		51	100.0		

From the table above, it was observed that 12 respondents representing 23.5% disagree that most rural traders are saving with cooperative society. On the contrary 28 respondents representing 54.9% agree to the fact that rural traders are saving with cooperative society. Then 10 respondents representing 98.0% strongly agree that rural traders are saving with cooperative society.

Research Question 2. How does Cooperative society promote small and medium scale enterprise in Bomadi L.G.A.?

Cooperative society enables rural dwellers to have ease of doing business?

4.9 Table 9.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	20	39.2	40.0	40.0
	4	26	51.0	52.0	92.0
	5	4	7.8	8.0	100.0
	Total	50	98.0	100.0	
Missing	System	1	2.0		
Total		51	100.0		

From the table above, it was observed that 20 respondents representing 39.2% disagree that cooperative society enables rural dwellers to have ease of doing business. On the contrary 26 respondents representing 51.0% agree to the fact that cooperative society enables rural dwellers to have ease of doing business. Then 4 respondents representing 7.8% strongly agree that cooperative society enables rural dwellers to have ease of doing business.

Do you agree that cooperative societies provide farmers a dependable market for the product they sell?

4.10 Table 10.

		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	1	2	3.9	4.0	4.0
	3	4	7.8	8.0	12.0
	4	36	70.6	72.0	84.0
	5	8	15.7	16.0	100.0
	Total	50	98.0	100.0	
Missing	System	1	2.0		
Total		51	100.0		

From the table above, it was observed that 2 respondents representing 3.9% strongly disagree that cooperative societies provide farmers a dependable market for the product they sell. Moreso, 4 respondents representing 7.8% disagree that cooperative societies provide farmers a dependable market for the product for the product they sell. On the contrary 36 respondents representing 70.6% agree to the fact that cooperative societies provide farmers a dependable market for the product they sell. Then 8 respondents representing 15.7% strongly agree that cooperative society provide farmers a dependable market for the product they sell.

Research Question 3: How does Cooperative society improve the quality of livelihood among rural dwellers?

Do you agree that cooperatives as a rural development model provides income to members.

4.11 Table 11.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	3	5.9	6.0	6.0
	3	27	52.9	54.0	60.0
	4	18	35.3	36.0	96.0
	5	2	3.9	4.0	100.0
	Total	50	98.0	100.0	
Missing	System	1	2.0		
Total		51	100.0		

From the table above, it was observed that 3 respondents representing 5.9% strongly disagree that cooperative as a rural development model provides income to members. Moreso, 27respondents representing 52.9% disagree that cooperative as a rural development model provides income to members. On the contrary 18 respondents representing 35.3% agree to the fact that cooperative as a rural development model provides income to members. Then 2 respondents representing 3.9% strongly agrees that cooperative as a rural development model provides income to members.

Does cooperative society enable rural dwellers get access to better accommodation.

4.12 Table 12.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	7	13.7	14.0	14.0
	3	30	58.8	60.0	74.0
	4	9	17.6	18.0	92.0
	5	4	7.8	8.0	100.0
	Total	50	98.0	100.0	
Missing	System	1	2.0		
Total		51	100.0		

From the table above, it was observed that 7 respondents representing 13.7% strongly disagree that cooperative society enables rural dwellers get access to better accommodation. Moreso, 30 respondents representing 58.8% disagrees that cooperative society enables rural dwellers get access to better accommodation. On the contrary 9 respondents representing 17.6% agree to the fact that cooperative society enables rural dwellers get access to better accommodation. Then 4 respondents representing 7.8% strongly agrees that cooperative society enables rural dwellers get access to better accommodation.

Research Question 4. What are the challenges faced by rural based Cooperative society?

Cooperative society in rural based areas does not have sufficient government support.

4.13 Table 13.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	7.8	8.0	8.0
	3	10	19.6	20.0	28.0
	4	29	56.9	58.0	86.0
	5	7	13.7	14.0	100.0
	Total	50	98.0	100.0	
Missing	System	1	2.0		
Total		51	100.0		

From the table above, it was observed that 4 respondents representing 7.8% strongly disagree that cooperative society in rural areas does not have sufficient government support. Moreso, 10 respondents representing 19.6% disagree that cooperative society in rural based areas does not have sufficient government support. On the contrary 29 respondents representing 56.9% agree to the fact that cooperative society in rural based areas does not have sufficient government support. Then 7 respondents representing 13.7% strongly agree that cooperative society in rural based areas does not have sufficient government support.

There is not enough capital to support members' loan demand in cooperative society.

4.14 Table 14.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	2.0	2.0	2.0
	3	14	27.5	28.0	30.0
	4	32	62.7	64.0	94.0
	5	3	5.9	6.0	100.0
	Total	50	98.0	100.0	
Missing	System	1	2.0		
Total		51	100.0		

From the table above, it was observed that 1 respondents representing 2.0% strongly disagree that there is not enough capital to support members' loan demand in cooperative society. Moreso, 14 respondents representing 27.5% disagrees that there is not enough capital to support members' loan demand in cooperative society. On the contrary 32 respondents representing 62.7% agree to the fact that there is not enough capital to support members' loan demand in cooperative society. Then 7 respondents representing 13.7% strongly agrees that cooperative society in rural based areas does not have sufficient government support.

Research question 5. To ascertain the level of accessibility to credit loans offered by Cooperative to rural dwellers in Bomadi L.G.A.?

Members of cooperative society easily have access to soft loans.

4.14 Table 14.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	6	11.8	12.0	12.0
	3	20	39.2	40.0	52.0
	4	20	39.2	40.0	92.0
	5	4	7.8	8.0	100.0
	Total	50	98.0	100.0	
Missing	System	1	2.0		
Total		51	100.0		

From the table above, it was observed that 6 respondents representing 11.8% strongly disagree that members of cooperative society easily have access to soft loans.20 respondents representing 39.2% disagree that members of cooperative society easily have access to soft loans. On the contrary 20 respondents representing 39.2% agree to the fact that members of cooperative society easily have access to soft loans. Then 4 respondents representing 7.8% strongly agree thatmembers of cooperative society easily have access to soft loans.

Members of cooperative society hardly have access to soft loans.

4.15 Table 15.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	8	15.7	16.0	16.0
	3	25	49.0	50.0	66.0
	4	10	19.6	20.0	86.0
	5	7	13.7	14.0	100.0
	Total	50	98.0	100.0	
Missing	System	1	2.0		
Total		51	100.0		

From the table above, it was observed that 8 respondents representing 15.7% strongly disagree that members of cooperative society hardly have access to soft loans. 25 respondents representing 49.0% disagrees that members of cooperative society hardly have access to soft loans. On the contrary 10 respondents representing 19.6% agree to the fact that members of cooperative society hardly have access to soft loans. Then 7 respondents representing 13.7% strongly agree that members of cooperative society easily have access to soft loans.

Discussion of Findings

This study was carried out to investigate cooperative society as a tool for rural development in Delta State: A study of Bomadi L.G.A. The study has five objectives which were specifically to examine the level of participation of rural dwellers in Cooperative society in Bomadi L.G.A, to examine if Cooperative society promote small and medium scale enterprises in Bomadi L.G.A, to examine how Cooperative society improves the quality of livelihood of rural dwellers in Bomadi L.G.A, to identify challenges facing Cooperative society in Bomadi L.G.A, to measure

the level of accessibility to credit loan offered by Cooperative.The study employs descriptive research design due to its advantage of producing good amount of responses from a wide range of people. The data used for this study were collected through two main sources, namely; primary and secondary sources. Fifty Seven (57) form the study population while Taro Yamen's (1967) formula was used to derive a sample size of Fifty (50) persons. The main instrument used for data collection was the questionnaire designed by the researcher and with the assistance of the research supervisor.

Findings from research question 1 indicates that rural dwellers are highly interested, informed and are presently saving with cooperative societies as seen in table 4.6 and 4.7 respectively.Based on the analysis from research question 2, it was observed that cooperative society enables rural dwellers to have ease of doing business, provide farmers a dependable market for the product they sell as shown in table 4.9 and 4.10 above.Based on the interpretation from research question 3, itwas ascertained from table 4.11 and 4.12 that cooperative societies provide income to members and help get access to better accommodation. The finding in research question 4 shows that cooperative societies in rural areas do not have government support, and not enough capital to support members' loan demands as displayed in table 4.11 and 4.12 relatively.From the above analysis in research question 5, it was discovered that members of cooperative society easily have access to soft loans as shown in table 4.13 and 4.14 above.The findings revealed that cooperatives play a significant role in improving the livelihoods of rural communities all over the world (Smart & Ernest, 2017).

The value of cooperative as an effective channel of rural transformation is widely recognized in advanced and less developed countries. Cooperative is a universal form of organization found in most countries of the world and used by people in many ways for the supply for farming and fishing equipment, purchase of production equipment. The ways in which cooperative idea can be beneficial to people in their every needs of life is unlimited. The findings above gave credence to the "Theory of Democracy" which was adopted in this study. The principal objective of this theory is to make cooperative an easy and profitable organization in which their aims and objectives are achieved (Kareem, Arigbabu, Akintaro & Badmus, 2012). The study also reveals that cooperatives are development tools that promote both social empowerments and economic goals, which is in consonant with the finding of Zeuli, 2002. Cooperatives are enterprises that that foster cultural, organizational and technological changes, the kinds required for major movement in the direction of sustainable rural development (Gertler, 2001).

Conclusion and Recommendations

Cooperative societies play an important role 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 cooperatives play as a tool for improving the socio-economic well-being of the rural community and helping to boost the rural quality of life.Fisheries and, indeed, all agricultural cooperatives 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 cooperative societies not only in Bomadi local government area, 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 cooperatives have certainly contributed

to this process of rural development by identifying member's common interests and uniting their shared values.

This study concluded that cooperatives are not a new phenomenon to exist in rural communities, as they have been part of human life in many rural areas for many previous years. Because of the cooperatives' long existence in rural communities, the study also concluded that cooperatives play a significant role in defining and sustaining the lives of the communities. Therefore, rural communities have a lot of benefit from undertaking cooperative programmes. Rural communities that continue to exist without cooperatives are likely to find themselves entangled in high levels of poverty.

Based on the results, the following recommendations are made:

Government, through the relevant ministries and non-governmental organizations, should through campaigns, educate rural dwellers on the purpose and benefits of a cooperative society as a driver of the socio-economic development of rural communities;

1. Specific technical and management skills should be provided to assist cooperatives and the entire communities;
2. Government and other development agencies should encourage the concept of cooperatives in rural areas and provide access to technical resources

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