

**IMPACT OF COOPERATIVE SOCIETIES ON THE
DEVELOPMENT OF KEBBI STATE**

BY

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APPROVAL PAGE

This research work has been carefully read and approved as meeting the requirement of the Department of Business Administration, Usman Danfodiyo University Sokoto for the award of Post-Graduate Diploma in Management (PGDM).

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DEDICATION

This project is dedicated to Almighty Allah, for guiding me through this programme.

The study is also dedicated to my beloved parents Alhaji Muhammed S. Lawal and Alhaja Fatimoh S. Lawal.

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CHAPTER ONE

GENERAL INTRODUCTION

1.1 BACKGROUND TO THE STUDY

Co-operative societies of rural areas are crucial programmes that play a vital role necessary for the growth efficiency tolerance of individuals and their environment as well the development of communities. It is in these form because cooperative societies helps when it comes to the issue of assistance, promotion of economic situation of the members of the group involves or individuals. The community at large, the mechanism to achieve the group of individual community objective is to establish a common enterprise.

On the basis of these features, many organizations that are describe as cooperative societies in Nigeria are not in the real sense of the word. This is because some of the vital attributes noted there are completely absences and such societies are organized by the government. The main objective of members to share the facilities that may be alerted to the society by government, the self help motive

that is so crucial to cooperative existence is totally absent at best, such organization may be called welfare societies rather than cooperatives.

Cooperative societies can be seen as a means of an end. It is an association that helps groups and individual to acquire more state to the standard of living. Berks (1988) defines a cooperative society as “a association of persons who have voluntary joined together to achieve a common end through the formation of a democratic controlled organization, making an equitable contribution to the capital required and accepting a fair share of risk and benefit of the undertaking in which member actively participate.” Mcheod (2006) identify at least six (6) elements that determined the structure of cooperative form of organization which includes:

- the group of persons has at least one economic interest in common,
- the members do business from the motive of service rather than profit.

- and the organization is democratically administered and many others.

The principles of cooperative are usually associated with the rock dale pioneers who are referred to as the founding father of modern cooperative societies. In Nigerian it was fashion out of the Indian cooperative act of 1912 and hence it was rural in-nature therefore the partner were dictated by tradition cooperative in the North in produce marketing cooperative, while the East specialized in co-credits.

As a matter of fact the coming together of people to form a cooperative society has brought development and easy the task of people struggling for survival. For example, where a group of person form a co-operative society that is known for assisting one another with a saving of daily contribution which at the end of the month all total contribution goes to one person and its move so rotationally as listed which helps in solving some financial problems by members.

The reason for this cooperative society is for personal and collective assistance leadings to the out standing development of community because it brings about unity. Cooperative societies are adapted in almost all the countries of the world and practically in all aspect of human endeavor because they are employed to achieve both social and economic goals. Therefore, the societies are found in many areas's implying their types according to their activities.

It is against this background that this study seeks to examine the impact of cooperative societies on the development of Kebbi State cooperative societies.

1.2 STATEMENT OF THE RESEARCH PROBLEM

The impact of cooperative societies on development of urban or rural areas depends strongly on how people are being educated on the importance of cooperative societies. Furthermore, there is need for well articulated personnel to be pioneers of the cooperative society, so as to help to design, develop and restructure the administrative system of the cooperative societies i.e. to have a volunteer board of retail

consumers cooperative so as to held to account at any annual general meetings of members.

The Kebbi state government sees cooperative societies as a form of development and improving method of globalization and a means of reaching individual targeted goals. In order to show concern to cooperative societies in the state, the government has organized various researchers both in and outside the state to ensure that its people understand what any noble societies or associations is up to and the role it plays in the economic and social life of individual. Moreover, it has sponsored many technical and administrative conference and seminars, on cooperative societies, so as to impact more knowledge on how best cooperative societies are run.

It is now believed that Kebbi state government nurture the fact that potential development is through adequate exposure of its communities to the importance of cooperative societies in the state. He has been encouraging its various communities to become full members of different

cooperative societies in their respective communities so as to rise to the level of globalization.

Therefore in the light of the above statements, this research work is undertaken to examine the impact of co-operative societies in the development of both urban and rural areas in Kebbi State in general.

1.3 OBJECTIVES OF THE STUDY

The broad objective of the study is to examine the impact of cooperative societies on the development of Kebbi state, while the specific objectives are:

- i) To examine how co-operative societies assist members to create wealth.
- ii) To find out whether cooperative societies provided members with required goods and sources.
- iii) To ascertain how cooperative societies helps in job creation.
- iv) To explore whether cooperative societies enhances the revenue of the state government.

1.4 HYPOTHESES OF THE STUDY

In line with 1.3 above, the following statements are to guide the study:

- i. Cooperative societies have assisted member to create wealth.
- ii. Cooperative societies have provided members with required goods and services.
- iii. Cooperative societies help in job creation.
- iv. Cooperative societies enhance the revenue of the state government.

1.5 SIGNIFICANCE OF THE STUDY

This research work is important and essential to policy makers (government), co-operative societies themselves and bodies conducting feasibility studies and their agencies.

The significant of this study to the policy makers i.e. the government is that it draws their attention to the importance of co-operative societies because it helps in the development of communities in both urban and rural areas in the state. Furthermore, it will assist the communities in

both wealth and job creation, which will enhance the revenue base of the state government.

This research work is significant to co-operative societies in particular because it will make them to understand their problems and proffer solution to them. Also the establishment of co-operative societies in various communities in the state will provide members with the required goods and service and helps in creating wealth which in turn helps in job creation to members.

Finally, this research work will serve as a source of literature for students of higher learning or any interested persons or agencies that want to write and improve on the available source of information.

1.6 SCOPE AND LIMITATION OF THE STUDY

The scope of this research work is restricted to the impact of cooperative societies on development of Kebbi state in particular. This project helps in projecting the impact of cooperative societies on the development of Kebbi state.

Some problems were encountered during the course of the research, which affected it in some ways namely:

These include limited financial resources, since the availability of a sound financial base will give a more extensive field study. For example, making a study on all cooperative societies in Kebbi state will be very difficult; therefore limiting the work to a few cooperative societies will reduce the cost to be involved.

The questionnaire method used to obtain data is such that the respondents had to choose from already stipulated responses like the ones that closely expressed their feelings. Their choice however may not accurately be a true reflection of their exact attitudes.

Finally, is the lack of accessibility to relevant data to be used for the research work. Also, some cooperative societies refused to disclose information relating to their mode of operations.

1.7 CHAPTER SCHEME

Chapter one of the research work is on general introduction. It consists of background to the study, statement of the problem, objectives of the study, hypotheses

of the study, significance of the study, scope and limitations of the study and chapter scheme.

Chapter two reviews all relevant literature relating to the study as well as the researcher's views concerning previous studies on the impact of cooperative societies on the development of Kebbi state.

Chapter three includes the methodology applied in collecting and analyzing data. It includes introduction, population and sample, sources and methods of data collection, method of data analysis and hypotheses of the study.

Chapter four presents the results of the study as well as data analysed and the interpretation of the analysed data.

Chapter five includes a summary of the study, conclusions and recommendations based on the findings from the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter is set to review some existing literature on the impact of cooperative societies on the development of Kebbi State. The cooperative movement has been fueled globally by ideas of economic democracy. Economic democracy is a socioeconomic philosophy that suggests an expansion of decision-making power from a small minority of corporate shareholders to a larger majority of public stakeholders.

Thus, in this chapter an attempt shall be made to give an overview of cooperative society. The ideological roots of cooperatives, identity of cooperative society and types of cooperatives will be reviewed. Furthermore, cooperative sources of fund, government role in cooperative societies and the advantages and disadvantages of cooperative society will also be discussed.

2.2 OVERVIEW OF COOPERATIVE SOCIETY

Cooperative hold such an important place in the world that it has become impossible to understand the social economic reality today without the study of cooperative.

For many decades the formation of co-operative among farmers has been prevalent especially to ensure efficient distribution of farm produces.

This has become a basic fact that one of the strategies to increase agricultural productivity is through the establishment of co-operatives. This is in form of producers co-operative, where by farmer's pool their labour or capital in form of machinery and equipment: This will go a long way in increasing agricultural productivity. Pooling will ensure more efficient use of such resources and co-operatives are in a better position to ensure that loans from various types of financial institutions are acquired for capital inputs.

The definition of co-operative society and the principle that should govern its organization and operation have

always been the subject of heated debate and discussions in national co-operative circle.

A universally accepted definition of co-operative society is hard to come by the very flexibility of its organization.

The Oxford Advanced Learner's Dictionary of Current English defines co-operative as involving, doing together or working together with others towards a shared aim: cooperative activity is essential to effective community work.

According to a paper presented by the Chief Register of Co-operative Movement and the Nigeria women "Vol. II" (1998) defines co-operative as "a voluntary organization formed by the people of the environment and circumstance with strong view of fighting both economic and social ills to constitute service in co-operative. According to Wikipedia, a cooperative is an autonomous association of persons who voluntarily cooperate for their mutual social economic and cultural benefit. Cooperatives includes non-profit community organisation and business that are owned and managed by the people who use its services (a consumer cooperative) or by the people who work there (a worker

cooperative) or by the people who live there (a housing cooperative), hybrids such as worker cooperatives that are also consumer cooperatives or credit unions multi-stakeholder cooperatives such as those that bring together civil society and local actors to deliver community needs, and second and third tier cooperatives whose members are other cooperative.

According to McLeod (2006) a cooperative is a legal entity owned and democratically controlled by its members. Members often have a close association with the enterprises as producers or consumers of its products or service, or as its employees.

Adeyeye (2000) defines co-operative societies as “a group of persons with variable membership in which members have pulled themselves and their resource together on the basis of self help in natural assistances and accountability. They form a business enterprise that has the basic function to solve the socio-economic problems of its member by directly providing them with goods and service,

job creation and also providing them with employment in the case of productive cooperative.

In some countries, e.g. Finland and Sweden, there are specific forms of incorporation for cooperative. Cooperatives may take the form of companies limited by shares or by guarantee, partnerships or unincorporated associations. In the UK they may also use the industrial and provident society structure. In the USA, cooperatives are often organized as non-capital stock corporations under state-specific cooperatives laws. However, they may also be unincorporated associations or business corporations such as limited liability companies or partnerships; such forms are useful when members want to follow due to some motives like:

- i) some members want to have a greater share of the control of cooperative or
- ii) some investors want to have a return on their capital that exceeds fixed interest

Neither of the two above may be allowed under local laws for cooperatives. Cooperatives often share their earnings with

the membership as dividends which are divided among the members according to their participation in the enterprise, such as patronage instead of according to the value of their capital shareholding as is done by a joint stock company.

2.3 IDEOLOGICAL ROOTS OF COOPERATIVES

The roots of the cooperative movement can be traced to multiple influences and extended worldwide. In the Anglo sphere post-feudal forms of cooperation between workers and owners that are expressed today as “profit sharing” arrangements, existed as far back as 1795 (Gates, 1998). The key ideological influence on the Anglo sphere branch of the cooperative movement, however, was a rejection of the charity principles that underpinned welfare reforms when the British government radically revised its poor laws in 1834. As both state and Church institutions began to routinely distinguish between the ‘deserving’ and ‘undeserving’ poor, a movement of friendly societies grew throughout the British Empire based on the principle of mutuality, committed to self help in the welfare of working people (Kimberly and Robert, 2004).

Friendly societies established forums through which one member; one vote was practiced in organisation decision-making. The principles challenged the idea that a person should be an owner of property before being granted a political voice (Ridley-Duff, 2007).

Throughout the second half of the nineteenth century (and then repeatedly every 20 years or so) there has been a surge in the number of cooperative organizations, both in commercial practice and civil society, operating to advance democracy and universal suffrage as a political empire (Allen-Whitt, 1986). Friendly societies and consumer cooperatives became the dominant form of organisation amongst working people in Anglo sphere industrial societies prior to the rise of trade unions and industrial factories. Weinbren (2005) reports that by the end of the 19th century over 80% of British working age and 90% of Australian working age men were members of one or more friendly society.

From the mid-nineteenth century, mutual organizations embraced these ideas in economic enterprises.

Firstly, amongst trade people and later in cooperative stores, educational institutes, financial institutions and industrial enterprises. The common tread (enacted in different ways, and subject to the constraints of various systems of national law) is the principle that an enterprise or association should be owned and controlled by the people it serves, and share any surpluses on the basis of each members' cooperative contribution (as a producer, labourer or consumer) rather than their capacity to invest financial capital.

2.4 IDENTITY OF COOPERATIVE SOCIETY

Cooperatives are typically based on the cooperative values of “self-help, self-responsibility, democracy and equality, equity and solidarity.” According to the International Cooperative Alliance (2011) there are seven cooperative principles namely:

- voluntary and open membership
- democratic member control
- economic participation by member
- autonomy and independence
- education, training and information

- cooperation among cooperatives
- concern for community

Cooperatives are dedicated to the values of openness, social responsibility and caring for others. Such legal entities have a range of social characteristics. Membership is open, meaning that anyone who satisfies certain non-discriminating conditions may join. Economic benefits are distributed proportionally to each member's level of participation in the cooperative, for instance, by a dividend on sales or purchases, rather than according to capital invested.

Mclead (2006) said that cooperatives may be classified as worker, consumer, producer, purchasing or housing cooperative. They are distinguished from other forms of incorporation in that profit-making or economic stability are balanced by the interests of the community. The United Nation has declared 2012 to the international year of cooperative (IYC).

2.5 CHARACTERISTICS OF COOPERATIVE SOCIETY

A cooperative society is a special type of business organisation different from other forms of organisation.

David (1989) explains the following characteristics as:

- i. Open membership:** The membership of a cooperative society is open to all those who have a common interest. A minimum of ten members are required to form a cooperative society. The co-operative societies act does not specify the maximum number of members for any co-operative society. However, after the formation of the society, the member may specify the maximum number of members.
- ii. Voluntary Association:** Members join the co-operative society voluntarily, that is, by choice. A member can join the society as and when he likes, continue for as long as he likes, and leave the society at will.
- iii. State control:** To protect the interest of members, co-operative societies are placed under state control through registration. While getting registered, a society has to submit details about the members and the

business it is to undertake. It has to maintain books of accounts, which are to be audited by government auditors.

iv. Sources of Finance: In a co-operative society capital is contributed by all the members. However, it can easily raise loans and secure grants from government after its registration.

v. Democratic Management: Co-operative societies are managed on democratic lines. The society is managed by a group known as “Board of Directors”. The members of the board of directors are the elected representatives of the society. Each member has a single vote, irrespective of the number of shares held. For example, in a village credit society the small farmer having one share has equal voting right as that of a landlord having 20 shares.

vi. Service Motive: Co-operatives are not formed to maximize profit like other forms of business organization. The main purpose of a cooperative society is to provide service to its members. For example, in a

consumer cooperative store, goods are sold to its members at a reasonable price by retaining a small margin of profit. It also provides better quality goods to its members and the general public.

vii. Separate Legal Entity: A cooperative society is registered under the cooperative societies act. After registration a society becomes a separate legal entity, with limited liability of its members. Death, insolvency or lunacy of a member does not affect the existence of a society. It can enter into agreements with others and can purchase or sell properties in its own name.

viii. Distribution of Surplus: Every co-operative society in addition to providing services to its members also generates some profit while conducting business. Profits are not earned at the cost of its members. Profit generated is distributed to its members not the basis of the shares held by the members (like the company form of business), but on the basis of members' participation in the business of the society.

ix. Self-help through mutual cooperation: Cooperative societies thrive on the principle of mutual help. They are the organizations of financially weaker sections of society. Co-operative societies convert the weakness of members into strength by adopting the principle of self-help through mutual co-operation. It is only by working jointly on the principle of “Each for all and all for each,” the members can fight exploitation and secure a place in society.

2.6 TYPES OF COOPERATIVES

Cooperatives can be grouped into different families according to the type of member and the sector. Depending on who the members are, each of whom owns at least one share in the nature of the business.

The following are the different types of cooperatives according to Gates (1998):

i. User co-operatives: In user cooperatives, the members are users of the goods and services produced:

- consumer cooperatives (the customers/consumers are members),

- school cooperatives (run by students with help from teachers),
- co-owned housing cooperatives (the owners manage the co-owned housing),
- Low-income housing cooperatives (providing affordable homeownership and rented social housing).

Over the past few years, there have been a number of experiments with housing co-operatives. The residents manage and improve their housing, which is part of the same building or housing development.

ii. Co-operative banks: In co-operative banks, the members are customers, savers or borrowers.

iii. Business co-operatives: In business co-operatives, the members run their own businesses:

- agricultural co-operatives (farmers belong to the co-operative),
- co-operative fisheries (made up of professional fishermen),

- co-operatives of small business-owners (they organize services in common),
- co-operatives of haulage contractors (the members are haulage contractors),
- co-operatives of retailers (independent shop owners are members of a group).

iv. Worker co-operatives or producer co-operatives: are only the co-operatives where the members are the employees, who are majority shareholders. This group is made up of worker co-operatives, known in France by the acronym Scop (*Societe cooperative et participative*) and business and employment co-operatives (*cooperatives d'activites et d'emploi*), which help the self-employed start up their own businesses.

v. Multi-stakeholder co-operatives: are made up of various stakeholders who have a shared objective and always include the employees and clients of the business. These are co-operative social enterprises, known in France by the abbreviation Scic (*Societe*

cooperative d'interet collectif or community-interest co-operative)

Lastly, the recently adopted European co-operative society (*societe cooperative europeene*, abbreviated as SCE), an addition to the range of legal forms, makes it possible to create a common co-operative business across borders in the European Union.

2.7 SOURCES OF FUNDS FOR CO-OPERATIVES

Co-operative society is democratically administered and controlled entail active particular in the running of the society by members. Therefore the major source of fund is through initial share capital contributed in the running of the society by member. Furthermore, other contribution by members in setting up cooperatives which comprises of the registration fees' and share payment is the sources of finance to the society. A times, loans are raised from financial institution like insurance and from individual money lenders and from government.

2.8 ROLE OF GOVERNMENT IN CO-OPERATIVE SOCIETIES

The most crucial duties of the co-operative inspectors are to promote the formation of newly introduced co-operatives by granting them loans. Government in development countries, which directly give loans for agricultural purpose through their ministries or specialized institutions. Government in states usually grants loans to co-operative societies. The co-operative bank of the (west) received from the federal government and as such that it could finance its activities and help in the developmental programmed of the government.

By decree No: 5 1974 (and its subsequent amendment No 28 1976) a co-operative development division was set up at the federal level and made responsible for

1. National Advisory council co-operative development
2. Compilation of information on all the matter relating to co-operative development.
3. Broad national economic policy for co-operative development and financing and the integration of co-operative policies into national development plans.

4. Broad national economic policy for co-operative development and financing integration of co-operative polices into national development plans.
5. Co-operative education and training at the National level and in Nigeria and foreign educational institutions.
6. Inter-African and other international co-operative matters including relation with international co-operative organization specialized policies of the United Nation organization.

2.9 ADVANTAGES AND DISADVANTAGES OF COOPERATIVE SOCIETY

According to Paton (1989), the following are the advantages and disadvantages of cooperative society:

Advantages of Cooperative Society

1. **Easy to form:** The formation of a cooperative society is very simple as compared to the formation of any other form of business organizations. Any ten adults can join together and form a cooperative society. The procedure involves in the registration of a cooperative society is

very simple and easy. No legal formalities are required for the formation of cooperative society.

- 2. No obstruction for membership:** Unless and otherwise specifically debarred, the membership of cooperative society is open to everybody. Nobody is obstructed to join on the basis of religion, caste, creed, sex and colour etc. A person can become a member of a society at any time he likes and can leave the society when he does not like to continue as member.
- 3. Limited Liability:** In most cases, the liabilities of the members of the society are limited to the extent of capital contributed by them. Hence, they are relieved from the fear of attachment of their private property, in case of the society suffers financial losses.
- 4. Service motive:** In cooperative society, members are provided with better good and services at reasonable prices. The society also provides financial help to its members at concessional rates. It assists in setting up production units and marketing of produces, small

business houses so also small farmers for their agricultural products.

- 5. Democratic management:** The cooperative society is managed by the elected members from and among themselves. Every member has equal rights through its single vote but can take active part in the formulation of the policies of the society. Thus, all members are equally important for the society.
- 6. Stability and Continuity:** A cooperative society cannot be dissolved by the death insolvency, lunacy, and permanent incapability of the members. Therefore, it has stable life and continues to exist for a longer period. It has not separate legal existence. New members may join and old members may quit the society but society continues to function unless all members unanimously decided to close the same.
- 7. Economic operations:** The operation carried on by the cooperative society is economical due to the elimination of middlemen. The services of middlemen are provided by the members of the society with the minimum cost.

In the case of cooperative society, the recurring and non-recurring expenses are very less. Further, the economics of scale-ma production or purchase, automatically reduces the procurement price of the goods, thereby minimizes he selling price.

8. Surplus shared by the members: The society sells goods to its members on a nominal profit. In some cases, the society sells goods to outsiders. This profit is utilized for meeting the day-to-day administration cost of the society. The procedure for distribution of profit that some portion of the surplus is spent for the welfare of the members, some portion kept reserve whereas the balance shared among he members as dividend on the basis of this purchase.

9. State Patronage: Government provides special assistance to the societies to enable them to achieve their objectives successfully. Therefore, the societies are given financial loan at lower rates. Government also extends much type of subsidies to cooperative societies

strengthening their financial stability and sustainable growth in future.

Disadvantages of Cooperative Societies

Despite many advantages, the cooperative society suffers from certain limitations or drawbacks. Some of these limitations, which a cooperative form of business has, are as follows:

- 1. Limited Resources:** Cooperative society's financial strength depend on the capital contributed by its members and loan raising capacity from state cooperative banks. The membership fee is limited for which they are unable to raise large amount of resources as their members belong to the lower and middle class. Thus, cooperative are not suitable for the large scale business which require huge capital.
- 2. Inefficient management:** A cooperative society is managed by the members only. They do not possess any managerial and special skills. This is considered as major drawback of this sector. Inefficiency of management may not bring success to the societies.

- 3. Lack of secrecy:** The cooperative society does not maintain any secrecy in business because the affairs of the society are openly discussed in the meetings. But secrecy is very important for the success of a business organization. This paved the way for competitors to compete in better manner.
- 4. Cash trading:** The cooperative societies sell their products to outsiders only in cash. But, they are usually from the poor sections. These persons require to avail credit facilities which are not possible in the case of cooperatives. Hence, marketing is a shortcoming for the cooperatives.
- 5. Excessive Government interference:** Government put their nominee in the Board of management of cooperative society. They influence the decision of the Board which may or may not be favourable for the interest of the society. Excessive state regulation, interference with the flexibility of its operation affects adversely the efficiency of the management of the society.

- 6. Absence of motivation:** The members may not feel enthusiastic because the law governing the cooperatives put some restriction on the rate of return. Absence of relationship between work and reward discourage the members to put their maximum effort in the society.
- 7. Disputes and differences:** The management of the society constitutes the various types of personnel from different social, economical and academic background. Many a times they strongly differ from each other on many important issues. This becomes detrimental to the interest of the society. The different opinions and disputes may paralyse the effectiveness of the management.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter is designed to deal with the research methodology used in the collection, presentation and analysis of data collected by the researcher for the study. The methodology for this study involve the research design, sources of data collection, population and sample, data collection methods and also method of data analysis.

3.2 RESEARCH DESIGN

According to Asika (1991) research design is defined as the structuring of investigation aimed at identifying variables and their relationship to each other. This is used for the purpose of obtaining data so as to enable the researcher test the hypotheses formulated for the research work.

This research work is a survey research which purpose is to find out the impact of cooperative societies in the development of Kebbi state. Survey research focuses on the populations or the universe and data collected from the population are used for intensive study and analysis.

3.3 SOURCES OF DATA COLLECTION

In order to get the necessary input for this research work, the researcher collected both primary and secondary data. The primary sources of data refer to data collected from a particular study or investigation. For the purpose of this study the researcher used both questionnaire administered among some selected cooperative societies in Kebbi metropolis.

3.4 POPULATION AND SAMPLE SIZE

The population of this research work covers all the cooperative societies operating in Kebbi state where a selected sample of twenty (20) cooperative societies operating in Kebbi metropolis were taken from the entire population. When taking the sample size, the researcher used a method where only a selected sample from the entire population used from the selected sample was taken.

The sampling technique chose by the researcher is the simple random sampling method.

3.5 DATA COLLECTION METHODS

For this research work, the researcher used the questionnaire schedule and interviews conducted in collecting relevant data or information from respondents in constructing the questionnaire.

When designing the questionnaire, three (3) types of information were sought by the researcher mainly: respondent's characteristics, administrative information and data on relevant variables. The questionnaire was designed and distributed to the respondents, who filled and returned them to the researcher and the questionnaire was design in structured form i.e. (Yes or No) and in scale question format.

Furthermore, the researcher used textbooks, journals, magazines and newspapers to gather the necessary information needed for the research method.

3.6 METHOD OF DATA ANALYSIS

In this study, the data collected was presented and analyzed using tables and percentages.

In testing the hypotheses formulated, the Chi-Square (X^2) method was used to test the relationship between the variables.

The application of Chi-Square analysis involves the followings:

- i. Calculating a statistic called the (Chi-Square statistics) which summarizes the difference between the two set of data.
- ii. Determining the degree of freedom associated with the data set.
- iii. Using those two values and a table of the chi-square distribution, to determine if the calculated Chi-Square statistics falls within the range, which could easily have occurred by chance due to sampling variation.

If it does not, the differences between the two sets of data are judged to be significant. When applying a Chi-Square analysis, it is necessary first to calculate the value of the statistics, which summarizes the differences in the data.

This is the Chi-Square statistics (X^2) and it is calculated using the formula

$$X^2 = \sum_{i=1}^k \frac{(O_i - E_i)^2}{E_i}$$

Where O_i = Observed frequency

E_i = Expected frequency

If the computed test statistics is greater than ($>$) the critical value, the null analysis is rejected. However, if the computed test statistics is less than ($<$) the critical value, then the null hypothesis is accepted.

3.7 HISTORICAL BACKGROUND OF THE STUDY AREA

Kebbi state was created on 27th August 1991 out of the then Sokoto state, following the creation of more additional states and the readjustment of geographical boundaries of the then twenty-one state by the Federal Military Government of General Sani Abacha. Its headquarters is in Birnin Kebbi, an ancient town dating back to the 14th century. It is located between latitude 10 8'N and 13 15'N and longitude 303'E and 602'9 the state is bounded by Sokoto state to the north and east, Niger state to the south

and Benin Republic to the west. It has a total land area of 36,129 sq.km. Using the 1991 population census, and based on 2.83% amount rate, the projected population of Kebbi state for year 1999 is 2.587 million

Administrative Area: In order to bring the government to the people and facilitate easy administration, Kebbi state is divided into twenty-one local government areas and four emirate councils (Gwandu, Zuru, Argungu and Yauri).

Ethnic Composition: Kebbi state has diverse ethnic groups, the dominants among which are Hausas, Fulanis, Kabawa, Dakarkaris, Kambaris, Gungawa, Dandawa, Zabarmawa, Dukawa, Fakkawa and Bangawa.

The majority of the people of Kebbi state are Muslims, following the 1804 Fulani Jihad. However, there are minority groups of Christians and traditional worshippers particularly to the south of the state.

Culture and the Arts: Diversity is also reflected in the works of arts and crafts as well as culture. Famous among the works of arts and crafts are gold smithing, weaving, carving, sculpturing and knitting. Through these various items such

as domestic utensils, agricultural tools, body adornments, decorative materials and fishing equipment are produced for local and commercial consumption.

Occupation: With over 75% of the state population residing in rural areas, farming is the major occupation. A good number of urban dwellers also engage in farming to supplement their income. Non-farming activities – such as trading, fishing, animal rearing, various art works, food – crop processing and building construction works are available.

Climatic Condition of the Area: Rainfall begins about May- ending to early October with heaviest fall in July and August. November. December, January and part of February are normally cold due to the influence of the Harmattan winds. The remaining months are very hot and dry.

Agricultural Activities: The inhabitants of the Kebbi state are mostly farmers; who cultivate millet and guinea corn for commercial and local consumption. Other varieties of crops include maize, cassava, potato and guinea-corn, while ground-nut and cowpeas are the major cash crop produced.

The Sokoto Rima River Basin Development Authority (SARBDA) on its effort to develop the state in agricultural production has cleared 500 sq. km areas of land in parts of the state for the cultivation of rice and other crops through modern irrigation. The State Ministry of Agriculture has maintained a ten acre farm at Birnin Kebbi for growing of vegetables and fruits like guava, mango cassava, and orange, etc. Livestock keeping is an important aspect of the likes of the nomadic Fulani in the state who supply cow milk and other dairy products to a dairy farm established at Bulasa for yoghurt production.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 INTRODUCTION

This chapter intends to focus on data gathered in the course of this research work. This chapter also deal with the presentation and analysis of data.

The researcher employed various data collection in techniques in this research work i.e. questionnaire administered and personal interview conducted on some cooperative societies in Kebbi state. The data used for this research work were drawn largely from both primary and secondary sources of data. Finally, the hypotheses raised in the opening chapter will also be tested.

4.2 DATA PRESENTATION AND ANALYSIS

In this research study a total number of one hundred (100) questionnaires were distributed to twenty (20) different cooperative societies in Kebbi metropolis and all of them were completed and returned. The questionnaires were designed and administered on some cooperative societies in

Kebbi to measure issues concerned with impact of cooperative societies in the development of Kebbi state.

The first question on the questionnaire tries to find out the ages of respondents.

Table 4.1: Age of Respondents

| RESPONSES | FREQUENCY | PERCENTAGES |
|------------------|------------------|--------------------|
| 20 – 39 years | 15 | 15 |
| 30 – 39 years | 25 | 25 |
| 40 – 49 years | 40 | 40 |
| Above 50 years | 20 | 20 |
| Total | 100 | 100% |

Source: Field Survey, 2014

The above table shows that fifteen (15) respondents representing 15% are between the ages of 20-29 years, twenty five (25) respondents representing 25% are between the ages of 30-39 years, forty (40) respondents representing 40% are between the ages of 40-49 years, while the remaining twenty (20) respondents representing 20% are above the age of 50 years.

The above survey conducted shows that most of the respondents were of the age group of 40-49 years and the least respondents were those above the age of fifty (50).

The second question on the questionnaire is to know the sex of respondents.

Table 4.2: Sex of Respondents

| RESPONSES | FREQUENCY | PERCENTAGES |
|------------------|------------------|--------------------|
| Males | 35 | 35 |
| Females | 65 | 65 |
| Total | 100 | 100% |

Source: Field Survey, 2014

Table 4.2 above, shows that thirty five (35) members of the cooperative societies are males, while the remaining sixty-five (65) members of the cooperative societies are females.

The above opinion given by the respondent's shows that the females are more interested in forming or joining cooperative societies than males due to reasons best known to them.

The third question on the questionnaire administered on respondents by the researcher is to know their occupation.

Table 4.3: Occupation of Respondents

| RESPONSES | FREQUENCY | PERCENTAGES |
|------------------|------------------|--------------------|
| Civil Servants | 10 | 10 |
| Business people | 20 | 20 |
| House wives | 30 | 30 |
| Others | 40 | 40 |
| Total | 100 | 100% |

Source: Field Survey, 2014

From the above table, it could be seen that ten (10) respondents constituting 10% are civil servants, twenty (20) respondents constituting 20% are during different businesses, thirty (30) respondents are housewives in various homes, while the remaining forty (40) respondents constituting 40% who answered others are mechanics, drivers, carpenters etc.

The interpretation of the above table shows that the various cooperative societies in the state have members with different trade, profession or businesses.

The next question on the questionnaire is to find out when respondents joined the cooperative society.

Table 4.4: When Respondents joined the cooperative society

| RESPONSES | FREQUENCY | PERCENTAGES |
|------------------|------------------|--------------------|
| 2006 | 10 | 10 |
| 2009 | 10 | 10 |
| 2011 | 30 | 30 |
| 2012 | 20 | 20 |
| 2013 | 30 | 30 |
| Total | 100 | 100% |

Source: Field Survey, 2014

The above table clearly shows that ten (10) members i.e. 10% answered they joined the society in ‘2006’, ten (10) members i.e. 10% answered they joined the society in ‘2009’, thirty (30) members i.e. 30% answered they joined the society in ‘2011’, twenty (20) members i.e. 20% answered they joined the society in 2012, while the remaining thirty (30) members i.e. 30% answered they joined the society in ‘2013’.

During the research work, the researcher finds out from the respondents the reasons of joining various cooperative societies in the state. They informed him that they joined the cooperative society so as to improve their various trade, profession or businesses in the development of Kebbi state.

Question 5 on the questionnaire on respondent is to know which type of cooperative society they belong. Their responses are below as in table 4.5

Table 4.5: Respondents type of Cooperative Society

| RESPONSES | FREQUENCY | PERCENTAGES |
|------------------------------|------------------|--------------------|
| User Cooperative Society | 10 | 10 |
| Business Cooperative Society | 80 | 80 |
| Producer Cooperative Society | 10 | 10 |
| None of the above | - | - |
| Total | 100 | 100% |

Source: Field Survey, 2014

From the above table, it could be deduced the ten (10) respondents representing 10% answered they belong to user cooperative societies, eighty (80) respondents representing 80% of the total respondents answered they belong to

business cooperative societies, while the remaining ten (10) respondents representing 10% answered they belong to producer cooperative society.

During an interview with 80% of the respondents that answered they belong to business cooperative societies. The researcher find out that those that belong to business cooperative societies are the small business-owners, retailers and some farmers that are agriculturalists.

The sixth question on the questionnaire to respondents is to know how their cooperative society's source it funds and their responses are below:

Table 4.6: Cooperative Societies Source Funds

| RESPONSES | FREQUENCY | PERCENTAGES |
|--------------------------|------------------|--------------------|
| Contributions by members | 80 | 80 |
| Through loans | 10 | 10 |
| Grants from Government | 10 | 10 |
| Donations | - | - |
| Total | 100 | 100% |

Source: Field Survey, 2014

As per the above table, it could be seen that eighty (80) cooperative societies members said their source of funds is

through contributions by members during meetings, ten (10) cooperative societies members said their source of funds is through loans from financial institutions, while the remaining ten (10) cooperative societies members said their source of funds is from grants from government.

The researcher asked the majority of the members that said their source of funds is through contribution to explain how they contribute money during meetings. They informed the researcher that on a monthly basis each member of their various cooperative contributes some money usually one thousand naira only (₦1000) as monthly dues.

Question 7 on the questionnaire to respondents is to find out whether their cooperative societies assist members.

Table 4.7: Whether Cooperative Societies Assist Members

| RESPONSES | FREQUENCY | PERCENTAGES |
|------------------|------------------|--------------------|
| Yes | 80 | 80 |
| No | 10 | 10 |
| Undecided | 10 | 10 |
| Total | 100 | 100% |

Source: Field Survey, 2014

The above table shows that eighty (80) respondents i.e. 80% of the total respondents administered answered 'Yes' that its cooperative societies assist its members, ten (10) respondents i.e. 10% of the respondents answered 'No' that its cooperative societies does not assist its members, while the remaining ten (10) respondents i.e. 10% of the respondents answered 'undecided' meaning they do not know whether their cooperative societies assist members or not.

From the above opinion given by the majority of the respondents administered i.e. 80% of them, we could see that the cooperative societies usually assist its members when a member is in difficulties.

The researcher finds out through some members that those that answered 'Yes' to the question are those that have been assisted in one way or the other, while those that said 'No' are those that have not been assisted.

The next question on the questionnaire to respondents is to know which type of assistance does cooperative societies gives its members and below are their responses.

Table 4.8: Views on type of Assistance Given to Respondents

| RESPONSES | FREQUENCY | PERCENTAGES |
|---|------------------|--------------------|
| Assistance to create health | 20 | 20 |
| Provide members with goods and services | 20 | 20 |
| Assistance to create jobs | 20 | 20 |
| All of the above | 40 | 40 |
| Total | 100 | 100% |

Source: Field Survey, 2014

Table 4.8 above shows that twenty (20) members constituting 20% said the type of assistance which their cooperative societies gives to members are to create wealth, twenty (20) members constitution 20% said the type of assistance given by their cooperative societies to member is to provide them with goods and services. Another twenty (20) members constituting 20% of cooperative societies members said the type of assistance given to them by their cooperative societies is in the form of assistance to create jobs, while forty (40) members constituting 40% of the total members administered said all the above named responses are the

types of assistance their cooperative societies gives to members.

During an interview with some executives of some cooperative societies, they told the researcher that assistance are using given to members according to the importance of the projects. At the end of the various projects by members and after full repayments, some members were able to create wealth and jobs while others were able to use goods and service provided to do various businesses.

The ninth question on the questionnaire on respondents is to know how effective the assistance granted to cooperative societies members and below is their responses.

Table 4.9: The Effectiveness of Assistance Granted to Members

| RESPONSES | FREQUENCY | PERCENTAGES |
|-------------------|------------------|--------------------|
| Very effective | 50 | 50 |
| Effective | 50 | 50 |
| Ineffective | - | - |
| Very ineffective | - | - |
| None of the above | - | - |
| Total | 100 | 100% |

Source: Field Survey, 2014

The table above reveals that fifty (50) respondents i.e. 50% which is half of the total respondents said the assistance given to cooperative societies members are ‘very effective’, while another fifty (50) respondents i.e. the other half of the respondents said the assistance given to members of cooperative societies are ‘effective’.

The interpretation of the above opinions by respondents is that the assistance granted to members of cooperative societies in the state is effective due to responses of all the respondents administered. Furthermore, those members that are retailers used their assistance to lease shops and

improve their businesses, while those that are farmers used their assistance for agricultural purposes.

Question 10 on the questionnaire to respondents is whether their cooperative societies conduct regular meetings with members.

Table 4.10: Whether Cooperative Societies Conducts Regular Meetings

| RESPONSES | FREQUENCY | PERCENTAGES |
|------------------|------------------|--------------------|
| Yes | 90 | 90 |
| NO | 5 | 5 |
| Undecided | 5 | 5 |
| Total | 100 | 100% |

Source: Field Survey, 2014

The above table clearly shows that ninety (90) members answered ‘Yes’ that their cooperative societies conduct regular meetings with member, five (5) members answered ‘No’ that their cooperative societies does not conduct any regular meetings with members, while the remaining five (5) members answered ‘undecided’ meaning they do not know whether their cooperative societies conduct regular meetings with members or not.

During the research work, the researcher discovered that those that answered 'Yes' to that question i.e. 90% of the respondents were those that attends their cooperative meetings to discuss issues affecting them, while the remaining 10% that answered 'No' and 'Undecided' were those that don't attend meetings in their various cooperative societies due to reasons best known to them.

The next question on the questionnaire to respondents, is to find out the problems confronting cooperative societies in Kebbi State and below are their responses.

Table 4.11: Views on Problems Confronting Cooperative Societies

| RESPONSES | FREQUENCY | PERCENTAGES |
|-------------------------------|------------------|--------------------|
| Inadequate funds | 40 | 40 |
| Lack of government assistance | 40 | 40 |
| Inefficient managerial skills | 20 | 20 |
| All of the above | - | - |
| Total | 100 | 100% |

Source: Field Survey, 2014

Table 4.11 above indicates that forty (40) respondents representing 40% of the members administered said inadequate funds is a problem confronting cooperative societies, another forty (40) respondents representing 40% said lack of government assistance is a problem confronting cooperative societies, while the remaining twenty (20) respondents representing 20% said lack of managerial skills is a problem confronting cooperative societies in Kebbi state.

Based on the responses by the respondents administered, we could deduced that inadequate funds i.e. 40% of the respondents and lack of government assistance i.e. 40% of the respondents are the major problems confronting cooperative societies in Kebbi state. Inadequate funds are the major challenges facing many businesses because finance is vital for business to prosper. Likewise lack of government assistance to cooperative societies affects their access to some services beneficial to their development.

The final question on the questionnaire to respondents is to know the solutions to those problems enumerated by the respondents.

Forty (40) respondents constituting 40% of the respondents said the availability of funds is the only solution to that problem. They said further that cooperative societies should invent avenues to raise funds so as to play an important role in their development. Another forty (40) respondents constituting 40% of the respondents said government assistance to cooperative societies is the only solution in assisting them as a distinct sector within the national economy of any country. Government can contribute significantly to improving cooperative society's performance by facilitating their access to finance.

4.3 TEST OF HYPOTHESES

The most important step in any research work is the testing of hypotheses formulated. This research work has the following hypotheses to be tested.

Ho: Cooperative societies have not assisted members to create wealth.

H₁: Cooperative societies have assisted members to create wealth.

Ho: Cooperative societies have not provided members with required goods and services.

H₁: Cooperative societies have provided members with required goods and services.

Ho: Cooperative societies have not help in job creation.

H₁: Cooperative societies help in job creation.

The testing of the above hypotheses will be approached with the use of Chi-Square (X^2) method at 0.05 (5%) level of significance.

Analysis of the Three (3) Research Hypotheses using Question No. 8

Question No. 8 is when the respondents were asked on the questionnaire which type of assistance does your cooperative society gives its members and below are their responses.

Table 4.8: Views on type of Assistance Given to Respondents

| RESPONSES | FREQUENCY | PERCENTAGES |
|---|------------------|--------------------|
| Assistance to create wealth | 20 | 20 |
| Provide members with goods and services | 20 | 20 |
| Assistance to create jobs | 20 | 20 |
| All of the above | 40 | 40 |
| Total | 100 | 100% |

Source: Field Survey, 2014

Table 4.8 above show a total of twenty (20) respondents constituting 20% said the type of assistance their cooperative societies gives its members is “to create wealth”, twenty (2) respondents constituting 20% said the type of assistance given to members by their cooperative societies is to “provide members with goods and services,” another twenty (20) respondents constituting 20% said the type of assistance their cooperative societies gives its member is to assist members to create jobs, while the remaining forty (40) respondents constituting 40% which is the majority of the total respondents said all of the above responses are the type of assistance given to members of their cooperative societies.

The Chi-Square (X^2) method to be used to test the above named hypotheses is:

$$X^2 = \sum_{i=1}^k \frac{(O_i - E_i)^2}{E_i}$$

Where O_i = Observed Frequency

E_i = Expected frequency

$$\begin{aligned} X^2 &= \frac{(20 - 4)^2}{4} + \frac{(20 - 4)^2}{4} + \frac{(20 - 4)^2}{4} + \frac{(40 - 4)^2}{4} \\ &= \frac{(16)^2}{4} + \frac{(16)^2}{4} + \frac{(16)^2}{4} + \frac{(36)^2}{4} \\ &= \frac{256}{4} + \frac{256}{4} + \frac{256}{4} + \frac{1296}{4} \\ &= 64 + 64 + 64 + 324 = 516 \end{aligned}$$

Degree of freedom (df) = $(k - 1) (4 - 1) = 3$

Critical value $X^2 = df = 3, = 0.05 = 7.815$

In conclusion, since the test statistic X^2 is calculated to be 516, which is greater than the critical value (X^2 table) which is 7.815. Therefore, the null hypotheses (H_0) of all three listed hypotheses are all rejected namely:

H_0 : Cooperative societies have not assisted members to create wealth.

H₀: Cooperative societies have not provided members with required goods and services.

H₀: Cooperative societies have not help in job creation.

The alternate hypothesis (H₁) of all three listed hypotheses is accepted namely:

H₁: Cooperative societies have assisted members to create wealth.

H₁: Cooperative societies have provided members with required goods and services.

H₁: Cooperative societies help in job creation.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

The whole of this study centered on the impact of cooperative societies on the development of Kebbi State.

Chapter one is on general introduction where the background information about the study was explained and the statement of the research problem gave the major problems that warranted the research work. The objectives of the study were enumerated showing the aims to be achieved at the end of the study. The hypotheses of the study consist of three (3) hypotheses formulated, while the significance of the study shows how important the research work will be to government, cooperative societies and bodies conducting feasibility studies and their agencies. The horizon of the study was explained in the scope and limitations of the study and finally under chapter scheme, all the chapters were summarised for easy understanding.

Chapter two is set to review existing literature on the impact of cooperative societies on the development of Kebbi

State. It includes an overview of cooperative society where it is defined by the Chief Register of Cooperative Movement as a voluntary organisation formed by the people of the environment with strong view of fighting both economic and social ills to constitute service in cooperative. The ideological roots of cooperative movements could be traced to the Anglo sphere post-feudal forms of cooperation between workers and owners as far back as 1795 but from mid 19th century mutual organisations embraced ideas in economic enterprises.

Under the identity of cooperative society, cooperatives are based on self-help, self-responsibility, democracy, equality, equity and solidarity. Mclead (2006) said cooperatives are classified as worker, consumer, producer, purchasing or housing cooperatives. The characteristics of cooperative societies according to Davie (1989) are: open membership, voluntary association, state control, sources of finance, democratic movement, service motive, separate legal entity, distribution of surplus, and self-help through mutual cooperation.

According to Gates (1996) the types of cooperatives are: user cooperatives, co-operative banks, business co-operatives, worker co-operatives or producer co-operatives and multi-stakeholder co-operatives. The sources of funds for cooperatives are through initial share capital contributed or share payment and registration fees are the major source of their finance. The role of government in co-operative societies is to give loans for agricultural purpose through their ministries or specialized institutions.

The advantages of cooperative society according to Paton (1989) includes: Easy to form, no obstruction for membership, limited liability, service motive, democratic management, stability and continuity, economic operations, surplus shared by members and state patronage. While, the disadvantages includes: limited resources, inefficient management, lack of secrecy, cash trading, excessive government interference, absence of motivation and disputes and differences.

Chapter three is on research methodology. It consists of the introduction to the chapter, while the research design is

aimed at identifying variables and their relationship. Under sources of data collection, the researcher used both the questionnaire and interviews to collect relevant data from the respondents. For the population and sample size, the population of the study covers all the cooperative societies operating in Kebbi State, where a sample size of twenty (20) cooperative societies were taken and the sampling technique used is the simple random sampling method. In the method of data analysis, the researcher presented data in tabular format based on percentages in analyzing respondent's response. The Chi-Square method (X^2) was used to test the relationship between the variables concerned. Finally, a historical background of the study area is where a brief history of Kebbi state was given which includes: administrative area, ethnic composition, culture and arts, occupation, climatic condition of the area and agricultural activities present in the state.

Chapter four involves data presentation and analysis and it is where data collected were tabled using percentages

to analyze each table. The research work raised hypotheses, which were tested and accepted.

Chapter five is on summary, conclusion and recommendations of the entire study. For the summary, all the chapters were summarised chapter by chapter, while the conclusion consist of the findings observed by the research. The recommendations were based on the findings and conclusion before some suggestions as recommendations is given to government, cooperative societies themselves sand bodies conducting feasibility studies and their agencies.

5.2 CONCLUSION

This study showed that cooperative societies play an important role in community development and it also help in improving the standard of living of their members i.e. creation of wealth and job and provision of goods and services. The study shows the two (2) major problems faced by cooperative societies namely: inadequate funds and lack of government assistance.

A cooperative society is a unique form of business used by people and businesses for their mutual benefits.

Regardless of its purpose or membership, starting a cooperative requires considerable time, energy, commitment and technical resources. Recognition of a common need is fundamental to the formation and successful operation of cooperative society. Potential members must devote much time and energy to develop their new business. A cooperative society requires member's commitment to finance and use the business and select knowledgeable directors who hires competent hands to run the business. A strategic business plan is important to harmonize all of the elements for the cooperatives success.

As business organizations, cooperatives are private, partly public but essentially different from both private and public enterprise. They are a "middle-way", an alternative and countervailing power to both big business and big government. A cooperative is a business enterprise in which the elements of ownership, control and use of service are limited in one group of persons. To justify their existence and fulfil their purpose, cooperatives must make a significant

and unique contribution to solving some of the problems facing them.

In conclusion, government are expected to provide supportive policy, legal and institutional framework, provide support measures based on activities, provide oversight on terms equivalent to other forms of enterprise and social organization, adopt measures to improve access to finance for disadvantaged groups and typically, to promote community development.

Finally, government can contribute significantly to improve cooperative societies performance by facilitating access to cooperatives to service i.e. finance from financial institution, hence the Bank of Agriculture (BOA).

5.3 RECOMMENDATIONS

Based on the findings and conclusion, the following recommendations are made:

- i. There is need for a nationwide cooperative awareness campaign emphasizing the importance of forming cooperative societies so as to ensure cooperatives benefit

from services of development agencies created to serve them.

- ii. Cooperative development agencies should be sited close enough to cooperative societies they serve, since distance is a problem affecting the access of cooperative societies to service of the bank.
- iii. The Government should grant loans thrift and credit societies and cooperative societies at interest rate lower than the financial institutions, so that cooperative members can harness the resources to improve their trade and businesses.
- iv. Though most of the cooperative societies don't have competent leadership to run the affairs of their societies, afford should be made to have knowledgeable and capable leadership for cooperative organization.
- v. Government should make funds available so as to construct good roads linking villages with urban and rural areas to allow cooperative societies in those areas to have ease ways of doing business.

- vi. The government need to pay attention to successful cooperative societies in their dissemination of assistance to them. This will tackle the problem of forming emergency cooperatives to cash in one government schemes and fizzle out as soon as they fail to get the assistance desired.
- vii. Finally, financial institution and their development agencies need to tinker with her credit guidelines to ensure a wider access by a wider range of cooperative societies no matter what part they are located.

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APPENDIX I

QUESTIONNAIRE FOR MEMBERS OF COOPERATIVE SOCIETY

Dear Respondents,

I am a student of the Department of Business Administration, Faculty of Management Sciences, Usmanu Danfodiyo University, Sokoto. I am carrying out a research work titled "Impact of Cooperative Societies in the Development of Kebbi State" which is in partial fulfilment of the requirement for the Award of Post Graduate Diploma in Management (PGDM).

Please kindly answer these questions to the best of your knowledge. The objective is purely academic and you are assured of confidentiality for all the information provided.

Yours faithfully,

Kafayat Lawal

Part A

1. Please, your age?
 - a. 20-29 years ()
 - b. 30-39 years ()
 - c. 40-49 years ()
 - d. above 50 years ()
2. Sex:
 - a. Male ()
 - b. Female ()
3. What is your occupation?
 - a. Civil servant ()
 - b. Business ()
 - c. Housewife ()
 - d. Others ()
4. When did you join the cooperative society? _____

5. Which type of cooperative society do you belong?
 - a. User cooperative society ()
 - b. Business cooperative society ()
 - c. Producer cooperative society ()
 - d. None of the above ()
6. How does your cooperative society source its funds?
 - a. Contribution by members ()
 - b. Through loans ()
 - c. Grants from government ()
 - d. Donations ()
7. Does your cooperative society assist its members?
 - a. Yes ()
 - b. No ()
 - c. Undecided
8. Which type of assistance does your cooperative society give members?
 - a. Assistance to create wealth ()
 - b. Provide member with goods and services ()
 - c. Assistance to create jobs themselves ()
 - d. All of the above ()
9. How effective is the assistance granted to members of cooperative society?
 - a. Very effective ()
 - b. Effective ()
 - c. Ineffective ()
 - d. Very ineffective ()
 - e. None of the above ()
10. Does your cooperative society conduct regular meetings?
 - a. Yes ()
 - b. No ()
 - c. Undecided ()
11. What are the problems confronting cooperative societies?
 - a. Inadequate Funds ()
 - b. Lack of Government assistance ()
 - c. All of the above ()
12. What are the solutions to these problems? _____
