

Cooperative Societies and Rural Development in Burutu Local Government Area of Delta State

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Abstract: The study focused on cooperative societies and rural development in Burutu Local Government Area of Delta State. Two research questions were answered and one hypothesis tested in the study. The study adopted mixed method design while the population of the study was all the registered cooperators in the communities in Burutu LGAs of Delta State out of which 369 cooperators were sampled using multistage sampling technique. The instrument that was used for collection of data was structured questionnaire named Cooperative Societies and Rural Development Questionnaire (CSR DQ). The instrument's face and content validities were determined by two experts in Measurement and Evaluation from the University of Port Harcourt while the reliability was determined using Cronbach alpha statistics and produced co-efficients of 0.81 and 0.84. The research questions and hypothesis were analyzed using mean, standard deviation, Ordinary Least Square regression, t-test and content analysis. The result of the study indicated that membership of cooperative societies contributed more to employment and finance of members than other needs. The study revealed that inadequate capital and insufficient training were the major challenges that cooperatives face. The study recommended more interaction and sensitization between cooperative societies and the government for better rural development.

Keywords: Cooperative Societies, Rural Development, Growth, Community, Riverine

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INTRODUCTION

Cooperative societies have been in existence in Nigeria and other parts of the world for several decades and have made significant contributions to socio-economic growth and development. According to Anyaele, as cited in Nlerum and Ogu (2014), a cooperative society is a business organization in which a group of people with common interests come together with the mutual goal of promoting their economic activities, such as the production, distribution, or

marketing of goods and services, as well as the provision of other welfare benefits to their members. Known as a legal entity, a cooperative society is a group of people who voluntarily join together to pursue common social and economic objectives for their own gain, while maintaining a high regard for their immediate environment through the contribution of valuable resources used for trading. This is because, similar to other businesses, cooperatives necessitate proper management, the provision of efficient

and effective services to the market, and financial stability to ensure their long-term existence time..

The benefits of cooperative societies to the development of any society are enormous. According to Allahdadi (2011), cooperatives have created over 100 million jobs globally, and recent projections suggest that this number has exceeded 100 million. However, creatives play a crucial role not only in job creation but also in several consumers establishing numerous cooperative societies, such as Consumers Cooperative Societies, to foster their interest in retail purchases, a phenomenon that spans almost every sector of the Nigerian economy. There are producers' cooperative societies, which are established by producers who combine their resources to produce goods on a large scale and sell them directly to consumers. Additionally, credit and thrift cooperatives exist for related purposes, which involve pooling assets to meet the needs of members, and there are also marketing cooperatives.

Cooperatives are a special instrument for accomplishing different kinds of economic goals in a more fiercely competitive global economy, regardless of their kind, size, location, or purpose; these objectives include attaining economies of scale, strengthening one's negotiating position with other businesses, buying in bulk to get cheaper prices, acquiring goods or services that would not otherwise be available, getting access to new markets or expanding existing ones, enhancing the caliber of goods or services, obtaining financing from financial institutions, and raising revenue. They also have social relevance, which revolves around building social capital and promoting the social wellbeing of members, among others.

In this organization, the individuals who conduct business with it—that is, patronize it—are also the ones who own and formally control it, and they receive substantial benefits from those transactions in addition to any financial returns on their investment in the organization. This organization takes all legal measures to guarantee the social and economic well-being of its members. This association also has principles that guide all of its operations. Conversely, cooperative principles serve as a set of rules that cooperatives follow in order to live out their core beliefs. The tenets are based on a unique philosophy and perspective of society that assists members in evaluating their achievements and making decisions. Cooperatives cultivate and fortify communities, serving as both a platform and an indicator of sustainable development, all of which are grounded in their guiding principles. They are useful tools for fostering cooperation and collective action, both of which are essential to sustainable development. According to Gertler, as referenced in Mohammed and Lee (2014), cooperatives foster fair sharing of the costs and benefits of sustainable development and lessen inequality. Whether the

cooperative is located in a rural or urban area, it can harness these benefits.

LITERATURE REVIEW

The development of the rural areas plays a significant role in the overall development of any nation. The process of rural development aims to improve the standard of living and financial security of residents in remote, sparsely populated areas, while rural empowerment serves as the means to achieve this goal. According to Okwara and Uhuegbulem (2017), land-intensive natural resources like agriculture and forestry have historically been the main focus of rural development. The primary goal of rural development initiatives is the social and economic advancement of rural communities. The aim of rural development is to find ways to improve the quality of life for rural residents, involving them in order to meet their needs. Rural development contributes not just to the physical development of rural areas but also translates to better economic and social opportunities for members of these communities. The phrase rural development refers to the efforts made to raise the standard of living in rural and isolated areas. It includes integrating rural residents, who make up the vast majority of those living in most developing nations, into the national economy by ensuring that they are able to engage in activities that will promote their well-being sustainably.

We cannot overemphasize the importance of cooperative societies in rural development and nation-building. As the name implies, cooperatives are associations where people cooperate to carry out an activity that is business-like in nature. It was on this premise that the European Parliament (2019) opined that cooperatives are independent groups of people who want to use a jointly owned, openly run business to accomplish their goals. Cooperatives are development instruments that support both economic objectives and social empowerment, especially that of the members that make up the association, while also contributing to their immediate environment in several other important ways. A cooperative is a group of people, usually with limited resources, who voluntarily band together to form an openly run business organization, contribute fairly to capital formation and accumulation, and take on an equitable proportion of risks and rewards in order to achieve a shared economic goal. One can also view cooperatives as an autonomous group of individuals who voluntarily unite to address their shared economic, social, and cultural requirements and ambitions through jointly owned and openly governed enterprises. The people who use a cooperative's services run it as a commercial entity, and they collectively benefit from the association's progress or lack thereof.

According to Oluyombo (2010), cooperative societies typically have an impact on resource mobilization and allocation, rural economic diversification, wealth provision, and the distribution of manufactured goods among their members. Cooperative societies can provide financial support to their members who are small business owners or individuals in rural areas. Give credit Cooperative societies provide loans with flexible repayment terms and low interest rates. Cooperatives play a critical role in rural development because they shield their members from private moneylenders that charge exorbitant interest rates for loans. Because their members have limited means, credit cooperatives seldom raise significant sums of money. But in a rural economy, they are essential to maintaining the viability of both agrarian and non-agrarian jobs.

Rural residents will be able to pay taxes and generate more income thanks to cooperatives, which is essential for rural development (Omeje, 2014). On the other hand, rural cooperative societies help their members accumulate assets, such as housing. They primarily assist members of lower socioeconomic groups in acquiring reasonably priced assets to enhance their livelihood. Numerous consumer cooperative societies also assist rural households in obtaining goods at comparatively lower costs. They avoid the need for middlemen by buying goods straight from the producer and reselling them to their members for less than the going rate. Individuals who desire to purchase goods at these prices join consumer cooperative societies. Cooperative societies assist small business owners in lowering their production costs by helping them obtain raw materials at more affordable prices. They also give manufacturers a venue to market and sell their goods directly to customers. Eliminating middlemen ensures greater sales and profits for producers while also lowering the selling price. The purpose of cooperatives was to help the less fortunate members of rural communities. They pay a dividend to each of their members based on the operations' profits. These revenues are essential to rural households' ability to survive.

In a cooperative society, there is the ability to provide members with livelihood training. This primarily benefits occupations like agriculture, as it represents the sole path to economic development and genuine growth. A cooperative society is an organization that continues to expand daily. This growth is accompanied by recognition from pertinent organizations. There are several government support programs available for cooperative members. Along with a host of other grants and aid programs, an example is the Bank of Agriculture, which provides loan support for cooperatives. Members can profit from the substantial prices that agricultural products command in the market, thanks to recent price increases. Nonetheless, entering both domestic and foreign markets demands a certain amount of skill and dexterity.

With branches across the nation, certain cooperative societies have forged strategic partnerships with numerous host communities. Members who want to start their own business have access to facilities, structures, and well-screened labourers for their business. Such cooperatives make it simple for members of all stripes to obtain credits, facilities, and other inputs from lending organizations through the recommendations of the association, and this contributes to national development (Rowland, 2014). Some individuals would not have been able to meet their economic needs without the tremendous assistance of certain cooperatives. For this reason, members have an easier time obtaining support through the cooperatives.

Some cooperatives, due to their affiliations with relevant organisations, can secure government subsidies for tools such as machinery and agrochemicals. Members may use these implements. For instance, to tackle the continent's food crisis, cooperatives, particularly those in the agricultural sector, collaborate with reputable organisations and form strategic alliances. These alliances facilitate the exchange of products, information, and other necessary resources, enabling members to achieve success with minimal effort. Additionally, the politicization of cooperative activities presents significant challenges. Although cooperative activities contain democratic elements, partisan politics can occasionally overtake cooperative organizations. Under certain circumstances, the government may not fully support organizations perceived as affiliated with a particular political party, if they are considered oppositional. Corrupt activities can also impact cooperative societies. Corruption has consistently hampered developing countries' attempts to use cooperatives to foster development. In this sense, the government's implementation of poverty alleviation programs undervalued the contributions of cooperative organization members, and in some cases, these members also act as accomplices.

Coordination issues have plagued ineffective cooperative organization programs in Nigeria, leading to role overlap and confusion. The failure of such associations can be attributed to a lack of coordination. This pertains to the primary objective of the cooperative organization at the time of program creation, which often fails during the implementation or operationalization stages due to a multitude of competing interests. Most of the time, these associations are designed with the intention of addressing issues of poverty, but the underlying goal was to gain cheap political points, which is that the government of the day had to recognise these cooperative organizations. Absence of a clear directive is also a limitation. Programs for cooperative organizations in developing countries have reportedly always struggled with a lack of content. Some cooperative societies have failed to properly consider adult and non-formal education

as a means of empowering individuals to combat poverty, which contributes to the multiple challenges that cooperative societies face in their efforts to contribute to rural development.

Purpose of the Study

The purpose of the study was to investigate cooperative societies and rural development in Burutu Local Government Area of Delta State. In specific, the objectives of the study were:

1. To explore cooperative societies' benefits, impact and challenges in Burutu LGA of Delta State.
2. To examine leadership structure of cooperative societies for rural development in Burutu LGA of Delta State.

Research Questions

The following research questions guided the study:

1. What are cooperative societies' benefits, impact and challenges in Burutu LGA of Delta State?
2. How does the leadership structure of cooperative societies contribute to rural development in Burutu LGA of Delta State?

Hypotheses

The following hypothesis was tested at 5% alpha level:

1. There is no significant difference between the membership of cooperative societies' and its benefits, impact and challenges in Burutu LGA of Delta State

METHODOLOGY

The study adopted mixed method design by engaging qualitative and quantitative instruments. The study's population comprised all registered cooperators in the Burutu LGAs of Delta State, and we sampled 369 of them

using the Cochran sample size determination formula. We first determined the proportion of sampled respondents and applied the Cochran formula to arrive at this sample size. The sample comprised 176 (49%) male cooperators and 183 (51%), which is the ratio of males to females according to UNDP data. We used a multistage sampling technique to select respondents for the study. We selected the respondents using a stratified random sampling technique, first selecting one cooperative from the consumer, producer, credit, and thrift cooperatives in two randomly selected riverine communities in Burutu LGA of Delta State. The study randomly selected five of these respondents for interviews. The Cooperative Societies and Rural Development Questionnaire (CSR DQ), a structured questionnaire, served as the instrument for data collection. The questionnaire had two sections, namely Section A for the collection of demographic data about the respondents and Section B, which contained the 10 questionnaire items designed for the study. We responded to the questionnaire items using a four-point modified Likert scale, with weighted values of 4, 3, 2, and 1. We summed up these values, divided by 4, and arrived at a criterion mean score of 2.50 to indicate agreement or disagreement on each questionnaire item. The study applied this to research question one and used an interview to collect data on research question two. Two experts in measurement and evaluation from the University of Port Harcourt determined the face and content validity of the instrument. We determined the reliability of the instrument using Cronbach alpha statistics. We selected ten cooperators from the two communities, administered the final copy of the instrument to them, and analysed their responses to determine the internal consistency of the instrument. We must first determine the reliability of the instrument before administering it to the actual study respondents. The two clusters of the questionnaire yielded reliability coefficients of 0.81 and 0.84, indicating the reliability of the administered instrument. The researcher selected two research assistants who assisted in the data collection process. We analysed the research questions and hypotheses using mean, standard deviation, ordinary least squares regression, t-test, and content analysis.

Results

Answer to Research Questions

Table 1: Benefits of Membership of Cooperative Societies to Rural Dwellers in Burutu LGA of Delta State

S/No	Statement	Mean	SD	Remarks
1	The literacy level of the family has increased as a result of being a cooperator	2.99	0.77	Agree
2	There is general improvement in the health of members of the household	2.71	0.87	Agree
3	Poverty rate of the household has reduced since being a cooperator	2.77	0.84	Agree
4	It has been easy acquiring more asset as a result of being a member of a cooperative society	2.73	0.85	Agree
5	Access to basic goods and services is guaranteed	2.95	0.80	Agree
	Average	2.83	0.83	Agree

The responses in Table 4.5 from the cooperators indicated that item 1 was responded to with a mean value of 2.99 while item 2 had a mean score of 2.7. On the other hand, while item 3 had a mean score of 2.77, item 4 had a mean response of 2.73 and item 5 with mean score of 2.95. Each of these items had mean scores that were above the criterion mean score of 2.50 which was used

for decision making and as such, all the items were agreed as benefits of membership of cooperative societies to rural dwellers in Burutu LGA of Delta State. Similarly, the average mean score of 2.83 supported the assertion that averagely, the cooperators agreed with the items listed as the benefits of membership of cooperative societies to rural dwellers in Burutu LGA of Delta State.

Table 2: Impact of Membership of Cooperative Societies to Rural Development in Burutu LGA of Delta State
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	52.583	8.594		6.119	.004
	Good_Services	2.750	3.006	.300	.915	.412
	Employment	5.000	2.624	.668	1.906	.129
	Poverty_Reduction	3.917	2.596	.490	1.509	.206
	Finance	4.583	2.596	.625	1.765	.152
	Leadership	3.333	2.334	.445	1.428	.226

a. Dependent Variable: Rural_Development

Table 4.6 shows the impact of cooperative societies on rural development and it was revealed that having access to employment increased rural development by 0.668 while access to finance increased rural development by 0.625. A unit increase in poverty reduction activities increased rural development by 0.490

while leadership structure of the cooperatives increased rural development by 0.445. The increase in good services improved rural development by 0.300 and the significant values which were all above the p-value of 0.05 implied that all the variables were not significant to rural development in Burutu LGA of Delta State.

Table 3: Challenges of Cooperative Societies towards Rural Development in Burutu LGA of Delta State

S/No	Statement	Mean	SD	Remarks
6	General lack of commitment from members of the cooperative	2.49	1.01	Disagreed
7	Inconsistent government support	2.89	0.82	Agree
8	Insufficient capital to keep the cooperative afloat is a problem	2.95	0.79	Agree
9	Inadequate training and formal education among members	2.90	0.81	Agree
10	Lack of coordination among related cooperative societies	2.87	0.83	Agree
	Average	2.82	0.85	Agree

Table 3 showed that items 6, 7, 8, 9 and 10 were responded to by the cooperators with mean scores of 2.49, 2.89, 2.95, 2.90 and 2.87. The respondents agreed with items 7, 8, 9 and 10 with mean values of 2.89, 2.95, 2.90 and 2.87 which were greater than the criterion mean score used for decision making but disagreed with item 6 with mean response of 2.49 which was less than the criterion mean score. This means that the respondents agreed with items 2, 3, 4 and 5 as challenges of cooperative societies towards rural development in Burutu LGA of Delta State but disagreed with item 6 as a challenges. However, the average mean score of 2.82 suggested that averagely, the respondents agreed with the items listed as challenges of cooperative societies towards rural development in Burutu LGA of Delta State.

Contribution of Leadership Structure of Cooperative Societies to Rural Development in Burutu LGA of Delta State

Interviews were conducted with some of the leaders of cooperative societies in Burutu LGA of delta state on the role of leadership in rural development in the study area and in terms of the objectives of the society, one of the respondents has this to say: "Our major focus is to see that our members get the best value for their money. You know that the price of things is fluctuating very fast and so we try to see how we can assist our members to get goods at the most affordable price" (Respondent 1). Similarly, another interviewee said "The goal of this cooperative is to see to the welfare of our members. We try as much as we can to ensure that anyone who joins this cooperative is making progress economically. Nobody should be worse-off after joining us" (Respondent 2).

Similarly, on how the leadership of cooperative society has supported the advancement of the organization, one of the interviewees said that:

"It is our duty to fight for the rights of our members. We do a lot by interacting with the government to ensure that our

members enjoy favourable business environment". Another respondent said "Recently, the leadership of this cooperative entered into agreement with producers of inputs for our members. We are the ones that ensure that our members get subsidized implement from producers and of course we get the best quality by our intervention" (Respondent 1). Furthermore, questions were raised on the constraints to the leadership of the cooperative and one respondent has this to say: "It is political influence, you have a situation where the government will try to install leaders for us who will favour their political ambition and this is not helping the association" (Respondent 2). Another respondent said "The problem of this cooperative has to do with the lack of proper funding from financial institutions. We are not able to get financial help despite the fact that we are contributing a lot to the economy and that's why we are not making good progress" (Respondent 3). Yet another cooperator said "The problem of the association has to do with the lack of commitment from members. We have members who have defrauded the association and this lack of commitment discourages new membership" (Respondent 4).

In terms of what type of leadership makes the cooperative more successful, the cooperators said "Internal leadership is better, we understand ourselves and how the cooperative should be managed" (Respondent 5) while another cooperator said "it is internal because we also have our resources in the association and nobody wants his house to collapse" (Respondents 6). Furthermore, another respondent indicated that "there is no cooperative society that can succeed without cooperation. It is not about the leadership alone, the members, the government and even the public must work hand-in-hand for any cooperative society to succeed. Cooperatives don't succeed in most situation because of lack of cooperation" (Respondent 5). The responses from the respondents indicated that the leadership of cooperative societies are supporting the development of the rural areas but will require the support of other stakeholders to do better

Test of Hypotheses

Table 4: There is no significant difference between the membership of cooperative societies' and its benefits, impact and challenges in Burutu LGA of Delta State.

One-Sample Test

	Test Value = 0						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		Decision
					Lower	Upper	
Benefits	5.453	367	.000	1.82800	1.0696	2.5864	Reject

Table 4 indicated that the at 367 degrees of freedom and 0.05 level of significance, the significant value of 0.000 was less than the p-value of 0.05 and the t-value of 5.5 was more than the value of t-crit. of 1.96 and as such

the null hypothesis was rejected indicating that there was a significant difference between the membership of cooperative societies and benefits derived by rural dwellers in Burutu LGA of Delta State

One-Sample Test

	Test Value = 0						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		Decision
					Lower	Upper	
Challenges	5.549	367	.000	1.83600	1.0875	2.5845	Reject

Table 5 established that the at 367 degrees of freedom and 0.05 level of significance, the significant value of 0.000 was less than the p-value of 0.05 and the t-value of 5.5 was more than the value of t-crit. of 1.96 and as such the null hypothesis was rejected indicating that there was a significant difference between the membership of cooperative societies and challenges of rural dwellers in Burutu LGA of Delta State.

their basic needs for sustenance. Furthermore, the respondents reported a reduction in the household's poverty rate and an improvement in their health due to their membership in a cooperative society. ChrisChristian et al. (2018) concurred based on their study's findings that membership empowered cooperators, thereby enhancing their welfare. They also agreed that their membership in the cooperative society enabled them to acquire more assets.

DISCUSSION OF FINDINGS

The cooperators' data collection and analysis revealed several benefits associated with membership in a cooperative society. This finding aligns with the outcome of the study by Musa et al. (2020), which indicated that being a member of a cooperative society has both direct and indirect benefits. Furthermore, Okwuokenye and Ovharhe (2020) indicated from their study's results that these benefits were significant, implying that cooperators can enhance their wellbeing simply by belonging to a cooperative society. The presence of a cooperative society member positively impacted the literacy level of the cooperators' household. This implies that family members are able to attend school due to the presence of a cooperative society member in the household. Similarly, access to basic goods and services demonstrated that these individuals could meet

The result of the study showed that membership in a cooperative society had a positive impact on rural development but that the impact was not significant. This result negates the outcome of the study by Akpomedaye (2015), which showed that being a member of a cooperative society was significant for rural development. This implies that Burutu's conditions may differ from those in other localities when it comes to the contribution of cooperative society participation to rural development. Those who are members of cooperative societies were able to access good services, which helped to improve the rural areas, and those who had employment opportunities also contributed positively to the development of the rural areas in their locality. Agbo and Chidebelu (2010) found in their study that membership in a cooperative society has a positive impact, although the magnitude of this effect varies depending on the location. Furthermore, the rural areas' poverty reduction activities and the financial aid these cooperators received both

contributed to their development. The leadership structure of the cooperative societies also positively contributed to the development of the rural areas. However, the respondents' responses suggested that these contributions were not significant, implying that there is still a significant amount of work to be done before the membership of cooperative societies can significantly contribute to the development of rural areas.

Data collected and analyzed by the respondents indicated that there are challenges that cooperative societies face in their efforts to contribute to rural development. Uchenna and Olabisi (2012) concurred with the study's findings, highlighting the challenges cooperatives must overcome to achieve success. The respondents identified insufficient capital as the primary challenge they faced. Rahmah (2020) corroborated this finding by agreeing that finance poses a significant challenge to cooperative societies and emphasizing the need to alter this narrative. This implies that a lack of funds is the primary obstacle cooperative societies encounter in achieving their goals for their members and society. Similarly, the cooperators concurred that inadequate training and education among themselves posed another significant obstacle. Anania and Rwekaza (2018) concurred with this finding, suggesting that inadequate training poses a significant obstacle to the success of cooperative societies, necessitating further education for members to advance the association's activities. This implies that the members lack the necessary training and education for the cooperative society's proper functioning. Researchers identified the issue of insufficient government assistance as a significant challenge. Ubana et al. (2018) concurred with the findings of this study, demonstrating that a lack of government support hinders the adequate functioning of some cooperatives. This implies that the government is not providing cooperative societies with the necessary support to function effectively. We also identified the lack of coordination among related cooperative societies as an obstacle. Ogunleye et al. (2015) aligned with the results of this study, revealing that 73% of the respondents identified leadership and management issues as obstacles to the functioning of cooperative societies. This suggests that these cooperatives do not collaborate to help each other succeed. Despite their disagreement that members lack commitment, the respondents indicated that the association's biggest challenges are external.

The interview with the cooperative society's leaders revealed that the association's primary goal was to enhance the welfare of its members. To improve member well-being, leaders prioritized activities. The respondents revealed that they engage in various activities aimed at enhancing the well-being of members, including collaborating with the government to establish conducive conditions for the association and its members to prosper. According to Ekhurutomwen and Peters (2021),

cooperatives perform better when they operate within existing laws, and this is where leaders of cooperative societies need to be more committed for better outcomes. Ekhurutomwen and Peters (2021) also highlighted that cooperative leaders must engage with producers to secure goods for their members at a reduced price, while also ensuring that the goods they access are of the appropriate quality. This implies that cooperative societies cared about each other and that leaders are doing everything they can to improve the association.

Furthermore, the respondents identified political interference from the government as one of their challenges. The respondents pointed out that the government interferes with the activities of the association; as such, it is difficult for the association to function efficiently because of the influence of the government on the activities of society. According to the outcome of the study by Udenwa et al. (2020), the government should only be concerned with how they can support cooperative societies in succeeding and not interfere with their internal activities. The study's findings further revealed to the cooperators interviewed that internal leadership played a more significant role in the association's success than the appointment of an external leadership structure. This implies that internal leadership selection among the cooperators enhances the association's success compared to external leadership appointments, thereby contributing to the rural areas' development in multiple ways.

Conclusion

The study concluded that membership of cooperative society comes with a lot of benefit from their association but challenges existed that limited these benefits and impacts such as the shortage of funds, inadequate training and education among other barriers which needs to be removed for accruing benefits to be maximized.

RECOMMENDATIONS

The following recommendations were made based on the findings of the study:

1. The State Government need to ensure that an enabling environment is provided for cooperative societies to thrive through provision of tax incentive, provision of relevant infrastructure as well as providing inter agency assistance that will enable these associations to succeed.
2. The government and other Non-Governmental Organizations need to engage more regularly with cooperative societies by enlightening them on how they can support the activities of the local, state and national government as well as providing support for them to meet this need. This means that more collaboration is required

among these actors for cooperative societies to contribute adequately to rural and national development in the short and long run.

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