

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

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Accepted: 28/10/2024

Published: 3/11/2024

Abstract: The study investigated the contributions of cooperative societies to rural development in Burutu, a local government area of Delta State. We formulated three research questions and three corresponding hypotheses to guide the study. The study employed a descriptive survey design, with the population consisting of all registered cooperators in the Burutu LGAs of Delta State, from which a multistage sampling technique selected 369 cooperators. We used a structured questionnaire named "Contributions of Cooperative Societies to Rural Development Questionnaire" (CCSRDQ) for data gathering, and two experts in measurement and evaluation at the University of Port Harcourt face-to-face validated its content. We determined the reliability of the instrument using Cronbach alpha statistics, which yielded coefficients of 0.79, 0.78, and 0.82 for the three clusters of the questionnaire. We analysed the raised research questions using mean and standard deviation, and tested the hypotheses at the 0.05 level of significance using t test statistics. The result of the study indicated that cooperative society has more educational, health, and skill development benefits for members than non-member. In rural areas, membership in a cooperative society yields the highest benefits for skill development, followed by education, and finally health. The study's findings recommend training cooperators to maximize benefits for rural area development.

Keywords: Cooperative Societies, Rural Development, Education, Health, Skill Development

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Citation: Elijah and Okankwu: Contributions of Cooperative Societies to Rural Development in Burutu Local Government Area of Delta State. *Agric. Econs. Extens. Rural Dev* 12(11) Pp 127-137, 2024

Journal Name

<https://www.springjournals.net/jaer>

INTRODUCTION

The need for development has been a major priority for several developing nations, including Nigeria, which is often characterized by a large number of people living in rural areas who struggle to meet their basic needs. People generally refer to development as the stage where economic growth leads to positive changes in citizens' lives. Since no nation can operate in isolation, it has been a major goal for developing countries to advance both socially and economically like their developed

counterparts, making national development essential. The process of development results in growth, advancement, and constructive change in the lives of citizens irrespective of their location. Hence, the ability of a nation to raise its citizens' standard of living is known as national development. Giving people access to jobs and basic necessities is one way to accomplish national development. However, any nation cannot achieve meaningful development without first addressing rural

development, as it significantly contributes to overall national development. Public, private, or even cooperative organizations can achieve this through various means, primarily through their interventions in Nigeria's rural areas, particularly Delta State, which is predominantly riverine and home to the majority of rural dwellers.

Cooperative societies and organisations for centuries have been an instrument for promoting the welfare of citizens while also advancing national development. This is because the structure of cooperative organizations contributes to social and economic transformation, not only for their members but also for society as a whole, regardless of their location. It was on this premise that early economists inferred that cooperatives give birth to cooperation, which sometimes outlives even the founders. Birchall, as cited in Dambatta. (2017), revealed that globally, the origins of contemporary cooperatives can be traced to the end of the eighteenth century in Britain. During this period, working-class groups developed friendly societies, which numbered over a million by 1834, to protect themselves against life hazards through mutual insurance. The industrial revolution's reliance on wage labour sparked the emergence of these groups, perceived as self-help movements. However, government policies in Nigeria have influenced the development of the cooperative movement since 1926, when the Department of Agriculture started organizing cocoa farmers in the western Nigerian states of Abeokuta and Ibadan to sell their cocoa cooperatively (Dambatta, 2017). Since then, this effort has given rise to several other cooperatives.

LITERATURE REVIEW

The development of any rural area commences with the empowerment of rural dwellers by enabling them to meet their basic life needs sustainably. Rural development emerges from the social, economic, and other empowerment of rural dwellers. To put it simply, rural empowerment is the process of giving people or organizations living in rural areas more ability to influence them to make the revolutionary social, environmental, and economic changes needed for sustainable development. Rural empowerment is essential to a country's overall economic productivity as well as the welfare of the people and families who live in rural areas. Atkinson (2017) posited that rural development initiatives, which promote ideas of retention, growth, and expansion in areas outside of cities, aim to improve the quality of life for people living in rural areas.

The cooperative society concept posits that cooperatives are people-centered enterprises, owned, controlled, and run by their members and their operating environment, with the aim of realizing their common economic, social, and cultural needs and aspirations of the union in a democratic and equitable manner. The

conceptual clarification draws upon the interplay between cooperative societies and the multifaceted dimensions of rural development, aiming to understand how these entities serve as catalysts for positive or negative changes within the specified geographical area. In clarifying the concepts pertinent to the impact of cooperative societies on rural development within Delta State's Burutu Local Government Area (LGA), it becomes essential to delve into several key aspects. Firstly, we define "cooperative societies" as organized groups of individuals who work collectively, often pooling resources, skills, and efforts to achieve common economic, social, or cultural goals. These societies typically operate based on principles such as voluntary participation, democratic control, and mutual benefit. Rural development, in the context of this study, encompasses multifaceted improvements in various aspects of rural life, including but not limited to economic growth, social progress, infrastructure development, and the enhancement of living standards for rural residents. This notion of development often extends beyond mere economic indicators to encompass broader community well-being, including aspects of social capital, empowerment, and sustainability.

Cooperatives exist in human societies for a variety of reasons, and they offer numerous benefits to their members. Based on this objective, the association can support rural communities' livelihoods in various ways and enhance their welfare (Agusalim et al., 2019). The primary objective of cooperative societies is to enable members to join forces and gather their resources to accomplish a shared objective that would be challenging for them to accomplish separately. This enables members to access a pool of resources that would have been unattainable for them individually. Moreover, cooperatives serve as the most effective safeguard against the deteriorating social and economic conditions that impact a portion of the population. Cooperation typically emerges when external forces pose a threat to an individual, but membership in these associations shields members from harsh economic realities, as they can readily provide assistance in such situations. Cooperatives are businesses that support their members in working together to find solutions to common social issues.

Members of a cooperative organize it, particularly in situations where the market is unable to supply essential goods and services at reasonable costs and satisfactory quality. Given these feelings, it is evident that cooperatives enable members to enhance their economic prospects and improve their quality of life, primarily through self-help initiatives. Cooperatives also provide members timely access to relevant information. For instance, cooperatives quickly expose farmers to new agricultural technology and innovations, providing them with an advantage over non-members (Abebaw & Haile, 2013).

Members of the cooperative societies are in the process urged to put their monies into any profitable business activity, and this develops the attitude of savings and investment in members, which also reduces poverty (Allahdadi, 2011). Members of cooperative societies also have access to goods and services at a price that provides value for their money. This is because they often purchase products straight from manufacturers and resell them to their members, while on the other hand, those who are producers are secured from price fluctuation, which is able to adversely affect producers, and as such, the welfare of members is guaranteed rather than turning a profit.

Being a member of a cooperative society is also an avenue to acquire knowledge about basic economic issues. Cooperative societies impart essential knowledge on basic social and economic issues to enhance members' livelihoods. This includes instruction in the areas of purchasing, selling, and distributing goods and services. This association also encourages hard work because they both take pride in their ownership. Members of cooperative societies are also able to build long-term assets against the rainy day as well as achieve sustainable income flow (Ghosh & Maharjan, 2011). This is important before, during, and after any economic upheaval.

Cooperate societies equally promote interpersonal relationships, which are important for the social wellbeing of members. Cooperative society members cultivate friendships, sisterhoods, and other relationships essential for a meaningful life. Over time, cooperative societies enable their members to participate in mass production, distribution, and consumption through their operations. Cooperative societies also aid members in improving their standard of living by offering discounted goods, promoting savings, and providing low-interest loans to those in need. Members of cooperative societies have a lot to gain for their overall wellbeing.

There are several challenges that cooperative societies face in contributing effectively to rural development, and part of this is that government assistance for cooperative organizations has, so far, been insufficient and inconsistent (Meliá-Martí et al., 2021). The government's assistance to cooperative societies falls short of meeting the growing membership needs. Discourse, rather than actual action, greatly impacts the activities of the societies. Similarly, members' lack of commitment presents challenges. Some members of cooperative societies, including some leaders, have demonstrated a callous disregard for their operations, expressing a greater interest in splitting the benefits and meeting personal interests rather than grouping them up. The activities of cooperatives hence receive only passing attention, and as a result, they have not received much attention even from government and non-governmental organisations that are supposed to support their activities (Drozd et al., 2021). Similarly, the lack of capital is also a major constraint, as no cooperative can function beyond

its capital base. People desire to engage in cooperative activities, but their inability to do so stems from a lack of necessary funds, which in turn hinders the cooperative's ability to function. This has an impact on the activities of cooperative organizations, particularly in rural areas.

EMPIRICAL REVIEWS

There are related studies that other researchers have carried out to investigate how cooperative society contributes to growth and development. Fasakin and Popoola (2019) investigated agriculture cooperative associations, livelihood income, and rural households' welfare in Osun State, Nigeria. We collected data through multi-stage random sampling and used descriptive statistics and probit regression model analysis. We observed a higher proportion of male farmers (62.16%) compared to female farmers (37.54%); the average age of the farmers was 37 years, with the majority (67.57%) being married. Household size was 54.59% for a (1-5) family, with 45.95% having farming experience of 11–15 years. The majority of the farmers derived their income from agricultural activities (39.46%), though the primary occupation was not farming (57.84%). The income level was 42.6% between 60,000 and 80,000 Naira monthly, and a larger percentage (76.33%) are active members of cooperative associations. Poor credit accessibility, affecting 35.14% of the population, is a contributing factor to low welfare status and poverty. The result of the Probit regression model showed that the coefficients of age, sex, years of education, level of monthly income, access to credit, and size of the farm significantly affect participation in cooperation associations in the study area. The coefficients of age, sex, size of the farm, and access to credit were positive and significant at 1%, 5%, and 10%, respectively, while the coefficients of income and level of education were negatively significant at 10%. Farmers in the study area also keep different types of livestock and domestic animals like goats, sheep, fowl (poultry), pigs, and catfish as either major, alternative, or additional sources of income. Therefore, we recommend that cooperative societies incorporate adult education into their empowerment programs to enhance the literacy level of their rural members. Additionally, agricultural co-operative members should have access to short-term loans, credit, and empowerment inputs to fortify their association and boost their income levels.

Rasaki, Olojede, Adeoye, and Emiola (2018) investigated the contributions of cooperative societies to the well-being of women in the Yewa North Local Government Area of Ogun State, Nigeria. They conducted the study in Yewa North Local Government Area of Ogun State, South Western Nigeria. We used a systematic sampling technique to select 180 respondents from registered members of cooperative societies. We analysed the data using both descriptive and inferential statistics. The result revealed that the majority (82.22%)

of the respondents were married with an average age of 53 years. The majority of them (99.44%) have completed formal education, with an average of 11 years of schooling and a mean household size of 6 members. The respondents generally affirmed that cooperative societies provide access to credits, training, information, and farm input, as well as a market for farm produce and social recognition. The majority of the respondents were able to possess farmland, buildings, motorcycles, bicycles, telephones, radios, and televisions after they joined cooperative societies. They also have improved access to quality health care and food. The result of the t-test showed that there is a significant difference in the average monthly income (₦39,614.44 difference) of the women and a t-value of 23.64. In conclusion, this study provided strong evidence that cooperative societies contributed a lot to the well-being of women in the study area. We recommend encouraging women to join a cooperative society of their choice.

Ogbeide (2015) carried out an assessment of cooperative society as a strategy for rural development in Edo State, Nigeria. Ogbeide conducted the study in Edo State, Nigeria. We selected 150 respondents using a convenient sample technique. We selected them from three local government areas of the state. We collected data from the respondents using a structured questionnaire. We carried out a statistical analysis using frequency distribution, percentages, and Chi square. The analysis revealed the success of the cooperative society strategy and its encouragement in the development of rural communities. The study demonstrated a significant correlation between the co-operative society and the expansion of rural businesses within the community, as well as a significant relationship between the co-operative society's growth and the creation of employment within the community. The study may lack generalization due to the small number of cooperatives used for it and the convenient sample nature of the selected respondents.

Nlerum and Ogu (2014) investigated the role of farmers' cooperative societies in rural development in Nigeria. The study determines the role of farmers' cooperative societies in rural development in Okrika Local Government Area (LGA) in Rivers State, Nigeria. We conducted a structured survey on a random sample of 105 farmers. Almost 90% of the respondents were members of farmers' cooperative societies, with the highest participation (61%) registered in fishermen cooperatives. The main benefit of membership in farmers' cooperative societies was financial assistance, and the main role of farmers' cooperatives in rural development was to foster unity in problem-solving. All respondents identified both issues. Additional roles included mobilizing people to participate in other rural projects and training leaders for rural enterprises, which were identified by about 75% of the respondents for each issue. The cooperative identified the provision of agricultural extension services and the strengthening of rural industries as the least satisfactory activities. The study

accordingly recommends putting more effort into the improvement of extension services and the strengthening of rural-based industries by farmers' cooperatives.

Tumenta, Amungwa, and Nformi (2021) investigated the role of agricultural cooperatives in rural development in the era of liberalization in the north-west and south-west regions of Cameroon. This research focused on identifying the role agricultural cooperatives played in rural development during the liberalization era in the North West and South West regions of Cameroon. We collected data from primary sources. We administered questionnaires to 329 respondents from 52 agricultural cooperatives in 40 villages, achieving a response rate of 78.7% in the North West Region and 21.3% in the South West Region. We conducted interviews with agricultural cooperatives and government officials in both regions. Findings from the field show that 80% of the respondents agreed that agricultural cooperatives play a role in rural development, especially in the areas of training, increased output production, the provision of inputs, and marketing farmers produce. Agricultural cooperatives can effectively and conveniently handle only two major roles in their rural development efforts: improved agricultural production and capacity building. Seventy percent of the respondents declared that they were satisfied with the role that agricultural cooperatives play in rural development, despite the sociopolitical crisis in the study area. The government should increase investments in agriculture and rural infrastructure and create an agricultural bank to enable agricultural cooperatives to play their role fully in rural development.

Miroro, Anyona, Nyamongo, Bukachi, Chemuliti, Waweru, and Kiganane (2022) conducted another study on determinants of smallholder farmers' membership in cooperative societies. This study involved a survey of 1,274 smallholder chicken farmers. We analysed the data using a two-sample t-test of association, Pearson's Chi-square test, and binary probit regression model. The results suggest that farming as the main source of income, owning a chicken house, education attainment, attending training or accessing information, vaccination of goats, and keeping a larger herd of goats are the key factors that significantly influence cooperative membership. However, factors such as gender, age, household size, distance to the nearest agrovet, vaccination of chickens, and the number of chickens kept do not significantly influence cooperative membership. The survey did not capture data on some variables, which have been shown to influence cooperative membership. Nevertheless, the results show key explanatory variables that influence membership in cooperatives.

Eucharua (2018) conducted an assessment of the contribution of cooperative societies in the development of the youth, using a case study of selected cooperative societies in Dunukofia Local Government Area, Anambra State, Nigeria. This study focuses on evaluating the role of cooperative societies in fostering youth development in Dunukofia Local Government Area, Anambra State,

Nigeria. It is believed that cooperative societies are a veritable tool for youth development. The study aims to specifically ascertain and describe the corporate profile of cooperative societies, identify the activities these societies engage in and their impact on youth development, compare the youth's exposure to development activities before and after joining these societies, understand the youth's perception of their cooperative's influence on their development, and identify the challenges these cooperative societies and their youth members face in achieving their goals. Members of six selected cooperative societies served as the respondents. We sourced primary data by administering questionnaires to 159 members, and gathered secondary data from literary works and documents. We descriptively analysed the data using means, percentages, 5-point Likert scale, chi-square, and z-test techniques, and tested two hypotheses. The study found a positive relationship between the activities of cooperative societies and youth development. There is also a significant change in the exposure of youth to development activities before and after their membership in cooperative society. Several constraints were identified to be affecting the cooperative societies in effectively meeting and enhancing youth development, prominent among them are weak financial strength of the society, Poor management of the society, lack of basic infrastructures, Fraud and financial malpractice.

Echukwu (2022) investigated the impact of demographic factors on agricultural cooperatives in Kogi State, Nigeria. In developing nations, agriculture serves as the primary source of employment and income, yet its full potential remains unexplored. This study examines demographic factors among agricultural cooperatives in Kogi State, Nigeria. We adopted a survey research design for this study. The population of this study is six thousand and forty-four (6044) registered women in agricultural cooperatives in Kogi State. We selected respondents using the multi-stage sampling technique, which involves successive stratified random sampling, with a sample size of three hundred and seventy-five (375) women cooperators. A structured questionnaire was the major source of data. We tested the instrument's reliability using the Cronbach's alpha consistency method. The researcher administered and collected data with the help of two research assistants. We analysed the data using descriptive tools like frequencies, percentages, mean ratings, and standard deviation, and tested the hypotheses using multiple regression analysis. The findings revealed that demographic factors, particularly gender, significantly affect agricultural cooperatives in Kogi State. This study therefore, recommends that international Centre for Cooperative should strive and enforce equal membership right in terms of positions and benefits. Perhaps a mandatory tenure rotation or shift based on gender line and cooperative official status could be implemented, particularly in rural areas. These studies

show that membership in cooperative societies is significant to personal and societal development.

Purpose of the Study

The study investigated the contributions of cooperative societies to rural development in Burutu Local Government Area of Delta State. The specific objectives of the study were to:

1. To identify the contribution of membership of cooperative societies to education of rural dwellers in Burutu LGA of Delta State.
2. To determine the impact of participation in cooperative societies on health of rural dwellers in Burutu LGA of Delta State.
3. To examine the contribution of membership of cooperative societies to skill development of rural dwellers in Burutu LGA of Delta State.

Research Questions

The following research questions were answered in the study:

1. To what extent does membership of cooperative societies contribute to education of rural dwellers in Burutu LGA of Delta State?
2. What is the impact of participation in cooperative societies on health of rural dwellers in Burutu LGA of Delta State?
3. To what extent does membership of cooperative societies contribute to skill development of rural dwellers in Burutu LGA of Delta State?

Hypotheses

The following hypotheses were tested at 0.05 level of significance:

1. There is no significant difference between the membership of cooperative societies' and education of rural dwellers in Burutu LGA of Delta State.
2. There is no significant difference between the participation in cooperative societies' and health of rural dwellers in Burutu LGA of Delta State.
3. There is no significant difference between the contribution of membership of cooperative societies' and skill development of rural dwellers in Burutu LGA of Delta State.

METHODOLOGY

The study adopted a descriptive survey design as it focused on investigating an existing phenomenon by collecting data from sampled respondents in a given population, upon which generalisations were made. The study's population consisted of all registered cooperators who resided in the predominantly rural communities of Burutu LGAs in Delta State. The Cochran sample size

determination formula determined the sample size of 369 cooperators for the study. 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%) females, which is the ratio of males to females according to UNDP data. The study employed a multistage sampling technique to select the respondents. The respondents were selected using stratified random sampling technique after one cooperative has been selected from the consumer, producer, and credit and thrift cooperatives in two riverine communities randomly selected in Burutu LGA of Delta State. The instrument that was used for data collection was a structured questionnaire tagged Contributions of Cooperative Societies to Rural Development Questionnaire (CCSRDQ). The questionnaire had two sections, namely Section A for the collection of demographic data about the respondents and Section B, which contained the 15 questionnaire items designed for the study (5 questions for the three clusters). The questionnaire items were responded to on a four-point modified Likert scale of strongly agree (SA), agree (A), disagree (D), and strongly disagree (SD) with

weighted values of 4, 3, 2, and 1. These values are summed up and divided by 4 to arrive at the criterion mean score of 2.50, which was used to agree or disagree on each of the questionnaire items. The instrument for data collection was face and content validated by two experts of measurement and evaluation at the University of Port Harcourt. The reliability of the instrument was determined using Cronbach alpha statistics. There were ten cooperators outside the selected sampled respondents who were selected from the two communities and administered the final copy of the instrument, and their responses were analysed to determine the internal consistency of the instrument. The reliability of the instrument was estimated at 0.79, 0.78, and 0.82 from the three clusters of the questionnaire. The researcher selected two research assistants who assisted in the data collection process. After receiving a briefing on the data collection procedure, each of them assisted in covering the selected communities. The research questions raised were analysed using mean and standard deviation, while the hypotheses were tested at the 0.05 level of significance using t test statistics.

RESULTS

Answer to Research Questions

Table 1: Extent of Contribution of Membership of Cooperative Societies' to Education of Rural Dwellers in Burutu LGA of Delta State

S/No	Statement	Mean	SD	Remarks
1	Improvement in the number of household members accessing formal education	2.82	0.86	High Extent
2	Reduction in the cases of school dropout among household members	2.75	0.88	High Extent
3	Ability to cater for basic educational needs in school	2.61	0.94	High Extent
4	Ease of transiting to higher levels of education	2.58	0.96	High Extent
5	Ability to pursue further education for more knowledge	2.73	0.89	High Extent
	Average	2.70	0.91	High Extent

Table 1 indicated that the responses of the cooperators to items 1, 2, 3, 4 and 5 in the table above produced mean scores of 2.82, 2.75, 2.61, 2.58 and 2.73 and the average mean was 2.70 which implied that the

respondents agreed to all the items listed and the average mean of 2.70 also showed that there was a high extent of contribution of membership of cooperative societies to education of rural dwellers in Burutu LGA of Delta State.

Table 2: Extent of Contribution of Participation in Cooperative Societies' on Health of Rural Dwellers in Burutu LGA of Delta State

S/No	Statement	Mean	SD	Remarks
6	Ease of accessing basic health care services	2.59	0.95	High Extent
7	It has been easy affording medical services in available healthcare facilities	2.48	1.02	Low Extent
8	Reduction in the cases of nutrition induced diseases	2.70	0.92	High Extent
9	There has been no death related to failure to access health care services	2.77	0.87	High Extent
10	Cases of child mortality is absent due to ability to access health care services	2.60	0.95	High Extent
	Average	2.63	0.94	High Extent

Table 4.3 indicated that in response to items 6, 7, 8, 9 and 10 in the table above, the cooperators responded to item 6 with a mean score of 2.59, to item 7 with a mean score of 2.48, to item 8 with a mean score of 2.70, to item 9 with a mean score of 2.77 and to item 10 with a mean score of 2.60. All of these items were above the criterion mean score and implied that the respondents believed the

items existed to a high extent since the mean scores were above the criterion mean score of 2.50 used for decision making. Averagely, the mean score of 2.63 supported the assertion of the respondents that there was a high extent to which participation in cooperative societies' contributed to the health of rural dwellers in Burutu LGA of Delta State.

Table 3: Extent of Contribution of Membership of Cooperative Societies' to Skill Development of Rural Dwellers in Burutu LGA of Delta State

S/No	Statement	Mean	SD	Remarks
11	Survival skills have been acquired to meet basic needs of the family	2.84	0.85	High Extent
12	New business ventures have been established as a result of being a cooperator	2.88	0.83	High Extent
13	The financial base of my business has improved over the years	2.64	0.92	High Extent
14	Skills acquired have been improved upon for economic sustainability	2.90	0.82	High Extent
15	Skill acquired has been an important source of income to the household	2.93	0.81	High Extent
	Average	2.84	0.85	High Extent

Table 3 indicated that item 11, 12, 13, 14 and 15 had mean scores of 2.84, 2.88, 2.64, 2.90 and 2.93 from the responses of the cooperators which were further analyzed. These values were all above the criterion mean score of 2.50 used for decision making and this meant that the respondents believed that there was a high extent

to which the items existed. Similarly, the average mean score of 2.84 indicated that averagely, the cooperators believed that there was a high extent to which membership of cooperative societies' contributed to skill development of rural dwellers in Burutu LGA of Delta State

Test of Hypotheses

Table 4: There is no significant difference between the membership of cooperative societies' and education of rural dwellers in Burutu LGA of Delta State.

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		Decision
					Lower	Upper	
Education	25.100	367	.000	14.00000	12.7382	15.2618	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 25.1 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 education of rural dwellers in Burutu LGA of Delta State

Table 5: There is no significant difference between the participation in cooperative societies' and health of rural dwellers in Burutu LGA of Delta State.

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		Decision
					Lower	Upper	
Health	15.729	367	.000	12.80000	10.9591	14.6409	Reject

Table 5 showed 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 15.7 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 health of rural dwellers in Burutu LGA of Delta State

Table 6: There is no significant difference between the contribution of membership of cooperative societies' and skill development of rural dwellers in Burutu LGA of Delta State.

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		Decision
					Lower	Upper	
Skill_Development	17.182	367	.000	12.60000	10.9411	14.2589	Reject

Table 6 revealed 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 17.2 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 skill development of rural dwellers in Burutu LGA of Delta State.

DISCUSSION OF FINDINGS

Contribution of Cooperative Societies to Education of Rural Dwellers

The cooperators sampled for the study indicated from their responses that there is a high extent to which being a member of a cooperative society affects their education.

Some studies have also shown that there is a mutual relationship between membership of cooperative societies and education as Fasakin and Popoola (2019) pointed out in their studies that there is a relationship between level of education and participation in cooperative societies. This implies that people with formal education are more likely to participate in cooperative activities and their membership again provides opportunity to improve on their educational opportunities. In their responses, it was shown that one of the major educational benefits of being cooperative members is that it increases the number of household members who are able to access formal education. This means that there is an improvement in the number of family members who are able to enroll in a formal school and acquire formal education by virtue of a family member being a cooperator. On the other hand, the respondents also indicated that cases of school dropout were reduced and this means that it was easy for members of the family to continue their education without any form of interruption. Similarly, the cooperators also indicated that members of the household of cooperators could further their education to higher level and that those who go to school are able to cater for their basic educational needs. This align with the outcome of the study by Ogbeide (2015) which revealed that there are better employment opportunities for cooperators and this is premised on the fact that some of them are able to acquire the required education needed to survive in business. In fact, cooperators who are in the agricultural sector are able to acquire more knowledge as Nlerum and Ogu (2014) reported from the findings of their study that they are able to acquire extension services which improved on their information level particularly in their areas of business although it was revealed that this was not very satisfactory. The transition to higher levels of education was also easy for the members of cooperative societies and their household as indicated from the responses of the cooperators.

Contribution of Cooperative Societies to Health of Rural Dwellers

In terms of health benefits, the responses from the cooperators indicated that there was a high extent to which their health was improved by virtue of belonging to a cooperative society. In the most part, the respondents indicated that there was a reduction in the death cases recorded as a result of failure to access health care services. This means that those who belong to cooperative societies are able to engage in activities that enable them to take care of their health needs. In a related manner, the cooperators indicated that cases of diseases as a result of malnutrition were also addressed since members belong to cooperative societies which were able to take care of their needs. This means that when one is a member of cooperative society, they are better positioned to meet their nutritional needs which promotes

their health condition. In the same vein, the cases of child and maternal mortality were properly dealt with since members belong to cooperative societies that took care of their basic needs while there was also ease of accessing basic health care services also. This is very essential as studies have shown including that of Miroro et al., (2022) which alluded to the fact that women are most times disadvantaged when they join cooperatives because part of their basic needs are often not taken into consideration. In fact, Echukwu (2022) went further to report that gender is significantly affected by cooperatives and the need to address the health need of these individuals cannot be overemphasized for the development of the rural areas. However, the respondents indicated that there was a low extent to which health care was affordable and this may imply that the cost of medical care may be beyond what people in their locality could afford or that their income was not high enough to meet this essential need.

Contribution of Cooperative Societies to Skill Development of Rural Dwellers

The result of the study showed that there was a high extent to which participation in cooperative society improved the skill development prospects of members. Supporting this finding, Eucharua (2018) indicated from the findings of their study that participation in cooperative societies improved youth development. This means that the skills and knowledge of cooperators are enhanced by their participation in cooperative societies which cannot be overemphasized. This means that the skills of the members was better enhanced by virtue of being members of cooperative societies. Tumenta et al., (2021) indicated from the findings of their study that 80% of the respondents agreed that they acquired training by virtue of being members of cooperative society which improved on their skill level for sustainability. It was indicated that majorly, the respondents were able to acquire skills that improved on their economic sustainability. This means that the respondents were able to acquire skills that were in high demand and could assist them in meeting their economic needs sustainably. It was also shown that the respondents indicated that the skill they acquired helped to improve their source of income meaning that their income base was improved from the skills that they acquired. Supporting this assertion, Rasaki et al., (2018) reported in their study that cooperators were able to acquire more asset because they judiciously put the skills they had to work which helped to improve their income level. The respondents indicated that they were able to also start new business and also acquire survival skills which they could deploy to meet their basic needs no matter the economic situation. The skills acquired by these cooperators according to them assisted to improve on their financial base meaning that they had been able

to acquire skills that can be put to use for a long period of time and which could help improve on their financial life.

CONCLUSION

The study concluded based on the findings of the study that membership of cooperative society was significant to the education, health and skill development of members. This implies that those who are members of cooperative societies were better off as a result of being members and this is significant to the development of their rural locality which improves the rural area than those who are not members.

RECOMMENDATIONS

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

1. There is need for cooperators and cooperative societies to be exposed to regular training programmes were they can acquire contemporary skills and knowledge that will assist to improve their activities for national development. This means that cooperative societies should ensure that their members are adequately trained for better performance.
2. The government should ensure that cooperative societies are provided access to funding at no or very little interest rate as their activities is also contributing to the development of the rural areas in a significant way.
3. Cooperative societies should ensure that individuals with integrity, high level of education and political command are elected into position of leadership as this will help to ensure that the right people are in leadership who will properly coordinate the activities of the association.

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