

## ROLE OF COOPERATIVE SOCIETIES IN COMMUNITY DEVELOPMENT IN YOBE STATE, NIGERIA

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### Abstract:

Cooperative societies play a vital role in fostering grassroots development, yet their contributions are often underutilized due to limited government support and inadequate resources. In Yobe State, Nigeria, where communities face persistent challenges in achieving sustainable development, cooperatives have emerged as key drivers of self-help initiatives. This study investigates the role of cooperative societies in promoting community development within the state. A survey research design was adopted, using questionnaire to gather data from respondents. The functionalist theory served as the theoretical framework, emphasizing the cooperative societies' function in maintaining social stability and development. From a population of 2,947 cooperative members, a sample of 340 respondents was determined using Krejcie and Morgan's (1970) sample size table. Data collected were analyzed through descriptive statistics. Findings revealed that over 60% of respondents were male, 42% belonged to agricultural cooperatives, and 37% indicated that community members themselves initiated the cooperatives. The study further showed that self-help projects remain the primary avenue for community development, with 62% of respondents lamenting the absence of state assistance, leaving cooperatives as the sole source of support. Based on these insights, the study recommends that government intensify efforts in funding, capacity building, and provision of technical facilities to strengthen cooperative societies and enhance their impact on community development initiatives.

**Keywords:** Role, Cooperative Societies and Community Development

### Introduction

In Nigeria, cooperative societies performed a significant role toward financial inclusion, entrepreneurial growth and converting poverty alleviation among registered members and communities. A recent study conducted in the southern region of the country precisely Anambra state postulated that cooperative society played a pivotal role in expanding the business activities among its members (Nwachukwu et al., 2025).

In a similar vein, cooperative society served as a strong parameter in advancing the socio-economic development in the country especially in the area of limited access to formal financial services, high rate of unemployment and massive rural poverty in Nigerian communities. Cooperative society as the name imply and defined as non-governmental body created by individuals in other to meet the common economic, social and cultural need through collectively owned and democratically governed enterprises, the cooperative society is functioned based on the principle of mutual assistance, control democratically and equitable resources pooling (Adeyemi, 2023).

In the northern region particularly where Yobe State is located, cooperative societies remained a serious apparatus for local economic participation and empowerment. Indication from Yobe State precisely showed that cooperative societies assist members in the state in the area of securing loans from government, financial institutions such as banks and helps in rural development initiatives by providing access to financial capital something that no individual groups can do so (Afribary, 2025).

Similarly, a finding from Damaturu the state capital of Yobe state, revealed that the level of financing is the strong determinant of the registered members to mobilize savings, extend credit and support productive ventures (Afribary, 2025).

The objectives of cooperative societies in the rural communities are to foster savings, bringing economic welfare, creating unity and solidarity, organizing, development of efficiency, supply a goods at fair price and defence against disturbance. The reasons behind these objectives were when government commitment failed and other way discontinued then the cooperative societies will move on in providing its members the necessary loans.

### **Objectives**

The significant objectives of this study are to assess the role of cooperative societies in Yobe state, then other objectives are:

1. To evaluate the types of cooperative societies that are found in community development in Yobe state
2. To examine the types of activities that the cooperative societies undertake in promoting community development in Yobe state
3. To ascertain the extent to which cooperative societies participate in promoting community development in Yobe state
4. To determine the problem facing cooperative societies in doing their activities in Yobe state

### **Literature**

#### **The Role of Cooperative Societies on the Rural Community Development**

Cooperative societies is an organization established by its members and generate the resource within themselves aimed at tackling the problem of economic, social and cultural needs. The associations are varied in terms of their service delivery or benefit to its members and the community in general.

A consumer cooperative society is a kind of association with its mission to help members and community in providing them with essential goods and services in low and affordable prices, eliminating the interference of the middlemen and reducing cost of living. Consumer cooperative first looks at the current price of goods in the market in order to find a way that can give their commodity to their members in fair prices (Idriss, 2024).

In line with the above, producer cooperative societies play a significant role in making their members and the community to enhance the way of producing, processing or marketing their goods for instance like farmer and artisans. These help the community to achieve bargaining power and market access, boost incomes and strengthen local economic networks (Ojoko and Damian, 2023).

Similarly, agricultural cooperative societies is a society form by individual groups in other have unity and common purpose by assisting the members in the area of providing them with the improve variety of inputs such as seeds and farm implement that can assist them in their farming activities. These strategies help the community to promote large scale farming economies, improve food production and livelihood (Sekasi, Yaweri and Jacob, 2025).

It is no doubt that cooperative societies contribute significantly in shaping a positive life of rural populace especially the crop farmers in the area of reducing poverty through access to affordable credit, services and members education that stands as strong tool for improving their small business (Guda-Nda and Obimbua, 2023).

The significant correlations between cooperative societies and women's livelihoods have been shown in their economic outcomes such as access to credit and educational investment, women's who were opportune to access credit and have knowledge of investment they are likely to become a good entrepreneur that can help not only themselves but other members of the community (Salami and Okunade, 2025).

In contrast, cooperative societies were generating its fund through various means which include government, non-governmental donors, and umbrella bodies in the name of grants or loans to enable them to run their activities. Government funding to cooperative societies is strongly assist in running their activities

to both the registered members and the community in providing social amenities (Adeniyi and Yoloye, 2021)

Cooperative societies like marketing cooperatives perform a wonderful job in eliminating the middle men and the unnecessary waste of products avoided. For instance, local producers of corn flour were wasted sometimes under rain and sun but if they are in the cooperative, it would have been simple for them to be disposed of (Francis, et, al. 2016).

Cooperative societies use all necessary influence at its disposal to create a kind of returns on behalf of the members which includes better prices than alternatives, important services that would make easier their members to get access to market that are not available to them, increased market power, and useful information. One of the key contributions of cooperative societies to rural development is in the area of poverty alleviation and income generation. By providing members with access to credit, agricultural inputs, and markets, cooperatives enhance the productive capacity of rural farmers and traders, thereby improving household income (Aremu & Oyebisi, 2014).

### **Theory**

Numerous philosophers have tried to put in place the social phenomena in a variety of ways depending on the situation on ground. Empirical studies had put forward the theories to give way in explaining or answer the key question about human interaction, these philosophers postulated the theory in order to justify scientific writing to the right dimension. In fact, for all the explanation to be called a theory in science, it requires considerable supporting evidence.

Functionalism explained human society intensively, among the philosophers who form the consensus or functionalist theory includes the following Auguste Comte (1788-1857), Talcott Parson (1902-1979), Herbert Spencer (1820-1903) and Emile Durkheim (1858-1917). They looked at society in a holistic term that the constituent part of it is contributing for the existence of general system and its members. In other word, these scholars maintained that society is like human organism that each part play a crucial role for the development of the whole system. The scholars also maintained that society as a general body share same value, norms, and order which according them these norms are in agreement of the general members of the society and law. Therefore, the functionalist theory is trying to explain the function of cooperative societies in community development they look at it from the formation of various cooperatives in the society. These cooperatives according to functionalist are formed by its members which seen as functional part of the community. These cooperatives that is formed by its members help to give them ideas that would bring development to their society. The functionalist considers cooperatives societies that constitute part of the society and contribute to the development of the society and also its effort is to bring progress and betterment of the society. It is evident that functionalist emphasize that the existence of cooperative societies in the community contribute not only the development of the community but also the stability and social order.

Based on the argument of functionalist theory one would understand that there is a great linkage between the theory and this study, since the theory categorically mentioned the importance of part of the society toward the development of the larger society. Therefore, cooperative societies served as the unit of the society that is contributing for the progress, development and the betterment of the larger society.

### **Methods**

The study used survey research design and questionnaire was the main instrument for the data collection for the study. However, Krejcie and Morgan (1970) sample size determination table was use to draw the sample of 340 respondents based on the population of 2,947 members of the cooperative's societies in the state. Furthermore, purposive sampling was used in selecting 340 respondents among the cooperative members in Yobe state, Nigeria. Seventeen local governments were selected from the state which includes Bade, Bursari, Damaturu, Fika, Fune, Geidam, Gujba, Gulani, Jakusko, Krasuwa, Machina, Nangere, Nguru, Potiskum, Tarmuwa, Yunusari, and Yusufari Local Government Areas. Twenty (20) respondents were randomly selected from each of the selected local government areas in the state this make the total number

of 340 respondents to collect the data for the purpose of this study. Finally, the collected data was analysed using descriptive statistics.

## Results and discussions

**Table 1: Demographic Information of the Respondents**

Description	Frequency	Percentage
<b>Age</b>		
25-35	85	25
36-40	91	26
41-45	109	32
Above 45	55	16
<b>Total</b>	<b>340</b>	<b>100</b>
<b>Sex</b>		
Male	231	67
Female	109	32
<b>Total</b>	<b>340</b>	<b>100</b>
<b>Marital Status</b>		
Single	26	7
Married	250	73
Divorced	55	16
Widow	9	2
<b>Total</b>	<b>340</b>	<b>100</b>
<b>Educational Status</b>		
Adult education	68	20
Primary level	93	27
Secondary level	164	48
Tertiary level	15	4
<b>Total</b>	<b>340</b>	<b>100</b>
<b>Occupation</b>		
Farming	161	47
Trading	145	42
Civil servant	28	8
Others	6	1
<b>Total</b>	<b>340</b>	<b>100</b>

**Source: Field Study, 2025**

Table 1: the table above indicates that majority of the respondents with the percentage of (32%) fall between the ages of 41-45 years old, whereby (67%) are male. It is also shown that (73%) are married and in terms of educational status majority of them were secondary school leavers with (48%). Similarly, majority of the respondents engaged in farming activities as their occupation with (47 %). The implication of this finding to the study is that, majority of the respondents are beyond the age of youthful stage, most of them are male and married. These is to indicate that the cooperative societies exclude youth both male and female. Therefore anyone that is single or not married are not welcome to participate in the cooperative societies.

**Table 2: Types of Cooperatives, Initiator of the Cooperative, Objectives and Source of Revenue of the Cooperative**

Description	Frequency	Percentage
<b>Type of cooperatives</b>		

Processing/industrial	31	9
Marketing/trading	61	17
Livestock and pastoral	84	24
fishermen	18	5
agriculture	144	42
Others	2	1
<b>Total</b>	<b>340</b>	<b>100</b>
<b>Initiators</b>		
Community members	129	37
Local government	80	23
State government	128	37
Others	3	1
<b>Total</b>	<b>340</b>	<b>100</b>
<b>Objectives</b>		
Enhancing access to market	61	17
Encouraging education	54	15
Improving living standards	99	29
Promotion of economic self-reliance	53	15
Facilitation of access to credit	68	20
Others	5	1
<b>Total</b>	<b>340</b>	<b>100</b>
<b>Source of Revenue</b>		
Contribution	98	28
Appeal fund	79	23
Philanthropist	101	29
Others	57	16
Others	5	1
<b>Total</b>	<b>340</b>	<b>100</b>

**Source:** Field Study, 2025

Table 2: the result of the respondents on the type of cooperatives majority of them belonged to agriculture with 42% this is to show that the respondents engaged in different kind agricultural activities, the study went in agreement with Ojoko and Damian (2023) that cooperative societies engaged its members in agricultural activities particularly in rural areas for the development and self-reliance in their communities. On the issue of initiator of the cooperative, it has been shown 37% of the members agree that community members and state government are the initiators of the cooperatives, this went contrary with the study of (Habson, 2020) that all developmental activities in the community are taking care by non-governmental bodies. 29% of the respondents agree that they engaged in cooperatives in other to have a good standard of living, the findings are in line with the study of Sekasi, Yaweri and Jocob (2025) that the cooperative societies always remained as an instrument for social and economic transformation for its members. In the area of source of revenue 29% of the respondent sourced their fund through appeal fund, the findings agree with Salami and Okunade (2025) that cooperative societies provide a good opportunity for its members to access credit loans and knowledge of investment particularly for women.

**Table 3: Government assistance, financial state, felt-need and type of help-self undertaken by the respondents**

Description	Frequency	Percentage
Type of assistance		

Financial	52	15
Technical	49	14
Material	62	18
Others	7	2
No assistance	170	50
<b>Total</b>	<b>340</b>	<b>100</b>
Financial state		
Very adequate	35	10
Adequate	46	13
Intermediate	116	34
Inadequate	143	42
Total		
<b>Ways of identifying felt-needs</b>		
Media programme	40	11
General meeting	158	46
Personal contact	132	38
Other ways	10	2
Total	340	100
<b>Type of self help</b>		
Construction of roads	41	12
Rehabilitation of schools	121	35
Construction of wells	32	9
Others	146	42
<b>Total</b>	<b>340</b>	<b>100</b>

Source: Field Study, 2025

Table 3: revealed that on the issue of assistance, 50% of the respondent's lament that they are not getting any assistance from the side of the government, the findings went in line with the study of Afribary (2025) that there is a great inadequacy of financial support from government in improving the activities of cooperatives society's members in the community. In the issue of state financing 34% of the respondents lament that the state financing is intermediary, on the way of identifying the felt needs of its members, 46% of the cooperatives identified it through general meeting the findings is in agreement with the study of Aremu and Oyebisi (2014) that a successful cooperative provide it members with loans at affordable interest in other to have a common felt need and solve them collectively. On the type of self-help work, 42% of respondents identified that they engaged in other type of self-help work.

**Table 4: Assessment of cooperative societies, problems encountered and solution to the problems**

<b>Description</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Assessment</b>		
Excellent	43	12
Good	122	35
Average	111	32
Below average	64	18
<b>Total</b>	<b>340</b>	<b>100</b>
<b>Problems</b>		

Inadequate finance	222	65
Poor motivation	71	20
Inadequate working materials	47	13
<b>Total</b>	<b>340</b>	<b>100</b>
<b>Solutions</b>		
Government financial support	201	59
Provision of working materials	66	19
Public enlightenment	73	21
<b>Total</b>	<b>340</b>	<b>100</b>

Source: Field Study, 2025

Table 4: the table above indicate in the issue of assessment, that 35% of the cooperatives rated their contributions for the development of the community as good. This implied that cooperative's contributions to the development of the community is great. Also, on problems faced by cooperatives, 65% laments about poor financing. This is to say that most of the cooperative have difficulty in financing. The findings is contrary with study of Adeniyi and Yoloye (2021), that most of the times cooperative societies accessing resources especially financial from non-governmental organizations. Regarding the solutions faced by cooperatives affecting their activities, 59% of the respondents suggest that there is need for government's financial support for the smooth conducts of cooperative societies.

### Conclusion

The study indicate that cooperative societies play significant role toward the development of the community. It also played an important role in ensuring good standard of living for its members. However, the study also identified a numerous problem that affects cooperative societies especially in inadequate fund and lack of government commitment toward financial assistance for the smooth conduct of the cooperatives.

### Recommendations

The study recommends cooperative societies to make sure that it members should always make a good feasibility plans on a certain kind of business intend to invest in. in this regard it will enable them invest in a business that bring a great profit and results oriented business undertakings. Government should also not be reluctant in providing the organizations in financing them as well as the non-governmental organization and cooperate bodies for the cooperative to come up with the existing problems that are facing particularly in the areas like capital and small size loans for the development and improvement of community projects.

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