COOPERATIVE SOCIETIES AND SUSTAINABLE DEVELOPMENT IN ANAMBRA STATE

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Abstract
This study is designed to ascertain the impact of cooperative societies in the sustainable development of Anambra state, the population size is made up of 14000 registered cooperative societies in Anambra state, with a sample size of 121 cooperative societies gotten through Taro Yamane's formula. With the aid of questionnaires, data were ascertained and analysed through the use of frequency tables and mean scores, while the hypothesis were tested using the chi-square statistical tools. The findings revealed that Cooperative society gives out loans to members at a very low interest rate, for business establishment and thereby reducing unemployment and poverty rate. Cooperative society assist members with bulk purchases at cheaper rates, thereby improving on the welfare and the wellbeing of their members, they also give financial aids to farmers, in other to make them capable of engaging in commercialized farming, and invariably encouraging food security. But despite these giant strides, it was revealed that the cooperative societies are still faced with challenges that ranges from members losing their funds due to their inability to make professional business decisions, difficulty in loan repayment, due to poor repayment plan and enforcement ability and Lack of secured business environment. Examples are herders' destruction of farmlands, and thus the study recommends that there should be business orientation for cooperative members, there should be strict policies guiding the lending and repayment of loans and lastly Government should provide safe and secured environment for economic activities.
Key words: *Cooperative societies, sustainable development, Anambra State*

Introduction

The cooperative movement which began with the application of cooperative principles to business organisations, though believed to have started in Europe in the 19th century, largely in Britain and France, is also indigenous to the people of Nigeria even before the coming of the white men, with the major ethnolinguistic groups been Yoruba, Igbo and Hausa. It dates far back to the 16th century in the name of isusu, a rotating savings and credit association. It initially started as a rotating work association, in which labour as a scarce resources was accumulated and allocated to one member at a time, to be used for either building of personal houses or public roads. And then with the spreading of commercial transactions replaced by money, numerous adaptations and innovations have sprung from the Esusu, one is the transformation into non rotating savings association with a permanent loan fund and another one is the daily deposit collection at doorsteps or market stalls. this system is properly known as the Ajo among the Yoruba ethnic

group or Adashi in Hausa and isusu in igbo. These traditional cooperatives covers all human societies from marketing, credit, consumer, building, group farming, craft workers, societies e.t.c.

Dogarawa (2005). Defined cooperative society as an association of persons who have voluntarily joined together to have a common end through the formation of democratically controlled enterprise, making equitable contribution to the capital required and accepting a fair share of the risk and benefit of the undertaking in which the members actively participate. Put differently

According to Ogbu (2007), the word cooperative is a collective noun as well as the cooperative society. Cooperative which means to work together among a group of persons originated from time immemorial. It means more than one person working together to achieve commonly felt need. Hence it is as old as man otherwise, instinctive. Cooperative society can be said to be the coming together of people with common goal to pull their resources together in order to achieve the said target while aiming at accessing the profits attached to such an investment, where as standing the risk of equally losing the investment made equally. The major point being made here illustrates that for a cooperative society to exist, there must be a voluntary participation which means that the people involved are expected to wilfully come together or join such an organisation. Put differently, the in and exit doors must always be left open and so long as such a member meets the criteria to join, they should always be free to join and if such a member intends to exit and does not owe the society anything as at the time they wish to exit, they should be free to go. The democratic aspect of it portrays that the members of such a voluntary society have the right at every point in time to decide on which aspect of the cooperative plan they wish to benefit from and on which aspect of their economic life they also intend to invest in, there should be no room for autocracy. The participatory feature of a cooperative society implies that every member of such an organisation must be physically present to discharge the duties expected of them as a member of such a society and they are also expected to be financially responsible to the society that they belong to.

From the foregoing, we can easily say that Cooperative societies have from the days of old to the present time, consistently encouraged development across the globe especially in emerging economies providing its members with the economic aids in the form of loan in the bid to cause improved standards and business prosperity for its members (Ajayi, Dada & Folorunsho, 2021).

It is also pertinent to mention that the main aim of setting up cooperative societies is to bring about development.

(Owen 2012) Development is a system-wide manifestation of the way that people, firms, technologies and institutions interact with each other within the economic,

social and political system. Specifically, development is the capacity of those systems to provide self-organising complexity.

(Max 2016) explains three ways that the term 'development' is Development as a vision: Here, the term is used to describe how desirable a society or a region is, possibly with regard to what it can become, Development as a historical process: This refers to social change that occurs over extended periods of time due to inevitable processes. For instance, it is widely believed that both communism and capitalism are an inevitable outcome of progress and Development as action: This refers to deliberate action to change things for the better, as with providing aid to alleviate hunger

Development as a process in which increasingly more members of a given area or environment make and implement socially responsible decisions, the probable consequence of which is an increase in the life chances of some people without a decrease in the life chances of others, (Wayne, Kevin & James 2014)

For the purpose of this research, we shall be beaming our search light on sustainable development.

Sustainable development is an approach to social, economic, and environmental planning that attempts to balance the social and economic needs of present and future human generations with the Imperative of preserving, or preventing undue damage to the natural environment.

Some of the indicators of sustainable development

A production base economy structure; Good health facilities to reduce infant mortality; good security network to improve security; and Good transport system to aid leisure travels and social lifestyle.

The actualization of sustainable development goals that this work intends to examine with respect to the activities of the cooperative society includes the poverty rate, the social welfare rate and the food security. It is on this premise that this work intends to examine the activities of cooperative society while highlighting the role it plays towards sustainable development in Anambra state.

In the course of time, the increasing of poverty in most developing economies has necessitated the need for urgent intervention which primarily concerns the provision of huge and urgent financial alternatives for rapid and sustainable development aimed at improving the standard of living of individuals from different walks of life (Kassegn & Endris, 2020). Even though co-operative societies have not and cannot cover all facets of socio-economic development, its main target is to cover the solvent part of the activities of the common man particularly in the area under which they have been suffering and be offered succour, better welfare and poverty alleviation., it is on this premise that this work intends to examine the activities of

the cooperative societies while highlighting the role it plays towards sustainable development in general, poverty rate, social welfare and food security in particular, in Anambra state.

The objectives are as to determine the impact of the cooperative Societies in the poverty rate of the people living in Anambra State; to assess the effects of the cooperative societies in the social welfare of the people living in Anambra State; and to ascertain the impact of the cooperative societies in food security of the people living in Anambra state.

Review of Related Literature

Conceptual Clarification

Cooperative Society: Cooperative society is "a group of persons with at least one economic interest variable member". The aim of the group is to meet their common economic needs by joint action based on mutual help. The means to achieve this is to establish a common enterprise of which goods and services are made available to the member as customer and employee. (Duelfer, 2006).

Cooperative according to Misra and Puri (2008). It is a form of business organisation where persons voluntarily associate together on the basis of equity for the promotion of economic interests of themselves.

A cooperative society is an autonomous, duly registered association of persons With a common bond of interest, voluntarily joined together to achieve their social, economic and cultural needs and aspirations, Making equitable contributions to the capital required and patronizing their products and services, accepting a fair share of the risks and benefits of the undertaking in accordance with universally accepted cooperative principles. Alaminos (2017)).

Okoli (2006), defined a cooperative as an organization for promoting the economic interest of its members. Whereas to Okoli (2006), it is a free and voluntary business organization jointly owned by the people with identical economic needs and having equal voices in its management and deriving proportionate benefit and services from it. Chilokwu (2006), gives further insight into the nature of a cooperative society by stating that, "a cooperative is a formal organization for formation made by person, usually of limited means, who voluntarily come together, for the achievement of a common economic objectives involving a democratic controlled business organization, and who have agreed to make equitable contributions to the required capital of the organization as well as to accept a fair share of the risks and benefit of their undertakings".

Various Types of Cooperative Societies that are Created to Serve Varieties of Purpose

1. **Producer Cooperatives**: this type of cooperative society, involves members who are involved in creating goods, manufacturing products
2. **Worker Cooperatives**
   This type of cooperative is made up of professionals in a field of knowledge and those who offer similar services. For example, accountants, barristers and taxi drivers.
3. **Consumer Cooperatives**
   These type of cooperative is made up of people who usually pool their resources together to be financially strong enough to buy their desired goods in bulk at a favourable price.

Credit Unions

This type of cooperative is made up of people who pool their financial resources together in order to raise enough finance, set them up for borrowing by both members and non members of the said cooperative society, at a given interest rate.

In Anambra state, there are generally,

Farmers Multipurpose Cooperatives, Multi-purpose Cooperatives, Industrial cooperatives, Cooperative thrift and Credit societies.

Sustainable Development

Development is a process that creates growth, progress, positive change or the addition of physical, economic, environmental, social and demographic components. (SID, 2021)

Development is instead a system-wide manifestation of the way that people, firms, technologies and institutions interact with each other within the economic, social and political system. Specifically, development is the capacity of those systems to provide self-organising complexity. (Owen 2012)

Sustainable development (SD) is defined as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs." (Lean 2017)

Extant Literature

The Nexus between Cooperative Societies and the poverty rate of the people

The United Nations (UN), International Labour Organization (ILO), European Union (EU), International Cooperative Alliance (ICA), African Union as well as Economic Team in Nigeria define cooperative as a form of non-state economic

entities with local ownership and control and redistribution of income or profit among members and users, cooperatives are being regarded as the enterprises that will be used to end poverty and hunger (Ezekiel, 2014)

Akinsuyi cited in Mgbenka, Mbah and Ezeamo (2015:19) maintained that "more than 80% of the total farmers, including medium and large ones are small scale farmers". These small scale farmers mostly are rural dwellers with low incomes because they produce on subsistence basis with little surplus to sell and raise money to satisfy those things they cannot produce by themselves. This situation makes them wallow in abject poverty. Addressing the plight of rural communities. Gomina (2015) further observed that although cooperative societies are common in Nigeria, however, they are organized by people based on primary identities and are as such relatively small groups. Like their counterparts elsewhere in the world, cooperatives in Nigeria are formed to cater for the common benefits of their members. Cooperatives are first and foremost businesses, but at the same time they practice fairness by ensuring equal access to markets and services among an open and voluntary membership base, Because they are owned by the consumers of the services they provide. cooperatives tend to make decisions that balance the need for profitability with the greater interests of the community which they serve.

Laidlaw (1974) examines the difference between cooperatives and other businesses in relation to three main groups of people responsible for bringing them into existence and keeping them in operation. The three groups are: the persons who own them (the shareholders, the investors), the persons who control them (the effective decision makers) and the persons who use them (the customers). According to him, in typical capitalist business, especially large enterprise and multinational corporations, these three are separate and distinct groups. In small private business the situation is generally much better because of the close connection between shareholders (investors) and control. In a small retail business, for example, the first two components are often identical. But still the users, the customers, are a separate group. In a cooperative, all three come together to form a unity; those who own, those who control, and those who use are one.

Cooperatives are community-based, rooted in democracy, flexible, and have participatory involvement, which makes them well suited for economic development (Gertler, 2001).

The process of developing and sustaining a cooperative involves the processes of developing and promoting community spirit, identity and social organisation as cooperatives play an increasingly important role worldwide in poverty reduction, facilitating job creation, economic growth and social development (Gibson, 2005).

Ajakaiye and Olumola, (2010) stated that the benefits of forming cooperatives for entrepreneurs consist of positive economic effects for enterprises, for the individual

member businesses and for the cooperative itself. Members of cooperatives can benefit from cooperation through economies of scale in production by selling products and buying inputs, through a greater opportunity for diversification by making the value chain longer and by the reduction of transaction costs.

Cooperative Society and Welfare of the People

Cooperatives are viewed as important tools for improving the living and working conditions of both women and men and Since the users of the services they provide owned them, cooperatives make decisions that balance the need for profitability with the welfare of their members and the community, which they serve. As cooperatives foster economies of scope and scale, they increase the bargaining power of their members providing them, among other benefits, higher income and social protection. Hence, cooperatives accord members opportunity, protection and empowerment - essential elements in uplifting them from degradation and poverty (Somavia, 2002).

As noted by Attah, Mbah and Okeke (2018), cooperative societies are effective mechanisms to improve the living standards of members by mobilizing their scarce resources to boost their productivity and bring about development in their communities. Similarly, Arua cited in Attah (2016:105) viewed cooperatives as essential instruments for raising the standard of living of rural smallholder farmers. With regard to economic and social development, cooperatives promote the "fullest participation of all people" and facilitate a more equitable distribution of the benefits of globalization. They contribute to sustainable human development and have an important role to play in combating social exclusion, thus the promotion of cooperatives should be considered as one of the pillars of national and international economic and social development (Levin, 2002). Cooperatives according to Jurger S. (Cooperatives are a multi-faceted phenomenon.

(Cemal, 2019) sees a cooperative society as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise

Cooperative societies are service motivated and state controlled organizations, as surplus of the cooperatives are distributed to members to boost their welfare. These attributes made cooperative organizations unique and distinct entity that has the capacity to graduate individuals and families from jobless to gainful employment and boost their wellbeing (Ekong, 2003; Agba & Ushie, 2014).

Cooperative Society and food security

Cooperatives play a crucial role in reducing poverty, improving food security and generating employment opportunities. The United Nations declared 2012 the International Year of Cooperatives (IYC) to raise awareness of cooperatives important contribution to global socio-economic development and to promote the

growth and strengthening of cooperatives all over the world. According to Ojo and Adebayo (2012), food security is a basic human requirement and fighting against hunger has been one of the greatest challenges in this century. Even though the number of people living in hunger has reduced over the previous years, it has started to increase again in 2015 (FAO et al., 2019).

According to Arua (2004), cooperatives play vital roles, for instance by training farmers, identifying the needs of farmers, helping farmers to take decisions, as well as provide input and services to farmers. He further maintained that cooperatives are viable channels through which farmers obtain the necessary requirements for higher productivity and efficient performance. Finance cooperatives such as banks, insurance cooperatives, savings and credit cooperatives provide important services to agricultural cooperatives as well as to the individual producer.

According to FAO (2009), many people had lost interest in farming and all other agricultural practices long ago. This is due to the factors that affect the practices which include climate changes, economic development and violent conflicts. The initiation of the agricultural cooperative societies increased the level of participation in agriculture, as it provides grants, encouragement, support and assistance to members who are in need of any at a definite point in time.

Empirical Studies

Arindam and Mohua (2019) examined the contribution of cooperatives on employment generation in India as a target for sustainable development goal (SDG). Secondary data and the student t-test was employed and findings indicated that cooperatives play a very fundamental role in realizing the targets associated with sustainable development goal.

Mhembwe and Dube (2017) studied the place of cooperatives in sustaining the livelihoods of local rural communities in Zimbabwe, Questionnaire was administered to respondents in rural communities and the data obtained were analysed by means of descriptive statistics, Findings indicated that with the adoption of cooperatives, local rural communities generated employment, augment food production, empowered the marginalised, particularly women, and encouraged social cohesion and integration, thus improving the livelihoods of local rural communities.

Saner and Csend (2017) scrutinized the organizational challenges of cooperatives and their potential contributions to economic development in least developed countries (LDC). The qualitative result showed that cooperatives contributes to inclusive economic and social value creation in LDC.

Khumalo (2014) evaluated the contributions of cooperatives as vehicles for local economic development in South Africa, the qualitative result revealed that

cooperatives promote local economic development as well as a vital instrument for socioeconomic development.

Majee and Hoyt (2011) analysed the link between cooperatives and community development in the United States of America. The descriptive result showed that cooperatives serve as a means of community development.

Gap in Literature

The literature reviewed so far, indicates that the positive impact the cooperative societies have on the people cannot be over emphasized as in most cases they have been serving the people and filling the vacuum that have been left by the government's withdrawal from some of the services it renders to the people. And thus Olayinka (2014) opines that, cooperatives have an outstanding track record of overcoming multiple forms of exclusion in rural areas, but not only there, cooperatives are present in all sectors of Nigeria and world economies and are adaptable to a range of contexts. They thus respond to the triple bottom line of sustainable development, economic development, social justice, and environmental protection. It is on record that there are plethora of research works on cooperative society and their inputs to different goals of sustainable development in the society, but to the best of my knowledge none of these literature has been conducted to assess the cooperative societies impact on sustainable development with specific respect to poverty rate, social welfare and food security in Anambra State, so therefore, this research intends to fill this gap.

Theoretical Framework

Social Capital Theory

It is widely accepted that the three most important proponents of the concept of social capital theory are Pierre Bourdieu, James Coleman and David Putnam. Social capital theory states that social relationships are resources that can lead to the development and accumulation of human capital.

According to Savage and Kanazawa (2004), humans have evolved preferences for companionship in general, and specific preferences for cues that signal higher levels of social capital. According to (Richard and Michael 2015). Females can be expected to value and derive emotional satisfaction from membership in small social networks comprising close personal relationships constructed from strong social ties. These types of relationships would be especially adaptive for women by providing assistance in foraging and caring for children. Males would be expected to benefit more from membership in larger social networks constructed from weak ties that would constitute hunting groups, political alliances, and fighting parties.

Application of the theory

The coming together of people with mutual vision and interest, to pull their ideas and resources together, with the aim of achieving a definite goal is known as one of the easiest and functional ways of achieving developmental strides. In the society.

Methodology

Anambra State is a Nigerian state, located in the south-eastern part of the country. The state was created on 27 August 1991. Anambra state shares a common boundary with Delta State to the west, Imo State to the south, Enugu State to the east and Kogi State to the north.

A cross-sectional survey research design was adopted in the course of carrying out this research, as different members from different cooperative societies in the 3 senatorial zones that made up the sample size were given questionnaires within a definite time frame.

According to (National population Census), the population of the people living in Anambra state is 5,999,910.

But for the purpose of this work, the population strength of the cooperative societies in Anambra State are 14,000 as given by (Anambra State Ministry of Trade and Commerce) with a total number of 21 local government area.

Yermane's formula was used to determine the sample size, Yermane's formula:

$$\frac{N}{1+ N(e)^2}$$ When

N = The sample size

N: The population size

e: equals the margin error in the calculation. At a confidence level of 95% the margin error is 0.05. So therefore, the sample size of the farmers in Anambra state is $n= 14000/1+14000 (0.05)^2 = 121$ is the sample size.

121 divided by 3 senatorial zones = 40.33 approximately 40

40 divided by five different types of cooperatives societies = 8 sample size for each selected cooperative society.

The study made use of a combination of both purposive and accidental sampling technique, as the researcher purposely allocated a number of sample size to the different types of cooperative societies, and to the different senatorial zones, but the people that made up each of the slot where not predetermined and thus the accidental sampling technique was deployed.

Taro Yamane's formula was used to determine the sample size:

$N = \frac{N}{1+ N(e)^2}$ When

N = The sample size

N: The population size

e: equals the margin error in the calculation. At a confidence level of 95% the margin error is 0.05. So therefore, the sample size of the farmers in Anambra state is $n= 14000/1+14000 (0.05)^2 = 121$ is the sample size.

121 divided by 3 senatorial zones = 40.33 approximately 40

40 divided by five different types of cooperatives societies = 8 sample size for each selected cooperative society.

The researcher relied on both the primary source of data collection which includes interview and questionnaires sampling with secondary source which includes Internet, newspapers and textbooks.

With the aid of questionnaires, data were ascertained and analysed through the use of frequency tables and mean scores, while the hypothesis were tested using the chi-square statistical tools.

The Researcher depended majorly on quantitative analysis in order to arrive at a logical and definite findings.

The researcher made use of test-re-test technique to ensure that the questions asked addresses the challenges identified.

Findings

1. findings revealed that Cooperative society gives out loans to members at a very low interest rate, for business establishment and thereby reducing unemployment and poverty rate.
2. Cooperative society assist members with bulk purchases at cheaper rates, thereby improving on the welfare and the wellbeing of their members,
3. They also give financial aids to farmers, in other to make them capable of engaging in commercialized farming, and invariably encouraging food security.

But despite these giant strides, it was revealed that cooperative societies are still faced with challenges that ranges from

1. Members loosing their funds due to their inability to make professional business decisions,

2. Difficulty in loan repayment, due to poor repayment plan and enforcement ability

3. Lack of secured business environment, e.g herders destruction of farmlands.

Recommendations

This study recommends that

1. There should be business orientation for cooperative members who intends to seek for loan for their business
2. There should be strict policy guiding the lending and repayment of loans
3. Government should provide safe and secured environment for economic activities.

Conclusion

Cooperative societies have indeed made a lot of positive impact with regards to meeting up with the sustainable development goals which includes poverty reduction, improved welfare of the people and food security. But much more can be achieved if the challenges of poor business decisions, poor repayment strategy and unsecured environment for economic activities are addressed.

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