

# ROLE OF COOPERATIVE-SOCIETIES IN COMMUNITY DEVELOPMENT IN BENUE STATE

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**Abstract:** This research was conducted in order to assess the role of cooperative societies in community development in Benue state. The study adopted systems theory as theoretical framework. The data for this research were obtained by sampling the opinion of 60 respondents all of which are members of different cooperatives in the study area using simple random sampling technique. The research instrument used was questionnaire administration and the data obtained were analyzed using descriptive statistics (frequencies and percentages). The study showed that 50% of the respondents were between the ages of 20 and 30 years. 62% of them sourced their money through personal contributions. The research revealed that the contribution of cooperative societies in community development through self-help effort are more of school's rehabilitation, road construction and other community projects (construction, rehabilitation, donation of books to schools and medicine to community clinics, financial and material assistance to disabled people). 70% of the respondents have stated that they have not received any assistance from the government but cooperative societies. The study therefore, recommends that government should intensify its effort in financing capacity building and provision of technical facilities to cooperative societies for community development initiatives.

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

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## 1. INTRODUCTION

Efforts at achieving community development in Nigeria over the years have taken the directive approach - where the government decides on its initiative on how to tackle the problems of the rural dwellers. The challenge is that these programmes such as Operation Feed the Nation, Green Revolution, Directorate of Food, Roads and Rural Infrastructures, among others, have not been able to solve the challenges faced by the rural people. This explains why the areas are still characterised by high level of poverty, illiteracy, unemployment, hunger among others (Mbumega 2012). In Benue State, for instance, residents are not only rural but poor. Lack of industrial activities and commercial boom limits the internally generated revenue of the state government, hence its inadequacy in rural transformation. The existence of cooperative societies in Benue is a step towards the greatest challenge of rural dwellers which is lack of capital. Cooperative societies are therefore seen as veritable instruments of rural transformation; hence they mobilize funds for their members.

In recent times, the self-help approach, which takes an economic dimension, has been adopted by these rural people. This economic self-help approach is called cooperative societies. It involves the pool of financial resources by members of the community for the purpose of meeting their needs, (Mbumega 2012). The Cooperative Societies in Benue State have been in existence for the past fifteen years and their membership has been increasing over the years. The major objectives of

Cooperative Societies include: to foster togetherness among families; to empower members financially; to reduce poverty among members; to contribute to community development project and to improve commercial activities among Benue State indigenes.

The irony is that, while government community development programmes have failed and others have been discontinued, the Cooperative Societies in Benue State remain resolute to achieving her objectives one of which includes those of providing community development projects for the citizens of Benue State. Hence, the study seeks to answer the following questions.

- (a) What types of cooperative societies are found to community development in Benue state?
- (b) What type of activities do the cooperative societies undertake in promoting community development in Benue state?
- (c) To what extent do the cooperative societies participate in promoting community development in Benue state?
- (d) What are the problems facing cooperative societies in Benue state?

### Objectives of a Study

The major objectives of this study is to access the role of cooperative societies in Benue State. Other objectives are:

- (a) To evaluate types of cooperative societies that are found to community development in Benue state
- (b) To examine type of activities, do the cooperative societies undertake in promoting community development in Benue state
- (c) To ascertain the extent to which cooperative societies participate in promoting community development in Benue state
- (d) To determine the problems facing cooperative societies in Benue state

## 2. LITERATURE REVIEW

### Concept of Cooperative Societies

Cooperative-societies are organizations voluntarily owned and self-controlled (non-governmental) aimed at solving the felt needs of its members. Cooperatives are development tools that promote both social and economic goals, offer a way for a group to pool their limited resource to achieve self-development. The role of cooperatives involves increasing number of quality jobs so that the individual incomes expand. Cooperatives offer more to their communities than employment opportunities; they provide market access and essential service to the farmers and other community residents; it helps to develop local leadership that can start and load other business ventures. Formation of a formal cooperative society enables its members to enjoy all the benefits conferred to it by cooperative and recognized as a business entity to transact business in its own names (Basheer, 2007). It is against this backdrop that this study examines the role of cooperative societies in community development in Benue State.

A cooperative ("coop") or co-operative ("co-op") is an autonomous association of persons who voluntarily cooperate for their mutual social, economic, and cultural benefit. Cooperatives include non-profit community organizations and businesses that are owned and managed by the people who use its services (a consumer cooperative) and/or by the people who work there (a worker cooperative) or by the people who live there (a housing cooperative). Cooperatives are typically based on the cooperative values of "self-help, self-responsibility, democracy and equality, equity and solidarity" and the seven cooperative principles (International Cooperative Alliance, 2012): Voluntary and open membership, Democratic member control, Economic participation by members, Autonomy and independence, Education, training and information, Cooperation among cooperatives and Concern for community.

Okonkwo (1980) defines a cooperative society as a voluntary association of free and independent persons, for the betterment of their economic conditions. The key elements in his definition are free and independent persons' voluntary association and betterment of economic conditions. In fairness, this definition touches on some principal features of a cooperative society.

Adeyeye (1996) sees cooperative society as an association of persons, faced by the same economic problems, who voluntarily pool their resources on the basis of equality through joint effort and mutual participation to remedy their

plight. This definition emphasizes common economic problems of members, equality of resources contribution and joint effort and mutual participation.

Cooperatives are dedicated to the values of openness, social responsibility and caring for others. Such legal entities have a range of social characteristics. Membership is open, meaning that anyone who satisfies certain nondiscriminatory conditions may join. Economic benefits are distributed proportionally to each member's level of participation in the cooperative, for instance, by a dividend on sales or purchases, rather than according to capital invested. Cooperatives may be classified as worker, consumer, and producer, purchasing or housing cooperatives (Andrew, 2006).

### **Concept of Community Development**

Community development is thus about developing “stronger communities of people and the social and psychological ties that they share” (Phillips & Pitman, 2009).

Community development is based on the philosophy that people in the local area have rights and responsibilities to choose and make their own decisions concerning development objectives that affect their lives. Moreover, it is asserted that “community development embodies the belief that lasting progress can only be achieved through the development of local understanding, local initiatives, and local self-help, with as much local participation as possible” (Kotze&Swanepoel, 1983). Thus, community development projects should be approached from the local people’s perspective because changing the local situation as a way of improving the wellbeing or conditions of the people is not possible or viable if the community does not regard such change as an improvement.

Gilchrist and Taylor (2011) further highlight that community development represents a broad approach whereby people work together to achieve greater levels of social justice. A group of individuals, and the networks they create, could bring about change in their communities. This kind of change might be shaped by local people’s desires to improve municipal service delivery in the community, for example, or via creating employment opportunities through cooperative initiatives. On the other hand, these changes can be driven by government or external agents to ensure that residents’ quality of life is improved; for example, providing funding to small businesses to promote entrepreneurial opportunities in the community.

Concisely, it is implicit in most definitions of community development that people work together to resolve their common issues in their respective communities (Kotze&Swanepoel, 1983; Phillips & Pittman, 2009). However, Phillips and Pittman (2009) are of the view that the definition of community development ought to also focus on the actions, results or outcomes when local people initiate projects that have the potential of bringing better opportunities concerning their cultural, economic or social wellbeing. This definition is adopted to guide this study.

### **The role of cooperative societies in community development**

While numerous challenges confront cooperative societies, there are still a few cooperative societies playing an essential role in community development and contributing to the economy. Cooperative societies create employment opportunities, and it is important to note that the majority of these cooperatives are workers’ cooperatives. This means that the cooperative members are also the workers in their own cooperative (MRCS, 2021). The status of cooperatives indicates that in 2019, 4934 job opportunities (2830-permanent and 2104-temporary) were created by cooperatives (MRCS, 2021).

According to Henry and Schimmel (2011), cooperatives generate income and increase the availability of goods and services. In light of this, Benue State cooperative societies, particularly agricultural cooperative societies, are said to play a significant role in food production and distribution thereby reducing local household poverty. In addition, these cooperatives address the social protection needs of the members, thus reducing the vulnerability of the farmers, especially in times of crisis such as COVID-19 (MRCS, 2021).

In light of the above, field survey (2021) report shows that 25% of cooperatives in Benue State are agricultural and play an essential role in improving the living and working conditions of the members. Cooperatives also empower local citizens, mostly women, to enhance their economic activities. Furthermore, cooperative societies in Benue State provide education and training for their managers, elected representatives, members and employees so that they can be sufficiently skilled and empowered to run their cooperatives effectively (MRCS, 2021). On the type of self-help work, 40% of the cooperatives were engaged in rehabilitation of schools in Benue State as Table 4 below revealed that 38% of the cooperatives rated their contributions to the community as good.

One of the Benue state cooperatives that has played a significant role in community development is the Hill Brothers Cooperative. In 2001, the Hill Brothers Cooperative was established as a cooperative of 14 small-scale farmers with the aim of addressing low prices resulting from poor market access and middlemen. Through the Hill Brothers Cooperative, community empowerment and capacity have been achieved and ensuring that social agency is not taken away from the community. Moreover, the Hill Brothers case demonstrates a strong case for the consolidation and improvement of social infrastructure linked to local engagement, voluntary support and commitment of local leadership as a basis for successful community-based development.

### **Cooperative Society as a vehicle to drive Community Development**

The conceptualization of community development generally denotes and encapsulates the societal goal or vision of improving people's lives. Cooperatives are understood as one of the vehicles to achieve community development goal. Cooperatives are viable economic vehicles for local people to work together in order to improve socioeconomic conditions in their communities (Majee & Hoyt, 2011). Zeuli and Radel (2005) are also convinced that "cooperatives are important vehicles for community development because they mobilize local resources into a critical mass and their structure allows them to be more community-oriented". Cooperatives, in short, enable and facilitate the enhancement of people's lives through the institutionalization of a community development process and project (Ogbeide (2015). In other words, the evidence suggests that cooperatives are viable and effective vehicles in bringing people together to work towards a common goal of meeting their shared needs through cooperation (Majee& Hoyt, 2011).

The characteristics of community development and principles of cooperatives further show that local development should not be determined/dictated by external forces and agendas. Concerning this, it is emphasized that local residents should work together and invest in their community by building and strengthening the assets of the community rather than primarily focusing on its problems and deficiencies. Phillips and Putman (2009) call this an asset-based community development approach as it focuses on the strengths of the community – that is, grasping and mobilizing the extant resources inherent in the community such as the different and diverse skills, capabilities and capacities.

The preceding sections reveal that cooperatives, as one of the vehicles to community development, can promote "development that is not only society-centered but is also democratic and people-centered" (Majee& Hoyt, 2011). This means that cooperatives provide groups of people with the opportunities to participate in, negotiate with, influence, control and hold the institutions that affect their lives accountable. These kinds of opportunities empower community members as they learn to rely on each other and work collectively to improve their living conditions and the wellbeing of their community (Majee& Hoyt, 2011). As people work together in a cooperative, they learn to trust each other, build community identity, establish community norms, and commit to providing benefits and helping one another

## **3. THEORETICAL FRAMEWORK**

### **Systems Theory**

The two most important proponents of the Systems Theory include David Easton and Gabriel Almond. Easton in *A Framework for Political Analysis* (1965) argues that the System Theory is based on the idea of political life as a boundary maintaining a set of interactions embedded in and surrounded by other social system which constantly influences it. Political interactions, according to Easton, can be distinguished from other kinds of interaction by the fact that they (political interactions) are oriented principally towards the authoritative allocation of values in the society. Almond on the other hand, sees political system as a system as a system of interactions to be found in all impendent societies which perform the function of integration and adaptation. Similarly, System Theorist argue that the extent to which the political system performs the traditional roles of value allocation by addressing demands placed on it determines the extent it can attract the much needed support.

This theory views every society as being made up of various systems of which politics is one. The political system however, is influenced by other systems in the society; based on this, Systems Theorists argue that many factors influence the political system since all systems are interrelated. In other others economic, sociological and moral factors affect the workings of any political system. System theorist views the political system as the most important of all system in the society because it performs the all-important role of authoritative allocation of scarce values in the society.

**Systems theory** is the interdisciplinary study of systems. A system is a cohesive conglomeration of interrelated and interdependent parts which can be natural or human-made. Every system is bounded by space and time, influenced by its environment, defined by its structure and purpose, and expressed through its functioning. A system may be more than the sum of its parts if it expresses synergy or emergent behavior.

Changing one part of a system may affect other parts or the whole system. It may be possible to predict these changes in patterns of behavior. For systems that learn and adapt, the growth and the degree of adaptation depend upon how well the system is engaged with its environment. Some systems support other systems, maintaining the other system to prevent failure. The goals of systems theory are to model a system's dynamics, constraints, conditions, and to elucidate principles (such as purpose, measure, methods, tools) that can be discerned and applied to other systems at every level of nesting, and in a wide range of fields for achieving optimized equifinality.

### **Criticisms of Easton's Systems Theory of the study**

Easton's approach has been criticized for being unfalsifiable and holding a Western or American bias, as well as not explaining crises or the breakdown of the system

The Important criticisms of **Easton's** Systems Approach by several political scientists are as Follows:

#### **(i) A Borrowed Approach:**

Several critics advocate that the Estonian systems theory has for its basis the classical thought, especially that of Adams Smith. I.S. Sorzano has attempted to prove that whatever questions and hypothesis Estonian systems approach appears to generate are mere derivations from the Classical Economic Theory and in a less perfect and even confusing way that Smith himself did.

Sorzano observes "The Easton's model and the traditional economic approach share not only the notions of system and input-output but those of scarcity, allocation, competition, maximization; goat-seeking and feedback as well."

#### **(ii) Narrow View of System:**

Easton's concept of political system, identified through its authoritative allocations, is a narrow concept. Sorzano regards it as a limited hypothesis. Daniel Mou is of the view that by conceptualizing (unfortunately) a political system simply from the point of view of what it does (or should do?), Easton seems to have rendered this concept of political system less useful.

#### **(iii) Ambiguous in Content:**

It has been observed by Claude Ake that the Easton's systems theory is ambiguous in several ways. "The relations between the variables are not stated with rigour. It is difficult if not impossible, to apply it to the study of the world, and the data gathered in the context of the theory will mean little if anything.

#### **(iv) Concept of Systemic Persistence is faulty:**

Easton's concepts of systemic persistence and change have also been criticised by critics on grounds of precision. As Evans puts it, Easton talks of persistence as the chief properly of the political system but he does not refer to the maintenance of specific structure for this purpose.

#### **(v) Projects the System as an Automatic System:**

Another serious weakness of Easton's Systems Approach is that it hinges on the system's automatic response to stress. Daniel Mou writes, "Reading Easton, one gets the impression that he just does not consider the distinction between the goals of the individual or groups and those of the system."

### **The relevance of system theory to the study**

However, despite some limitations **Easton's** Systems Approach Input-Output Approach has been quite useful. Oran R. Young says that the input-output analysis has the following features which make it attractive:

(1) It presents a nicely standardized set of concepts and categories that have the merit of being logically inclusive.



(2) It is formulated at a level of abstraction that avoids the dangers of becoming tied to any particular type of political system. Throughout the conceptual framework, the central focus is on the politically relevant members

Till today, Easton's formulation of the systems theory remains an object of interest. It has played a heuristic role in the development of Systems Approach. Roger Scott has rightly remarked "Easton has exerted considerable influence upon the development of political science despite these (above) theoretical imperfections." Easton's model can be usefully operationalized for macro studies of the process of politics and comparative study of various political systems. It provides a good framework for the study of politics. It can enable political researchers to place particular phenomena under investigation in its proper context and help to relate functions to one another in a systematic way.

Easton's model of political analysis has been also gainfully applied in the field of comparative politics. In the words of Oran R. Young "It is undoubtedly the most inclusive systems approach so far constructed, specifically for political analysis by a political scientist." Eugene Meehan agrees with the above view of Young and observes that Easton has produced one of the few comprehensive attempts to lay the foundation for systems analysis in political science and provide a general functional theory of politics.

Based on the arguments of the system theorists, it maybe, argued that the stability of the Nigeria polity is linked to the economy. In other words, the success of the current political dispensation would largely depend on the success of poverty alleviation efforts of government and non-governmental organizations (cooperative societies) within the Nigerian society as alleviating poverty, especially rural poverty would attract much needed support for the political system. Similarly, in view of the interrelationship between the political system and other systems, it may be argued that political stability in Nigeria would encourage economic development which would in turn boost poverty-alleviation efforts; political stability could also encourage the continued involvement of cooperative society organizations in the Nigeria Poverty alleviation efforts in the case of Benue State.

#### 4. METHODOLOGY

An open-ended structured questionnaire was used to generate the survey data from the respondents. A purposive sampling was used in selecting 60 respondents all of whom were members of different cooperative societies in Benue State. Twenty local governments were selected from Benue State namely; Ado, Apa, Buruku, Gboko, Guma, Gwer, Gwer-West, Katsina-Ala, Konshisha, Kwande, Logo, Makurdi, Obi, Ohimini, Oju, Otukpo, Tarka, Ukum, Ushongo, Vandeikya Local Government Areas. Three respondents were randomly selected from each local government. Therefore, a total of 60 respondents were used to generate the survey data.

##### Sample Size

For this study a sample of 60 respondents will be drawn from the total population of 200 members of Cooperative Society in Benue state. A purposive sampling will be used in selecting 60 respondents all of whom were members of different cooperative societies in Benue State. Twenty local governments were selected from Benue State namely; Ado, Apa, Buruku, Gboko, Guma, Gwer, Gwer-West, Katsina-Ala, Konshisha, Kwande, Logo, Makurdi, Obi, Ohimini, Oju, Otukpo, Tarka, Ukum, Ushongo, Vandeikya Local Government Areas. Three respondents were randomly selected from each local government. Therefore, a total of 60 respondents were used to generate the survey data. This represents 30% of the entire population. This sampling principle is based on the suggestions by Adede (2006) who suggested that 30% could be representative of population that numbers in hundreds as seen below:

**Table 1: Sample Size**

S/N	Local Government	Sample Drawn
1	Ado	3
2	Apa	3
3	Buruku	3
4	Gboko	3
5	Guma	3
6	Gwer	3
7	Gwer-West	3
8	Katsina-Ala	3
9	Konshish	3

10	Kwande	3
11	Logo	3
12	Makurdi	3
13	Obi	3
14	Ohimini	3
15	Oju,	3
16	Otukpo	3
17	Tarka	3
18	Ukum	3
19	Ushongo	3
20	Vandeikya	3
Total		60

Source: Field Survey, 2021

### Data Analysis

Analytical technique: Descriptive statistics (frequencies and percentages) was used to analyze the data generated from the respondents.

## 5. RESULTS AND DISCUSSION

Table 1 revealed that 50% of the respondents fall within the age range of 20-30 years. It also showed 82% of the respondents were male. This implied that males dominate the formation of cooperatives even though there was no barrier of entry that prevents females from participating in the cooperatives.

**Table 2: Bio-data of the respondents**

Parameter	Frequency	Percentage
<b>Age</b>		
20-25	7	12
26-30	23	38
31-35	16	27
Above 35	14	23
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Sex</b>		
Male	49	82
Female	11	100
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Marital status</b>		
Single	17	28
Married	40	67
Divorced	2	3
Widow	1	2
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Education</b>		
Adult education	18	30
Primary education	6	10
Secondary education	20	33.3
Tertiary education	16	26.7
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Occupation</b>		
Farming	26	43
Trading	22	37
Civil servant	10	17
Others	2	3
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Field Survey, 2021

It also revealed that 67% of the respondents were married. On the level of education, 60% of the respondents had education between secondary to tertiary level. This implied that majority of the respondents are literate. On the type of occupation, 43% of the respondents were farmers. This is in line with the findings of Kimberly,(2002), that cooperatives offer employment opportunities to their community.

**Table 3: Type of cooperative, initiator of the cooperative, objectives and source of revenue of the cooperative societies.**

Parameter	Frequency	Percentage
<b>Cooperative Type</b>		
Farmer-producer	23	38
Farmer-consumer	10	17
Multi-purpose	25	42
Others	2	3
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Initiators</b>		
Community members	40	67
Local government	3	5
State government	9	15
Others	8	13
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Objectives</b>		
Community development	18	30
Improving standard of living	33	55
Unity among members	6	10
Others	3	5
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Source of Revenue</b>		
Contribution	37	62
Appeal fund	12	20
Philanthropists	5	8
Others	6	10
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Field Survey, 2021.

Table 2 revealed that 42% of the respondents belonged to multi-purpose cooperatives. This implied that majority of them were engaged in different activities and it is in line with Bhuyan and Leistrizts (2000), who stated that cooperatives are developmental tools and should promote both social development and economic goals and offer way for a group to pool their limited resources to achieve self development. It also showed that 67% of the cooperatives were initiated by members of the community. This is in line with Basheer, (2007) who stated that, the formation of viable and successful cooperative society rest on the premise that members have a common felt needs and the will to do something collectively about it. 55% of the respondents were in the cooperatives so as to improve the standard of living of their members. On the source of revenue, 62% of the respondents sourced theirs through personal contributions.

**Table 4: Government assistance, financial state, felt-need and type of self help undertaken by the Respondents**

Parameter	Frequency	Percentage
<b>Type of assistance</b>		
Financial	7	12
Technical	8	13
Material	3	5
Others	0	0
No assistance	42	70
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Financial state</b>		
Very adequate	3	5
Adequate	16	27
Intermediate	21	35



Inadequate	20	33
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Ways of identifying felt-needs</b>		
Media programme	3	5
General meeting	28	47
Personal contact	26	43
Other ways	3	5
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Type of self help</b>		
Construction of roads	7	12
Rehabilitation of schools	24	40
Construction of wells	9	15
Others	20	33
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Field Survey, 2021.

Table 3 revealed that 70% of the cooperative societies do not get any assistance from the government. It also showed that 35% of the cooperative societies had an intermediate state of finances. On the ways of identifying the felt needs of its members, 47% of the cooperatives identify it through general meetings. This in line with Basheer, (2007), who stated that, a viable and successful cooperative is for the prospective members to have a common felt need and the will to solve them collectively. On the type of self help work, 40% of the cooperatives were engaged in rehabilitation of schools.

**Table 5: Assessment cooperatives societies, problems encountered and solution to the problems**

Parameter	Frequency	Percentage
<b>Assessment</b>		
Excellent	4	7
Good	23	38
Average	21	35
Below average	12	20
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Problems</b>		
Inadequate finances	30	50
Poor motivation	12	20
Inadequate working materials	18	30
<b>Total</b>	<b>60</b>	<b>100</b>
<b>Solutions</b>		
Government financial support	30	50
Provision of working materials	12	20
Public enlightenment	21	30
<b>Total</b>	<b>60</b>	<b>100</b>

Source: Field Survey, 2021

Table 4 revealed that 38% of the cooperatives rated their contributions to the community as good. This implied that, the cooperative societies have contributed immensely to the development of their communities. On the problems facing the cooperatives, 50% of the cooperatives had inadequate capital. This implied that, majority of the cooperative societies were faced with financial problems. This is in line with Basheer, (2007), who stated that, inadequate funds at disposal are the perennial problems of Nigerian cooperative societies. On the solutions to the problems, 50% of the cooperatives suggested for government intervention on financial support.

## 6. CONCLUSION AND RECOMMENDATIONS

The study showed that cooperative societies play an important role in community development. They help in improving the standard of living of their members. The study also showed that the cooperative societies were faced with a number of problems with includes inadequate funds and lack of government assistance. Cooperative societies should always require her members to draw up feasibility plans on the business they wish to invest in. This will help members invest in more

profitable and result oriented business undertakings. The government should provide aids and financial assistance, as well as non-governmental organization and corporate bodies to cooperative societies to reduce the problems of inadequate capital and small size loans in the provision of community development projects to its host community.

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