

Roles of Cooperatives in Rural Development in Ikwerre and Emohua Local Government Areas, Rivers State

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ABSTRACT

The purpose of this study was to determine the roles of cooperatives in rural development in the Ikwerre and Emohua Local Government Areas, Rivers State. The study was guided by five objectives from which five research questions were derived. The study adopted a descriptive survey design. A total population of 525 cooperators was used for the study. A structured questionnaire on a 4-point scale titled Roles of Cooperatives in Rural Development in Ikwerre and Emohua Local Government Areas, Rivers State was used to elicit responses from the respondents (cooperators in Emohua and Ikwerre local government areas). The validity was conducted by three experts from Ignatius Ajuru University of Education, Rivers State University, and the University of Port Harcourt. The internal consistency was adopted to check the reliability of the instrument for data collection and was computed using Cronbach's alpha, which yielded reliabilities of .74, .72, .82, .94, and .81 with an overall reliability of .81. Mean, standard deviation, and z-test were the statistical tools used for answering the research question and testing the hypotheses. The findings of the study revealed the contributions of the cooperatives to rural development in the Ikwerre and Emohua Local Government Areas were low. Hypotheses 1, 3, 4, and 5 were accepted, while hypothesis 2 was rejected at the .05 confidence level. It was recommended, among others, that the government and non-governmental agencies should provide loans with favorable terms and conditions to cooperative societies.

INTRODUCTION

Rural development remains a vital component of national growth, particularly in developing countries such as Nigeria where a significant percentage of the population resides in rural areas. According to the World Bank (2022), over 48% of Nigeria's population still lives in rural areas, and these regions are characterized by poor infrastructure, inadequate healthcare, limited educational facilities, and low levels of industrial development. This situation poses serious challenges to national development, especially given the growing disparity between urban and rural communities. Consequently, attention has increasingly turned to grassroots-based solutions, including cooperative societies, as effective mechanisms for spurring rural economic and social advancement.

Cooperatives are voluntary, member-driven associations designed to meet common economic, social, and cultural needs through collectively-owned and democratically-controlled enterprises (International Cooperative Alliance, 2020). Their unique structure allows members to pool resources, share risks, and engage in collective bargaining and decision-making. Globally, cooperatives have played significant roles in promoting local entrepreneurship, supporting agricultural value chains, and improving financial inclusion, particularly among marginalized rural populations (ILO, 2021). In Sub-Saharan Africa, cooperatives have evolved into vital instruments for poverty reduction, rural infrastructure development, and women's economic empowerment (Adegbite & Machethe, 2020).

In Nigeria, cooperative movements have a long and dynamic history, dating back to the colonial era, when they were first introduced to organize farmers for the marketing of cash crops such as cocoa and palm oil (Agbo & Ugwoke, 2018). Today, cooperative societies span various sectors including agriculture, trade, credit and thrift, transportation, and artisanal production. They serve as platforms for economic cooperation and social support, especially in rural communities where formal financial institutions and public services are limited or inaccessible (Ezekiel & Okeke, 2022).

Rivers State, in the Niger Delta region, has a mixed economy with a significant rural population that depends heavily on agriculture, fishing, and informal trade. However, despite being one of the oil-rich states in Nigeria, there is a notable imbalance in development between urban and rural areas. The Ikwere and Emohua Local Government Areas (LGAs), in particular, are primarily agrarian and face challenges such as low agricultural productivity, inadequate credit facilities, poor road infrastructure, and high youth unemployment. In these contexts, cooperative societies have emerged as critical institutions for mobilizing local resources and enhancing rural livelihoods.

Studies have indicated that cooperatives contribute positively to rural economic transformation. For example, Ogbene and Arowolo (2021) reported that agricultural cooperatives in Rivers and Bayelsa States have increased members' access to farming inputs, reduced post-harvest losses, and facilitated better market access. Similarly, Okonkwo and Ebong (2020) emphasized the role of credit cooperatives in providing financial services to rural dwellers who are

typically excluded from formal banking systems. These organizations also serve as platforms for skill acquisition, entrepreneurship development, and gender empowerment in local communities (Onuoha & Igwe, 2019).

Despite these promising roles, cooperatives in Nigeria face a number of challenges that hinder their effectiveness. Poor governance, weak regulatory frameworks, lack of managerial capacity, and internal conflicts often disrupt cooperative operations (Usman & Yakubu, 2023). Furthermore, many cooperative societies lack access to digital financial tools and modern agricultural technologies, which limits their capacity to scale their impact (Nwachukwu & Olatunji, 2021). In the case of Ikwerre and Emohua, anecdotal evidence suggests that while some cooperatives have achieved modest success, many remain underfunded, poorly coordinated, and isolated from broader development efforts.

As global attention turns toward inclusive and sustainable development, cooperatives are increasingly recognized as key actors in achieving the United Nations Sustainable Development Goals (SDGs), particularly those related to poverty reduction, decent work, and community development (UN DESA, 2023). In the Nigerian context, the Federal Government's National Cooperative Development Policy (2021) aims to strengthen the institutional framework for cooperatives, with a focus on improving governance, access to finance, and linkage to national development programs. However, there is still a knowledge gap in understanding the real-world application and impact of these policies, especially at the local government level.

Given these considerations, there is a clear need for an empirical study that explores the specific roles, achievements, and challenges of cooperatives in the rural development of Ikwerre and Emohua LGAs. Such a study is particularly relevant in light of the increasing emphasis on local participation and decentralized development planning (Nwankpa 2017) By examining how cooperatives function within these communities, the extent of their contributions, and the institutional or socio-political factors that influence their success, this research seeks to generate practical insights that can inform more effective rural development strategies (Ekong 2019).

The study will also examine gender inclusion, youth participation, and environmental sustainability in cooperative operations. These dimensions are becoming more prominent in the global cooperative movement, as they reflect the broader shifts toward equity and resilience in development planning (FAO, 2023). Ultimately, understanding the dynamics of cooperative societies in Ikwerre and Emohua LGAs will contribute not only to academic discourse but also to policy and practice aimed at revitalizing rural economies in Rivers State and beyond.

Rural development refers to the process of improving the quality of life and economic well-being of people living in rural areas. It involves various strategies, policies, and interventions aimed at enhancing infrastructure, promoting agriculture, improving education and health systems, creating job opportunities, and ensuring sustainable environmental practices. Rural development is crucial for reducing poverty and inequality, as rural areas are

often underserved and marginalized in terms of resources, services, and opportunities compared to urban regions. (Todaro & Smith 2023)

Key aspects of Rural Development includes agricultural development which is the backbone of most rural economies (Nwankpa 2017). In recent literature, much focus has been on increasing agricultural productivity through innovations such as climate-smart farming, improved seed varieties, and sustainable farming practices. These methods are being combined with digital technology, which has allowed rural farmers to access real-time information on weather patterns, market prices, and farming techniques (Kenneth & Alasin, 2025).

Also infrastructural development, such as roads, transportation, electricity, water, and internet connectivity, is central to rural development. The lack of infrastructure often hinders economic growth and limits access to markets, education, and healthcare. Recent rural development programs have focused on building and enhancing rural infrastructure to facilitate economic activities (Danbaki & Pukuma, 2023).

Education and Education and healthcare are critical in ensuring that rural populations are equipped with the skills and knowledge to thrive in a changing world (Ekong 2019). Access to quality education and healthcare services in rural areas is often limited, and this creates a cycle of poverty and underdevelopment. Sustainable Rural Livelihoods: Sustainable livelihoods are critical for rural development, and recent discussions have focused on diversifying income sources, such as ecotourism, small-scale industries, and rural entrepreneurship. Promoting non-agricultural employment and developing local industries are seen as key to building resilient rural economies (Mona & Maserame 2023).

Social Inclusion and Empowerment: Rural development must prioritize social inclusion, addressing inequalities based on gender, age, ethnicity, and disability. Empowering women, youth, and marginalized groups has emerged as a key area of focus in recent rural development policies. (World Bank 2022).

Climate Change and Environmental Sustainability: Climate change poses a significant challenge to rural development, particularly in areas heavily dependent on agriculture and natural resources. The vulnerability of rural communities to climate-induced disasters calls for adaptive strategies and sustainable environmental practices (Masum & Klaus 2019).

Rural development is a crucial aspect of economic growth, particularly in developing nations like Nigeria. It encompasses various strategies aimed at improving the quality of life and economic well-being of people living in rural areas. One of the key drivers of rural development is the cooperative society, which serves as an organizational structure that promotes economic activities, financial inclusion, and social development among rural dwellers (Ajibade & Adetola, 2023).

Cooperatives play a significant role in advancing rural development by fostering self-help, economic empowerment, and social cohesion. These member-owned entities operate on principles of collective participation, pooling resources to provide financial and infrastructural support for small-scale farmers, traders, artisans, and entrepreneurs (Ume, 2022). In Nigeria, cooperatives have been

instrumental in addressing challenges such as access to credit, market linkages, and capacity building for rural enterprises (Okafor & Ugochukwu, 2023).

In Rivers State, particularly in the Ikwerre and Emohua Local Government Areas, cooperative societies have emerged as vital institutions in driving economic growth. They support agricultural production, encourage microfinance services, and enhance capacity building among rural farmers and entrepreneurs (Nwankwo & Opara, 2022). Despite these contributions, rural communities in these LGAs still face challenges such as poor infrastructure, inadequate funding, and mismanagement of cooperative societies, which hinder their effectiveness in rural development. Given these realities, this study seeks to explore the roles of cooperatives in rural development in Emohua and Obio/Akpor LGAs, assessing their contributions, challenges, and prospects for enhancing economic and social transformation in these communities.

Statement of the Problem

Rural development remains a crucial challenge in many parts of Nigeria, including Ikwerre and Emohua Local Government Areas of Rivers State. Despite numerous government initiatives aimed at fostering economic growth and improving livelihoods, many rural communities continue to experience high levels of poverty, unemployment, poor infrastructure, and limited access to financial services. These challenges hinder the overall socio-economic development of rural dwellers, making it difficult for them to achieve sustainable livelihoods.

Cooperatives have been widely recognized as viable instruments for rural development due to their potential to promote self-help, enhance economic participation, and improve the standard of living of their members. Through cooperatives, individuals pool resources together to achieve common economic, social, and cultural goals. They provide financial support, create employment opportunities, and facilitate access to essential services such as education, healthcare, and agriculture. However, despite the presence of cooperative societies in Ikwerre and Emohua, their impact on rural development remains largely underexplored and, in some cases, appears to be ineffective.

One of the major problems facing cooperatives in these local government areas is the lack of adequate funding and financial mismanagement, which limits their ability to provide meaningful support to their members. Additionally, poor organizational structure, inadequate government support, and low levels of awareness among rural dwellers about the benefits of cooperatives further hinder their effectiveness. Corruption, misappropriation of funds, and poor leadership within cooperative societies have also been identified as key issues affecting their operations. Furthermore, the influence of socio-cultural factors, such as lack of trust among members and resistance to change, affects the growth and sustainability of cooperative societies in these areas. Many cooperative members also lack the necessary skills and training required for effective management, leading to inefficiencies and eventual collapse of some cooperatives.

Given the critical role cooperatives are expected to play in rural development, it is important to examine their effectiveness in Ikwerre and Emohua Local Government Areas. This study seeks to investigate the extent to which cooperatives contribute to rural development in these areas, identify the challenges they face, and propose possible solutions to enhance their impact. Addressing these issues will provide valuable insights into improving the functionality of cooperatives and fostering sustainable rural development.

Purpose of the Study

The purpose of this study is to explore the roles of cooperatives in rural development in Ikwerre and Emohua Local Government Areas, Rivers State. Specifically, the study aims to:

1. Examine the extent to which cooperatives contribute in agricultural development in Ikwerre and Emohua Local Government Areas
2. Determine the extent to which cooperatives makes financial resources available in Ikwerre and Emohua Local Government Areas.
3. Identify the extent to which cooperatives contributes in expanding access to educational facilities in Ikwerre and Emohua Local Government Areas.

Research Questions

1. To what extent does cooperatives contribute in Agricultural development in Ikwerre and Emohua Local Government Areas?
2. To what extent does cooperatives make financial resources available for rural dwellers in Ikwerre and Emohua Local Government Areas?

To what extent does cooperatives contribute to expanding access to educational facilities for rural dwellers in Ikwerre and Emohua Local Government Areas?

METHODOLOGY

The study adopted a descriptive survey design. The population of the study was 525 cooperators. A sample size of 105 comprising 52 Ikwerre local government cooperatives and 53 cooperatives in Emohua was used for this study. This sample size was determined by the application of Taro Yamane Formula. A proportionate sampling technique was used to select the sample size of the study. A structured questionnaire titled "Roles of Cooperatives in Rural Development Questionnaire" was used for data collection. The validity was conducted by three experts from Ignatius Ajuru University of Education, Rivers State University and University of Port Harcourt. A test of internal consistency was conducted to establish the reliability of the instrument using Cronbach Alpha method, which yielded reliability coefficients of 0.74, 0.72 and 0.82. Mean and standard deviation statistics were used to answer the research questions.

RESULTS AND DISCUSSION

Research Question One: To what extent does cooperatives contribute in Agricultural development in Ikwerre and Emohua Local Government Areas?

Table 1: Mean and Standard Deviation Scores on the Extent Cooperatives Contribute in Agricultural Development in Ikwerre and Emohua Local Government Areas.

S/N	Items	Cooperators in Ikwerre LGA = 52			Cooperators in Emohua LGA 53		
		\bar{X}	SD	RMK	\bar{X}	SD	RMK
1.	Cooperatives provide farmers with access to improved seedlings and farm inputs	2.10	.53	LE	2.64	.65	LE
2.	Cooperatives help in providing training and extension services for farmers	1.69	.85	LE	2.58	.50	LE
3.	Agricultural cooperatives enhance access to modern farming techniques.	2.02	1.09	LE	1.30	.46	LE
4.	Cooperatives facilitate collective bargaining for better prices of farm produce.	2.13	1.16	LE	1.30	.50	LE
5.	Cooperative societies provide storage and marketing facilities for agricultural products	1.37	.49	LE	1.55	.50	LE
6.	Membership in cooperatives enhances food security in rural communities.	2.13	1.01	LE	1.45	.50	LE
	Grand Mean	1.91		LE	1.80		LE

Table 1 shows the mean standard deviation scores on the extent cooperatives contribute in agricultural development in Ikwerre and Emohua Local Government Areas. The data show that the mean scores of the cooperators in Ikwerre local government Area ranged from 1.37 to 2.13. For the cooperatives in Emohua LGA the mean score ranged from 1.30 to 2.64. The grand means scores are 1.91 and 1.80 for cooperators in Ikwerre and Emohua LGA respectively. The mean scores of the respondents is below the criterion mean of 3.0. This indicates that the extent cooperatives contribute in agricultural development in Ikwerre and Emohua Local Government Areas is low. The grand standard deviation of .86 and .52 shows the respondents were homogenous.

Research Question Two: To what extent does cooperatives make financial resources available for rural dwellers in Ikwerre and Emohua Local Government Areas?

Table 2: Mean and Standard Deviation Scores on the Extent Cooperatives Make Financial Resources in Ikwerre and Emohua Local Government Areas.

S/N	Items	Cooperators in Ikwerre LGA = 52	Cooperators in Emohua LGA 53
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		\bar{X}	SD	RMK	\bar{X}	SD	RMK
7	Cooperatives provide members with low-interest loans for business expansion.	1.62	.49	LE	1.75	.43	LE
8	Cooperatives assist in securing financial grants from government and NGOs.	2.23	.85	LE	1.58	.54	LE
9	Cooperative societies promote financial literacy and savings culture among members.	1.73	.97	LE	1.60	.93	LE
10	Members benefit from credit facilities without stringent collateral requirements.	2.15	1.02	LE	1.81	.92	LE
11	Cooperatives serve as a platform for pooling financial resources for investment.	1.42	.50	LE	1.47	.50	LE
12	Cooperative membership improves access to government financial aid.	1.19	.40	LE	1.04	.19	LE
	Grand Mean	1.72	.71	LE	1.54	.59	LE

Table 2 shows the mean standard deviation scores on the extent cooperatives make financial resources in Ikwerre and Emohua Local Government Areas. The data show that the mean scores of the cooperators in Ikwerre local government Area ranged from 1.72 to 2.23 while the cooperatives in Emohua LGA had a mean score ranging from 1.04 to 1.75. The grand means scores are 1.72 and 1.54 for cooperators in Ikwerre and Emohua LGA respectively. The mean scores of the respondents is below the criterion mean of 3.0. This indicates that the extent cooperatives contribute in making financial resources in Ikwerre and Emohua Local Government Areas is low. The grand standard deviation of .71 and .59 shows homogeneity of response among the respondents.

Research Question Three: To what extent does cooperatives contribute to expanding access to educational facilities for rural dwellers in Ikwerre and Emohua Local Government Areas?

Table 3: Mean and Standard Deviation Scores on the Extent Cooperatives Expand Access to Educational Facilities in Ikwerre and Emohua Local Government Areas.

S/N	Items	Cooperators in Ikwerre LGA = 52			Cooperators in Emohua LGA 53		
		\bar{X}	SD	RMK	\bar{X}	SD	RMK
13	Cooperatives offer scholarships to students in the community.	1.85	1.00	LE	1.74	.59	LE
14	Cooperatives support the construction and renovation of schools.	1.90	.96	LE	1.72	.60	LE

15	Cooperatives provide school materials such as books and uniforms.	1.62	.57	LE	1.70	.46	LE
16	Cooperatives offer educational loans to parents.	1.75	1.01	LE	2.08	.78	LE
17	Cooperatives organize literacy programs for adults.	1.58	.50	LE	1.62	.49	LE
18	Cooperatives engage in campaigns promoting education in the community.	1.96	1.03	LE	1.72	.46	LE
	Grand Mean	1.78		LE	1.76		LE

The result of mean standard deviation scores on the extent cooperatives expand access to educational facilities in Ikwerre and Emohua Local Government Areas was presented in Table 4.3 above. The data show that the mean scores of the cooperators in Ikwerre local government Area ranged from 1.58 to 1.96 while the cooperatives in Emohua LGA had a mean score ranging from 1.62 to 2.08. The grand means scores are 1.78 and 1.76 for cooperators in Ikwerre and Emohua LGA respectively. The mean scores of the respondents is below the criterion mean of 3.0. This indicates that the extent cooperatives expand education facilities in Ikwerre and Emohua Local Government Areas is low. The grand standard deviation of .85 and .56 shows homogeneity of response among the respondents.

DISCUSSION

Research question one which examined the contributions of cooperatives in agricultural development in Ikwerre and Emohua LGA revealed that the extent to which cooperative contribute in Agricultural development in Ikwerre and Emohua Local Government Areas is quite low. In addition, there is no significant difference between cooperative membership and agricultural development in Ikwerre and Emohua Local Government Areas. The findings of the study is harmony with Edun, Akinrotimi and Eshiett (2018) who attributed their low performance agricultural development to insufficient capital accumulation, communal crisis and mismanagement funds are the major constraints faced by the cooperative societies in discharge of their duties.

The cooperatives in Ikwerre and Emohua LGAs have not highly influenced the availability of financial resources to the residents in the local governments. The findings of the study further revealed that there is a significant difference the access to financial resources between cooperative members and non-members in Ikwerre and Emohua Local Government Areas. The findings of the study is in harmony with Dokubo, Taylor, Daerego & Maria (2021) whose findings revealed a prudent utilization of financial resources and timely disbursement of funds by co-operative societies promote community development in Emohua and Ikwerre Local Government Areas.

The contributions of the cooperatives on expanding access to educational facilities for rural dwellers in Ikwerre and Emohua Local Government Areas is low. Also, the study revealed that significant difference did not exist between cooperative membership and access to educational facilities in Ikwerre and

Emohua Local Government Areas. The findings of the study is in congruence with Ojobo and Orban (2021) whose study revealed that 40% of the cooperatives were engaged in the rehabilitation of schools.

CONCLUSION

Based on the findings of the study it was concluded that cooperatives existed in both local government areas under study. The cooperation have always made contributions towards rural development of the local government by promoting agricultural development, ensuring availability of funds, providing educational facilities, skill development and infrastructural development. There contributions in these areas are not significant as the respondents all pointed that the extent of contribution is low.

RECOMMENDATIONS

Based on the findings of the study the following recommendations were made

1. There cooperatives should make it mandatory that the beneficiary of farm inputs such as stems and seedling should donate or contribute 3% of their farm produce to the cooperatives as this will help the cooperatives to always have stock of farm inputs to give to new members as well as reduce the cost purchasing farm inputs on a regular basis for enhance agricultural development in rural communities
2. The government and non-governmental agencies should provide loans with favorable terms and conditions to cooperative societies and cooperative societies should boost their periodic donation collection in order to obtain sufficient funding for availability of finance for its members
3. The management of the cooperatives should take accountability seriously and shun all forms of corruption as this will aid in having sufficient funds for providing educational materials and facilities for schools in rural communities.

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