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International Digital Organization for Scientific Research ISSN: 2579-079X
IDOSR JOURNAL OF SCIENCE AND TECHNOLOGY 2(1): 22-39, 2017.

Utilization of Co-operative Societies As A Tool For Rural Development In Enugu State (A Case Study Of Oji-River Local Government Area of Enugu State, Nigeria)

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ABSTRACT

This research work examined how cooperative societies can be utilized as a tool for rural development with reference to Oji River Local Government Area. The study was carried out using survey research design method which involved questionnaire distributed to a selected number of cooperative societies members in the area of study. The total population of the study is 100 but a sample size was drawn for the study which is eighty (80) but a total of seventy two (72) questionnaires were returned during the survey exercise. The study have four specific objectives and from these four research questions were raised which include ascertaining the existence of cooperate societies in the area, the developmental activities they pursued, the problems they face and solution to the problems. Four research hypotheses were formulated from the research questions and chi square (x^2) was employed to test the hypotheses. The work reviewed literature on cooperative society, development and cooperative society's involvement in rural development, the problems they faced and solution to the problems. A few theories on rural development and an empirical review of some earlier research works were also done. The Taro Yamane formula was employed to determine the sample size for the study. The study revealed that cooperative societies are many in number in the area and farmers' multipurpose cooperative society (FMCS) is the predominant, improved farming methods and assistance for the members is the major activity they get involved in, the biggest problem they faced is lack of adequate finding, while adequate funding and efficient management are the major solutions. The researcher recommended adequate funding for the cooperative societies, also cooperative societies need to go into other fields not only farming. Continuous education for the members and assistance from government was also recommended.

Keywords*: Oji River, Co-operative societies, farming and Enugu state.*

INTRODUCTION

The communities of Oji River Local Government area are still backwards in terms of development [1]. This can be attributed to unavailability of the necessary platforms that help rural dwellers to have income earning opportunities which makes funds available for development. Development means the gradual growth of something so that it becomes more advanced and stronger [2]. For a rural area like Oji River Local Government area, this will imply gradual growth and changes that will happen over time to make the place become more advanced, changing from the present state to a more

desirable state [3, 4, 5, 6, 7 and 8]. Development has been difficult for the people because of the subsistence level of farming that is still predominant among them.

The area is characterized of low productivity, making it impossible for them to maintain some level of financial stability so as to raise funds for development. In the words of [9, 10, 11], A cooperate society is an autonomous association of persons with variable membership, who pooled themselves and their resources together on a mutual or self-help basis to form a business enterprise which seek to solve the socio-economic problem or problems of these members by directly providing goods and services to them in their capacity as either the customer or employees of the cooperative society [12, 13, 14, 15]. The above definition shows that cooperative societies have the capacity to provide sustainable income earning opportunities for its members and other members of the public that it transact business with. This shows that cooperative societies can be utilized to develop rural areas through improvement it brings to the earning capacity of rural dwellers and making funds available for development. Cooperative societies also have the capacity to improve the agricultural productivity of the rural dwellers, thus attracting development like construction of roads for the evacuation of the farm produce to cities and other markets for increased sales. Efforts of the government of the state can came in here regarding construction of roads. This happens as a result of the efforts of the cooperative society in the rural area [16, 17, 18].

Increase in the earning capacity of the rural dwellers who are members of the cooperative society will also help them afford to send their children to school, thereby advancing their literal development. Their mentality is impacted positively though this and it is very important because illiterates most time find it difficult to appreciate the positive aspects of certain issues in the society which most of the time relate to the development of their community [19, 20, 21]. In the agro sector, the volume of production is still low in most rural areas; this is due to non-availability of machinery to help in cultivation, shortage of improved seedlings and fertilizers to help boost production. Cooperative societies can be utilized as a tool to solve these problems, through the joint efforts of the people setting up micro industries like garri processing mills and others will be easier, same with practicing mechanized farming, joint efforts of the members of the cooperative societies will make it easier. Having access to improved seedlings and fertilizer have be known to be easier for cooperative societies than individual farmers, this is because of the governments preference to dealing with farmers when the form cooperative societies than as individual farmers. From the foregoing, it is obvious that cooperative societies can be utilized as a tool for rural development [22, 23, 24, 25, 26, 27 and 28].

This research work intends to dig deep and discover ways that cooperative societies can be utilized as a tool for rural development, with special reference to Oji River Local Government Area, Enugu state.

STATEMENT OF PROBLEM

The problem of developing the rural area is a very huge one. Rural areas are characterized of low per capital income because of absences of income earning opportunities that guarantee high earnings, there are lacks of infrastructure that easily attract business like good road, electricity, water etc.

Cooperative societies can be utilized as a tool in this issue of developing the rural areas. Cooperatives are known for their ability to help individuals pool their resources together and help themselves economically through the new platform they have raised. This will certainly increase the earning capacity of the rural populace who are members of the cooperative societies. Cooperative societies do have their own problems too, the issue of dishonesty among members, misuse of funds, poor funding and implementation of projects etc. these not withstanding, they have delivered good records such that they can be utilized for rural development. Government and development agencies have put in a lot of efforts in the issue of rural development, but problems still persists, lack of infrastructures and amenities, limited banking facilities and poor banking culture among the populace, low per capital income due to subsistence farming,illiteracy among members and lack of trained manpower, cooperative societies do well to reduce their problem through the numerous benefits it provides for its members and the public. This research work intends to investigate how cooperative societies can be utilized as a tool for rural development with special reference to Oji River Local Government Area.

OBJECTIVES OF THE STUDY

The general objective of this study is to find out how cooperative societies can be utilized as a tool for rural development in Oji River Local Government Area.

The specific objectives include the following:

To find out the financial status of cooperative societies in Oji River Local Government Area.

To investigate the various development activities pursued by cooperative societies in Oji River Local Government Area.

To ascertain the problems faced by these cooperative societies in their efforts to serve as tools to be utilized for rural development in Oji River Local Government Area.

To offer pragmatic solutions to these problems faced by these cooperative societies in Oji River Local Government Area.

METHODOLOGY

This study employed descriptive survey method, the sources of data were from primary and secondary sources. The primary source include observation and questionnaire distributed to the respondents, while secondary data include pre existing data collected from textbook, seminar paper, internet etc. The study was concentrated on Oji River Local Government area. This is one of the seventeen local government areas that make up Enugu state. It is made up of seven major towns with numerous communities; the major towns are Achi Agu, Achi Uno, Inyi, Awlaw, Ugwuoba, Akpugoeze and Oji River Urban (Headquarters). The local government area is bounded in the north by Nachi, Enugu State, in the east by Amansea, Anambra state in the west by Mmaku, in Enugu State and in the south by Ufuma in Anambra state. It has a land mass of 403Km^2 and a population of 126,578 according to 2006 population census.

The population of the study is made up of 100 members of the four randomly selected cooperative societies in the area.

Below is a list of the selected sampled cooperative societies and its membership strength.

Table 1: Name of co-operative society

Name of cooperative society	Membership strength	Percentage
Udokamma Cassava Fadama user's Cooperative Society Ltd. Nkwonti market square Hall Inyi, Oji River LGA	25	25
Vision Cooperative Society Limited Inyi, Oji River LGA	30	30
Chinyeaka Akpugoeze Cockerel Fadama Cooperative Society Ltd, Akpugoeze, Oji River LGA	20	20
Achi Gaaniru Fadama Association Community Cooperative Society Ltd. Adu village, Achi, Oji River LGA.	25	25
Total	100	100

Source: Cooperative Department. Oji River Local Government Area, Enugu State.

A sample size was determined from the total population using the Taro Yamane formulae. Questionnaire was used as an instrument to collect data (primary data). The

instrument was validated through face valuation done by an expert in the department of Cooperative and Rural Development (CRD) ESUT. The reliability of the instrument was tested through a pilot scheme where twenty (20) questionnaires were distributed to members of a selected number of cooperative societies in Enugu North Local Government Area. The data were analyzed using appropriate statistical techniques, frequency, tables and percentage were employed.

The sample size was obtained using the famous Taro Yamane formulae given thus:

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

Where

n = sample size

N = Total population

I = Constant

e = tolerable error which is 5%

This

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

$$n = \frac{100}{1+100\,(0.05)^2}$$

$$n = \frac{100}{1+100(0.0025)}$$

$$n = \frac{100}{1+0.25}$$

$$n = \frac{100}{1.25}$$

$$n = 80$$

The sampled population is eighty (80)

RESULTS AND DISCUSSION

The researcher distributed a total of eighty (80) questionnaires to the respondent during the survey exercise, a total of seventy two (72) questionnaires were returned and from this the researcher now made the following analysis.

Table 2 Rate of Returned Questionnaires

Response variables	Distribution	Percentage
No of returned questionnaires	72	90
No of questionnaires not returned	8	10
Total	80	100%

Source: Field Survey, 2017

Table 2 above shows that seventy two questionnaires representing 90% were returned, while eight questionnaires representing 10% were not returned.

Table 3: What is your major income generating activity?

Response Variables	Distribution	Percentage
Farming	44	61.11
Trading	16	22.22
Artisanal work	8	11.11
Contracting	4	5.56
Others	-	-
Total	72	100%

Source: Field Survey, 2017

Table 3 above shows that forty four respondents representing 61.11% indicated farming sixteen respondents representing 22.22% indicated trading, eight respondents representing 11.11% indicated artisanal work, four respondents representing 5.56% indicated contracting, while none of the respondents representing 0% indicated others.

Table 4: There are no issues of poor funding for cooperative societies in your area?

Response Variable	Distribution	Percentage
Strongly agree	48	66.67
Agree	14	19,44
Disagree	6	8.33
Strongly disagree	4	5.56
Total	72	100%
Source: Field Survey, 2017		

Table 4 above show that forty eight respondents representing 66.67% indicated strongly agree, fourteen respondents representing 19.44% indicated agree, six respondents representing 5.56% indicated disagree, while four respondents representing 5.56% indicated strongly agree.

Table 5: What Type of Cooperative Society is mostly in your area

Response Variables	Distribution	Percentage
Farmers Multipurpose		
Cooperative Society (FMCS)	50	69.44
Cooperative thrift and credit		
Credit society (CTCs)	8	11.11
Cooperative thrift and loan		
Society (CTLS)	10	13.89
Multipurpose Cooperative		
Society (MCS) Marketing		
Cooperatives (MC)	4	5.56
Marketing Cooperative (MC)	-	-
Total	72	100%

Source: Field Survey, 2017

Table 5 above shows that fifty respondents represents 69.44% indicated farmers multi-purpose cooperative society (FMCS), eight respondents representing 11.11% indicated cooperative thrift and credit society (CTCS), ten respondents representing 13.89% indicated cooperative thrift and loan society (CTCS), four respondents representing 5.56%indicated multipurpose cooperative (MCS), while none of the respondents representing 0% indicated marketing cooperative (MC).

Table 6: What is the Major activity that your cooperative society engages in?

Response Variables	Distribution	Percentage
Improved faming method		
And assistance	44	61.11
Provision of Loan and Credit		
Facilities	8	11.11
Development of Infrastructure		
Facilities	16	22.22
Provision of employment	4	5.56
Educational assistance for		
Members and others	-	-
All of the above	-	-
Total	72	100%

Source: Field Survey, 2017

Table 6 above shows that forty four respondents representing 61.11% indicated improved farming methods and assistance, eight respondents representing 11.11% indicated provision of loan and credit facilities, sixteen respondents representing 22.22% indicated development of infrastructural facilities, four respondents representing 5.56% indicated provision of employment, none of the respondents representing 0% indicated education assistance for members and others, while none of the respondents representing 0% indicated all of the above.

Table 7: The activitie(s) have provide very effective in developing your area

Response variables	Distribution	Percentage
Strongly agree	44	61.11
Agree	18	25
Disagree	4	5.56
Strongly agree	6	8.33
Total	72	100%
Source: Field Survey, 2017		

Table 7 above shows that forty four respondents representing 61.11% indicated strongly agree, eighteen respondents representing 25% indicated agree, four respondents representing 5.56% indicated disagree, while six respondents representing 8.33% indicated strongly agree.

Table 8: What are the problem(s) encountered by your society

Response Variables	Distribution	Percentage
Lack of funds	40	55.56
Illiteracy/poor education of The cooperative members	8	11.11
Lack of assistance from Government(agencies)	-	-
Inefficient management	16	22.22
Poor project implementation	8	11.11
Interference from government (Agencies)	-	-
All of the above	-	-
Total	72	100%
Source: Field Survey, 2017		

Table 8 above shows that forty respondents representing 55.56% indicated lack of funds, eight respondents representing 11.11% indicated illiteracy / poor education of the cooperative members, none of the respondents representing 0% indicated lack of assistance from the government (agencies), sixteen respondents representing 22.22% indicated inefficient management, eight respondents representing 11.11% indicated poor project implementation, none of the respondents representing 0% indicated interference from government (agencies), while none of the respondents representing 0% indicated all of the above.

Table 9: These problems have hindered the activities of your cooperative society

Response Variables	Distribution	Percentage
Strongly agree	48	66.67
Agree	14	19.44
Disagree	6	8.33
Strongly disagree	4	5.56
Total	72	100%
Source: Field Survey, 2017		

Table 9 above shows that forty eight respondents representing 66.67% indicated strongly agree, fourteen respondents representing 19.44% indicated agreeand six respondents representing 8.33% indicated disagree; while four respondents representing 5.55% indicated strongly disagree.

Table 10: What do you think is the solution to these problem (s)

Response Variable	Distribution	Percentage
Adequate funding	35	48.61
Continuouseducation for the members	5	6.94
More assistance from Government (agencies)	11	15.28
Efficient Management	17	23.61
Non interference from Government (agencies)	-	-
Proper project implementation	4	5.56

All of the above	**-**	**-**
Total	**72**	**100%**
Source: Field Survey, 2017		

Table 10 above shows that thirty five respondents representing 48.61% indicated adequate finding, five respondents representing 6.94% indicated continuous education for the members, eleven respondents representing 15.28% indicated more assistance from government (agencies), seventeen respondents representing 23.61%indicated efficient management, none of the respondents representing 0% indicated non interference from government (agencies), four respondents representing 5.56% indicated proper project implementation, while none of the respondents representing 0% indicated all of the above.

Table 11: This solution (s) while prove to be effective and efficient

Response variable	Distribution	Percentage
Strongly agree	**44**	**66.11**
Agree	**18**	**25**
Disagree	**4**	**5.56**
Strongly disagree	**6**	**8.33**
Total	**72**	**100%**
Source: Field Survey, 2017		

Table 11 above show that forty four respondents representing 61.11% indicated strongly agree, eighteen respondents representing 25% agree, four respondents representing 5.56% indicated disagree, while six respondents representing 8.33% indicated strongly disagree.

TEST OF HYPOTHESES

The following hypotheses were tested using chi-square, (X^2).

Hypotheses One

H_0: There are no issues of poor funding among cooperative societies in Oji River Local Government Area.

H1: There are issues of poor funding among cooperative societies in Oji River Local Government Area.

Test statistics

$$x^2 \sum \left(\frac{01 - oe}{oe} \right)$$

Where

O^1 = Observed frequency

O^e = Expected frequency

There level of significance =5% = 0.05

Using responses from table 3

Response Variables	Distribution	Percentage
Strongly Agree	48	66.67
Agree	14	19.44
Disagree	6	8.33
Strongly disagree	4	5.56
Total	72	5.56
Source: Field Survey, 2017.		

Expected frequency = $\frac{72}{4} = 18$

The level of significance = 5% = 0.05

The degree of freedom is given

df = (Row total -1)

df = (4-1)

= 3

Determination of critical value using the statistical table at the degree of freedom 3 and 5% level of significance $X^2 = 7.81$.

Decision Rule

If the computed X^2 is more than the critical value 7.81 the null hypotheses H_0 should be rejected and the alternative hypotheses H_1 accepted.

Computation of the test statistics: It should be noted that expected frequency.

$$= \frac{72}{4} = 18$$

Using $x^2 = \sum \left(\frac{O^1 - O^e}{O^e}\right)^2$

$$x^2 = \left(\frac{48-18}{18}\right)^2 + \left(\frac{14-18}{18}\right)^2 + \left(\frac{6-18}{18}\right)^2 + \left(\frac{4-18}{18}\right)^2$$

$$x^2 = \left(\frac{30}{18}\right)^2 + \left(\frac{-4}{18}\right)^2 + \left(\frac{-12}{18}\right)^2 + \left(\frac{-14}{18}\right)^2$$

$$x^2 = \frac{900}{18} - \frac{16}{18} - \frac{-144}{18} - \frac{196}{18}$$

$$x^2 = 50 - 0.89 - 8 - 10.89$$

$$^2 = 30.22 > 7.81$$

Decision

Since the calculated value of X^2 is greater than the critical value 7.81, we reject the null hypotheses and accept the alternative hypotheses and therefore conduce that there are issues of poor funding among cooperative societies in Oji River Local Government Area.

Hypotheses Two

H_0: there are no various development activities pursued by cooperatives societies in Oji River Local Government Area.

H1: There are various development activities pursued by cooperative societies in Oji River Local Government Area.

Test Statistics

$$^2\Sigma\left(\frac{01-}{}\right)$$

Where

O^1 = Observed frequency

O^e = expected frequency

The level of significance = 5% = 0.05

Using response from table 6

Response Variable	Distribution Percentage	
Strongly agree	44	61.11
Agree	18	25
Disagree	4	5.56
Strongly disagree	6	8.33
Total	72	100%

Source: Field Survey, 2017

df = (Row total -1)

= (4-1)

df = 3

Determination of the critical value using the statistical table at the degree of freedom 3 and 5% level of significance, x=7.81.

Computation of these statistics: It should be noted that expected frequency.

$$= \frac{72}{4} = 18$$

Using $^2 = \Sigma\left(\frac{1-}{}\right)^2$

$$^2 = \left(\frac{44-18}{18}\right)^2 + \left(\frac{18-18}{18}\right)^2 + \left(\frac{4-18}{18}\right)^2 + \left(\frac{6-18}{18}\right)^2$$

$$^2 = \left(\frac{26}{18}\right)^2 + \left(\frac{0}{18}\right)^2 + \left(\frac{-14}{18}\right)^2 + \left(\frac{-12}{18}\right)^2$$

$$2 = \frac{676}{18} + \frac{}{18} + \frac{196}{18} + \frac{144}{18}$$

$$x^2 = 37.56 + 0 - 10.89 - 8$$

$$x^2 = 18.67 > 7.81$$

Decision

Since the calculated value of X^2 is greater then the critical value 7.81, we reject the null hypotheses and accept the alternative hypotheses and therefore conclude that there are various development activities pursued by cooperative societies in Oji River Local Government Area.

Hypotheses Three

H_0: There are no problems faced by cooperative societies in their efforts to serve as a tool to be utilized for the development in Oji River Local Government Area.

H1: There are problems faced by cooperative societies in their efforts to serve as a tool to be utilized for the development in Oji River Local Government Area.

Test Statistics

$$x^2 \sum \left(\frac{01 - oe}{oe}\right)$$

Where

O^1 = Observed frequency

O^e = Expected frequency

There level of significance =5% = 0.05

Using responses from table 8

Response Variables	Distribution	Percentage
Strongly Agree	**48**	**66.67**
Agree	**14**	**19.44**
Disagree	**6**	**8.33**
Strongly disagree	**4**	**5.56**
Total	**72**	**5.56**

Source: Field Survey, 2017.

df = (Row total -1)

= (4-1)

df = 3

Determination of critical value using the statistical table at the degree of freedom 3 and 5% level of significance X^2 = 7.81.

Computation of test statistics: it should be noted that expected frequency.

$$= \frac{72}{4} = 18$$

Using $x^2 = \sum \left(\frac{O^1 - O^e}{O^e}\right)^2$

$$x^2 = \left(\frac{48-18}{18}\right)^2 + \left(\frac{14-18}{18}\right)^2 + \left(\frac{6-18}{18}\right)^2 + \left(\frac{4-18}{18}\right)^2$$

$$x^2 = \left(\frac{30}{18}\right)^2 + \left(\frac{-4}{18}\right)^2 + \left(\frac{-12}{18}\right)^2 + \left(\frac{-14}{18}\right)^2$$

$$x^2 = \frac{900}{18} - \frac{16}{18} - \frac{-144}{18} - \frac{196}{18}$$

$$x^2 = 50 - 0.89 - 8 - 10.89$$

$$x^2 = 30.22 > 7.81$$

Decision

Since the calculated value of X^2 is greater than the critical value, 7.81, we reject the null hypotheses and accept the alternative hypotheses and therefore conclude that there are problems faced by cooperative societies in Oji River Local Government Area.

Hypotheses Four

H_0: There are no pragmatic solution(s) to these problems faced by these cooperative societies inOji River Local Government Area.

H1: There are pragmatic solution(s) to these problems faced by these cooperative societies in Oji River Local Government Area.

Test statistics

$$x^2 \sum \left(\frac{01 - oe}{oe}\right)$$

Where

O^1 = Observed data

O^e = Expected data

There level of significance =5% = 0.05

Using responses from table 10

Response Variables	Distribution	Percentage
Strongly Agree	44	61.11
Agree	18	25
Disagree	4	5.56
Strongly disagree	6	8.33
Total	72	100%

Source: Field Survey, 2017.

df = (Row total -1)

df = (4-1)

= 3

Determination of critical value using the statistical table at the degree of freedom 3 and 5% level of significance $X^2 = 7.81$.

Computation of the test statistics. It should be noted that expected frequency $\frac{72}{4} = 18$

Using $x^2 = \sum \left(\frac{o^1 - o^e}{o^e}\right)^2$

$$x^2 = \left(\frac{44-18}{18}\right)^2 + \left(\frac{18-18}{18}\right)^2 + \left(\frac{4-18}{18}\right)^2 + \left(\frac{6-18}{18}\right)^2$$

$$x^2 = \left(\frac{26}{18}\right)^2 + \left(\frac{0}{18}\right)^2 + \left(\frac{-14}{18}\right)^2 + \left(\frac{-12}{18}\right)^2$$

$$x^2 = \frac{676}{18} + \frac{0}{18} - \frac{-196}{18} - \frac{144}{18}$$

$$x^2 = 37.56 + 0 - 10.89 - 8$$

$$x^2 = 18.67 > 7.81$$

Decision

Since the calculated value of X^2 is greater than the critical value, 7.81, we reject the null hypotheses and accept the alternative hypotheses, and therefore conclude that there are pragmatic solution(s) to the problem faced by cooperative societies in Oji River Local Government Area.

DISCUSSION OF FINDINGS

The findings of the study reveal that: The major income generating activity of the respondents is farming. Cooperative societies suffer from poor funding in Oji River L.G.A. Farmers multi-purpose cooperative society (FMCS) is the society with the largest number in the area followed by cooperative thrift and loan society. The major activity that the cooperative societies engaged in is improved farming methods and assistance for the members, followed by development of infrastructural facilities. The biggest problem for them is lack of funds, then inefficient management, followed by illiteracy and poor education of the members. The biggest solution remains adequate funding, then efficient management, followed by more assistance from government (agencies) and continuous education of the members. Cooperative societies have always served as a veritable tool that can be utilized in development activities. It has the advantage of pooling resource together (human and material).This study revealed that cooperative societies have done well in the issue of development in rural area. So they need to be encouraged and strengthened so that more works can be done by them.

CONCLUSION

Despite the fact that cooperative societies in Oji River Local Government Area encountered problems in their efforts to serve as a tool for rural development they still made progress in their efforts to develop the area.

So, cooperative societies need to be encouraged and strengthened so that their efforts in developing rural areas will increase for the benefits of the communities.

RECOMMENDATIONS

The researcher hereby put forward the following recommendations

Adequate funding is needed, so cooperative societies need to source for funds though the numerous means available to them (Bank of Agriculture and other relevant agencies).

Continuous education is needed for the members, so that they can appreciate issues concerning their society and development the more, also more awareness on cooperatives for the populace to know their benefits.

Government need to do more for the cooperative societies through technical assistance (cooperative extension services etc).

Cooperative societies need to make use of adequately trained managers through hiring them, then efficient management committee is needed.

Cooperative societies need to go into other fields and not only farming, so that they will bring more development through other economic activities.

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