



Munich Personal RePEc Archive

**Assessment of the Contribution of  
Cooperative Societies in the  
Development of the Youth: A Case  
Study of Selected Cooperative Societies  
in Dunukofia Local Government Area,  
Anambra State, Nigeria**

Okoli, Eucharia

Department of Cooperative Economics and Management, Faculty of  
Management Science, Nnamdi Azikiwe University, Awka, Anambra  
State.

6 February 2018

Online at <https://mpra.ub.uni-muenchen.de/84380/>  
MPRA Paper No. 84380, posted 13 Feb 2018 15:09 UTC

**Assesment of the Contribution of Cooperative Societies in the Development of the Youth: A  
Case Study of Selected Cooperative Societies in Dunukofia Local Government Area,  
Anambra State, Nigeria.**

**Okoli Eucharua**

Department of Cooperative Economics and Management, Faculty of Management Science,  
Nnamdi Azikiwe University, Awka, Anambra State.

Email: [feucharua@yahoo.com](mailto:feucharua@yahoo.com)

**ABSTRACT**

This study is centered on the assessment of the contribution of cooperative societies in the development of the youth in Dunukofia Local Government Area of Anambra State Nigeria. It is believed that cooperative societies are veritable tool for youth development. The study specifically ascertain and describe the corporate profile of cooperative societies; identifying the activities the cooperative societies are engaged in and its bearing on youth development; compare the exposure of the youth to development activities before and after joining the cooperative societies; find out the perception of the youth and the influence of their cooperative on their development; ascertain the challenges the cooperative societies and their youth-members face in advancing their goals. Respondents were drawn from members of six selected (6) cooperative societies. Primary data were sourced through questionnaires administered on 159 members, while secondary data were gotten from literary works and documents. Data was analyzed descriptively using means; percentage, 5-point likert scale, chi-square, z-test techniques and two hypotheses were tested. The study found that there is a positive relationship between the effect of the activities of the cooperative societies and youth development. There is also a significant change in the exposure of youth to development activities before and after their membership of cooperative society. Several constraints were identified to be affecting the cooperative societies in effectively meeting and enhancing youth development, prominent among them are weak financial strength of the society, Poor management of the society, lack of basic infrastructures, Fraud and financial malpractice. The society is also found to be providing limited loans and savings. Recommendations were made on how cooperatives can effectively contribute to youth development. These includes(partial listing):Members should show participation and being more active for a stronger and stable society, There should be judicious use of funds to strengthen the financial level of the society, The youth should be encouraged to join cooperative society which will attract the attention of the government. There should be diversification of the cooperative business to enhance it reserve, Management should be more serious in dealing with the affairs of the society. Government should provide enabling environment for cooperative societies to strive through policies and programmes.

## CHAPTER ONE

### 1.0 INTRODUCTION

#### 1.1 Background of the Study

The problem of youth development has received the attention of many experts and researchers, organizations such as United Nation Organization (UNO) International Labour Organization (ILO), United Nations International Children's Emergency Fund (UNICEF), World Health Organization (WHO), Non-Governmental Organization NGO, as well as the government. This is because as declared by the National Youth Policy (2010), they constitute an invaluable asset of the nation, because of courage, innovativeness, inquisitiveness and high level of self-confidence, which is also considered to be a main source of nation building they are not only a vital source of the state but also a change agent, the youths are pioneers of economic, social, political and cultural transformation and change driving force.

Youth development as captured in National Youth Policy (2004-2014), is an intentional comprehensive approach that provides space opportunities and support for young people to maximize their individual and collective creative energies for personal development as well as development of the broader society of which are an integral part (NYP, 2014).

Youth development traditionally is still most widely used to mean a natural process, the growing capacity of a young person to understand and act on the environment. In this usage, it is identical to child or adolescent development. Human development is the natural unfolding of the potential inherent in the human organism in relation to the challenges and support of the physical and social environment (Hamilton, 2004). The United Nation Organization (UNO) defines youth as those persons between the ages of 15-24 years, without prejudice to other definition by member states. They went on to declare that young people between the ages of 15-24 represent approximately 18% of the global population nearly 1.2 billion people. They also declare that eighty seven percent (87%) of youth live in developing countries, sixty two (62%) of youth live in Asia, and seventeen percent (17%) of youth live in Africa. As members of societies, youth deserve full access to education, adequate health care employment, financial service, participation in public lives.

incompetence and lackadaisical approach to life have formed the corpus of the conception or misconception of youth as been incapable. By default, youth no matter However, the Nigeria youth policy defines the youth as all young persons of the age (18-35) years. The youth are the backbone of the development of the country. The pertinent question now is whether in it typical manifestation, Nigeria youth have completely measured up to the standard so magnificently set by the policy or whether as a one-time head of state commented "they are incapable of handling leadership", Youth restiveness, the age range, they are delimited to have a flair for quick money and fast life (Adebayo, 2013). Research has shown that productivity and creativity level of youth population is very high when compared to the elderly aged grade. As such, answers to many

problems facing the country can be address by the Nigeria youth. The Nigeria youth is both the greatest assets of the country as well as its daunting challenge. The youth represent the greatest potential that Nigeria is while equally presenting the depth of the challenge of breaking through the confines of underdevelopment. Accounting for almost 50% of the population, it brims over with energy and creativity. However, a significant proportion of the Nigerian youth is misguided, democratized and confused. Some of them have involved in criminal activities. Yet the youth is what enables the population to dream of a better tomorrow, to work very hard to build a verily and dynamic system that their generation and future generation will be proud. (Adebayo, 2013).

Kattookaran (2002) defined Cooperative as a service-oriented institution based on the principles of each for all and all for each.

Helms (2005) on the other hand defined co-operative society as an association of persons who have voluntarily joined together to have a common end through the formation of a 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 member activity participate. On the other hand it could be seen as a voluntarily association of persons having mutual ownership in providing themselves some needed service on non-profit basis usually organized as a legal entity to accomplish objectives through joint participation of its members. As it is, the problems faced by youth in Nigeria today are complex.

Cooperative environment provides working conditions more favorable to youth engagement than to other organizational forms because of it democratic governance structure and organizational aims which go beyond profit maximization.

Young people have the opportunity to develop social consciousness and attain a sense of self actualization through their democratic governance; cooperative societies also explore young members to democratic values and culture. The experience attained through engaging with an environment of accountability and solidarity gives young people the confidence to take on leadership roles in various contexts even beyond the cooperative movement.

Cooperative enables young people to explore different working and leadership roles and to get involved in decision making producers and multi-stakeholder dialogues.

Co-operative is a vital issue in every community in this world. Place where it has been properly put into effective operation, its members have greatly achieve something from it (Abdulkarim, 2010).

## **1.2 Statement of the Problem**

Perhaps, the major problem confronting the youth today is unemployment which leads to high rate of poverty. World Bank (2013) confirms 112million Nigerians living below poverty line. This followed another depressing disclosure by the World Bank, which said that the population

of Nigerians in poverty has increased considerably and significantly. The figure represents about sixty seven percent (67%) of the entire population. In spite of all the orchestrated policies and programmes of successive government in Nigeria as well as several works and researches conducted by various authors and organization, the Nigeria youth still leave a lot to be desired. Such programs which range from in school education programme for physical and mental development of out of school programmes aimed at shaping the character and behavior of the youth, as well as promoting competitive spirit and national unity and integration.

The in-school programmes which include the formation of clubs, encouragement of sporting activities and other outdoor activities, with discipline instilling organization such as boy scouts girls guide and man-o-war as well as various theories and practices design to stimulate and bring about development of youth in various areas such as attitude empowerment, skills acquisition, decision making, employment opportunity, e.t.c. Other challenges as indicated by world youth report 2005, that 200million youth lives on less than US\$1 per day 130million are illiterate, 10million live with HIV and 88million young people are unemployed. A lot more need to be done to empower the youth, re-energize them and get them seriously involved with the task of nation building and socioeconomic development.

According to the Nigeria Youth Policy (2009-2014), Past attempts at addressing the problems of the youth were characterize by much rhetoric and little In terms of concrete action and the little that was being done lacked focus such that the result was marginal, when not counterproductive. The nature of the social political and economic environment which had prevailed in the country imposed serious constraints in terms of meeting the needs and aspiration of the youth. Indeed, historically, it can be said that Nigeria youth have suffered neglect than encouragement. Contemporarily they suffer from different kinds of socioeconomic deprivation and affliction, intensified by acute economic crises.

In the light of these problems, the researcher wants to probe into the activities of co-operative societies to know whether they are contributing towards the development of youth with a particular focus on Dunukofia Local Government area of Anambra State.

The researcher also intends to investigate the contribution of co-operative societies on youth development by identifying the above mentioned phenomenon and to know the prospect and problems encountered by co-operative societies in their bid to develop the youth.

### **1.3. Objectives of the Study**

The broad objective of the study is to examine the effect of co-operative societies in the development of the youth in Dunukofia Local Government Area of Anambra state Nigeria

The specific objectives are to:

- i. Ascertain the corporate profile of cooperative societies in dunukofia local government area
- ii. Identify the activities the cooperative societies are engaged and its bearing to youth development
- iii. Compare the exposure of the youth to development activities before and after joining the cooperative societies
- iv. Find out the perception of the youth and the influence of their cooperative on their development.
- v. Ascertain the challenges of the cooperative societies and their youth-members face in advancing their development

#### **1.4. Research Question**

- i. What are the corporate profiles of cooperative societies in Dunukofia Local Government Area?
- ii. How effective are the activities of cooperative societies geared towards advancing youth development?
- iii. How expose are the youth to development activities before and after joining cooperative societies?
- iv. How does cooperative positive influence enhance youth development?
- v. How severe are the challenges cooperative societies and their youth member's face which impede their activities in advancing youth development?

#### **1.5 Research Hypotheses**

- **H<sub>0</sub><sub>1</sub>:** There is no significant positive relationship between the contribution of the activities of the cooperative societies and youth development.
- **H<sub>0</sub><sub>2</sub>:** There is no significant change in the exposure of youth to development activities before and after their membership of cooperative societies

#### **1.6 Significance of the Study**

This study will be relevant in the following areas;

- i. Help in educating the government, interested organization to consider cooperative as a principle agent for development of the youth.

- ii. The study will also be useful to the Government, International Organization and Non-governmental Organization (NGOS) to create policies that will bring about positive development of the youth, as they are the greatest assets that any nation can have.
- iii. Also at the end of the research work, the general public would have gained a lot of knowledge on the benefit of co-operative societies as well as serve as a good motivator to the youth to enable them pool their resources together, hence helping them out instead of causing problem to the society.
- iv. The study will also be significant to future researchers on the facts of youth development
- v. Also helps to discover problems of co-operative societies and provide recommendation to the problem identified.

### **1.7 Scope and Limitation of the Study**

It is a known fact that development is not confined to any particular people, but all over the globe.

However, this study focuses its attention on the development of the youth through the contribution of co-operative societies with reference to Dunukofia Local Government Area. Hence the types of co-operative societies, role, prospect and problems would be looked into with particular emphasis to Dunukofia Local Government Area in Anambra State

The Limitation of the study among other things include inability to access adequate data as regards to the topic understudy as a result of most of the operation and activities of cooperative society by the Divisional Cooperative Officer in Dunukofia Local Government Area were treated as confidential, time constraints and lack of enough funding.

## CHAPTER TWO

### LITERATURE REVIEW

This chapter will review the relevant areas of cooperative, youth and development. Many views have been expressed, many works published, many research carried out on cooperative and youth. They were however based on the respective purposes and views of the researchers concerned.

#### 2.1 The Concept of Cooperative Society:

The term cooperative is derived from the Latin word *co operatic*, where the word *co*-means "with" and *opera* means "to work" thus cooperative means working together. So those who want to work together with some common economic objective can form a society, which is term as cooperative society" it is a voluntary association of persons who work together to promote their economic interest.

The International Cooperative Alliance (ICA) in its Statement on the Cooperative Identity, in 1995, defines a cooperative 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." It is a business voluntarily owned and controlled by its member patrons and operated for them and by them on a nonprofit or cost basis (UWCC, 2002). It is a business enterprise that aims at complete identity of the component factors of ownership, control and use of service, three distinct features that differentiate cooperatives from other businesses (Laidlaw, 1974).

The International Labour Organization (ILO) In 2004, define cooperative societies as an association of persons usually of limited means who have joined together to achieve common economic goals through the formation of democratically controlled business organization, making equitable contribution to the capital required and accepting a fair share of risk and benefit of undertaken.

Encyclopedia American (2004) refers to cooperative societies as an organization establish by individual to provide themselves with goods and services or to produce and dispose the product of their labour. This means of production and distribution are thus owned in common and the earning reverts to the members, not on the basis of their investment in the enterprise but in proportion to their patronage or personal participation in it.

Helms (2005), on the other hand defined cooperative societies as a voluntary association of persons having mutual ownership in providing themselves some needed services on non profit

basis usually organized as a legal entity to accomplish objective through joint participation of its members.

Cooperative is an association open to all and granting equal right and responsibility (democracy and autonomy) to members engage in all economic enterprise and share of profit which are bestowed on members in proportion to their use of the enterprise itself without regard to their share in the society. (Standing, 2008)

cooperative society is an organization people who come together voluntarily for the purpose of contributing their wealth in terms of cash and ideas to solve their socio-economic and cultural problems accepting to bear the risk together and enjoying the proceeds by themselves (Okechukwu, 2001).

Food and Agricultural Organization (FAO) 2003, put it that there is no other globally tested system on the horizon than cooperative.

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).

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 people working together to achieve commonly felt need. Hence it is as old as man otherwise, instinctive.

Okoli (2006), defined a cooperative as an organization for promoting the economic interest of its members. According 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. According to Ibe (2002), cooperatives are one of the possible organizational forms for conducting legitimate business in a market economy where goods are freely bought and sold in the open market. Chilokwu (2006), gives further insight into the nature by stating that, “a cooperative is a formal organization formed by person, usually of limited means, who voluntarily come together, for the achievement of a common economic objectives involving the formation of 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”.

Uzoigwe (2006), posited that the objectives of forming cooperatives can be summarized as follows;

- I. *To provide farmers, with a dependable, honest and accurate market for the products they sell and for the supplies they purchase.*

- II. *To increase the farmers returns for farm products, supplies and services.*

### **2.2.1. Types of Co-operative Societies**

Although all types of co-operative societies work on the same principle, they differ with regard to the nature of activities they perform. Followings are different types of co-operative societies that exist in our country.

- i. **Productive Co-operative society:** These societies are formed to protect the interest of small producers by making available items of their need for production like raw materials, tools, and equipment, machinery etc. According to Olesin (2007:7) opined that producer's co-operative society is the association of producers of similar product who have come together in order to promote the production and sale of their products. Members of this society like farmer and other producers contribute money in order to buy or hire equipment, machinery and raw materials at reduced rates meant for the promotion of their product activities.
- ii. **Services cooperative society:** These societies are formed to protect the interest of general members by making goods available at a reasonable price. They buy goods directly from the producers or manufactures and thereby crimate the middlemen in the process of distribution. Examples of service cooperative societies are the consumer cooperative society and cooperative marketing society. Consumer cooperative society is an organization which intends to support the economy of member household through acquisition of merchandise from wholesalers for sale to members at a fair price, (Igwe, 2006). The cooperative marketing societies are societies formed by small producers and manufactures who find it difficult to sell their product individually. The society collects the product from the individual members and takes the responsibility of selling those products in the market.
- iii. **Multipurpose cooperative society:** These are societies which are engage in various activities and business such as farming, housing, issuing of loans and production of goods. Members, who belong to this society, derived a lot of benefits. Some of the benefits according to Igwe (2006) are benefit of large scale farming, loans are given at a reasonable rate of interest in times of need to buy land and construct houses, and the issue of collateral security is reduced.

### **2.2.2 Benefits of Co-operative Societies**

The benefits of co-operative societies according to Johnson Ugogiare:

- **Encouragement of Savings:** the credit and thrift co-operative society encourages its members to save their money.
- **They are Democratic in Nature:** all members have equal rights to say how the society should be organized. Every member has the rights to vote and be voted for, and each member has one voting right.
- **Results in Low Prices of Goods:** this is because, they buy goods directly from the producers and distributed to their members.
- **They Prevent Price Fluctuation:** this is as a result of the fact that their main motive is not to make profit but to promote the welfare of h their members.
- **Prevention of Hoarding:** this is as a result of the fact that they buy directly from the manufacturers and distributed to their members.
- **They Fight Inflation and Deflation:** they do these through their activities of price stabilization, regulation of the quantity of goods needed, etc.
- **Saving In Advertisement Cost:** the money they would spend in advertising is saved because they do not involve in advertising since majority of the goods they purchase from manufacturers are bought by their members.
- **Education of Their Members:** this is done in areas of production, distribution, buying and selling of goods and services.
- **Encouragement of Hard Work:** this is as a result of the fact that they have joint pride of ownership.
- **They Avoid Cheating:** at the end of a given period members are paid dividends calculated on the basis of the capital contributed and total purchases made from the society.
- **They Encourage Inter-personal Relationship:** there exists brotherly, sisterly, friendly etc, relationship among members of co-operative society.
- **They Encourage Economic Development:** this is because; their activities encourage mass production, distribution and consumption. They also encourage savings for further investment.
- **Increase in Standard of Living:** this is as a result of the fact that they make goods available to members at reduced rates, encourage them to save, give the needy ones loans with little or no interest etc.

### **2.3 Concept of Youth and Development:**

Youth is best understood as a period of transition from the dependence of childhood to adulthood independence as members of a community. Youth is more fluid category than a fixed age-group. The United Nation Organization (UNO) defines youth as those persons between the ages of 15-24 years, without prejudice to other definition by member states. They went on to declare that young people between the ages of 15-24 represent approximately 18% of the global population nearly 1.2 billion people. 87% of youth live in developing countries, 62% of youth live in Asia, 17% of youth live in Africa. As members of societies, youth deserve full access to education, adequate health care employment, financial service, participation in public lives.

According to National Youth Development Policy (2009-2014) refers to young people as those falling within the ages of 14 to 35 years.

Youth has been defined as a period in an individual's life which runs between the end of childhood and entry into the world of work (Onuekwusi And Effiong, 2002).

A persistent challenge confronting youth is defining who they are. In the west and among International agencies, there is a strong tendency to use an age range to determine the youth category. They are at least four problems with this common approach

First, the age ranges continue to differ. A common is 15-24, which is advocated by United Nation (UN), United Nation Children Emergency Fund (UNICEF) and others. There tend to be slight variations among international agencies such as save the children age range of 13 to 25 (Sommer's, 2001). At the same time, an age range reportedly developed by African personnel for a Lutheran world federation.

Secondly, youth definitions straddle the much more common age-based definitions of child and adult. A widely accepted separation point in the west, and in united nations definitions of childhood, is a person's 18<sup>th</sup> birthday, when one is thought to move directly from the status of child or minor" (ages 0-17) directly to adult (age 18 and above) or young adult.

Thirdly, concepts of youth, adolescence and even what constitute young people vary. An adolescent is generally thought to be a subset of the youth category. The World Health Organization describe the overlapping complication with the following description "adolescent are 10-19 years old, youth are 15-24, and young people are 10-24years old (Lowicki and Pillsbury 2000)

Fourth, definition of youth are further confuse with the fact that in many part of the world youth may not be determine by age. Youth hood is frequently considered a time of passage between childhood and adulthood or as biological markers, in which youth is the period between puberty and parenthood" (Office of Conflict Management and Mitigation 2005:3)

On the other hand development is captured as a multidimensional process involving major changes in social structures, popular attitude and national institution as well as the acceleration of economic growth. Development is perceived as a process that leads to increase capacity of people over material asset intellectual resources and ideology and obtain physical necessities of life (food, clothing and shelter) equality in employment, participation in government political and economic independence, adequate education gender equality sustainable development and peace. (Igbuzor, 2006). It involve eradication of absolute poverty among the citizenry and represent a continuous change involving re-organization, re-orientation of the social, economy and entire system (Ogunlela And Mukhtar, 2006). It cannot be completed without colossal radical changes in institutions social, administration structure as well as potential attitude, customs and beliefs (Thomson, 2002)

According to Hamilton 2004, the term youth development is use in at least three different ways, Referring to a natural process of development, principles and practices all these are important and they are logically related.

1. **A natural process:** youth development traditionally is still most widely used to mean a natural process, the growing capacity of a young person to understand and act on the environment. In this usage, it is identical to child or adolescent development. Human development is the natural unfolding of the potential inherent in the human organism in relation to the challenges and support of the physical and social environment. Development last as long as life optimal development in youth enables individuals to lead a healthy, satisfying and productive life, as youth and later as adults because they gain the competence to earn a living, to engage in civic activities. Both heredity and environment influence the natural unfolding people can actively shape their own development through the choices they make and interpretations they place on their experience.
2. **Principles:** In 1990, the term youth development came to be applied as a set of principles, a philosophy or approach emphasizing active support for the growing capacity of young people by individual's organization and institution especially at the community level. The youth development approach is rooted in a commitment to enabling all young people to thrive. This simple statement combines two principles, universality or inclusiveness (all youth) and a positive orientation building on strength (thriving). Youth development arose as a counterbalance to the emphasis in problems prevention and treatment programs on categorizing youth according to their deficit and trying to remedy them.
3. **Practices:** The third use of the term youth development is to describe a range of practices in programs, organization and initiatives. Youth development in this sense refers to the application of the principles number 2. To a planned set of practices, or activities, that

fosters the development process (number 1) in young people. Development takes place in families, neighborhoods youth organization, faith base organizations schools and a multitude of other places including cyberspace. Although the specific practices that adult use to create and sustain such opportunities differ across settings. Human qualities that we wish to promote can be described in multiple ways a simple formulation is that development leads to five c” s” competence, character, connections confidence and contribution (pitman, 2002). Competence includes knowledge and skills that enables a person to function more effectively to understand and act on the environment. Competence enables a person to accomplish what he or she intends, provided external circumstances are favorable or to adapt to circumstances to achieve much as possible. Character is what makes a person intend to do what is just right and good connections refer to social relations especially with adult, but also with peers and with younger children. Confidence is the assuredness a person needs to act effectively. It enables a person to demonstrate and build competence and character in challenging situations. Contribution means that a person uses these other attribute not only for self centered purpose but also to give others.

### **2.3.1. Youth Development Indicators:**

According to the world youth report 2005; young people today and in 2015 makes a strong argument for scaling up investment in youth development. The challenges are clear. 200 million youth live on less than US\$1a day, 130million are illiterate, 10 million live with Hiv and 88million young people are unemployed. While members state and united nation agencies increasingly recognizes the importance of investing in youth, it is very difficult to measure the success of their interventions programmes and policies are insufficiently monitored and many existing data are not age- disaggregated.

In 1995, the world programme of action for youth (WPAY) was instrumental in setting a global agenda for young people on the basis of 10 priority areas. In 2005, the general assembly added five new priority areas of concern.

### **2.3.2 Theories of Youth Development:**

#### **1. The Theory That All Youth Thrive**

The positive orientation is best understood in contrast to what has been the conventional problem focus of many programs for youth, especially those funded by the federal government. According to Dryfoos(1990), the division of federal funding and programs among four major types of problem behavior are: teenage pregnancy, substance abuse, delinquency, and school failure, because each problem is the domain of a different federal agency and the source of categorical funding, local prevention and treatment programs mirror the federal structure. Each draws on funding from its own federal agency and applies it to trying to prevent or treat the designated problem in a targeted set of youth, typically those considered at risk of the problem.

The system is so well established that each problem also has its own researchers and research literature. In addition to demonstrating a lack of connection among these different enterprises, Dryfoos went on to show that, according to the research in each one, the presumably separate problems and solutions were actually quite closely related. This insight illustrated how shortsighted it is to consider and try to alleviate youth problems (or any human problems) one-at-a-time. Drugs, alcohol, risky sexual behavior, delinquency, school failure, and other problems are best conceived as part of a “problem behavior syndrome” that often has common roots and is best treated as a whole.

## **2. Building on Strengths**

There is another consideration, too, which is that often the best way to solve problems is to build on strengths. This approach has been validated by research on resilient children, that is, children who grew up under conditions that usually lead to serious problems but somehow managed to thrive. Among the drawbacks of emphasizing problems is the self-fulfilling prophecy or labeling effect. When youth are selected to participate in a program because they are at risk of enmeshed in problem behavior, selection confirms their identity as troubled. Furthermore, being thrown together with others who are also stigmatized may unintentionally reinforce undesirable behavior.

## **3. Universality**

The emphasis on a positive orientation is closely related to the principle of universality. If all youth need support in their development, then participating in a program is no longer stigmatizing. At one extreme, some would say that youth development programs can never be targeted to a defined group and can never engage problem behavior. We reject this extreme. The fact that all youth are developing and their development can be either enhanced or impeded by the opportunities available to them in their families, schools, and communities definitely does not mean that all youth need the same thing. One youth may need a chance to practice leadership skills, while another’s most pressing need may be a safe place to spend the night. Applying the principles to youth development to the second youth means that providing a shelter for the night is necessary but not sufficient; he or she needs opportunities for growth as well.

## **4. Services, Supports, and Opportunities**

The distinction among services, supports, and opportunities (Pittman et al., 2002) helps illustrate how a positive orientation and universality are consistent with the need for access to individualized treatment. Opportunities should be available to all. Opportunities-to learn, explore, play, express oneself-are, by definition, taken up voluntarily by a young person once they have been made available. This makes them both universal and individualized. The young person selects from among possibilities. Supports are also available to all. Supports include connections between a young person and others; mentoring is a good example. Services are provided for or administered to a young person. They include health care, housing, social

services, compulsory schooling, and drug treatment. Most services are available, in principle, to anyone who needs them. Specific services are targeted, but the safety net of services is universal.

## **5. Race, Ethnicity, Class, and Gender**

Youth differ along other lines, too, in addition to the degree of risk they face or the level and type of problem behaviors they engage in. Most notably, they reflect the stratification of society in the United States according to race and ethnicity, social class, and gender. In general, the cultural backgrounds of European American youth and those with other backgrounds, especially African American and Latino, will differ, not totally, but enough to require attention. Yet the experience and meaning of being African American can vary dramatically from one young person to another, even within the same family. Therefore, prescriptions for action tailored to racial categories are of a little use. They are more likely to perpetuate stereotypes than to overcome them.

As in illustration, many mentoring program staff believes that matching young people with adult mentors of their own race is critical. However, the most rigorous empirical test of that assumption, in the context of an experimental evaluation of Big Brothers/Big Sisters (Rhodes, Reddy, & Grossman, 2002) found no effect for race of mentor on the behavior of young people. The most persuasive post hoc explanation for the lack of difference is that racial matching probably matters a great deal for young people who are grappling with issues of racial identity and of how they cope in a racist society, but it may matter not at all for others who either have not yet begun to grapple with such issues or are doing so with some success in other venues, such as family, school, or religious organization.

Gender is another powerful source of difference. Certainly, for some purposes and at some times, boys and girls need different opportunities and different treatment. But gender is not always primary. We have to be able to recognize and accommodate gender differences while recognizing in that sometimes gender is less important than race or class or age or simply interests and aspirations.

Social class is another major category, closely associated with race and ethnicity, but not identical. Youth development in an impoverished community differs in important ways from youth development in an affluent one. The principles are the same, but the needs and strategies for meeting them may vary enormously. Sometimes, they vary in unexpected ways that test common assumptions about youth needs.

In the past, there have been reliance on the families and communities to meet these needs, but surveys and other research have reviewed that astonishingly few young people feel the combination of internal and external support that prepares them for adulthood. For example, the search institute has conducted surveys of high school students in 900 communities across the country, ranging from affluent to low-income neighborhoods. The survey attempts to measure the number of development assets among young people in each community; such as connection to adult, feeling

valued by the community, being committed to learning, having a sense of self esteem and purposes.

## **2.4 Youth Development Policy in Nigeria:**

Since independence in 1960, successive Nigeria governments have initiated programmes and projects aimed at the youth. These range from in school education programmes for physical and mental development of out of school programmes aimed at shaping the character and behavior of the youth, as well as promoting competitive spirit and national unity and integration. In school programmes include the formation of clubs, encouragement of sporting activities and other outdoor activities, with discipline instilling organization such as boy scouts girls guide and man-o war. Out of school effort include facilitation of the emergency and development of voluntary self –help associations which contribute to community development, skills and vocational training programme, competitive activities and cultural festivals.

### **2.4.1 Target Youth Group:**

Young people are not a homogenous group since they are diverse needs. In the same manner there should be equally diverse and unique intervention designed to address these needs. It is crucial therefore that mainstream policies and programs across all different sectors should work synergic ally if the needs of young people are be effectively address. Therefore it would be important to identify the broad categories of targeted youth groups requiring specialized and tailored intervention.

The targeted groups recognized by national youth policy are:

- Young women
- Young men
- Youth in secondary school
- Youth in tertiary institution
- School aged out of school youth
- Unemployed youth
- Youth in the work place
- Youth from poor household
- Youth from different social groups
- Teenage parents

- Orphaned youth
- Youth heading households
- Youth with disabilities
- Youth living with HIV/AIDS and other communicable diseases

**2.4.2:** The Current Federal Government of Nigeria Youth Policy Year (2009-2014) recognizes and argues that immediate attention should be given to the following prioritized target youth groups:

- Young women
- Youth with disability
- Unemployed youth
- School aged out of school youth.

The Federal Government elevated programmes of youth development by the establishment of a Ministry of Youth and Sport for instance. At the Federal level, the National Youth Services Corps program was launched in 1973, to promote national unity and integration and expose graduate of tertiary institution to leadership roles and community development project before joining the job market.

The citizenship and leadership training centre share skills job, was developed and made to intensify its short duration programs and courses for youth with potentials for leadership. National Sports and Cultural Festivals were also organized in the 1970s and 1980s as far as for the search, identification and encouragement of talent among the youth. However the first attempt to introduce the National Youth Policy was in 1983. This was followed with the drafting of an inclusive social development policy for Nigeria in 1989, providing the basis for a review of the first policy on youth. Regrettably, by early 1990s these commendable efforts aimed at youth development started to suffer tremendous neglect. Besides, the policy attempt hardly provides a concrete frame work for addressing the heightened problems confronting the youth. This was partly because the implementation mechanism of the policy were weak and ineffective and also because the micro economic environment is not conducive.

Youth development process is aptly described by the Nigeria National Youth Policy in this way: Youth are one of the greatest assets that any nation can have. Not only are they legitimately regarded as the future leaders, they are potentially the greatest investment for a country development. They serve as a good measure of the extent to which a country can reproduce as well as sustain itself. The extent of their vitality, responsibility conduct and risk in society is positively correlated with the development of their country.

**The Nigeria Youth Policy 2009-2014**, defines youth development as an intentional comprehensive approach that provides space, opportunities and support for young people to maximize their individual and collective creative energies for personal development as well as development of the broader society of which are an integral part.

According to United Nation Programs on Youth (UNPY), as members of societies, youth deserve full access to:

Education

- Adequate healthcare
- Employment
- Financial services
- Participation in public life

Recognition of their unique perspectives and contributions must be taken into account in order for youth to fully realize their potential and for governments to fulfill human rights obligations and democratic principles.

## **2.5 Role of Cooperative society in the Development of the Youth**

According to [www.yahoo.com](http://www.yahoo.com) youth can be referred to the entire time of life when one is young, including childhood but often refers specifically to the time of life that is neither childhood nor adulthood but rather somewhere in between. Youth is an alternative word to the scientifically –oriented adolescent and the common terms for youth are young person and young people (Bhagwati, 2013). Many countries also draw a line on youth at age at which a person is given equal treatment under the law-often referred to as the age of majority. The age is often 18 in many countries and once a person passes this age, they are considered to be an adult.

Social, economic political and environmental dimensions of youth development have become a more central focus for decision makers at all levels. Some examples a United Nation declared international year of youth, with the objective of giving youth a chance to take active role in decision making of local national and global levels.

The international cooperative youth statement 2012 was presented to United Nation during closing ceremonies of International Year of Cooperative 2012, and which highlighted the challenges of youth to be unemployment, disempowerment and disengagement. Through involvement with cooperative young people can work together with government civil societies and other stakeholders to overcome these challenges which impedes it development.

The roles of cooperative in the development of the youth are:

- Cooperative should value indigenous/traditional agricultural knowledge and practices while also promoting innovation to stimulate youth interest in agriculture.
- Cooperative enables young people to build self confidence through allowing individual and team achievement. By;
- Pursuing avenues for productive self employment through the pooling of knowledge and resources and improve access to market and productive resources.
- Develop work ethics that are characterized by self motivation through allowing them to be owners of their work.
- Develop leadership skills for taking over responsibility within and beyond the cooperative sector.
- Explore and master various working situation and develop problem solving skills which institution of formal education may often fail to transmit.
- According to the international fund for agricultural development (IFAD) and the international movement of catholic agricultural and rural youth (MISARC) , cooperative should become youth sensitive particularly in their representation and governance.
- Cooperative enables young people to explore different working and leadership roles and to get involve in decision making producers and multi-stakeholder dialogues. Young people can become creative in cooperative environment which enable them to develop their entrepreneur and managerial capacities
- Young people have the opportunity to develop social consciousness and develop and attain a sense of self-actualization through their democratic governance, cooperative also explore young members to democratic values and culture. The experience attained through engaging with an environment of accountability and solidarity gives young people the confidence to take on leadership roles in various context even beyond the cooperative movement
- Cooperative environment provides working conditions more favorable to youth engagement than to other organizational forms because of it democratic governance structure and organizational aims which go beyond profit maximization.
- Engagement with youth cooperatives gives an opportunity to learn more about how cooperative business operates and also provide the framework for a business project the youth may desire to undertake.

- Provision of income, employment and the development of employment skills finally, cooperative are important agent of financial economic community and human development.

According to the International Labour Organization 2012, close to 75million young people were out of work and it was estimated that cooperative provide 100million jobs world-wide. Although the exact proportion of youth in the total is difficult to determine.

Cooperative is clearly a significant source of employment creation. The scale and impact of the current youth employment crisis on the future of young people and societies is a call for immediate action. While cooperative are already playing the role in helping young people take their lives into their own hands there is great potential for further development.

## **2.6 The Challenges and Need for Re-Engineering Cooperative Societies for Youth Development**

Much as desirable as co-operative societies are in the development of youth, there are problems and constraints that have militated against its effective performance of its role in youth development. This has made for poor performance, decline and death of some co-operatives.

Another critical element according to Akinwunmi (2006) is leadership. If there is purposeful leadership, if leaders are transparent, dedicated and truly serving, the co-operative society will succeed. A true leader does not cut corners, does not inflate contracts so as to receive kickbacks, does not have favorites among members and does not mismanage the resources.

Another problem is insufficient fund to execute co-operative programmes. For many years the movement was unable to pay its mandatory dues to international bodies like ICA.

Asaolu (2004) as quoted by Mass Mobilization for Social and Economic Recovery (MAMSER) in its studies of 1998, while identifying the problems facing co-operative societies in Nigeria to be generally due to political and socio-economic factors. The major of these problems are highlighted below.

- I. **Lack of Adequate Working Capital:** The amount of capital that a co-operative society can raise from its members is very limited because the membership is generally confined to a particular section of the society. Again due to low rate of return the members do not invest more capital. Government's assistance is often inadequate for most of the co-operative societies to carry out their developmental programmes
- II. **Bad leadership and succession problems characterized by mismanagement:** Bad leadership has always militated against the success of co-operative societies in Nigeria so also, it is seen that co-operative societies do not function efficiently due to lack of managerial talent. The members or their elected representative are not experienced enough to manage the society. Again because of limited capital they are not able to get the benefits of professional management.

- III. **Lack of Co-operation:** The co-operative societies are formed with the idea of mutual co-operation. But it is often seen that there is a lot of friction between the members because of personality differences, ego clash, etc. The selfish attitude of members may sometimes bring an end to the society.
- IV. **Lack of Motivation:** Every Co-operative society is formed to render service to its members rather than to earn profit. This does not provide enough motivation to the members to put in their best effort and manage the society efficiently.
- V. **Dependence on Government:** The inadequacy of capital and various other limitations make co-operative societies dependent on the government for support and patronage in terms of grants, loans subsidies, etc. Due to this, the government sometimes directly interferes in the management of the society and also audit their annual account.
- VI. **Wide Operand Illiteracy and Mass Ignorance of the Societies:** The low level of illiteracy amongst farmers, fishermen, marketers, producers, usually frustrates the effort of co-operative societies towards youth development. In order to overcome this phenomenon the illiteracy alleviation effort must continue.
- VII. **Inconsistency on The Part of Government in Supervision and Challenging Fund through Co-operative Societies.**
- VIII. **Bad record keeping and shortage of supervisory staff:** The Co-operative Society is often faced with the problem of shortage of supervisory staff, which leads to bad record keeping of the society.
- IX. Inadequate capital base to cope with the need of small, medium enterprises.
- X. **Lack of Training Facilities:** Training, undoubtedly, holds the key to further and future development of both the co-operative and the members.
- XI. Proliferation of weak co-operative societies, which results from lack of coordination of activities.
- XII. Out dated co-operative laws.
- XIII. Government interference and manipulation of co-operative programmes by its policies and laws sometimes hinder the effort of cooperative societies towards youth development.
- XIV. Corrupt and embezzlement of co-operative fund by leaders and paid workers. Onuoha (2000), identified the leadership problems as a major setback to the performance of cooperative societies say that group action is more difficult to coordinate than individual actions. Akinwumi(2006), affirmed that bad leadership is a critical element that affects efficiency of co-operative movement. Ayoola (2006), identified the ambiguous role of government on co-operative societies as another major factor of its set back towards youth development.

#### **2.6.1. The Need for Re-Engineering Co-operative Societies**

Good management requires a constant scanning of the environment. This is done with a view to identifying changes in the operating environment, in order to determine appropriate operational strategies to be adopted towards achieving desired objectives. Ayoola (2006) opines that re-engineering is done by assessment of the current operational environment to determine the most appropriate strategies for the future. At the inception of modern co-operatives, government intended to foster and nurture cooperatives to grow and become self-reliant, as government gradually withdraws.

However, seven decades of modern co-operation in Nigeria, government still reminds the fourth control of cooperatives. The implication is perpetual dependency on government resulting into erosion of self-help and self-responsibility nature of cooperatives. In fact the so-called work place cooperatives that are supposed to demonstrate intellectually in this regards could not help the matter, which is mostly the legal framework.

The roles of government and co-operative societies prior of the Natural Cooperative Development Policy of 2002 were not clearly defined and this had been the bane of cooperative development in Nigeria.

Akinwumi (2006) therefore suggested the need for total re-engineering of cooperative movement. This definition of roles of co-operatives and government by the cooperative development policy has helped to address the most fundamental constraint to the growth and development of cooperatives in Nigeria, which is the relationship between the government and cooperative society. However, the document is yet to be fully implemented by the government.

## CHAPTER THREE

### RESEARCH METHODOLOGY

The chapter deals with the method use to extract the data for the study. It present an overview of the various methods used in gathering data and the instrument use in interpreting and analyzing such data. It involve the description of the sample, the research instruments, the population and method of treatment of data

#### 3.1 Research Design

The basic research method employed in this study is a survey method. The choice of this design was chosen due to the fact that it is flexible and best suited for gathering descriptive information. It underlying principles is to seek the opinion of individuals on a particular problem, whereby the consensus of these opinions provides the needed solution to the problem at hand Nwogu, (2006).

#### 3.2. Area of the Study

The area of study is Dunukofia Local Government Area of Anambra state Nigeria. Dunukofia is one out of the 21 Local government Areas of Anambra State, with its headquarter at Ukpo. Towns that make up the Local Government Area are; Ukpo, Ifitedunu, Umunachi, Umudioka Ukwulu, and Nawgu. It shares boundaries with Awka North, (by the north) Idemili North, by the (south) Njikoka and Oyi local government. The population is predominantly agrarian but major inroads have been made in commerce and education. Population density is high and among the highest in Nigeria. There are general hospitals at ifitedunu and ukpo. There are also several high schools for boys and girls. Dunukofia is among the most accessible Local Government in Anambra State with federal and state roads crossing it at different points. St marry high school located at Ifitedunu is categorized as one of the oldest post primary schools in Anambra state. Noticeable cultural activities in the local government area include; masquerade dance, new yam festival.

#### 3.3 Population of the Study

This study aimed at assessing the contribution of cooperative societies in the development of the youth within Dunukofia Local Government Area in Anambra state. The population of registered cooperative societies in Dunukofia Local Government Area of Anambra state is 116. However at the time of the study, only 60 were active and viable as stated by the Divisional cooperative officer (D.C.O). The membership of the 60 active cooperative societies is 2880. These constitute the population of the study.

#### 3.4. Determination of Sample size and Sampling Techniques

The researcher made use of multiple approaches. The study centered on Dunukofia Local Government Area. The towns which make up the Local Government Area are; ukpo, umunachi,

umudioka ukwulu and nawgu. The researcher also made use of judgmental sampling to select the cooperative societies from three (3) towns which cut across centers of North, East, South and West in the locality of Dunukofia Local Government. Therefore the only sample for the study will be some selected cooperative societies from randomly chosen selected communities in the locality of Dunukofia Local Government Area. Out of sixty (60) active cooperative societies in Dunukofia Local Government Area, six (6) cooperative societies are selected from three (3) towns; Umunachi, Ukpo, Nawgu. A random sampling approach was adopted to select the respondent. The respondent include; employees, executives, officials and members of the cooperative society.

S/N	Types of Cooperative Societies	Town Located	Number of Members
1	Nneamaka Umunachi Mutipurpose Cooperative Society (MCS)	Umunachi	45
2	Kosiso Chukwu Umunachi Multipurpose Cooperative Society (MCS)	Umunachi	48
3	Dunukofia Famers Cooperative Association (FCA)	Ukpo	60
4	Ngene Nagwu Multipurpose Cooperative Society	Nawgu	55
	Eziamaka nawgu women multipurpose cooperative society	Nawgu	30
	Productive hands Ukpo F.M.C.S l.t.d	Ukpo	25
Total			263

In determining the sample size, from the total population, it will be difficult to access the entire population due to time and inadequate assess to good number of data. Therefore the Taro Yamane Techniques was adopted for this research work in order to determine the sample size.

Thus;  $n = N/1+N(e)^2$

Where; N - Population of the Study

n - Sample Size

(e) - acceptable error limit (5%)

I - mathematical constant

Note (e) = 0.05

$263/1+263 (0.05)^2$

$263/1 + 263 (0.0025)$

$$263/1+0.6575$$

$$=263/1.6575$$

$$= 158.6$$

Approximately = sample size is 159

Bowler's Formula shown below was used to obtain the sample size from each cooperative society by appropriating the members to the cooperative society.

Thus;  $nh = \frac{nNh}{N}$

Where  $nh$  = Number of membership of each Cooperative Societies

$n$  = Sample size

$Nh$  = Number of the item in each Cooperative Societies

$N$  = Population size

Nneamaka Umunnachi Multipurpose Cooperative Society

$$= \frac{159 \times 45}{263} = 28$$

Kosiso Chukwu Umunnachi Multipurpose Cooperative Society

$$= \frac{159 \times 48}{263} = 29$$

Dunukofia Farmers' Cooperative Association (FCA)

$$= \frac{159 \times 60}{263} = 36$$

Ngene Nagwu Multipurpose Cooperative Society

$$= \frac{159 \times 55}{263} = 33$$

Eziamaka Nawgu Women Multipurpose Cooperative Society

$$\frac{159 \times 30}{263} = 18$$

Productive Hands Ukpo F.M.C.S Limited

$$\frac{159 \times 25}{263} = 15$$

### 3.5 Sources of Data Collection

The data used in this research was selected from two main source; primary and secondary data. The primary data were sourced from the questionnaires administered to officers and members of selected Cooperative Societies involved or other complement officials in Dunukofia Local government Area, oral interview of the divisional cooperative officer in Dunukofia Local Government Area will also be conducted. The secondary source include; magazines, journals newspapers, lecture notes seminar papers, radio and television, newscast and other research works previously conducted by others.

### 3.6. Description of Instrument used for Data Collection

The researcher used many ways to carry out his investigation which include interview and questionnaire distribution. The questionnaire consists of structured/close –ended questions and unstructured/open-ended question. The section (A) of the questionnaire captures the corporate profile of the cooperative and its members, while the section (B) comprises questions on Cooperative Society activities geared towards Youth development.

### 3.7. Administration and Collection of Instrument of Data:

In carrying out this research, a total of 159 item structured and unstructured questionnaire containing five likert scale response was designed and distributed to the targeted respondent. The administration of the questionnaire was done by hand on the visit to the cooperative societies or other complement officials in Dunukofia Local Government Area,

### 3.8. Method of data analysis:

For easy understanding of the study, descriptive statistics involving mean, simple percentage were employed in the analysis of specific objective number 1-5. Also chi-square ( $\chi^2$ ) will be used to test the null hypothesis one ( $H_{01}$ ) while Z-test will be applied to test the null hypothesis two ( $H_{02}$ ) The formula for the  $\chi^2$  is as follows:

$$\chi^2 = \frac{\sum (f_o - f_e)^2}{f_e}$$

Where  $f_o$  = Observe frequency

$f_e$  = Expected frequency

$\sum$  = summation of all items

Formula for expected frequency ( $f_e$ )

RT×CT

GT

Where RT= Row total of responses

CT= Column total of responses

GT= Total of responses

To calculate the degree of freedom (DF)

The number of degrees of freedom for this type of test is obtained as follows:  $(r-1)(c-1)$  where  $r$  = number of rows  $c$  = number of column

Level of significance used is 5% i.e. 0.05, this is given level of significance under which the calculated  $\chi^2$  is studied.

### Decision Rule

If the calculated value of  $\chi^2$  is greater than the critical or table value of  $\chi^2$ , reject the null hypothesis one ( $H_{01}$ )

Z-test will be applied to test the null hypothesis two ( $H_{02}$ ). The reason for the application of Z-test is because the sample size is greater than 30 (i.e.  $n > 30$ )

The formula for Z-test is

$$Z = \frac{\bar{x}_1 - \bar{x}_2}{S_{Dx}}$$

Where  $S_{Dx}$  = standard error of difference between means.

$$S_{Dx} = \sqrt{S_1^2 + S_2^2}$$

$n_1, n_2$  and  $S^2$  = Variance of group

Therefore  $Z = \frac{\bar{x}_1 - \bar{x}_2}{\sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}}$

$$\frac{\bar{x}_1 - \bar{x}_2}{\sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}}$$

### Decision rule:

Reject  $H_{02}$  if the calculated Z is less than - 1.96 or greater than 1.96. Do not reject  $H_{02}$  if otherwise (i.e. do not reject  $H_{02}$  if Z calculated lies between - 1.96 and 1.96).

## CHAPTER FOUR

### 4.0. DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter is primarily concerned with the presentation, analysis and interpretation of data gathered during the survey. To fully achieve the objective of the study, the data have been assembled to reflect the objective of this research and the outcome used in supporting the research findings and conclusions drawn.

#### 4.1 ANALYSIS OF RESPONSE OF THE MEMBERS OF COOPERATIVE SOCIETIES

##### 4.1.1 CORPORATE PROFILE OF COOPERATIVE SOCIETIES

###### SEX:

**Table 4.1.1: Distribution of Respondents by Sex**

Sex Distributuon	Responses	Percentage (%)
Male	90	56.6
Female	69	43.4
<b>Total</b>	159	100

Source: Field survey, September, 2014

Table 4.1.1 above revealed the sex distribution of cooperative society members. The results showed that majority (56.6%) of them are male while minority (43.4) is female

###### AGE:

**Table 4.1.2 Distribution of Respondents by Age**

Age interval (xi)	Frequency (f)	Midpion (xi)	Total (fxi)
18-30 years	85	24	2040
31-40years	30	36	1080
41-50years	42	46	1932
51-60 years above	2	56	112
<b>Total</b>	159		5164

$$X = 5164/159 = 32$$

Source: field survey, September, 2014.

The age distribution of the members of the selected cooperative societies is shown in table 4.1.2. Their average age is found to be 32 years. This implies that they are mostly in their youth age.

## EDUCATION

Education	Response	Percentage (%)
No formal education	34	21
Primary education	47	30
Secondary education	50	31
Post secondary education	28	18
	159	100

Data in table 4.1.3, revealed that majority (31%) of the respondents had secondary education; (30%) had primary education; (21%) had no formal education while a low percentage (18%) of the respondents had post-secondary education. This shows that education could be a significant indicator that can effectively mobilize cooperative group to attract government presence to assist the group. This has been the reason why cooperative societies have existed in isolation to government assistance which is a hindrance to effective performance by cooperative groups.

## NAME OF THE COOPERATIVE SOCIETY MEMBERS BELONG

**Table 4.1.4: Distribution of Respondents by the Name of the Cooperative Society they belong**

Name of Cooperative Society	Responses	Percentage (%)
Nneamaka Umunachi Mutipurpose Cooperative Society (MCS)	28	18
Kosiso Chukwu Umunachi Multipurpose Cooperative Society (MCS)	29	18
Dunukofia Famers Cooperative Association (FCA)	36	23
Ngene Nagwu Multipurpose Cooperative Society	33	21
Eziamaka nawgu women multipurpose cooperative society	18	11
Productive hands Ukpo F.M.C.S l.t.d	15	9

<b>Total</b>	159	100
--------------	-----	-----

Source: field survey, September, 2014.

Table 4.1.4 above shows the name of cooperative society members belong to. It also display that out of the six (6) selected cooperative society, Dunukofia Farmers Cooperative Association has the highest number of members which is 36 (23%)

### **REGISTRATION OF COOPERATIVE SOCIETY**

**Table 4.1.5: Distribution of Respondents according to whether the cooperative society is registered or not**

<b>Option</b>	<b>Responses</b>	<b>Percentage (%)</b>
Yes	149	94
No	10	6
<b>Total</b>	159	100

Source: field survey, September, 2014.

Table 4.1.5 above shows that majority 149(94%) of cooperative societies are registered while minority 10(6%) are not registered.

### **ESTIMATE OF NUMBER OF YEARS THE COOPERATIVE SOCIETY HAS EXISTED**

**Table 4.1.6: Distribution of Respondent according to the number of years the Cooperative Society has existed**

<b>Year interval of the existence of the cooperative society</b>	<b>Frequency (f)</b>	<b>Midpoints (xi)</b>	<b>Total (fxi)</b>
1-5years	41	3	123
6-10years	50	8	400
11-15years	39	13	507
16-20years &above	29	18	522
<b>Total</b>	159		1552

Source: field survey, September, 2014.

$$X = 1552/159 = 10\text{years}$$

Table 4.1.5 above shows that the average existence of cooperative societies is 10 years. This implies that most of the cooperative societies are not new in the field.

#### **ESTIMATE OF THE CURRENT CAPITAL OF COOPERATIVE SOCIETY**

**Table 4.1.6: Distribution of Respondent by the range of current capital of the Cooperative Society**

<b>Naira range of current capital</b>	<b>Frequency (f)</b>	<b>Midpoints (xi)</b>	<b>Total (fxi)</b>
20000-40000	27	3	81
41000-60000	61	51	3111
61000-80000	46	71	3266
81000-100000	25	91	2275
101,000-120000	-	111	-
121,000-130000 &above	-	126	-
<b>Total</b>	<b>159</b>		<b>8733</b>

–

$$X = 8733/159 = 55000$$

Source: field survey, September, 2014.

Table 4.1.6 shows the naira range of current capital of cooperative societies. Calculations from the result gave the average range of current capital to be 55000 naira.

#### **ESTIMATE OF THE LOAN/CREDIT PROVIDED BY THE COOPERATIVE SOCIETY**

**Table 4.1.7: Distribution of Respondents by the range of Loan/Credit provided by the cooperative society**

<b>Naira range of loan/credit</b>	<b>Frequency (f)</b>	<b>Midpoints (xi)</b>	<b>Total (fxi)</b>
20000-40000	54	3	162
41000-60000	58	51	2958

61000-80000	28	71	1988
81000-100000	19	91	1729
101,000-120000	-	111	-
121,000-130000 &above	-	126	-
<b>Total</b>	159		6837

$$X = 6837/159 = 43000$$

Sources: field survey, September, 2014.

Table 4.1.7: shows the naira range of Loan/Credit provided by the cooperative society.

Calculations from the result gave the average range of loan/credit provided by the society to be 43000 (thousand) naira.

#### **SOURCES OF FINANCE OF THE COOPERATIVE SOCIETY**

**Table 4.1.8: Distribution of Respondents by the Society main source of capital**

<b>Sources of capital</b>	<b>Responses</b>	<b>Percentage (%)</b>
Donation	19	12
Share capital	25	16
Thrift savings	48	30
Reserve	23	14
Levies & fines	-	
Loans & overdraft	17	11
Retained earnings	27	17
All of the above	-	
<b>Total</b>	159	100

Sources: field survey, September, 2014.

Table 4.1.8 shows the sources of fund of cooperative society. 48 respondents of 30% indicate that the society main sources of fund is Thrift savings, 27 respondents of 17% indicate that the society main sources of fund is Retained earnings, 25 respondents of 16% source for fund via

share capital while 23 respondent of 14% source for fund through reserve, 19 respondents of 12% source for fund via donation. From these observations, it is evidence that most of the cooperative society's source fund is thrift savings.

### **FACTORS WHICH DETERMINE THE EFFECTIVENESS OF THE SOCIETY**

**Table 4.1.9: Distribution of Respondents by the Factors Which Determine the Effectiveness of the Cooperative Society**

<b>Options</b>	<b>Factors</b>	<b>No of occurrence</b>	<b>Responses</b>	<b>Percentage (%)</b>
A	Enough capital	60	58	36
B	Sound and strong management	47	43	27
C	Large membership	33	25	16
D	Generate own fund through self-effort	37	33	21
<b>Total</b>			159	100

\*Multiple responses

Sources: field survey, September, 2014.

Table 4.1.9 is multiple responses of the cooperative society members on the factors which determine the effectiveness of the society. The respondents gave many different responses. Some people tick more than one option. This shows the reason why option A occurred 60 times, option B, 47 times option C, 33 times while option D occurred 37 times. 36% represent 58 responses from 159 respondents, 27% represent 43 responses, and 16% represent 25 responses while 21% represent 33 responses. Option A has the highest response and Percentage out of all responses than other options. This implies that enough capital helps to uphold the effectiveness of the society.

### **RANGE OF SAVINGS MOBILIZE BY THE SOCIETY**

**Table 4.1.10: Distribution of Respondents by the Range of Savings Mobilized by the Cooperative Society**

<b>Naira range of Savings mobilized</b>	<b>Frequency (f)</b>	<b>Midpoints (xi)</b>	<b>Total (fxi)</b>
20000-40000	19	3	57
41000-60000	36	51	1836
61000-80000	52	71	3692
81000-100000	45	91	4095
101,000-120000	5	111	555
121,000-130000 &above	2	126	252
<b>Total</b>	159		10487

$$X = 10487/159 = 66000$$

Sources: field survey, September, 2014

Table 4.1.10: shows the range of savings mobilized by the society.

Calculations from the result gave the average range of the savings mobilized by the society to be 66000. The range of the savings mobilized is low and requires proper attention.

#### **NUMBER OF MANAGEMENT COMMITTEE**

**Table 4.1.11: Distribution of Respondents by Number of Management Committee**

<b>Numbers of persons</b>	<b>Responses</b>	<b>Percentage (%)</b>
5 persons	63	40
10 persons	96	60
15 persons	-	
16&above	-	
<b>Total</b>	159	100

Sources: field survey, September, 2014.

Table 4.1.11 above shows that 96 responses of 60% indicated that their management committee comprises 10 persons, while 63 responses of 40% indicated that their management committee. From the analysis above, it shows that 10 persons are carrying out the affairs of the society judiciously as was stipulated in their bye laws. This shows that 10 man committee is appropriate for the management to get to a great height.

## EXISTENCE OF SUB-COMMITTEE IN COOPERATIVE SOCIETY

**Table 4.1.12: Distribution of Respondent by whether they have sub-committee or not**

Options	No of responses	Percentage
Yes	61	38
No	98	62
<b>Table</b>	159	100

Sources: field survey, September, 2014.

Table 4.1.12 above shows the distribution of respondent by whether they have sub-committee or not. Majority 98 (62%) indicated No while minority 61 (38%) indicated Yes. This implies that most of the cooperative societies do not have sub-committee.

### 4.1.2 ECONOMIC ACTIVITIES ENGAGE BY THE SOCIETY

**Table 4.1.13: Distribution of Respondents by the Economic Activities Engage by the Society**

List of Economic Activities	Responses	Percentage (%)
Crop farming	29	18
Cooperative thrift and credit society	23	14
Marketing cooperative society	10	6
Agro processing	21	13
Fish farming	17	11
Livestock farming	14	9
Poultry farming	26	16
Multipurpose society	19	13
<b>Total</b>	159	100

\*Multiple responses

Sources: field survey, September, 2014.

Table 4.1.13 is a multiple responses of the cooperative society members on the economic activities engage by the society. From the result, the cooperative societies are mostly engage in crop farming (18%) while (16%) of them are engaged in poultry farming, (14%) of them are engaged in thrift and credit society, (13%) are engaged in agro processing and (11%) are engaged in fish farming.

#### 4.1.3 YOUTH DEVELOPMENTAL ACTIVITIES ENGAGED BY THE COOPERATIVE SOCIETY

**Table 4.1.14: Distribution of Respondent by the Youth developmental Activities Engage by the Society**

List of Youth Developmental activities	Responses	Percentage (%)
Crop production (rice milling, wheat, maize)	31	19
Confectionery (catering; bread baking, cake, sweet.)	23	14
Processing ( garri, flour, starch, milk)	26	16
Soap making	12	8
Vocational training	11	7
Poultry farming	23	14
Information communication technology (computer skills)	2	1
Fishery	17	10
Palm oil production (palm kernel cracking	14	9
<b>Total</b>	159	100

\*Multiple responses

Sources: field survey, September, 2014.

Table 4.1.14 is a multiple responses of the cooperative society members on youth developmental activities engage by the society. From the result, the cooperative societies youth developmental activities is mostly crop production (19%), 16% of them are engaged in processing, 14% are engage in both confectionery and poultry farming, 10% are engage in fish farming, 9% are engage in palm oil production, 8% are engage in soap making while 7% are engage in vocational training.

#### 4.1.4 EXTENT TO WHICH THE MEMBERS WERE EXPOSED TO THE DEVELOPMENTAL ACTIVITIES BEFORE THEY JOINED THE SOCIETY

**Table 4.1.15: Distribution of Respondents by the Extent they were exposed to the Developmental Activities before they joined the Society**

S/n	List of Youth Developmental activities	To a very great extent (5)	To a great Extent (4)	To a low extent (3)	To a very low extent (2)	Not at all (1)	Average (X)	Remarks
S/n	List of Youth Developmental activities	To a very great extent (5)	To a great Extent (4)	To a low extent (3)	To a very low extent (2)	Not at all (1)	Average (X)	Remarks
I	Crop production (rice milling, wheat, maize)	3 *15	13 *52	57 *171	47 *94	39 *39	2.3	Fair
ii	Confectionery (bread baking, cake, sweet.)	0 *0	32 *128	47 *141	59 118	21 *21	2.6	Fair
iii	Processing (garri, flour, starch, milk)	35 *175	39 *156	23 *69	29 *58	33 *33	3.0	Fair
iv	Soap making	0 *0	13 *52	48 *144	59 *118	39 *39	2.2	Fair
v	Vocational training	0 *0	3 *12	67 *201	53 *106	36 *36	2.2	Fair
vi	Poultry farming	37 *185	43 *172	36 *108	33 *66	10 *10	3.4	High
vii	Information communication technology (computer skills)	*0	*0	67 *201	59 *118	33 *33	2.2	Fair
viii	Fishery	44	49	34	21	11	3.6	High

		*220	*196	*102	*42	*11		
ix	Palm oil production (palm kernel cracking)	0 *0	4 *12	56 *168	49 *98	50 *50	2.1	Fair

\*Multiple of likert scale measure and number of respondent

Sources: field survey, September, 2014.

Table 4.1.15 indicates the response of the cooperative members on the extent to which they are exposed to the developmental activities engage by the society before they joined the cooperative society. Adopting the five point likert scale for nine identified developmental activities, the responses of the 159 members were multiplied with the likert scale point ( to a very great extent-5; to a great extent-4; to a low extent-3; to a very low extent-2; not at all-1)

The summation of the points (in asterisk) was divided by the number of members (159) to give the average (x) point as indicated in the remark score. This point indicates the extent to which members are exposed to the developmental activities engaged by the society before they became a member.

Five points was divided into 3 parts in a progression of:

0- 1.6 (low response remark)

1.7 - 3.3 (fair or average remark)

3.4 - 5.0 (good or high remark)

This was use as a basis for ranking the remarks. The remark was deduced by the addition of the Average (x) divided by the number of items on the table (i.e. 9) and total average remark is 2.6. This implies that members are "fairly “exposed to the developmental activities engaged by the society before their membership.

#### **4.1.5 EXTENT TO WHICH THE MEMBERS WERE EXPOSED TO THE DEVELOPMENTAL ACTIVITIES AFTERTHEY JOINED THE SOCIETY**

**Table 4.1.16: Distribution of Respondents by the Extent they were exposed to the Developmental Activities after they joined the Society**

S/n	List of Youth Developmen	To a very great extent (5)	To a great	To a low extent (3)	To a very low extent (2)	Not at all (1)	Averag e (X)	Remarks

	tal activities		Extent (4)					
i	Crop production (rice milling, wheat, maize)	49 *245	63 *252	18 *54	21 42	8 *8	3.8	High
ii	Confectionery (bread baking, cake, sweet.)	45 *225	67 *268	29 *87	18 *36	0 *0	3.9	High
iii	Processing (garri, flour, starch, milk)	56 *280	61 *244	19 *57	23 *46	0 *0	3.9	High
iv	Soap making	31 *155	28 *112	39 *117	47 *94	14 *14	3.1	Fair
v	Vocational training	43 *215	55 *220	30 *90	27 *54	4 *4	3.7	High
vi	Poultry farming	46 *230	57 *228	25 *75	27 *54	4 *4	3.7	High
vii	Information communication technology (computer skills)	*0	0 *0	66 *198	73 *146	20 *2	2.3	Fair
viii	Fishery	37 *185	51 *204	22 *66	36 *72	13 *13	3.4	High
ix	Palm oil production	26	43	35	37	18	3.1	Fair

(palm kernel craking	*130	*172	*105	*74	*18		
----------------------	------	------	------	-----	-----	--	--

\*Multiple of likert scale measure and number of respondent

Sources: field survey, September, 2014.

Table 4.1.16 indicate the response of the cooperative members on the extent to which they are exposed to the developmental activities engage by the society after they joined the cooperative society. Adopting the five point likert scale for nine identified developmental activities, the responses of the 159 members were multiplied with the likert scale point ( to a very great extent-5; to a great extent-4; to a low extent-3; to a very low extent-2; not at all-1)

The summation of the points (in asterisk) was divided by the number of members (159) to give the Average (x) point as indicated in the remark score. This point indicates the extent to which members are exposed to the developmental activities engaged by the society after they became a member.

Five points was divided into 3 parts in a progression of:

0- 1.6 (low response remark)

1.7 - 3.3 (fair or average remark)

3.4 - 5.0 (good or high remark)

This was used as a basis for ranking the remarks. The remark was deduced by the addition of the Average (x) divided by the number of items on the table (i.e. 9) and total average remark is 3.4. This indicates that members are "highly" exposed to the developmental activities engaged by the society after their membership

#### **4.1.6. EXTENT TO WHICH COOPERATIVE SOCIETY HAS INFLUENCE YOUTH DEVELOPMENT.**

**Table 4.1.17: Distribution of Respondent by the Extent in Which Cooperative Society has influenced their Development**

<b>Options</b>	<b>Responses</b>	<b>Percentage (%)</b>
To a very great extent	40	25
To a great extent	57	36
To a low extent	31	19

To a very low extent	23	15
Not at all	8	5
<b>Total</b>	159	100

Sources: field survey, September, 2014.

Table 4.1.17 shows that majority 57(36%) of the respondent agreed to a great extent that cooperative society has influenced their development, 40 (25%) of the respondents agreed to a very great extent, 31(19%) agreed to a low extent, 23(15%) agreed to a very low extent while 8(5%) agreed to not at all. From the above calculations, it shows that most of the respondents agreed to a great extent that cooperative has influenced their development.

#### **4.1.7. LEVEL OF DIFFICULTY FACED BY COOPERATIVE SOCIETY IN MEETING AND ENHANCING YOUTH DEVELOPMENT**

**Table 4.1.18: Distribution of Respondents by how difficult Cooperative Society is finding it in Meeting and Enhancing their development**

<b>Options</b>	<b>Responses</b>	<b>Percentage (%)</b>
Very difficult	48	30
Difficult	63	40
Somewhat difficult	41	26
Not difficult	7	4
<b>Total</b>	159	100

Sources: field survey, September, 2014.

Table 4.1.18 shows that 63 (40%) of the respondent agreed that cooperative societies are finding it difficult in meeting and enhancing their development, 48 (30%) agreed that it is very difficult, 41 (26%), while 7(4%) indicated not at all. The above calculations indicated that cooperative societies are finding it difficult in meeting and enhancing youth development.

#### **4.1.8 CONSTRAINT FACED BY COOPERATIVE SOCIETY IN MEETING AND ENHANCING YOUTH DEVELOPMENT**

**Table 4.1.19: Distribution of Respondent by the Constraint Faced by Cooperative Society in Meeting and Enhancing their development**

<b>Options</b>	<b>Identified Constraint</b>	<b>Responses</b>	<b>Percentage (%)</b>
----------------	------------------------------	------------------	-----------------------

A.	Weak financial strength of the society	51	32
B.	Poor management of the society	19	12
C.	Lack of basic infrastructures	17	11
D.	Lack of managerial & technical know-how	11	7
E.	Fraud and financial malpractice	37	23
F.	Lack of accounting knowledge	15	9
G.	Lack of cooperative knowledge	9	6
<b>Total</b>		159	100

\*Multiple responses.

Sources: field survey, September, 2014.

Table 4.1.19 is a multiple responses of the cooperative society members on the constraint faced by cooperative societies in meeting and enhancing youth development. Seven (7) constraints are noted to be affecting the societies in meeting and enhancing youth development. The highest of all the constraints is Weak financial strength of the society. Emphasis must be made on the limited amount of savings mobilize by the societies which could be the cause of Weak financial strength of the society, low range of loans granted as well as weak current capital.

#### **4.1.9. SUGGESTIONS ON WHAT SHOULD BE DONE TO CURB THE DIFFICULTIES FACED BY COOPERATIVE SOCIETIES IN UNDERTAKEN AND ENHANCING YOUTH DEVELOPMENT**

**Table 4.1.20 Distribution of Respondent on the Suggestion on What should be done to curb the Difficulties faced by the Society in Undertaken and Enhancing Youth Developmental activities**

<b>Suggestions</b>	<b>Respondents</b>	<b>Percentage ( %)</b>
Members been more active	41	26
Management been more serious	39	25
Diversification of the business of the society	37	23
Organizing seminars & workshops	18	11
Encouraging members to save more	24	15

<b>Total</b>	159	100
--------------	-----	-----

Table 4.1.20 shows that 41 responses of 26% out of 159 respondents suggested that the society will be stronger and stable if member show participation and being active. 39 responses of 25% suggested that management should show more seriousness in the discharging of their duties, 37 responses of 23% suggested the diversification of the societies business for it stability, 18 responses of 11% suggested organizing seminars and workshops for members for proper understanding of cooperative and accounting knowledge, while 24 responses of 15% suggested the encouragement of members to save more in order to increase the bulk of capital of the society.

## HYPOTHESES TESTING

Hypotheses are proposition formulated and presented as a temporary or suggested explanation of an occurrence in order to establish a basis for further research; hence these propositions are tested by statistical means. Based on this, the following hypotheses shall be tested using chi-square and z-test statistical tool.

Hypothesis 1

**H<sub>01</sub>: THERE IS NO SIGNIFICANT POSITIVE RELATIONSHIP BETWEEN THE EFFECT OF THE ACTIVITIES OF THE COOPERATIVE SOCIETIES AND YOUTH DEVELOPMENT**

**Table 4.1.21: In your opinion (perception), to what extent has your cooperative society influenced youth development?**

Level of extent	Responses	*percentage (%)
To a very great extent	40	25
To a great extent	57	36
To a low extent	31	19
To a very low extent	23	15
Not at all	8	5
Total	159	100

In order to test the above hypothesis, table 4.1.21 as above was used.

Responses	$f_o$	$f_e$	$f_o - f_e$	$[f_o - f_e]^2$	$[f_o - f_e]^2 / f_e$
-----------	-------	-------	-------------	-----------------	-----------------------

To a very great extent	40	10	30	900	90
To a great extent	57	20.52	36.48	1330.7904	64.9
To a low extent	31	5.89	25.11	630.5121	107.05
To a very low extent	23	3.45	19.55	382.2025	110.8
Not at all	8	0.4	7.6	57.76	144.4
<b>Total</b>	159				517.15

**Formula:**

$$X^2 = \frac{\sum (f_o - f_e)^2}{f_e}$$

Where  $f_o$  = Observe frequency

$f_e$  = Expected frequency

$\sum$  = summation of all items

**The expected frequencies are thus:**

**To a very great extent:**

$$40 \times 25 / 100 = 10$$

**To a great extent:**

$$57 \times 36 / 100 = 20.52$$

**To a low extent:**

$$31 \times 19 / 100 = 5.89$$

**To a very low extent:**

$$23 \times 15 / 100 = 3.45$$

**Not at all:**

$$8 \times 5 / 100 = 0.4$$

**Degree of freedom:**

$$(r - 1) (c - 1)$$

Where r = row

c = column

Therefore, the degree of freedom = (5- 1) (2- 1)

$$df = 4$$

Hence the critical value is  $X^2 = 9.49$

i.e.  $X^2_{\text{call}}(517.15) > X^2_{\text{tab}} ( 9.49)$

**Decision rule**

We reject the null hypothesis ( $H_{01}$ ) since the calculated value ( $X^2_{\text{call}}$ : 517.15) is greater than the critical value ( $X^2_{\text{tab}}$ :9.49) at  $df=4$  and 0.05% level of significance and accept  $H_{A1}$ . In other word, "There is a significant positive relationship between the effect of the activities of the cooperative societies and youth development"

**HYPOTHESIS 2:**

**$H_{02}$ : THERE IS NO SIGNIFICANT CHANGE IN THE EXPOSURE OF YOUTH TO DEVELOPMENT ACTIVITIES BEFORE AND AFTER THEIR MEMBERSHIP OF COOPERATIVE SOCIETIES.**

**Solution:**

From the nature of the question, it is a two-tail test because it is non directional.

Level of significance = 0.05. This value will be split into 2 because the test is two-tailed test.

The Z-test will be used to test the above hypothesis by comparing the level of exposure of youth to development activities before and after their membership of cooperative societies.

**Extent of Exposure of Youth to Development Activities Before and After their Membership of Cooperative societies**

**Table 4.1.21: Responses of Members Before and After**

S/n	List of Youth Developmental activities	To a very great extent (5)	To a great extent (4)	To a low extent (3)	To a very low extent	Not at all (1)	Mean of Before and After (X)	Standard deviation of Before and After S =

					(2)			$\sqrt{\text{£f}(x1)/\text{£f}-1}$
I	Crop production (rice milling, wheat, maize)	3(49)	13(63)	57(18)	47(21)	39(8)	2.3(3.8)	5.567(6.034)
ii	Confectionery (bread baking, cake, sweet.)	0(45)	32(67)	47(29)	59(18)	21(0)	2.6(3.9)	5.479(66.38)
iii	Processing (garri, flour, starch, milk)	35(56)	39(61)	23(19)	29(23)	33(0)	3.0(3.9)	8.575(6.179)
Iv	Soap making	0(31)	13(28)	48(39)	59(47)	39(14)	2.2(3.1)	5.248(6.961)
V	Vocational training	0(43)	3(55)	67(30)	53(27)	36(4)	2.2(3.7)	6.189(6.194)
Vi	Poultry farming	37(46)	43(57)	36(25)	33(27)	10(4)	3.4(3.7)	6.698(4.273)
vii	Information communication technology (computer skills)	0(0)	0(0)	67(66)	59(73)	33(20)	2.2(2.3)	5.557(4.563)
viii	Fishery	44(37)	49(51)	34(22)	21(36)	11(13)	3.6(3.4)	6.435(7.129)
Ix	Palm oil production (palm kernel cracking)	0(26)	4(43)	56(35)	49(37)	50(18)	2.1(3.1)	4.436(4.992)

From table 4.1.21 above, the first figures ( not in parenthesis ) represent the responses of the members on their exposure to development activities engaged by the society before their membership while the figures in parenthesis represent the responses of the members on their

exposure to development activities engaged by the society after their membership. The table also displays the average and standard deviation of member's response of exposure to development activities before after their membership. The first figures (not in parenthesis) represent the average and standard deviation of responses of the members on their exposure to development activities engaged by the society before their membership, while the first figures in parenthesis represent the average and standard deviation of responses of the members on their exposure to development activities engaged by the society after their membership

To a very great extent = 5 points

To a great extent = 4 points

To a low extent = 3 points

To a very low extent = 2 points

Not at all = 1 points

### Computation of Z-test

Solution:

From the nature of the question, it is a two-tail test because it is non directional.

Level of significance = 0.05. This value will be split into two (2) because the test is two-tailed test.

From the z- table =  $z_{0.05/2} = z_{0.025} = 0.5 - 0.025 = 0.4750 = 1.96$  inside the table. This is traced to 1.9 on the z-column against 0.06 on the z-row giving 1.96 as the z-value on the right or -1.96 as the z-value on the left. So any calculated value of z greater than 1.96 or less than -1.96 will fall in the rejection region and in that case the null hypothesis will be rejected.

The value is assigned to the 2 sides of the tail as -1.96 and 1.96 respectively (as shown in the figure above)

Therefore  $Z = \frac{\bar{x}_1 - \bar{x}_2}{\sqrt{\frac{s_1^2}{n_1} + \frac{s_2^2}{n_2}}}$

$$Z = \frac{2.6 - 3.4}{\sqrt{\frac{(6.020)^2}{159} + \frac{(12.523)^2}{159}}}$$

$$Z = - 73$$

$$Z_{table} = +/- 1.96$$

**Decision rule:**

Reject  $H_0$  if the calculated  $Z$  is less than  $-1.96$  or greater than  $1.96$ . Do not reject  $H_0$  if otherwise (i.e. do not reject  $H_0$  if  $Z$  calculated lies between  $-1.96$  and  $1.96$ ).

Since  $[Z_{cal}] < [Z_{table}]$

We reject  $H_0$  and accept  $H_A$ . Therefore, there is a significant change in the exposure of youth to development activities before and after their membership of cooperative societies.

## CHAPTER FIVE

### FINDINGS, CONCLUSION AND RECOMMENDATIONS

#### 5.1 SUMMARY OF FINDINGS

The analysis and interpretation of data collected, forms the basis on which the summary of the findings is presented as under-listed:

- Majority of the cooperative members are male. The average age of the cooperative members is 32 years. This shows that they are mostly in their youth age. Majority (31%) of the respondents had secondary education; (30%) had primary education; (21%) had no formal education while a low percentage (18%) of the respondents had post-secondary education. This shows that education could be a significant indicator that can effectively mobilize cooperative group to attract government presence to assist the group. This has been the reason why cooperative societies have existed in isolation to government assistance which is a hindrance to effective performance by cooperative society. Dunukofia farmer's cooperative association has the highest (23%) number of members.
- The average existence of most cooperative societies in Dunukofia local Government Area is 10years. It implies that most of the societies are not new.
- The average range of current capital of the cooperative society is 55000 naira. The estimate of the current capital is low and requires proper attention. The average range of loan provided by the society is 4300,
- The major source of fund of cooperatives societies is thrift savings (30%) and the effectiveness of the cooperative society is determined by enough capital (36%)
- The average range of savings mobilized by the society is #66,000. Ten-man committee is appropriate for the management to get to a greater height and most of the cooperative societies do not have sub-committee.
- Majority (36%) of the cooperative members agreed to a great extent that cooperative society has influenced their development.
- Majority (40%) of the cooperative members agreed that the cooperative society finds' it difficult in meeting and enhancing their development.
- There is a significant change in the exposure of youth to development activities before and after membership of cooperative society.
- The major development activities engage by society is crop production (19%)
- Weak financial strength of the society, fraud and financial malpractice, poor management of the society, lack of basic infrastructure are the major constraints faced by cooperative societies.

## **CONCLUSION:**

From the findings, it reveals that adequate savings are not been mobilized and loans provided by the society is limited and cooperative societies are finding it difficult in meeting and enhancing a very good percentage of their development activities. education could be a significant indicator that can effectively mobilize cooperative group to attract government presence to assist the group. This has been the reason why cooperative society have existed in isolation to government assistance which is a hindrance to effective performance by cooperative soci` in discharging it development activities. Failure of members to participate actively will reduce the performance of the society in savings mobilization.

It is therefore believed that if the recommendations of this study will be implemented by both members, committee members of the society and the government, it will aid the cooperative society in effectively contributing to youth development.

Based on the findings and conclusions of the study, the following recommendations were made towards effective contributions of cooperative societies to youth development.

## **RECOMMENDATIONS**

- i.** Members should show participation and being more active for a stronger and stable society. Education could be a significant indicator that can effectively mobilize cooperative group to attract government presence to assist the group. This has been the reason why cooperative societies have existed in isolation to government assistance which is a hindrance to effective performance by cooperative society in. Also lack of education could greatly hinder the leadership structure of the group. Education of members could also help to organize cooperative societies for an effective and efficient managements, which could help to bring back the already loss of trust and confidence in leaders. This could be achieved through capacity building of members in areas of bookkeeping, recording, general administration of the group, as well as improved welfare packages for Members.
- ii.** The bulk of savings mobilized should be increased by members contributing more.
- iii.** There should be judicious use of funds to strengthen the financial level of the society.
- iv.** Management should be more serious in dealing with the affairs of the society.
- v.** Adequate knowledge of cooperative education should be instilled in members and committee members by organizing seminars and workshop.
- vi.** There should be diversification of the cooperative business to enhance it reserve.
- vii.** The youth should be encouraged to join cooperative society which will attract the attention of the government. Since most government policies revolves around the youth.

- viii.** Government should create an enabling environment for cooperative society by Providing basic infrastructural facilities for the society
- ix.** Government should support the promotion and spread of cooperative society particularly in rural communities and provision of subsidies.

## References

- Adebayo Caleb, Youth; the agent on Nigeria Development
- Abdukarim Bala 2010 (Role Of Cooperative Societies towards the Development of rural areas)
- Abdulwahab O.L. (2010) Practical Guide to Project Writing and Research Methods.
- Arvindrai, N. D. (2008). Research Methodology In Management. New Delhi: APH Publishing Co-operation.
- Ayoola, s. (2006, june 5<sup>th</sup> ). Nigeria cooperative movement. “yesterday, today and tomorrow”. Vol.17, 70-73.
- Akinwumi, j. (2006). Road map to re-engineering co-operatives in nigeria. Fundamentals of cooperatives, vol.60, 23-30.
- Abrahanson, m.a.c. (1976). Cooperative business enterprises. New York: Mc crow hill Books Company.
- Dogarawa Ahmed Bello (role of cooperative societies in economic development)
- Eboh, E. C. (2004). Social and Economic Research, Principles And Methods. Lagos: Academic Publication and Development Resources Limited.
- Encyclopedia America (2004)
- Epetimehin, F.m. (2006). Understanding the Dynamics of Cooperatives. Ibadan: tadon publishers.
- Federal Government of Nigeria, National Youth Development Policy, Programs and Implementation Strategies (1999 Nigeria Journal of Cooperative Economics and Management (vol .4. june, 2008)
- Olesin, a. (2007). Making Cooperative Societies Work for you.
- Oluojo, S. (2003). Fundamental of Research Methods. Lagos: Standard Publications Nelson Clammy Press.
- Otive- igbuzor, e.j (2006) Developing a National Gender Policy for Nigeria
- Ogunlela, y.i and mukhtar, a (2009). Gender issues in agriculture and rural Development in Nigeria
- Pittman, k., Irby, m., & ferber, t. (2000). Unfinished Business: Further reflections on a decade of promoting youth development. .
- Quantitative Indicators for the World Programme of Action for Youth Report of the Expert Group New York, 12-13 December 2011
- Stephen f. Hamilton, Mary Agnes Hamilton, and Karen Pittman Principles for Youth Development
- Theresa L. W. (2004). Research Methods. USA: Thomson Learning Inc.

**Research Questionnaire**

**Department of Cooperative Economics and Management,  
Faculty of Management Science,  
Nnamdi Azikiwe University,  
Awka, Anambra State.**

Dear respondent,

**APPLICATION FOR FILLING OF QUESTION**

I am a final year student in the department of Cooperative Economics and Management carrying out a research work on the topic *“Assessment of the Contribution of Cooperative Societies in the Development of the Youth”* in Dunukofia Local Government Area of Anambra State.

Kindly fill in the attached questionnaire. The research work is purely for academic purpose and your accurate information will give a credit to the work. All information given will be treated with utmost secrecy and of no personal implication.

Your cooperation is highly anticipated please.

Yours faithfully,

.....

Okoli Eucharia

## QUESTIONNAIRE

### SECTION A

Please tick [✓] the appropriate option and fill the space provided where applicable.

Personal data

1. Sex: (a) Male [ ] (b) Female [ ].

2. Marital status: (a) Married [ ]

(b) Single [ ]

(c) Divorce [ ]

3. Age: (a) 18-30 years [ ]

(b) 31-40years [ ]

(c) 41-50years [ ]

(d) 51-60 years above [ ]

4. Education:

(a) No formal education [ ]

(b) Primary education [ ]

(c) Secondary education [ ]

(d) Post Graduate education [ ]

5. What is the name of your cooperative society?

---

6. Is your cooperative society registered?

A. Yes [ ] B. No [ ]

7. What is your status in the cooperative society?

A. Member [ ] B. Non member [ ] C. Official [ ]

8. How old has your society existed

A. 1-5yrs [ ]

B. 6-10yrs [ ]

C. 11-15yrs [ ]

D. 16-20yrs & above [ ]

9. How many registered members do you have?

A. 1-10 [ ]

B. 11-20 [ ]

C. 21 -30 [ ]

D. 31- 40 [ ]

E. 41-50 members& above [ ]

10. What is the society's current capital worth?

A. #20, 000- #40,000 [ ]

B. #41,000- #60,000 [ ]

C. #61,000- #80,000 [ ]

D. #81,000-#100,000 [ ]

E. #101,000-#120,000 [ ]

F. #121,000-130,000& above [ ]

11. As a member of a cooperative society, what is the range of loan/credit provided by your society?

A. #20, 000- #40,000 [ ]

B. #41,000- #60,000 [ ]

C. #61,000- #80,000 [ ]

D. #81,000-#100,000 [ ]

E. #101,000-#120,000 [ ]

F. #121,000-130,000&above [ ]

12. How does your society source funds?

A. Donation [ ]

B. Share capital [ ]

C. Thrift savings [ ]

D. Reserve [ ]

E. Levies &Fines [ ]

F. Loans and overdraft [ ]

G. Retained earnings [ ]

H. All of the above [ ]

Any other please indicate \_\_\_\_\_

\_\_\_\_\_

13. Which of the following factors determine the effectiveness of your society?

A. Enough capital [ ]

B. Sound and strong management [ ]

C. Large membership [ ]

D. Generate own fund through self-effort [ ]

14. As a member of a cooperative society, please indicate the range of savings mobilize by your society

A. #20, 000- #40,000 [ ]

B. #41,000- #60,000 [ ]

C. #61,000- #80,000 [ ]

D. #81,000-#100,000 [ ]

E. #101,000-#120,000 [ ]

F. #121,000-130,000&above [ ]

15. What is the number of your management committee?

A. 5 persons [ ] B. 10 persons [ ] C. 15 persons [ ] D. 16 & above [ ]

16. Do you have subcommittee?

A. Yes [ ] B. No [ ]

17. If yes what are their functions?

---

---

---

## SECTION B

18. Which major (broad) economic activities is your cooperative society engages in?

A. Crop production (rice milling, wheat, maize) [ ]

B. Cooperative thrift and credit society [ ]

C. Marketing cooperative society [ ]

D. Agro processing [ ]

E. Fish farming [ ]

F. Livestock farming [ ]

G. Confectionery [ ]

H. Multipurpose society [ ]

19. Which of the following youth developmental activities is your society engaged in?

A. production of crops (rice, wheat maize) [ ]

B. Confectionery (bread baking, cake, sweet). [ ]

- C. Processing (garri, flour, starch, milk) [ ]
- D. Soap making [ ]
- E. Vocational training [ ]
- F. Poultry farming [ ]
- G. Information communication technology (I.C.T) [ ]
- H. Fishery [ ]
- I. Palm oil production (palm kernel cracking) [ ]
- J. All of the above [ ]

Any other please indicate \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

20. To what extent were you exposed to the under listed development activities before you joined your society?

S/n	List of Youth Developmental activities	To a very great extent (5)	To a great extent (4)	To a low extent (3)	To a very low extent (2)	Not at all (1)
I	Crop production (rice milling, wheat, maize)					
ii	Confectionery (bread baking, cake, sweet.)					
iii	Processing ( garri, flour, starch, milk)					

Iv	Soap making					
V	Vocational training					
Iv	Poultry farming					
Vii	Information communication technology (computer skills)					
Viii	Palm oil production (palm)					
Ix	Palm oil production (palm kernel cracking)					

21. To what extent are you exposed to the under listed developmental activities after you joined your cooperative society?

S/n	List of Youth Developmental activities	To a very great extent (5)	To a great extent (4)	To a low extent (3)	To a very low extent (2)	Not at all (1)
I	Crop production (rice milling, wheat, maize)					
Ii	Confectionery (bread baking, cake, sweet.)					
Iii	Processing ( garri, flour, starch, milk)					
Iv	Soap making					
V	Vocational training					
Vi	Poultry farming					

Vii	Information communication technology (computer skills)						
Viii	Fishery						
Ix	Palm oil production (palm kernel cracking						

22. In your opinion (perception), to what extent has your cooperative society influenced youth development?

- A. To a very great extent      [    ]
- B. To a great extent            [    ]
- C. To a low extent                [    ]
- D. To a very low extent        [    ]
- E. Not at all                        [    ]

23. How difficult (challenges) is your society finding it in meeting the various developmental activities, (if any) as mentioned in (Question 19)?

- A. Very difficult                  [    ]
- B. Difficult                          [    ]
- C. Somewhat difficult          [    ]
- D. Not difficult                    [    ]

24. Mention below the challenges (difficulties) faced by your cooperative society in meeting and enhancing youth development activities?

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_

F. \_\_\_\_\_

G. \_\_\_\_\_

25. Considering your experience in dealing with the affairs of your society, what suggestions do you give to curb the difficulties faced by your society in undertaken and enhancing youth developmental activities?

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

D. \_\_\_\_\_

E. \_\_\_\_\_

F. \_\_\_\_\_

G. \_\_\_\_\_