

Cooperative Society Services and Economic Wellbeing of Members in Onu-Imo Local Government Area of Imo State, Nigeria.

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Abstract

The study examined cooperative society services and the economic well-being of members in Onu-Imo Local Government Area of Imo State, Nigeria. The research design adopted for this study was correlational research design. The population of this study consisted of one thousand two hundred (1200) cooperative members. A sample of 160 respondents was drawn for the study. The instrument used for data collection was structured questionnaire developed by the researchers. The instrument was titled “Cooperative Society Services and Economic Wellbeing of Members Questionnaire” (CSSEWMQ). The instruments were validated by one expert from the Department of Adult and Continuing Education and two experts from Measurement and Evaluation, College of Education, University of Calabar, Nigeria. Pearson Product Moment Correlation Coefficient analysis was used to analyse the data. Data collected were analyzed using mean and standard deviation in answering research questions while t-test was used in testing the hypothesis at 0.05 level of significance. The research findings revealed among others that granting of loan facilities to cooperative members have significant relationship with economic wellbeing of cooperators. It was recommended among others that cooperative societies should ensure effective management of loans provided by government and non-governmental organizations in order to ensure that all eligible members that need loans are given and at the right time.

Keywords: *Cooperative, Society, Services, Economic Wellbeing, Members*

Introduction

Cooperative society is an association of persons who have voluntarily joined together to achieve a common economic end through the formation of democratically controlled business organization, making equitable contribution to capital required and accepting a fair share of the risks and benefits of the understandings in which members actively participate. It is an autonomous association of persons united voluntarily to meet their economic, social and cultural needs and aspirations through jointly owned and democratically controlled enterprises (Anyadike et al., 2024;

Bessong et al., 2026). Mayor (2019) defined cooperative society as a special type of society which is established by an economically weak group of people for the betterment and upliftment of their economic conditions through mutual help. Cooperative society is aimed at helping each other through available resources mutually poured together. In the view of Bessong et al., (2024), a cooperative society enhances economic growth, improves socio-economic status of cooperators, promotes social justices, contributes to rapid social and environmental transformation of a given society, strengthens political democracy and encourages the spirit of diligence among others.

According to Al-swidi and Mahmood (2022), cooperative societies promote economic growth and development in many countries. They also facilitate small scale businesses and serve as catalyst for social organization and coercion. Cooperative society can be found in many sectors such as agriculture, finance, marketing, housing among others. These cooperative societies have over time provided some infrastructures by establishing joint production facilities for members in order to better the livelihood of their members (Oroka et al., 2024; Ibok et al., 2026). Basically, cooperative societies provide several roles or services in order to better the wellbeing of its members and the community at large. One of these services is granting loans to its members.

The concept of loans in its ordinary and business sense refers to the sum of money borrowed from financial institution such as bank individuals and government using collateral, at an interest rate and to pay at an agreed period of time. According to Grossman (2019), the provision of loan is a process of enabling people to act or perform. It is a process of giving local people the necessary tools, resources and legal backing to perform. Giving out loan involves a written financial agreement between two parties or its representative (the lender and the borrower) involving a stipulated amount of money from the lender and collateral from the borrower with an interest rate attached to it on return (Adegunle, 2019; Bessong et al., 2026). Loan is also a form of

debt incurred by an individual or other entity. The lender, usually a corporation, financial institution or government advances a sum of money to the borrower. In return, the borrower agrees to a certain set of terms including any finance charges, interest, repayment date, and other conditions (Oboqua et al., 2017; Bessong et al., 2026).

Loan provides financing and development services to businesses, organizations, and individuals in low income communities. Onuoha (2019) believed that members of co-operative societies benefit through accessing loans facilities that help them to keep running and sustaining their businesses. This is because their contributions are made and accumulated loans are made for members to build their houses, for the payment of children schools fees among others. According to Oboqua et al., (2017) and Bessong et al., (2026), granting of loans to cooperative members also frees them from dependence on private money lending to establish small businesses for themselves, buy cars and land among other things.

In the same vein, Welland (2020) posited that members of the cooperative societies access loans for their individual consumption and such loans can be used to settle family debts, payment of bills such as school charges, land acquisition or renting, business premises and shops. In business sense, loans are used by members to purchase goods and services, invest in other ventures that yield returns such as importation and exportation of valuable goods. Febian (2021) opined that lack of affordable and supportive housing is a pressing issue in many communities in developing countries and cooperative loan can address this challenge by lending and investing in affordable housing projects, supporting the development of safe and sustainable housing options for low and moderate income individuals and families. By partnering with community development organizations, cooperative can help communities build stronger and more inclusive neighborhood.

According to Fredericks (2020), co-operative society as a non-profit organization, provides the necessary facilities for members to save for a brighter future and at the same time help members who are in financial need by granting loans with low interest and no reasonable terms. Members enjoy maximum returns in the form of dividends, cash returns and other benefits for saving with co-operative societies. Asaolu (2021) maintained that co-operative society helps co-operators to build up capital to finance their business through granting of loans. Some cooperative societies also operate a members-only to store loans that sell hardware, loan-care products, plumbing and paint materials as well as brand new home appliances.

In the opinion of Oyebanyi (2018), the empowerment of cooperators through provision of loan is an important component of any participatory development programme of cooperative society. This is based on the belief that participatory development is more facilitated and enhanced if the intended beneficiaries increase their capacity to effectively deal with their unprivileged condition. Oboqua et al., (2018) and Koledoye et al., (2026) stated that one of the objectives of co-operative societies is giving of loans to its members. This loan does not only empower individuals but also stimulates community growth and job creation by providing financial support to local businesses. Loans are typically between 12 to 24 months. They are designed to help with the building cost of a community residential or commercial development project. This could be a ground up development, refurbishment or conversion in the community.

Cooperative society recognizes the importance of supporting local businesses as a nonprofit organization. Adelowo (2019) mentioned that through cooperative loan programme, cooperative societies provide financial resources and assistance to small businesses; thereby empowering them to thrive and create job opportunities. By focusing on local investments, they help fuel economic growth and contribute to the vitality of communities. Ayola (2021) stated that

cooperative can not only focus on its own practices but also empower individuals and institutions through loans to invest in alignment with their business values. They can offer socially responsible investment options, allowing members to channel their funds towards companies and causes that have a positive social and community impact (Olofu et al., 2024). The loan approach provides individuals with the opportunity to use their financial resources as a force for good and create change in the community.

By fostering partnerships, cooperative loan can leverage resources, expertise and influence to drive positive change and support community-led initiatives. Cooperative societies aside from its members contribution which is often use as loan can also obtain loan and grant from government and nongovernmental organizations collectively through their cooperate name and certificate. Parts of the loans are used to initiate projects for community development (Akpama et al., 2017; Lebosse, 2020). Members of agricultural products, industries and company collect loans to carry out product of their different products. This production has direct impact on members of the community were this production take place or were the factory is located. This includes creating employment opportunities, access to infrastructure, community health center, schools and constant electricity (Adebayo, 2020). This service is provided by the companies to community as their own contributions to community development.

According to Emesu (2019), cooperative loan works by pooling together small investments from individuals or organizations in a community, which are then used to fund projects that can range from affordable housing and community centers to renewable energy and sustainable agriculture. One of the key benefits of cooperative loans is that it allows individuals and organizations to invest directly in their own business ventures and community and have a say on how their money is used. Thus, it creates a sense of ownership and engagement that can help build

stronger and more resilient communities (Okengwu et al., 2026). Additionally, cooperative loan often offers competitive returns on investment which can make them an attractive option for those looking forward to investing their money in a socially responsible and impactful way.

Oyebanyi (2021) maintained that empowerment through provision of loan is an important component of any participatory development programme. This is based on the belief that participatory development is more facilitated and enhanced if the intended beneficiaries increase their capacity to effectively deal with their unprivileged condition. According to Grossman (2019), the provision of loan by cooperative societies to their members is a process of enabling people to act or perform. It is a process of giving local people the necessary tools, resources and legal backing to perform. Lim (2020) stated that by co-operative societies giving loans to its members, it does not only empower the individuals but also stimulates community growth and job creation by providing financial support to local businesses, these institutions help create sustainable employment opportunities within underserved communities.

Regrettably, many cooperative members in Onu-Imo Local Government Area of Imo State, Nigeria, often find it difficult to access loan facilities in their cooperative societies; making it difficult for their small and medium businesses to grow and expand as they should (Mbagwu et al., 2016). Besides having the challenge of accessing loans, some cooperators who belong to agro-based cooperative societies sometimes face the challenge of getting subsidized loan facilities to use and boost the sustainable development of their trades and investments (Akin-Fakorede et al., 2025). Additionally, some cooperative members within the study area are not educated and as such, find it difficult to manage their businesses as they should.

Ekwebe (2019) assessed the role of cooperative loan in improving the standard of living of cooperators in Eleme Local Government Area of River State, Nigeria. The study was guided by two objectives and one hypothesis. Descriptive survey research design was adopted for the study. The population of the study was made up of 644 cooperative members in Eleme Local Government Area of River State. The sample of the study comprised 192 cooperative members selected using simple random sampling technique. Questionnaire was used for data collection. Mean, standard deviation, t-test and ANOVA were used for data analysis. Result indicated that granting of loans by cooperative society has significant positive influence on the lives of cooperators.

Ezejiofor (2020) investigated the relationship between cooperative loans and members' economic wellbeing in Aba, Abia State, Nigeria. The study made use of three objectives and two null hypotheses. The research design adopted for the study was descriptive survey. The population of the study comprised 763 cooperators of which 103 were randomly selected through simple random sampling technique. Data were collected through questionnaire. Data gathered were analyzed with t-test. The finding of the study showed that there is significant relationship between cooperative loans and members' economic wellbeing in Aba, Abia State.

Odisong and Nyama (2022) examined the relationship between cooperative loans and members' standard of living in Ikorodu Local Government Area of Lagos State. The purpose of the study was determining whether granting loans to cooperative members improves their living standard. Survey design was adopted for the study. The sample of the study was made up of 1500 cooperators and data were collected via questionnaire. Data collected were analyzed using percentage and linear regression. The result of the study showed that there is significant

relationship between cooperative loans and members' standard of living in Ikorodu Local Government Area of Lagos State.

Idowu (2021) carried out a study on the relationship between granting of loans by cooperative societies and cooperators' wellbeing in Ikorodu Local Government Area of Lagos State. The study was guided by three objectives and one null hypothesis. The research design adopted for the study was correlation research design. The sample of the study comprised one hundred and fifty-eight (158) cooperative staff members within the study area. The instrument use for data collection was questionnaire. Data collected were analyzed with Pearson Product Moment Correlation Coefficient (PPMC). The findings of the study showed that there is significant relationship between granting of loans by cooperative societies and cooperators' wellbeing.

Lawal (2019) examined the influence of cooperative loans on cooperators in Kano state. Two null hypotheses were formulated to guide the study. Descriptive survey design was adopted for the study. The sample of the study was two hundred and one (201) cooperative members drawn through simple random sampling technique. Questionnaires and interview were the instruments used for data collection. T-test was used for data analysis and the result indicated that cooperative loan to members has significant influence on cooperators. It is as a result of the above problems that the present study examined cooperative society services and the economic wellbeing of members in Onu-Imo Local Government Area of Imo State, Nigeria.

Purpose of the study

The main purpose of this study was to investigate cooperative society services and the economic wellbeing of members in Onu-Imo Local Government Area of Imo State, Nigeria. The study specifically sought to:

1. Examine the relationship between granting of loans to cooperative members and economic wellbeing of cooperators in Onu-Imo Local Government Area of Imo State, Nigeria.

Research Question

One research question guided the study:

1. How does granting of loans to cooperative members relate to the economic wellbeing of cooperators in Onu-Imo Local Government Area of Imo State, Nigeria?

Statement of Hypothesis

In order to guide the study, one null hypothesis was formulated to guide the study and was tested at 0.05 level of significance.

1. There is no significant relationship between granting of loans to cooperative members and the economic wellbeing of cooperators in Onu-Imo Local Government Area of Imo State, Nigeria.

Research Methodology

The research design adopted for this study was correlational research design. It is a type of research design that studies correlation between two or more variables. Thus, this design was chosen because the essence of this study was to ascertain cooperative society services and economic wellbeing of cooperators in Onu-Imo Local Government Area of Imo State, Nigeria. The population of this study consisted of one thousand two hundred (1200) cooperative members in the five (5) cooperative societies in Onu-Imo Local Government Area of Imo State, Nigeria. Only cooperative members who have spent at least one year in cooperative society were involved

in the study. This is to ensure that members chosen, have good knowledge and experience about their cooperative societies. Simple random sampling technique was adopted for the study. This method was used to ensure that every member had equal chance of being selected for the study. This selection was based on the five cooperative societies within the study area. This was done using the hat and draw method. Thirty-two (32) respondents of males and females from each of the five cooperatives were selected for the study. Numbers were written in a piece of paper and mixed thoroughly into a channel and blindly the required members of respondents were drawn. The sample of this study comprised one hundred and sixty (160) cooperative members (72 males and 88 females) randomly drawn from the five (5) cooperative societies in Onu-Imo Local Government Area of Imo State, Nigeria.

The instrument used for data collection was structured questionnaire developed by the researchers. The instrument was titled “Cooperative Society Services and Economic Wellbeing of Members Questionnaire” (CSSEWMQ). The instrument had three sections (A, B and C). Section "A" sought for information on the demographic data of the respondents. Section "B" comprised 16 questionnaire items designed based on the sub-variables. Section “C” consisted of six items to measure the dependent variable of the study. The response options were designed in a four-point modified Likert scale of-Strongly Agree (SA)=4points, Agree (A)= 3points, Disagree (D)=2points and Strongly Disagree (SD) 1point. The instruments were validated by one expert from the Department of Adult and Continuing Education and two experts from Measurement and Evaluation, College of Education, University of Calabar, Nigeria. This was done to ensure that the items measured what they were expected to measure. The researchers distributed 160 copies of questionnaire to the various cooperative societies within the period of two weeks and the respondents out of the 160 questionnaires distributed, 150 were validly filled and returned for

analysis while 10 copies were double ticked. Pearson Product Moment Correlation Coefficient analysis was used to analyse the data.

Results

Hypothesis One: There is no significant relationship between granting of loans to cooperative members and the economic wellbeing of cooperators.

Table 1: Pearson Product Moment Correlation Analysis of the Relationship between Granting of Loans and Economic Wellbeing of Cooperators (N= 150)

Variables	Σx Σy	Σx^2 Σy^2	Σxy	r-cal
Granting of loans	2313	4798	68648	0.73
Economic wellbeing of cooperators	2712	4930		

* Significant at .05, critical $r=.159$, $df= 148$.

Data in table 1 examined the relationship between granting of loans to cooperative members and the economic wellbeing of cooperators. Result showed that the calculated r-value is 0.73 while the critical r-value is 0.159 at .05 level of significance with 148 degree of freedom. The decision rule states that if the calculated or critical value is greater than the table value, the null hypothesis should be rejected while the alternative hypothesis should be accepted. Since the calculated r-value of 0.73 is greater than the critical r-value of 0.159, the null hypothesis which states that there is no significant relationship between granting of loans to cooperative members and the economic wellbeing of cooperators is rejected. Thus, there is significant relationship between granting of loans to cooperative members and the economic wellbeing of cooperators.

Discussion of Findings

Data in table 1 examined the relationship between granting of loans to cooperative members and the economic wellbeing of cooperators. Finding showed that there is significant relationship between granting of cooperative loans and economic wellbeing of cooperators. The above finding agrees with that of Fredericks (2020) who maintained that co-operative society as a non-profit organization, provides the necessary facilities for members to save for a brighter future and at the same time help members who are in financial need by granting loans with low interest and no reasonable terms. Members enjoy maximum returns in the form of dividends, cash returns and other benefits for saving with co-operative societies. Asaolu (2021) maintained that co-operative society helps co-operators to build up capital to finance their business through granting of loans. Some cooperative societies also operate a members-only to store loans that sell hardware, loan-care products, plumbing and paint materials as well as brand new home appliances.

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Conclusion

Based on the findings of the study, it was concluded that granting of loan facilities to cooperative members have significant relationship with economic wellbeing of cooperators. It was reported that agricultural subsidies were equally supplied by governments to cooperators to boost their productivity. It was also concluded that non-governmental organizations and other relevant funding agencies were involved in providing agricultural grants to cooperators to improving better yields.

Recommendations

In line with the findings of the study, the following recommendations were made:

- i. Cooperative societies should ensure effective management of loans provided by government and non-governmental organization in order to ensure that all eligible members that need loans are given and at the right time.
- ii. The management of cooperative societies should constantly monitor their members to ensure that the loan facilities provided are used in order to increase productivity.
- iii. Governments, non-governmental organizations should synergize with cooperative societies in providing grants to cooperators in order to excel in their respective businesses

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