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## Impact of Co-Operatives on the Development of Small-Scale Industries in Rural Areas of Imo State

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### ABSTRACT

*This study investigates the impact of co-operative societies on the development of small-scale industries in rural areas of Imo State, Nigeria. It examines how co-operatives influence enterprise growth through credit provision, skill development, marketing support, and social empowerment. A survey design was adopted, and data were obtained from members of selected co-operatives and small-scale industrial operators across eight Local Government Areas. Descriptive and inferential statistics were used for analysis. Results reveal that co-operatives significantly enhance business performance by improving access to finance, training, and markets, while promoting social inclusion and employment creation. Constraints such as inadequate capital, poor infrastructure, and weak management still limit their effectiveness. The study concludes that strengthening co-operative institutions can accelerate rural industrialization and recommends policy measures to enhance their developmental capacity.*

**Keywords:** Co-operative Societies, Small scale industries, Sustainable Rural Industrial Development, Socioeconomic Characteristics

### INTRODUCTION

Small-scale industries (SSIs) play a crucial role in Nigeria's socio-economic transformation. They stimulate local production, generate employment, and foster innovation at the grassroots level. Yet, many rural entrepreneurs face limited access to credit, markets, and modern technology. Co-operative societies have emerged as important institutions that mobilize resources, promote self-help, and facilitate small-enterprise development.

In Imo State, numerous co-operative societies operate among farmers, traders, artisans, and micro-manufacturers. They provide loans, organize training, and create marketing linkages. Beyond financial assistance, they contribute to overall development by enhancing members' skills, building infrastructure, and improving living standards.

### Problem Statement

Despite government initiatives aimed at supporting SSIs, rural industrial growth remains sluggish. The inability of entrepreneurs to access affordable credit, modern tools, and business networks hinders progress. Co-operatives are expected to fill this gap, yet many still struggle with limited capital bases, weak management, and policy inconsistency. There is therefore a need to evaluate how co-operatives have impacted the development of small-scale industries—not only financially but also in terms of employment, training, and community empowerment.

### Objectives of the Study

The main objective is to assess the impact of co-operative societies on the development of small-scale industries in rural Imo State.

Specific objectives are to:

1. Determine how co-operatives contribute to the growth and sustainability of SSIs.
2. Examine their role in employment creation, training, and market access.
3. Identify the major constraints affecting co-operative performance.
4. Suggest strategies for improving their developmental impact.

### **Research Questions**

1. In what ways do co-operatives influence the growth of SSIs in rural Imo State?
2. How do they contribute to employment, capacity building, and market expansion?
3. What challenges hinder their effectiveness?
4. What measures can strengthen their role in rural industrial development?

### **Hypotheses of the Study**

The following are the hypotheses of the study, stated in the null form.

H<sub>01</sub>: Cooperative societies do not significantly improve the socioeconomic characteristics of the rural small-scale industries in Imo State.

H<sub>02</sub>: Cooperative societies do not contribute significantly to the promotion of rural small scale enterprises in Imo State.

H<sub>03</sub>: There are no significant challenges mitigating the impact of cooperatives on the development of small scale industries in Imo State.

## **LITERATURE REVIEW**

### **Conceptual Literature**

#### **Concept of Small Scale Industries**

Small-scale industries are enterprises with relatively small capital outlay and workforce, often less than fifty employees. They serve local markets and rely largely on local resources. According to Usman and Ojiagu (2022), SSIs are vital engines for employment generation and balanced regional growth.

#### **Challenges Faced by Small Scale Industries in the Rural Areas**

Rural industries in Nigeria face constraints such as inadequate infrastructure, unstable power supply, and limited access to finance. Bureaucratic lending procedures and high interest rates discourage many potential entrepreneurs (Nwaobia, 2021). These barriers justify the need for collective institutions like co-operatives.

While they have a sigh of relief that cooperatives provide them with credit, however the credit volume demanded by the rural businesses is usually bigger than the volume supplied by cooperatives, creating a significant credit demand gap. A consequent of this is poor loan utilization, loan diversion, and poor repayment performance (Smart and Ernest, 2017).

Ikpefan and Ehiakpor (2021) also identified another challenge faced by small scale industries in the rural areas. The rural populace is characterized by poor transportation networks, inadequate supply of electricity, poor communication services and limited access to social infrastructure such as health care, education, technology and pipe-borne water. A consequent of this is rural-urban migration of able-bodied men and women in the rural areas. This will reduce the much needed labour need of the small scale industries in the rural areas, impeding their development.

Additionally poor governmental policies, limited access to bigger markets, poor management and the inability to compete with well established, large scale businesses are significant problems facing the rural areas. There is no need therefore that small scale industries in the rural areas need external assistance to succeed.

#### **Cooperatives and their Role in Development of Small Scale Industries**

Cooperative societies are business organizations that are owned and democratically controlled by their members. A very important component in the formation of cooperatives is that the members must have common goals and aspirations; hence joint effort to achieve these goals is the hallmark of cooperatives (Nwokoroboia et al, 2016). In Nigeria, cooperative societies have risen to the occasion by contributing significantly to small-scale industrial development through entrepreneurial development, funding, provision of entrepreneurship through training and capacity building programs and promotion of

small-holder agriculture (Ogunmuyiwa and Afolabi, 2019). Small Scale Industries promote decentralized industrialization, utilize local raw materials, and reduce urban migration. They stimulate income distribution and poverty reduction (Ademilua, 2021). In developing nations, SSIs complement large industries by producing intermediate goods and offering subcontracting opportunities.

Additionally, cooperative societies play an integral role in the promotion of small scale businesses in the rural areas through the provision of funding, technical support, training and capacity building programs to small-scale industries. They assist such industries in their to access to technology, infrastructure, and markets.

#### **Impact of Co-operatives on Small-Scale Industrial Development**

1. Co-operatives influence SSI development in multiple dimensions:
2. Economic impact: mobilizing savings, granting credit, and facilitating group investments.
3. Human-capacity impact: offering training in production, bookkeeping, and management.
4. Social impact: fostering trust, cooperation, and community empowerment.

Studies by Ogunmuyiwa and Afolabi (2019) and Lebechukwu (2024) confirm that co-operative participation enhances productivity and market access for rural entrepreneurs.

#### **Empirical Literature:**

This study adopts the Co-operative Development Theory, which emphasizes mutual aid, self-help, and democratic participation as drivers of socio-economic advancement. The theory posits that through collective effort, communities mobilize local resources to achieve shared development goals. It is relevant for analyzing the collective impact of co-operatives on SSI growth in rural Imo State.

Some inroads have been made on the role of cooperatives in the development of small scale enterprises in the rural areas, cementing their role in rural development. Lebechukwu (2024) researched on cooperatives as an alternative for sustainable development in rural communities in Delta State. Using a sample size of 83 respondents from several sachet water manufacturing cooperative societies in the state, and using descriptive statistics and the Z-test, they reported that cooperative contribute to small scale rural industries' development through loans, facility expansion, education of members and health support system. They recommended that cooperatives source for additional funding from commercial banks so as to improve their service deliveries.

Additional researches by Ajayi and Oghenekohwo (2019), Okechukwu et al. (2020), and Ezeh and Nwokoro (2021) all allude to the conclusion that through pooling of resources, technical training and provision of credit, cooperatives in rural areas serve as essential vehicles for economic development. Thus they concluded that cooperatives contribute significantly to poverty reduction in rural communities, and increase entrepreneurship and socioeconomic welfare among rural dwellers.

## **RESEARCH METHOD**

### **Research Design**

The study adopted a survey research design suitable for describing existing conditions and relationships between co-operative activities and the development of small-scale industries (SSIs). The design enabled quantitative and qualitative data collection from co-operative members and small-scale entrepreneurs across selected communities.

### **Area of the Study**

Imo State, situated in south-eastern Nigeria, comprises twenty-seven Local Government Areas (LGAs). The economy is dominated by agriculture, trading, and micro-manufacturing. Many active co-operative societies—farmers', artisans', and traders'—operate in these rural areas, making the state an appropriate focus for this investigation. The State is the area of study. It is located in Southeastern Nigeria. It lies approximately between latitudes 5°37' N and 5°82' N and longitudes 6°05' E and 7°05' E. The state is characterized by a tropical rainforest type of vegetation and has a daily temperature range of 24°C to 33°C, with distinct wet and dry seasons . The state has twenty seven Local Government Areas (L.G.As) spanning across three senatorial/agricultural zones; Owerri zone has nine Local Government Areas (L.G.As), Okigwe Zone has six local government areas while Orlu Zone boasts of twelve L.G.As. The state's population is approximately 5,766,234 people. It is bordered in the north by Anambra State, Abia

State flanks the east, Rivers State the south and West. Agriculture is the major occupation of its dwellers, though there are many involved in Civil Service, trade, and crafts. Many small scale businesses are set up in the rural areas and these areas also boast of a high number of cooperative societies.

### Sources and Method of Data Collection

Primary data were obtained through questionnaires, while secondary data came from journals, government reports, and existing literature on cooperatives.

### Sample and Sampling Technique

A multi-stage sampling technique was employed. First, local government areas in Imo State with a high concentration of small-scale industries and cooperatives were purposely selected. Thus Owerri North, Aboh Mbaize, Ahiazu Mbaize, Orlu, Ehime Mbanjo, Ngor Opkala, Ohaji and Oguta were selected for the study. Then, a stratified random sampling technique was used to select two hundred (200) respondents from different cooperatives small scale industries in these areas.

### Data Analysis

The quantitative data collected through questionnaires will be analyzed using descriptive statistics, including frequencies, percentages, and means. Regression analysis will be used to assess the relationship between the socioeconomic characteristics of respondents and cooperative's contributions to rural small scale business development.

The model is given as

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8$$

where

Y = Number of Contributions received by cooperatives

X<sub>1</sub> = Sex (Male = 1; Female 0)

X<sub>2</sub> = Age (years)

X<sub>3</sub> = Household size (number)

X<sub>4</sub> = Educational level (years)

X<sub>5</sub> = Business experience (years)

X<sub>6</sub> = Cooperative society membership (years)

The Chi square will be employed to analyze the contributions of cooperatives as well as the challenges mitigating these contributions to rural small scale business development.

## RESULTS AND DISCUSSION

**Research Question 1:** What are the Socioeconomic Characteristics of Rural Small Scale Business Owners?

Table 1. **Distribution of Respondents by Socioeconomic Characteristics**

Variables	Frequency (No)	Percentage (%)
<b>Sex</b>		
Female	72	36
Male	128	64
<b>Total</b>	<b>200</b>	<b>100</b>
<b>Age (years)</b>		
Less than 25	6	3
25 - 50	112	56
Above 50	82	41
<b>Total</b>	<b>200</b>	<b>100</b>
<b>Marital status</b>		
Single	8	4
Married	186	93
Divorced/ widow	6	3
<b>Total</b>	<b>200</b>	<b>100</b>

<b>Family Size (No.)</b>		
Less than 5	70	35
5-10	122	61
Above 10	8	4
<b>Total</b>	<b>200</b>	<b>100</b>
<b>Years Spent in School</b>		
0 – 5 Years	30	15
6 – 12 years	76	38
13 – 18	68	34
More than 18 years	26	13
<b>Total</b>	<b>200</b>	<b>100</b>
<b>Business Experience</b>		
1 – 10 years	96	48
11 – 20 years	62	31
21 – 30 years	28	14
< 30 years	14	7
<b>Total</b>	<b>200</b>	<b>100</b>
<b>Years of Cooperative Membership</b>		
1 – 6	32	16
7 – 12	52	26
13 – 18	98	49
More than 18 years	18	9
<b>Total</b>	<b>200</b>	<b>100</b>

**Source: Field Survey, 2025**

Table 1 shows that 64% of the farmers are male, while the remaining 36% are female. This indicates that men are more actively involved in rural small scale business establishment than women. This is not unconnected with their responsibility as family heads, catering for the bulk of the financial needs of their households. Lending credence to this, studies conducted by Nnadozie et al (2015) and Smart and Ernest (2017), reported that small scale businesses in the rural areas are predominated by men.

Three percent of the respondent small scale business owners fell within the ages of 20 and below, 56% fall within 25-50 persons while 41% are more than 50 years old. The result is proof that, on the average, rural business owners are still physically strong to embark on the strenuous endeavour that labour-based production demands (Taiwo et al, 2015). Significantly, most of the respondents are married, with a family size mostly between 5-10. Since rural business production can be labour-intensive, a large household size will help in meeting the labour needs during the critical or peak periods of the season (Okonkwo and Nwokerobia, 2018)

All the Cooperative members received some form of formal education. While 15% had 5 years of formal education, 38% received 6-12 years of formal education, 34% recorded 13-18 years in formal training while 13% had more than 18 years in formal education. One important attribute of Cooperatives is the education and training of members (Obi-Okogbuo, 2016; Nwokerobia, 2022). Education is integral to the adoption of trainings and innovations proffered by the cooperatives to the rural business clientele. Supporting this conclusion, Nwaobia (2022) reported that formal education is a drive in the adoption of modern technologies.

As seen in the table, 48% of the respondents have 1-10 years' experience in the business while 31% have between 11-20 years' experience. About 14% have between 21-30 years' experience in the field. Experience is an important ingredient in business. It affects decision making and growth of the business. Thus it is safe to conclude that education improves performance, enhances the adoption of innovations and support the formation of cooperatives to encourage joint efforts in the rural business enterprises (Ikehi et al, 2022).

Years of cooperative membership is another factor that was considered. Sixteen percent of the respondents had 1 - 6 years in cooperatives, 24% have been in cooperatives for 7 - 12 years, 49% have

enjoyed being in cooperatives for 13 - 18 years while 9% have been in cooperatives for more than 18 years. Cooperative membership fosters the diffusion of information among the business owners.

**Research Question 2:** What are the Contributions of Cooperative Societies to the Promotion of Small Scale Businesses?

Table 2: Contributions of Cooperative Societies to the Promotion of Small Scale Businesses

Contributions	Frequency*	Percentage	Decision
Access to credit	177	88.5	Strongly Agree
Training and Capacity Building	154	77.0	Agree
Increased Sales and Profitability	136	68.0	Agree
Improved Market Access	164	82.0	Strongly agree
Networking Opportunities	141	70.5	Agree
Facility Expansion	61	30.5	Disagree
Health Support System	38	19.0	Strongly Disagree

\*Multiple responses were recorded

Source: Field Survey, 2025

Table 2 shows that 177 respondents, representing 88.5% of the population, agreed that cooperative societies help small scale businesses access credit. Similarly 77%, 68%, 82% and 70.5% of the respondents are of the opinion that cooperatives are integral in the training and capacity building, increased sales and profitability, improved market access, networking opportunities, facility expansion and health support system respectively of small scale businesses.

The results are in tandem with the findings of Usman and Ojiagu (2022) who reported that cooperatives have the capacity to revamp and develop small and medium scale businesses through business innovations, credit and networking. Similarly, Nwokorobia, Ego and Nwaobia (2022) posited that the contributions of cooperatives to the development of small and medium scale industries in Imo State through credit availability, creation of new markets for products, education and training, have been more evident since the post COVID-19 pandemic period.

**Research Question 3:** What are the challenges affecting the contributions of co-operative societies to small scale business development in rural areas?

Table 3: Challenges affecting the contributions of co-operative societies to small scale business development in rural areas

Challenges	Frequency	Percentage	Decision
Limited Access to Financial Resources	145	72.5	Agree
Inadequate rural social infrastructure	192	96.0	Strongly agree
Regulatory and policy challenges	98	49.0	Neutral
Limited access to technology and information	164	82.0	Strongly Agree
Dependence on seasonal income and weather conditions	115	57.5	Neutral
Poor Managerial skills	78	39.0	Disagree
Economic Instability	133	66.5	Agree

Source: Field Survey, 2025

Table 3 shows the respondents' response to challenges bedeviling the contributions of cooperatives to the development of small scale businesses in the rural areas. From the responses, inadequate rural social infrastructure (96%) and limited access to technology and information (82%) are the major constraints facing the rural small scale businesses. Other significant challenges are limited access to credit (72.5) and economic instability (66.5%). They are neutral to government policies (49%) and

dependence on seasonal income and weather conditions. Poor managerial skills (39%) received the lowest response.

Credit is integral to the growth of the business, procurement of raw materials, handling of current liabilities, etc. however, when the credit given by cooperatives to the small scale businesses show a significant demand gap it leads to a constrained investment in productive inputs and technology, liquidity crisis, eroding social capital, and increased business fragility. In most cases, huge demand gap leads to loan diversion, creating a loan default issue ( Uche, Nwokorobia and Obi-Okogbuo, 2015).

### Research Hypotheses Testing

#### Hypothesis One: Determinants of Cooperative Effect to Rural Small Scale Businesses

H<sub>0</sub>: Cooperative societies do not significantly improve the socioeconomic characteristics of the rural small-scale industries in Imo State.

H<sub>1</sub>: Cooperative societies significantly improve the socioeconomic characteristics of the rural small-scale industries in Imo State.

Table 4: Socioeconomic Determinants of Rural Enterprises' Cooperative Effects

Variables	Coefficient	T-Value	Significance
Constant	1.504	14.683	.000
Sex	.495	11.435	.000
Age	.391	7.873	.000
Household Size	-.061	-.944	-.346
Years of Experience	.236	11.262	.000
Educational level	.691	7.879	.000
Cooperative Society Membership	.426	9.432	.000
$R^2$	0.811		
$Adj.R^2$	0.809		
$F$	401.339(Sig.@0.05)		

Source: Field Survey Computation, 2025

As seen in Table 4, the overall regression fit as measured by the coefficient of multiple determinations ( $R^2$ ) was 81.1%. This means that 81.1% of the variations in the dependent variable is being taken care of by the variations in the independent variables. The overall significance of the regression is reflected in the value of F-statistic 401.339 Sig @ 0.001 which is low enough to reject the null hypothesis strengthens the suitability of the data to the regression line.

Conclusion: Given the significant value of the independent variables, we reject the null hypothesis and accept the alternative hypothesis that cooperative societies significantly improve the socioeconomic characteristics of the rural small-scale industries in Imo State.

#### Hypothesis 2:

H<sub>0</sub>: Cooperative societies do not have significant contributions to the development of rural small scale businesses in Imo State.

H<sub>A</sub>: Cooperative societies have significant contributions to the development of rural small scale businesses in Imo State.

The hypothesis is tested using the Chi-Square ( $\chi^2$ ) analytical tool.

$$\chi^2 = \frac{O-E}{E^2}$$

Where

O = Observed frequency

E = Expected frequency

The tests are conducted at 95% confidence interval or 0.05 significant levels, observing the rejection rule for:  $|\chi^2_{calculated}| \geq \chi^2_{critical}$ .

$$\chi^2_{critical} = \chi^2(\infty, d.f)$$

Where d.f= degree of freedom = 7-1=6

$\infty$ = Level of significance= 0.05

$$\chi^2_{critical} = \chi^2(6, 0.05) = 12.59$$

Table 5: Chi Square Calculated Estimates for Hypothesis 2

Contributions	Observed (O)	Expected (E)	O – E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
Access to credit	177	100	77	5929	59.29
Training and Capacity Building	154	100	54	2916	29.16
Increased Sales and Profitability	136	100	36	1296	12.96
Improved Market Access	164	100	64	4096	40.96
Networking Opportunities	141	100	41	1681	16.81
Facility Expansion	61	100	-39	1521	15.21
Health Support System	38	100	-62	3844	38.44

Decision Rule: Since the  $\chi^2_{critical}$  (12.59) is less than  $\chi^2$  computed, we reject the null hypothesis and conclude that cooperative societies have significant contributions to the development of rural small scale businesses in Imo State.

### Hypothesis 3:

Ho: There are no significant challenges mitigating the impact of cooperatives on the development of small scale industries in Imo state

HA: Ho: There are no significant challenges mitigating the impact of cooperatives on the development of small scale industries in Imo state

The hypothesis is tested using the Chi-Square ( $\chi^2$ ) analytical tool. The tests are conducted at 95% confidence interval or 0.05 significant levels, observing the rejection rule for:  $|\chi^2_{calculated}| \geq \chi^2_{critical}$ .

$$\chi^2_{critical} = \chi^2(6, 0.05) = 12.59$$

Table 6: Chi Square Calculated Values for Hypothesis 2

Challenges	Observed (O)	Expected (E)	O – E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
Limited Access to Financial Resources	145	100	45	2025	20.25
Inadequate rural social infrastructure	192	100	92	8464	84.64
Regulatory and policy challenges	98	100	-2	4	0.04
Limited access to technology and information	164	100	64	4096	40.96

Dependence on seasonal income and weather conditions	115	100	15	225	2.25
Poor Managerial skills	78	100	-22	484	4.84
Economic Instability	133	100	33	1089	10.89

Decision Rule: Since the  $F^2$  critical (12.59) is less than  $F^2$  computed for limited access to financial resources (20.25), inadequate rural social infrastructure (84.64), and limited access to technology and information (40.96) we reject the null hypothesis for these variables and conclude that these are significant challenges mitigating the impact of cooperatives on the development of small scale industries in Imo state.

The findings of the study revealed that challenges of the contributions of cooperative societies, such as inadequate funding, poor managerial skill, economic instability, and government policies affect the development of small scale businesses. The discovery supported the findings revealed by Okechukwu et al, (2020) who identified major challenges bedeviling the contributions of cooperative societies to rural development, such as lack of proper and suitable management, poor cooperative integration and inadequate utilization of education and training facilities.

### Summary of Findings

1. Co-operative societies substantially contribute to the development of SSIs through finance, skill training, and marketing support.
2. Membership enhances entrepreneurial competence, income, and employment opportunities.
3. Challenges include inadequate funds, weak infrastructure, and limited technology.
4. Statistical tests confirmed a strong positive relationship between co-operative participation and SSI development.

### CONCLUSION

Co-operative societies serve as vital instruments for rural industrialization in Imo State. Their multi-dimensional contributions—economic, social, and human-capacity—underscore their importance in sustainable development. By mobilizing local resources and empowering entrepreneurs, co-operatives promote inclusive growth and poverty reduction.

### RECOMMENDATIONS

1. Government Support: Provide low-interest loans and grants to strengthen co-operative capital.
2. Capacity Building: Offer continuous training in management, record keeping, and digital marketing.
3. Infrastructure Investment: Improve rural power supply, roads, and ICT connectivity.
4. Policy Reforms: Establish a supportive legal framework for co-operative accountability.
5. Technological Adoption: Encourage the use of mobile banking and online platforms for transactions.
6. Community Mobilization: Increase awareness on the socio-economic benefits of co-operatives to boost membership.

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