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COOPERATIVE SOCIETIES AND SOCIAL SERVICE DELIVERY IN  
NIGERIAN LGAs (A REFERENCE TO OHAUKWU LOCAL  
GOVERNMENT AREA OF EBONYI STATE)

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**Abstract**

*The main objective of this study is to examine cooperative societies and Social service delivery with a study of Ohaukwu Local government area in Ebonyi state. The research design in this work is descriptive survey design. The questionnaires and interviews served as the primary sources of data, while the secondary data came from published works such as textbooks, company reports and existing document. The questionnaires were administered in Ohaukwu axis. The population of the study is the identified Management staff, skilled and unskilled workers. The sample size is made of 106, out of a population size of 144. The formula adopted in determining the sample size of this study was Taro Yamane formula. The instrument used for data collection were well structured questionnaire, oral interview and personal observation of the researcher. In order to ascertain that the instrument used for collecting the data were valid, the researcher made copies of the questionnaire and guidelines on what the questionnaire is expected to achieve. Out of a total of 106 (100%) questionnaires distributed, 94% were filled and returned correctly, while four (3.7%) were returned incorrectly filled and two (2.3%) questionnaires were unfilled. The data presentation was based on only the correctly filled and returned questionnaires. Therefore, the researcher made conclusions based on the findings.*

**Keywords:** Cooperative, society, Social, Service delivery, Staff.

**Introduction**

Since the introduction of the Economic Recovery Program (ERP), cooperatives and informal groups have been widely

discussed in negotiations between the government and the World Bank. The Medium Term Agricultural Development Strategy (MTADS) points out that

grassroots organizations will be important in the privatization objective, especially in the marketing of agricultural inputs and products, as well as in providing cohesive groups suitable for extension work and joint borrowing and mobilizing savings." The review was conducted within the framework of this strategy and focused primarily on agricultural cooperatives. It also covered to the extent relevant information was available--other types of formal and informal rural organizations.

### **Overview of Cooperative Development and Structure**

The cooperatives have during the last three decades gone through a turbulent period marked by frequent shifts in government policy. In the early 1960s, cooperative apex organizations were dissolved and their assets and functions transferred to parastatals. This decision was partly reversed a few years later. The whole period thereafter has been characterized by experiments with various types of cooperative structures and cooperative-like farmer organizations promoted by government in order to ensure the availability of marketing and supply services to farmers and other groups. Inconsistent government policies and the promotion of a variety of organizations to carry out government initiated programs,

have led to a proliferation of cooperatives which typically are too small to be viable and capable of organizing efficient services for their members.

Out of a total number of 10,585 registered cooperatives, only some 1,000 were in operation at the end of 1989. Most are small in terms of membership, as well as volume of activities. There are four main types of primary societies:

a) **Agricultural Service**

**Cooperatives:** There are 5,000 registered societies in this category, but only a few hundred are active. Those which are in operation include societies handling food crops, fish, livestock, poultry and palm oil. The cocoa cooperatives, which until the early 1960s formed the backbone of the cooperative movement, ceased to operate when the government took over their assets and transferred their functions to the Cocoa Board (COCOBOD);

b) **Industrial Cooperatives:**

This category of cooperatives consists mainly of distillers' and bakers' societies, which in 1989 accounted for more than half of the active cooperatives in Ghana. The relatively high rate of sustainability

of these cooperatives is explained by their role as channels for government allocation of rationed production inputs (sugar and flour) and, in the case of distillers' cooperatives, by their legal mandate to handle the marketing of distilled alcohol;

c) **Non-Agricultural Service**

**Cooperatives:** These include transport, consumers, petrol filling stations, pharmaceutical cooperatives, and a variety of others. More than 3,000 such societies have been registered, but only some 200 are active.

d) **Financial Sector Cooperatives:**

This category comprises approximately 250 active credit unions, offering savings and loan facilities to their members.

### **Government and Cooperatives**

Government has during most of the post-independence period (2016) played a central role in the promotion of cooperatives, which have been perceived as important channels for government sponsored development programs and services. Many cooperatives, which now are moribund, were created as part of such programs. The use of public resources for support to cooperatives has provided a

justification for government supervision of the movement through the Department of Cooperatives (DOC). The extensive government involvement in the affairs of the cooperatives has not been conducive to the development of a self-sustaining cooperative movement.

Current (2013) government policy recognizes the role which cooperatives and other rural organizations can play in the privatization program, especially in agricultural marketing and in the provision of financial services to smallholder producers. The strategy embodied in the MTADS focuses, as far as cooperatives and other rural organizations are concerned, on the following areas:

- (a) Strengthening of cooperatives to enable them to assume a greater role in the privatization of the marketing of agricultural inputs;
- (b) Strengthening of the societies in the cocoa growing areas to enable them to become cocoa buying centers for the COCOBOD; and
- (c) Strengthening of women's groups involved in grain marketing and processing.

The Cooperative Societies Decree of 1968 provides the legal framework for the registration and operation of cooperatives. It gives the Registrar of Cooperatives

extensive powers to direct the administration and business operations of the societies. The legislation of 1968 is outdated and is certainly out of step with the current privatization programme which appears to recognize cooperatives as private organizations. As experience has shown, the authority given to the Registrar under the Decree to direct and control the cooperatives, could seriously erode their capacity for self-management and successful business operations.

DOC, with a staff of 370 technical officers, has two basic functions, a regulatory control function, and a promotional and development function. The first function includes

- (a) Registration of cooperatives;
- (b) Arbitration and settlement of disputes;
- (c) Audit, inspection and inquiries;
- (d) Cancellation of registration and liquidation of societies.

These tasks are carried out through inspections, annual audits, scrutiny of annual budgets and, in some cases, countersigning of cheques issued by cooperatives. The promotional and development functions of the DOC include member education and staff training, preparation of cooperative development plans and projects, and compilation of

information on cooperatives. The main part of the training is conducted by the Cooperative College, which operates under the supervision of the DOC.

The effectiveness of the DOC is impaired by insufficient budgetary allocations for travel, training and education and other support activities. The overall impression is that the DOC is unable to discharge its duties as defined in the present legislation, and that its impact on the performance and development of cooperatives leaves much to be desired. Its activities center around audit and inspection, but it has little to offer in the important areas of business and management development, and training and education.

#### **Statement of Problem**

The essence of creation of Cooperative societies all over the world is to provide effective and efficient social services to the local people. However, most Cooperative societies in Nigeria have not fulfilled their constitutional functions in terms of effective and efficient service delivery at the local level due to a number of reasons such as inadequate finance, corruption, undue political interference and so on. Consequently, the paper provided the measures for curtailing corruption and enhancing both financial and political autonomy of the Cooperative societies in

Nigeria that would improve social service delivery at the grassroots.

### **Objectives of the Study**

The main objective of this study is to examine cooperative societies and social service delivery with a particular reference to Ohaukwu Local government area in Ebonyi state. Specifically, the objectives include:

- i. To investigate if there is relationship between cooperative societies and social service delivery.
- ii. To study if the goals and visions of the cooperative societies are towards the positive changes expected in Ohaukwu.
- iii. To know the extent which these cooperative societies are exploiting towards social service delivery in Ohaukwu.
- iv. To examine the extent which these cooperative societies has gone in proficient social service delivery.

### **Review of related Literature**

The good performance of governance system in the Cooperative societies could be determined through an effective and efficient social delivery process that will curb away certain challenges confronting

the system of good governance. Government exists primarily to provide services that will make life worth living. Governance at the local level plays a crucial role in ensuring the effectiveness and provision of public goods to the vast rural population. The creation of Cooperative societies anywhere in the world stems from the need to facilitate developments at the grassroots. All political systems seek the attainment of effective and efficient service delivery at the grassroots. This is because Cooperative societies service delivery system anywhere in the world affects day-to-day activities of citizens at the grassroots. Thus whatever is the mode of government, Cooperative societies has been essentially regarded as path to, and generator of national integration, administration and development (Arowolo, 2015). Since the Cooperative societies reform in 1976, the statutory means for harnessing the human and material resources have been put in place to facilitate sustainable grassroots development. However, the achievement of this fundamental goal is dependent on the amount of resources at the disposal of the Cooperative societies and the prudence with which it is used (Otinche, 2014). It should be noted that one of the ways of bringing government closer to the people at the grassroots is through the delivery of

service in a satisfactory, efficient, effective and adequate manner (Agba, Akwara, & Idu, 2013; Ibok, 2014). The efficient and effective provisions of basic amenities and social infrastructures for the people at the grassroots are key factors to the existence of any government. Cooperative societies in modern day life is responsible for delivering basic services to the grassroots (its local communities) in efficient and effective manner but its inefficiency and ineffectiveness in addressing the primary needs and wants of the people at the grassroots has made the thirds tiers of government irrelevance in the administration of the country lowest tiers of government to the people (Bolaito & Ibrahim, 2014).

### **Meaning Of Social Services Delivery**

**Social Services Administration** – Organization and supervision for the delivery of social assistance, programs, manage budgets, promote programs either directly or through others.

**Social Services Delivery** – are a range of public services aim to create more effective organizations, build stronger communities, and promote equality by the government, private, profit and non-profit organization

### **Challenges/problems**

#### **Lack of funds – financial constraint**

For Cooperative societies to effectively provide essential services at the grassroots, enabling environment most especially funds must be available to carry out its assigned responsibilities. In Nigeria, aside from other common problems, non provision of enough funds to Cooperative societies has hindered effective performance by the local council (Ibok, 2014). Ibok (2014) pointed out that: Aside from the fact that statutory allocations and grants from the federal and state governments to councils are inadequate, the problem is exacerbated by the low revenue generation capacity of the council. Associated with this problem is also exacerbated by frequent sundry deductions by the federal and state governments from their monthly allocations. Worst still is failure of most state governments to fulfill their monthly statutory obligations to Cooperative societies by outright refusal to remit 10% internally generated revenue accrued to the state monthly. In some situations, it has become so bad that many local councils cannot pay staff salaries not to talk about basic need provisions”. These financial constraints account for the inadequacy of fund in the Cooperative societies administration in Nigeria and they inhibit the efforts of local council to provide better, efficient and effective social services to the grassroots.

## **Corruption**

Corruption has been identified as one of the problems confronting effective Cooperative societies administration in Nigeria (Bolatito & Ibrahim, 2014). Corruption has eaten deep into the fabric of Nigeria local councils and it is the greatest bane of Cooperative societies administration in Nigeria. In the Cooperative societies setting corruption is Misnomer labeled and euphemistically referred to as “Egunje” (a slogan which means “illegal offer” in Nigeria) and a major hindrance to good government. The inability of Cooperative societies to provide services to the people at the grassroots has been linked to high levels of corruption among Cooperative societies’ officials (Agba, Akwara, & Idu, 2013). There have been glaring cases of embezzlement and misappropriation of the councils’ funds by the official of the council (Ibok, 2014). For instance, in February 2010, the chairman of Ijebu East Cooperative societies Council in Ogun State was suspended from office on account of various financial misdeeds. Similarly, in April 2010, the House of Assembly in Benue State suspended 12 council chairmen in the state and directed that the chairmen should refund a total of 150 million naira being financial misdeeds associated with the excess crude funds

received by Cooperative societies in the state. Corruption is one of the main problems affecting the good governance process in the Cooperative societies and could be curb if and only if government can provide adequate to the officials of Cooperative societies.

## **Political Interference – Lack Of Autonomy**

Another reason for the failure of Cooperative societies in area of services delivery is the role of the stake holders in the affairs of Cooperative societies. According to Eboh & Diejomaoh (2010) there is high degree of external influence and interference in Cooperative societies affairs by the higher levels of government, particularly the state governments. The governors are found of taking over their financial allocation, taxes, counterpart funding and refuse to conduct Cooperative societies elections, but instead ruling Cooperative societies with appointed administrators, most of whom are party loyalist and their friends and relations turning the entire process of Cooperative societies into irrelevance schemes of things (Ukongu 2012). There have been instances where stake holders unconstitutionally dissolve the entire elected council’s officers without proper recourse and due process. Politics has done more harm than good to

the implementation of good government policies with regards to social services delivery. As soon as a new governor comes into office, one of the first actions is to dissolve the existing local councils, whether elected or care taker (Abutudu, 2011). This, as the recent case of Imo State demonstrates, can degenerate into anarchy, with claims of legitimacy between rival appointees or elected officials. In many cases, care takership is perpetuated through promises of elections which are invariably postponed. This has been the case in Edo, Delta and others (Abutudu, 2011). The outright denial of democratically elected local councils through caretaker committees demonstrates the increasing authoritarian holds of the councils by stake holders. As such most stake holders never bothered of conducting Cooperative societies elections. For instance, as at 2009, Anambra state had not held any local council elections since the return to civil rule in 1999 (Nkwocha, 2016). The high level of interference by stake holders on Cooperative societies affairs was also expressed by Khaleel quoted in John (2012); Adeyemi (2013) when he observed thus: There is no state of the federation of Nigeria where one form of illegality or the other is not committed with funds of Cooperative societies, through over deduction of primary school teacher's

salary, spurious state/Cooperative societies joint account project, sponsoring of elections, taking over the statutory functions of Cooperative societies and handling them over to cronies and consultants, non-payments of pensioners and non-utilization of training fund despite the mandatory deduction of stipulated percentages for these purposes... nine states out of the 36 states of the federation have elected representatives running the affairs of their Cooperative societies. This is central to the whole problem because it is by planting stooges called caretaker committee, who neither have the mandate of the people nor the moral strength to resist the excruciating control of the state government that perpetuates the rot. The second dimension is the political interference. The constitution did not provide adequately for the political autonomy of the Cooperative societies in Nigeria. For instance, it did not provide specifically for the constitution of the Cooperative societies council to be solely through democratic elections, for the specific tenure of the Cooperative societies political office holders, for the Cooperative societies to derive their full existence directly from the constitution of the federal constitution and for the specific powers and functions of the Cooperative societies. The resultant effects of these inadequacies are



that the state governments have the discretion to determine the nature, content and direction of Cooperative societies elections and political activities. In the exercise of this discretion, the state government decide when elections would be held, who wins in elections, when to dissolve elected council, and the alternative framework to administer the affairs of the Cooperative societies (Chukwuemeka et al., 2014).

### **Conflicts**

Ever since the introduction of the 1976 Cooperative societies Reform, there has an array or role of conflict within and outside the Cooperative societies. Internally, conflicts between Cooperative societies Officials and Politicians. For instance, conflicts between Cooperative societies Chairperson and secretary or Councilor and Chair person.

Externally, this is a boundary disputes conflict; outside the system. For instance, conflicts between Stake holders and Cooperative societies Chair person.

### **Personnel Problem**

Social services are generally labour intensive, adequate social services administration therefore raises the issue of adequate supply of trained and experienced personnel in the system. Unfortunately, a

remarkable shortage of trained and experienced personnel like Doctors, Architects, Engineers and others are needed in the Cooperative societies. This shortage emanates because Cooperative societies workers were being looked down upon, despised and considered too inferior to be compared with their counterparts in the state and federal.

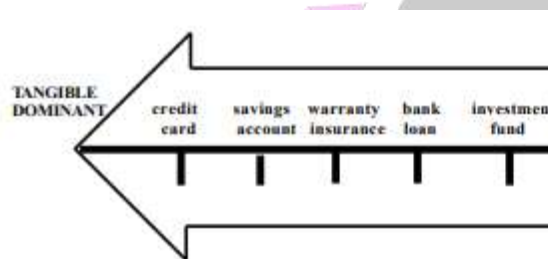
### **Population**

Population Explosion has been one of the crucial problems and a major social cultural factor militating against social services administration. This popup partly from internal and international migration of people to urban Cooperative societies. The problems become complicated by the unknown population figure in Nigeria since independence consequently, annual plans and projections are not based on facts and figures but rather on mere guesses, For this reason, social services delivery are not always adequate for the over-growing population. To bring these cause under control, the should be a resolute policy on the part of the Federal Government to provide basic amenities to the rural areas to reduce drastic rural-urban migration in the country at large.

### **Theoretical Framework**

#### **Shostack's theory**

Service may also be very complex in that they consist of obviously related units, but the degree and nature of their interrelationship is not completely known. Thus, for research purposes, we chose to describe services, and especially financial services, in terms of tangibility, complexity and, a crucial variable in marketing, comprehensibility. The latter refers in general to the customer's ability to fully comprehend the elements comprising the service. We have used Shostack's model above and adjusted it to suit our purposes, modifying it into a financial services continuum (see Figure 2).



**Figure 2.** *The financial service continuum*  
(Source: Derived and modified from Cowe)

The more intangible the service the more important the management of relationships, a factor which has to be stressed in the insurance business. Even though all financial services have an intangible dominant, they vary in their degree of tangibility in terms of the consumer's ability to grasp the particular service mentally — to comprehend the service rendered. For example, a credit card is very

palpable, lying in the wallet awaiting an increase in the propensity to spend, 6 connected with the knowledge of the card as a symbol either of money in an account or the ability to get credit. Somewhere halfway down the scale is a bank loan. Money is needed in order to buy a house, the bank is contacted, a contract is signed and the loan is a fact, paired with the knowledge that it has to be paid back, together with interest on the borrowed money. This is not particularly complex to understand, at least not the main thrust of it concerning the financial ability to buy a house. Commercial insurance, however, is at the intangibility extreme. Here we find a service product providing a corporate manager with cover for almost any loss, expected or unexpected. This kind of insurance entails numerous contracts, agreements, and clauses, which are generally only studied when there is an acute need to do so (i.e. when the customer has suffered a loss). The service for which the insurance premium is paid is risk reduction, something that is difficult to comprehend until a loss is experienced and the information is gathered on how the insurance company will compensate the loss. Insurance services may be considered as more intangible than, for instance, a bank service entailing immediate withdrawal of money, as there is no instant result from the

transaction of money concluding a contract, except for the very contract signed. In the matrix below, we show three common kinds of insurance services. These are compared in relation to the tangibility, complexity, and comprehensibility of the affecting variables. The relative degree of each variable was assessed and allocated a mark ranging from 1 to 5, where 5 signifies the most weight for the variable in question (See Table 1)

Table 1. Assessed levels of tangibility, complexity, and comprehensibility in three different types of insurance.

| <i>VARIABLE</i> \ <i>TYPE OF INSURANCE</i> | Auto insurance |
|--|----------------|
| Tangibility                                | 4              |
| Complexity                                 | 1              |
| Comprehensibility                          | 4              |

Source: Chikeze and Echekoba, (2008)

The purpose of a matrix like this is to show where efforts must be made in order to be successful in marketing services which, with a low degree of tangibility and a high degree of complexity, are relatively more difficult to understand. In order to make a complex product 7 more tangible for the customer, the provider must put efforts into

raising the customer's level of comprehension, and this must be one of the focal objectives of the marketing strategy. Although intangible services may be difficult to comprehend, the relationship between the buyer and the seller is not. Thus relationship management, by focusing on and thereby establishing an interdependent relationship where information is mutually given and mutual trust is experienced, becomes the means by which the buyer can be helped to comprehend the offered service. Attention is no longer on the core service: the intangible insurance service and its implications. Instead, in a good strategy for confronting intangibility, the tangible relationship between the seller and the buyer becomes the focus. In addition to the distinguishing features of services in general and financial services in particular that have been described above, there are also two other characteristics worth mentioning. These are fiduciary responsibility and two-way information flows between provider and customer. The latter refers to the implicit responsibility of financial organisations for the management of their customers' funds as well as the financial advice supplied. It is also very much a case of mutually exchanged promises between the two parties in each financial services transaction. Furthermore,

there are large investments in time and efforts required by both parties in a financial relationship in order to acquire the necessary experience and information. From the customer's point of view regarding the assessment of the service provider's reliability, it is usually a fact that once satisfied, the customer will more likely remain with that financial institution than incur the costs of searching for and evaluating alternative suppliers. (McKechnie, 1992) 3. Relationship

### Marketing

### Research Methodology

#### Research Design

Descriptive research design was adopted in this research. The questionnaires and interviews served as the primary source of data, while the secondary data mainly came from published works.

#### Population of the Study

The population of the study is the 144 identified Management staff, skilled and unskilled workers in Ohaukwu LGA.

#### Sample Size and Sampling Technique of the Study

The sample size is made of 106, out of a population size of 144 the formula adopted in determining the sample size of this study is one propounded by Taro Yamane

(1964:4) the mathematical formula is given below.

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

*n* = sample size

*N* = represents numbers of items in population.

*l* = is constant

*e*<sup>2</sup> = square of maximum allowance for sampling errors or level = 5% or 0.05

$$n = \frac{144}{1 + 144(0.05)^2}$$

$$n = \frac{144}{1 + 144(0.0025)}$$

$$n = \frac{144}{1.36}$$

$$n = 105.88$$

$$n \cong 106$$

This sample size is categorizing under the firms under study according to their human capital capacity:

| Categorized       | Number | Percentage (%) |
|-------------------|--------|----------------|
| Skilled workers   | 20     | 20             |
| Unskilled workers | 30     | 30             |

|                      |    |    |
|----------------------|----|----|
| Professional workers | 50 | 50 |
|----------------------|----|----|

### Methods of Data Collection

The relevant primary data was collected using a structured questionnaire and interview while that of secondary, journals and the internet was used.

### Instruments of Data Collection

The primary data instruments are well structured questionnaire, oral interview and personal observation by the researcher. The secondary data instrument includes text books, journals, Magazines and internet materials.

### Reliability of the Instrument

Test-retest was used as the instrument for reliability test.

### Distribution and Retrieval Of Instrument

Out of a total of 106 (100%) questionnaires distributed 94% were correctly filled and returned, while four (3.7%) were returned incorrectly filled and two (2.3%) questionnaires were unfilled. The data presentation will be based on only the correctly filled and returned questionnaires.

### Method of Data Analysis

For data collected to be meaningful and serve useful purpose, the data has to be treated and analyzed. It is for this reason that some models, methods and approaches were adopted in treating the data using simple percentages and tables.

Formula:

$$\frac{F}{N} \times \frac{100}{1}$$

Where

$$\frac{F = \text{Total number of frequency}}{N = \text{Total number of respondents}} \times \frac{100}{1}$$

100

ii) **Statistical Analysis:** - Here, on the other hand, mean and chi-square ( $X^2$ ) was used. (Formula)  $\chi^2 = (fo - ft)^2 \div ft$

### Decision Rule

The null hypothesis will be accepted or rejected based on the calculated value and tabulated value. If the calculated value is greater than the tabulated value, the researcher will reject the null hypothesis (at a specified level of significance and a determined degree of freedom) otherwise it will be accepted.

### Research Questions

- i. Is there any relationship between cooperative societies and social service delivery?

- ii. Do the goals and visions of the cooperative societies run along with the positive changes expected in Ohaukwu?
- iii. To what extent which do these cooperative societies exploit towards social service delivery in Ohaukwu?
- iv. To what extent has these cooperative societies gone in proficient social service delivery?

### Research Hypotheses

**Ho:** There is no relationship between cooperative societies and social service delivery.

**Hi:** There is a significant relationship between cooperative societies and social service delivery.

### Result

As was pointed out earlier, data collection was through the use of questionnaire, interview and some literature on the subject. This brings to focus the philosophy of management science or operations research where decision is based on data facts, information and logic. Operations-research has no place for guess work or rule of thumb rather decision criteria are based on quantifiable data, which can be objectively measured, analyzed and tested

for rational, logical, systematic and reliable solution of decision problems.

### Research question 1

Is there any relationship between cooperative societies and social service delivery?

**Table 4.3**

| Option | Skilled workers | Unskilled workers | Proficient workers |
|--------|-----------------|-------------------|--------------------|
| Yes    | 35              | 20                | 15                 |
| No     | 15              | 10                | 5                  |
| Total  | 50              | 30                | 20                 |

Source: Field survey 2020

From the table above 70% of the respondent said that there is relationship between cooperative societies and social service delivery, 30% opposed this preposition as said there is no relationship between cooperative societies and social service delivery.

### Research question 2

Do the goals and visions of the cooperative societies run along with the positive changes expected in Ohaukwu.

**Table 4.4**

| Option | Skilled workers | Unskilled workers | Proficient workers |
|--------|-----------------|-------------------|--------------------|
| Yes    | 30              | 17                | 18                 |

|       |    |    |   |     |      |
|-------|----|----|---|-----|------|
| No    | 20 | 13 | exploit towards social service delivery in Ohaukwu to a low extent. | 35  | 65%  |
| Total | 50 | 30 | 20  | 100 | 100% |

Source: Field survey 2020

This table shows that 65% of the respondents accepted that the goals and visions of the cooperative societies run along with the positive changes expected in Ohaukwu; while 45% said the goals and visions of the cooperative societies do not run along with the positive changes expected in Ohaukwu.

### Research question 3

To what extent which do these cooperative societies exploit towards social service delivery in Ohaukwu.

**Table 4.5**

| Option | Skilled workers | Unskilled workers | Professional workers | Total | Percentage (%) |
|--------|-----------------|-------------------|----------------------|-------|----------------|
| High   | 38              | 14                | 18                   | 70    | 70%            |
| Low    | 12              | 16                | 8                    | 30    | 30%            |
| Total  | 50              | 30                | 20                   | 100   | 100%           |

Source: Field survey 2020

These cooperative societies exploit towards social service delivery in Ohaukwu to a high extent is the agreement of 60% of the respondent concerning the above question, while 40% said These cooperative societies

### Research question 4

To what extent has these cooperative societies gone in proficient social service delivery.

**Table 4.6**

| Option | Skilled workers | Unskilled workers | Professional workers |
|--------|-----------------|-------------------|----------------------|
| High   | 40              | 10                | 10                   |
| Low    | 10              | 20                | 10                   |
| Total  | 50              | 30                | 20                   |

Source: Field survey 2020

In the opinion of 60% of the respondents these cooperative societies has gone in

| Option | Skilled workers | Unskilled workers | Professional workers | Total | Percentage (%) |
|--------|-----------------|-------------------|----------------------|-------|----------------|
| High   | 38              | 14                | 18                   | 70    | 70%            |
| Low    | 12              | 16                | 8                    | 30    | 30%            |
| Total  | 50              | 30                | 20                   | 100   | 100%           |

The hypothesis stated earlier on this research work will be subjected to empirical test, using the  $\chi^2$  (chi-square) techniques, which is a test of independence that is to ascertain that one variables is not affected by or related to another variables. Chi-square is used to compare observed and expected frequencies.

The chi-square ( $\chi^2$ ) formula is given as

$$\chi^2 = \sum \frac{(of-ef)^2}{ef}$$

Where E= summation

Ef = Expected frequency

Of = Observed frequency

The Ef (expected frequency) is gotten by

$$Ef = \frac{\text{Row total} \times \text{column total}}{\text{Grand total}}$$

**Decision rule:**

The null hypothesis will be accepted or rejected based on the calculated value and tabulated value. If the calculated value is greater than the tabulated value, the researcher will reject the null hypothesis (at a specified level of significance and a determined degree of freedom) otherwise it will be accepted. At 5% level of significant is assumed the degree of freedom (df) is given as (R-1) (C-1)

Where: R= rows

C=columns

$$= (2-1)(3-1) = 2$$

Therefore Chi-square critical value is (5.991) at 0.05 level of significant

**Hypotheses I**

**Ho:** There is no relationship between cooperative societies and social service delivery.

**Hi:** There is a significant relationship between cooperative societies and social service delivery.

**Table 4.7**

| Of   | Ef | (of – ef) | (of-ef) <sup>2</sup> | $\frac{(of - ef)^2}{ef}$ |
|--|----|-----------|----------------------|--------------------------|
| 35   | 36 | 0         | 0                    | 0                        |
| 20   | 21 | 1         | 1                    | 0.05                     |
| 15   | 14 | 1         | 1                    | 0.07                     |
| 15   | 35 | 20        | 400                  | 11.43                    |
| 10   | 21 | 11        | 121                  | 5.76                     |
| 5  | 14 | 9         | 81                   | 5.79                     |
| <b>Calculated Chi-Square (<math>\chi^2</math>)</b> |    |           |                      | <b>23.1</b>              |

**Decision rule:**

Based on the decision criterion, the calculated chi-square  $\chi^2$  (23.1) is greater than (>) the tabulated chi-square (5.991), the null hypothesis is rejected and the alternative hypothesis accepted. There is a significant relationship between cooperative societies and social service delivery.



## **Discussion**

From table 4.3, it was discovered that 70% of the respondent said that there is relationship between cooperative societies and social service delivery, 30% opposed this preposition as said there is no relationship between cooperative societies and social service delivery.

## **Conclusion And Recommendation**

### **Conclusion**

The study reviewed the relationship between Cooperative societies and social service delivery with particular reference to Ohaukwu local government area in Ebonyi state. The study captioned theoretical perspectives on the function and creation of Cooperative societies, service delivery at Cooperative societies. The co-operative enterprise is a complex human system that must be understood on several levels. Its dual role as a venture with social and economic outputs is a defining characteristic as is its collective ownership. Due to its characteristics the co-op requires a multi-disciplinary approach in seeking to research the dynamics of its business model. It is the researcher's contention that the primary goals for a co-operative enterprise should be to build member identity and commitment, build social capital and build sustainability. To achieve

these outcomes the co-op will need to be both a strong economic business and a strong social venture.

### **Recommendation**

After all analysis have been carried out, the researcher then recommends that:

The cooperative societies should adopt a democratic system of leadership so as to allow meritocracy thereby yielding expected results.

Also, the government in some cases can stretch out aid to the cooperative societies in order to provide them with all needed for efficient social service delivery.

The cooperative societies should keep in touch with the current state of the local government so as to keep their mission aligned with social activities in the area.

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