

Effect of Psychological Dispositions of Cooperative Members on Rural Development in Nigeria: A Study of Selected Cooperatives In Awka South Local Government Area Of Anambra State

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ABSTRACT

Rural development programmes and initiatives have been alleged to be hampered by environmental factors including pervert perceptions of the rural dwellers the supposed direct beneficiaries of the development designed for improved human wellbeing. This work studied the randomly selected active Cooperative Societies in Awka North Local Government of Anambra State Nigeria to discover whether their members possess psychological dispositions that can hamper rural development in the area. Structured questionnaire were administered to the 144 randomly selected cooperatives societies' members. The responses of the 130 data producing respondents indicated that they had formal education; 91% were married; majority were above 40 years; and 64% of them earn N10, 000 – N29, 000 per month (showing just within \$1.5 - \$5 per day given N178 per \$1). Using the Hudson (1982) and Buchanan (1974) of measuring the index of self-esteem and level of loyalty respectively as standardized and adopted for Nigerians it was discovered that the index of self-esteem showed that 38% of the female respondents and 30% of the males had high self-esteem respectively. The level of loyalty showed that 97% of the women and 95% of the men fell within the range of adequate loyalty (51% of which scored up to 60.00 points). The socio-economic characteristics of cooperative members have positive and significant influence on their level of self-esteem. And, the socio-economic characteristics of cooperative members have positive and significant effect on their level of loyalty to their societies. Among the recommendations were the need for more promotions to encourage women and youth cooperative societies; recruitment of cooperative field workers, trained and adequately motivated by the governments and the stakeholders; and professionalism of the cooperative practice via an act of parliament in Nigeria.

Key words: Rural development, self-esteem, loyalty, cooperatives

INTRODUCTION

Rural development has been attracting attentions of governments, international donor agencies and non-governmental organisations because of perceived vulnerability of the rural dwellers. The living conditions of the human persons in such areas are deplorable- high illiteracy level, poor health facilities, poor housing, low income level, inadequate food supplies, poor transportation system, and inadequate employment opportunities.

Rural development involves collective actions for sustainability of the better living conditions of human persons. Both the direct beneficiaries and facilitators of the rural development should work hand-in- glove in order to maximise the values created to improve the living conditions of the rural dwellers. Situations where the donor agencies have handed out facilities and mechanisms assumed to address the needs of the rural dwellers have often not properly taken over by the beneficiaries and therefore not sustained if the donors withdraw assistance, maintenance, and further funding of the development projects.

Invariably, the cooperation of all parties to development projects ought to be mutual and informed if the results and sustainability will be realised. Pervert perceptions of any party to the development projects designed to reduce challenges of the poor living conditions of the rural dwellers will retard the outcomes expected. There have been allegations of suspicious attitude, belief that *nothing is free* and thinking that the donors want to exploit the rural dwellers. Such possible doubts, mistrust and ignorant behaviours have hindered the sustainable development process. How true are these, especially among members of cooperative societies?

One of the target economic units of the rural areas is the cooperative societies in the rural area. The successive governments in Nigeria understood that cooperatives are instruments for rural transformation especially in regards to agriculture production. This perception of the government over the years is evident in the cooperative system/structure and these seem to have driven the cooperative members to develop a culture of government-dependency resulting to self-pity dispositions, attitude of marginalised and poor confidence on the cooperative leadership. The questions for answers were: Does the cooperative members possess positive self-esteem and reasonable loyalty to cooperative system that are essential for significant contribution to rural development? What socio-economic characteristics of the cooperative members actually influenced the

psychological dispositions of the cooperative members and what might be done to reposition the dispositions for significant participation in rural development?

This work desired to discover whether cooperative members possess dispositions that will likely hamper rural development in Nigeria. More specifically the objectives of the research were to: determine the level of loyalty of the cooperative members to the cooperative society; examine the extent the level of loyalty of the cooperative members is influenced by their socio-economic characteristics; find out the level of self-esteem of the cooperative members; and examine the extent the level of self-esteem of the cooperative members is influenced by their socio-economic characteristics. Two hypotheses were formulated in null format: The socio-economic characteristics of cooperative members have no positive and significant influence on their level of self-esteem; and the socio-economic characteristics of cooperative members have no positive and significant effect on their level of loyalty to their societies.

This work is divided into seven sections: the introduction; conceptual framework; theoretical framework; empirical review; research methodology; data presentation and analysis; and summary of findings, conclusion and recommendations.

CONCEPTUAL FRAMEWORK

Rural area is a predominantly agrarian community characterised by subsistence living, and usually isolated compared to urban communities. Umehali and Akubuiilo (2006) identified some of the numerous problems of the rural areas. These include the vicious cycle of poverty due to low capital formation, poor infrastructure which reduces economic opportunities and social lives of the rural dwellers, high population density due to poor knowledge of modern birth control, high level of illiteracy, low social interaction and leadership by mediocre, and high rate of rural-urban migration in search of greener pasture thus worsening the situation and economic activities of the rural areas.

Rural area is an area with a population of 20,000 people and below. The main features of the area are depression, degradation and deprivation (Idike, 1992). Olisa (1992) and FAO (1988) described the rural area as the rural poor. In fact, in their words:

The rural poor are heterogeneous group, including small-scale farmers, the landless, the nomads, pastoralists and fishermen. But they share common disabilities, limited assets, environmental vulnerability and lack of access to public services and amenities, especially education and medical facilities.

Similarly, Ukwu (1983) asserted that the quality of life in the rural areas, access to public services and amenities, the opportunities for work and self-improvement are all manifestly inferior. The rural area therefore refers to the local community. It consists of people dwelling in rural areas, people dwelling in the indigenous areas in the urban community, and the urban-poor (people dwelling in urban slums). The prominent features of local community are low income generation capacity, illiteracy and inadequate infrastructural facilities.

Mabogunje (1981) and Ukwu (1983) related that: *Rural development is concerned with the improvement of the living standards of the low-income population living in areas on a self-sustaining basis through transforming the socio-spatial structure of their productive activities. It would be distinguished from agricultural development, which it entails and transcends. In essence, rural development implies a broad-based re-organisation and mobilization of the rural masses so as to enhance their capacity to cope effectively with the daily tasks of their lives and with change consequent upon this.*

Anker (1973) and Osei-Bonsu (1983) defined rural development as: *strategies, policies and programs for the development of rural areas and the promotion of activities carried out in such areas as rural crafts, fishing, building and social infrastructure with the ultimate aim of achieving a further utilization of variable physical and human resources and thus higher incomes and better living conditions for the rural population particularly the rural poor and effective participation of the later in the development process.*

Rural development also refers to development of the rural community. It is a process of improving the quality of life of rural dwellers. Todaro (1997) identified three components of development as: - Increase in availability and widened distribution of basic life-sustaining goods such as food, shelter, health and protection; rise in the levels of living, in addition to higher income, provision of more jobs, better education and greater attention to cultural and humanistic values; and expansion in the range of economic and social choices to individuals and groups, evidenced by increased freedom from servitude and dependence on other peoples and nation states and freedom from forces of ignorance and human misery.

Rural development is often discussed with the view of sustainability. This can be described as rural development culture. Rural development culture means posterity sensitive designs for human development in rural communities. It consists of sustainable human development (SHD) in rural communities which refer to *meeting the needs of the present generation without compromising the needs of future generations* (UNDP Human

Development Report 2000/2001). According to UNDP (2000/2001) and Igun (2006) sustainable human development has three key elements. These elements include:

- (1) Development of the People: This means the enhancement of human capabilities and health so that people can participate fully in life.
- (2) Development for the People: This means providing all the people the opportunity to receive or acquire a fair share of the benefits that flow from economic growth.
- (3) Development by the People: This means providing opportunity for all members of society to participate in its development.

There is a paradigm shift in understanding rural development. This is the concept of **integrated rural development**. Thus, integrated rural development is a programme of rural development which recognises the essence of all human and material factors relevant to rural development, their positive and negative potentials in rural development goals and implementation (Olisa, 1992). A more comprehensive definition of the new rural development paradigm defines integrated rural development as:

an ongoing process involving outside intervention and local aspirations; aiming to attain the betterment of groups of people living in rural areas and to sustain and improve rural values; through the redistribution of central resources, reducing comparative disadvantage for competition and finding new ways to reinforce and utilize rural resources (Nemes, 2005).

According to Nemes (2005) it is integrated in the sense that – as opposed to central government – it is controlled and managed locally; but – opposed to local development – besides local resources it also leans on the professional and financial support of the centre. The objective of rural development is to improve the living conditions of men, women and children in the rural areas and towns in a way that is sustainable in the long term (Antje Goellner-scholz, Christoph Kohlmeyer and H-Jochen de Haas, 2001). The work, ‘Rural Development: A reference framework’, also highlighted among other issues dimensions and levels of promotion on rural development. The dimensions include:-

- Political dimension. This infers change processes at the political level by putting into practice the principles of participation and development-oriented policies that does not just seek to reduce poverty by making the people concerned permanently dependent on financial hand-outs.
- Ecological dimension. This concerns sustainable use of natural resources by approaches which are resource-conserving and environmentally sound and which preserve as far as possible the existing biodiversity, in food production and other interventions.
- Social dimension. This involves promoting social change and providing social security by introducing and facilitating change in role perceptions (gender equality) in the division of labour and responsibility (participation, equal opportunities) in social settings.
- Economic dimension. This refers to developing the rural economy including the output side and the distribution side of the national product by creating income and purchasing power across as broad a base as possible.

Nigeria government has progressively articulated programmes to address the problems of the nation especially the vulnerable citizens but hardly realised the set objectives hence the need for reviews and introduction of better strategies for rural development especially on access to credit and land; participation in decision making; agricultural extension service; improved seeds; farm inputs, and implements; strengthening of traditional thrift, savings, co-operatives and insurance schemes.

Psychological dispositions infer behavioural dispositions of people regarding given situation. According to Rummel (2002) behavioural dispositions are a product of a person’s personality and situation, however, which disposition becomes manifest depends on his expectations about the behavioural outcomes. Thus, whether this disposition or the other will be manifest depends on how the integrated self (i.e. a person’s perception which are usually influenced by religion, culture, roles, learning, and personality) assesses its expectations about the outcomes of such behaviour.

Self-esteem is the experience of being competent to cope with the basic challenges of life and being worthy of happiness (Branden, 1969 as referred in wikipedia). Wikipedia related that, it is a concept of personality which can grow by acquiring self worth derived from embracing challenges that result in the showing of success. It can be assessed by a self-report inventory yielding a quantitative result. Popular lore recognises just *high* and *low* self-esteem.

Greenberg (2008) discussed some theories of self-esteem. Among them were the sociometer theory and terror management theory of self-esteem. Sociometer theory maintains that self-esteem evolved to check one’s level of status and acceptance in one’s social group. And, terror management theory of self-esteem serves a protective function and reduces anxiety about life and death. Following this later theory this work proposed that low self-

esteem is disposition that indicates a state of anxiety about life and death, and by inference unfavourable attitudes to rural development.

Generally, governments have prime responsibility towards the security and welfare of the people. The 1999 constitution of the Federal Republic of Nigeria, for instance, defines clearly political, economic, social, educational and foreign policy objectives to affirm this primary purpose of providing the security and welfare of the people.

In developing countries and globally, following increasing expectations on the governments, the emphasis on community development has become joint effort, described as *private – public partnership*. Every person including associations, corporate bodies, individuals, communities and government agencies have responsibility of ensuring the security of life and property, and welfare of all people, and ought to contribute meaningfully towards sustainable development.

The psychological dispositions of local communities include:

(a) Exhibition of high expectation on government-induced development. This infers the feeling and behaviour that rural development must be initiated and executed by the governments or other agencies outside the rural communities.

(b) Feelings of being less important to humanity. This disposition purports that the local community has no contribution to make to the world community due to assumed backwardness in areas of education, wealth and political power. The attitude is rather indifference to rural development.

(c) Exhibition of contentment with the status-quo. This behaviour is unhealthy high self-esteem asserting that they have better system and therefore comfortable in their ignorance such that they resist attempts to enlarge their understanding and development by others, say local or foreign agencies.

(d) Day-dreaming to be like developed community. This is behaviour of wishful thinking and imaging catching-up with the developed community. This disposition is usually not matched with concerted efforts to initiate and sustain developmental projects.

(e) Feelings that “the rich” wants to exploit them. This psychological think believes that the financiers of the development projects have ulterior motives detrimental to the beneficiary/rural communities. Thus, the rural communities directly or indirectly work to frustrate and hinder the developmental programmes unwisely to their “self-loss”. Okoli (1980) agreed with this schema when he asserted that community development ideology was hatched by the British colonialists in Nigeria to under develop the people through negative manipulative strategy. He contended for instance that the colonial urbanization was a product of legislation and not just industrialization.

(f) Fear of losing cultural values. This disposition is real and manifests in the enculturation programme as well as foreign cultural invasion following the adoption of foreign designed development programme for local communities. For instance, languages of instructions in schools are foreign because the curricula were designed by the foreign entity.

(f) Feelings of mutual co-operation. This disposition infers communal living and co-operating to solve common problems and to execute development projects.

(g) Feelings of being ignored and teased. This infers strong feeling of being discriminated against or marginalised by the government in the allocation of resources and developmental programmes. It also develops from unfulfilled promises by political leaders such that the local community feels that the government has no intention to execute the development project.

(h) Feelings of self-reliance. This results from belief that others had no plans to assist in their developmental needs and therefore the community must be driven by self-determination and self-initiated projects.

(i) Exhibition of reasonable loyalty to their associations, community and spiritual leaders. This disposition is reflected in the subservient attitude to the opinions of the community and spiritual leaders in almost everything including development programme. This is hero-worshipping attitude to rural development.

There are yet healthy psychological dispositions for sustainable rural development. These include -

(i) Shared interest disposition. This approach to rural development is *win-win* thinking in the conception and implementation of developmental programmes. The concerned people perceived reasonably that they have common interest that should be collectively tackled for overall, well-being of the people.

(ii) Mutual development disposition. This involves collaborating with persons outside the location of the development project under bilateral or multilateral agreement to ensure mutual benefits and development of both the donors and the receiving party. It is thinking sustainable mutual well-being of development agents and development beneficiaries. This psychological disposition can be described as integrated rural development.

THEORETICAL FRAMEWORK

Uma Lele (1975) and Osei-Bonsu (1983) reviewed some approaches to rural development in Africa. These approaches were Regional Integrated Rural Development (IRD); Regional Settlement and Integrated Development (RSID); Functional approach; Commodity/Export Approach; and Miscellaneous approach. Others

were Self-help or Community Development Approach; Land Reforms; and Co-operative development. The Co-operative development strategy infers making the village or town co-operatives the owners of the means of production and distribution based on the philosophies of self-reliance, reverence for democratic principles, egalitarian ideas and the inherent belief that much improvement in the standard of rural living can be achieved at a faster rate and more effective way through co-operatives. This is the theory adopted in this study.

Okoye, J (1992) and Umebali and Akubilo (2006) discussed some of the growth models and theories on rural development. Among the models were:

- a. The basic resource theory. This theory postulates that the development of resources in rural areas attracts investment capital to these areas and increases income and employment.
- b. The Growth Centre Concept. This is also known as growth pole hypothesis or, internal combustion theory. This theory holds that *a place of passage of forces attracts men and objects to it and also repels them*. Umebali and Akubilo (2006) gave examples of the growth forces to include technology, specialization, economies of scale and the existence of growth stimulating institutional, political and administrative arrangements.
- c. The Classical and Neo-classical Model. This model states that growth of any economy is a function of capitalist investment and employment of labour. The capitalist, of course invests in sectors characterised by high rates of return and high marginal productivity of capital. Similarly, labour moves to sector associated with high wage rates.
- d. The Dual Economy Model. This model infers that less developed country is characterised by the existence of two distinct sectors namely the modern sector (i.e. market-oriented sector) and the rural sector (i.e. traditional subsistence sector).
- e. Export led Growth Model. This model holds that the emergence and expansion of markets for export production facilities economic development.
- f. The Diffusion Model. This model states that the existence of substantial differences among farmers in some economic and geographical region could be reduced through development, adoption and sharing of appropriate and efficient farming technology.
- g. The Urban Industrial Impact Model. This model relates that the nearer the location of agricultural production centres to urban centres, the greater the probability of increased agricultural output, employment and incomes. Umebali and Akubilo (2006) explained reasons for this model to include likely reduction in transportation cost of both input and output, expanded market for agricultural produce, and encouragement of specialization.
- h. The High Input Pay Off Model. This model argues that improved agricultural yield will result from development and use of new high yielding input variable and educated rural labour.
- i. Induced Model. This model holds that any economic development is likely to create other problems, and these problems ought to be handled to ensure sustainable growth.

Psychological dispositions infer behavioural dispositions of people regarding given situation.

EMPIRICAL REVIEWS

The reasons for the psychological dispositions of the local communities/ rural cooperative members were reviewed the works of Adeniyi (1999), Emovon (1999), Muoghalu (1992) and Okoye (1992). The causes of unfavourable psychological dispositions of the local communities can be highlighted for convenience under four headings: individual, community, national and global causes:-

(a) The Individual causes. These refer to those psychological dispositions resulting from personal/individual orientation and background. They include poverty, ignorance, illiteracy, primacy effect (i.e. early information about someone/something that weighs more heavily than later information in influencing one's impression of that person/thing) and schema (i.e. a set of beliefs or expectations about something that is based on past experience). Another individual cause is psychological mal-adjustment such as unhealthy self-esteem and low self-esteem.

(b) The Community causes. These are those causes of psychological dispositions of the local communities attributable to a people as a society dwelling in a given district or town with shared interests. The community causes of the psychological dispositions include- ecological problem, ethnicity (i.e. a common cultural heritage including religion, language, or ancestry shared by a group of individuals), stereotypes, nature of the community's culture (i.e. collectivistic or individualistic culture), unorganised political pressure group, and self-centred community leaders.

(c) The National causes. These are those psychological dispositions of the local communities induced by the State and its way of life. The readily causes of these psychological dispositions of local communities towards rural development include paucity of dedicated national leaders, tribalism, lip service fight against corruption, political instability, and dearth of national consciousness (patriotism) and weak political will of the political and ruling leaders. Other causes are resources constraints say inadequate personnel capacity, paucity and poor quality of information which could be used for project planning and execution, and lack of appropriate ideological framework for wholesome mobilisation of the rural communities for rural development.

(d) The Global cause. These are those causes of psychological dispositions that can be attributed to global phenomena and/or regional events. Notably global causes of local community attitudes to rural development are racial discrimination, environmental abuses, exploitation of the poor, human right abuses, cold wars among nations, culture of perverted learning and terrorism.

Generally, the focus of any development is on people with a view of improving their welfare and ensuring security of life and property. The perception and attitude of the rural communities as well as technical ability and leadership obviously influence the extent of the rural development. A number of research conclusions attested to the effects of behaviour and mental processes of people on development in general. Some of the research findings include:

- * The psychologically deprived preschool children are deprived of psychological, social, emotional, economic and moral needs which hitherto, naturally affect their level of school attainment (Iwunze, 2006).
- * There is a significant influence of psychological deprivation on the pre-school children's levels of interpersonal relationship and their performance in academic activities (Iwunze, 2006).
- * Children born in a low-income family have relatively little prospects of maximizing their occupational goal that required graduate from university or an equally higher institution of learning. Some parents have low education and certain value that cut their children from certain occupation (Priyaka and Andrea, 2006; and Okoye, 2006).
- * Graduates who were employed tend to have lesser level of depression when compared with their unemployed colleagues (Ifebi, 2005).
- * Employment significantly reduces the level of psychological distress among graduates (Schaufeli and Van, 1992 in Ifebi, 2005).
- * Unemployed drop outs and high school unemployed graduates report less satisfaction, lower participation in extra-curricular activities and low self-esteem. Thus, there is a positive correlation between low self-concept and low self-confidence with unemployment (Ekstrom, Goertz, Spollack and Rock, 1986 in Ifebi, 2005).
- * People who have an unstable, fluctuating self-esteem react more strongly to positive and negative life events than do people whose sense of self-worth is stable and secure (Kernis and Wascholl, 1995 in Obidigbo, 2005).

Statistical reports indicated need for concerted efforts towards improving the quality of life in rural Nigeria. Table 1 showed selected key indicators on challenges of rural development in Nigeria (2010 – 2013).

Table 1 Selected key indicators of rural development challenges in Nigeria (2010 – 2013)

	2010	2011	2012	2013
Rural population % of Total population	57	56	55	54
Improved water source rural (% of rural Population with access)	47	48	49	- Improved
sanitation facilities (% of population With access)	29	28	28	-
Unemployment total (% of total labour force Modelled ILO estimate)	7.6	7.6	7.5	7.5
Agriculture value added (% of Gross Domestic Product - GDP)	23.9	22.3	22.1	21.0
Life expectancy by birth in years (Female)	52	52	52	-
Life expectancy by birth in years (Male)	51	51	52	-
Poverty gap at \$2 a day (Purchasing Power Parity)	44.5	-	-	-

Sources: National Population Commission, National Bureau of Statistics, National Manpower Board, and World Bank Statistical data

Closer study of the population distribution in Table 1 reveals that:

- * an average of 55.5% of the Total population resided in the rural areas;
- * an average of 52% of rural population has no access to improved water source;
- * an average of 7.55% of the labour force are unemployed;
- * an average agriculture value added is 22.33%;
- * an average life expectancy by birth is 52 years; and poverty line is 44.5%.

We conclude that the gaps in terms of improving quality of life among rural dwellers are intimidating. It has been observed that values have been abused by many communities. This might have retarded development generally. Chinweze (2000) referring to Awoonor (1990) related that: *The neglect of the supernatural world view (and the belief that man is free from spiritual behavioural determinism) is detrimental to knowledge advancement.*

Similarly, quoting Harman (1984), Chinweze (2000) observed that values continued to be turned upside down as *modern industrial society is exceptionally confused about values. It knows how to approach almost any 'How to?'... Question... But it is most unsure of when faced with the question, 'what for?'...* The underlying dilemma is that somehow humanistic and transcendental values *have come to be a luxury superimposed on economic value.*

The world summit on sustainable development at Johannesburg 2002 made critical submission on the challenges of development, no wonder the aspiration of the Millennium Development Goals. Among other issues the summit affirmed:

*We recognise that poverty eradication, changing consumption and production patterns, and protecting and managing the natural resource base for economic and social development are overarching objectives of, and essential requirements for sustainable development.

*Recognising the importance of building human solidarity we urge the promotion of dialogue and co-operation among the world's civilizations and peoples, irrespective of race, disabilities, religion, language, culture and tradition.

*We are determined to ensure that our rich diversity, which is our collective strength, will be used for constructive partnership for change and for the achievement of the common goal of sustainable development.

*We affirm the vital role of the indigenous peoples in sustainable development.

*We recognise sustainable development requires a long-term perspective and broad-based participation in policy formulation, decision-making and implementation at all levels. As social partners we will continue to work for stable partnerships with all major groups respecting the independent, important roles of each of these (Animalu, Abdullahi and Adoba, 2005).

RESEARCH METHODOLOGY

The area of study is Awka North Local Government Area of Anambra State. The preoccupation of this area is agriculture and it possessed rural settings. There are ten communities that constitute the Area. These were Achalla, Amanuke, Amansea, Mgbakwu, Isuaniocha, and Urum. Others were Ebenebe, Awba-Ofemili, Ugbene, and Ugbenu.

There are many registered Cooperative societies in the Local Government Area including the Fadama Users' Groups (FUG). The Divisional Cooperative Officer (DCO) reliably informed the researcher that farmers Cooperatives were active in the Area. The memberships of the farmers' Cooperative societies were the target population in this work. The reasons for this were not unconnected with the obvious Government interest in Cooperative societies that revolves round agricultural development and the fact that majority of the dwellers in the study area were farmers.

The sample size of this work was determined in two stages. The first stage involved the selection of the best performing cooperative society in each community constituting the Awka North Local Government Area as judged by the Divisional Cooperative Officer (DCO) of the Area. The reasons for this included ensuring capturing true cooperative society in the study and guaranteeing validity of the responses by high chance of reaching the cooperative members. In the second stage, a Taro Yamane formula was applied on the population of the selected Cooperatives at 5% level of significance to determine the sample size. The formula was, $n = \frac{N}{1 + N(e)^2}$. Where, n = the sample size; N = the finite population; e = Level of significance; n = sample size; and 1 = unity (a constant). Thus, N = 224; and n = 144. And, the proportion of the sample size from each society was allocated using the Bowler's formula, $p = \frac{nh * n}{N}$. Where, p = proportion of the sample size; nh = population of the relevant society; n = sample size; N = the finite population. The sampling technique applied was random sampling. The Sample size and the Data producing sample were shown in Table 2.

Table 2 Sample Size and Data Producing Sample

S/N	COMMUNITY	SOCIETY	N	p	An	Pn
1	Achalla	Oye Achalla Strangers FMCS Ltd.	65	42	42	33
2	Amanuke	Udoka Women FMCS Ltd.	15	10	10	10
3	Amansea	Amansea Star FMCS Ltd.	20	13	13	12
4	Awba Ofemili	Awba FMCS Ltd.	25	15	15	15
5	Ebenebe	No-viable cooperative society	-	-	-	-
6	Isuaniocha	No-viable cooperative society	-	-	-	-
7	Mgbakwu	Obyco Mgbakwu FMCS Ltd.	21	14	14	14
8	Ugbene	Umunnakwe Ugbene FMCS Ltd.	27	17	17	15
9	Ugbenu	Ofemili Ugbenu FMCS Ltd.	30	19	19	17
10	Urum	Obinwanne (Akaeze-Urum) FMCS Ltd.	21	14	14	14
	Total		224	144	144	130

Source: Field Survey Report

Keys: N = Population (total current members of the society; p = proportion of the sample size; An = number of administered questionnaire and Pn = Data producing sample.

The data were presented in tables and analysed using percentage responses, and scoring techniques as described for discovering the Index of Self-esteem and Index of loyalty of the cooperative members to their cooperative societies. The analyses were run with Statistical Package for Social Sciences (SPSS) version 13. Data for the analyses were obtained through the questionnaire administered to the respondents. The questionnaire has three sections. Section A elicited the socio- economic characteristics data of the respondents. Section B was designed to discover the index of self-esteem (ISE) of the respondents. The questions therein were adapted from those developed by Hudson (1982) and re-standardized for relevance in Nigeria by Onighaiye (1996). The norms or the mean score for Nigerians were 30.89 for males and 32.04 for the females. Scores higher than the norms indicate that the clients/respondents have low self-esteem. To discover the ISE, sum the direct scorings and the reverse scorings and less 25. The direct scoring means adding the values of the numbers shaded in relevant items (i.e. questions 1, 2, 8, 9, 10, 11, 12, 13, 16, 17, 19, 20, 24). And, the reverse scoring refers to changing the values 1, 2, 3, 4, 5 to 5, 4, 3, 2, 1 respectively and summation of the reversed values of the numbers shaded in the relevant items. The questions that attracted reverse scoring were questions/ relevant items 3, 4, 5, 6, 7, 14, 15, 18, 21, 22, 23, 25).

The section C of the questionnaire was designed to ascertain the level of loyalty (i.e. affection and attachment to a cooperative society) of the respondents. The questions were adapted from those developed by Buchanan (1974) and re-standardized for relevance in Nigeria by Mogaji (1997). The norms for Nigerians were 46.31 for males and 38.90 for females. Mean scores or norms higher than the norms indicate adequate loyalty to the cooperative society by the respondents. Questions 2, 5, 6, 7, 10, 11 attracted direct scorings; and questions 1, 3, 4, 8, 9 attracted reverse scorings. And, the section D was designed to assess the disposition of the respondents to rural development. The questions were closed-ended with five levels of likert-scale and assigned numbers 5 to 1: Often (5), Occasionally (4), No Opinion (3), Rarely (2), Never (1). A variable with a mean score of 3.0 or above was regarded as positive and below was considered negative.

Multiple regression models were used to discover the relationship existing between the socio-economic characteristics of the cooperative members and the self-esteem as well as loyalty to their societies. The discovered multiple regression equations and beta coefficients were tested for usefulness using multiple coefficient of determination R^2 , Adjusted multiple coefficient of determination, Multiple coefficient of correlation, and Standard error estimate. The hypotheses were tested using F-test at 5% level of significance and t-test also at 5% level of significance. The regression model is of the following type:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + e_i$$

Where, Y = the dependent variable

β_0 = Beta zero, the intercept of y, constant in a given relationship

X_i = the independent variables

β_i = Beta one, two, ..., the beta coefficients of the various independent variables

e_i = error terms

This work proposed two multiple regression models as follows:

$$ISE = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e_i \dots \dots \dots \text{Equation (1)}$$

$$IL = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e_i \dots \dots \dots \text{Equation (2)}$$

Where, ISE = Index of self-esteem among the cooperative members

IL = Level of Loyalty to the cooperative by each member

X_1 = GENDER, gender of the respondents represented by dummy variables 1 for male, and 2 for female

X_2 = EDU, educational attainment level status of the respondents, represented by Dummy variables 1 to 6, where 1 = no formal education; 2 = Primary education; 3 = Junior Secondary education; 4 = Senior Secondary education; 5 = Tertiary education; and 6 = Post-graduate education

X_3 = LONG, length of years of membership of cooperative society, represented by dummy variables 1 to 4, where 1 = less than one year; 2 = 1-3 years; 3 = 4-6 years; and 4 = Above 6 years.

X_4 = AGE, age bracket of the respondents, represented by dummy variables 1 to 5, where 1 = Under 29 years; 2 = 30-39 years; 3 = 40-49 years; 4 = 50-59 years; and 5 = 60 years and above.

X_5 = MSTATUS, marital status of the respondents, represented by dummy variables 1 to 5, where 1 = Married; 2 = Single; 3 = Divorced; 4 = Separated; and 5 = Widowed

X_6 = INCOME, average normal monthly income of the respondents, represented by dummy variables 1 to 4, where 1 = Below ₦10, 000; 2 = ₦10, 001 – N29, 000; 3 = ₦30, 000 – N49, 000; 4 = ₦50, 000 and above.

DATA PRESENTATION AND ANALYSIS

The socio-economic data of the respondents are shown in Table 3(A – F).

Table 3 Socio-economic Data of the Respondents (n = 130)

	Frequency	Percent
A. Gender		
Male	91	70
Female	39	30
B. Educational level		
No Formal Education	-	-
Primary Education	11	8
Junior Sec. Education	69	53
Senior Sec. Education	5	4
Tertiary Education	30	23
Post-graduate Education	15	12
C. Length of Cooperative membership in years		
Less than one year	-	-
1-3 years	7	5
4-6 years	15	12
6 years and above	108	83
D. Age		
Under 29 years	-	-
30 – 39 years	18	14
40 – 49 years	35	27
50 – 59 years	41	31
60 years and above	36	28
E. Marital Status		
Married	118	91
Single	5	4
Divorced	-	-
Separated	-	-
Widowed	7	5
F. Income Bracket per month (N'000)		
Below N10'	14	11
N10 –N29'	83	64
N30 – N49'	33	25
N50' and above	-	-

A Respondents' Gender

B: Respondents Educational level

Source: Field Survey Report (see, Section A of the questionnaire)

The Table 3(A) showed that 30% of the respondents were female, and 70% were male. The work was not only gender sensitive but also revealed that active cooperative societies in the study area were dominated by male co-operators. This may also indicate that male counterparts were more committed in cooperative leadership hence the count among the active cooperative societies selected for this study.

Concerning the educational attainment of the respondents presented, all of the respondents had formal education; 35% of them attained above senior secondary school education; and 65% had lower educational level. Thus, the members of the cooperative societies were literate, but majority seemed constrained to attain higher educational level perhaps due to poor family support, ignorance on the importance of higher education and paucity of opportunity. The distribution also suggests that many people who had tertiary education were not keen in participating the cooperative associations or not resident in the rural area to belong to the selected cooperatives.

The length of time the respondents had spent in the membership of cooperative societies was represented in serial C. The table revealed that 95% of them maintained membership above 4 years; and only 3% had been members for 3 years and below. And, the age distribution of the respondents show that majority of them (31%) were of the age bracket of 50 – 59 years; 28% were within the age bracket of 60 years and above; and 14% of them fell between 30 – 39 years. The marital status distribution of the respondents shown in serial E indicated that 91% of the respondents were married; 5% were widowed; and 4% of them were single. These results indicated a kind of closed membership stance or disinterested in the membership of the cooperatives by the youths. This may be attributed to non-competitiveness of some of the societies and inadequate attention given by the stakeholders including the government in the promotion of the cooperative associations as was the case from 1976 to 1990's when the government showed overt interest in cooperative development unlike the condition in recent years the successive governments seem to be using cooperative societies as avenue of distributing political 'handouts' to gain cheap political goals.

Closer study of the income brackets of the respondents as shown in serial F showed that 64% of the respondents were in the income bracket of N10,000 – N29,000; 25% fell between N30,000 – N49,000; and below N10,000 income bracket were 11% of the respondents. The majority of the respondents earn between N300 – N1000 a day, which is \$1.5 - \$5.6 given an exchange rate of N178 per \$1. Of course the majority of the respondents were living below \$2 per day. These co-operators were managing to live above poverty level due to the good leadership of the selected active cooperatives and the cooperative values imbibed by majority of the respondents perhaps enlisted in the days of active cooperative development and adequate government supports of the cooperative movement.

This work also measured the self-esteem of the respondents. Data were sought to discover the index of the self-esteem of the respondents in order to infer the preparedness of the cooperative members and associations in the study area to cooperate with stakeholders to realise rural development targets as envisioned in the Millennium development goals and vision 2020 of the Nigeria Federal Government in particular. The relevant tables were shown in Tables 4, 5, 6, and 7.

Table 4 Output Data from Responses on Index of Self Esteem (High Self-Esteem)

SOCIETY	Score ranges for HSE in frequency					
	19-25		26- 32		TOTAL	
	M	F	M	F	M	F
Oye Achalla Strangers FMCS Ltd.	2	1	5	0	7	1
Udoka Women FMCS Ltd.	0	7	0	1	0	8
Amansea Star FMCS Ltd.	3	0	1	0	4	0
Awba FMCS Ltd.	3	1	0	1	3	2
Ebenebe	-	-	-	-	-	-
Isuaniocha	-	-	-	-	-	-
Obyco Mgbakwu FMCS Ltd.	4	0	6	0	10	0
Umunnakwe Ugbene FMCS Ltd.	0	0	1	0	1	0
Ofemili Ugbenu FMCS Ltd.	0	2	0	2	0	4
Obinwanne (Akaeze-Urum) FMCS Ltd.	2	0	0	0	2	0
TOTAL	14	11	13	4	27	15

Source: Field Survey Report (see, Section B of the questionnaire)

KEYS: M = Male; F = Female; and HSE = High self – esteem.

Table 5 Summary Data on Index of Self-esteem (High self-esteem)

SOCIETY	NRDS		NHSE		PHSE (%)	
	M	F	M	F	M	F
Oye Achalla Strangers FMCS Ltd.	24	9	7	1	29	11
Udoka Women FMCS Ltd.	0	10	0	8	0	80
Amansea Star FMCS Ltd.	12	0	4	0	33	0
Awba FMCS Ltd.	9	6	3	2	33	33
Ebenebe	-	-	-	-	-	-
Isuaniocha	-	-	-	-	-	-
Obyco Mgbakwu FMCS Ltd.	14	0	10	0	71	0
Umunnakwe Ugbene FMCS Ltd.	12	3	1	0	8	0
Ofemili Ugbenu FMCS Ltd.	11	6	0	4	0	67
Obinwanne (Akaeze-Urum) FMCS Ltd.	9	5	2	0	22	0
TOTAL	91	39	27	15	30	38

Source: Field Survey Report (see, Section B of the questionnaire); Computed from Table 4

Keys: NRDS = Number of respondents; NSHE = Number of High Self- esteem; PHSE = Percentage of the Number of High Self- esteem; M = Male; and F= Female

Table 6 Output Data from Responses on Index of Self Esteem (Low Self-Esteem)

SOCIETY	Score ranges for LSE in frequency					
	33 -39		40 – 49		TOTAL	
	M	F	M	F	M	F
Oye Achalla Strangers FMCS Ltd.	14	7	3	1	17	8
Udoka Women FMCS Ltd.	0	2	0	0	0	2
Amansea Star FMCS Ltd.	7	0	1	0	8	0
Awba FMCS Ltd.	6	3	0	1	6	4
Ebenebe	-	-	-	-	-	-
Isuaniocha	-	-	-	-	-	-
Obyco Mgbakwu FMCS Ltd.	4	0	0	0	4	0
Umunnakwe Ugbene FMCS Ltd.	10	3	1	0	11	3
Ofemili Ugbenu FMCS Ltd.	11	2	0	0	11	2
Obinwanne (Akaeze-Urum) FMCS Ltd.	6	5	1	0	7	5
TOTAL	58	22	6	2	64	24

Source: Field Survey Report (see, Section B of the questionnaire)

KEYS: M = Male; F = Female; and LSE = Low self – esteem.

Table 7 Summary Data on Index of Self-esteem (Low self-esteem)

SOCIETY	NRDS		NLSE		PLSE (%)	
	M	F	M	F	M	F
Oye Achalla Strangers FMCS Ltd.	24	9	17	8	71	89
Udoka Women FMCS Ltd.	0	10	0	2	0	20
Amansea Star FMCS Ltd.	12	0	8	0	67	0
Awba FMCS Ltd.	9	6	6	4	67	67
Ebenebe	-	-	-	-	-	-
Isuaniocha	-	-	-	-	-	-
Obyco Mgbakwu FMCS Ltd.	14	0	4	0	29	0
Umunnakwe Ugbene FMCS Ltd.	12	3	11	3	92	100
Ofemili Ugbenu FMCS Ltd.	11	6	11	2	100	33
Obinwanne (Akaeze-Urum) FMCS Ltd.	9	5	7	5	78	100
TOTAL	91	39	64	24	70	62

Source: Field Survey Report (see, Section B of the questionnaire); Computed from Table 6

Keys: NRDS= Number of respondents; NLSE = Number of Low Self- esteem; PLSE = Percentage of the Number of Low Self- esteem; M = Male; and F = Female

The Table 5 showed that 30% of the male respondents had high self – esteem and 38% of the female respondents had high self – esteem. Recall that the norms indicating high self – esteem for male Nigerians was mean score less than or equal to 30.89; and for female Nigerians was the mean score of 32.04 or less. Thus, 70% of the male

respondents had low self – esteem; and 62% of the female counterparts had low self – esteem. This indicated that the female cooperative members have better disposition towards confronting challenges of rural development. The women folk seem to appreciate their contributions so far towards addressing their economic and social objectives via the cooperative as success and better disposed psychologically to do more if encouraged and adequately empowered. Perhaps, the male counterparts given high societal and economic pressure expectations from the community expressed fear of inadequacy of their contributions to challenges of living, and hence the 70% score in the low self-esteem index. This impacts on the male folks dispositions to rural development that may likely suspect even good intentioned projects or expects very high performance on almost every attempt towards poverty reductions. This definitely will make development from grassroots or from community development agencies as well as cooperatives difficult by stakeholders.

Another psychological disposition studied was the degree of the respondents’ loyalty to their cooperative societies. Loyalty is faithfulness or a devotion to a person or cause. This work proposed that social solidarity is required of cooperatives’ members if the common goals of the associations will be realised given that cooperative society is democratic-controlled self-help group, user-own group, self-management entity, and user-benefit group. Thus, loyalty to the association indicates preparedness and favourable disposition of members of the society to contribute significantly to rural development.

This work measured the level of the loyalty of the respondents to their cooperatives using the model questions originally drawn by Buchmanan (1974) and modified for Nigeria environment by Mogaji (1997). The norms for Nigerians were 46.31 for males and 38.90 for female. Thus, mean scores higher than the norms indicate adequate loyalty to the person or cause and in this work to the relevant cooperative societies; otherwise, it shows inadequate loyalty to the cooperative societies. The relevant output data on the level of the loyalty to the cooperative societies were presented in tables 8 and 9. The summary data for the analysis of the level of loyalty to the societies according to inadequacy and adequacy were shown in Tables 8 and 9.

Keys: Male; F: Female; NRDS: Number of respondents; IADL: Number of Level of inadequate loyalty members; PIADL (%): Percentage of Level of inadequate loyalty members; ADL: Number of Level of adequate loyalty to the cooperative societies; and PADL (%): Percentage of Level of adequate loyalty to the cooperative societies.

Table 8 Output Data from the Male Respondents on Level of Loyalty to the Cooperative Societies

SOCIETY	Score ranges in frequency			TOTAL
	39-45	46-59	60 & above	
Oye Achalla Strangers FMCS Ltd.	3	21	0	24
Udoka Women FMCS Ltd.	0	0	0	0
Amansea Star FMCS Ltd.	2	10	0	12
Awba FMCS Ltd.	0	3	6	9
Ebenebe	-	-	-	-
Isuaniocha	-	-	-	-
Obyco Mgbakwu FMCS Ltd.	0	5	9	14
Umunnakwe Ugbene FMCS Ltd.	0	0	12	12
Ofemili Ugbenu FMCS Ltd.	0	0	11	11
Obinwanne (Akaeze-Urum) FMCS Ltd.	0	0	9	9
TOTAL	5	39	47	91

Source: Field Survey Report (see, Section C of the questionnaire)
 Computed from relevant SPSS cross tab output data

Table 9 Output Data from the Female Respondents on Level of Loyalty to the Cooperative Societies

SOCIETY	Score ranges in frequency			
	30- 38	39 - 59	60 & above	TOTAL
Oye Achalla Strangers FMCS Ltd.	0	9	0	9
Udoka Women FMCS Ltd.	0	2	8	10
Amansea Star FMCS Ltd.	0	0	0	0
Awba FMCS Ltd.	0	3	3	6
Ebenebe	-	-	-	-
Isuaniocha	-	-	-	-
Obyco Mgbakwu FMCS Ltd.	0	0	0	0
Umunnakwe Ugbene FMCS Ltd.	0	0	3	3
Ofemili Ugbenu FMCS Ltd.	0	4	2	6
Obinwanne (Akaeze-Urum) FMCS Ltd.	0	3	2	5
TOTAL	1	21	18	39

Source: Field Survey Report (see, Section C of the questionnaire)
 Computed from relevant SPSS cross tab output data

Table 10 Summary Data on Level of inadequate loyalty to the cooperative societies

SOCIETY	NRDS		IADL		PIADL (%)	
	M	F	M	F	M	F
Oye Achalla Strangers FMCS Ltd.	24	9	3	1	13	11
Udoka Women FMCS Ltd.	0	10	0	0	0	0
Amansea Star FMCS Ltd.	12	0	2	0	17	0
Awba FMCS Ltd.	9	6	0	0	0	0
Ebenebe	-	-	-	-	-	-
Isuaniocha	-	-	-	-	-	-
Obyco Mgbakwu FMCS Ltd.	14	0	0	0	0	0
Umunnakwe Ugbene FMCS Ltd.	12	3	0	0	0	0
Ofemili Ugbenu FMCS Ltd.	11	6	0	0	0	0
Obinwanne (Akaeze-Urum) FMCS Ltd.	9	5	0	0	0	0
TOTAL	91	39	5	1	5	3

Source: Field Survey Report (see, Section C of the questionnaire)
 Computed from relevant SPSS cross tab output data

Table 11 Summary data on Level of adequate loyalty to the cooperative societies

SOCIETY	NRDS		ADL		PADL (%)	
	M	F	M	F	M	F
Oye Achalla Strangers FMCS Ltd.	24	9	21	8	87	89
Udoka Women FMCS Ltd.	0	10	0	10	0	100
Amansea Star FMCS Ltd.	12	0	10	0	83	0
Awba FMCS Ltd.	9	6	9	6	100	100
Ebenebe	-	-	-	-	-	-
Isuaniocha	-	-	-	-	-	-
Obyco Mgbakwu FMCS Ltd.	14	0	14	0	100	0
Umunnakwe Ugbene FMCS Ltd.	12	3	12	3	100	100
Ofemili Ugbenu FMCS Ltd.	11	6	11	6	100	100
Obinwanne (Akaeze-Urum) FMCS Ltd.	9	5	9	5	100	100
TOTAL	91	39	86	38	95	97

Source: Field Survey Report (see, Section C of the questionnaire)
 Computed from relevant SPSS cross tab output data

From Tables 10 and 11 only 5% of the male respondents and 3% of the respondents recorded inadequate loyalty to their cooperative societies. Invariably, 95% and 97% of the male and female respondents respectively measured adequate loyalty to their associations. These outcomes revealed high solidarity among the

cooperatives' members especially as it concern their cooperative enterprise. This was expected given the choice of the quality of the selected cooperatives that constitute the sample size. However, closer study of the distributions indicated that the percentage of the mean score were not high enough (51% of the respondents had mean score up to 60.00) to proved excellent loyalty. There were yet reasons to cast doubt on the continuing loyalty of cooperative societies' members given failure rate of many cooperatives in the study area, in spite of increasing registration of new associations in recent years. There were inadequate cooperative inspectors that reinforce cooperative values to the members to ensure sustained loyalty even in conditions of below general market performance and economic downturn. Of course, irregular interactions, delayed communication and non communication do reduce affection and degree of loyalty. The cooperative spirit is sustained by continuous cooperative education and sharing of ideas beneficial to members and cooperative enterprise.

The two hypotheses were tested. The first hypothesis stated that: The socio-economic characteristics of cooperative members have no positive and significant influence on their level of self-esteem. Using the SPSS version 13 the influences of the socio-economic characteristics of the cooperative members on the Index of self-esteem were determined. An extract of the regression output data on the relationship depicted in Figure 1 attached in the Appendix II are shown below.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	53.604	4.313		12.428	.000
	GENDER	.103	1.040	.007	.099	.921
	EDU	1.208	.426	.229	2.839	.005
	LONG	-4.862	.983	-.398	-4.948	.000
	AGE	.870	.468	.136	1.858	.066
	MSTATUS	.007	.513	.001	.014	.989
	INCOME	-5.292	.852	-.477	-6.208	.000

a. Dependent Variable: ISE

The multiple regression equation was:

$$ISE = 53.604 + 0.103X_1 + 1.208X_2 - 4.862X_3 + 0.870X_4 + 0.007X_5 - 5.292X_6$$

The summary results of model utility were:

Multiple coefficient of correlation $R = 0.696$

Multiple coefficient of determination $R^2 = 0.484$

Adjusted multiple coefficient of determination = 0.459

Standard error of the estimate = 4.78261

F (Model) = 19.233

$F_{0.05} = 2.10$, where $df_1 = 6$ and $df_2 = 123$

Decision: Since $F(\text{model}) > F_{0.05}$ the H_0 is rejected for H_a , thus at least one of the independent variables is significantly related to ISE. The regression relationship is significant. The multiple coefficient of determination revealed that 48% of the measures of the ISE were reflected in the independent variables, and about 52% were unexplained factors. The unexplained factors could be some psychological factors such as level of perception, societal values, and belief system. The t-test indicated that at 5% level of significance, the t table was 1.645, and thus the independent variables recording t (model) more than the t table: Educational attainment, Years of membership, Age and Income bracket were significant determinants of the Index of self-esteem. The years of membership and income bracket showed negative relationship. Thus positive reinforcement of ideals of cooperatives among educated people, people of all ages and evolving policies and structures that will make for increasing the income of people will definitely raise their self-esteem and their ability to contribute to rural development.

The second hypothesis stated that: The socio-economic characteristics of cooperative members have no positive and significant effect on their level of loyalty to their societies.

Using the SPSS version 13 the regression output data on the determinants of loyalty to cooperatives were depicted in Figure 2 attached in the Appendix III; and extracts are shown below:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	67.769	5.863		11.558	.000
	GENDER	-.017	1.413	-.001	-.012	.990
	EDU	-.673	.579	-.123	-1.162	.247
	LONG	-1.752	1.336	-.138	-1.311	.192
	AGE	.778	.637	.117	1.222	.224
	MSTATUS	-2.333	.698	-.318	-3.342	.001
	INCOME	-.511	1.159	-.044	-.441	.660

a. Dependent Variable: IL

The multiple regression equation was:

$$IL = 67.769 - 0.017X_1 - 0.673X_2 - 1.752X_3 + 0.778X_4 - 2.333X_5 - 0.511X_6$$

The summary results of model utility were:

Multiple coefficient of correlation $R = 0.335$

Multiple coefficient of determination $R^2 = 0.112$

Adjusted multiple coefficient of determination = 0.069

Standard error of the estimate = 6.50131

F (model) = 2.587

$F_{0.05} = 2.10$, where $df_1 = 6$ and $df_2 = 123$

Decision: Since $F(\text{model}) > F_{0.05}$ the H_0 is rejected for H_a , thus at least one of the independent variables is significantly related to IL. The regression relationship is negative and significant; except age bracket that has positive relationship with index of loyalty. The multiple coefficient of determination revealed that 11% of the measures of the IL were reflected in the independent variables, and about 89% were unexplained factors. The unexplained factors could be some attitudinal factors such as love of wealth, preference to personal enterprise, abuse of trust by some corrupt leaders of the society and poor performance indicators of some cooperative societies. The t-test indicated that at 5% level of significance, the t table was 1.645, and thus the independent variable recording t (model) more than the t table was only the marital status variable (see Figure 4.2). This result indicated that socio-economic characteristics were not critical factors that influence loyalty to an enterprise but confidence in the organisation resulting from significant realisation of the objectives of the organisation as well as the expectation of the stakeholders including members of cooperative societies.

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

Summary of findings

The following findings among others were made in this work:

- The active cooperatives were dominated by male members of the cooperatives who displayed high commitment to leadership; Tertiary education attained persons hardly join cooperatives in the rural areas; Youths were not keen in joining the cooperatives perhaps due to non-competitiveness of the cooperatives in their perception; Majority of the cooperatives' members were living below \$2 per day; Many of the active cooperatives were those registered in 1990's and beyond, perhaps the members had cooperative spirit and imbibed cooperative values; More female cooperative members had high self-esteem than the male counterparts (This was because of the achievable achieved targets of the female folks in the past against the male counterparts that desired higher economic and social objectives which were hardly achievable in their present environmental influences);
- The membership loyalty to the cooperatives was adequate: the female folks scored 97% and the male folks recorded 95%; There were doubts on generalizing the adequate loyalty to cooperatives by members of the non-studied cooperatives in the area of study due to obvious constrained cooperative education especially from government representatives who were scarce and poorly motivated; The socio-economic factors that influence the index of self esteem were educational attainment, age, years of membership of the cooperatives and income level of the co-operators; and that the independent variable, marital status was a significant factor in the measure of the level loyalty to the cooperatives by members.

Conclusion

Evidently, the three-tiers of governments, non-governmental organisations (including cooperative associations), communities and individuals have seen needs for rural development, and initiated programmes and schemes to satisfy the needs. It is right time to consolidate the existing schemes with a view of repositioning them for the realisation of the objectives of the National Economic Empowerment and Development Strategy (NEEDS) introduced in 2004 as the Nigeria's Poverty Reduction Strategy geared towards attaining the Millennium Developmental Goals and vision 2020.

The challenges before all stakeholders in project Nigeria regarding rural development encompasses the following five issues:

- (i) Cultivating and sustaining culture of solidarity and collective responsibility. The policy makers, governments and citizens ought to reckon that man has dignity and sanctity, and voluntarily become patriotic.
- (ii) Promoting right social values, that is, the value systems that fears God, encourage peaceful co-existence of all citizens and rewards excellence.
- (iii) Developing reorientation programmes for the citizenry to address the human capital debased by poor examples of past leaders. There are need to restore the moral consciousness of the citizens entrenching right behaviours such as maintenance culture, fiscal discipline, due process, orderly disposal of wastes and rubbish, respect of elders and constituted authorities, snubbing ill-gotten wealth and discharging of civic responsibilities.
- (iv) Building human capital with bias of science and technology. Given the trend in global development characterised by information technology driven by scientific innovations, efforts must be geared towards remaining abreast with the latest knowledge and skills to lead in overall human development and sustain the existing social infrastructure.
- (v) Development strategic projects and systems of sustaining developments without jeopardizing the living of generations yet unborn. This is time for holistic master plan and not just allowing forces of circumstances and mistakes to shape the development. The era demands pro-active activities because possibilities are certain.

Recommendations

Based on the findings made in this work, the following recommendations were made:

- a. Our centres of entrepreneur studies should be directed to include in the scheme of works, properly stressed, the overriding importance of co-operation. After all, it has been asserted by psychologists that one of the best antidotes to prejudice is contact among people of different racial groups. Working on business together can help owners to overcome negative stereotypes about others.
- b. The Federal Government should begin to fund centres for co-operative and rural development to enable them champion co-ordinated research on rural developments, and maintain relevant data base for rural development planning. Many institutes should be encouraged to involve in rural development and co-operation studies while there shall be a National Centre for Co-operatives and Rural Development at the apex.
- c. The Cooperative policy of the government must change towards professionalism such that professional bodies will take direct responsibility of cooperative education and make the profession rewarding and admirable by the youths and many persons who will adopted the cooperative styles of doing business if the social equality and equity desired will be realised.
- d. The target memberships of likely successful cooperatives are those among women. More encouragement from the government in the forms of empowerment financially and skill acquisition should be given to women. The empowerment should not be common *hand outs* but to target groups and sufficient to guarantee sustainable cooperative societies that will surely produce evidence improved people welfare and poverty reduction.
- e. The government in the interim should recruit more cooperative inspectors, trained and adequately motivated by providing with motorcycles, residential accommodations and financial incentives to reactivate the spirit of cooperation and cooperative associations among rural Nigerians pending the transition to professionalism and elevation of the Directorate of Cooperatives to status of Commission.

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APPENDIX I: SPECIMEN QUESTIONNAIRE

*QUESTIONNAIRE ON EFFECT OF PSYCHOLOGICAL DISPOSITION OF COOPERATIVE MEMBERS ON RURAL DEVELOPMENT IN NIGERIA
 (A STUDY OF SELECTED COOPERATIVES IN AWKA NORTH LOCAL GOVERNMENT AREA OF ANAMBRA STATE NIGERIA)*

Name of society: -----Location: -----

SECTION A: BIO-DATA

INSTRUCTION: kindly tick '√' in the space provided for your appropriate response.

1. Indicate your gender. Male [] Female []
2. Highest Educational attainment as at today:
 - (a) No formal education [] (b) Primary Education []
 - (c) Junior Secondary Education [] (d) Senior Secondary Education []
 - (e) Tertiary Education [] (f) Post- graduate Education []
3. How long have you been a member of the cooperative society?
 - (a) Less than one year [] (b) 1-3 years [] (c) 4- 6 years [] (d) Above 6 years []
4. Kindly indicate your age bracket. (a) Under 29years [] (b) 30 – 39 years []
 - (c) 40–49 years [] (d) 50–59 years [] (e) 60years and above []
5. Indicate your marital status. (a) Married [] (b) Single [] (c) Divorced []
 - (d) Separated [] (e) Widowed []
6. My average normal monthly income is (a) Below N10, 000 []
 - (b) N10, 000 -N29, 000[] (c) N30, 000 - N49, 000 (d) N50000 and above []

SECTION B: ISE

INSTRUCTIONS: Please read each statement carefully and shade the appropriate number to the right of each statement to indicate how the statement has described how you feel about yourself. The numbers stand for:

- 1 = Rarely or none of the time
- 2 = A little of the time
- 3 = Some of the time
- 4 = A good part of the time
- 5 = Most or all of the time

S/N	STATEMENTS	1	2	3	4	5
1	I feel that people would not like me if they really knew me well					
2	I feel that others get along much better than I do					
3	I feel that I am a beautiful person					
4	When I am with other people I feel they are glad I am with them					
5	I feel that people really like to talk to me					
6	I feel that I am a very competent person					
7	I think I make a good impression on others					
8	I feel that I need more self- confidence					
9	When I am with strangers I am very nervous					
10	I think that I am a dull person					
11	I feel ugly					
12	I feel that others have more fun than I do					
13	I feel that I bore people					
14	I think my friends find me interesting					
15	I think I have a good sense of humour					
16	I feel very self-conscious when I am with strangers					
17	I feel that if I could be more like other people, I would have it made					
18	I feel that people have a good time when they are with me					
19	I feel like wall-flower when I go out					
20	I feel I get pushed around more than others					
21	I think I am a rather nice person					
22	I feel that people really like me very much					
23	I feel that I am a likeable person					
24	I am afraid I will appear foolish to others					
25	My friends think very highly of me					

SECTION C: LOYALTY

INSTRUCTIONS: Please read each statement carefully and shade the appropriate number to the right of each statement to indicate how the statement has described how you feel about your cooperative society. The numbers stand for:

- 1 = Strongly disagree
- 2 = Moderately disagree
- 3 = Slightly disagree
- 4 = Not sure
- 5 = Slightly agree
- 6 = Moderately agree
- 7 = Strongly agree

S/N	STATEMENTS	1	2	3	4	5	6	7
1	As long as I am doing the kind of work I enjoy, it doesn't matter what particular organisation I work for							
2	I feel a strong sense of loyalty towards our cooperative society							
3	If another organisation offered me more money for the same kind of work I would almost certainly accept							
4	I have always felt that our cooperative society was cold, unfriendly place to work/belong							
5	Over the years I have grown fond of our cooperative society as a place to live and work							
6	Generally speaking my career in our cooperative society has been satisfactory							
7	I have warm feelings towards our cooperative society as a place to live and work/belong							
8	I have no particular feelings or sentiments towards our cooperative society at all							
9	My loyalty is to my work/obligation not to any cooperative society							
10	Few organisations can match our cooperative society as a good place to live and work/belong							
11	Based on what I know now and what I believe I can expect, I would be quite willing to spend the rest of my career with this our cooperative society							

Thank you for completing this questionnaire!

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