



Contemporary Community Development Strategies in Benue State: A Critical Perspective on Lion 6-6 Multi-Purpose Cooperative Society limited, Wuese, 1998-2017

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Abstract

Community development strategies are the hub of community development, yet they are characterized by critical challenges affecting their healthy growth and development. This study examines community development strategies in Benue State with emphasis on Lion 6-6 Multi-purpose Cooperative Society Limited, Wuese, 1998-2017. It traces the history of the Cooperative. It goes further to discuss the sources of funding and assesses the impact of the Cooperative on the people and society of the host community and beyond. The study contends that even though, the Cooperative under review created a positive impact, it still faced some daunting challenges, such as finance, dampening the spirit of self-help, poor leadership, and poor record-keeping, among others. The study concludes that for Lion 6-6 Multi-Purpose Cooperative Society to contribute maximally to community development, there must be a long-lasting solution to the aforementioned constraints. In this wise, the study recommends that Benue State Government and donor agencies should empower Lion 6-6 Cooperative; and the officials of the Cooperative should improve on record keeping, among others.

Introduction

Man is an economic being whose needs are unlimited; the desire to meet his numerous needs spurs him to devise various ways of achieving them. The basic needs of man are those to sustain his livelihood and make life meaningful for him (Agba, 2011). This motivated him to devise different means or strategies to enhance community development including the formation of cooperative societies. Anyanwu (1997) argues that co-operatives are one of the most important means of attaining economic and social development in developing countries. For this reason, cooperative societies are often used by international organizations, especially the United Nations Development Programme and International Labour Organization as the most important channel

for job creation and poverty reduction in Africa (Onuoha, 1986). Co-operatives have always been with the African nation-states including Nigeria. Okonkwo (2001: 50) notes that:

For centuries, Africa has been the home of community life not only in the economic field but in the religious, cultural, social, and political fields as well. Africa has for generations identified their interest and their life with those of an in-group to which they belong, whether it was extended family, the village, the clan, or tribe.

Co-operatives are established as voluntary associations of likeminded people to pursue mutual benefits; social and economic interests such as the provision of goods and services for each other and the general public in the most cost-effective way, prevent exploitation of the weaker members of the society by bringing them together to help themselves, protect the right of the people as producers and consumers of goods and services and promote mutual understanding and peaceful co-existence among the people (Chitamber, 1973).

The above-enumerated benefits of co-operative societies motivated the formation of different types of co-operative societies such as Agricultural Co-operatives, Credit and Thrift Co-operatives, Industrial Co-operatives, and Housing Co-operatives. These co-operatives have the principle of self-administration, the principle of democracy, and the principle of self-help, among others. It is against this backdrop that the paper embarked on the scholarly articulation of Lion 6-6 Multi-purpose Co-operative society and community development in Wuese, Konshisha Local Government Area Benue State, with the view to understanding its basis, nature, socio-economic implications as well as proffering solutions to the factors constraining co-operative under review.

Statement of the Problem

There are a plethora of studies on community development strategies and cooperative societies generally. Some of these studies examine informal or traditional cooperative societies as the cooping economic measures adopted by men in the distance part. Others analyzed the challenges impeding the development of cooperative societies. Some explore new trends in cooperative law of English-speaking countries while others discuss cooperatives in everyday life. All of these research works grossly neglected the analysis of how Lion 6-6 Multi-purpose Cooperative Society impacted community development in the Wuese area in Konshisha Local Government of Benue State. This study, therefore, serves as an intervention to close the existing academic gap on the subject under consideration.

Objectives of the Study

The general objective of this study is to assess Lion 6-6 cooperative as an agent of community development in the Wuese area of Benue State. To achieve this objective, it becomes imperative to set out some specific objectives for the study. The specific objectives are:

To fill in the gap that exists by analyzing the impact of the Lion 6-6 Multi-purpose Cooperative Society, Wuese in Konshisha Local Government of Benue State.

To highlight the challenges facing the c under review cooperative under review.

And to develop policy prescriptions that would help to prevent or at least reduced to the barest minimum the challenges bedeviling the said cooperative.

Scope of the Study

This study centres on the Lion 6-6 Multi-purpose cooperative societies, Wuese. The choice of this cooperation was informed by three basic considerations. First, is the fact that it has contributed substantially and in diverse ways for community development in the host community and even beyond. Secondly, there is gross neglect of research works on the cooperative irrespective of its numerous contributions to human kinds. There are also other cooperatives in Benue State and Nigeria on the broader perspective but this study hopes to confine itself to Lion 6-6 for in-depth analysis and articulation of issues regarding the phenomena.

Methodology

This paper employs the interdisciplinary approach to examine the impact/achievements of the Lion 6-6 Multi-purpose cooperative society. The authors made use of printed materials in form of books, journals articles, and internet materials that treat the issues of cooperation in Nigeria and elsewhere in the world. The authors also conducted oral interviews with members of the cooperative under consideration. This information was sourced and marched with each other to corroborate the views on the subject matter to enhance a better understanding of the phenomena under study.

Conceptual Analysis of the Key Words

Community

A community is also defined as “a group of people living in one place, locality or district.” It also refers to “a conglomeration of people with common or uncommon purpose living within a defined boundary or territory” (Okafor and Onokerhoraye, 1986:2017). A community is essentially linked or connected through formal or informal means and shares a high sense of solidarity. Essentially, a community embraces four critical elements as espoused by Flichter. These include:

Close personnel relations with other persons that are sometimes called primary face to face intimate relations;

An emotional, sensitive involvement on the part of the individual in the social functions and affairs of the group;

Moral dedication, or commitment, to the values that are considered high and significant by the group;

A sense of solidarity with other members of the group (Duham, 2020).

What characterizes community social relations is the extent to which an individual cooperates positively in all the major groups. Conversely, a community refers to a group of people whose

behavior patterns, social relations, and roles are structured and organized. A community is intrinsically a cluster, or network, of smaller groups, but in its totality, can be identified in many ways as a large social group. Three essential elements define a community; solidarity – relations and structure (Williams, 2021).

It is however important to note that the kind of social solidarity that usually exists in a total folk village does not exist in the metropolis. Whereas the folk village exhibits the social solidarity called community, the city does not. Thus, sociologists have tried to modernize the concept of community to signify neighborhood. The modern suburbs which are newer neighbors hoods often make a deliberate attempt to foster community spirit among the people, and in some instances, these neighborhoods may be technically described as communities (Okafaor and Onokerhoye, 1986).

Community Development

Different writers have defined community development in various ways. However, they all emphasize the fact that it involves the movement of the people designed to promote better living for the whole community with the active participation of, and if possible on the initiative of, the community concerned (Williams, 2021). According to Dunham (2020), community development is not concerned with any one aspect of life such as agriculture, business, health, or education; it is concerned with the total community and requires the fullest participation in their future (Munkner, 2017). In other words, community development entails that the people themselves exert their efforts, joining with government authorities to improve their economic, social, and cultural conditions (Munkner, 2017). However, if the initiative is not forthcoming from members of the community concerned, then the government can stimulate their interest through various strategies, including enlightenment campaigns, the initiation of projects, and financial aid for specific projects (Ijere, 1972). However, in the context of this work, community development implies the formation and participation of the people of Wuese in Lion 6-6 Multi-purpose Cooperative Society to enhance the socio-economic development of the area.

Cooperative Society

The Germany Cooperative Societies Act 1888 conceives that “cooperatives are associations, the membership of which is not closed, which have the object to promote the economic activities of their members by a means of jointly operated enterprise” (UN, 1977). In as much as this definition tried to shed some light on the concept of cooperative, it ignores the social activities carried out by members of cooperatives. The Indian Cooperative Societies Act of 1904 and 1912 defined a cooperative society as, “a society which has its object the promotion of the economic interest of its members by cooperative principles” (Ahmalu, 2011). The Indian definition lays considerable weight on the promotion of members’ welfare, but as a definition, it begs the issue by using the same words to define cooperative societies and cooperative principles. An acceptable definition must include a clear concept of cooperative principles. The major highlights of the Indian Cooperative Law, however, are its detailed specifications on the relationship between cooperative patrons and non-members as well as the emphasis on the agriculturalists and the poor.

Ijere (1972) cited a definition of cooperative societies by the United Nations Research in Social Development that cooperative societies are all organizations legally recognized as such, which are subject to organized supervision and which claim to follow cooperative principles. The International Labour Organization (1972) on the other hand gives what is regarded as an internationally acceptable definition of cooperatives as:

Association of persons who have voluntarily joined together to achieve a common end through the formation of a democratically controlled organization, making equitable contributions to the capital required and accepting a fair share of the risk and benefits of the undertaking in which members actively participate.

Considering the above definitions, the concept of cooperative society can be seen as an association of persons with viable membership based on self-help, for the promotion of the socio-economic interest of their members.

Theoretical Framework

Having examined the concepts, it is important to establish the theoretical base which serves as the pillars of this research. Two theories are considered here, namely, the Cooperative Commonwealth School and Cooperativism. The Cooperative Commonwealth School is propounded by Owen, Warbasser, and Keen (cited in Ahmalu, 2011) Cooperative Commonwealth thinking is generally regarded as highly idealistic, doctrinaire, and utopian. It is neither practical nor realistic in present-day society. It is possible to have a cooperative type of local community as demonstrated by Hutterite communities in Canada and Kibbutz communal settlements.

The chief feature of this school places no limit on the possibilities of cooperatives expanding and spreading into all fields. It assumes the possibility of a cooperative order. Its philosophy includes that cooperative movement should aim at embracing all fields and permits all activities of the economic and social organization until it becomes an all-inclusive system. This philosophy was the stated objective of the Rochdale pioneers and many early 19th Century co-operators. This theory helps in the understanding of Lion 6-6 Multi-purpose Cooperative Society Wuese, but cannot be adopted as a working theory for this paper. This is because Lion 6-6 apart from thrifting has to caress only the education transport and political sectors.

Another theory considered in this work is known as Cooperativinism. This approach is based on humanness. It aims at demonstrating that people can engage in business and competition without exploitation and at the same time raise the income and standard of living of people. Cooperativinism teaches respect for the individual personal dignity and equality; dignity to all, and collective attention and mutual help (Ityonzughul, 2013)

Cooperativinism states that cooperatives have helped to create a better human relationship between individuals in their economic life than that of a cruel jungle which is capitalism. Cooperative ideology arose from the social reformers' utopian ideas that the best human characteristics are usually developed by cooperation and not competition. Its concern is to build an economic democracy, which will exclude capital as a source of authority and ensure

everybody's participation in decision-making (Ahmalu, 2011). This theory tilts in the analysis of the paper in that members of Lion 6-6 Multi-purpose Cooperative Society help each other not for exploitation. The cooperative also improves the living standard of the members and by extension of the Konshisha people.

Historical Foundations of Lion 6-6 Multi-purpose Cooperative Society Limited, Wuese, 1998-2021

Wuese is a settlement in the Konshisha axis of southern Tivland. The population and housing census of the federal republic of Nigeria in 2006 estimated the population of this area to be 1,022 persons (Interview, Gaga, 2022). The area is blessed with fertile soil suitable for the planting of oranges because this, major income of the inhabitants of this area is accrued from orange orchards. The area has one secondary school NKST Secondary School, Wuese; and Early Child Development and Education Centre (ECCDEC). The settlement is located in the vicinity of Tiv-Udam border area. The area has also characterized a market and a road network that commence from Gboko to Ihugh through Korinya, passes through Wuese to the Gbeda area of Cross River State (Interview, Gaga, 2022). Another route commences from Makurdi to Tse-Agberagba, passes through Wuese to Korinya and Ihugh, and is also linked to Vandeikya Township. With these road networks, people from Cross River and other local governments within the state attend this market with ease in other to improve their socio-economic needs (Ityonzughul, 2013).

It is, however, imperative to stress that what is connected with the above is the formation and registration of the cooperative understudy in 1998. The idea of forming this cooperative society came up when some inhabitants of Wuese sat to play cards (Kati). First of all, they engaged in local savings, captured by a Tivman “*Bam*”. They got a reasonable interest, a part which they used to purchase cows and the other they kept as a capital to start their cooperative, then every cooperator was saddled with the responsibility of contributing at least the sum of ₦2400 per annum. Members are allowed to contribute at least ₦200 at the end of every month (Ityonzughul, 2022).

According to Mr. B. Gaga, this cooperative society is named after the Lion to avoid monopoly a particular individual or group of individuals. According to him, a lion is a powerful animal that is difficult for one person to control that on one of the play cards the lion was drawn there. 6-6 according to him (the secretary) is the mode of game they were playing i.e every person was, on sharing the cards, given 6 cards at each round of the game (Minutes Book, Lion 6-6 Multi-Purpose Cooperative, 2022).

The first members of the association were twenty-five persons. Much later the members grew up to ninety-two persons. However, some members have become late, bringing the membership to eighty-five persons as of 6th August 2011. On the 7th of August 2011, 11 persons were admitted into the cooperative, and as at the time of this work, membership stood at ninety-six persons (Minute Book, Muti-Purpose Cooperative, 2022). Members of this cooperative aim at:

Having a common treasury to assist one another financially when needs arise.

Improving an economic lot of their members

Settlement of dispute (especially lands dispute) among their members and the indigenes of Wuese area as a whole without court litigation.

Embarking on projects that will help the development of Wuese area Konshisha Local Government and Benue State at Large. For example, the establishment of schools and digging of boreholes and wells.

Finding measures or ways to combat HIV/AIDS in Wuese settlement and the entire Konshisha Local Government Area.

Assisting the intending members to marry with ease (Constitution of Lion 6-6 Multi-Purpose Cooperative, 2022).

For this organization to work assiduously and achieve these aims, they elected some members to stand as pillars of this cooperative organization. These are Elder V. Ajim who is the president, T. Kuji as the Vice President. B. Gaga as the Secretary-General of the organization; S.A Dafa as the Assistant Secretary, J. A. Mbachillin as the Financial Secretary; J. M. and O. Uhebele maintain the posts of Cashier I and II respectively. The post of PRO I and II are handled by A. Iorzaa and I. Beeke. E. A. Msondo and T.T. Agi are leading at the level of Auditor I and II respectively. The cooperative has P. A. Uga as the Welfare Officer; A. Korgba as the provost; N. Suzana as the Matron While Zaki K. Shember is the Patron (Interview, Msondu, 2022).

Apart from the aforementioned posts and leaders, the cooperative has several committees to help it's smooth running. These include Committee on Agriculture, headed by one Mr. W. Asaar Committee on Business headed by J. Uga, Finance Committee chaired by the president, and Transportation Committees headed by the chief driver, A. Anyam. Disciplinary Committee headed by Rev. Ulahu and share Welfare Committee headed by P. A. Uga Respectively (Interview, Asongu, 2013)

Funding of Lion 6-6 Multipurpose Cooperative Society Limited, Wuese

During the fieldwork, it was revealed that Lion 6-6 Multi-Purpose Cooperative Society Wuese sourced their funds through the following means. Firstly, share capital; this is the main source of capital open to cooperatives at the beginning of the society. The bye-laws of Lion 6-6 Cooperatives make provisions for members to fix the minimum shareholding of each member. The amount to be fixed as minimum shareholding of members depends on the capital need of the society and the amount which can be afforded by some marginal members (Ityonzughul, 2013).

Another source of funds for the cooperative is entrance fees. An entrance or admission fee is the amount an intending member must pay as a condition for membership. The bye-laws of the cooperative stipulated the amount to be paid as entrance fees which serve as a condition for admission. This amount is subject to review; initially, it was ₦200 but later changed to ₦500 (Interview, Asongu, 2013). Reserve is also a good source of finance to Lion 6-6 Multi-purpose Cooperative Society. Reserves are funds created and maintained within the cooperative business enterprises, for different purposes but primarily as a form of security against unforeseen eventualities (Onoh, 2009). They can be created for different specific aims and voluntary

reserves. Statutory reserves are created irrespective of whether members like them or not while voluntary reserves, on the other hand, are accrued from the free will of the members who maintain them as a result of their firm belief in the advantages and necessity of the cooperative.

A major feature of reserves is that (except in extremely rare cases) no individual member has claims to part or whole of them. They belong to the members-only as part of the group. In other words, they belong in part or full to the group rather than the individual even in the event of liquidation of the cooperative (Interview, Jagoo, 2018).

Furthermore, fines and penalties constituted a good source of funds to the cooperatives. The bye-laws of Lion 6-6 Multi-purpose Cooperative Society empower societies to raise money through fines and penalties from members for the breach of the bye-laws, such fines are recoverable by the society as a civic debt. Some members of these cooperatives were fined because of non-attendance of meetings, fighting during meetings; non-pay of dues among others (Interview, Asongu, 2018). Articulating on this matter, Onoh (Onah, 2009: 22-23) remarks that:

Cooperatives are law-abiding organizations that operate according to the cooperative law and society's bye-laws. Since members of such societies are not perfect, some may go against such laws and as such penalized by their societies. The changes they pay constitute a source of capital for the operation of the cooperative.

In addition to the above rentals. This is the amount of money paid to rent something; in this case, almost all the cooperative societies in the Mbatierev area have canopies and plastic chairs and tables which they rent out to the members of the public for a fee depending on the number of canopies and chairs and the duration of time they are to be used. It is appropriate to note that members of Wuese community and elsewhere cannot do without social gatherings. From time to time, people hire these materials for their convenient uses: This in turn provided income to the coffers of the cooperative understudy just like any other association; this is because without having a reasonable sum of money in the cooperative's treasury a lot of cooperative needs will not be met (Interview, Asongu, 2018).

Lion 6-6 Multi-purpose Cooperative Society and Community Development in Wuese, 1998-2017

The contribution of Lion 6-6 Multi-purpose Cooperative Society to the development of Wuese, Konshisha cannot be overemphasized. The cooperative has provided some infrastructure such as the establishment of the school called Early Child Development and Education Centre (ECCDEC), Wuese, in Konshisha Local Government Area of Benue State. Commenting on this, the Headmaster of the School, Mr. Asongo (2018) notes that:

Before the establishment of the school, a lot of pupils in the Wuese settlement were enrolled into primary schools at the age of 7 years and above because they were relatively young trekking to other settlements to study. With the establishment of the school, the problem has come to end. Since pupils start their primary education before the age of seven.

In addition, the cooperative also constructed a well to ease the stress of the people going to distant areas to fetch water, especially during the dry season. This community development has drastically reduced the critical challenge of going to distant areas to get water daily (Interview, Uga, 2022). Cooperatives have also enhanced mutual love and unity in the area. The membership or beneficiary of cooperative cut across both the rich and poor who pooled their resources together to help themselves. In trying to assist one another through thrift and borrowing, mutual love is bound to exist between the haves and have not; this has filled the gap between the rich and poor (Interview, Uga, 2022). Many people borrowed money for developmental purposes as can be seen in the table below:

Table 1. Loan Records from Lion 6-6 Multi-purpose Cooperative Society, Limited, Wuese, 2011-2020

Name of borrower	Amount Borrowed	Interest Charged at 10% (₦)	Duration of Loan	Year of loan
Basil Gaga	30,000.00	3,000.00	3 Months	2011
Elder V. Ajim	30,000.00	3,000.00	3 Months	2012
Ornguga Uhebele	10,000.00	1,000.00	3 Months	2013
Emmanuel A. Msondo	50,000.00	5,000.00	3 Months	2014
HRH Kanshio Shember	600,000.00	60,000.00	3 Months	2015
Ikyaabo Beerka	20,000.00	2,000.00	3 Months	2016
Aende Korgba	70,000.00	7,000.00	3 Months	2017
Nomor Susana	30,000.00	3,000.00	3 Months	2018
Tyolumun	80,000.00	8,000.00	3 Months	2019
Dafa Samuel	700,000.00	70,000.00	3 Months	2020

Sources: Authors/Researchers Fieldwork

Development of fruits; through the efforts of the cooperative society under study, the quantity of fruits yield has increased, for example during the time of this study it was revealed that Lion 6-6 Multi-purpose Cooperative Society Ltd, Wuese has an orchard of 120 stands, which they sold seasonally and obtained money for the progress of the cooperative and the community at large (Interview, Iorzaa, 2022).

Supply of Fertilizer; it was through the cooperative that some people in Wuese obtained fertilizer from the government at a subsidiary price, at which individuals found it very difficult to get. Related to this matter, the secretary of Lion 6-6 Multi-purpose Cooperative Society Ltd, Wuese, Uga (Interview, Uga, 2022) affirms that:

Most of the cooperators joined this cooperative, primarily to get farm inputs and get some money to qualify them to obtain some loans which they can use to excel in their economic activities (especially agricultural activities) since one-third of the membership is farmers.

Challenges Affecting Lion 6-6 Multi-Purpose Cooperative Society, Wuese

In spite of the achievements recorded by Lion 6-6 Multi-purpose cooperative during the period under review, the cooperative was beset with some serious problems which hampered its steady

growth and healthy development. Noticeable among these problems are presented in a succeeding discourse.

Lack of Effective Leadership and Qualified Personnel; this cooperative lacked effective leadership and qualified personnel to manage them along modern business lines. Most of the leaders entrusted with the responsibility of managing the cooperative have not been properly trained and exposed to modern management techniques. Hence the cooperative have generally been operating under poor management, ineffectiveness control and sometimes suffer severe financial losses (Interview, Uga, 2022). These cooperative societies are therefore seldom able to sustain the confidence of their members. This situation has been worsened by the high turnover of officials who are deserting society for more attractive opportunities elsewhere. In an oral interview the Public Relations Officer (PRO) of the cooperative, Mr, A. Iorzaa, laments that "most of the members of the management team of the cooperative are not well trained and as such, they lack the managerial skill to facilitate the speedy growth of the organization" (Interview, Asongu, 2018).

Inadequate Public Awareness; lack of public awareness about the existence and usefulness of the cooperative under review as well as its potential for catering for the welfare of members has prevented many potential members from joining the movement. Damping the Spirit of Self-help; Many forces have combined to dampen the development of self-help in cooperatives. Philosophy apart from the practice of entronement paternalism, as long as the government gives cooperative the impression that they (cooperative) are there to be helped, they will not try to be self-reliant. If the cooperative is made to realize that they must eventually stand on their own the hope of self-reliance will be greater. From the fieldwork undertaken by the researcher, it became clear that all the informants blamed the government for not supporting them again and most of them hold the view that without government support, the cooperative will not develop any further (Interview, Msondu, 2022). A cooperators laments, "I wonder if our present leaders were not born when Aku was the Governor of Benue State". However, this does not imply that Aku was blameless since he was criticized for the non-payment of salaries and allowances of other things.

Minimum Support from Financial Institution; while many financial institutions and credit institutions are doing something to finance workers and farmers, the inclusion of cooperatives as channels for such actions is not much considered. Ironically cooperatives have a connection with the grassroots and so constitute a useful channel for reaching the needy and industrious scattered over the length and breadth of the country (Interview, Msondu, 2022). Commenting on the lack of support to the cooperative societies, the Secretary of Lion 6-6 Multi-purpose Cooperative Society Ltd, Wuese, Mr.B. Gaga states that:

Since the inception of the association, only the United Nations International Children's Emergency Fund (UNICEF) and Benue State Action Committee on Aids (BENSACA) supported us respectively to establish a school named Early Child Care Development and Education Centre (ECCDEC) and gave a grant of 250,000 to against HIV/AIDS in 2009. The Central Bank of Nigeria (CBN) and the World Bank (WB) did not in any way assist us in carrying out these projects.

Cooperatives Relationship with State; cooperative are tolerated in most developing countries. Only in Tanzania is there an instance of active use of cooperatives as part of the state machinery. In other countries, despite the normal declaration in government plans and programs cooperatives are regarded as infant industries, or weak alternatives to strategies particularly useful in dealing with the poor and rural sector of the country including Wuese, Konshisha in the southern Tiv area (Oral Interview, Akpen, 2022). The proper relationship is one in which the cooperative has the elbow to utilize their cooperative features in given sectors, for example in such areas as the small scale enterprises in agriculture, industry supplies, processing, and handicrafts. A policy of positive support, non-tolerance, by the government, did not encourage the cooperative in such area without let or hindrance. The cooperative in question also suffered from a lack of assistance from the Benue State Government of Nigeria (Oral Interview, Akpen, 2022).

Conclusion

In closing, this paper has charted the importance of cooperative societies to community development in Benue State. Particular attention has been focused on Lion 6-6 Multi-Purpose Cooperative Society, Limited, Wuese in Konshisha Local Government Area of Benue State. To enhance a clear understanding of the paper, a conceptualization of core variables has been done. The paper also investigated the pedigree of the cooperative under consideration. It unravel the impact of the cooperative and espoused the critical challenges that hindered its pace of development, thereby placing the community in Wuese on the low key. For effective community development to be achieved in the area under review, all the factors constraining Lion 6-6 Multi-Purpose Cooperative should be properly addressed. In wise, the paper recommends among the following measures: Firstly, the leadership of the cooperative must be trained in the act of cooperative. There should be an awareness campaign about the existence of Lion 6-6 Multi-Purpose Cooperative Society. If this is done its number will increase as well as its financial strength. Thirdly, membership of this Cooperative Society should bear in mind that their Cooperative Society is not a government cooperative and as such, they should not overemphasize on the government to provide its finances. If the above and related measures are taken into consideration, the cooperative will develop to higher heights thereby enhancing speedy community development in Wuese, Konshisha Local Government, and Benue State at large.

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