The Role of Co-operative Society (A Study of Selected Registered Co-operative Societies in Enugu North Local Government Area)

Uka Ukwa Clifford, Odeiga Ernest and Omeoga Odochi Elizabeth

Department of Banking and Finance Enugu State University of Science and Technology, Enugu, Nigeria.

ABSTRACT

This research exercise is on "the role of cooperative society, using selected registered cooperative societies in Enugu North Local Government Area. The research objectives include: to find out how government subsidies could improve cooperative societies in Enugu North Local Government Area, to examine how infrastructural facilities such as accessible road could help to enhance agricultural cooperative societies in Enugu North Local Government Area. The Chi-square was adopted in testing the hypotheses. The research population is 250 members of selected agricultural cooperative society members in Enugu North while the sample size of 154 was determined using Taro Yamane's Formula. The researcher also made the following findings: that government subsidies are not well distributed among farmers in Enugu North Local Government Area and that cooperative members needed some training especially the modern agricultural implements and so on. It was recommended among others, there is growing need for enhancing members' technical skills and regular training in cooperative knowledge to help them gain a better understanding of the cooperative's function. There should be equitable distribution of government of subsidies among cooperative societies in Enugu Local Government Area

Keywords: Society, Enugu North, Subsidies, Members and Development.

INTRODUCTION

Nigeria Economy has a lot of potentials for growth and development. The abundant and natural resources of the country remain largely unexplored. These have to be harnessed to the fullest for the general well-being of Nigeria in the world economy. Perhaps, one important way to the realization of this goal is through the encouragement of cooperative movement [1]. As Nigerian economy requires result-oriented plan for its development and growth, the agricultural sector is not exempted because of its strategic role in the economy.

[2] note that agriculture being the dominant sector in the rural areas of Nigeria as it provides employment for about 60 percent of the work force. For instance, less than 50% of the country's cultivable agricultural land is under cultivation particularly because smallholder and farmers who use rudimentary production techniques cultivate most of this land with resultant low yields. The smallholder farmers are constrained by many problems including those of poor access to modern inputs and credit, poor infrastructure, inadequate access to markets, land and environmental degradation, and inadequate research and extension services [3].

In an effort to overcome some of these issues, donor agencies and governments have reemphasized cooperatives as a strategy to promote collective action to strengthen small holders' livelihoods by linking them to national and international markets [4]. Cooperatives are defined as autonomous associations of persons who unite voluntarily to meet their common economic and social needs and aspiration through a jointly owned and democratically controlled enterprise (International Cooperative Association, (ICA) 2009). Cooperatives are established by like-minded persons to pursue mutually beneficial economic interest and

they provide a unique tool for achieving one or more economic goals in an increasingly competitive global economy. These goals include achieving economy of size, improving bargaining power when dealing with other business, purchasing in bulk to achieve lower prices and obtaining products and services otherwise unavailable.

[5], described cooperatives as a medium through which services like provision of farm input, farm implements, farm mechanization, agricultural loans, agricultural extension, members education, marketing of members farm produce and other economic activities and services are rendered to members. Cooperatives can be multi-purpose or focused on one area. An example of the latter is farmers' cooperatives. Grounded in theories of social cohesion and social capital, farmers' cooperatives provide small holder farmers with economies of scale by facilitating cheaper and more efficient access to inputs, production technologies, market information and markets.

Further, [6] states that the purpose of agricultural cooperatives is to help farmers increase their yields and incomes by pooling their resources to support collective service provisions and economic empowerment. Given their primary remit to contribute to smallholder farmer production, agricultural cooperatives are seen as critical in achieving the government's development targets in the Growth and Transformation Plan, and focusing on other types of cooperatives requires an alternative framework for analysis. [7] observes that agricultural cooperatives play a great role not only in promoting food security but also in building the national economy since the economy of the country depends upon agriculture. But this is likely to ensure only when they operate effectively towards the interest of the society.

Agricultural cooperatives encourage members to engage in joint cultivation of food and cash crops among others. In view of the low financial capacity and high level of underdevelopment, an individual farmer cannot achieve the desires for large-scale production. It is therefore; in the farmers' interest that

resources are pulled together so as to gain a tremendous collective advantage and thus widening the industrial base of the economy and the management techniques of the farmers [8].

The evolution of cooperatives has shown that the cooperative movement has been influenced by its social and economic conditions. Cooperatives were created by their members to deal with their own difficulties, in relation to aspects of economic change [9]. [10] summarised the historical reasons to set up cooperative firms, which included the need for counterbalancing power; to gain access to industrially produced goods and services; efficiency by economies of scale; risk management; and the improvement of members' income and the rural economy.

[11] view the historical development of farmers' cooperatives in America, and divided them into two main types which included 'traditional' cooperatives and 'new generation' cooperatives. Traditional cooperatives often refer to producer-owned, controlled with open membership, and risk capital generated primarily by means of retained earnings from member patronage and illiquid equity ownership rights. New generation cooperatives (NGCs) often adopt "a property rights structure that enables them to partially ameliorate the aforementioned constraints" [12]. [13] further research also proposed a dynamic life cycle framework to show the evolution of agricultural cooperatives. This life cycle framework includes five phases of economic justification: organizational design; growth; glory and heterogeneity; recognition and introspection; and choice.

The early cooperative societies in Nigeria were established to facilitate cocoa farming which led to the establishment of the Cooperative Registrar of the Colonial Government in 1935. Later, these cooperative societies began providing financial intermediation to members (World Bank, 2000). Eventually, multi-purpose cooperative societies were designed to simultaneously solve several problems facing members, such as input supply, farming and marketing of farm produce. Consequently one could arguably state that the need to reduce shortage of loans to the low income farmers among the members thus

promoting agricultural development brought about cooperative societies in Nigeria [14]. The operation of cooperative within and outside Africa varies from one nation to another. In some countries, there are rules and regulations guiding the operation of cooperatives which they are expected to comply with. The regulation may require the cooperative to be under the direct control of the central bank of such nation or a separate agency may be created to monitor and control the affairs of cooperative depending on what the country deems acceptable to do [15].

Farmers are the single largest group of users and managers of land, water, and other ecological resources throughout the world. Most small holder farmers regardless of gender require services and information obtainable through membership of agricultural cooperative. Such information includes appropriate technology and sound technical advice not only to increase their agricultural productivity and incomes but also to make farming and rural life richer and more sustainable [16]. Hence, this study aimed to examine the role of agricultural cooperative society in food production, using selected registered cooperative societies in Enugu North Government Area.

STATEMENT OF THE HYPOTHESES

H_o: Improvement of skills through training could not enhance the activities of cooperatives societies in Enugu North L.G.A.

H_1: Improvement of skills through training could enhance the activities of cooperatives societies in Enugu North L.G.A.

H_o: There is no significant way by which government subsidies enhanced agricultural cooperative societies in Enugu North Local Government Area.

H_1: There is significant way by which infrastructural improved agricultural cooperative societies in Enugu North Local Government Area.

H_o: The incentives provided by the government do not have significant relationship with the Agricultural cooperative societies in Enugu North Local Government Area.

H_1: The incentives provided by the government have significant relationship with the Agricultural cooperative societies in Enugu North Local Government

POPULATION OF THE STUDY

The relevant population is described as all conceivable elements subject, or observation relating to particular phenomenon of interest to the research. That is, it is the totality of items, objects, persons, issues, or observations who share at least a common attribute of characteristics on which research is centered.

The research population for this project comprises selected identified Cooperative Societies in Enugu North, and they represented below the table:

S/N	Name of the Cooperative Society	Members
1	First International Cooperative Societies Assurance LTd	17
2	Akunanaw Enugu Salon Transport MCS LTD	16
3	Chinyeka (Enugu South) Women FMCS Ltd	25
4	Good-will Multi-Purpose Cooperative Society Ltd	25
5	fediogo (Enugu) South Women FMSC Ltd	23
6	feudo Enugu South Women FMCS Ltd	23
7	Enugu South Coal City Ltd	25
8	Crowders (Enugu/Diocesan Cooperative Credit Ltd).	48
9	OnyeAghanaNwanneya Women FMCS Ltd	28
10	IbemakoObeagu Enugu	20
	Total	**250**

Source: Computed by the researcher, 2019

Thus, from the above table, the population of this study is 250 memberships of selected cooperative societies.

Sample Size Determination

The sample size was determined using [17] formula for determining sample size from a finite population. To determine the sample size, a Taro Yamani statistical formula was used thus:

The formula for this study:

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

Where:

n   =   Sample size

N =   Total population

e =   level of significance maximum acceptable is 5% or $(0.05)^2$

        1   =   constant

The sample size is computed thus:

$$= \frac{250}{1+250(0.05)^2}$$

$$n = \frac{250}{1+250(0.0025)}$$

$$n = \frac{250}{1+0.625}$$

$$= \frac{250}{1.625}$$

= 153.85

n = 153.85

The sample size is therefore 154

Sampling Technique

Bowle's proportional allocation formula was used to allocate the sample proportionally among the selected sample fractions.
:

The   formula   is   this

$$nh = \frac{nNh}{N}$$

Where:

        nh   =   sample allocation to homogenous group or level

        n   =   overall sample size

        Nh   =   the stratum population of each homogenous group.

        N =   the population of the study

Therefore, the sample of each user group becomes

1. First International Cooperative Societies Ltd = $\dfrac{154 X 17}{250}$ = 11

2. Akunanaw Enugu Salon Transport MCS LTD = $\dfrac{154 X 16}{250}$ = 10

3. Chinyeka (Enugu South) Women FMCS Ltd = $\dfrac{154 X 25}{250}$ = 15

4. Good-will Multi-Purpose Cooperative Society Ltd = $\dfrac{154 X 25}{250}$ = 15

5. Ifediogo (Enugu) South Women FMSC Ltd = $\dfrac{154 X 23}{250}$ = 14

6. Ifeudo Enugu South Women FMCS Ltd = $\dfrac{154 X 23}{250}$ = 14

7. Enugu South Coal City Ltd = $\dfrac{154 X 25}{250}$ = 15

8. Crowders (Enugu/Diocesan Cooperative Credit Ltd) = $\dfrac{154 X 48}{250}$ = 30

9. OnyeAghanaNwanneya Women FMCS Ltd = $\dfrac{154 X 28}{250}$ = 18

10. IbemakoObeagu Enugu = $\dfrac{154 X 20}{250}$ = 12

Therefore copies of questionnaire were distributed according:
11+ 10 + 15 + 15 + 14 +14 +15 +30 18 +12 = 154
Method of Data Analysis

The collected data were analysed using simple average tables and percentages.
The researcher adopted analysis in the test of hypothesis formulated at the
= X2 = $\underline{\Sigma(of-ef)2}$
Ef
Where:

beginning of the research. The formula of chi-square

      Of = observed frequency

      Ef = expected frequency

      Σ = summation

      X2 = chi-square

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

Presentation Of Data

The presentation of data collected means arranging the different forms of data obtained through various data collecting techniques to enable the researcher perform analysis and exact new meaning from it. The data collected were presented below as follows:

Table : Distribution Of Questionnaire

OPTIONS	Questionnaire Distributed	Questionnaire Returned	Percentage	Questionnaire ιot Returned	Percentage
First International Cooperative Societies Assurance LTd	11	10	8.3	1	2.9
Akunanaw Enugu Salon Transport MCS LTD	10	8	6.6	2	5.8
Chinyeka (Enugu South) Women FMCS Ltd	15	10	8.3	5	14.7
Good-will Multi-Purpose Cooperative Society Ltd	15	12	10	3	8.8
Ifediogo (Enugu) South Women FMSC Ltd	14	10	8.6	4	11.7
Ifeudo Enugu South Women FMCS Ltd	14	12	10	2	5.8
Enugu South Coal City Ltd	15	10	8.6	5	14.7
Crowders(Enugu/Diocesan Cooperative Credit Ltd).	30	25	20.8	5	14.7
Onye Aghana Nwanneya Women FMCS Ltd	18	13	10.8	5	14.7
Ibemako Obeagu Enugu	12	10	8.6	2	15.8
Total	154	120	100	34	100

Source: Field survey, 2019

The above table shows the distribution of questionnaire to the selected cooperative societies in Enugu North Local Government Area.

Out of 154 copies of questionnaire distributed to the members of the above selected cooperative societies 34 copies of questionnaire were not returned to the researcher.

ANALYSIS OF THE PERSONAL; DATA OF RESPONDENTS
Sex Distribution of Respondents

OPTION	FREQUENCY	PERCENTAGE %
Male	78	65
Female	42	35
Total	120	100

Source: Field Survey, 2019

The table shows the responses of staff sex distribution. In the table, 78 respondents representing 65% of the respondents stated that they are male while the remaining 42 respondents representing 35% stated that they are female. Therefore this table reveals that majority of the respondents are male.

Distribution of Respondents By Age

OPTION	FREQUENCY	PERCENTAGE %
18-25 years	6	5
26-32 years	68	56.6
33-37 years	29	24.2
38 years and above	17	14.2
Total	120	100

Source: Field Survey, 2019

The above table shows the age bracket of the respondents. In the table, 6 respondent representing 5% state that their age bracket fall within 18-25 years, 68 respondents representing 56.6% states that their age fall within 26-32years, 29 respondents representing 24.2% state that their age fall within 33-37 years while the remaining 17 respondents representing 14.2% falls within 38 years and above. Therefore this table reveals that majority of the respondents fall within the age range of 26-32 years.

Distribution on the Marital Status

OPTION	FREQUENCY	PERCENTAGE %
Single	82	68.3
Married	38	31.7
Divorced	-	-
Total	120	100

Source: Field Survey, 2019

The table 4.4 shows the responses of the research respondents on marital status. In the table, 82 respondents representing 68.3% state that they are single, 38 respondents representing 31.7% are married while no respondent stated divorced. Hence, it is crystal clear that singles respondents are more than any other group as indicated on the table.

Distribution of Respondents Years of Duration in The Cooperative Society

OPTIONS	FREQUENCY	PERCENTAGE %
Below 2 years	26	21.6
3-10 years	68	56.7
11-19 years	22	18.3
20 years and above	4	3.3
TOTAL	120	100

Source: Field Study, 2019

The above table presents the research respondents on duration years in the cooperative society. In the table, 26 respondents representing 21.6% of the respondents states that they have been in the cooperative society below 2 years, 68 respondents representing 56.7% of the respondents states that they have been in the cooperative society for 3-10 years, 22 respondents representing 18.3% of the respondents states that they have been in the cooperative society for 11-19 years while remaining 4 respondents representing 3.3% indicated that they have been in the cooperative society for 20 years and above. Thus, base on the evidence on the table the majority of the respondent falls within 3-10 years of work experience.

Distribution on Educational Qualification

OPTION	FREQUENCY	PERCENTAGE %
WAEC/NECO	-	-
ND/NCE	10	8.3
BSC/HND	82	68.3
MSC/MA/MBA	28	23.3
TOTAL	120	100

Source: Field Survey, 2019

The table 4.6 shows the responses of the research respondents on educational qualification. In the table, no respondents indicated on the WAEC/NECO qualification, 10 respondents representing 8.3% of the entire respondents state that they have qualification ND/NCE, 82 respondents representing 68.3% of the respondents stated that they have BSc/HND qualification, while the remaining 28 respondents representing 23.3 indicated that they have MSC/MA/MBA qualification. Therefore this table reveals that majority of the respondents are in possession of BSC/HND qualification.

Analysis base on Research Questions
Research Question 1:
How could improvement of skills through training enhance the activities of cooperative societies in Enugu North Local Government Area?
Table : Mean rating of responses of respondents on how improvement of skills through training could enhance the activities of cooperative societies in Enugu North Local Government Area.

Items	SA5 points	A4 points	D3 points	SD2 points	U1 point	N	FX	X	Decision
Organizing of seminars	65	5	20	18	2	120	453	3.8	Accepted
Dissemination of information	35	58	13	6	8	120	466	3.9	Accepted
Members training	62	30	20	8	-	120	567	4.2	Accepted
Clusster mean								4.0	

Key: n = 120, criterion mean 2.5, if x is below 2.5, it is considered rejected. If x is 2.5 and above, it is considered Accepted.

Research Question 2:
What are the ways by which government subsidies improves agricultural cooperative societies in Enugu North Local Government Area?

Mean Rating of Responses of Respondents on ways by which government subsidies improves agricultural cooperative societies in Enugu North Local Government Area

S/N	ITEMS	SA (5point)	A (4Point)	D (3Point)	SD (2point)	U (1Point)	N	FX	$\overline{X}$	Decision
1	Improves agricultural outputs	59	20	28	10	3	120	482	4.0	Accepted
2	Provision of adequate funds	11	12	30	40	27	120	300	2.5	Accepted
3	Enhancement of farmers skills	18	40	41	12	9	120	406	3.4	Accepted
4	promotion of agricultural outputs	23	3	37	56	1	120	350	2.9	Accepted
	Cluster mean								**3.2**	**Accepted**

Key: n = 120, criterion mean 2.5. If X is below 2.5 it is considered rejected. If X is 2.5 and above it is considered accepted

Table above shows the mean mark calculated from the result of the response of the respondents. All the items were accepted since they meet above the mean score of 2.5. Thus, the total items with 3.2 cluster mean indicate that government subsidies improves agricultural cooperative societies in Enugu North Local Government Area.

Research Question 3:

To what extent does infrastructural facility such as accessible road enhances agricultural cooperative societies in Enugu North Local Government Area?

Mean Rating of Responses of Respondents on the extent of infrastructural facility such as accessible road enhances agricultural cooperative societies in Enugu North Local Government Area.

S/N	ITEMS	SA (5point)	A (4Point)	D (3Point)	SD (2point)	U (1Point)	N	FX	$\overline{X}$	Decision
5	Accessible roads enables farmers to transport their farm outputs from farm to the urban centers	19	31	24	10	36	120	347	2.9	Accepted
6	Accessible roads creates more market for agricultural cooperatives	23	11	30	6	50	120	311	2.6	Accepted
7	Agricultural cooperatives benefits from extension services due to accessible road	8	15	25	40	32	120	287	2.4	Rejected
8	Agricultural cooperatives enjoys speed in transportation of produces as a result of accessible roads	25	21	42	22	10	120	389	3.2	Accepted
	Cluster mean								**2.8**	**Accepted**

Key: n = 120, criterion mean 2.5. If x is below 2.5 it is considered rejected. If x is 2.5 and above it is considered accepted.

Table above shows the mean mark calculated from the result of the response of the respondents. Only one item (7) was rejected since it did not have above the mean score of 2.5 but items 5, 6, and 8 were accepted. Thus, infrastructural facility such as accessible road enhances agricultural cooperative societies in Enugu North Local Government Area

Research Question 4
What are the incentives provided by the government to the Agricultural cooperative societies in Enugu North Local Government Area?

Mean Rating of Responses of Respondents on the incentives provided by the government to the Agricultural cooperative societies in Enugu North Local Government Area.

S/N	TEMS	SA (5point)	A (4Point)	D (3Point)	SD (2point)	U (1Point)	N	FX	X̄	Decision
9	Government provides technical assistance to members of agricultural cooperative societies	22	3	9	55	31	120	290	2.4	Rejected
10	Financial assistance are provided by government to agricultural cooperative societies	38	44	15	6	17	120	439	3.6	Accepted
11	Cooperative societies gets tax cuts from government as a form of incentives	9	12	49	27	23	120	317	2.6	Accepted
12	Government supervises the activities of agricultural cooperative societies	25	21	42	22	10	120	389	3.2	Accepted
	Cluster mean								2.9	Accepted

Key: n = 120, criterion mean 2.5. If x is below 2.5 it is considered rejected. If x is 2.5 and above it is considered accepted.

Table above shows the mean mark calculated from the result of the response of the respondents. Only one item (9) was rejected since it did not have above the mean score of 2.5 but the other items e.g. 10, 11 and 12 are accepted because they meet the mean above 2.5. Hence, there are incentives provided by the government to the Agricultural cooperative societies in Enugu North Local Government Area

Test of Hypotheses
Hypothesis One:
H_0: Improvement of skills through training could not enhance the activities of cooperative societies in Enugu North Local Government Area.

H_0: Improvement of skills through training could enhance the activities of cooperative societies in Enugu North Local Government Area.

Summary of t-test analysis on the mean responses of respondents on the significant of how improvement of skills through training could enhance the activities of cooperative societies in Enugu North Local Government Area.

S/N	Group	N	X̄	SD	DF	Sign Taled	Decision
1.	Members	120	4.0	2.01	8	0.000	S

The mean difference is significant at 0.05 level.

Table above, represented the T-test analysis of the mean rating between the members of the selected Agricultural cooperative societies on the significant of how improvement of skills through training couldenhance the activities of cooperative societies in Enugu North Local Government Area. From the above, it can be observed that the calculated T-val at 3.18 degree of freedom and 0.05 level of significance is 0.000. since the calculated T-val of 0.000 is less than 0.05, the null hypothesis is rejected. Therefore, the improvements of skills through training could enhance the activities of cooperative societiesin Enugu North Local Government Area.

Hypothesis Two:
There is no significant way by which government subsidies enhanced agricultural cooperative societies in Enugu North Local Government Area.

H$_1$:   There is significant way by which infrastructural improved agricultural cooperative societies in Enugu North Local Government Area.

Summary of t-test analysis on the mean responses of respondents on the significant of way by which government subsidies enhanced agricultural cooperative societies in Enugu North Local Government Area

S/N	Group	N	X	SD	Df	t-value	Sign (2 tailed)	(2Decisions
1	Members	120	3.01	0.49				
					4	-2.98	0.00	S

The mean difference is significant at the 0.05 level

Table above presents the t-test analysis of the mean rating between the members of the selected agricultural cooperative societies on the significant way by which government subsidies enhanced agricultural cooperative societies in Enugu North Local Government Area. From the above, it can be observed that the calculated t-val at -2.98 degree of freedom and 0.05 level of significance is 0.000. Since the calculated t-val of 0.000 is less than 0.05, the null hypothesis is rejected. Therefore, there is significant way by which infrastructural improved agricultural cooperative societies in Enugu North Local Government Area.

Hypothesis Three:
H$_0$: The incentives provided by the government do not have significant relationship with the Agricultural cooperative societies in Enugu North Local Government Area.

H$_1$: The incentives provided by the government have significant relationship with the Agricultural cooperative societies in Enugu North Local Government Area.

Table: Summary of t-test analysis on the mean responses of respondents on the significant of the incentives provided by the government to the Agricultural cooperative societies in Enugu North Local Government Area

S/N	Group	N	X	SD	Df	t-value	Sign (2 tailed)	(2Decisions
1	Members	120	2.99	0.55				
					4	-2.98	0.003	S

The mean difference is significant at the 0.05 level

Table above presents the t-test analysis of the mean rating between the members of the selected agricultural cooperative societies on the significant of the incentives provided by the government to the Agricultural cooperative societies in Enugu North Local Government Area. From the above, it can be observed that the calculated t-val at -2.98 degree of freedom and 0.05 level of significance is 0.003. Since the calculated t-val of 0.003 is less than 0.05, the null hypothesis is rejected. Therefore, the incentives provided by the government have significant relationship with the Agricultural cooperative societies in Enugu North Local Government Area.

CONCLUSION

Cooperatives are business owned and controlled by the people who use them and it is differ from other business because their member owned and operate for the benefit of members rather than making profits for the investors. As such cooperatives were organize on the basis of benefiting members in the following aspects which include improve bargaining power, improve income level, alleviate poverty, reduce cost, acquisition of skills, obtain products or services otherwise unavailable, expand new and existing marketing opportunities as well as improve product or service quality. Hence, from the findings it can be deduced that while cooperatives have the potential to impact on agricultural

development, they can equally be a source of voice and representatives of the poor masses. It is believed that cooperatives can indeed be the engine of economic growth and development.

RECOMMENDATIONS

From the results of this study, the following recommendations are made;

1. There is growing need for enhancing members' technical skills and regular training in cooperative knowledge to help them gain a better understanding of the cooperative's function. This will improve the quality of member's participation and steer the cooperatives toward success. A sustainable institution like farmers' cooperatives must be given greater financial and policy importance for the future.

2. There should be equitable distribution of government of subsidies among cooperative societies in Enugu Local Government Area.

3. Government at the three levels and all stake holders should endeavour to assist cooperatives because of their multiplier effects on poverty reduction, food security, job and wealth creation.

4. The project that needs financial assistance must be inspected before its final appraisal and evaluation. Central banks should ensure that enough funds are made available to the cooperative societies.

5. Although the cooperatives' are intended to be autonomous organizations, stakeholders must support them with administrative and marketing ideas and technicalities, which are beyond their capabilities. Once this is in place, government can begin to gradually withdraw support to the point where they can be self-sustaining.

6. Also, any policy geared towards improving loan repayment capacity, capital base and increasing the managerial ability of the cooperatives will go a long way to increase the approval rate to 100%.

7. Cooperatives should employ full-time employees and a properly co-coordinated training programme drawn up for them.

8. Adequate capital must be made available to cooperatives and possibly on soft terms at least for some few years.

9. Finally, there must be close working relationship between agricultural development agencies and cooperatives

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