



**INSTITUTE OF CO-OPERATIVE
PROFESSIONALS OF NIGERIA
(ICOPRON)**



THEME:
**SUSTAINABLE COOPERATIVE
MANAGEMENT AND PRACTICE:
PIVOTS FOR NATIONAL ECONOMIC
GROWTH AND DEVELOPMENT**

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**INSTITUTE OF CO-OPERATIVE
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(ICOPRON)**

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COOPERATIVE PRACTICES PIVOTAL FOR SUSTAINABLE ECONOMIC DEVELOPMENT IN NIGERIA: DRIVERS AND IMPLICATIONS

Being Lead Paper Presented

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with the theme

Sustainable Cooperative Management and Practices: A Pivot for National Economic Growth and Development

1. Introduction

I feel greatly honoured today to be the one to deliver the lead paper in this year's ICOPRON national conference. I thank the organizers of the conference for finding me worthy to present the lead paper from the raw cooperative sector point of view. Having said that, I promise to be as classic as possible, and appeal for your understanding when I begin to call out those misusing our sectorial opportunities or even suggest radical changes to the way the cooperative sector is run today.

My presentation, titled Cooperative Practices Pivotal for Sustainable Economic Development in Nigeria: Drivers and Implications is guided by the overall theme of the conference. It is broken into 5 sections: an introduction, a validation of the cooperative sector, impactful cooperative practices, nuggets of the subthemes to kickstart discussions and conclusion.

Considering the congruency between the cooperative ideals and the recently declared

economic objectives of the present administration, namely; food security, poverty eradication, growth, job creation, access to capital, inclusion, rule of law and fighting corruption, you will agree with me that the theme of this conference is indeed apt. These are pro-poor objectives and they speak directly to the agenda of the cooperative sector.

For many years, governments have severally made pronouncements concerning these goals without actually backing them up with actions that recognize the cooperative sector. There are usually no direct roles introduced for the cooperative professional for use to actualize these objectives. This is now an opportunity for cooperative professionals to key into the economic development agenda of the federal government by either thinking out programmes to be used to facilitate these objectives or by positioning themselves to be used in actualizing them either through suggestions on appropriate policies, programmes and practices or through advocacy.

2. The Potentials of the Cooperative Sector in the Economy:

The cooperative sector is an important sector of the world economy with very high potentials, backed up by evidences, for employment generation, agricultural development and food security, financial inclusion and poverty reduction, gender equity and social inclusion, women and youth development, etc. However, these potentials have remained largely untapped in developing countries due to the misunderstanding of the intrinsic objectives of cooperation and the absence of cooperative friendly regimes over the years which has led to its dwindling performance in Nigeria. As a subset of the larger economy, the cooperative sector works towards the development and welfare of the citizens by contributing to the economic growth and development of the country.

This, they can achieve by promoting the two most important areas of rural economic intervention in Nigeria namely finance and marketing to the excluded population like rural dwellers, the poor, women, illiterates and resettled persons (Okoreaffia, 2017). Formal financial institutions will never include these persons adequately into the financial sector. Several attempts by governments and non-governmental organisations to reverse this situation have been cosmetic, unsustainable and unsuccessful.

When cooperatives help to create access to capital, both in the rural and urban areas, through members' pooled resources or on-lending capital, the funds are invested in the production of goods and services that directly affect the lives, businesses, skills, homes and endeavours of members, giving them a huge socio-economic skip. This is usually in terms of starting a new business, funding the expansion of an existing business, diversifying into other areas, etc.

It is also used in training members and their dependents on new skills and ways of doing the same business but for higher productivity and income or at lower cost. These investments lead

to the provision and increase in employment of both human and material resources. It also leads to general increase in productivity and income to the primary producers - these poor members - with the known economic consequence that as productivity increases, prices will start coming down thereby reducing inflation.

While these cooperatives intermediate for their members for financial inclusion, they also teach them the benefits of saving by recommending and providing convenient savings facilities in the process. These savings facilities, which on their own are investments, are secured and promote credit-worthiness.

Sometime in the past, in recognition of this financial need, we had 3 cooperative banks in Nigeria. The Cooperative Bank Ltd with headquarters at Ibadan; the Co-operative Bank of Eastern Nigeria later renamed Cooperative and Commerce Bank Ltd (CCB) with the headquarters at Enugu and the Cooperative Development Bank Ltd with headquarters at Uyo. They tackled the finance need of the poor members through on-lending via the Co-operative movement. When the capitalisation of each of the banks fell short of the Central Bank of Nigeria's requirement, they, unfortunately did not remember to amalgamate as provided for in Section 52 of the Cooperative Act. Since the launch of the Cooperative Development Policy of Nigeria (2002) in 2004, the establishment of the Cooperative Development Fund proposed in that policy has not been looked at. Is it because it will benefit the poor? And as usual government is not interested enough?

Cooperatives have also embraced project insurance for co-operative investments as well as micro health insurance for members and their dependents.

They have also gone into agricultural development where new agricultural practices are introduced for adoption and the necessary machinery and technology transferred to members with the cooperative acting as an

extension service delivery organ.

On the other hand, marketing cooperatives are considered one of the most important types of cooperatives for developing countries. Where they are properly set up, they facilitate both the financial and productive sectors of cooperatives. Marketing cooperatives provide market assurance to the primary producers, through price stability, glut season purchases, processing and storage of members produce, etc. In the past, they operated as marketing boards or commodity boards or produce boards with the active collaboration of governments, who then, recognised their immeasurable roles in promoting and supporting the economy of the poor. Members of the cooperatives benefitted through price stability and purchase of excess produce especially during periods of bountiful harvest, glut and low prices. This practice ensured that primary producers remained in business year in year out. These are theories that cannot be disputed.

3. Major Cooperative Practices that Impact on Cooperative Management.

The major cooperative practices that distinguish cooperatives from other forms of business organisations are in respect of voting, distribution of surpluses, member promotion objective instead of profit maximisation, double identity of the members and the dual nature of the cooperative, having a management committee and the need for a council of inspection or scrutinizers as well as the powers of the Director and his regulatory functions.

3a. Voting: Voting during the election of officers and in decision- making in primary cooperatives require each member to cast one vote. This is what makes cooperatives democratic. Many people have suggested graduated voting to reflect the share capital contributions of members but that is not yet widely accepted especially in developing countries. Even where it is practiced, it is only in group steps and not absolutely based on share

capital. However, voting as we have it here has its downside in relationships especially when it is not secret. Members who lose during voting may become withdrawn psychologically and the cooperative may lose their earnest contributions. Managers must find ways of making members who lose during voting not to lose their self-esteem and also find ways of integrating them socially. The directors of cooperatives and all their representatives who usually supervise cooperative elections should ensure this.

3b. Distribution of surpluses: During distribution of surpluses, cooperatives distribute them based on patronage. However, we have been severally confronted with complaints of the difficulty in its calculation and lack of relevant data. This does not call for the abandoning of one of the basic characteristics of cooperatives. Instead, it calls for the manager to introduce the necessary books and records needed to have all relevant data for its calculation as this, in its own, encourages members' patronage. The Co-operative inspectors, auditors and directors of cooperatives should insist on this, otherwise you will have a situation where Peter is robbed to pay Paul.

3c. Member promotion: Cooperatives, though business enterprises are also associations of persons which conduct their affairs democratically, hence they are referred to as schools of democracy, where members learn the democratic ethos. They are set up to promote the businesses and households of the members. There must be a joint cooperative business enterprise which has the role of working for the members' businesses. The double role of the member insists that he is also a customer. With a cooperative business enterprise and assured member-customers, the co-operative will be viable and do well. Cooperatives existing continuously without viable businesses should be shut down as they provide negative examples

for the sector. The cooperative inspectors, auditors and directors of cooperatives should also ensure this during their routine inspections or while processing the annual accounts and reports from the societies.

3d. Management Committee: Large cooperatives have boards of directors who employ specific management professionals just like other well-established businesses. However, most cooperatives are small in size and therefore merge the two organs (board of directors and management) into what they refer to as the management committee. While the board is expected to supervise management, there is no organ to supervise the management committee. With a docile membership and the wrong management committee, it is easy to wreck the cooperative under this situation. That is where it is necessary to have the council of inspection also called the scrutinizers in every cooperative that has a management committee. This will provide the necessary checks and balances needed to keep the management in check. The directors of cooperatives should promote and enforce this especially where we no longer have cooperative professional field staff living within the communities where these cooperatives operate and providing effective supervision in the process.

Furthermore, many elected management committee members overstay their tenure and nothing happens. If it is made clear that once an elected officer exhausts his or her tenure, he or she will become *functus officio*, they will ensure that elections are held before the end of their tenure. There should be a legal pronouncement on this by the Minister and Commissioners responsible for cooperative matters in line with Section 56 (1) and (2)g of the Cooperative Act.

3e. Directors of Cooperative: The Classical British Indian Pattern of Cooperation which is the initial cooperative policy used in introducing cooperatives into developing countries gave the then Registrar of Cooperative Societies (as he was called) the powers of life

and death over cooperatives. The Director's roles today are still so very important that the occupant of that position needs to attain the same qualifications recommended by that policy: an all-knowing- cooperative-expert (versatile in law, excellent in accounting, sound in administration and high in discipline). Many directors today don't fit into this mold and therefore do not understand their responsibilities, or the weight of it. That is why a Director will register a cooperative without knowing where it is located. That is why a primary Cooperative will apply for the amendment of its bylaws to provide for a tenure of 5 years for elected committee members and the director will approve, and thereafter attempt to justify it during crises by saying that cooperatives are democratic organisations that can decide how they want to operate. That is why a Director can audit a cooperative from 2020-2022 and indict a former officer who served from 2013-2015 without looking at the books and records of that era. That is why a Director can say he is helpless when a cooperative refuses to call a meeting for one year or the committee refuses to retire from office after it is long due, despite agitations from the other members. It is as serious as that. The directors are the pillars of the sector and must be worth that onions. I challenge ICOPRON to conduct an evaluation of the quality of the state directors of cooperatives throughout the country and analyse the outcome in their next EXCO meeting. You may observe why some states are not doing well in cooperatives, as one cannot give what he does not have.

Nonetheless, I wish to very specially congratulate those Directors who have demonstrated purposeful leadership, taking strong and correct decisions when necessary, some even in the face of threats and intimidation. I also salute those who attend conferences, workshops and refresher courses regularly to increase their knowledge and abilities.

3f. The Regulatory Instruments: Again, we need to look at the regulatory instruments available in the sector like the laws, audit and inspection reports, directors' memo and circulars, etc: The Cooperative Act, the Cooperative Regulations, and the Societies' Byelaws need to be reviewed urgently to bring them in tandem with current business reality. Even when we have difficulty in reviewing the Act, what of the Regulations and the Model Byelaws? Those aspects that the Minister and Commissioners have the latitude to review should be updated for greater effectiveness. Laws must have sanctions and prohibitions otherwise they become mere novels. The present Cooperative Act doesn't have enough sanctions to compel obedience except where the judge is cooperative friendly. A standing cooperative tribunal may be considered as a viable option or solution.

4. Nuggets on the Sub-themes:

In this conference, participants will be looking at the general theme and make their contributions through the prism of the different sub- themes. I am going to briefly talk on the sub-themes in a way that will provoke genuine analyses during the group discussions. There are six sub-themes, namely:

4a. Sustainable agricultural/food production in Nigeria: Developing the agricultural cooperative for the task ahead.

Majority of farmers in Nigeria are poor and they live in the rural areas. You cannot say that the rural dwellers are poor and need help and when trying to develop policies to help them you use their poverty to exclude them or their representatives from the discussion.

It means that you never really intended to help them. I have followed many of the federal agricultural programmes of subsequent administrations in Nigeria and have discovered that majority of them are not designed for the benefit of the farmer in such a way as to

guarantee his return on investment or self-employment in that sector. Rather, they are designed to achieve lower prices of food stuff and food security which are primarily government objectives and incongruent with the farmers' goals. Government objectives in agriculture therefore discourage sustainable employment in the agricultural sector. Whenever there is accelerated and increased food production without price guarantee, the following year will register a reduction of production and high prices.

An effective government must introduce policies to stem this constant variation. That is where the commodity boards recently announced by this administration come in. The idea must be translated into action immediately. With minimum prices guaranteed by the commodity boards through agricultural cooperatives, the farmers, who are the primary producers can sustainably remain in business. Cooperative professionals, especially those who majored in agricultural cooperatives, should propose agricultural programmes that can achieve both food security which is largely government objectives as well as agricultural profitability which is the farmers' objective simultaneously. I have published the details of the Modified Production-Promotion Cooperative model which is a cooperative model meant to promote the production of any agricultural produce with maximum farmers high yield and profit (Okoreaffia, 2022). There is also the new concept of agro-proxy farming which is digital platform which connects farm investors with real farmers. Examples include Farmcrowdy, Thrive Agric and Growisel (Businessday, 2018). This is like a passive investor farming set up farming companies that will announce the production prices of specific produce from the beginning and members of the public are encouraged to buy into it, in product share or in units of production. At the harvesting season, they will go to the farm store and carry their produce or request the farming company to

sell it for them at an advertised price and give them the money less any agreed handling charges.

Agriculture will remain the main stay for ensuring food and nutrition, food security, employment generation and poverty alleviation in Nigeria. It is important therefore to make farming a sustainable employment opportunity and not just for food security.

From the different suggestions to be canvassed here today by paper presenters on this sub-theme, a workable agricultural programme that will satisfy both government objectives as well as the farmers objectives will be recommended by the conference to relevant stakeholders as part of the communique to be released.

4b. Gender strategy for sustainable cooperative growth and wealth creation.

The issue of gender is at the heart of the cultures of Nigeria. While not attempting to spearhead undue changes in our cultures, some of which are considered sacred, cooperatives can easily embrace and pursue those simple policies that can mainstream gender into greater fairness in participation and accomplishment. We, as educated persons, can start by expressing gender equality in our immediate families, then in our larger families and neighbourhoods and then in the cooperative groups where we belong. Let us intentionally talk about it in the governance of our cooperative. Let us encourage financial inclusion programmes and support women-owned businesses. Let us also support organisations that promote gender equality.

The national strategy for promoting gender equality and women's empowerment as outlined in the Nigerian Economic Transformation Blueprint is to systematic mainstream gender into all policies and programmes in Nigeria through the incorporation of the principles of the UN convention on the elimination of gender discrimination.

Strategic gender-needs are what women or men

require in order to improve their position or status in regard to each other by placing them in greater control of themselves instead of limiting them to the restrictions imposed by socially defined roles (EIGE, 2023).

The ILO (2015) laid the foundation for action towards gender equality in all aspects of economic, social, cultural and political life. Twenty years later, the ILO and the ICA joined together to assess how the cooperative movement is impacting progress towards women's empowerment and gender equality.

Quoting Kofamata (2018) Edegbum (2023), asserted that there is no clear effort to ensure the concrete development of women's cooperative in Nigeria, and posited that investment in cooperatives is vital to the growth, sustainability and development of the country's economy. He lamented that though Nigerian women constitute more than 50% of the total population of Nigeria, they own less than 10% of the country's resources; and that only 13% of the agricultural land ownership is held by women despite constituting the majority labour force in the sector. These statistics call for affirmative action by cooperative professionals in order to engage women in productive enterprises through cooperatives.

In terms of direct effects, cooperatives create employment opportunities by facilitating women's access to business capital and market places. By offering financial, legal and marketing services specifically tailored for women, cooperatives enable women to start and grow their own businesses.

Cooperatives inherently provide structures that promote resource pools, which women use to produce and market their goods and services. Women also gain collective bargaining power in cooperatives through which they negotiate with external power centres and gain access to resources necessary for work. In summary, it is agreed that women's participation in cooperatives improves women's income and livelihoods.

Following from the above, we should encourage the strengthening of the Nigerian Women Cooperative Federation Alliance (NWCFA) and the establishment of its state chapters to pursue their objectives. They are relevant in the economic agenda of the present administration as well as in pursuing the Micro, Small and Medium Enterprise Development Fund for Women Owned Enterprises.

ICOPRON at the end of this conference can set up a women programme committee to oversee that on our behalf.

4c. Building Cooperative Professionalism for the Attainment of Code of Ethical Standard Practices

According to Herrity (2023), a professional code of ethics offers a set of guidelines which organizations can use to make good decisions in the workplace. It allows one to set a baseline expectation for what is socially acceptable and how to approach problems. A code of ethics can help professionals practice honestly and with integrity and help create a healthier work environment. There are known ethical standards of professionalism in every organised field. These include Integrity, Accountability, Transparency, Honesty, Objectives, Obedience to the law, etc. How do we ensure the obedience of these ethical standards in cooperative professionalism? I recall a Cooperative Officer once seconded to a tertiary cooperative who was known for asserting that if you embezzle cooperative money, you will not go to prison. Instead, they will send you back to the Ministry. Does that reflect the ethical standard of our profession?

The American Bar Association has model rules of professional conduct which is a professional code of ethics that exists independent of their employment.

The American Medical Association also has the universal code of conduct regulating medical practice irrespective of who, or where, the doctor is working.

Financial advisers are legally bound by a code of ethics known as a fiduciary duty which requires them to report incidents and act in a particular way when necessary. Professional teachers also have a universal code of ethics that is designated to protect the rights of all students requiring them to show impartiality, integrity and ethical behaviour in the classroom and in their conduct with parents and colleagues. These ethics carry sanctions with them on the event of default that can forbid the professional from practicing.

What are the codes of ethics of the cooperative profession in Nigerian?

In a related vein, the training of young cooperative professionals should not miss our focus. In the spirit of catching them young, we must be concerned about the preparation of the new professional both in learning and in character. The curricula used for cooperative professional training in universities and polytechnics in Nigeria need urgent review. The last attempt made in respect of the polytechnic curriculum for the department of Cooperative Economics and Management by the National Board for Technical Education (NBTE) took place at Enugu in 2018. Although I participated as a resource person, at the end of the exercise, I left the venue dissatisfied. This was because we went there unprepared. We arrived as individual experts and wasted our time arguing with each other from our different points of view and for whatever varying interests. NBTE didn't have all the time to digest that, so they ruled each time they became fed up. At the end, everybody agreed that the outcome could have been better. Luckily, academic curricula are proposed to be reviewed every five years which makes it due for the CEM curriculum to be reviewed now.

Let it be clear today that any curriculum which provides for training a graduate who will come out with the hope of working for government is dead on arrival. We cannot be graduating more than 2,000 cooperative graduates annually today from the different tertiary institutions in

the country and expect them to be absorbed by governments.

The modern process of curriculum drafting requires that you start from the end and get back to the beginning. So, you need to find answers to the following questions: What do you want this graduate to do for a living? Who would they work for? What are the skills-sets they need to work independently or for those people for whom they are specifically being trained? Who else will need such knowledge, skills and services? Who will be willing to pay them and for what services? Can they be trained to come together and form workers' cooperatives? What else are these graduates going to qualify to do? And many more. The present curriculum does not attempt these questions satisfactorily.

With the answers to these questions in mind, a CEM curriculum that will train graduates that are sure of one form of employment or the other tomorrow can be designed. This may require an adjustment of the name of the course (eg Cooperative Economics and Business Management (CEBM), Cooperative Economics and Entrepreneurship Management (CEEM), etc). Many of our graduates feel so bitterly excluded in the employment market and in further studies especially when forms are completed online. An attempt to get reports from our diplomats have confirmed this severally, Something has to be done, and fast.

It is better for ICOPRON to start talking to curriculum development experts for a proper cooperative professional training curriculum to be designed early so that as cooperative experts are invited for the curriculum workshop, all the cooperative professionals there will speak towards that same direction in unison.

4d. Revamping cooperative legislation to reflect current trends. Wherever there is a human society there should be law. This helps to regulate relationships, create duties and privileges, rights and responsibilities as well as prohibitions and sanctions. The Nigerian

cooperative sector has had three major laws: The Colonial Nigerian Cooperative Societies Ordinance of 1935 with the Regulations of 1936; the regional cooperative laws (the Western Nigeria Cooperative Societies Law of 1953, the Eastern Nigeria Cooperative Societies Law of 1956 and the Northern Nigeria Cooperative Societies Law also of 1956); and the Nigerian Cooperative Societies Decree of 1993 now renamed the Nigerian Cooperative Societies Act of 2004 which is presently in force today.

This law, actually the outcome of the committee headed by Mr Caxton Idowu in 1978 cannot be referred to as a forward-looking development law. It does not and cannot promote the development of a feasible cooperative sector. Two foremost cooperative experts in Nigeria, Prof S.C. Chukwu and Prof S. Y. Berko in their earlier review of that law declared that the Nigerian Cooperative Societies Decree of 1993 (now the Nigerian Cooperative Societies Act of 2004) became obsolete the very day it was promulgated into law. Many other renowned cooperative professionals both in Nigeria and abroad agree with them and have also declared same. Being so, it means that for about 30 years, we have been administering expired drugs to these children and hoping that they will survive. What a tragedy.

Worse still, is that throughout these periods many states have not promulgated the Cooperative Regulation, the subsidiary legislation needed to implement the principal legislation, as provided in Section 56 of the Cooperative Act. I am not even sure of the existence of one at the federal level.

There have been several attempts to amend the cooperative law in Nigeria but the process is so cumbersome and money gulping that it has become seemingly impossible to achieve. Even the amendments presently proposed are not widely known by cooperative professionals. I have previously recommended that ICOPRON,

being a body of cooperative experts from different walks of the cooperative profession, including staff of the federal and states' departments of cooperatives (the regulators); officials of the Cooperative Federation of Nigeria and state federations (the operators); lecturers from cooperative departments of universities, polytechnics and monotechnics (the facilitators); officials of non-governmental officers working on and for cooperatives (the promoters); independent cooperative practitioners (the self-proclaimed consultants); students of cooperative departments of tertiary institutions (the interns) and journalists who follow and report issues concerning cooperatives (the broadcasters) is in the best position to coordinate the review of the Cooperative Act and propose an all-round, forward-looking development law that can support a self-sustaining cooperative sector.

A new cooperative law in 2023 must recognize the cooperative professional body and mandate it with the role of sanitizing the profession. It must make provisions that will create private sector jobs in the sector and empower certain ranks of professionals with certain legal responsibilities, whether in public service or as consultants, and prohibit non holders of such ranks from carrying them out. Such rank-holders must pay their annual fees to ICOPRON to operate. ICOPRON must always interface with the federal and states' directors of cooperatives on a statutory platform to be provided for these.

Consequently, ICOPRON must have a functional committee on cooperative practice made up of ICOPRON officials, representatives of the office of the Federal and State Directors of cooperative as well as representatives of the Cooperative Federation of Nigeria (CFN). Their duty will be to provide and continuously update the sector with cooperative practices that are germane for the sector's professional progress and development. I expect the directors of cooperatives to understand the relevance of this

innovation and accommodate it. What we have now is certainly not working and we must have the courage to do something positive about it.

As we discuss how to overhaul the Nigerian cooperative legislation to bring it up-to-speed with current realities, we should also look at what other countries are doing and the trend of their co-operative laws. We need to consider the Cooperatives and Common Initiative Group idea advocated by some countries where the cooperative law covers all these presently unregulated rural and urban financial rings which are actually quasi-cooperatives, operating with some sort of cooperative ideology. We also have to consider OHADA which is a common cooperative law for Africa already in use by the French speaking African countries. This is intended to make cooperative professionalism a more global one.

I suggest that ICOPRON should set up a Cooperative Act Review Committee as soon as possible that will factor in these issues. The effort we have made in trying to promulgate the ICOPRON Act may also be what we need to promulgate a new National Cooperative Act with the ICOPRON and its Articles as part of its subsidiary legislation.

4e. Digitalization of cooperative accounting for sustainability and growth.

Accounting is the second most important skill of the cooperative professional, after knowledge of the law. It is necessary for accountability as well as transparency. Delegated authority needs it to be able to report effectively to the principal.

Considering the high number of members and the high volume of activities in many cooperatives, simple book-keeping and manual postings of ledger transactions is no longer adequate for promptness and accuracy. There is therefore the need for the introduction of digital applications in the accounts of cooperatives. Anassaya (2022) has proposed the smart cooperative idea which is a cooperative that aims to apply information and communication technology (ICT) to provide better services and

increase management efficiency to meet organisational goals through the combination of ICT tech and business.

There are also accounting apps that are based on excel with loops that ensure that once you collect data of income and expenditure, it automatically prepares the ledger and extracts the trial balance for you. This will make it simple for cooperative managers to prepare their periodic statement of accounts and reports. There are also other apps that are being marketed by tech experts. ICOPRON can discuss with some of them, study the apps and formally adopt one for the cooperatives in Nigeria at a generous discount and consideration.

4f. Women and youths in the nation's sustainable economic growth through cooperatives.

According to Amusan (2023) you cannot dream of achieving SDGs 1 and 2 which talks of poverty alleviation and food security without SDG 5 which talks of gender equality, ending all discrimination against women and girls. The UN believes that empowering women and girls helps economic growth and development and therefore crucial for a sustainable future.

Also, it has been variously said that the youths are the leaders of tomorrow. What it means is that we need to prepare the youths with the relevant skills and leadership trainings they need to be able to lead well tomorrow. The cooperative sector exposes its members to these leadership trainings and opportunities but how many youths are members of cooperatives that would benefit from these opportunities.

It is important that we encourage the youths to join cooperatives. Apart from the future leadership roles they have to prepare for, cooperatives teach the virtues of hard work, honesty and caring for others. They help to moderate the expectations of young people and even raise their consciousness about their environment.

5. Conclusion

The cooperative movement is the only economic organization of the active poor where they have gathered for self and mutual help. There is no other formal or semiformal organisation in the country which has as many poor and rural members as the cooperative movement. The minimum a listening government can do at this stage is to recognize this and give its poor citizens a helping hand through access to credit and other production resources, protect them through price guarantee and help them sustain production by re-establishing of the produce, commodity or marketing boards. Any government which sincerely wants to reach the rural areas or the poor can achieve it more sustainably by using the cooperative path. Economically speaking, for programmes to be sustainable, they should not be given free, but qualified. Policies targeted at the poor, and the not so poor, should adopt the cooperative strategy to deepen government reach. I believe that governments that bailed out banks, the textile sector, transport sector, insurance sector, power sector, oil sector, manufacturing sector, forex sector, distressed states, etc should be able to bail out the poor of this country through their economic group -the cooperatives.

Distinguished ladies and gentlemen, all these are mere nuggets. I am sure that the different paper presenters have conducted deeper researches into these areas and will excite us more during their presentations. As we deliberate and spotlight the role of the cooperative professionals in actualizing sustainable cooperative practices for national economic development in this strategic conference, let the stakeholders collectively resolve to work together as policy makers, as development practitioners, as academics and researchers, as captains of industries and most importantly as concerned, cooperative friendly citizens in support of the resolutions that will be reached as our collective agenda moving forward. According to USDA (1997),

cooperative management requires keeping members informed about policies, operating practices and financial requirements; and pointing out their responsibilities for making the cooperative successful. That is part of why we are here today. The cooperative sector must be strengthened to salvage the economy of Nigeria and the cooperative professionals sincerely have a frontline role.

Thank you all for listening. God bless.

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GENDER MAINSTREAMING IN COOPERATIVES FOR SUSTAINABLE GROWTH AND WEALTH CREATION

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Introduction

The existence of cooperatives serves as a reminder to the global society that it is indeed feasible to simultaneously pursue economic sustainability and social accountability (Kimoon, 2013). The cooperative model represents an optimal framework for fostering teamwork and empowering individuals within a society. It aligns with the well-known adage that emphasises the need for collaboration: "To go fast, walk alone; to go far, work together." The cooperative model is widely seen as a valuable asset to nations, states, and societies, as it operates on the principle of achieving progress via collective action. Cooperatives are capable of generating significance through real-life encounters, thereby facilitating equitable opportunities for both men and women to derive maximum benefits from organisational operations through active participation.

Unevenness and discrimination may vary from place to place, however, the disparity between women and men is clear. Despite Africa's strong growth- an average of 5% a year, economic growth has not inevitably translated into increased well-being for everyone. In Africa, inequalities between women and men are among the greatest in the world. African women and girls are among the world's poorest and have the highest rates of illiteracy which negatively affects their productivity and results in large disparities in

income between women and men. In the field of Agriculture, where women constitute a significant majority, it has been shown that women's productivity is 30% lower than that of men. This disparity can be attributed to the limited access that women have to crucial inputs necessary for their agricultural activities. According to the African Development Bank Group (ADBG, 2019), Africa's ability to sustain its growth and achieve its development goals hinges on its substantial investment in gender equality. The notion posits that the attainment of inclusive growth and social cohesiveness is likely to result in the establishment of peaceful, stable, and dynamic societies. Consequently, Gender mainstreaming become essential for securing human rights and social justice for women as well as men. It is also increasingly recognised that incorporating gender perspectives in different areas of cooperative development ensures the effective achievement of economic and social goals.

Gender mainstreaming encompasses both the implementation of policies aimed at eliminating gender disparities in society and the internal practises of an organisation (Hameed & Shunkki, 2019). The process of mainstreaming can bring to light the necessity for modifications in objectives, strategies, and implementation methods in order to facilitate the equal involvement, influence, and benefits of both genders in cooperative development endeavours. This

could potentially result in modifications to cooperative structures, procedures, and cultures in order to establish an environment that fosters cooperation and facilitates the advancement of gender equality. Gender equality pertains to the equitable distribution and availability of resources and services for both women and men, as well as girls and boys (United Nations [UN], 2002). Mainstreaming should not be regarded as an ultimate objective. The objective is not to include a "women's aspect" into an established activity, or even to provide a "gender equality component." It encompasses a broader scope beyond the mere augmentation of female participation in cooperatives. The utilisation of gender analysis and gender evaluation can facilitate the process of gender mainstreaming.

Gender mainstreaming is the process of adopting a gender-inclusive perspective across different types of cooperative activities or projects. This can be through incorporating gender into cooperative leadership, including women in decision-making, prioritizing gender equality and shifts in cooperative culture (self-reliance, service to members - "our values are our culture"). Gender equality is both a development goal in itself and a precondition for the achievement of other development outcomes. It is both a matter of human rights and a matter of development or "smart economics" (ADBG, 2019). Gender equality can enhance economic growth and improve other development outcomes in three ways (i) increasing women's access to and control over resources can generate broad productivity gains (ii) improving women's and girls' status which improves many other development outcomes (health, nutrition, etc), and (iii) crucially, women's economic

gains benefit not only themselves but also next generation, magnifying the development outcome (ILO-ICA, 2015). Therefore, Gender Mainstreaming involves the examination, reorganization, improvement and evaluation of measures, legislations, and policies in cultural, societies, and economic domains of cooperatives, with the aim of incorporating gender equality in all policies. (Murphy, 2019).

Facts about Women

Gender is a challenge because of the fundamental differences and inequalities between women and men. But these differences manifest in different ways in countries and sectors especially in Africa with some broad patterns.

Women constitute slightly over 50 percent of the population in Africa.

In the field of agriculture, it has been observed that women are provided with a mere 7 percent of agricultural extension services. Additionally, they receive less than 10 percent of the credit that is made available to small-scale farmers, and their ownership of property stands at a mere 1 percent.

Women work under unfavourable conditions outside the household.

Women's representation is not guaranteed by democracy.

Specific needs and priorities of a community, are often defined without meaningful input from women.

Women are particularly vulnerable to poverty even in the household.

Women are systematically deprived of legal status and entitlements, as well as equal rights in other domains such as personal status, security, property ownership, inheritance, and work possibilities. This denial is

perpetuated by both legal provisions and societal norms.

The topic of discussion is the disparities within the domestic and unpaid sectors. Women bear the primary burden of responsibilities and duties associated with the care and nurture of the family.

Discriminatory attitudes against women are not only economic but rooted in gender stereotypes (Saifaddin, 2023, Sifa, 2016; UN, 2002. African's Human Inex Reports [AHIR] 2016, ICAAfrica, 2015).

Inequalities against Men

- Men experience shorter life expectancy when compared to men.
- Extra responsibilities are placed on

men due to the patriarchal system.

- Men bear disadvantages in terms of child custody in divorce cases.
- Men are not allowed paternity leave.
- Discrimination against men before the law, courts are harsher on men than women.
- Anticipation that men pay for the extravagant life of women.
- Societal pressure and expectations affect a man's health.
- Men are victims of domestic violence and sexual assault (Mittol Gender Discrimination Against Men UIA-the Encyclopedia of World Problems and World Potential).

Statistics of Gender Composition Federations in Nigeria

STATE	NAME IF COOPERATIVESOCIETY	MALE MEMBERS	FEMALE MEMBERS	TOTAL MEMBERS
Akwa Ibom	Cooperative Federation Akwa Ibom	5	2	7
Anambra StaIte	Divisional Cooperative Council (DCC)	20 chairman	1 female chairperson	21
Imo state	Imo State Cooperative Federation	11	2	13
“ “	CABSCICS Limited Kaduna	7	3	10
“ “	INEC Staff Multipurpose Cooperative Society Kaduna	10	1	11
“ “	NNPC/KRPC Staff Multipurpose cooperative society Limited Kaduna	6	1	7
“ “	NDA Civilian Staff Multipurpose Cooperative Society Kaduna	6	5	11
“ “	NTI Staff Multipurpose Cooperative Society Ltd Kaduna	7	2	9

Source, Field Survey, 2023

The statistics in Table 1 displays deep gender disparities across the cooperatives in Nigeria, in leadership also surfacing in labour markets, as well as other realm undermining cooperative, sustainability and wealth creation. Compared to men, women continue to earn less, are more likely to partake in unpaid labour, and are more sustainable to be precluded from decent labour, and opportunities for progress. As gender equality is increasingly seen as a pillar for sustainable economic development and broad social well-being, revaluation of purposes, strategies and frameworks for development which incorporate women's equality in work is needed. Rooted in values of self-help, equality, and equity, as well as economic growth cooperation and democratic processes, cooperative enterprises are well-positioned to answer this call of gender mainstreaming.

The Cooperative Decade blueprint, which was endorsed by the General Assembly of the Alliance in 2012, outlined the primary aspirations for the cooperative movement. Consequently, a crucial aspect of collaborative development lies in the establishment of economic prospects for marginalised groups, with a particular emphasis on women. Another crucial aspect involves enhancing involvement within membership and governance to a heightened degree. This encompasses broadening membership to encompass a greater number of women and actively including women members in cooperative democratic procedures. Despite the implementation of cooperative laws and legislations aimed at promoting gender equality, there is a dearth of empirical information that examines the impact of cooperatives on women's

empowerment and the achievement of gender equality.

The question before us therefore is, why is that gender mainstreaming aircraft as a pathway to cooperative sustainable goals and wealth creation failed to fly to their destinations safely? And what can be done? The answer is simple. Culture (patriarchy) customary laws, religion and family are the institutions that exacerbated a variety of policy and regulatory contexts. These institutions play a significant role in determining development outcomes. Human contact and behaviour are governed by institutions created by humans and anchored in culture and history.

What Can Be Done

There are nuggets suggested for gender mainstreaming in our cooperatives.

- Publicizing widespread institutionalization of gender and women-specific policies may contribute to raising consciousness around women's issues across the cooperative movement.
- Adherence to inclusion and diversity policies. Equal opportunity employment policies quotas on board, necessary to actively improve women's participation in cooperatives at all levels and across sectors
- Training sessions relevant to women's empowerment and gender equality can be organized. Training and education can also promote knowledge of cooperative values, and principles, identify the movement and help women engage in addressing the broader social constraints they face,
- initiating internal gender committees with board presentations by reserving seats for women on board through the bylaws.
- Cooperatives can create gender equality

action plans which can be revised within three (3); five (5) or ten (10) years.

► Support the development of new women cooperatives which leads to the expansion of cooperatives

"Setting up cooperatives with discriminated and impoverished women who are working in the field of domestic work, homework, and childcare provision are areas of future work" (Nelien Haspels)

► Women's association to support the visibility of members within mixed-sex cooperatives is paramount including social capital which is a predictor of organisational sustainable growth.

Sustainable Growth

Various worldwide phenomena, including globalisation, demographic shifts, social, gender, and economic disparities, and climate change, have presented considerable obstacles to different business models (Asawo, 2021). In recent years, there has been a growing emphasis on organisational sustainability in academic research. This shift is driven by the recognition that the dynamic global economy necessitates business success that goes beyond short-term economic advantages. Instead, it must also prioritise the preservation of resources and opportunities for future generations. According to the study conducted by Damjumbo and Edeh in 2019, Hence, the prospect of future expansion is intrinsically tied to the concept of sustainable growth.

Sustainable growth connotes achieving success today without compromising the future. Sometimes refers to "future-proofing". It can be explained as meeting the needs of today's cooperative members

without compromising the ability of the cooperatives to meet the needs of future members. Interestingly, one of the predictors of organizational sustainable growth that has gained widespread research attention across countries is social capital. Social capital emphasizes a shift in focus from individual action to group (social) action. This statement acknowledges that while individuals possess cognitive abilities (Ozaki, 1991), they are unable to independently accomplish collaborative objectives. Therefore, the cooperative "DNA" as a sharing institution is repeated in order to address the requirements of its members, regardless of their gender. The promotion of gender equality within cooperatives contributes to the development of robust social capital by fostering active engagement among members. This, in turn, facilitates the provision of diverse economic opportunities and community services on a global scale.

The prioritisation of strong, sustainable, and inclusive growth is a fundamental objective for all cooperatives. This objective underscores the necessity to enhance decision-making processes, leadership capabilities, governance structures, labour productivity, and resource efficiency. Achieving these improvements requires increased investments in technologies, infrastructure, and skills development. Hence, cooperative sustainable growth can be defined as an ongoing economic expansion characterised by an increase in per capita material output, while ensuring that the well-being of members does not diminish with time (Roy, 2020). According to Ginting (2019), cooperative sustainable growth encompasses the adoption of tactics

that prioritise gender equality, involvement, diversification, and long-term perspectives. These strategies are considered desirable and should be adhered to.

Creation of Sustainable Growth through Gender Mainstreaming

Cooperative as a consensual model with dimension in human in terms of interaction interrelation and interdependences have made to find ways to advance the economy in the long run, supporting economic prosperity, equity, equality and distribution of prosperity have proven and contributes to sustainable growth by delivering simultaneously economic, social and environmental benefits the ("triple bottom line"). In the area of poverty eradication, zero hunger, gender equality and promotion of decent work through these:

- Cooperative allows people to help themselves by creating their own economic opportunities.
- Cooperatives facilitate the provision of inputs, infrastructure, markets, favourable pricing, training, and technologies to their members by using collective power.
- Cooperatives, founded on the idea of voluntary membership, facilitate the inclusion of women in local and national economies, enabling them to access a wider range of resources and possibilities. The development of human resource capacity across various aspects.
- Cooperatives, due to their emphasis on meeting human needs, have demonstrated resilience and have even exhibited growth during periods of crisis. Cooperatives serve as a significant provider of satisfactory work opportunities for numerous individuals globally, hence fostering enhanced

inclusivity.

The cooperative model is widely recognised as a highly beneficial organisational structure for nations, states, and societies. Its primary strategy revolves around achieving resolutions for advancement by collective action. The principle of ethical sustenance ensures that individuals are positioned at the apex of the organisation, and emphasis should be placed on ensuring that every participant is treated with fairness and equity (Ojiagu, 2023). Cooperatives have the capacity to effectively respond to societal needs by means of generating wealth.

Wealth Creation

Human capital is measured as the value of earnings over a person's lifetime, it is the most important component of wealth globally. Achieving higher gender parity in cooperatives could generate an increase in members' capital wealth. Wealth creation reduces unemployment, and poverty among members. In the overall, when wealth is created among members community and human development are enshrined which results in economic sustainability. The primary objective of cooperatives should be the generation of wealth within the context of a democratic society, supported by a comprehensive assessment of evidence-based outcomes that are diligently monitored and comprehended by the respective communities. The concept of "Concern for Community" is being discussed. The authors Danjumbo and Edeh (2019), Kanter (2016), and Enderle (2009) have developed a comprehensive framework for understanding wealth creation. This framework incorporates various forms of capital, such as physical,

financial, human, and social capital. It also considers both private and cooperative wealth, taking into account the processes of production and distribution. Furthermore, the framework acknowledges the material and spiritual dimensions of wealth and situates it within the context. Wealth creation in the context of the paper, indicates the process of cooperative investing saved money to grow its wealth by choosing investments that align with its financial goals. This is possible through gender parity for good common decisions involving management committee members of the cooperatives. Therefore, the key objective of wealth creation is the ability of the cooperatives to generate wealth passively by investing money that has been earned previously. This can be in investing in different asset classes where the investment will help fulfil key needs of members due to the power of compounding. The concept of compounding has the potential to contribute significantly to the accumulation of a substantial corpus for future purposes (Penka, 2023, Bhasin, 2022), particularly when applied within the framework of gender mainstreaming. Making use of female Human Capital will:

- increase the economic growth of the cooperatives.
- The number of people living in poverty would decline.
- Business performance and innovations would be boosted.
- The cost efficiency of healthcare and social programmes would be elevated.
- Environmental degradation from sustainable activities would decrease (OECD, 2008).

Cooperatives' sustainable growth and wealth creation at any level (primary, secondary or tertiary levels) depends on women joining the cooperatives and being on the leadership and management committees. The fuller use of their skills and qualifications will help to reduce the negative effects of unemployment and poverty

Conclusion

Remoulding of cooperatives for sustainable growth and wealth creation through gender mainstreaming is the latest and the greatest in the modern world of providing value to cooperative members, and we must all resolve individually and collectively, not to be left out in its train. Recreating cooperative sustainable growth and wealth creation through gender equality means change, and change when efficiently managed brings about growth of sustainability.

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A POSITION PAPER ON BUILDING COOPERATIVE PROFESSIONALISM TO ATTAIN A CODE OF ETHICAL STANDARD PRACTICE

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PROFESSIONALS OF NIGERIA. (ICOPRON) BUILDING COOPERATIVE
PROFESSIONALISM TO ATTAIN A CODE OF ETHICAL STANDARD
PRACTICE**

INTRODUCTION-

DEFINITIONS:

Cooperative is an autonomous association of persons united voluntarily for the purpose of meeting their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of the founders, Cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

A profession is a field of work that has been successfully professionalized. It can be defined as a disciplined group of individuals, professionals, who adhere to ethical standards and who hold themselves out as, and are accepted by the public as possessing special knowledge and skills in a widely recognized body of learning derived from research, education and training at a high level, and who are prepared to apply this knowledge and exercise these skills in the interest of others. (Wikipedia)

Professional occupations are founded upon

specialized educational training, the purpose of which is to supply disinterested objective counsel and service to others, for a direct and definite compensation, wholly apart from expectation of other business gain. (Wikipedia) The Merriam-Webster dictionary defines professionalism as "the conduct, aims, or qualities that characterize or mark a profession or a professional person"; and it defines a profession as "a calling requiring specialized knowledge and often long and intensive academic preparation."

It can also be defined as the competence or skill expected of a professional, i.e. the key to quality and efficiency is professionalism.

Professionalism: means the expertness characteristic of a professional person.

A professional is an authority qualified to teach. A professional is a member of a profession or any person who works in a specified professional activity. The term also describes the standards of education and training that prepare members of the profession with the particular knowledge and skills necessary to perform their specific role within that profession. In addition, most professionals are subject to strict codes of conduct, enshrining rigorous ethical and moral obligations.

Professional standards of practice and ethics for a particular field are typically agreed upon and maintained through widely recognized professional associations. (Wikipedia)

Cooperative professionalism is the cooperation of the various professionals in every specialized area of the Cooperative ecosystem/value chain.

Standard of ethical professional practice is the commitment to overarching principles that express our values and standards that guide the conduct of Cooperators.

A code of conduct clearly outlines expected standards of behavior. It is a clear set of unambiguous expectations. The code of conduct specifies actions in the workplace, whereas a code of ethics is a general guide to decisions about those actions. In this regard, we can conclude this to mean the bye law which specifies the roles and responsibilities of both the management and members as well as the Operational Guidelines which are issued by the Ministry annually.

IMPORTANCE OF COOPERATIVE PROFESSIONALISM:

In order to enable the Cooperative to provide the needed services it has to be managed professionally ensuring independence, efficiency and transparency. The level of delivery of services indicates the level of satisfaction of the members.

Being professional can ensure a positive first impression, successful interpersonal relationships and a lasting reputation within your Cooperative. Professional workplace behavior is necessary for the long-term success.

Being professional helps you to achieve high-quality results, while impressing and inspiring others and feeling good about yourself. The eight core characteristics of professionalism are: Competence, Knowledge, Conscientiousness, Integrity, Respect, Emotional Intelligence, Appropriateness, and Confidence.

COOPERATIVE CODE OF ETHICS

The Cooperative's "code of ethics" is a set of principles adopted by the Cooperative governing "right and wrong conduct" by the Cooperative and its Directors/Committee Members, Members, management and staff. This is usually referred to as the bye law which also addresses the following matters: A general statement of the Cooperative's business philosophy and position on respect, trust, integrity, honesty and other core ethical issues. Legal requirements imposed by State or regulatory agencies.

A code of practice is a written guideline issued by a professional association that lays out ethical standards for a profession, trade, occupation, organization, or union. Codes of practice do not usually carry the same force as legislation.

A professional code of ethics is a set of principles designed to help a business govern its decision making and distinguish right from wrong. Often referred to as an ethical code, these principles outline the mission and values of an organization, how the professionals within the organization are supposed to approach problems and the standards to which employees are held

ETHICS IS ABOUT MAKING THE RIGHT DECISION BUILDING RELATIONSHIPS INTERPERSONAL CONSENSUS (agree on common grounds. rules, standards and norms, prior understanding on how to live together)

HOW COOPERATIVES OPERATE

A Cooperative Society operates as a business concern and as such will need the services of competent and committed officers and managers.

- (a) The Management Committee must be aware of the Society's legal form as it has responsibility for meeting all legal requirements.

- (b) The Management Committee has economic functions to perform in a legal and institutional framework of laws and regulations.
- (c) The Management Committee must ensure that provisions of the Law are met and that authorizations are not exceeded as compliance with the law is necessary for the continuity of the Cooperative business.
- (d) The Management Committee and those in positions of responsibility e.g. Trustees, Supervisory committee, Credit committee etc should become familiar with their legal responsibilities by studying the:
- The Cooperative Law and Regulations
 - Bye laws
 - Operational Guidelines
 - The principles and values of Cooperatives
 - To create and maintain a professionally well run Cooperative, close attention must be paid to the following issues in the management and administration of Cooperatives-
 - Bye Laws
 - Duties and privileges of Cooperatives
 - Admission of members
 - Internal control
 - Trade with Non members
 - Shares, Loan and reserve capital

In Lagos State, we hold ourselves to certain standards which include but are not limited to the following

S/N	SEVICES	STANDARDS
1	Registration of cooperative Societies	Document submitted on behalf of a cooperative society for registration will be verified to ensure compliance. The process of the registration will be completed within a month
2	Monitoring and supervision of cooperative societies	Officers at the 24 Cooperative Area Offices carry out monthly inspection books of accounts of Cooperative Societies within their jurisdiction in compliance with the cooperative societies Law, 2022.
3	Training of Cooperators	Cooperators are trained bi-monthly so that they are able to deliver on the mandates of the different offices occupied.
4	Mediation	Addresses conflicts within Cooperative Societies with the view to getting an amicable resolution in not more than 3 months. However, if the situation remain unresolved, the Director of Cooperatives may grant a further of extension based on the nature of the conflict or refer it to the Cooperative dispute Resolution Panel

Consequently, adherence to the law will ultimately help to build a certain level of professionalism based on the continued practice of the laws and regulations.

COOPERATIVE STRATEGY

A Co-operative, like other business organizations (sole proprietorship, partnership, private and public limited company) must supply high quality products and provide excellent services coupled with:

➤ Defined area of responsibilities and authorities

➤ Strategic business plans

➤ Establishment of performance objectives

➤ Establishment of communication channel

➤ Education and training

➤ Protection of assets and people

All these can be achieved through a clear understanding of the:

➤ Purpose and function

➤ Market intervention strategy

➤ Organization and governance

➤ Policies and practices

➤ Management systems

➤ Oversight functions

Therefore, the importance of professionalism in running the Cooperative cannot be overemphasized.

ICOPRON as a professional body with a pool of Cooperative professionals has a responsibility to ensure the continued training as well as laying down a code of conduct to which all members must adhere and such must be enforced. There must be an acceptable standard which all Cooperative professionals must subscribe to.

In conclusion, we must support ICOPRON to ensure standardization within the Cooperative Movement so that we are able to compete favorably and stand shoulder to shoulder with other professional bodies within the Federation. Thank you.

Digitalization of Cooperative Societies Operations for Sustainability and Growth in a Changing World, the Nigerian Experience

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INTRODUCTION

Background of the Study

Digital technology has severely disrupted the financial sector. Before COVID-19 heightened the need to embrace technology, multiple forces were already intensifying the need to future-proof the traditional cooperative model. The rise of smartphones and the expansion of data connectivity has opened up a new world of potential channels for products, interactions, and customer service. Also, there is a significant influence of digital technology on the accounting information and management control systems (Mancini et al., 2017). In many markets, customer preferences have evolved along with this rise, with new expectations for product and service capabilities to be available anytime, anywhere. Traditionally, cooperatives target populations that are underserved by the formal sector. Their ability to leverage local knowledge, presence and relationships has made them highly successful in reaching these populations and delivering financial services that are appropriate and affordable. However, the core components of this

traditional model-brick and mortar channels, cash distribution and collection, analog record-keeping, and in-person client or group meetings are being challenged by the digital revolution. Cooperatives are increasingly facing competition from digitally-enabled banks, emerging fin-techs, and the continued expansion of super platforms into financial services. It is evident that, with technological development, many digital systems that did not exist ten years ago are now actively used in the accountancy profession (Tekbas, 2018). Add the COVID-19 pandemic to the mix and it's clear that to survive, cooperatives will need to improve their relevance in an increasingly digital world. While there is no one-size-fits-all definition, digital transformation in the cooperative sector is the process of using digital technologies to either create new or enhance existing digitized processes, digital channels, digital products, and digital engagement

DIGITILIZED PROCESSES	DIGITAL CHANNELS ENGAGEMENT
<ul style="list-style-type: none"> - Client relationship management - Sales and marketing Electronic Know Customer (e-KYC,Digital onboarding) - Appraisal and financial analysis(credit scoring, credit bureau check) - Transaction (loan disbursement, repayment, savings, bill payment) - Risk management (controls automated alerts) 	<ul style="list-style-type: none"> - Smartphone apps, websites for remote account control, transactions alerts - Agent and correspondent networks for cash-in / cash – out beyond the reach of branches if any - Chatbots and conversational AI - Videos, audio files and other digital content delivery models - Social media and automated notifications
DIGITAL PRODUCT	DATA ANALYTICALS
<ul style="list-style-type: none"> - Digital credit, saving, insurance, investment - Outgoing payment – P2P transfers, merchant and utility payment, school fees etc. - Incoming payment – salaries, wages, domestic and national, international payment and government to person transaction. 	<ul style="list-style-type: none"> - Credit scoring, risk and data based decision – making - Predictive analytics and client behaviour trend analysis - Automated loan request processing - Real time data visualization, dashboards

WHY DIGITALIZE?

Digitalized financial institutions and fin-techs are beginning to reach into cooperatives' segments of the market. In Nigeria, retail banks like Zenith Bank and First Bank are digitalizing faster, and fin-techs with fully digital offerings such as Online loan processing and AI banking services, are beginning to compete with cooperatives head-on. Cooperatives have to digitalize to increase their competitiveness. According to Amtz et al. (2017) many accounting tasks already are automated in many companies (especially in large companies). They may be able to continue offering competitive borrowing rates, but this may not be enough to retain clients who are drawn to the convenience and customization that digitalized

providers offer.

In many cases, cooperatives' current membership is not yet demanding digital products and channels. There is a trust and human element built into the DNA of cooperatives where relationships between members, loan officers, and staff are important. A history of in-person interaction is central to these bonds. However, cooperatives urgently need to begin the digital journey now, even if it's not highly demanded at the moment. Cooperatives need to reach a younger generation of members who were born into a digital world and may not be attracted to the trust and relationships of the legacy cooperative model.

While there are many reasons to pursue digital

transformation, the two most compelling benefits fall into two main categories: Added value for customers and expanded customer base for improved bottom line

ADDED VALUE FOR CUSTOMERS	EXPANDED CUSTOMER BASEFOR IMPROVED BOTTOM LINE
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ADDED VALUE FOR CUSTOMERS

By definition, a cooperative is a financial institution that is owned and governed by its members, making value for members critically important. Cooperatives can strengthen their value proposition to their members by digitalizing. Oschinski et al. (2017) highlighted that jobs and tasks that require critical thinking, high-level creativity and training as well as human contact will not be automated soon. Specific enhancements may vary by organization and market, but for most financial institutions, the main improvements provided by digitization are:

Convenient access: Through digital channels, cooperatives can offer members access to products and services at the most convenient times and locations. This can eliminate or drastically reduce the need for travel to branches to conduct transactions or access information, saving the member time and travel-related expenses or wasting office hour to process a loan request.

Faster turnaround times: Equipping field staff with digital devices and setting up digital processes within field operations reduces the time it takes to respond. Whether it's a quick loan application decision or replying to a transaction query, members won't wait that long to hear back.

Reduced decision-making burden: The mental energy required to navigate financial issues and stay on top of obligations can be

difficult. Digital transformation makes it possible to automate transactions that would otherwise require significant mental energy. According to results of the research conducted by Frey et al. (2017) 702 job titles are at risk of automation, and the accounting profession is on the top of this list with high probability of being automated and digitalized in the near future. For example, under institutions Banks can deduct automatically from members without having to allow the institution's management to sometimes misappropriate members money through check off and make it painless for payroll loan product members to save by automating savings deductions. The automation will help members develop discipline with their savings and reduced the mental bundles that typically prevent saving behavior. This would be difficult with analog products and channels. Customized engagement and better-targeted communication: Digital communication and channels enable customization of the customer experience that's too expensive to deliver via an analog model and members can always get informed on the operations of the society without waiting until general meetings.

Safer finances: Travelling to branches can be expensive, time-consuming, and even risky, particularly when carrying large bundles of cash. Digital products offer members the ability to both transact and

move with a store of value that's safe and secure.

EXPANDED CUSTOMER BASE FOR IMPROVED BOTTOMLINE

Digital opens up ways to identify, pick, and onboard clients more quickly. It can fuel a cooperative's expansion into new segments, new geographies, or both. While the specific mix of value propositions varies by market and provider, we have identified multiple common opportunities.

Profitability and sustainability: Digital transformation can decrease costs across acquisition, distribution, and services for cooperatives. Research found that digital acquisition can cost 85-95% less than traditional retail banks' usual acquisition costs. Digital banks' operating costs can be as little as 5% of the operating costs of branches. In this work with Lion Multi-purpose Co-op society Ltd UNN, we found that using a smartphone app for pieces of the loan approval process eliminated several trips back and forth to the society's office. This resulted in a 25%+ reduction in time spent on origination and loss of man hour in the office

Simpler data management: Digital data can be collected, stored, retrieved, and used much more easily and faster than paper data.

Channels for faster loan deployment: Many credit cooperatives in Nigeria institutions have traditionally had high liquidity levels because of deductions, during the pandemic, many had less than usual liquidity levels and were struggling to find money to provide loans to members. Even the small cash, their credit scoring processes are often cumbersome and necessitate in-person

interaction. With more sophisticated credit algorithms that are propelled by digital, cooperatives could pick the right people more quickly, and could potentially (regulation permitting) disburse electronically, overcoming multiple barriers presented by the pandemic,

Expanded financial inclusion and financial health: Digital acquisition and distribution opens up opportunities with new customers. Moudud-Ul- Huq (2014) highlighted that digitalization and automation is helpful for the auditors during the following processes: audit planning, analytical review procedures, materiality assessment, internal control evaluation, risk assessment and going-concern decisions. It could help cooperatives make

Continuously build and evaluate the business case for digitalization

Cooperatives will have to continuously build and evaluate the b business case for digitization. Each investment in digital transformation should be evaluated based on its potential Return On Investment (ROI). Cooperatives should assess the costs of developing and deploying certain types of technologies and their impacts on the bottom line.

Building and leveraging common resources Cooperatives may not always be able to meet their needs independently. By joining forces, they can overcome shared hurdles. As described above, cooperatives could address the challenge of finding skilled talent by establishing one team of technical personnel to meet their collective needs. Engaging with or establishing a network of agents is another example: to scale through digital means, cooperatives will need agent outlets to facilitate customers' services and

transactions.

Rather than every cooperative setting up one-on-one deals with agent networks, a federation or group of cooperatives could establish a single contract with agent networks that each cooperative can plug into. If they scale together, the cooperatives could also potentially secure lower agent fees.

CHALLENGES AND CONCERNS ALONG THE ROAD TO DIGITALIZATION

Digital transformation offers tremendous potential, but cooperatives will have to balance the benefits of digitization with new responsibilities including new partnerships, new capabilities, and new execution risks. Cooperatives are likely to encounter the following challenges during their digital transformation journey:

Constant connection with members can multiply the feedback received, which needs to be processed, responded to and addressed. While this can deliver a superior customer experience, inadequate customer recourse - either through rushed expansion or poorly trained staff and agents - can create confusion and reduce the quality of service.

In their study, Herbert et al. (2016) investigated that digitalization and automation are used in order to eliminate or minimize routine and repetitive tasks, so it will enable employees (accountants) to focus on more creative, non-routine and nonstructured tasks that required more thinking and additional skills

Despite digitalization and automation have many advantages for successful conducting a business and and per perform out accountant's tasks. it has to be pointof that

automation and artificial intelligence could not perform accountant's most valuable functions which are interpreting and analysing financial information (Zarowin, 1994).

The shift to digital will require cooperatives to understanding and executing on the responsible use of data, informed consent, data protection and security. They will need to plan for hacking, breaches, and business continuity in the case of data loss. Maintaining data privacy is paramount given how easy and lowcost it can be to share or transfer data. Faster origination, broader outreach, and speed of delivery via digital products and digital channels could lead to more lending, and in some cases too much borrowing. This will require cooperatives to continuously monitor the risk of over-indebtedness.

The low cost, speed of delivery, and scalability of digital communication channels can work wonders in improving customer relationships. However, this can also be leveraged for overly aggressive digital collections and should be monitored closely.

Traditional credit scoring methods can leave out individuals who are not banked. Relying on traditional credit scoring algorithms would exclude large parts of the population, especially lower-income individuals.

Cooperatives should consider alternative credit scoring mechanisms and build financial inclusion into the services they are offering digitally. ensuring they can serve low- and middle-income populations adequately They should also ensure that new algorithms do not generate discriminatory bias.

Collecting digital payments will be difficult for cooperatives operating in cash economies with no or insufficient access to agent networks and digital payment mechanisms. This made loan repayment difficult during the payment pandemic as some people were unable to physically come to a branch to make a payment and did not have access to agents and digital payment means, as was the case in Nigeria.

Current and Future Concerns:

The shift to digital carries a variety of misconceptions. Cooperatives should be aware of which of the fears surrounding digitalization are myths and which are valid concerns they need to build into their digitization strategies. According to results conducted by Kokina et al. (2017) about the current capabilities of cognitive technologies and the impact of these technologies on auditors and audit process, the senior accountants indicated that the need for human accountants would not go away anytime soon. An accounting engineer is a person who can adapt to technological developments and actively use technological products in professional practices, combine practical and theoretical knowledge with philosophy, mathematics, and technology (Tekbas, 2018).

Will using digital make loan officers' work redundant?

It is a common fear that smartphone apps and digitized processes could destroy the value judgments of loan officers that are critical for due diligence. On the contrary, digitizing processes frees up time and space for loan officers to make judgments on the most important types of products or parts of the process. The idea of digital transformation is

not to eliminate human resources, it is to allow them to specialize. Machines don't understand context or relationships, and humans can and should do the work that machines can't. Cooperatives should be strategic about the tasks they automate versus the tasks they leave to humans to optimize efficiency while maintaining quality.

Will digital lead cooperatives away from their core member base? Some fear that cooperatives could move away from low-income groups as

they digitize. However, this concern underestimates the prevalence of technology. Income is no longer an indicator of how digital you are. Many lower-income populations do have the technology they need to access digital financial services. Those without access to technology are unlikely to be left behind anytime soon. Cooperatives will likely continue using physical branch offices for a long time to come; face-to-face interaction is still a core component of the cooperative model and most cooperatives are in the early stages of digital transformation. It is likely that many members will have access to digital services by the time cooperatives begin reducing their branches.

Also, big data have a significant impact on the quality of decision making process, because the measurement of data has been enhanced, data are comprehensive and the information is better understood (Liu et al., 2014). In her article, Cockroft (2018) made review of articles of big data in academic research in accounting and finance. Results showed six under-researched areas of big

data in accounting and finance.

Development of critical thinking and problem solving, high level of adaptability, flexibility and interpersonal interaction; it is required to learn continuously (David, 2015; Marcello et al., 2017).

How will co-operative governance happen in a digital world?

Cooperative members are the owners of the institution and can become elected board officials. How will cooperative board elections happen electronically, and what impacts might this have on decision-making? This is something that will need to be defined down the road as cooperatives digitize further. Cooperatives in Germany and the United States, for example, may have some best practices to share soon.

CONCLUSION

Digital transformation may seem daunting for a sector whose success is based on personal relationships and direct interaction, but the road to digital operations is not new. Banks in Nigeria began to digitize decades ago and had to accelerate the process when the emergence of fin-techs disrupted the financial sector. Their mistakes and lessons learned have been studied and well documented. Cooperatives can learn from this precedent to fuel their own success. Like banks, cooperatives will need to digitize to stay alive in an increasingly competitive environment.

For successful career of future accountants in Cooperative are important many skills and those are motivation, good written and oral communication, capability of decision making, financial analysing and professional judgement (Parham et al., 2012)

Furthermore, by using technology the quality and relevance of the accounting information in Cooperative will be improved (Al-Htaybat et al., 2017), the period needed for preparation will be shortened and information will be available in real time without delay. Competitors are starting to offer their customers easy digital access, customized products, and 24/7 availability. While cooperatives are aware they must digitalize to compete, they have not done enough. To stay relevant, cooperatives must fast-track their digital transformation. Those who have not begun must start now. They can improve their chances of success and lower costs if they work together and leverage collective capabilities. However, routine tasks which do not require high level of education and training and that require a little human communication can be easily automated (Kim et al., 2017).

Furthermore, by using digital technology the quality and relevance of the accounting information will be improved (Al-Htaybat et al., 2017), the period needed for preparation will be shortened and information will be available in real time without delay. There is still time for cooperatives to evolve, by prioritizing innovation, cooperatives can retain and grow their customer base, and remain the primary financial service providers for lower-income populations who benefit from the savings services and lowcost borrowing they offer. With commitment, smart use of resources, and strategic decision-making, cooperatives can take their place in a digital world.

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REVAMPING COOPERATIVE LEGISLATION TO REFLECT THE CURRENT TRENDS BY ADEBIYI S. A. fiep, ASSISTANT DIRECTOR OF CO-OPERATIVE SERVICES, OGUN STATE AT THE 7TH ICOPRON NATIONAL CONFERENCE, ABUJA

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INTRODUCTION

Cooperative Legislation entails the whole legal framework on which operations and practices of Cooperative hinged. It includes all the governing tools used in cooperative activities. The legislation is therefore the legal instruments that support the formation and existence of co-operative organisations. It not only defines the boundaries of activities, it also gives internal frame for the cooperatives to stand visibly.

The provisions of the Laws, Regulations and Bye Laws which give guidance to the operations and place restrictions on external forces against cooperatives for survival and sustainability. Unfortunately, what Cooperatives are, legally speaking and what they mean seem to be taken for granted and undermined due to lack of knowledge of the laws guiding the establishment, practices and management of Cooperatives. There is indeed the need to remodel the Cooperative Laws especially in the area of objects and practices to reflect the current trends. However, that is not to say that MANY of its content, if followed religiously are no longer relevant, they are still capable of building sustainable Cooperatives if adhered to.

BRIEF HISTORY OF COOPERATIVE IN NIGERIA

Agege planters union established in 1907 was said to be founded to: Curb the excesses of the European merchants...furtherance the

political agitation...on the agricultural cum economic front. This appears to be the closest to the formal cooperative that exists then, I could safely agree that this is the first cooperative in Nigeria. However, being without a clear cut of objects which is still the bane of many 'MULTIPURPOSE SOCIETY' today brought it to a level of dispute by some, cooperatives were neither structured nor being under any guiding principle then. inroads with younger customer/staff segments that they have not been reaching with the traditional model.

Data-driven decision making: Digitized financial institutions sit on a mountain of data that can be mined for deep insights into customer behavior and portfolio characteristics, both forensically and in real-time. This enables accurate customer segmentation, pattern recognition, predictive algorithms, and data visualization, all of which inform decision-making.

Reduction of fraud and loss from cash handling: Digital disbursement and collections can reduce what is typically a risky and human resource- intensive process. With a trackable money trail, cooperatives can prevent the loss of resources especially from marketing society

Enhanced brand reputation and customer retention: Faster, more convenient, and more customized services can deepen client

relationships and improve retention, particularly of those members who are already using digital services elsewhere.

FINDINGS FROM INSTITUTIONS SURVEYED

KPMG conducted a study on Digitalization in accounting, and main digital solutions that are already implemented in companies in Germany or will be implemented in the near future, and they are: paperless accounting, interfaces to internal or external systems, management of data quality, process automation, uniformity of systems, integrated consolidation system, real time reporting, creation Electronic copy available at: <https://ssrn.com/abstract=3492237> 504 ENTRENOVA 12-14, September 2019 Rovinj, Croatia of transparency, big data analyses, tools for visualization and cloud computing (KPMG, 2017). Third place on the list of priorities is shared by monitoring data and consistency checking of documents, with 10% of responses each (PWC,2018)

PWC made a survey on a sample of 76 large and medium sized companies based in Germany about the current status and further

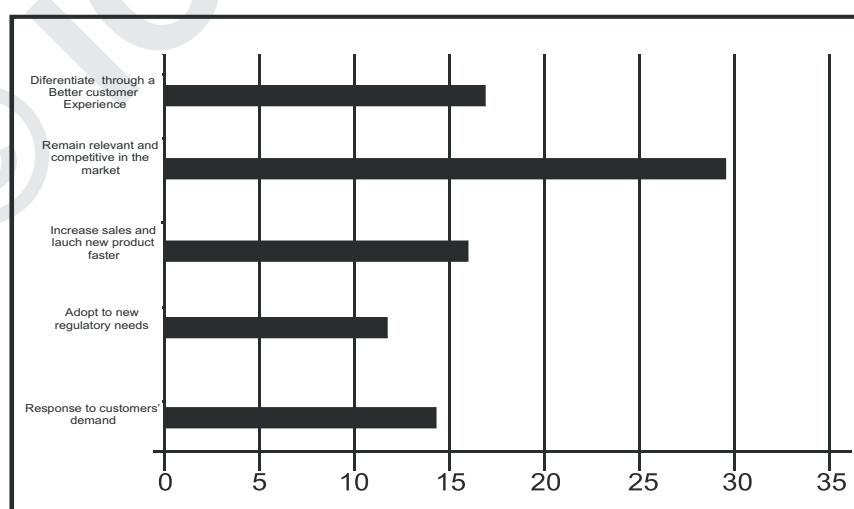
digital development. The most popular areas for artificial intelligence for the companies surveyed are automatic reading of invoices and documents for accounting (39% of responses) and automated payment transfers (29%). Third place on the list of priorities is shared by monitoring data and consistency checking of documents, with 10% of responses each (PWC,2018).

4 Institutional based credit cooperatives in Enugu State, Nigeria which collectively represent four(4) thousand members.

1. Lion Multi-purpose Co-op society Ltd
2. National Orthopedic Hospital Enugu credit co-operative society Ltd
3. Esut Investment and credit society Ltd
4. Institute of Management and Technology credit society Ltd

All of these cooperatives understand the need to digitally transform to improve operations and be more competitive with other financial service providers. Over 90% of cooperatives said a key motivator to digitize was the desire to stay relevant and competitive in the marketplace.

What are the reasons you want to digitalize?



Designed by the researcher 2023

However, there is a general lag in technology in the cooperative sector and the country as a whole. Automation, online presence, and digital offerings are all lacking, especially relative to banks and fin-techs. Few cooperatives have carried out significant digitization initiatives. All of the cooperatives said they do not have a digital strategy approved by their board of directors. Some mentioned having isolated projects, but not as part of an overall digital strategy of the institution.

Most of the cooperatives we studied do not have a clear understanding of what digitalization implies. On the whole, they do not know where to start, how to do it, how much it will cost, or what they need. This includes a lack of clarity around the talent needed to carry out digitalization projects: 50% say they have a dedicated digitization team but are actually referring to their information technology (IT) systems or social media staff, not the existence of a designated team that would be required to carry out full digitalization. Cooperatives urgently need support on digitalization.

These findings were consistent across

cooperatives of different sizes and locations, signaling that the other authorized cooperatives in Nigeria are most likely in a similar situation or even worst.

Digital Systems and Processes:

Of the 4 cooperatives initially selected to participate in the study, all but one have an informative web page that includes general information about the cooperative, descriptions of some of their products, location of branches, etc. Most of these sites are very simple: they may allow members to view their account information, but don't enable them to carry out financial transactions. Fifty five percent of cooperatives require their members to go to a office in person just to check their account balance. The level of automation for internal processes is low.

50% of co-operatives document members' information on paper and subsequently digitize it	90% Generates internal information on paper
10% have partially automated processes to generate regulatory reports	90% Still generate regulatory reports manually

The majority of cooperatives use social media to announce their products and services and some communicate with members by chat. However, they don't have established strategies for capturing potential members through specific user profiles. This would be an easy and cost-effective way to acquire new members.

Expense Tracking.

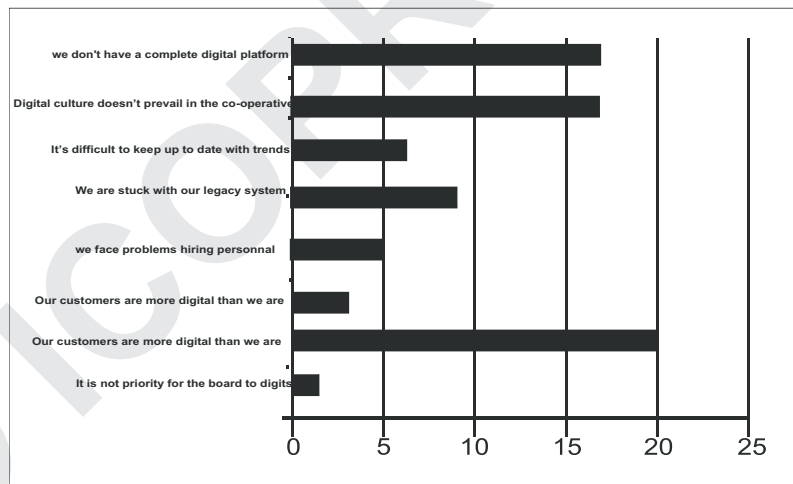
Many cooperatives are paying for a variety of outdated systems, sometimes without even realizing it. None of the interviewed cooperatives had complete and up-to-date information on their spending on IT systems and platforms. Their maintenance expenses are lightly monitored. The technology investments they make appear to be poorly systematized. Based on responses from cooperatives with higher-than-average expense tracking, it appears that cooperatives invest a significant proportion of their budget on digital systems. Despite this, they do not measure the ROI of their investments.

90% of co-operatives require their members to visit the office in person to see their account balance	50% Feel they do not have enough talent dedicated to digitization tasks	16% have a business intelligence system or platform
45% Co-operatives had up to date information on their IT systems' expenses	87% do not have a digital strategy approved by the board of directors	11% have a multiyear budget for digitization

The Path to Digitization

The cooperatives generally do not understand their members digital capabilities, needs, and preferences. For example, 10% of cooperatives offer no debit cards, and 90% offer no ATMs, but the majority of cooperatives report that a large number of those that have ATM cards are inactive. In other words, their members either don't want or don't need debit cards. ATMs and debit cards require considerable financial investment and staff. Even though this is most likely unprofitable, the cooperatives continue investing. Failing to base digitization decisions on the customers will lead to low adoption and lost revenue. Only 45% of the cooperatives we interviewed said that meeting demand from their members was a key motive for digitizing. All the cooperatives said a key challenge related to digitalization was that their customers were less digital than they were. There is a risk that cooperatives without overt demand from their members will deprioritize digitization, causing them to fall too far behind other financial service providers.

What challenges are you facing regarding digitalization?



Designed by the researcher 2023

Opportunities:

Cooperatives are not capitalizing on economies of scale. For one, if cooperatives used the same core banking system, they would all benefit from improvements to the system. Instead, the 4 cooperatives use 1 different core banking systems. This makes it more expensive to connect with other platforms (e.g., CRM, ERP, collection system). Additionally, only one cooperative said they use agents. Cooperatives could come together to establish a countrywide network of correspondents

to facilitate transactions on their behalf. Actors interested in developing any country's cooperative sector may consider working with cooperatives to collectively achieve economies of scale.

P U R S U I N G D I G I T A L TRANSFORMATION

Where should cooperatives start, and what are the fastest routes to market with digitalization? Based on what we've seen works, BFA Global future-proofing financial institution recommends the following approaches:

Start with why

The decision to digitize should be driven by a compelling business objective that digital can support. Cooperatives need to make an achievable business case that is based on local market conditions, competition, and customer needs.

Understand Your Target Market(s)

Cooperatives must not skip over the step of deeply understanding the needs and desires of their customers. Both current and potential members should be considered. Potential members represent any customer segment that digital might unlock which the cooperative is not already serving.

This process should identify and evaluate the digital needs and capabilities of different customer segments. Some customers will be younger and digitally savvy, and some will be older and less digitally literate.

Understanding their financial needs and which ones may be fulfilled digitally is the key. Cooperatives should understand current and potential customers' level of experience in the digital world and the digital financial services they may already be using.

Digital customers must have access to digital tools, data connectivity, and digital skills. In Nigeria, this is a lower priority pain point given the high penetration of smartphones and

availability of cheap data from network providers in Nigeria. However, cooperatives operating in other markets will need to prioritize studying and addressing these potential barriers.

Understand the regulatory issues

Cooperatives already operate in a highly regulated environment, and the transition to digital world will introduce new areas of compliance that require careful consideration. Digital onboarding is one such area. Cooperatives will need to invest in technology that can authenticate new clients' identities electronically. In Nigeria, they will need the technical capability to hold and record live online interviews with good image and sound quality.

Technical personnel are another compliance area; some laws mandate cooperatives to have specific staff, such as cyber security experts. Whether mandatory or not, cooperatives will need staff with specialized knowledge to comply with laws related to critical areas like data privacy and integrity. Cooperatives may also need to obtain approval for new products and channels prior to roll-out and should take approval timelines into consideration as they plan to digitize. In Nigeria, this process can take as long as two to three years. Cooperatives in Nigeria need authorization for any kind of remote operations due to Anti-money Laundering (AML) regulation, including enrolling new members, accepting certain deposits.

and providing some types of loans. They also need authorization to contract a company outside Nigeria for operational purposes and database management. Cooperatives that wait to begin the process of digital transformation risk being overtaken by the competition during long approval processes

Evaluate your digital readiness

Full digitization will require cooperatives to transform their activities, systems, teams, and

processes. Cooperatives should start by understanding the state of the union. Business processes should be reviewed to identify how and where to adjust or reengineer. Core infrastructure should be reviewed (core banking system, data warehouse, reporting, dashboards, integrations) to ensure the architecture is in place to scale. And most importantly, cooperatives must evaluate their own commitment to the process.

A shift to a digital mindset will be required organizationwide, from senior management all the way down to front-line staff. It is essential that the board approve a strategy for digital transformation and communicate it to the entire staff effectively.

Start with the core banking system if possible. Members must have access to flexible and convenient digital channels, and this depends on the digital core banking system used by the cooperative. Improving a cooperative's current core or transitioning to a better one is the best first step on the road to digitalization. Cooperatives should ensure their digital core has specific characteristics.

It must operate without intermittence, be secure, have automated functions, and be able to connect with other platforms, including the Customer Relation Management (CRM), the Enterprise Resource Planning (ERP), and the database, to make real-time queries instead of manual extractions.

Build your digital capacity

Many cooperatives will begin this journey with limited technical skills in-house to execute digital transformation and re-engineer back-end processes. Technical know-how needs to be built and prioritized across the organization, from the top down. In most cases, traditional IT teams are doing the work of digital transformation without the necessary skill sets and product management perspective.

Our experience has shown that the most critical set of new skills can be best described as

digital product management, or the ability to assess technology-driven solutions and guide their adoption. Cooperatives should have personnel who understand how to implement and manage new products and digital platforms so their adoption and use by the institution and its members are effective.

Other core areas of existing expertise within a cooperative risk management, treasury, and core IT skills will need to be updated as well. Recruiting and retaining highly skilled personnel will be a bottleneck. It is difficult for many cooperatives to compete with the salaries product managers and engineers can earn elsewhere, and the dearth of technical talent outside urban areas will be a challenge for rural cooperatives. Some needs can be outsourced through a cloud-based technical partner (although there may be regulatory requirements associated with this), but some skills should be built in-house. A more effective option may be for cooperatives to pool their resources and establish a single digital squad that serves multiple cooperatives, rather than trying to individually hire staff with these capacities.

Transform as you go

Digital transformation can be a long and complex process. It is natural for an institution to feel overwhelmed and uneasy about its ability to fully transform and succeed in a timeframe that can deliver against the competition. However, the process can be broken down into smaller pieces to make consistent and incremental progress. Factors that can have a significant impact and be a motivation for technological change according to a study conducted by Wilson et al. (1992) among the UK accounting profession are as follows: need to meet prescribed deadline for accounting tasks and the importance to provide better and timely information for different users. Furthermore, by using technology the quality and relevance of the accounting information will be improved

(Al-Htaybat et al., 2017), the period needed for preparation will be shortened and information will be available in real time without delay. Cooperatives can set up small Minimum Viable Product (MVP) development and testing while simultaneously working on the longerterm, full-stack data work. This way, it is possible to put offerings in front of people faster, demonstrating pieces of the value proposition(s) to clients. For example, a cooperative with a core banking system could set up an informational mobile banking site or app which shows the customer their account balance and the general status of their transactions or begin offering transfers between bank accounts.

By tackling low-hanging fruit early, a team can create and maintain momentum, deliver some easy wins, and show visible progress. Phased digitization rollout can give members time to get comfortable and build trust in the new tools. It can also have benefits for the organization: early successes can help to sustain a longer commitment from the organization at large to the overall transformation process.

Use a "Tech & Touch" approach

Since many cooperative members don't have very advanced digital capabilities or are unaware or distrustful of digital financial services, it may be necessary to develop a "Tech & Touch" strategy when launching digital channels and product offerings. Staff at branch offices or other in-person contact points would help members adopt and use digital tools.

They would teach members how to use digital products and services by helping them download apps and showing them how to carry out basic digital operations needed for these offerings. This makes it possible for members who are less comfortable with technology to access digital offerings. To do this successfully, cooperatives must train client-facing staff to assist members efficiently and effectively.

COOPERATIVE FAILURES Today, many cooperatives have moved from definite objects

and have involved in many activities outside the provisions of the laws that established them, hence the reasons for many failing cooperatives societies and unions. Before Rochdales in 1844, some cooperative existed but failed due to lack of structural framework and principles. This is also same with many local forms of cooperative like esusu adase aaro etc they either faded with members or by defaulting individuals,

The cooperative principles as we know them today appear to have originated from the rules and methods of operations established by the first globally recognized successful cooperative society i.e. Rochdale society of equitable pioneers established in 1844 after several failed cooperatives in the 19th century. The principles gave birth to the laws and many guides which are not enshrined in the laws but are sure pillars to its operations and activities. These rules were codified as the nine rochdale basic principles of cooperation Principles of the first successful modern cooperatives

1. Open membership
2. Democratic control
3. Fixed or limited rate of capital interest
4. Dividend on purchases
5. Cash trading
6. Racial, political and religious neutrality
7. Sales of pure and unadulterated goods
8. Promotion of members' education
9. Limited number of shares per person

As events unfolds, these principles were modified to align with the current trends of their time.

REVIEW OF COOPERATIVE PRINCIPLES BY ICA IN 1937

1. Open membership
2. Democratic control; one man, one vote
3. Distribution of surplus to members proportional to their transactions
4. Limited interest on capital
5. Political and religious neutrality
6. Cash trading
7. Promotion of education

The ICA in 1995 identified seven principles that

should guide the formation, organization and activities of Cooperatives. These are:

- I. Open and voluntary membership.
- II. Democratic member control,
- III. Member economic participation.
- IV. Autonomy and independence,
- V. Education, training and information,
- VI. Cooperation among Cooperatives,
- vii. Concern for Community.

THE BIRTH OF COOPERATIVE LAWS

Brief history of Cooperative laws in Nigeria

The genesis of the modern day co-operative in Nigeria is traced to the work of C.F. Strickland, a co-operative expert commissioned from India by the colonial government in the early thirties, to conduct a study on the possibility of introducing co-operatives into Nigeria. His report culminated in the promulgation of the Co-operative Societies Ordinance of 1935, which was modelled on the Indian Co-operative Societies Act of 1904 as amended in 1912. Following the sub-division of the country into semi-autonomous regions and later fragmented into states, each region or state adapted the co-operative laws and regulations to suit its peculiar environment, which upon close scrutiny, were duplications of the ordinance of 1935. Although Co-operative societies and related issues had always been constitutionally under the concurrent legislative list, the states in reviewing their laws had made no attempt at tinkering with it, presumably for fear of the unpalatable consequence of inconsistency with a federal legislation on the same matter. An opportunity to tinker with the legislation came with the inauguration of a 12 member panel in 1977, headed by Mr. J. T. Caxton - Idowu, an experienced Co-operative officer and the first Registrar of Co-operative of Lagos State, with a mandate to review all existing laws, principles, bye laws and regulations on Co-operatives in the country and make recommendations to the Federal Government. The recommendations of the panel which was submitted in 1978, formed

the fons et origo of the Nigerian Co-operative Societies Decree N. 90 of 1993, which is re-enacted as the Nigerian Co-operative Societies Act No.88 of 20 Co-operatives in some African countries had become defacto parastatal organizations. With the Co-operative becoming more or less a creature of the government. However, majority of Cooperatives left without supervision went moribund. The current reality is to find a way to check the excesses of supervising agencies rather than neglecting their roles which have supported the existence and sustenance of cooperative in various regions.

Cooperatives are not insulated from the national challenges. leadership, economic realities, securities etc. The need to ensure compliance with the provisions of the cooperative laws is the beginning of wisdom. Compliance alone will solve a greater percentage of cooperative challenges.

Appraisal of Co-Operative Provisions of the Act
The Nigerian Co-operative Societies Act is divided into ten parts. The act commences without a preamble or a policy declaration on Co-operative. The preamble would have afforded opportunity for the legislator to indicate the following:

1. Define what a Co-operative is by distinguishing it from other possible forms of self-help and other business organizations; the role and the function of Co-operatives in the society in general and in the economy of the country in particular, the character of Co-operatives as private and autonomous organizations having access to all lawful activity; equal treatment of Co-operatives with regard to other business organizations.

2. Regulation of Co-operatives

The Act, makes it clear to the fact that, it is meant to regulate Co-operative activities throughout the federation, when in its section 1 on registration of Co-operative Societies, confers power on the President and Commander-in-Chief of the Armed Forces, to appoint the Federal Director of Co-operatives

and his assistant, while State Governors are given powers to appoint State Directors of Co-operatives and their assistants. Co-operative though a grass root development mechanism must have central convergence to fulfil the principle of Cooperation among the Cooperatives. Section 2(1)(a) of the Act provides that no society may be registered unless the liability of the society is limited.

Section 2(1)(b) also requires that, the object of the society should be the promotion of the socio-economic interest of its members in accordance with Co-operative principles.

Membership

The Act provides in section 3 that, only physical and legal persons may hold rights and hence be members of a co-operative. For a primary society, it may be registered if it consists of at least ten persons. The economic viability of co-operatives with too few members is, generally speaking precarious. Hence, this should be moved to twenty-five (my opinion).

members. With respect to secondary societies, membership is at least five registered societies and in the case of a federal apex society, it must have at least five registered state apex societies. Going by the saying 'the more the merrier', this should be moved to ten registered societies. Guaranteed by the Constitution, restrictions on the number of members of a Co-operative Society should be limited to One Thousand. ($25 \leq M \leq 1,000$, my opinion). This in a way will check many fraudsters who are planning to use cooperative as a microfinance banks, increases the number of unions, makes it easier for contributions and monitoring.

Apart from restrictions on membership, the Act also contains restrictions concerning age. Accordingly, section 22(1)(a) provides that, a person who has not attained the age of sixteen years shall not be qualified for membership of a primary society, except that in the case of a school Co-operative Society, the age limit shall not apply. The admission of legal minors is

generally an exception to the general civil law of this country. While not discouraging their joining co-operatives which have the potential of instilling co-operative spirit early in them, their number must be limited and only those who are old enough to take decisions by themselves should be considered. Notably, minors cannot be held accountable on legal matters or given trustees position in the cooperative. Also a good number of co-operative legislations permit the exclusion from membership of persons who do not have a clean police record. This will in a way reduce the risk of chaos and filtering out people of questionable characters. However, it will not help to reintegrate the converted ones back to the society.

Registration

The laws provide guides as to the conditions to be met before registration. The number of individuals and age for primary societies, the necessities of including the word COOPERATIVE or its vernacular, LIMITED to registered with limited liabilities and exclusion of the word BANK except for central financing agency. However, it leaves open at the discretion of the registrar: "any question arises as to age, residence or occupation of land constituting the qualification of any person, that question shall be decided by the registrar whose decision shall be final". Whether a society should be limited or unlimited, societies with same or similar object to be registered within the same geographical location are at the discretion of the registrar also. The federal directorate of cooperative services needs to rise by providing a platform for the directors who are the custodians of the laws in their state for a harmonized system of registration. Also, Cooperative commission will be a better alternative to the cooperatives departments which have been moved from one ministry to another and are put under any ministry the state governments feel. The Ministry of Agriculture, Commerce,

Community Development, Humanitarian, Poverty Alleviation are agencies where cooperative departments domicile depending on the state.

ICORPON should also liaise with the Federal Director of Cooperative Services to have regular Cooperative Council Meeting which comprises all state Directors, Permanent Secretaries and the Honourable Commissioners of the Ministry of the Cooperative department.

A typical cooperative certificate should indicast the APPELLATION, LOCATION, LOCAL GOVERNMENT/STATE, TYPE OF COOPERATIVE and the word LIMITED for those registered with limited liabilities, executives of the newly registered societies must be trained also to equip them for the operations and expose them to their limitations, privileges and opportunities.

The Organs and Management of Co-operatives

An essential distinctive feature of a co-operative is that, members are responsible for the management unlike companies, this should be reinforced with the principles of members' economic participations. A member who is not financially stable should not be tempted by given responsibilities that involve financial risks. Also, a member who is not a financially committed members should not hold principal position.

Audit

This is a periodical control of whether the attribution of the status of legal person continues to be justified. That is, to form an opinion whether the financial records presented represent a fair view of the true financial status of the cooperative. It helps to monitor the interests of third parties, managers and members. As such, it is a general tool for any kind of enterprise. The specificity of co-operatives requires the auditor to make additional investigations to ensure that co-operatives comply with the task of promoting their members. The fact that the objective of co-

operators differ from the purely financial interest of company shareholders must especially be taken into account by the auditors who have to be trained accordingly.

The Act by section 36(1) vests in the Society the power to appoint an auditor who must be approved by the director and files their returns or finding to the director's office while in section 36(6), the Director of Co-operatives is imbued with powers to either personally or through his appointee at all times to have access to all the books, accounts, papers and securities of a registered society.

Just like the commercial banks are audited by the CBN in the interest of government and masses, the cooperative should not be an exception. Whereas, an experienced and well trained financial personnel may be required to do the justice. The legislation has to be reviewed to reflect this and if possible, the federation can be an internal auditor, working together with the office of the deputy director in charge of audit (Cooperative Auditor General). This unit should be separated from the registration, dissolution, amalgamation, enforcements and dispute settlement to be headed by another deputy director while the third unit should be research, statisites and education (seminars, training, workshops etc). Corporate Affairs Commission registers the bank, CBN monitors and supervises and litigations are taken to courts. The establishment of an internal auditor for the consumption of members and third party quarterly should be institutionalized where there are adequate personnel but like auditing commercial banks, the cooperative as at today should not be left at the mercy of the leaders otherwise, the government and judiciary will have more troubles and cases to settle. Dispute Settlement

Under the Act, the Director of Co-operatives is empowered to intervene in any dispute concerning the business of the co-operative society. This he does, by settling the dispute himself or by reference to an arbitrator. A party

aggrieved by a decision of the Director or the award of the arbitrator may appeal to the Minister or Commissioner in charge of Cooperatives whose decision shall be final and conclusive. The settlement of disputes which ordinarily should have increase the judiciary challenges, a lot of awaiting trial for years in correctional centers and many who cannot afford a lawyer or defend themselves are being helped by this system. Anyone who is not pleased may appeal within a stipulated number of days after the arbitration. Arbitration will be preferred over regular courts for financial reasons, delays and also because it allows for the consideration of local human and social issues.

Other legislative apparatus

Bye Laws: No cooperative should register without bye laws. It should be reviewed at least ones in a decade or lesser depends on the situation. Many cooperatives over 50 years of existence don't review their bye laws. An erring member who knows his right can violate the rules knowing fully well the fine or penalties it will attract is inconsequential.

The objects in Cooperative multipurpose bye laws (Bye law 4) should not be left opened, many societies venture into properties against the content of their bye laws and collapse. The global trend is not jack of all trade, it is specific and hence makes for robust economic activities. The principal officers and committee which are elected at the annual general meeting can be re-elected without tenure in office in many bye laws. This should be restricted, no one should stay in a particular office as a committee member for more than four years. That is true democracy in line with democratic members control principle.

CONCLUSION

Africans have leadership challenge and Nigeria is not insulated. Imagine there is no central bank of Nigeria regulating our financial institutions, even at that many are still being swindled. Some

banks under their watch still went moribund due to non-compliance with the directive. It will be worse if cooperatives are left at the whims of some "leaders". The Cooperative Bank should be in existence except for poor and selfish bargaining when merging to birth Skye bank. The government should be involved and ensure compliance with the laws. The law leaves out a lacuna especially in multipurpose as to limit and restrictions on what should not be done with reserve and excess money accumulated over the years. This gives opportunity to the leaders ventures into white elephant projects resulting in loss of resources accumulated over the years. The reserve funds should be redirected, like capital base of commercial banks with CBN. A certain percentage be paid to a central financing in the state who shall invest in zero or minimal risk business on behalf of the cooperative movements and shall absorb all moribund societies thereby building confidence among cooperators who are skeptical of joining cooperatives. This will help to revamp moribund societies, strengthen the weak ones and make cooperative more reliable unlike what is existing now. Reserves should be reduced to 10% and 10% of the reserved should be deposited with central society. This will be used to serve withdrawing members who have challenges with their deposits (CBN are in charge of commercial bank reserves), it will also enables the cooperative to have access to credit from such central society at a recuperative to have interest.

Finally, the Nigerian Co-operative Societies Act, 2004 needs reform especially on:

1. The enforcement of these laws,
2. Tenure-ship of leadership
3. To embrace digital technologies, ensuring that cooperatives can efficiently leverage tools like online platforms, digital accounting, and communication systems.
4. The registration number should be 10 digits e.g. for Ogun State

State code. Local Government Code. Number on the state register 28. 01. 000001

5. A well trained and qualified cooperative professionals abreast with cooperative laws in respect of cooperative account and appropriations should head the audit section in the state 6. Dual membership of societies with same objects should be prohibited 7. Compulsory insurance for deposit and businesses 8. Directors must be at least a senior member of ICOPRON 9. Account preparation and presentation: Cooperative account terminology should be the same. (International Financial Recording Standard) in each category of the society. 10. Environmental and Social Responsibility: Include clauses that encourage cooperatives to adopt sustainable and socially responsible practices, aligning with the growing global emphasis on corporate social responsibility and environmental sustainability. 11. Risk Management Frameworks: Integrate robust risk management frameworks into cooperative legislation, acknowledging the need for cooperatives to navigate uncertainties and mitigate risks effectively. 12. Gender sensitivity: In line with global practices, the law should include the range of ratio for the leadership in cooperative except for gender based cooperative like sagamu men makun (sagamu) cooperative multipurpose society limited, Oyo Kaduna state women in Cooperative. Many thanks for your attention.

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WOMEN AND YOUTHS IN THE NATIONS SUSTAINABLE ECONOMIC DEVELOPMENT THROUGH COOPERATIVES

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EXECUTIVE SUMMARY

Title: This paper titled women and youths in the nations sustainable economic development through cooperatives has meticulously discussed and aptly put forward the potentials of cooperative in playing the role of a midwife for the contributions of women and youths in sustainable economic development in Nigeria.

Structure of the Paper:

Economic Growth and Economic Development

Economic development in the context of this paper is more encompassing. It involves economic growth which refers to a country's ability to increase its potential output level over a certain period of time usually measured by GDP and also the social progress which includes literacy, health and the provision of public services. Economic growth is mainly measured by the GDP while economic development of a nation is mainly measured by its per capita income.

Sustainable Development

In other to sustain the gains of economic development, sustainable development was initiated. Sustainable development is

referred to as intergenerational equity; that is a development that meets the needs of the present, without compromising the ability of future generations to meet their own needs.

Women and Youths in Sustainable Economic Development

From the population data of 2022, women in Nigeria represent 49.46 percent of the population while the male represent 50.54 percent of the population. On the other hand the youths population account for 53.7percent of Nigeria's population aged 15 to 65 thus making Nigeria a country with one of the largest youth populations globally, this an opportunity for harnessing and propelling its sustainable development and growth through the empowerment of its youth as reported by experts. Analysts posit that the size and youthfulness of the population offer a boundless chance to expand Nigeria's capacity as the economic hub of Africa and globally by extension.

Cooperative and Cooperative Potentials

Cooperative globally was introduced to take care of the socioeconomic needs and aspirations of the marginalized and vulnerable and today it has become a forerunner in the process of development.

In this regard, cooperative has shown considerable presence in all growth induced and developmental sectors (including agriculture, oil and gas, manufacturing, building and construction.. telecommunication, financial institutions, solid minerals, wholesale and retail trade) of Europe, America, Asia and Africa with important reference to Nigeria. This paper posits that cooperative possesses great potentials that can midwife the contribution of women and youths in sustainable economic development in Nigeria.

a) Arguably, cooperative in Nigeria represents quite a significant number of businesses providing decent jobs.

b) As a business model, the cooperative has encouraged and demonstrated capabilities in entrepreneurship development.

c) Interesting today, the visibility of the activities and role of cooperative in sectors like banking and credit institutions, agriculture and allied industries among others points to the great potentials of the business model in fostering development in the country.

d) In recognising the potentials of cooperative, ICA and even the government of Nigeria at all levels have departments of cooperatives that pilots its affairs geared towards sustainable development.

e) May we applaud cooperative by giving a standing ovation for playing a very significant and invaluable role during the COVID-19 pandemic and the subsequent lockdown.

f) Today, government and donor agencies recognizes the important roles and potentials of cooperative by using it as a

veritable instrument and platform for reaching out and lifting people out of poverty and hunger. We can see the world bank. IFAD, etc partnering with government in various emerging economies to address poverty and hunger.

Harnessing the Cooperative Potential by Women and Youths through Cooperatives

As earlier stated, cooperative all over the world can be active in almost any field where there is a group with fairly homogeneous and common needs thus key areas of intervention to harness cooperative potentials by women and youths for sustainable economic development are:

a) Education and Training

b) Curricula for Cooperative Business Model

c) Conscientizing Women and Youths on Cooperative Business Model

d) Clear-cut areas of Specializations in Cooperative

e) Physical Operational Office with Good Corporate Image for all Registered Cooperative

f) Compulsory Membership of ICOPRON for both Practitioners and Professionals

Conclusion

This paper has viciously contended that women and youths have a place and also the potentials to propel sustainable economic development in Nigeria given their population. All we need to advocate for is a committed institutional cooperative framework that can steer and pilot this business model for sustainable economic development of many years of the

achievement of cooperative Nigeria. Ladies and gentlemen, we are here and the ball is in our court as cooperative professionals and practitioners. Key words: Women, Youths, Economic Growth, Economic Development, Sustainable Development, Cooperatives

1. Introduction

The original impetus for the introduction of cooperative globally has been to take care of the socioeconomic needs and aspirations of the members. This explains why cooperative has remained a forerunner in the process of development. In this regard, cooperative has shown considerable presence in all growth induced and developmental sectors (including agriculture, oil and gas, manufacturing, building and construction, telecommunication, financial institutions, solid minerals, wholesale and retail trade) of Europe, America, Asia and Africa. The contributions of cooperative in all of the sectors are geared towards helping the people lead a long and healthy life, to acquire knowledge, and to have access to resources needed for a decent standard of living. This of course is the central focus of development. That is where people are meant to be more economically productive, hold better jobs, live in better quality housing and have access to better education and healthcare. At this point we can differentiate between economic growth and economic development. This paper focuses on the sustainability of economic development through the involvement of women and youth using cooperative.

In economic parlance, economic growth refers to a country's ability to increase its potential output level over a certain period of time. It shows the improvement in the inflation-adjusted market value of the goods and services produced by an economy in a financial year. This can be represented by a rightward shift that is usually seen in the production possibility frontier. Statisticians conventionally measure such growth as the percent rate of increase in the real and nominal gross domestic product. The major indicators of economic growth include measures of macroeconomic performance (gross domestic product [GDP], consumption, investment, and international trade) and stability (central government budgets, prices, the money supply, and the balance of payments). Of all the five major indicators of the economic growth, the GDP stands out for measuring economic growth. The Gross Domestic Product (GDP) is important because it gives information about the size of the economy and how an economy is performing. The growth rate of real GDP is often used as an indicator of the general health of the economy. In broad terms, an increase in real GDP is interpreted as a sign that the economy is doing well.

On the other hand we look the economic development. Here, economic development is broader. It comprises of two aspects of development- economic growth or increase in people's income and social progress; which includes literacy, health and the provision of public services. Development is a process that creates

growth, brings in progress and positive change. Economic development encompasses measures of:

Gross Domestic Product (GDP)

Gross National Product (GNP)

GNP per capita

Birth and Death Rates

The Human Development Index (HDI)

Infant Mortality Rate Literacy Rate

Life Expectancy

In other words economic growth is one of the indicators of economic development and it helps to propel development. When economies grow, states can tax that revenue and gain the capacity and resources needed to provide the public goods and services that their citizens need, like healthcare, education, social protection and basic public services. Economic development helps in the creation of better quality of products and services at cheaper prices. It has resulted in increased production of both consumer and industrial (Capital goods and services). The economic growth is mainly measured by GDP while economic development is mainly measured by per capita income.

2. Sustainable Development

Sustainable development is referred to as intergenerational equity: that is a development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Stoddart (2011) puts it as the efficient and equitable distribution of resources intra-generationally and inter-generationally with the operation of socio-economic activities within the confines of a

finite ecosystem. Tietenberg (2015) describes sustainable development in terms of judicious use of depletable resources such that future generations, at a minimum, would be left no worse off than current generation. Karpagam (2014) described from the perspective of protection of natural environmental assets such that it is left intact for the benefit of the future generation without altering their total patrimony. Sustainable development posits the need for sustained increase in the natural standard of living of the poor at the grassroots level which could be quantitatively measured in terms of increased food, real income, educational services, health care, sanitation, water supply, access to resources, a fairer distribution of income per capita and increase in basic freedom and the like without compromising the ability of the future generations to meet their own needs. Today, the concept of sustainable development has become a global policy framework that leads to the eradication of all forms of poverty, inequality, environmental preservation, ensuring prosperity and peace (Mensah, 2019). The concept was adopted in 2015 at the termination of millennium Development Goals (MDG). Sustainable development hinges on 17 principles that rest on a tripod of economic, social and environmental protection. The 17 principles include: no poverty, zero hunger, good health and well-being, quality education, gender equality, clean water and sanitation, affordable and clean energy, decent work and economic growth, industry, innovation and infrastructure, reduced inequality.

sustainable cities and communities, responsible consumption and production, climate action, life below water, life on land, peace and justice, strong institutions and partnerships to achieve the goal (Shi, Han, Yang & Gao, 2019; Okeke & Chilokwu, 2023). In general, the concept of sustainable development therefore centres on the issue of intergenerational equity because of the belief that the resource base of any economy belongs to all generations (Olaniyan et al 2013).

3. Women and Youths in Sustainable Economic Development As the world hits 7.7 billion population, statistics show that the male population outnumbers the female population with an estimated male population of 50.5 percent against female population of 49.5 percent. In Nigeria, the situation is not different as the male population still outnumbers female population which was reported at 49.46 percent against the male population of 50.54 percent in 2022 (World Bank collection of development indicators, 2023). However, with 49.46 percent of the population which account for 111,010, 107 million of the Nigeria population they participate in various economic and growth induced activities that increases per capita income, standard of living and over all social progress like literacy, health and the provision of public services.

On the other hand, the youth's population of Nigeria is one of the highest in the world. 53.7 percent of Nigeria's population aged 15 to 65 and a median age of 18 are youths thus the country has one of the largest

youth populations globally, which is an opportunity for harnessing its sustainable development and growth through the empowerment of its youth, experts have said. Analysts posits that the size and youthfulness of the population offer a boundless chance to expand Nigeria's capacity as the economic hub of Africa and globally. However, the reality is not the case, as according to the executive secretary. National Board for Technical Education (NBTE), Idris Muhammad Bugaje. Nigeria has about 90 million unemployed youth and graduates. Today, with a 33.3 percent unemployment rate and 40.1 percent of the total population living in poverty, increasing the empowerment of youth and women in Nigeria is critical to economic development. Added to the inadequate physical infrastructure and rising inflation that appears insurmountable, Nigeria's youth unemployment problem indicates a bleak future with millions of frustrated youths roaming the streets, fuelling the ongoing insecurity in the country. However, with proper harnessing of the cooperative potentials it is possible to address the teething problems of poverty and unemployment in Nigeria through cooperative.

4. Cooperative

By definition, the ICA which is the umbrella organization for cooperatives worldwide, defines cooperatives as an "autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly- enterprise in

which benefit is received according use. The cooperative is seen as a user-owner and democratically controlled enterprise in which benefit is received according use. The cooperative today is not alien to most of us if not all of us because we are all cooperative professionals and practitioners and cooperative has grown to become a business model that favourably compete with other investor oriented firms (IOF) or business models.

5. Cooperative Potentials

a. Arguably, cooperative in Nigeria represents quite a significant number of businesses providing decent jobs for hundreds of thousands of citizens in the country and the job creation capability of cooperative cuts across all economic and social sectors in the country. Brussels (2001) posits that cooperative can be active in almost any field where there is a group with fairly homogeneous and common needs especially where members are farmers, consumers, independent retailers, workers, primary producers, savers or borrowers. For instance:

- 1) Where the members are farmers, the benefits will include quality inputs at fair (equitable) prices and economies of scale in adding value to, marketing and distributing produce;
- 2) Where the members are consumers, the benefits will include the availability of goods at fair (equitable) prices;
- 3) Where the members are independent retailers, the benefits will include economies in marketing and distribution, and greater common buying power;
- 4) Where the members are workers, the

benefits will include participation in the management of their enterprise and a fair (equitable) reward for their labour;

5) Where the members are primary producers, the benefits will include access for their produce and more control over the added value;

6) Where the members are savers or borrowers, the benefits will include a fair return on their savings and access to credit at a fair (equitable) interest rate.

Source: European Commission, Cooperatives in Enterprise Europe (Brussels, 2001)

b. As a business model, the cooperative has encouraged and demonstrated capabilities in entrepreneurship development by attracting owners of individual micro businesses to become members of different types of cooperatives across the country. It has also find its way into Small and Medium Enterprises, Government Ministries, Department and Parastatals, large corporations and informal groups where people form themselves into credit, consumer and other forms of cooperatives to address the socioeconomic needs and aspirations of the people.

C. Interesting today, the visibility of the activities and role of cooperative in sectors like banking and credit institutions, agriculture and allied industries, insurance, retail and commerce, housing, health, education, social services among others points to the great potentials of the business model in fostering development in the country.

d. In recognising the potentials of cooperative, the government of Nigeria at all levels -local government, state

government and the federal government have departments of cooperatives that pilots its affairs geared towards sustainable development. Remember, that we also have the ICA that directs its affairs globally,

e. May we applaud cooperative by giving a standing ovation for playing a very significant and invaluable role during the COVID-19 pandemic and the subsequent lockdown. We can do more than just standing by clapping. Yes, yes, yes. The activities of cooperative were glaring and vicious, thus many informal groups in form of cooperatives though short lived sprang up to explore the cooperative model of group dynamics in addressing their common needs and aspirations. Today, i believe that a number of those people must have become members of formal cooperatives,

f. Today, government and donor agencies recognizes the important roles and potentials of cooperative by using it as a veritable instrument and platform for reaching out and lifting people out of poverty and hunger. We can see the World Bank, IFAD, etc partnering with government in various emerging economies to address poverty and hunger.

Interestingly, with the aforementioned potentials of cooperative and present continuous growth of poverty in developing countries and the shortage of social protection to do with an ageing population in industrialized countries, it gives credence and legitimates the fundamental role of cooperatives thus leading to an increased need for cooperation and growing place for

cooperatives in society.

6. Harnessing the Cooperative Potential by Women and Youths through (Cooperatives)

As earlier stated, cooperative all over the world can be active in almost any field where there is a group with fairly homogeneous and common needs thus key areas of intervention to harness cooperative potentials by women and youths for sustainable economic development are: Education and Training: The education and training of member and intending members on the structural and functional

characteristics of cooperative is key to harnessing the cooperative potential for sustainable economic development. This is imperative because education and training enhances productivity, innovation and quality-focused growth.

Curricula for Cooperative Business Model:

The synergy between the professionals and practitioners should produce a structural and functional curricula based on cooperative business model that addresses basic and general entrepreneurship education and also general and strategic management.

Conscientizing Women and Youths on Cooperative Business Model:

Another way to harness cooperative potentials by women and youths for sustainable economic development is to ensure that a very strong and formidable machinery produced by the synergy between the professionals and practitioners to help in popularizing and

legitimising the institutional framework for communicating the benefits that the cooperative model offers to entrepreneurs amongst the women and youths generations.

Clear-cut areas of Specializations in Cooperative

Having clear-cut areas of specialization in cooperative will enhance the productivity, innovation and quality focused growth for practitioners. We should be deliberate not to base the cooperative business curricula in the areas of general management, finance and accounting, production management, human side of the organization (personnel management, marketing management, rural sociology and development) on the predominant business model of the traditional limited liability company with share capital. Deliberate effort should be put forward to assert that additional skills, capabilities and capacities specific to cooperative model is required in order to deal with the particular control and ownership structure of a cooperative. It should be top priority to consider anybody for top management position in cooperative to ensure sustainable economic development.

Physical Operational Office with Good Corporate Image for all Registered Cooperative

The lack of physical operational office with good corporate image majority of the cooperative has made it look abstract and invisible by the public and intending members. Imagine where over forty thousand cooperative offices are opened

across the country with certain specifications for all cooperatives like the Pharmacy Council do for pharmacy shops before operational licence are given. I guess, cooperative will outnumber the corporate IOF businesses.

Compulsory Membership of ICOPRON for all Professionals and Practitioners

The membership of ICOPRON and yearly renewal should be made compulsory for not just practitioners but also practitioners particularly the top management. This will engender sustained consciousness and propel involvement by both professional and practitioners. In partnership with the ministry and department in charge of cooperative, all members of cooperative should be made to join ICOPRON and subsequently renew membership annually as criteria for accessing grants, inputs and other cooperative related extension information. By so doing we harness the number to sustainable measure and keep track of the contributions of cooperative to sustainable economic development among women and youths in Nigeria.

7. Conclusion

In the final analysis, this paper has viciously contended that women and youths have a place and also the potentials to propel sustainable economic development in Nigeria given their population. All we need to advocate for is a committed institutional framework that can steer and pilot this business model for sustainable economic development of many years of the achievement of cooperative. Ladies and gentlemen, we are

here and the ball is in our court as cooperative professionals and practitioners. Again, increasing the commercial capabilities of cooperative is important but it will remain a teething problem without a programmed and carefully demonstrated synergy between cooperative professional and practitioners. Thank God we are all represented here. Like I said earlier the ball is in our court. To achieve the needed fit, welcoming reforms in cooperative is imperative. This is because change is constant. Therefore cooperative needs to adopt a proactive and pre-emptive philosophy that will build an edge around it from having diminished influence when compared with competing business models.

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EFFECT OF COMMUNITY PARTICIPATION ON SUSTAINABILITY OF RURAL WATER SUPPLY IN EBONYI STATE NIGERIA.

BY

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Abstract

The study was carried out to investigate the perceived effect of community participation on sustainability of water project in Ebonyi South Senatorial Zone. The study focused on ascertain the number of rural water supply schemes executed and their functional status in their location, the degree to which the community's stakeholders participated in the schemes, as well as the factors influencing sustainability of rural water supply schemes. Data for the study were collected from 283 residents of the zone employing a mix of multi-stage and random sampling techniques. Data collection was through a 5-point likert scale Questionnaire and data collection were subjected to statistical analysis using descriptive statistics such as frequency count, means and standard deviation. Further analysis was done using Mann-Whitney U Test to examine relationship among and between variables and to test the three formulated hypothesis. Findings of the study revealed that, in most of the communities in Ebonyi South Senatorial Zone, some development projects such as water projects were funded by the respective communities and other organizations. The water projects that were funded through counter-part arrangements were highly sustainable when compared to those that were funded by government. It further disclosed that there was significant relationship between the level of participation

and sustainability of water project. The researcher therefore recommended that participatory strategies especially such as adoption of measures that could promote participation in water supply project should be promoted.

Keywords: Community Participation, Sustainability, Rural Water Supply.

Introduction

Stakeholders can share ownership and influence over development projects, as well as the decisions and resources that impact them, by participating in the process. The impoverished will continue to lose out on the advantages of any intervention unless they are given the chance to contribute to the creation of initiatives meant to enhance their standard of living. Ekong (2003) Participation was defined as taking an active, if not always direct, part in community decisions, being aware of local issues, attending public meetings, trying to influence proposed measures through individual and group actions, being a member of committees and groups, and contributing financially to community initiatives. Having sufficient and appropriate infrastructure is a prerequisite for quick economic growth. (L.A. Akinbile 1, M.A. Oladoja, F.M. Awoniyi and B.O. Adisa 2006) Facilities such as water supply, refuse and sewage disposal services, housing and electricity greatly affect the health, well-

being and general quality of life of individuals in a society, Safe drinking water, sanitation, and hygiene (WASH) are fundamental to improving standards of living for people.

At present, a number of diversified and multipurpose national as well as international efforts have been put in place to ensure an improved provision of portable water supply service in both rural and urban areas of the developing countries (source Bulletin, 2000). despite this recognition and effort, however, the gap between the standard requirement and the actual delivery of the service is getting wider by day. Consequently, the majority of the rural poor are suffering from the abnormal lack of adequate and quality (germ free) portable water supply. Mock CN, Nugent R, Kobusingye O, (2017)

In relation to the global situation, recent publications reveal that about 1.1 billion people of the planet are without access to safe water (Bulletin, 2003, No. 29.3). Notwithstanding the worldwide recognition given to the importance of portable water supply, more failure than success stories have been achieved in the efforts exerted so far. Explaining this failure, lack of sustainability has always come to the forefront in the rural water supply scene. Access to portable water is a life necessity of any individual and society in the world. It is considered as the right of an individual living in a society in a general view, improved water supply has two important relevancies; it improves social and economic conditions, and also improves the health of the community. The social condition that could be improved by the development of a community water supply include, among others, reduction in the effort required to collect water. (Davis & Gerry, 1993; News, 2002). The economic benefits of increasing the quality of water that is available and bringing the water closer to the point of use is enormous. It can help productive

activities such as crop washing and processing, small scale gardening, the dyeing of cloths, and other income generating activities.

Statement of the Problem

Most people consider water to be a free gift from nature, and its significance for human well-being cannot be overstated. It is necessary for drinking, cooking, and cleaning on a regular basis in homes. It is also helpful in agriculture and other production-related activities. Therefore, having access to a clean water source is essential in any community. Numerous populations in Nigeria, especially those in rural areas, have reportedly been claimed to lack access to drinkable water. The majority of them rely on fish from ponds, rivers, and streams, which frequently carry diseases like river blindness and guinea worm. This has a negative impact on rural residents' health and seriously hinders their ability to be productive. Consequently, it has been stated that sufficient access to basic infrastructure, such as pipe-borne water, boreholes, and deep wells, is essential to the socioeconomic well-being of rural populations. In Nigeria and other emerging nations, the issue of infrastructure has grown in significance due to the necessity to boost the output of farm produce, which is derived from rural communities, and to utilize the resources that facilitate the production process. This is because it is used to partly assess development, in addition to the traditional indices of per capital income. Since sustainability or maintenance of project benefits is crucial to every development effort, it is necessary to assess the extent to which resources invested on water projects can be said to be worthwhile through its perceived sustainability. This is because the common approach is that projects are conceived and designed by government, while few projects

are conceived by rural dwellers for satisfying their felt needs which they execute for alone or with governments. The idea of citizen participation which cannot be removed from community development issues is used to as an antidote to psychological alienation and rootlessness among the masses thereby making people develop a sense of belonging and meaningful achievement. It is against this back drop that this study is set to address the following objectives: Is participation level related to the nature of involvement in the water supply projects? Is community participation related to sustainability of water supply projects?

The result of the study will serve as a guide to policy makers in order to execute sustainable projects. Without sustainability of water projects the objectives of sustainable rural development will be defeated

It is against this back drop that this study is set to address the following objectives: To what extent are the

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Hypothesis of the study

The following hypothesis, which are in null forms, are formulated to guide the study

H₀₁: There are no significant difference in the level and nature of participation in community water supply projects

H₀₂: There is no significant relationship between participation and sustainability water supply project

Methodology

The area of the study is Ebonyi State, Nigeria. There are thirteen local government areas in the state, which is divided into three senatorial zones namely, Ebonyi North Ebonyi Central, and Ebonyi South. Ebonyi South Senatorial zone which is the focal area of the study is comprises of Afikpo North, Afikpo South, Ivo, Ohaozara, Onicha local government areas. To ensure all local government areas in the zone are covered. A total of two hundred and ten (210) identified active community based organization (Traditional Institution, Religious Institution, Government Staff, Youth

Organizations and Women Organization) in the zone with a total number of three thousand nine hundred and twenty –seven (3927) members across the local government area in the zone were purposively selected. Data for the study was collected through the use of interview schedule. The interview schedule was subjected to face validity by experts and also pre-tested in a different local government. A reliability coefficient of $r = 0.95$ Showed that the instrument is reliable. The variables for this study were measured as follows. The data collected was subjected to statistical analysis using both descriptive and inferential statistics will help of SPSS, the descriptive statistics

used include frequency; standard deviation, and mean(x) with threshold of 3.0 from scale analysis of 5point likert scale, where any variables less than 3.0 was considered negative and any variables greater than 3.0 was considered as positive and this was used to analysis all the study research questions. The stated hypothesis will be tested with the use of Pearson product moment correlation (PPMC). The formula of PPMC to be used is as follows
The inferential all statistics was used to test the hypothesis and Mann- Whitely U Test of relationship and difference between variables, which is non- parametric was used to test the entire formulated hypothesis.

Table 1 Population Distribution of Community Based Groups (CBOs) in Ebonyi South

S/N	Stakeholders (CBOs) in L.G.A	Number of the Groups	Total Membership
1.	Traditional Institutions	38	767
2.	Religious institutions	44	783
3.	Government Staff	34	738
4.	Youth Organizations	49	832
5.	Women Organizations	45	807
	Total Population	210	3927

Source: Field Survey, 2023

Results and Discussion

Table 1 Respondents' personal characteristics:

Profile	Frequency	Percentage(%)
Gender		
Male	186	78.2
Female	97	21.8
Age		
<30	18	64
30-39	14	4.9
40-49	40	14.1
50-59	36	12.7
60 and above	175	61.9
Marital status		
Single	90	31.8
Married	193	68.2

Level of Education

No formal education	63	22.3
Secondary education	150	53.0
Tertiary education	70	24.7
Farming	54	19.1
Trading	80	28.3
Civil Servant	53	8.7
Retires	96	33.9

Source: Field Survey; 2023

This section describes to what extent the respondents participated in the planning and implementation of the water projects. Table 2 shows that majority (78%) of the respondents were male, while 21.8% were female. This implies that the selection of the respondents we also proportional based on gender. It is important because of the role women plays in community development and in particular household maintenance. Most of the respondents (61.9%) were in the age bracket of 60years and above, while 14.1% were in the age range of 40-49years, 12.7% were within 50-59 years, 6.4% below 30years and 4.9% were within 30-39 years. Majority of the respondents (68.2%) were married, others 31.8% were single. This shows that most of the respondents were responsible. As for the level of education, 22.3% had no formal education, while 53.0% had secondary, whereas 24.7%

had tertiary. With respect to occupation, majority respondents 33.9% are Retirees, while 28.3% were traders, 19.1% were framers, and 18.7% were civil servant.

Extent to Stakeholders participation in community rural water project

Table 2: presents the perception of the respondents on the extent of their involvement in the water project in comparison to government and other agencies. Based on the mean rating community participation and counterpart funding are higher with scores 4.07% and 4.33% respectively. Thus, community participation in the water projects were very high when compared to federal government (2.7), local government (2.3), Donor agencies (2.3), and state government (1.8)

S/N	Participation Actors	Sum	Mean	Std deviation	Decision
i.	Community	1153	4.0742	0.1957	Agree
ii	Local government Area	656	2.3180	1.1529	Disagree
iii	Federal Government	775	2.7385	1.1450	Disagree
iv	State Government	499	1.7633	0.2243	Disagree
v	Donor Agencies	639	2.2580	0.2325	Disagree
vi	Counterpart Funding	1228	4.3392	0.2325	Agree
Grand Mean		825	2.9155	0.2002	Disagree

Source: Field Survey research date July, 2023

Nature of participation in the community rural water project

In order to identify the extent the communities participated in rural water project in the above table, the result was gotten from 5 point likert scale with threshold of 3.0 (i.e. 3.0s positive and 3.0 negative). As such, with grand mean (x) of 3.9264, it was revealed that community participates basically in all aspect of water

project, the location of the project (4.17); effective financial contributions (4.45); provision of labour (3.30); as well as regular Monitoring and supervision of the project (4.55); this confirmed the fact that the community participates extensively in the integral part of the areas for water development is related to the nature of involvement in the water supply projects

Table 3 Nature of participation in the community rural water project.

S/N	Nature of Participation	Sum	Mean	Std deviation	Decision
i.	Identification of project	1182	4.1767	1.19396	Agree
	a. as needed				
	Deciding on the location	1182	4.41767	1.0108	Agree
ii	of				
	a. the project				
ii	Financial contributions	1262	4.4594	1.3205	Agree
iii	Provision of Labour	935	3.3039	1.1022	Agree
v	Supply of Needed Materials	816	2.8834	2.8834	Disagree
vi	Monitoring and supervision of project	1290	4.5583	0.2763	Agree
	Grand Mean	111.17	3.9264	3.2482	Agree

Source: Field Survey research date July, 2023

Test of Hypothesis one

H_{01} : There is no significant difference in the levels and nature of participation in community water supply project.

Decision: Since the above result is significant at 5% level are 2.91 the researcher decided to retain the null hypothesis and therefore concludes that there are no significant differences in the levels and nature of participation in community water supply project. The implication of this is the community residents are highly involved in all facets of participation in water projects.

Test of hypothesis Two

H_{02} : There is no significant relationship between participation and sustainability of water project

Decision: Since the above result is significant at 5% level is 3.92, the researcher therefore decided to reject the null hypothesis. We therefore conclude that there is a significant relationship between participation and sustainability of water project.

Summary and Findings

The study examined the effect of community participation on sustainability of rural supply

water project in Ebonyi State Senatorial Zone of Ebonyi State Nigeria. As such, evidence from the study revealed that;

- i The water supply projects in the area were largely community –driven. Thus. Other stakeholder like government at all levels; donors were playing supporting roles.
- ii Level of community involvement is very high and in area like project identification, location of project, supply of needed materials, location of project,
- iii There are agreements among the respondents that regular use of facilities, maintenance and repair of facilities, provision of security, longevity of project, etc. were obvious indicators of water supply project sustainability.

Recommendations

- i The research therefore recommended that participatory strategies especially such as adoption of measures that could promote participation in water supply project.
Measure should be put in place by Government to reduce corruption among the community leadership which in turn help to promote effective Commitment of community towards the sustainability rural water system.
- ii The government should seek more Donor Agencies and Counter Funding to help the water sustainability in the Rural Area of Ebonyi State.

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APPRAISAL OF THE WOMEN IN AGRICULTURE (WIA) PROGRAMME IN FACILITATING THE ADOPTION OF AGRICULTURAL TECHNOLOGIES AMONGS WOMEN FARMERS IN BENUE STATE, NIGERIA.

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ABSTRACT

Agriculture plays an important role in economic growth, food security, poverty reduction and rural development. The role of Women in actualizing that cannot be overemphasized. However, the prevalent problem facing rural women farmers is the need to transform their agricultural enterprises from the usual traditional methods with low output to one that is based on modern and improved techniques with higher productivity. The study examined Women-In-Agriculture (WIA) programme and adoption of agricultural technologies among women farmers in Benue State, Nigeria. The sample size was three hundred and sixteen (316). Descriptive statistics of percentages, likert-scale and Mean ratings were primarily used in data analysis. The study found amongst others that 14.6% of the respondents were of the view that dry season vegetable gardening; making soybean into soy oil, soy milk, dawadawa (nune), soy flour (11.7%); and plantain/cocoyam intercropping (9.2%) were some of the available agricultural techniques for women farmers in Benue State. The findings also revealed that the activities of the WIA programme in facilitating the adoption of agricultural technologies among the women farmers comprises amongst others provision and assistance in setting processing machines (13.6%); training on how to organize or

develop farmer-groups (12.3%); home visit to offer family, nutritional and health advise (11.4%), and information on new agricultural technologies (10.4%). The findings also revealed that adoption of agricultural technologies, and challenges faced by WIA members differ through slightly from that of other female farmers in Benue State. The study, therefore, recommended for more efforts to be made to raise the adoptive level of the agricultural technologies as well as address the numerous challenges faced by the female farmers that have affected their adoptions such as weak contacts with extension agents; high cost and unavailability of inputs; high cost of storage and processing equipments. Importantly, the Monitoring, Supervision and Evaluation (MSE) if it exists should be strengthened.

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INTRODUCTION

Background of the Study

Agriculture plays an important role in economic growth, enhancing food security, poverty reduction and rural development. It is a main source of income for about 2.5 billion people in the developing world (FAO, 2003). Agricultural development has assumed a shift from traditional methods of production to the use of improved techniques and modern technologies. This has led to the establishment of many agricultural research programmes as a strategy for enhancing the adoption of new technologies for improved yield (Ogunsumi, 2011). Most of these projects or programmes focus on the women due to their reliance and impact on agriculture.

Women play significant roles in agriculture. In other words, they take active part in farming and the processing of farm products, as well its marketing, in addition to their domestic and reproductive responsibilities. It is often stated that women are responsible for more than half of the world's overall food production and basic foodstuff in Africa. According to Fresco in Fabiyi, Danladi, Akande and Mahmood (2007), women account for 70% of agricultural workers, 80% of food producers, 90% of those who process basic foodstuffs and also undertake about 60 to 90% of the marketing. Ironkwe and Ekwe (2000) noted that in Nigeria, more than 60% of the agricultural production is carried out by women in the rural or traditional setting. However, lack of appropriate technologies to facilitate the production of the crops has been major constraint to women farmers (Akpabio, Etim&Okon, 2012).

In Benue State, many women engage in farming as a means of their livelihood. In recent times, Nigeria has given increasing attention to agriculture and rural development. Some agricultural projects and programmes like

Women-in-Agriculture (WIA) programme of the Agricultural Development Programme (ADP), FADAMA project and other agricultural programmes to encourage the interest of women (Baye, 2009). The WIA programme which is the focus of this study was instituted in 1988 to address gender-related agricultural problems of women farmers. It is constituted under the Agricultural Development Programme (ADP). Its main focus is on food, nutrition, processing, storage and utilization of crop and livestock produce in order to raise women's income and living standards through business-oriented farming and processing strategies. Saito and Gadzame in Odurukwe, Matthews-Njoku and Ejiogu-Okereke (2006) noted that it is meant to have female extension workers at every level of operation from State headquarters in the capital, down to the villages.

Agricultural technology that enhances sustainable production of food and fiber is critical for sustainable food security and economic development. This has made the dynamics of technical change in agriculture to be an area of intense research since the early part of twentieth century (Loevinsohn *et al.*, 2013). These technologies are particularly relevant to smallholder farmers in developing countries because they are constrained in many ways, which makes them a priority for development efforts. Agricultural technologies, therefore, are those activities that aid improved agricultural production. Adopters of improved technologies increase their production, leading to constant socio-economic development. Adoption of improved agricultural technologies has been associated with: higher earnings and lower poverty; improved nutritional status; lower staple food prices; increased employment opportunities, as well as earnings (Kasirye, 2010). Cooperative societies as a developmental platform when effectively organized can help the successful

implementation of extension programmes and adoption of agricultural innovations by women (Agueze, 2010). The rural women whose interest was paramount while designing the Women-in-Agriculture (WIA) programme has key roles to play in food production, storage, processing, marketing and other farming activities. These roles can be perfectly carried out in the agricultural sector through an organized channel that can extend the more improved agricultural innovations like the improved agricultural inputs, production technique and other support services to the women (Damisa&Tohana, 2007). It is expected that adoption of agricultural innovation by the women farmers will reduce fatigue and increase food production in Benue State and this may be achieved with the use of cooperatives. With focus and concentrated effort as a group organized in self-help form, they may achieve reasonable mission.

Statement of the Problem

Muenkner (2006) opined that women in agricultural cooperatives are the type of formalized business organization reaching down to the relatively rural poor, because they are mainly based on human endeavor, discipline and organized collaboration. They develop through learning by doing, generate social capital, both in terms of skills and money over a period of time and operate with their own resources without depending only on external help. The women work as socio-economic and not as political organizations. Working together in cooperatives is a way of increasing the power of small economic actors in coordinated action. Slow agricultural growth is a significant factor in perpetuating poverty in rural areas, since its bulk dwellers make a living from it. In Benue, this problem has been traced to the prevailing subsistence agricultural practices (Ezihe, Agbuagba & Iornum (2014), The imbalance between the food demand and

actual production has continued to widen. FAO (2006) asserts that the cost of agricultural production is high in Nigeria and will continue to rise if not properly taken care of. Ever since the introduction of WIA programme in Nigeria, efforts have been made to evaluate its awareness and impact on adoption of technologies. Akpabio (2005) noted that the WIA programme in Akwalbom State remains less than effective, in terms of its contribution to the upliftment of the economic and socio-psychological status of rural women; while Adetoun (2000) in South Western Nigeria revealed that only a few of the technologies disseminated to WIA clientele have been fully adopted. The effectiveness of the adoption of agricultural technologies can be measured in terms of the frequency of farmers that adopt them. The result of the adoption will reflect in the women farmers' standard of living, which can be approximated by the percentage of the farmers' acceptance, rejection or discontinuance. The actions of the women farmers can be guided by a lot of factors which could encourage or discourage their aspiration to adopt agricultural technologies (Sabo, 2006).

Indeed, how available are improved agricultural technologies for women farmers in Benue State, calls for investigation as majority of the women still operate at subsistence level. Also of great concern is whether the WIA facilitators are really giving the women farmers the right activities to facilitate their adoption of the agricultural technologies. Equally, another considerable issue to the study is the adoption behaviour (pattern) of the WIA members and that of other women in the State. This is because it often appears that there is indifference in their adoption behavior. Hence, it is believed that the challenges in adoption of technologies by the women farmers in WIA programme could possibly differ from that of other women. It is against these litanies of

issues that this study sought to examine the Women-in-Agriculture (WIA) programme and adoption of agricultural technologies that enhance agriprenurship in Benue State.

Objectives of the Study

The broad objective of the study is to appraise the Women-in-Agriculture (WIA) programme and its facilitation of the adoption of agricultural technologies amongst women farmers in Benue State, Nigeria. Specifically, the study is designed to;

- i. identify the agricultural technologies that are available to women farmers in Benue State;
- ii. ascertain the activities of the WIA programme in facilitating adoption of agricultural technologies among women farmers in Benue State;
- iii. compare the adoption of agricultural technologies by women farmers involved in the WIA programme with that of other women in Benue State; and,
- iv. compare agricultural technologies adoption challenges faced by the women farmers in the WIA programme with that of other female farmers in Benue State.

Research Questions

To address the aforementioned specific objectives, the following research questions drove the study.

- I. What are the agricultural technologies available to the women farmers through the intervention of the WIA programme in Benue State?
- ii. How activated are the intervention-activities of the WIA programme in Benue State?
- iii. Are there difference in the adoption-level of agricultural technologies prevalent between WIA female farmers and Non-

WIA farmers in Benue State?

- iv. Are there differences in challenges of adopting agricultural technologies between WIA- farmers and Non-WIA farmers in Benue State?

METHODOLOGY

This study used cross-sectional descriptive survey design. The study area is in Benue State, Nigeria. Benue State is one of the 36 States of Nigeria, located in the North-Central (Middle-Belt) region of the country. The State has 23 Local Government Areas which are Ado, Agatu, Apa, Buruku, Gboko, Guma, Gwer East, Gwer West, Katsina-Ala, Konshisha, Kwande, Logo, Makurdi, Obi, Ogbadibo, Oju, Okpokwu, Ohimini, Oturkpo, Tarka, Ukum, Ushongo and Vandeikya. The State Headquarters (Capital) is Makurdi. Benue State is named after the famous River Benue and was carved out of the former Benue-Plateau State, and some part of Kwara State in 1976. Benue is inhabited predominantly by the Tiv and Idoma people and other ethnic groups which include the Igede, Etulo, Abakwa, Jukun, Hausa, Igbo, Akweya and Nyifon. Benue lies between Longitudes 60 35'E and 100'E and Latitudes 60 30'N and 80 10'N. The State is bounded in the north by Nasarawa State, in the south by Cross River and Enugu States, and in the east and west by Taraba and Kogi States respectively. The State has abundant land estimated to be 5.09 million hectares. The State is predominantly rural with an estimated 75 percent of the population engaged in subsistence agriculture. In the urban areas, trading is the dominant occupation followed by public or civil services. The State is made up of 413,159 farm families (BNARDA, 1998) and a population of 4,219,244 people (National Population Commission - NPC, 2006). Farming is the major occupation of Benue indigenes. Benue is a rich agricultural State and some of the crops

grown there are potatoes, cassava, soybeans, guinea corn, and flax. Others are yams, cocoyam, sesame, rice, groundnuts, sorghum, millet and pigeon pea. Tree crops produce in the State include citrus, mango, oil palm, guava, cashew, cocoa etc (Okwoche & Asogwa, 2012). According to data from the Benue State Agricultural and Rural Development Authority (BNARDA, 2015), the population of women farmers of the State is put at two thousand, four hundred and forty-eight (2,448). The sample size for this study is three hundred and forty-two (342) female farmers in Benue State derived from the application of Tara Yameni (1967) formulate.

The stratified random sampling technique was used in selecting the respondents. First, Benue State was stratified into its three (3) agricultural zones of Benue East (Zone A), Benue West (Zone B) and Benue South (Zone C). To ensure balance, in each of the three (3) zones, two (2) local governments were randomly selected. In total, six (6) LGAs were selected as follows; Benue East (Zone A):Katsina-Ala and Ukum LGAs. For Benue West (Zone B), Buruku and Tarka were picked; while for Benue South (Zone C), Obi and Otukpo LGAs were selected. The LGAs were selected not just because they are well known for farming, but also it made sampling easier as the State appears too large to cover. The sample size was divided into six of the selected LGAs; hence a total of 57 questionnaires were allotted to each of them. Thereafter, the researcher administered the 342 questionnaires equally to the WIA members and the non-WIA members in the selected LGAs. The non-WIA farmers were reached through their various community village heads. However, only 316 questionnaires were returned. There are primary and secondary sources of data in this study. Primarily, data was generated through a unified structured questionnaire for women

farmers in the WIA programme and non-members of Benue State. The secondary data was gotten from textbooks, journals, internet, unpublished research works, BNARDA records, and conference papers that are related to the study.

Data was analyzed through descriptive and inferential methods. Demographic characteristics of the female farmers (WIA and non-WIA) were comparatively analysed through percentages (%) and mean dispositions. Through the use of 4-point likert scale, to access responses of the female farmers in the availability of agricultural technologies a threshold of 2.5 response score indicating availability and 2.5 indicating 'non-availability of agricultural technologies were established. Also, through the same approach, the state of intervention activities provided by the WIA programme to the female farmers in Benue State was assessed. A response score of

2.5 indicates 'activities-intervention', whereas, 2.5 indicates non-intervention. Equally, adopting a similar method for the women farmers response on adoption of agricultural technology, a threshold of 2.5 indicates 'adoption', while a score of 2.5 indicates non-adoption.

RESULTS AND DISCUSSION

Demographic Characteristics of Respondents

The variables presented were age, farming experience, educational level, marital status, annual or yearly income, annual or yearly savings, and number of dependants. Details are shown in Table 1;

Table 1; Distribution of Respondents by Demographic Data

<i>Variables</i>	<i>n=316</i>	<i>%</i>	<i>(\bar{x})</i>
Women Farmers			
WIA	160	50.6	
Non-WIA	156	49.4	
Age (Years)			
18-28	22	7.0	
29-39	141	44.6	
40-50	85	26.9	41
51yrs & Above	68	21.5	
Farming Experience (Years)			
Below 4yrs	20	6.3	
5-10yrs	27	8.5	
11-16	98	31.0	15
17-22	159	50.3	
23yrs & Above	12	3.8	
Educational Level			
No formal Education	40	12.7	
Koranic	16	5.1	
Primary school	101	32.0	
Secondary school	126	39.8	
Tertiary Education	33	10.4	
Marital Status			
Single	14	4.4	
Married	197	62.3	
Widow	76	24.1	
Divorced/Seperated	29	9.2	
Annual Income (N)			
Less Than N100, 000	54	17.1	
N101, 000 – N200, 000	212	67.1	₦174, 544.30
N201, 000 – N300, 000	35	11.1	
N301, 000 & Above	15	4.7	

Annual Savings (N)			
Below N50, 000	8	2.5	N109, 381
N50, 001 – N100, 000	99	31.3	
N101, 000 – N150, 000	186	58.9	
N151, 001 & Above	23	7.3	
Dependants			8
0 – 3	34	10.8	
4 – 7	61	19.3	
8 – 11	200	63.3	
12 & Above	21	6.6	

Field Survey, January, (2019)

Table 1 shows that the majority 160(50.6%) of the respondents were from the WIA farmers, while 156(49.4%) were from the Non-WIA. Again, many of the respondents fell within the age range of 29-39 years, with frequency/percent of 141(44.6%) and the average (x) age of the women was 41 years. The result indicates that they are in their active age of production, needing more improved technology to advance their farming endeavours. The implication to the study is that younger farmers are more likely to adopt a new technology. This agrees with the findings of CIMMYT (1993) that younger women farmers have had more schooling than the older generation or perhaps have been exposed to new ideas as migrant laborers and they tend to adopt new agricultural technologies more than the older ones. The average farming experience (x) of majority 159(50.3%) of the women stood at 15 years, meaning that they were committed to farming and most likely to adopt new technology. This corroborates Akpabio *et al* (2012) who found that long farming experience is an advantage for increase in farm productivity since it encourages rapid adoption of farm innovation. However, the educational

attainment of the women shows that aggregately 260(82.2%) of them got beyond primary level of education, hence they are considered literate. This is an advantage for adoption of farm innovations as education has been shown to be a factor in the adoption of high yielding modern farm practices as found by Agwu, Ekwueme and Anyanwu (2008). Education may make a farmer more receptive to advice from an extension agent or more able to deal with technical recommendations that require a certain level of numeracy or literacy (CIMMYT, 1993). Meanwhile, majority 197(62.3%) of the women were married, with mean average of 8 dependants; implying a high level of responsibility and expenditure. The implication of this finding is that the respondents could expend more from their income in caring for their dependants, thus, having little or none to procure necessary agricultural technologies that could help boost their farm produce. Lastly, the average annual income and savings (X) of the women were N174, 544.30k and N109, 381 respectively; implying insufficiency in acquiring certain agricultural technologies. This alligns with FAO (2015) observation that inadequate fund

(savings) constrains most farmers from adopting new technologies.

Agricultural Technologies for Women Farmers in Benue State

The available agricultural technologies in Benue State are presented in Table 2.

Table 2: Distribution of Respondents on Agricultural Technologies Available to Women Farmers in Benue State

<i>S/n</i>	<i>Agric Technologies</i>	(\bar{X})	<i>Remarks</i>
1.	Making Soybean into soy oil, soy milk, Dawadawa (nune), soy flour	4.00	Available
2.	Cassava processing into pancake, flour and odourlessfufu/garri	3.21	Available
3.	Improved rice cultivation and preservation	2.40	Not Available
4.	Dry season vegetable gardening	4.00	Available
5.	Processing of fresh tomatoes into tomato paste	2.31	Not Available
6.	Plantain chips processing	2.55	Available
7.	Improved crop varieties e.g maize	3.02	Available
8.	Agro chemicals e.g pesticides	2.00	Not Available
9.	Improved animal breeds	2.31	Not Available
10.	Snail rearing	2.61	Available
11.	Plantain /Cocoyam intercropping	3.39	Available
12.	Improved oil palm seedlings	2.92	Available
13.	Processing and storage of melon	3.34	Available
14.	Improved poultry keeping	1.82	Not Available
15.	Fishery/fish pond	2.50	Available
16.	Grand mean	2.69	Available

Field Survey, January, 2019

Table 2 revealed available agricultural technologies to Women farmers in Benue State. It indicates that Making of Soybean into soy oil, soy milk, Dawadawa (nune), soy flour ($\bar{x}=4.04$); Cassava processing into pancake, flour and odourless fufu or garri (3.21); Dry season vegetable gardening ($\bar{x}=4.00$); Plantain chips processing ($\bar{x}=2.55$); Improved crop varieties e.g maize ($\bar{x}=3.02$); Snail rearing ($\bar{x}=2.61$); Plantain/Cocoyam intercropping ($\bar{x}=3.39$); Improved oil palm seedlings ($\bar{x}=2.92$); Processing and storage of melon ($\bar{x}=3.34$), and Fishery/fish pond ($\bar{x}=2.50$) were

available. This aligns with the findings of Ezihe *et al* (2014); Uwaegbuonu (2010) who separately found that the WIA programme in Benue State boosted dry season vegetable gardening, plantain and cocoyam intercropping etc. However, the table also shows that improved rice cultivation and preservation ($\bar{x}=2.40$); Processing of fresh tomatoes into tomato paste ($\bar{x}=2.31$); Agro chemicals e.g pesticides ($\bar{x}=2.00$); Improved animal breeds ($\bar{x}=2.31$), and Improved poultry keeping ($\bar{x}=1.82$) were not available.

Intervention Activities of WIA Programme in Benue State

Table 3: Distribution of Respondents on Intervention Activities of WIA Programme in Benue State.

S/N	WIA Intervention Activities	Mean (\bar{x})	Remarks
1	Training of the women farmers (seminars, workshops)	3.51	Active
2	Advisory support to the women farmers	3.01	Active
3	Establishment of demonstration plots	2.87	Active
4	Establishment in collaboration of on-farm Adaptive-Research Activities (OFAR)	1.47	Not-Active
5	Facilitation of access to improved farm inputs (seeds, fertilizers, chemicals etc)	3.81	Active
6	Facilitation of access to crop processing tools (equipment, materials etc)	3.59	Active
7	Facilitation of access to market-links Facilitation of access to credit	2.08	Not- Active
8	Facilitation of access to information and networking	1.81	Not- Active

9	Facilitation of access to information and networking	2.72	Active
10	Formation of WIA-groups, meeting attendance and its development	3.11	Active
11	Home and farm visits for support	2.13	Not-Active
12	Holding of agric-shows and field-days	2.77	Active
13	Facilitation of access to improved fish and animal breeds (poultry, pigs, goat, sheep)	2.01	Not-Active
14	Facilitation of access to processing of fish and animal products (equipment, materials, freezers, trios)	2.47	Not-Active
	Table 3 above shows the statistics of intervention-activities of the WIA programme		
	Grand mean	2.62	Active

Table 3 above shows the response of the WIA-farmers who are the beneficiaries of WIA intervention programme. Their responses shows that seven of the possible intervention-activities having over 2.5 mean (\bar{x}) score were 'actively' implemented by the WIA programme in Benue State. These intervention areas include: Training of the women farmers (\bar{x} =3.51); Advisory support to the women farmers (\bar{x} = 3.01); Establishment of demonstration plots (\bar{x} = 2.87); facilitation of access to improved farm inputs (\bar{x} = 3.81); facilitation of access processing tools (\bar{x} = 3.59); formation of WIA-groups, meeting attendance and development (\bar{x} =3.11); and, holding of agric-shows and field-days (\bar{x} = 2.77). The rest seven (7) out of the fourteen (14) possible intervention-activities areas were not actively implemented. Generally, with a grand mean (\bar{x} = 2.62). It can be said that WIA programme provided intervention-activities to booster female farmers adoption of agricultural technologies in Benue State though not so over whelmingly.

Adoption of Agricultural Technologies by Women Farmers Involved in the WIA Programme and that of Others in Benue State

The nature and disparity in adoption of agricultural technologies by the WIA and non-WIA farmers were being presented in Table 4;

Table 4: Distribution of Respondents by Adoption of Agricultural Technologies in Benue State

S/n	Agric Technologies	WIA Members	Remarks	Non-WIA Members	Remarks
1.	Making Soybean into soy oil, soy milk, Dawadawa (nune), soy flour	3.35	Adopted	3.00	Adopted
2.	Cassava processing into pancake, flour and odourless fufu/garri	2.59	Adopted	2.66	Adopted
3.	Improved rice cultivation and preservation	2.40	Not Adopted	1.89	Not Adopted
4.	Dry season vegetable gardening	4.00	Adopted	3.67	Adopted
5.	Processing of fresh tomatoes into tomato paste	1.23	Not Adopted	2.07	Not Adopted
6.	Plantain chips processing	3.99	Adopted	2.71	Adopted
7.	Improved crop varieties e.g maize	2.50	Adopted	2.19	Not Adopted
8.	Agro chemicals e.g pesticides	2.08	Not Adopted	1.48	Not Adopted
9.	Improved animal breeds	1.75	Not Adopted	2.55	Adopted
10.	Snail rearing	3.18	Adopted	1.11	Not Adopted
11.	Plantain /Cocoyam intercropping	3.10	Adopted	2.66	Adopted
12.	Improved oil palm seedlings	3.02	Adopted	1.92	Not Adopted
13.	Processing and storage of melon	2.59	Adopted	2.61	Adopted
14.	Improved poultry keeping	2.20	Not Adopted	2.75	Adopted
15.	Fishery/fish pond	3.21	Adopted	1.47	Not Adopted
	Grand mean	2.76		2.32	

Table 4 shows the form of adoption of agricultural technologies between women farmers involved in the WIA programme and that of other women farmers in Benue State. The result indicates that both women farmers have adopted Making Soybean into soy oil, soy milk, Dawadawa (nune), soy flour ($\bar{x}=3.35$; 3.00); Cassava processing into pancake, flour and odourless fufu/garri ($\bar{x}=2.59$; 2.66); Dry season vegetable gardening ($\bar{x}=4.09$; 3.67); Plantain chips processing ($\bar{x}=3.99$; 2.71); Plantain /Cocoyam intercropping ($\bar{x}=3.10$; 2.66); Processing and storage of melon ($\bar{x}=2.59$; 2.61). However, the table equally shows some disparity in adoption of certain technologies among the women farmers. While the WIA members adopted Improved crop varieties e.g maize ($\bar{x}=2.50$), the Non-WIA did not at mean ($\bar{x}=2.19$). Also, the WIA did not adopt Improved animal breeds ($\bar{x}=1.75$), the Non-WIA adopted it at mean ($\bar{x}=2.55$). Others are Snail rearing (Adopted by the WIA at $\bar{x}=3.18$; while the non-WIA did not at $\bar{x}=1.11$). Improved oil palm seedlings ($\bar{x}=3.02$, adopted by the WIA, while the non-WIA did not at $\bar{x}=1.92$).

Additionally, Improved poultry keeping was not adopted by the WIA at $\bar{x}=2.20$; while it was adopted by the non-WIA women farmers at $\bar{x}=2.75$, and lastly, as Fishery/fish pond was adopted by the WIA farmers at $\bar{x}=3.21$, the non-WIA did not at $\bar{x}=1.47$. The findings therefore indicates that disparity exist in the adoption of agricultural technologies among women farmers in Benue State. This agrees with Akpabio (2005) and Eshiett (2007) that separately reported that of the available agricultural technologies offered by the WIA programme in AkwaIbom State only few disseminated to WIA clientele have been fully adopted, and that there is difference in the adoption pattern.

Challenges Faced by Women Farmers involved in the WIA Programme and that of Others in Adopting Agricultural Technologies in Benue State

The challenges constraining women farmers in Benue State from adopting improved technologies are presented in Table 5;

<i>Challenges</i>	<i>WIA Members</i>	<i>Remarks</i>	<i>Non- WIA Mem bers</i>	<i>Rema</i>
Low income level	3.32	Challenge	4.03	Chall
Lack of adequate contact with extension agents	2.68	Challenge	3.21	Chall
Old age	1.00	Non- Challenge	2.02	-
Lack of money and easy access in securing loan/credit	3.11	Challenge	3.00	Chall
Inadequate information about the newly introduced technology	2.48	Non- Challenge	2.68	Chall
Lack of Transportation	1.34	Non- Challenge	2.74	Chall
Lack of Labour for operation	3.44	Non- Challenge	2.52	Chall
Lack of adequate farm land or Small farm size	3.10	Challenge	2.05	-
Poor level of education	2.94	Challenge	3.20	Chall
Non membership of women's group/Cooperative	2.31	Non- Challenge	4.00	Chall
High cost or unavailability of inputs	4.02	Challenge	4.44	Chall
Fear of risk or drop in yield	2.50	Challenge	3.01	Chall
Inadequate demonstration or coaching	2.90	Challenge	-	-
Compatibility of the innovation with the existing farming system, values and needs	2.61	Challenge	1.51	-
Insufficient Programs to convince and encourage farmers to adopt new method	4.00	Challenge	2.06	-
Difficulty in understanding new technology	2.46	Non- Challenge	3.33	Chall

<i>Non-Profitability of the new technology</i>	<i>1.10</i>	<i>Non-Challenge</i>	<i>2.60</i>	<i>Chall</i>
Low demand for the processed products	2.12	Non-Challenge	3.26	Chall
Limited information outlets and markets	3.66	Challenge	4.45	Chall
High cost of adequate processing and storage equipment	4.11	Challenge	2.59	Chall
Ill health, (sickness)	2.37	Non-Challenge	2.50	-
Poor understanding of improved agric technologies	1.70	Non-Challenge	3.08	Chall
They are more expensive than local methods	2.16	Non-Challenge	2.92	Chall
Like the method handed by forefathers most	2.03	Non-Challenge	3.01	Chall
Grand mean	2.55		3.04	

Field Survey, January 2019

Table 5 shows that the challenges faced by women farmers involved in the WIA programme are less than that of other women farmers in adopting agricultural technologies in Benue State. It was set that challenges with mean values of 2.5 and above were the major challenges constraining women farmers from adopting agricultural technologies in Benue State. Based on that, the table indicates that there were twelve major challenges of the WIA members. They include among others low income level; lack of adequate contact with extension agents; lack of money and easy access in securing loan/credit; fear of risk or drop in yield; inadequate demonstration or coaching; compatibility of the innovation with the existing; insufficient programs to convince and encourage farmers to adopt new method; limited information outlets and markets; high

cost of adequate processing and storage equipment. On the other hand, the Non-WIA Members have much of the challenges having indicated twenty-one. Some of them includes low income level; lack of adequate contact with extension agents; lack of money and easy access in securing loan/credit; inadequate information about the newly introduced technology; lack of transportation; lack of labour for operation; poor level of education; non-membership of women's group/cooperative; high cost or unavailability of inputs; fear of risk or drop in yield; difficulty in understanding new technology; non-Profitability of the new technology; low demand for the processed products; Limited information outlets and markets; high cost of adequate processing and storage equipment; poor understanding of improved agric

technologies; they are more expensive than local methods; and, like the method handed by forefathers most. It is not surprising to see that the WIA members have less of the challenges because training and enlightenment can limit certain challenges that could stand as a hindrance or barrier to adoption of agricultural technologies. The findings aligns with Fabiyi and Akande (2015) who found that lack of modern farming implements and equipment, lack of access to land, lack of credit (loans) or limited capital, land tenure system, illiteracy, multiple family responsibilities were major factors constraining women farmers from adopting new agricultural technologies.

SUMMARY, CONCLUSION AND RECOMMENDATION

The demographic profile of both the WIA and Non-WIA did reflect the typical rural farmers in our clime. With an average age of 41 years; 15 years on farming experience; over 82% literacy; 86% married; with annual income and savings of N174,544.30 and N109,381 respectively, one can state that these characteristics of women farmers in Benue State is positively atuned to enabling adoption of improved agricultural technologies. Out of the listed agricultural technologies available to the women farmers in Benue State, through the WIA programme, ten were available and provided to them. A grand mean ($\bar{x}=2.69$) response from the farmers affirmed that though not overwhelming. But in the functionality of the WIA intervention activities in Benue State, the statistics show that out of fourteen expected intervention areas, seven or half were provided by the WIA programme. A grand mean ($\bar{x}=2.62$) equally affirmed that, but, however not a strong indication of such intervention to women farmers in Benue State.

In a comparative analysis of adoption of

agricultural technologies between the WIA and Non-WIA members, those who benefited from the WIA programme adopted ten out of the fifteen agricultural technologies as against eight by the non-beneficiaries. A grand mean response score of disparity on the adoption of agricultural technologies between the WIA members ($\bar{x}=2.76$) and Non-WIA members ($\bar{x}=2.32$) indicates the fact that WIA programme had positive, but, marginal impact on women farmers in Benue State.

Equally, a comparative analysis was done on the challenges faced by both the WIA farmers and Non-WIA farmers in adopting improved agricultural technologies. Results showed that women farmers exposed to WIA programme had less challenges than those not exposed. However, it must be noted that the difference in the severity of the challenges faced by both farmers is not much. A positive challenge mean scores of ($\bar{x}=2.55$) for WIA member farmers and ($\bar{x}=3.04$) for Non-WIA farmers confirmed that they both had challenges though marginal comparably.

In line with the findings of the study, we recommend as follows:

- More awareness should be created about the existence of WIA programme to ensure that a large number of women farmers in Benue State participate.
- Efforts should be stepped-up by the officials of the WIA programme especially at the field level to ensure that both the materials for training and logistics to make the agricultural technologies available are put in place.
- The WIA programme intervention activities such as collaboration with the women farmers in research; facilitation of their access to credit; facilitation of their

access to beneficial information and networking; home and farm visits; facilitation of access to improved livestock breeds; and, facilitation of access to equipments and materials for processing of animals and fish products should be enhanced.

- The adoption level of the agricultural technologies is marginally positive. Therefore, more efforts should be made at field level to further raise it as its still low.
- Serious effort must be made to address the several challenges affecting women farmers from adopting agricultural technologies especially on issues of lack of adequate contact with extension agents; high cost of storage and unavailability of inputs; limited information and market outlets; high cost of storage and processing equipments; and, lack of access to credit.
- Importantly, the Monitoring, Supervision and Evaluation (MSE) of WIA programme in Benue State if it exists must be seriously strengthened to perform maximally so as to sustain a dynamic follow-ups and update information on the WIA programme in Benue State.

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SUSTAINABILITY DEVELOPMENT OF FARMERS' COOPERATIVES THROUGH BANK OF AGRICULTURE (BOA) LOAN SCHEME IN OGUN STATE, NIGERIA

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Abstract

This study focused on the sustainability development of farmer's cooperative through bank of agriculture (BOA) loan Scheme in Ogun State. The three zones of the operation were sampled using multistage sampling techniques. Primary and secondary data were utilized for the study and obtained with the use of a well-structured questionnaire from 120 respondents out of which One hundred and nine (109) were returned, and acceptable for data analysis. The results obtained on the socio-economic characteristics of the (BOA) farmers cooperators revealed that majority of them were male (58.7%), aged less than 50 years (75.2) with an average age of 42.51 years per cooperators, married (75.2%), had moderate household size of 5 (mean) per household, literate with vast majority (98.2%) possessing one form of formal education or other, (71.6%), engaged in farming as main occupation had an average of 5 years of farming experience and

(64.2%) practiced Christianity as religion. Analysis of the factors influencing the amount of loan obtained revealed that age, education, farm size, amount repaid, loan experience among others. While household size had negative relationship with loan repayment, education and loan size have positive relationship with it. In terms of constraints to the BOA loan acquisition, high interest rate, bureaucracy and inability to provide a guarantor were adjudged as the major constraints to loan acquisition. It was recommended that farmers' Cooperative awareness and sensitization campaign on loan credit facilities should be embarked on.

Keywords: Farmers Cooperative, Loan Acquisition, Sustainability, Loan credit facilities

INTRODUCTION

The history of sustainable development

thinking and its subsequent evolution as a development paradigm has been well documented in the literature. Although there are various definitions and interpretations of sustainable development, the most widely used definition is contained in the work of the World Commission on Environment and Development (WCED), which defined sustainable development as: "Development that meets the needs of the present without compromising the ability of future generations to meet their own needs" (WCED). This definition is based on two fundamental principles of development, i.e. basic needs and environmental limits. By going beyond concepts of physical sustainability to the economic context of development, the definition by WCED involves a subtle but extremely important transformation of the ecologically based concept of sustainable development.

It is important to note here that the WCED put sustainable development firmly on the map of the global political agenda. In other words, it strategically placed the link between environment and development at the top of the global agenda. The factors which triggered the attention of the international community to intergenerational equity in relation to access to natural resources included widespread environmental degradation, the existence of severe poverty around the globe and concerns about achieving and maintaining good quality of life. As Reed (2016) noted, sustainable development emerged from public pressure, ultimately forcing itself onto the agenda of governments and international institutions. The concept of sustainable development has now been embraced as the global standard for measuring development objectives and performance in developed and developing countries.

Social Sustainability: This is rooted on the premise of equity and understanding of the

human community's interdependence to achieve acceptable quality of life-the ultimate aim of development. Therefore, sustainable social development is concerned with equity in the distribution of wealth, resources and opportunity to all citizens at all levels. It implies access to minimum standards of security, human rights, social benefits e. g. food, health, education, shelter and opportunities for self-development. It requires active political participation in decision making and public accountability (Reed, 2016). In other words, social sustainability places emphasis on distributional and gender equity, provision of social services, population stabilization, as well as political accountability and participation.

2. Economic Sustainability: This requires societies to generate an optimal flow of income while maintaining their basic stock of man-made, human and natural capital. It advocates for the internalization of all external costs, including the societal and environmental costs associated with the production and disposition of goods, thereby implementing the full costs principle (Reed 2016). Economic sustainability is therefore about sound macro-economic management, poverty alleviating growth, appropriate agricultural policies, role of the state, and cost internalization.

3. Environmental Sustainability: This is predicated on the maintenance of the long-term integrity and productivity of the planet's life-support systems and environmental infrastructure. Neoclassical economists identify the inefficient use of natural resources as the main reason for environmental problems. This inefficiency is caused by market failure due to external effects (Rennings and Wiggering, (2017)). Therefore, environmental sustainability requires the use of environmental goods and services in such a way that their productive capacities are not reduced, nor their overall contribution to

human well-being diminished. In practical terms, environmental sustainability hinges on sustainable use of resources, maintenance of sink functions of environmental processes, ensuring the increase in the quality and quantity of natural capital, adopting the precautionary principle and the establishment of adequate and suitable institutional frameworks for environmental protection.

The Central Bank of Nigeria (CBN 2014) defined the Bank of Agriculture (BOA) as a type of bank that lends money to farmers for longer periods of time and charges them less interest. Therefore, the Bank of Agriculture (BOA) is described as credit bank expressly established in accordance with the provision of law to assist agricultural development across the globe, particularly by granting loans for longer periods than is usual with commercial banks. In his words, Adesina (2012), an Economist and Social commentator succinctly conceptualized Bank of Agriculture (BOA) as bank that lends money to individuals, basically farmers.

Bank of Agriculture (BOA) is the nation's foremost agricultural and rural development finance institution. It was incorporated in 1972 as Nigerian Agricultural Cooperative Bank Limited (NACB) to reflect the inclusion of cooperative financing into its broader mandate. In October, 2001, following the Federal Government effort to streamline the operations of its agencies, that were believed to be performing overlapping functions, three institutions, Nigerian Agricultural Cooperative Bank (NACB) Peoples Banks of Nigeria (PBN) and the risk assets of the Family Economic Advancement Programme (FEAP) were merged to form Nigerian Agricultural, Cooperative and Rural development Bank (NACRDB) in October 2010, following the rebranding of the bank to reflect its institutional transformation Programme, the Bank adopted the new name Bank of Agriculture (BOA) in

the year 2013.

Farmers' cooperatives is a cooperative where farmers pool their resources in certain area of activities thereby encouraged members to engage in joint cultivation of food and cash crops, purchase farm inputs at subsidized price and create better producers' price for their farm products (Poulton, et al 2016). In view of the low financial capacity and high level of under-development, 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 (Epetimehin, 2016). For instance, farmers' co-operative societies are formed to bring in more agricultural inputs and product marketing services to members, increase competition in the agricultural service sector and provide savings and loan to members, among many other functions. Small holder farmers stand a better chance with the formation of agricultural co-operatives.

Statement of the Problem

Agricultural credit is an important tool for getting the inputs in time increasing thereby the productivity of the farms particularly those of small ones. It is an obvious fact that small farmers face a lot of problems in getting and returning the loan which must be removed to get better results and hence improve the quality and quantity of the agricultural products. Certainly, the use of credit facilities in the farm could translate to higher resource employment and capacity utilization, increased output and income, and reduce poverty in the rural economy, especially among the farmers, and be helpful to increase food production which would lead to an improvement in the welfare of the farmers and consequently a reduction in their poverty and food insecurity levels (Olagunju, 2017). However, access to

agricultural credit has been a thorny issue for small-scale farmers, in their efforts to improve their agricultural production. However, Bank of Agriculture (BOA) was established as a special purpose specialized financial institution to provide agricultural loans to deserving customers as a way to promote access to affordable credit facilities to segments of Nigerian society that have little access to the services of conventional banks while accepting savings deposits from customers and encouraging banking habits at the grass-roots.

Objectives of the study: The broad objective of the study is to determine the sustainability factors influencing access to agricultural loan offering of Bank of Agriculture among agricultural cooperatives in Ogun State, Nigeria. Specifically, the study seeks to:

- i. examine the socio-economic characteristics of the farmers which influence access to loan obtained by the farmers from BOA
- ii. identify the constraints to farmers access to agricultural loan acquisition from BOA

Significance of the Study: Cooperatives are already present in all the areas that the proposed Sustainable Development Goals envisage the direction the world will take to make sustainable development a reality. Although cooperatives are central to the realization of easing access to agricultural loan especially from development agencies such as Bank of Agriculture. There is always the perception that cooperatives are not doing enough to sensitized and prepare members on the needful for concessional loan schemes and programs of development banks.

Constraints to Agricultural Loan Acquisition: The use of loan for agricultural production has been rightly recognized by both government and donors like as important has been promoted through various programs and

project. The success however has been spotty and one can say in general that agricultural loan projects have not performed as planned. Hence, a major issue now is whether improvement in formal financial structure and credit policies will contribute towards investments and growth.

Empirical Review

Akerele, and Ayodele, (2018) analyzed loan repayment and defaults among beneficiaries of Bank of Agriculture (BOA) loan scheme in Ogun State. Primary and secondary data were utilized for the study and obtained with the use of a well-structured questionnaire from 109 sampled respondents. Both descriptive and inferential statistics were used to analyze the data collected in line with the study objectives. The results showed that reasons for loan default and the rate of default among the beneficiaries of the BOA loan poor weather condition (96.3%), late disbursement of loan (93.6%), marketing problems (92.7%), delay in loan approval (86.2%), short repayment period (71.6%), lack of business advisory services (63.3%) and high interest rates (57.8%) as the reasons for loan default in the BOA loan scheme. By implication, if all these factors are addressed, approval process like delayed loans approval, and late disbursement of loan, would be improved upon, it shall in turn reduce the default rate of the Bank. In terms of constraints to the BOA loan acquisition, high interest rate, bureaucracy and inability to provide a guarantor were adjudged as the major constraints to loan acquisition in the Bank of Agriculture in Ogun State

Asom and Ushahemba (2017) assessed credit accessibility of rural farmers in Benue State using Bank of Agriculture (BOA) as a case study. A sample size of 724 respondents was selected through a proportionate random sampling technique. The sample is made up of 362 beneficiaries and non-beneficiaries each. The study used both descriptive and legit

regression. Findings from the study showed that the rural farmers (that is, even beneficiaries) have moderate level of accessibility to the BOA loan with high level of inadequacy in terms of the volume of the loan granted to the farmers, while most of the non-beneficiaries have informal financial institutions as their main source of income. The study also showed that gender, age, marital status, household size, main occupation of the respondents, the status of off-farm activity, membership of farmers' group, years of farming experience, crop yield of farmers, land area cultivated, years of education and lending interest rate are the socio-economic factors that have significant influence on the farmers' access to BOA loan in the study area. The study therefore recommended that government should establish more formal credit institutions in the rural areas, generally; and revive the moribund branches of BOA in the state, create more awareness about the existence of formal agricultural credits for agricultural production among the farmers, and enlightenment campaign on how to access these credit facilities especially in the rural areas and ensure enough disbursement of funds through BOA to enhance the level of credit facilities.

The Theory of Collective Behaviour: The theories were developed by Ralph H. Turner and Lewis M. Killian in 1987, Collective in the behaviour of a group or crowd of people who take action together toward a shared goal. There are three primary forms of collective behaviour, the crowd, the mass and the public. The collective action theory was first published by Mancur Olson in 1965. He argues that any group of individuals attempting to provide a public good has trouble to do as efficiently. Because much collective behaviour is dramatic, unpredictable and frightening, the early theories and many contemporary popular views are more evaluative than analytic.

RESEARCH METHODOLOGY

Study design: This study is a descriptive survey which was sustainability development of agricultural cooperative among beneficiaries of bank of agriculture (BOA) in Ogun state, Nigeria

Area of Study: The study was carried out in Ogun State, Nigeria. The State has a landmass of about 1.7 million hectares. It is currently made up 20 Local Government Areas (LGAs) spread across four main divisions – Egba, Ijebu, Remo and Yewa/Awori (NPC, 2006).

Sources of data: Primary data were mainly used for this study. They were obtained through well-structured questionnaire which was administered by trained enumerators and the researcher.

Population and sample of the study: The population of the study was made up of all customers of Bank of Agriculture in Ogun State. However, due to unavailability of reliable register of farmers in the LGA, and population of the study is defined as an infinite one.

Sample Size and Sampling Procedure: Multistage sampling technique was used in selecting the beneficiaries. The first stage was a purposive selection which indicates the three zones. This ensures that all the operative bases of the Bank were all covered. The second stage was a random selection of four Local Government Areas from each of the three zones where BOA branches are located. The last stage was random selection of 12 beneficiaries from each of the 12 Local Government Areas LGAs, forty farmers from each zone which are Abeokuta zone, Ijebu zone, and Imeko Afon zone from the list of farmers that were made available. In all, a total of one hundred and forty four (144) respondents were randomly sampled. However, after thorough field editing only one hundred and nine (109) were found useful for the study.

Methods of Data Analysis: Descriptive

statistics such as frequency distribution tables, percentages and measures of central tendency were used to describe socio-economic characteristics of the respondents and identified reasons for loan default. While, multiple regression was used to examine factors that determined the amount of loan obtained farmers; and student t-statistic was used to examine commonality of views on constraint to access to agricultural loan requests.

Regression model

The model is explicitly specified as follows:

$$Q = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + U \dots\dots\dots(i)$$

$b_7X_7 + U \dots\dots\dots(i)$

Q = Relative amount obtained (N)

X_1 = Borrowers age (Years)

X_2 = Loan beneficiaries' educational level (years)

X_3 = Farm size (hectares)

X_4 = Loan Experience (years)

X_5 = Household size (in number of person)

X_6 = Amount repaid (N)

X_7 = Annual Net income (monthly income x 12) (N)

b_0 is the constant b_1, b_2, \dots, b_7 are the slopes to be estimated.

Table 1: A priori expectation of Variables

Variable	A priori expectation
Relative amount obtained (N)	Positive
Borrowers age (Years)	Positive
Loan beneficiaries' educational level (years)	Positive
Loan Experience (years)	Positive
Household size (in number of person)	Positive
Amount repaid (N)	Positive
Annual Net income (N)	Positive

DATA PRESENTATION AND ANALYSIS

Socio-economic characteristics of the respondents

The socio-economic characteristics of the respondents are presented under this sub-heading. An assessment of the socio-economic characteristics of the respondents becomes important because of its tendency to influence their borrowing and repayment behaviors. As stated below, Sex of borrowers could have implications on loan repayment and by implication, default. It is important to understand how the respondents' sex would likely influence loan repayment. This could facilitate credible loan administration. The results revealed that majority (58.7%) of the respondents were male. It is evident that majority (75.2%) of the respondents were younger than 50 years with mean age and standard deviation of 42.51 and ± 11.03 years respectively. Result on marital status reveals that majority (75.2%) of the respondents were married. This is an indication that married people were the predominant BOA agricultural cooperators loan Scheme. The table also revealed that the vast majority (83.5%) of the respondents had at most 6 individuals in their households with an average of 5 individuals per household. This household size is considerably moderate and may not have substantial effect on the use of borrowed fund for unintended household consumption

expenditure. In other words, the level of the household size may not have significant effect of repayment. The results on education of respondents analyze that only minority (1.8%) of the respondents had no any form of formal education. This implies that the vast majority (98.2%) had one form of formal education or the other. Besides, substantial number (39.4%) of the respondents had HND/BSC certificates. Obtained results revealed that vast majority (71.6%) of the respondents were farmers. With the high level of education among the beneficiaries, there is the tendency that if they invest the loan in farming, reasonable profit could be generated that will enable repayment of the loan. Also, an evaluation of the farming experience of the beneficiaries revealed that

the majority had between 1-5 years of experience with an average of 5 years per beneficiary. This experience level is relatively low and might not be unconnected to the high level of education that might have accounted for substantial years in the beneficiaries' lifespan. Evidence on the table below shows that the majority (66.0%) of the respondents earned at most N100,000 per month. The mean farm income and standard deviation revealed high level of variation in income of the agricultural cooperators. The results on Religion revealed that the majority (64.2%) of the respondents were Christians. Notwithstanding, the number of Muslim beneficiaries were also substantial (35.8%).

Table 2: Socio-economic Characteristics Distribution of Respondents

Characteristics	Frequency	Percentage	Cumulative Frequency
Sex			
Male	64	58.7	
Female	45	41.3	
Total	109	100.0	
Age(years)			
20-29	9	8.3	8.3
30-39	30	27.5	35.8
40-49	43	39.4	75.2
50-59	22	20.2	95.4
> 60	5	4.6	100.0
Total	109	100.0	
$\bar{x} = 42.31, SD = \pm 11.03$			
Marital Status			
Single	11	10.1	
Married	82	75.2	
Divorced	4	3.7	
Widowed	9	8.2	
Separated	3	2.8	
Total	109	100.0	
Household Size (Person)			
1-3	37	33.9	33.9
4 - 6	54	49.6	83.5
7 – 9	14	12.8	96.3
≥ 10	4	3.7	100.0
Total	109	100.0	
Mean (\bar{x}) = 4.5, Standard Deviation (SD) = ± 2.49			
Education			
No formal education	2	1.8	
Adult literacy	5	4.6	
Primary education	3	2.8	
Secondary education	23	21.1	
OND/NCE	33	31.3	
HND/BSC	43	39.4	
Total	109	100.0	
Occupation			
Banking	2	1.8	
Business	1	0.9	
Civil service	1	0.9	
Farming	78	71.6	
Sailor	2	1.8	

Tailoring	1	0.9	
Teaching	15	13.8	
Trading	9	8.3	
Total	109	100.0	
Farming Experience (year)			
1-5	82	75.2	75.2
6-10	20	18.4	93.6
>10	7	6.4	100.0
Total	109	100.0	
Mean (\bar{x}) = 5, Standard Deviation (SD) = 4.9			
Income (₦)			
≤50,000	34	31.2	31.2
50,001-100,000	38	34.8	66.0
100,001-150,000	28	25.7	91.7
>200,000	9	8.3	100.0
Total	109	100.0	
\bar{x} = N147,404, SD = ±N220,818			
Religion			
Christianity	70	64.2	
Islam	39	35.8	
Total	109	100.0	

Source: Field Survey, 2022

Determine the sustainability factors influencing access to agricultural loan offering of BOA

Multiple regression model was employed to analyze the determinants of BOA loan access to loan by the respondents. Age of respondents (X_1), level of education (X_2), farm size (X_3), loan experience (X_4), household size (X_5), amount repaid (X_6) and annual net income (X_7) served as independent variables. The adjusted R^2 of 0.682 indicates that about 68% of the variation in loan obtained is captured by the variables included in the model. The remaining 32% is due to unexplained variation in the amount of loan obtained by the respondents. The significant F-value (at 1% level) also shows that the model is a good fit to the data.

The data in the table, revealed that age ($\beta = 13718.4$, $p = 0.05$), education level ($\beta = 39916.48$, $p = 0.05$) farm size ($\beta = 107728.5$, $p = 0.1$) and amount of loan repaid ($\beta = 0.737$, $p = 0.1$) significantly influenced the amount of loan obtained by the respondents. The age of the respondents, negatively influenced the amount obtained while farm size and amount repaid positively influenced the loan amount obtained. The implication of these findings is that the youths have better access to higher amount of loan than the aged and those that had better repayment in the past, will receive relatively higher loan amount than those with relatively less repayment record. Besides, the more educated an aspiring beneficiary, the higher the likelihood of securing higher loan.

Table 3: Multiple regression analysis of determinants of loan obtained by the Agricultural Cooperators

Variable Code	Variables Name	Regression Coefficient	Standard Error	t-value
β_0	(Constant)	-410026	348672.3	-1.176
X ₁	Age	-13718.4**	-0.136	-2.152
X ₂	Education level	39916.48**	0.134	2.168
X ₃	Farm size	107728.5***	0.328	4.700
X ₄	Loan experience	-28102.5	-0.039	-0.660
X ₅	Household size	21383.69	0.051	0.706
X ₆	Amount repaid	0.737***	0.097	7.587
X ₇	Net income	0.004	0.025	0.149
F-value		34.016***		
R-squared		0.702		
Adjusted R-squared		0.682		

*Source: Field Survey, 2022, * significant at 10 % level, **significant at 5% level, ***significant at 1% level*

Constraints to Agricultural Loan Acquisition through BOA

Constraints refer to the problem faced towards achieving a particular goal. In this case, the usual goal of the beneficiaries is to continuously have access to the BOA loan. This also applies to prospective beneficiaries who may want to secure the loan for the first time. Understanding the constraints faced by the current beneficiaries will enable the

prospective beneficiaries to be better prepared. This may ease the process of the loan procurement. Besides, the BOA could also improve on its loan disbursement processes with the knowledge of the constraints faced by the current beneficiaries. An attempt to provide this knowledge informs the analysis of the constraints being faced by the current beneficiaries of the BOA loan (Table 4).

Table 4: Distribution of the Respondent by Constraints faced by the BOA Agricultural Cooperators

Constraints To Loan Use	Frequency	Percentage
High interest rate	29	26.6
Difficulties and protocols involved in obtaining loan	17	15.6
Cost of obtaining loan is too much	3	2.8
Inability to provide guarantor	12	11.0
Loan is inadequate	8	7.3
Untimely disbursement of loan	6	5.5
Harsh loan recovery procedure	8	7.3
No response	26	23.9
Total	109	100.0

Field Survey 2022

The table shows that substantial percentage (26.6%) of the respondents considered high interest rate as the most important constraint to the use of the BOA loan while others, considered bureaucracy, inability to provide the required guarantor, harsh loan recovery methods being used and untimely disbursement of loan as the most important constraints to procurement and/or use of the BOA loan. A follow up interview with the management of BOA in charge of loan revealed that the interest rate was relatively lower than what obtained in the mainstream financial sector like commercial and microfinance banks (between 20-40%). According to the BOA official, the interest rate for small-holder and SME loan beneficiaries for agricultural purposes is 12% and 14% respectively for non-agricultural purposes, the interest rate was 18% across board (all non-agricultural loan). Intending beneficiaries of Bank of Agriculture (BOA) are required to have 20% of the desired loan amount as savings before they are requested. The smallholders are not required to provide collateral. For instance, a beneficiary that intends to borrow N100,000 must have at least N20,000 savings in the Bank. This is not a necessary condition for the SMEs who are required to provide collateral before securing the loan. The SMEs can, however, have both savings and collateral.

Discussion of findings

The age of the respondents, negatively influenced the amount obtained while farm size and amount repaid positively influenced the loan amount obtained. The size of loan given had positive relationship with the repayment rate. High interest rate, bureaucracy and inability to provide guarantor were adjudged as the major constraints to securing loan from the BOA. The age of the respondents, negatively influenced the amount obtained while farm size and amount repaid positively influenced the loan amount obtained. Household size,

education and loan size were found to have significant relationship with loan repayment rate. While household size had negative relationship with loan repayment, education and loan size have positive relationship with it. In terms of constraints to the BOA loan acquisition. High interest rate, bureaucracy and inability to provide a guarantor were adjudged as the major constraints to loan acquisition in the Bank of Agriculture in Ogun State.

CONCLUSION AND RECOMMENDATIONS

Conclusion: The BOA (Bank of Agriculture) is a development finance institution focused on providing loan credit facilities in agriculture. The Bank is wholly owned by the Federal Government of Nigeria. The bank is required to **provide** credit to support all activities in the Agricultural Value Chain in Nigeria. Individuals can access credit facility up to maximum of a N5,000,000 mainly for Agricultural Projects. This study set out to evaluate the determinants of BOA agricultural loans by farmers in Ogun State. The study found that age, education level, farm size, loan experience, household size, amount repaid, and net income, collectively had significant influence on access to BOA loan. Furthermore, it was also found that high interest rate, difficulties and protocols involved in obtaining loan, cost of obtaining loan is too much, inability to provide guarantor, loan is inadequate, untimely disbursement of loan, harsh loan recovery procedure were indicated by the farmers to have on one way or the other hindered seamless access to BOA loans.

Recommendations

Recommendations arising from the conclusions of the study are given below:

1. BOA should consider setting up a committee to address issues relating to constraints as identified by the

cooperators, especially the high interest rate, requirement for guarantor, and difficulties and protocols involved in obtaining loan. When this is done and various issues resolved, it will be easier for the cooperators to have access to BOA loans.

2. Cooperative awareness and sensitization campaign should be embarked on by relevant government agencies and the BOA bring in more educated farmers and farmers with large farm holdings. Indeed, the study has revealed that BOA loan administrators favour these categories of farmers in agricultural loan disbursements.

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FACTORS DETERMINE COOPERATIVE MEMBERS' ACCESS TO LOANS IN IJEBU-NORTH LOCAL GOVERNMENT AREA, OGUN-STATE.

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ABSTRACT

The study was conducted to investigate the factor affecting access to loan and its terms and conditions by cooperative members. A multi-stage sampling technique was employed to select the sample size of one hundred and twenty (120) respondents using a well-structured questionnaire to generate the relevant information from the respondents. Data was analyzed using simple descriptive statistics and linear regression. The result revealed that 5% of them were between 21-30years, 45% were fell between 31-40years, 30% fell between 41-50 years of age, 15% were fell between 51-60 years. This implied that majority of them were in thier prime or bracket age. On gender issue, it was shown that females dominated the survey cooperative societies. This revealed that majority of the respondents were married and they have family responsibilities meaning that they have family members to cater for. Levels of education attainment shown that majority of them were literate they can write and read. Five (5) variables out of nine (9) variables included in the model were positively and negatively statistically significant at 5% and 1% while the remaining variables were not statistically significant. It was also revealed some problems that stand as hindrance to members which affected the opportunity to obtain loan from their cooperative societies were also collated, ranked and analyzed according to perception of individual sampled survey cooperative members. Among the recommendation was that

cooperative societies should always disburse loans in time to their members so that they can have quick access to it and make use of it at appropriate time. Cooperative members should be faithful to repay their loan on appropriate time to avoid over due loan.

Key words: Loan, cooperative members, cooperative societies, descriptive statistics and linear regression.

Background of the Study

According to Wikipedia (2016), cooperatives are special purpose organizations that have unique attributes compared to other forms of enterprise. They are independent, member-owned and democratically governed businesses, created with equity financed by members who invest in order to benefit through their patronage. Cooperatives are built on a “collective identity and shared destiny.” This characteristic is the underlying factor in the rise of cooperative networks in the face of national and/or regional conflict and hostile, monopolistic alien enterprises and or middlemen/usurers. Falaye (2020) described cooperative as a business owned and controlled by the people who use its service. They finance and operate the business or service for their mutual benefit. Nathan et., al, (2014) saw cooperatives as voluntary organisation established for the pursuance of economic, social and political interest of members. Theratives are unsurpassed in their capacity to achieve economies of scale from the farm to

market: economies in effective planning, scheduling, transportation, storage and improved quality. Cooperatives offer immediate benefits even at modest levels of organization through bringing coherence out of largely chaotic, disorganized individual producers (Wikipedia, 2018). According to (Ramotra & Kanase 2019), SSEs also provide employment opportunities for a large number of the population. They contribute to sustainable human development and have a, cooperatives are being considered useful mechanisms to manage risk for members in Cooperative societies, help income earners save for the future through a soft-felt contribution made at a definite time interval usually monthly which afford them access to funds to acquire assets and for other social and economic goals that might be difficult for individuals on their own by their own efforts, promote societal and communal development through job creation and payment of taxes (Oluyombo, 2010). Based on the important role of cooperatives, it has been included among the strategies to achieve sustainable development goals (Torfi, 2019). Drawing from the increasing awareness on the importance of cooperative societies in economic development, in both developed and developing countries, cooperative societies have taken a prominent position and have been growing in numbers. The society has gained wide acceptance among the people in Canada, Finland, Poland, Germany, Italy and United Kingdom and even in some countries in Africa despite the economic challenges facing the continent (Falaye, 2020). These societies have over the last ten years experienced partial transformation into other types of business or hybrid organizations through merger activities, from joint ventures to the creation of groups. This has led them to reduce the rights and obligations of their member to the minimum, to the extent that they are treated like a mere clients and suppliers by engaging in capitalistic form of behaviour and increasing their operations with third parties. It has opened the corporate

structure of the society to new types of partners a practice refer to as isomorphism or decoperatism which threatens the cooperative identity by luring it away from the social economy and toward conventional capitalist economy (Holgren, 2021).

Statement of Problem

In Nigeria today to tackle poverty among the people is co-operative society (Henry & Schimmu 2011). A prominent one among the Cooperative Societies is Cooperative Thrift and Credit Society (Oluyombo 2010). Cooperative Thrift and Credit Societies mobilize funds from members' contributions, trade and fines and advance credit to members with very minimal interest rate on win-win terms. Cooperative-based small scale enterprises have been found to perform better than their non cooperative-based counterparts (Anyanwu, 2017). In Nigeria, micro entrepreneurs have been underserved by the commercial banks (World Bank, 2000). Banks hardly lend to the rural people because they lack the collateral they could offer as security for loans (Nathan et al., 2014). Hence, they are cut off from the banking system. Banking services are majorly targeted at the high valued end of the market in urban centres due to financial viability considerations that can be achieved in such locations (Basargeker, 2010). Meanwhile, developed countries like Canada, Germany, Norway, United States, India, China etc. have already made tremendous changes in economic development through cooperatives. It is also observed that cooperative plays a vital role in Nigeria in uplifting its socio-economic status. However, satisfactory progress of cooperatives is yet to be achieved in Nigeria. Due to the low-income status of many members of cooperative societies in Nigeria, they are usually unable to save enough funds or meet the requirement of obtaining fund from the orthodox financial institution and subsequently, the society is usually unable to adequately meet the loan requirement of their members (Holgren, 2021). They often provide members with less

than their loan requirement that may not be sufficient to achieve their goal or postpone the time of loan request by members (Ramotra & Kanase, 2019). Many people lack adequate information and are unaware on how cooperative society's works and the role it plays as an alternative source of fund for the transformation of the lives of their members (Dogarawa, 2015).

Research Questions

- (i) what are the socio-economics characteristics of the respondents?
- (ii) What are the factors determine cooperative members' access to loan?
- (iii) What are the problems faced by cooperative members' access to loan?

Objectives of the Study

The broad objective of this study is to Investigate *the factor affecting access to loan by cooperative members* in Ijebu-North Local Government of Ogun-State. The specific objectives are to;

- (i) examine socio-economics characteristics of cooperative members
- (ii) examine the factors affecting cooperative members' access to loans
- (iii) identify the problems faced by co-operators access to cooperative members loan in the study area.

Review of related Literature

Cooperatives help members to increase their ownership of assets which enable members to save more and borrow less as their assets increases over time (Sharma & Simkhada, 2015). Oluyombo (2010) revealed that increase in household income was traced to the role of cooperative societies from the study which further creates happiness, satisfaction and self-fulfilment to the members thus removing them from psychological depression, worries and sense of rejection by the society. As a result of membership of the cooperatives, the members are more likely to have better economic conditions and be able to afford most of the essential needs of the family and perhaps to invest more funds into their trades for future

growth as found in the result of enterprise assets acquired which led to better living standard. In Nigeria, cooperative societies started as an association meant only for farmers, small traders and other very low-income earners but in recent time there is rarely any government establishment and even some private organizations that there is no cooperative society (Yusuf, 2010). Despite the growth in the number of cooperative societies and numbers of cooperative formations, their contributions to social and economic progress in Nigeria has been dismally low based on the backdrop of myriad of challenges confronting the society (Ghosh, 2011). The lack of timely amendments and improvisation in the related Acts and Rules, absence of corporate governance, lack of financial discipline, lack of regulation and supervision, lack of self-regulation, maximum investments in real estate business, tendency to go against the spirit of cooperatives, etc. have resulted in creating the problematic situation in such cooperatives whereby the reality of their inability to refund the depositors' amount has been exposed before the public. This has put a question mark to the cooperative norms which has created the possibility of having adverse effect to the performances of banks and financial institutions if such problems continue to grow in those institutions. Worst till these societies lacked trained cooperative managers with little or no understanding of the basic principles of cooperatives (Anyanwu, 2017). Even, the government's assistance is often inadequate for most of the cooperative societies to carry out their developmental programmes (Falaye, 2020) in his research has found that there is paucity of literature on the economic impact of cooperatives at either the state or local level, which means their contribution to economic development has not been well quantified.

Theoretical review

Capacity building Theory

The cooperative society is often times refers to as a training Institution where by participants are

given the technical know-how on how to save, invest and manage investment resource in such way that the returns to investment will ensure capacity building on one hand and on the other hand, facilitate maximum returns through investment creation. For instance, Panthurst (2002) noted that credit and savings schemes are widely understood to be a spring board (basis) for other forms of individual and communal (cooperative) capacity building. This also underscores the school of thought that credit and savings is a means to an end. This is on account that joining a credit and savings schemes may increase levels of self-esteem and self-worth for individual whilst the process of coming together as group (cooperative), developing a system of group management and so on, can open doors leading to wider change and individual empowerment and poverty alleviation among the group membership. This theory was propounded by Pankhurst in the year (2002).

Inter-dependent/inter-relationship Theory

This theory observed that cooperative societies are based on the mutual trust and aids support foundation. According to this theory, human being are gregarious and are always ready to come together to help or support one another towards the provision of assistantship to one another. Proponent of credit and savings argue that the schemes also avoid creating dependency rather, they are premised on a business relationship, hence the focus on repayment with interest. Such interest based repayment system is not only met to ensure the continuing existence of the cooperative body but also to enhance the economic base of the partners in the inter-relationship.

Empirical review

Ramotra & Kanase (2019) examined the impact of cooperative on members' standard of living in twelve villages in India using correlation coefficient regression with the aid of a well-structured questionnaire. Variables such as households income, female literacy, educational attainment, land ownership and conditions of

toilet facilities were used for the standard of living criteria. They observed that 67.57% of the members have telephone facility while 81.01% own two-wheelers. They concluded that participation in cooperatives lead to Increase in the acquisition of house hold assets with positive correlation of 0.67 between per capital income and household assets.

A research study conducted by Adebayo & Yusuf (2004) investigated the impact of cooperative movement on poverty alleviation in Oriade Local Government Area. Quantitative analysis and Logit regression analysis were employed for the study. The study showed that cooperative movements have significant influence on poverty reduction amongst rural women. Also that cooperative movement will lead to improvement in economic position of the respondents. This study also showed that co-operators poverty status are likely to be improved if loan obtained from the cooperative are used for acquisition of assets and also if loan are invested in a profitable business. The study concluded that cooperative movement has been identified to be one of the key players in the financial industry that has positively affected the lives of rural community dwellers.

Adebayo et, al., (2010) conducted a research on the impact of cooperatives on rural development and poverty reduction in Rwanda. Descriptive statistics was used for the study. Data was sourced through questionnaire, observation and oral interview. They observed in their research that 93% of the co-operators agreed that the loan obtained from their various cooperative societies is adequate while 7% opposed it. It was also observed that 46% of the loan obtained was used for building of houses, 31% for children education and 23% for family use, 92% of the co-operators paid their loan as and when due while 8% find it difficult to pay the loan.

METHODOLOGY

Research design

The research design adopted for this study was survey research design.

Sources and methods of data collection

The two major sources of data were referred to in the course of this study, the conversational sources of primary and secondary data. The data for the study was collected from both primary and secondary sources. Primary data were obtained through the administration of structured questionnaire and oral interview. Secondary data was sourced from published journals materials, internet sources, text books and other publications.

Area of study

Ijebu North is a Local Government Area in Ogun State, Nigeria. Its headquarters are in the town of Ijebu Igbo at 6°57'N 4°00'E. It has an area of 967 km² and a population of 284,336 at the 2006 census. The postal code of the area is 120. The local government was established in 1979 and has its headquarters at Ijebu Igbo. It is bounded by Oluyole Local Government of Oyo State in the north, in the west by Ijebu East Local Government, in the south by Ijebu North East, Odogbolu and Ijebu Ode Local Government, and in the east by Ikenne Local Government. The region is partitioned into local wards Atikori, Oke-Agbo, Ojowo/Japara, Oke-Sopen, Ome, Oru-awa-ilaporu, Osun and Ago-Iwoye urban I, Ago-Iwoye urban II, Ako-Onigbagbo Gelete, and Mamu/Ehin-Etiri. It plays host to Olabisi Onabanjo University (Annex campus). This region is peopled by the Ijebus, who live in the following major towns: Ago-Iwoye, Oru-Illaporu, Awa, Ijebu-Igbo and Mamu

Sample size determination and Sampling Technique

Instrument for data collection

The instrument for data collection is the structure questionnaire design by the researcher in line with the objectives of the study.

In the first stage, one zone was selected out of four zones in Ogun State. In the second stage, Ijebu-North Local Government Area was chosen from Ijebu zone. In the third stage, four (4) communities were selected from the chosen

LGA. Five (5) credit and investment cooperative societies (CIMS) was selected. In the last stage, six (6) cooperative members were randomly selected from each societies altogether equal One hundred and twenty (120) respondents used as sample size.

Methods of data analysis

The data collected through the questionnaire was collated and analyzed using descriptive statistics such as; frequency distribution table, simple percentages, frequency counts was used to analyzed the objective one and three while linear regression was used to analysed the objective two of the study.

Factors affecting cooperative members' access to Loan

The factors affecting cooperative members' access to loans was analyzed using linear regression. The model is restated as follows:

The model is specified as

$$Y_i = b_0 + b_i X_i + \varepsilon_i$$

Where:

Y_i = Amount of loan borrowed in Naira

b = Is the vector of parameters to be estimated

X 's = Is the matrix of the explanatory variables

Simple linear form:

$$Y = b_0 + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 X_5 + b_6 X_6 + b_7 X_7 + \dots + b_{20} X_{20} + e_i$$

X_1 = Age (years)

X_2 = House hold size

X_3 = Members's savings

X_4 = Membership of cooperative (years),

X_5 = Income (₦)

X_6 = Marital status

X_7 = Education attainment

X_8 = Amount of Loan obtained (₦)

X_9 = Loan interest

RESULTS AND DISCUSSION

Table 1: Distribution of Respondents by their Socio-economic Characteristics (N = 120)

Variables	Options	Frequency	Percentage	Cumulative percentage
Age	21-30 years	6	5.0	5.0
	31 - 40 years	54	45.0	50.0
	41 - 50 years	36	30.0	80.0
	51 - 60 years	20	16.7	95.0
	61 - 70 years	4	3.3	100
Total		120	100	
Sex	Male	51	42.5	42.5
	Female	69	57.5	100
Total		120	100	
Marital Status	Single	15	12.5	12.5
	Married	99	82.5	95.0
	Widow	6	5.0	10
Total		120	100	
Major Occupation	Trading	60	50.0	50.0
	Farming	9	7.5	57.5
	Artisans	18	15.0	72.5
	Catering service	6	5.0	77.5
	Civil servants	24	20.0	97.5
	Okada rider	3	2.5	100
Total		120	100	
Religion	Christianity	76	63.3	63.3
	Islam	40	33.3	99.6
	Traditional	4	0.4	100
Total		120	100	
Educational Level	No formal education	15	12.5	12.5
	Primary	12	10.0	22.5
	Secondary	27	22.5	45.0
	Tertiary	60	50.0	95.0
	Adult education	6	5.0	100
Total		120	100	
Years of membership	Less than 5	60	50.0	50.0
	5-10	45	37.5	87.5
	10 and above	15	12.5	100
Total		120	100	
Monthly Income (₦)	Less than 100,000	15	12.5	12.5
	100,001-200,000	30	25.0	37.5
	200,001-300,000	15	12.5	50.0
	300,001-500,000	39	32.5	82.5
	Above 500,000	21	17.5	100
Total		120	100	
House holdsize	Less than 5	30	25.0	25.0
	6-9	60	50.0	75.0
	10 and above	30	25.0	100
Total		120	100	

Source: Field Survey, 2022

Socio-economic Characteristics of Respondents

Table 1 showed the results of the respondent's socio-economic characteristics. The analysis of age distribution revealed that 5% were between 21-30 years, 45% were between 31-40 years of age, 30% fell between 41-50 years, 16.7% were between 51-60 years of age while the remaining 3.3% were between 61-70 years. This implied that majority of them were in their prime age, they were agile, energetic and also have strength to work hard. In terms of sex distribution, 42.5% were males while 57.5% were females, this shown that females dominated the surveyed cooperative societies. The marital status of respondents showed that 12.5% were single, 82.5% were married while 5.0% were widowed, this revealed that larger percentage of the respondents have family members to cater for that is, they have family responsibilities. On the major occupation of the respondents 50% were into trading, 7.5% were into farming, 15% were artisans, 5.0% were engaged in catering services and 2.5% were into Okada ridding while 20.0% were civil servants. This shows that majority of respondents were involved in trading activities.

Based on respondent's religion, 66.3% were Christians, 33.3% were Islam while 0.4 practiced traditional religion. The analysis of the level of education attained by the cooperative members revealed that 12.5% had no formal education, 10% had primary education, 22.5% had secondary education, and 50% had tertiary education while the remaining 5% had adult education. This showed that majority of the respondents were educated meaning that many of them were literate, they can write and read. Years of membership, 50% of the respondents had less than 5 years, 37.5% had 5-10 years and, 12.5% had 10 and above years of membership. Annually income from members businesses. 12.5% of the cooperative members earned less than ₦100,000 per annum, 25% earned between ₦100,001 and ₦200,000, 12.5% earned between ₦200,001 to ₦300,000, while 32.5% earned between ₦300,001-₦500,000. The remaining 17.5% earned annually income of above ₦500,000 annually. Household size 25% had less than 5 individuals as household size, 50.0% had 6-9 household size while 25.0% had 10 and above individuals as household size.

Result of Regression Analysis

Table 2: Factors determine cooperative members' access to loans

Variable	Co-efficient	Standard Error	T-value
Constant	7.326	0.421	15.016***
Education	0.349	1.135	-0.433
Family size	-0.389	0.05	1.735**
Member's savings	-0.732	0.22	-1.561
Age	0.664	0.15	-1.197**
Income	0.544	0.031	2.467***
Interest on loan	0.6	0.621	-1.723**
Amount of Loan obtained	0.245	0.552	0.432
Membership of cooperative	-0.423	0.551	-1.199**
Marital status	-0.441	0.162	0.972
R ² =0.689		Adj R ² =0.676	
F value = 57.68***		Mean Square=	
Df ₁ =2		5.23	
		Df ₂ = 118	

*** shown the level of significance at 1%

** shown the level of significance at 5%

* shown the level of significant at 10%

Source: Field Survey, 2022

Factors determine cooperative members' access to loans

The Linear regression model was used to examine the factors determine cooperative members' access to loan. Based on the F-value, t-statistics, R^2 and theoretical expectation of the variables. Table 2 showed that F-statistics 57.68% and R^2 as 68.9% of the variation were explained by the the independent variables included in the model which remaining 31.1% explained the dependent variable. F-statistics confirmed the suitability of the regression equation which indicated that it was good fitted. The results showed that five (5) out of nine (9) variables included in the model were

significant. It was revealed that family size and interest rate on loan were positively significant at 5% significance; age and memberships of cooperative were negatively significant at 5% while income of the respondents was significant at 1% while the rest were not significant. The findings revealed that loan obtained by cooperative members had positive impacts on income which may help to increase their production. It also had positive impacts on household size of the respondents. The negative sign on membership of cooperative, age and interest rate on loan showed that loan obtained had direct inverse relationship on them.

Table 3: Problems encountered by cooperative members' access to loan

VARIABLES	Yes		No		RanK
	F	%	F	%	
Overdue loan	84	70.0	36	30.0	3 rd
Dishonest of society officers	98	81.7	22	18.3	1 st
Leadership style	78	65.0	42	35.0	7 th
Loan default due to Low income of co-operators	76	63.3	44	36.7	8 th
High interest rate on loan obtained	82	68.4	38	31.6	5 th
Collateral requirement	64	53.3	56	46.7	11 th
Denied approval of loan on time	86	71.7	34	28.3	2 nd
Favourism of loan	67	55.8	53	44.2	10 th
cooperative management incompetence	72	60.0	48	40.0	9 th
Short repayment period	83	69.2	37	30.8	4 th
Lack of guarantors or sureties	80	66.7	40	33.3	6 th

Source: Field Survey Data, 2022

Constraint encountered by the respondents on loan acquirement in study area

Cooperative members faced many challenges on loans acquisition from their societies. From the findings, table 3 presented various eleven (11) problems encountered by them, dishonest of society officers (committee members) was ranked 1st, denied approval of loan on time was ranked 2nd, overdue loan was ranked 3rd, short

repayment period 4th, high interest rate on loan was ranked 5th, lack of guarantors or sureties was ranked 6th, followed by leadership style, loan default, cooperative management incompetence and favourism were all ranked 7th, 8th, 9th and 10th respectively while loan collateral requirement was ranked last as 11th. From the results, it was shown that all the challenges faced them were needed to be solved

together and these problems could be easily overcome if each members can plays his/ her role accordingly. These challenges are very crucial and they need urgent attention to be addressed so that members can enjoy the benefits accrued to their cooperative society, if they can all co-operate. 81.7%, 71.7%, 70.0%, 69.2%, 68.4%, 66.7%, 65.0%, 63.3%, /60.0%, 55.8% and 53.3% agreed while 18.3%, 28.3%, 30.0%, 36.8%, 31.6%, 33.3%, 35.0%, 36.7%, 40.0%, 44.2%, and 46.7% disagree that Dishonest of society officers (committee members) denied approval of loan on time, Overdue loan, short repayment period, high interest rate on loan, lack of guarantors, leadership style, loan default, short repayment period, cooperative management incompetence, favourism and loan collateral requirement respectively.

CONCLUSION AND RECOMMENDATIONS

CONCLUSION

Based on findings of this study, it was shown that females dominated the surveyed cooperative societies and majority of the respondents were educated which shows that they can write and read. Majority of the members were married and they have family members to cater for. Five (5) variables out of nine (9) variables included in the model were positively and negatively statistically significant at 5% and 1% while the remaining variables were not statistically significant. It was also revealed Some problems that stand as hindrance to members which affected the opportunity to obtain loan from their cooperative societies were also collated, ranked and analyzed according to perception of individual sampled survey cooperative members.

RECOMMENDATIONS

Based on the findings from the study, the following recommendations were made:

- Cooperative should always disburse loans on time to their members so that they can have quick access to it and make use of it at the appropriate time.
- Community members should be encouraged and enlightened on the benefit of joining cooperative in the study area.
- Cooperative members should be faithful to repay their loan on appropriate time to avoid over due loan.

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COOPERATIVE CREDIT AND POVERTY REDUCTION AMONG WOMEN ENTREPRENEURS IN OGUN STATE NIGERIA

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Abstract

This study examined the effect of cooperative credit on poverty among women entrepreneurs in Ifo Local Government area of Ogun State. Primary data were collected using a structured questionnaire. A simple random technique was used to select a total sample size of 195 respondents. The data collected was analysed using descriptive statistics, Foster, Greer and Thorbecke (FGT) model and the Linear Regression model. The result showed that most women entrepreneurs have access to cooperative credit. But, the FGT analysis showed that the poverty incidence, depth and severity of the women were 70%, 17%, and 6% respectively. This indicates a high incidence of poverty among women in the study area. The analysis of the effect of access to cooperative credit on poverty level showed that household size, age and level at which credit is accessed significantly ($P < 0.05$) affect the poverty status of the women entrepreneurs in the study area. The findings suggest a need to increase the size of cooperative credit accessible to women in small businesses.

Introduction

Cooperative credit and poverty alleviation among women entrepreneurs in Nigeria is a topic of great significance, particularly in the context of the country's economic development and the role of women in it. Nigeria is a developing country with a high poverty rate, and women constitute a significant portion of

the population living in poverty (Adeleke, 2018). The cooperative credit system is a crucial tool for reducing poverty because it gives people who might not have access to traditional banking services access to credit and financial services. Given that women frequently experience greater barriers to accessing credit and other financial services than men, women entrepreneurs in particular have been identified as a group that can benefit significantly from cooperative credit. Given the significant role that cooperative enterprises play in generating employment and providing credit, and that this employment generation frequently involves more women than men, especially in developing countries where women are frequently found engaging in entrepreneurial activities because of their societal roles that prevent them from participating in white collar jobs, and that the credit provided by cooperative societies helps in generating capital for better operation of the entrepreneurial activities (Olateju *et al.*, 2017).

Cooperative societies are known to be a mechanism for supporting social economic development and alleviating poverty through supporting entrepreneurial activities among women. These activities are essential for the development of rural areas and communities (Asadullah *et al.*, 2018) stated that the wage against poverty in Nigeria has been communicated in many intervention programs like Family Support Program, etc. However, the objective of non-cooperative groups (NGOs)

often collapses midway without the fulfillment of the economic objectives for their establishment. Most programs invented by successive government geared towards the menace of poverty among people have failed to bring solutions to the problem. So, cooperative societies were introduced to educate and teach women in rural communities who participates in entrepreneurial activities, on the technical knowledge that is needed to establish entrepreneurial success and boost the country's economy as a whole (Popoola, 2018). But most women entrepreneurs who access credits from cooperative societies mostly use the credit to settle their other non-business issues. Even with the little help rendered by cooperative societies, poverty is still very much rampant among Nigerian households (Senibi *et al.*, 2016).

The study aims to investigate the impact of cooperative credit on poverty alleviation among women entrepreneurs in Nigeria. Specifically, it seeks to examine the extent to which cooperative credit can improve the economic conditions of women entrepreneurs, enhance their capacity to generate income, and reduce their vulnerability to poverty. The study will also examine the challenges faced by women entrepreneurs in accessing cooperative credit, as well as the factors that contribute to the success or failure of cooperative credit programs. The findings of the study are expected to contribute to the understanding of the role of cooperative credit in poverty alleviation among women entrepreneurs in Nigeria. The study may also provide insights into how cooperative credit programs can be designed and implemented to effectively support women entrepreneurs and promote their economic empowerment.

In view of this, with the current poverty situation among women, the need to access the level at which cooperative credit has been able to influence poverty alleviation among women entrepreneurs. The study seeks to provide

answers to the following research questions: What is the level of women's access to cooperative credit? What is the level of poverty among women entrepreneur in Ifo local Government Ogun State? What is the level of influence of cooperative credit on poverty alleviation among women entrepreneur in Ifo local Government Ogun State?

The specific objectives of the study are to: examine the level of women entrepreneur's access to cooperative credit; determine the level of poverty among women entrepreneur; examine the level of influence of Cooperative credit on poverty alleviation among women entrepreneur in Ifo local Government, Ogun State.

Literature Review

There is a growing body of literature on the role of cooperatives in alleviating poverty. However, limited studies have focused on women entrepreneurs and the effect of cooperative on their poverty status. Fatoki and Awoniyi (2017) conducted research on the role of agricultural cooperatives in reducing farmer poverty. Evidence from the data analysis that was based on descriptive statistics, Foster, Greer, and Thorbecke (FGT), and probit regression indicate that the sampled farmers of all categories were below the poverty line. Akerele and Aderinto (2020), assessed cooperative credit and farmers' poverty status in Ogun State, Nigeria. The study indicates that poverty incidence, depth and severity were high among the farmers. However, cooperative was not found to play any significant role in the poverty status of the farmers. Dare, Ajayi and Oyewunmi (2021) in their study examined credit constraints and poverty status of farmers in Southwest Nigeria. Credit is major hindrance affecting productivity of women rice farmers keeping them in perpetual poverty level. However, whether the credit is conventional or from cooperative is not indicated. The study of

Akanmu, Clement, and Samaila (2018) highlighted the influence of cooperative microfinance on women entrepreneurs' performance in Kwara State, Nigeria. The results show that the benefits for the women cooperators from co-operative entrepreneurial activities include group membership, skill acquisition.

Most studies emphasize on the effect of micro finance institutions on poverty alleviation among women entrepreneurs. But this study focuses mainly on how cooperative credit can help reduce poverty among women entrepreneurs.

Methodology

The study focuses on women entrepreneurs in

Ifo Local Government Area of Ogun State. The study area has a population of 698,837 at the 2006 census. Simple random sampling was used for the study and a total sample size of 195 respondents were found useful for the analysis. Primary data was collected using a structured questionnaire. The questionnaire was designed to gather information related to the respondents' entrepreneurial activities, cooperative activities, credit and poverty related data such as income and expenditures. The poverty incidence, depth and severity of the respondents were estimated using The Foster Greer Thorbecke (FGT) Model. The Foster Greer Thorbecke (FGT) Model combines a measure of income disparity and poverty. The model is specified as:

$$P_{\alpha} = \frac{1}{N} \sum_{i=1}^q \left(\frac{Y_i - Z}{Z} \right)^{\alpha} \quad (1)$$

$\sigma \quad \phi \quad \phi$

Where:

Z = poverty line;

q = number of respondents below the poverty line

N = total number of respondents

Y_i = income of farmers i (N),

α is the Forster-Greer-Thorbecke (FGT) parameter, which takes the values of 0, 1, or 2, depending on whether we are measuring the incidence, depth or severity of poverty.

When there is no aversion to poverty, $\alpha = 0$, the index reduces to

$$P_0 = q \frac{q}{N} H \quad \dots \dots \dots (2)$$

This is called the headcount ratio or the incidence of poverty (H). If the digress of aversion to poverty

$\alpha = 1$ then index becomes

$$P_1 = \frac{1}{N} \sum_{i=1}^q \frac{Z - Y_i}{Z} \quad \dots \dots \dots (3)$$

This is referred to as poverty gap measure/index (Adeyeye, 2001) or the depth of poverty. If $\alpha = 2$, we get the Forster, Greer-Thorbecke Index P_2 which follows for concern about the poorest of the poor through attaching greater weight to the poverty of the poorest than those just below the line. This is given by the following equation.

$$P_2 = \frac{1}{N} \sum_{i=1}^q \left(\frac{Z - Y_i}{Z} \right)^2 \dots\dots\dots(4)$$

This index measures the severity of poverty

4.0 Results and Discussion

4.1 Description of Socio-Economic Characteristics of Respondents

Results in Table 1 the figures indicate that most people are mostly in their Middle Ages, between the ages of 31 and 50. Accordingly, it is possible that this age group will have a significant impact on the dynamics and demands of the community. Also, marital status data reveals that a significant proportion of the sample population is married (88.7%). This finding implies that the community is primarily composed of individuals who have entered into marriage or long-term partnerships. The presence of a smaller proportion of single individuals (7.2%) suggests that the population is relatively stable in terms of family structures.

Furthermore, the educational status distribution highlights that a significant portion of the sample (72.8%) has completed secondary education, indicating a relatively high level of educational attainment within the community. This could potentially have implications for the skill set, job prospects, and overall development of the population. In conclusion, the summarized interpretation of the table indicates a middle-aged population with a predominantly married status and a substantial proportion of individuals who have completed secondary education. These findings offer insights into the demographics and educational background of the sample population. Understanding such characteristics can aid in developing targeted policies and programs to address the specific needs and aspirations of the community, such as focusing on employment opportunities, family support, and educational initiatives.

Table 1: Socio-economic Characteristics of Respondents

Variables	Descriptive	Frequency	Percentage (%)
Age	Less or equal 30	1	5
	31-40	48	24.6
	41-50	97	49.7
	51-60	38	19.5
	60 and above	11	5.6
	Total	195	100.0
Marital status	Single	14	7.2
	Married	173	88.7
	Others	8	4.1
	Total	195	100
Educational status	Primary	14	7.2
	Secondary	142	72.8
	Tertiary	25	12.8
	Others	14	7.2
	Total	195	100
Household size	1-3	31	15.9
	4-6	64	32.8
	7 and above	100	51.3
	Total	195	100.0
Main occupation	Farming	31.8	31.8
	Trading	55.4	55.4
	Civil servant	10.3	10.3
	Others	2.6	2.6
	Total	195	100

Source: Field Survey Data, 2023

4.2 Analysis of the Research Questions

4.2.1 Level of Women Entrepreneur's access to Cooperative Credit

As presented in Table 2, the level of access to cooperative credit, categorized into three frequency levels: "Very often," "Often," and "Rarely." From the given information, it can be observed that the majority of respondents, accounting for 80.7%, have access to cooperative credit very often. This suggests that a significant portion of the population surveyed frequently benefits from cooperative credit, indicating a positive trend in terms of availability and accessibility of credit services within the cooperative sector.

Furthermore, 18.1% of respondents reported accessing cooperative credit often, indicating a notable proportion of individuals who have regular access to these credit facilities. Although this percentage is relatively lower than the "Very often" category, it still represents a considerable number of people benefiting from cooperative credit on a frequent basis. On the other hand, a small fraction of

respondents (1.2%) reported rare access to cooperative credit. While this figure may seem insignificant, it highlights the presence of individuals who face challenges or limited opportunities in accessing credit from cooperative institutions.

In conclusion, the data suggests that a substantial majority of respondents have favourable access to cooperative credit, with the majority reporting very often access. This indicates a positive trend in terms of the availability and accessibility of cooperative credit services. However, it is important to address the needs of individuals who reported rare access to cooperative credit, as their limited access may indicate potential barriers that need to be identified and addressed. Overall, these findings provide valuable insights into the current state of cooperative credit access and can inform strategies to further improve and enhance credit services within the cooperative sector.

Table 2: Level of access to Cooperative credit

	Level of access to Cooperative credit	Frequency	Percentage
1	Very Often	138	80.7
2	Often	31	18.1
3	Rarely	2	1.2
	Total	171	100

Source: Field Survey Data, 2023

4.2.2 Level of Poverty among Women Entrepreneur

4.2.2.1 Summary of poverty Indices among the women entrepreneur

The incidence depth and severity which represent the women entrepreneurs' poverty level is presented in Table 3. When poverty incidence is at 0.7401 which is automatically 0.74%. It implies that 74% are poor according to their household size and are living below the poverty line and poverty is slightly spreading. The poverty depth (P_1) is at 0.167 which automatically represents 16%, this indicates that entrepreneurs live below the poverty line and cannot be compared to the incidence in poverty level. The people in this category are in deep poverty. While when poverty level is at its severity (P_2) the poverty index is at 0.066 i.e. 0.06% of women entrepreneur are in severe poverty, they are extremely poor.

Table 3: Summary of poverty Indices among women entrepreneur's household size

Poverty level	Poverty index
Incidence (P_0)	0.7401(0.0339)
Depth (P_1)	0.1668(0.0139)
Severity (P_2)	0.0614(0.0091)

Source: Field Survey Data, 2023

4.2.2.2 Distribution of the Summary of Poverty Indices by Gender Distribution

Table 4.4 shows the distribution of summary of poverty index by gender distribution. It indicates that poverty incidence is positive at 0.7076 This implies that 0.70% of women entrepreneurs are poor according to their gender distribution. 0.1713 i.e., 0.17% of women entrepreneurs are in deep poverty according to their gender distribution while 0.0664 i.e., 0.06% are in severe poverty according to their gender distribution.

Table 4: Summary of poverty level by gender distribution

Poverty level	Poverty index
Incidence (P_0)	0.7076(0.0348)
Depth (P_1)	0.1713(0.0147)
Severity (P_2)	0.0664(0.0096)

Source: Field survey data, 2023

4.2.3 Effect of Cooperative Credit on Poverty Alleviation among Women Entrepreneurs

As presented in Table 5, it examines the level of influence of cooperative credit on level of poverty among women entrepreneurs. The table shows that age, household size and level of credit obtained has a significant effect on level of poverty among women entrepreneurs. Age with a Beta value of -0.175 has a Negative significance on the level of poverty at 5%, Household size with a Beta value of -0.172 has a negative significance on the level of poverty at 5% while the Level of credit obtained with a Beta value of 2.343 has a positive significance on the level of poverty at 1%. The remaining variables used such as marital status, access to credit, amount of credit that can be obtained and income from other sources are not significant to the level of poverty among women entrepreneurs.

Table 5: Estimate d Effect of Cooperative Credit on Poverty Alleviation among Women Entrepreneurs.

Model	Coeff	t-value	P-value
(Constant)		0.560	0.576
Age	-0.175	-2.099**	0.037
Marital status	0.021	-0.255	0.799
Household size	-0.172	-2.163**	0.032
Level of access to cooperative credit	-0.182	-0.248**	0.042
Amount of credit that can be obtained	-0.021	0.238	0.813
Income from other sources	0.017	0.197	0.844
Level of credit obtained	0.188	2.343**	0.020
N=171			
R ² =0.124			
P-Value= 0.017			

Source: Field Survey Data, 2023

4.3 Discussion of Findings

The first section of the data analysis focuses on the socio-economic characteristics of the respondents. The data reveals that the majority of the sample population falls in the middle age range of 31 to 50 years. This suggests that this age group plays a significant role in the dynamics and demands of the community. The data also shows that a large proportion of the respondents are married (88.7%), indicating a predominantly stable family structure within the population. Moreover, the educational status distribution highlights that a significant portion of the sample (72.8%) has completed secondary education, indicating a relatively high level of educational attainment within the community. These findings offer insights into the demographics and educational background of the sample population, which can inform targeted policies and programs to address their specific needs.

Moving on to the analysis of the research questions, the focus shifts to the level of women entrepreneurs' access to cooperative credit. The data indicates that a majority of the respondents

(80.7%) reported having very often access to cooperative credit. This suggests a positive trend in terms of the availability and accessibility of credit services within the cooperative sector. Additionally, 18.1% of respondents reported accessing cooperative credit often, while a small fraction (1.2%) reported rare access. While the majority of respondents have favourable access to cooperative credit, it is important to address the needs of individuals who face challenges in accessing credit. These findings provide valuable insights into the current state of cooperative credit access and can inform strategies to further improve and enhance credit services.

The distribution of the summary of poverty index by gender distribution is also examined. The data reveals that 70.76% of women entrepreneurs are poor according to their gender distribution. Furthermore, 17.13% are in deep poverty, and 6.64% are in severe poverty. These findings underscore the gender-specific dimension of poverty among women entrepreneurs and call for targeted approaches to address poverty alleviation within this group.

Lastly, the level of influence of cooperative credit on poverty alleviation among women entrepreneurs was analysed using regression analysis. The results indicate that Age, Household size and the level of credit obtained has a significant effect on the Level of poverty among women entrepreneurs While Marital status, Access to credit, Amount of credit that can be obtained and Income from other sources are not significant to the level of Poverty among Women Entrepreneurs in Ifo Local Government Area, Ogun State.

5.0 Conclusions

The study examined the level of women entrepreneurs' access to cooperative credit, the poverty status and the effect of cooperative credit on poverty reduction in Ifo Local Government Area, Ogun State. The data shows that a significant majority of respondents reported having frequent access to cooperative credit, indicating a positive trend in terms of availability and accessibility of credit services within the cooperative sector. However, a small fraction of respondents reported rare access to cooperative credit, highlighting potential barriers that need to be identified and addressed. These findings provide insights into the current state of cooperative credit access and can inform strategies to further improve and enhance credit services for women entrepreneurs.

Furthermore, the study explores the level of poverty among women entrepreneurs based on their household size. The data indicates that a considerable percentage of women entrepreneurs are living below the poverty line, with a portion experiencing deep poverty. This suggests the presence of economic challenges and the need for poverty alleviation strategies targeted at this specific group. The analysis also examines the level of influence of cooperative credit on poverty alleviation among women entrepreneurs. The regression analysis reveals that age has a negative significance on the level of poverty among women entrepreneurs.

Household size also has a negative significance on the level of poverty among women entrepreneurs, and the level of credit obtained has a positive significant effect on the level of poverty among women entrepreneurs While marital status, access to credit, amount of credit that can be obtained and Income from other sources are not significant to the level of poverty among women entrepreneurs in Ifo Local Government Area, Ogun State.

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DIGITILIZATION IN AGRICULTURAL COOPERATIVES: A PERSPECTIVE FROM MEMBERS IN RICE VALUE CHAIN OF ANAMBRA STATE

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Abstract

Agriculture is a crucial sector to the growth of Nigerian economy. In the past few years its contribution to the national gross domestic product (gdp) has averaged at about 25 percent. Smallholder pool resources from a collective action to form Agricultural cooperatives in order to increase farm productivity and income. These cooperatives account significantly to the development of Agriculture sector. Digitalization on the other hand has gained currency as a transformative strategy for agriculture. This study was aimed to broadly examine the perspectives of digitalization in Rice value chain from members of cooperative societies in Anambra State. A total of 180 members of cooperative societies across the four agricultural zones of the state who participate in the rice value chain was selected for the study using a multistage sampling technique. Structured and validated questionnaire was used to elicit information from the respondents. The emanating data were consequently analyzed using descriptive statistics (frequency, percentage & ranking) and inferential statistics (chi-square & cramer's v). The study identified rudimentary digital tools and technologies enabled through members mobile phones for financial services, input delivery, market access and weather prediction. However, technologies requiring high skills for

implementation were obviously lacking among these cooperators. Also, the manner in which individual, institutional and technological factors limit adoption of these technologies were empirically isolated. However, members generally welcomed the use and application of digital tools to improve their value chain activities. There was the perception from members that though digitalization was necessary, its unguarded use in the processes of cooperatives could erode their participation in the governance of cooperative thereby compromising the principle of democratic member control. The study identified an urgent need for a strong digital infrastructure backbone, encouraging formation of agricultural digital solution cooperatives, digital literacy programs support from companies providing special skill agricultural digitalization solutions and instituting grants by governments to support the high cost of investments required for digitalization.

Keywords: Digitalization, Agricultural Cooperatives, Members, Rice Value Chain

INTRODUCTION

Agriculture is pivotal to the growth of Nigerian economy. Its contribution to the national gross domestic product (GDP) in the 2021 for instance was about 24 percent (World

Bank2021, NBS 2021). This sector is dominated by smallholder farmers who cultivate farm size of less than 2 hectares per farmer (Matemilola, 2017). In the quest for these marginal farmers to improve market access for their produce, enhance prices of their farm output and procure basic inputs at reduced prices, they pool resources and consequently form cooperative societies (Royer 1987, USDA2022).

Cooperative societies have remained significant in helping farmers improve farm profitability. In Nigeria, there is currently over 300,000 cooperatives that contribute about ₦1.2billion to GDP (Cooperative Rating and Award society of Nigeria RASON, Guardian 11 November, 2011). Also, in the United States of America(USA), the inter-cooperation in Agriculture was reported to have generated \$22.2billion in 2020 (USDA, 2022).

Besides, Digitalization of Agriculture is considered paramount in any quest for improved farm efficiency, productivity and income. Palloni et al. (2018) defined digitalization of agriculture as the application of digital tools and systems to aid agricultural practices and processes. These technologies in agriculture are broadly into 3 groups as data/data collection tools, decision support software and input adjustment tools (OECD, 2022). Some of the contemporary application of digital tools in big data analytics and Artificial Intelligence can help farmers improve output and productivity by measuring quality parameters of crops and livestock in real time. Crucially too, web- based platforms offer farmers data and analytics needed to prepare for shocks thereby improving resilience and sustainability of their farm enterprises. Several softwares have been developed for Precision Agriculture, weather management and in vegetative status studies in the field.

The role of agricultural cooperatives in serving

as platforms that help farmers improve their individual farm profitability without the cooperative in itself pursuing the objective of profit is an acknowledged cooperative thought. This understanding is aptly extended to the Agency theory of cooperatives. Emelianoff (1942) in the Economic Theory of Cooperation had established cooperative organizations as representing the aggregates of economic units. Agency Theory is generally applied to the relationship between agents and their principals and the tendency towards optimizing behavior by the agents towards the principal. Philips (1953) argued that the cooperative simply represented a jointly owned plant operated by independent firms. In this manner, cooperatives were interpreted to be a form of vertical or horizontal integration of its members. This study will draw from this paradigm to highlight the perspectives of members as principals in relation to digitalization of their practices in the agriculture value chain. The broad objective of this study is therefore to examine digitalization of agricultural cooperative from the perspectives of members in the Rice value chain of Anambra State. Specific objectives will be to:

- i. Ascertain those digital tools and technologies that are used by members of cooperative societies operating in the Rice value chain
- ii. Identify how Patrons' individual factors are associated with uptake of digitalization in their Rice value chain activities
- iii. Determine Institutional and Technological influences that have hindered cooperators digitalization in the Rice value chain

Methodology

Study Area

The study was conducted in Anambra State. The state lies within the tropical rainforest zone of South Eastern Nigeria. Anambra State is situated between latitudes 5° 32' and 6° 45' N and longitude 6° 43' and 7° 22' E. It has an estimated land area of 4,865Sq km with a population of 4,177,828 people (NPC, 2006). The state is comprised of 21 local government areas that are sub divided into four Agricultural Zones of Onitsha Zone, Aguata Zone, Awka Zone and Anambra Zone. The state has many rice production clusters with majority of the actors being smallholders. The notable large scale actors include Coscharis Rice Farm and Milling company at Igbariam ,Oyi LGA; JOSAN Rice Farm and Mill at Ufuma in Orumba North & Omor as well as the FGN/IFAD/VCDP Rice Milling at Achalla, Awka North LGA.

Sampling Technique and Data Collection

A multi-stage sampling technique was used for

the study. First, three Agricultural zones were randomly selected from the four agricultural zones of the state. Further, one local government area considered as rice belt was purposively selected from each of these three agricultural zones. These local governments were Ayamelum LGA (Anambra Agricultural Zone), Orumba North LGA (Aguata Agricultural Zone) and Awka North (Awka Agricultural Zone). Thereafter, purposive sampling was used to select two towns with high rice production rate from each of the three earlier selected local government areas. Finally, simple random technique was adopted to select 30 actors in rice value chain across each of the total of six towns in three local governments areas chosen from the three sampled agricultural zones of the state. These selected value chain actors were screened to ensure that they were members of registered and active cooperative societies in the state. The eventual sample size of the study was 180 actors in rice value chain. The distribution of this sample size is shown in Table 1.

Table 1: Distribution of the Sample Size

Agricultural Zone	LGA	Town	Number of Respondents
Aguata	Orumba North	Omogho	30
Aguata	Orumba North	Ufuma	30
Anambra	Ayamelum	Omor	30
Anambra	Ayamelum	Ifite-Ogwari	30
Awka	Awka North	Achalla	30
Awka	Awka North	Ebenebe	30
Total			180

The data were collected using a structured questionnaire designed to elicit information from the actor-patrons of cooperative societies in rice value chain. Information sought were on the socio-economic characteristics, digital tools & technologies used and facilitated by the cooperative, individual factors association with use of digitalization as well as institutional and technological factors hampering the uptake of these technologies on their operations.

Method of Data Analysis

Both descriptive and inferential statistics were used to analyze data from the study. The descriptive analytical tools including frequency, percentages and rank were used to analyze data on socio-economic characteristics of these actors as well as their responses on various digital tools and technologies used by rice value chain actors. Additionally, for these responses, ranking was utilized to show the level of priority of these tools deployed in digitalization of agriculture. The inferential statistics used were Chi-square and Cramer's V. Chi-square was used to measure the statistical significance of the association of individual factors of members to their use of digitalization and also how institutional and technological influence their use. Cramer's V was specifically used to measure the strength of the association between those patron's individual factors and uptake of digitalization in value chain. The Chi-square test statistic χ^2 was mathematically determined as:

$$\chi^2 = \sum [(O_i - E_i)^2 / E_i]$$

Where O_i = Observed frequency
 E_i = Expected frequency

Degree of freedom = $(r-1)(c-1)$ for independence test and $(\text{no of categories}-1)$ degree of freedom for goodness of fit test while r is the number of rows and c is the number of columns.

Cramer's V was mathematically determined as:

$$V = \sqrt{\chi^2 / n \cdot (c-1)}$$

Where n = sample size and $c = \min(m, n)$ is the minimum of the number of rows m and column in the contingency table. The following approach was used to interpret the Cramer's V, $V \in [0.1, 0.3]$:

weak association

$V \in [0.4, 0.5]$:

medium association, $V > 0.5$: strong association.

Results and Discussion

Socio-Economic Characteristics of Cooperators in Rice Value Chain

The summary of selected socio-economic characteristics of the cooperators in Rice value chain of Anambra state is shown in Table 2. This summary showed that 80 percent is sum of the actors who were aged between 21-60 years while 20 percent were aged between 61-80 years. The result signified that the energetic population are engaged in this value chain.

Table 2: Selected Socio-Economic Characteristics of Respondents

Socio-Economic Variable	Frequency (N=180)	Percentage
Age (years)		
21-40	66	36.66
41-60	78	43.33
61-80	36	20.00
Gender		
Male	65	36.11
Female	115	63.88
Value chain node		
Production only	53	29.44
Production& Processing	61	33.88
Input supply	12	6.66
Aggregation/Storage/Offtake	36	20.00
Logistic /Distr. /Marketing	18	10.00
Experience(years)		
1-5	38	21.11
6-10	62	34.44
11-15	47	26.11
16-20	33	18.33
Educational level		
No formal Education	12	6.66
Primary Education	56	31.11
Secondary Education	88	48.88
Tertiary Education	24	13.33

Source: Field survey data 2023

This is further explained by the enormity and demanding nature of activities involved at both on-farm and off-farm of Rice production. The Gender showed that rice value chain in Anambra state is predominated by women. It was found that 63.88 percent were females while 36.11 percent were males. The study also showed that these cooperators were majorly involved in Production only and Production & Processing nodes of the rice value chain. Whereas, a total of 63.33 percent engaged in these two sections of the chain only 36.88 percent was the aggregate percentage of those

involved in input supply, aggregation/storage/offtake and logistics/distribution/marketing. These cooperators were very experienced actors of the value chain. Only 21.11percent of these had experience of between 1-5 years while 78.88 percent have experiences that ranged from 6-20 years. Again, members of cooperatives in the studied value chain were much literate. The total percentage for all those that had education up to primary school was 93.32percent. This signifies that they have capacity to read and understand basic directions on use of farm

inputs and technologies as may be required in their operations as well as to undertake accurate record keeping /documentation regarding their business operations.

Digital Tools and Technologies used by Cooperators in the Rice Value Chain

The various tools and digital technologies used by cooperators are shown in Table 3. The use of mobile phones (90.55percent), software for

weather prediction(80.55percent), E-wallet for input purchase and delivery(73.88percent), digital financial services and solutions (70.55percent), price /advisory on good Agricultural practice GAP(68.33percent), computer and tablets (55.00percent) and market access & information software solutions (52.77percent) were tools and areas where these respondents had major use of digitalization in their operations.

Table 3: Digital tools and technologies used by cooperative societies members in Rice value chain

S/N	Digital Tool and Technologies	Responses	Percentage	Ranking of Use
1	Use of Mobile Phones	163	90.55*	1 st
2	Computers and Tablets	95	55.00*	6 th
3	Digital Financial Service & Solutions	127	70.55*	4 th
4	Market Access and Information Solutions	95	52.77*	7 th
5	E-wallet for Inputs purchase and delivery	133	73.88*	3 rd
6	Data Capture Tools and Analytics	86	47.77	
7	Farm Management Software	51	28.33	
8	Software for weather prediction	145	80.55*	2 nd
9	Price /Advisory on GAP	123	68.33*	5 th
10	Drones for Farm scouting	35	19.44	
11	GIS, Precision Agriculture and Remote Sensing	59	32.77	
12	Variable Rate Applicator/ Machinery Sensor	21	11.66	

Source: Field Survey 2023 (multiple responses).

* responses over 50 percent

The dominance of the use of mobile phones as mode for agricultural digitalization by farmers is in agreement with previous research (Abdulai et al. 2023). Sadly, several other important aspects such as use of drone technology for farm scouting (19.44 percent), variable rate application/machine sensors (11.66 percent), GIS/precision agriculture/remote sensing have not gained prominence as schemes for digitalization of rice value chain by cooperators in Anambra state. This situation is explained by the high level and special skills required to deploy these technologies. More so, the cost for initial acquisition and even their routine maintenance and repairs may not be within the resources available to these cooperators. In this scenario, there is a need for cooperative societies to fill these gaps and assume responsibility that would leverage their members' use of digital technologies, although cooperatives have generally been observed in Nigeria to have small sizes as often reflected in their turnover.

How Individual Factors of the Cooperators are Associated with their Use of Digitalization in Rice Value Chain

The summary of how selected individual factors of the cooperators are associated with their use of digitalization technologies following a chi-square test of independence is shown in Table 4. The Chi-Square statistic on Age, Income, Gender, Experience, Perception of ICT and Knowledge and Competence were significant at 0.05 percent level of significance. These indicate those individual factors of cooperators that are associated with their abilities to adopt digitalization in their operations.

Table 4: Chi-square test of Individual factors that are associated with digitalization in rice value chain

S/N	Factor	X ²	Probability (p)	Cramer's V
1	Age	4.85	0.0277**	0.1641
2	Educational level	2.45	0.1180	0.1536
3	Income	35.50	0.0000**	0.4440
4	Previous ICT experience	12.10	0.0005**	0.2590
5	Gender	8.72	0.0031**	0.2200
6	Experience	23.43	0.0000**	0.3606
7	Perception of ICT	8.72	0.0031**	0.2200
8	Knowledge and Competence	9.67	0.0018**	0.2320

Level of significance at 0.05 test **p<0.05

A cursory look at the Cramer's V showed that Income and Experience had the stronger levels of association as given by their values of 0.440 and 0.3606 respectively. Although these numbers reflect a medium and near medium associations, they nonetheless showed how important factors of capital earnings and business experience leverage ability to acquire and use digital tools and technologies. Besides, other factors that were significant maintained very weak association given their Cramer's values that ranged between 0.1536-0.2590. Muslem et al. (2018), Ajena (2018), Okeke et al. (2019) and Albaom et al. (2022) had variously agreed that individual factors are determinants to use of digitalization in Agriculture. Surprisingly, Educational level, from the study was not significantly associated with adoption of digitalization. This could be as a result of the fact that majority of the cooperators were all literate as such the factor did not bring much variation in the pool of data of the study.

Institutional Factors that Influence Cooperators' Digitalization Activities in Rice Value Chain

The Chi-square result on goodness of fit in relation to institutional factors that influence cooperators digitalization activities are shown in Table 5.

Table 5: Chi-square test on Institutional factors that influence digitalization of Rice activities of Cooperative Patrons in Anambra State

S/N	Factors	X ²	p
1	Size of cooperative society/ Turnover of business	15.23	0.0001**
2	Cooperative society's credit support system	8.62	0.0033**
3	Government/Extension Support	2.59	0.1075
4	Provision of training& Education by cooperative	7.18	0.0073**
5	Credit provision and support by government	33.61	0.0000**
6	Presence of Internet security Access	2.63	0.1048
7	Patent and legal issues on technology	6.78	0.0922**

Source: Field Survey, 2023. Test at 0.05 level of significance, ** p<0.05. Measured with questions into 2 nominal categories of Accept or Reject – Do any of these stated institutional factors affect digitalization?

The size of cooperative society/turnover of business, cooperative society's credit support system, provision of training and education by the cooperative, credit provision and support by government as well as patent and legal issue on technology were significant at 0.05 level of significance. The cooperative's ability to effectively provide needed capital required as investment for members as loans will depend on her turnover and surpluses that are retained by the business. It is also important to note that training and education will remain veritable for members of cooperative societies to stay abreast with modern technologies that are critical to improving the profitability of their enterprises. Therefore, cooperatives must continuously live up to fill this role as it is essential for their operations and survival. The continued government support through grants, loans, extension and policy will explain why they also appear critical to any deliberate intervention at scaling up agriculture digitalization in member- owned enterprises.

Technological Factors that Influence Cooperators Digitalization Activities in Rice Value Chain

Technological factors that influence cooperators digitalization activities in Rice value chain are shown in Table 6.

Table 6: Chi-square test on technological factors that affect the digitalization of Rice activities of members of cooperative societies in Anambra State

S/N	Factor	X ²	p
1	High cost of initial acquisition of digital tools	13.60	0,0002**
2	Infrastructure access deficiency	12.72	0.0004**
3	Internet connectivity (band-with) limitation	8.93	0.0028**
4	The presence of cyber insecurity and internet fraud	3.20	0.0736
5	High cost of maintenance and repairs of digital tools	10.12	0.0015**
6	The access of ICT and relevant technological skills	9.90	0.0016**

Source: Field Survey, 2023. Test at 0.05 level of significance, ** p<0.05. Measured with questions into 2 nominal categories of Accept or Reject – Do any of these stated technological factors affect digitalization?

High cost of acquisition of digital tools, infrastructure access deficiency, internet connectivity limitation, high cost of maintenance and repairs of acquired digital tools and technologies as well as access to ICT and relevant technological skills are factors that affect how members of cooperatives utilize digital tools for Rice value chain in Anambra state. The result is in agreement with several other researches that have earlier been conducted in relation to technological issues affecting digitalization (Fielk et al. 2020; Birner, Daum & Pray 2021).

Conclusion and Policy Implications

The study established the readiness and interest of members of cooperatives in all aspects of rice value chain to utilize digital tools and technologies for enhancing the efficiency of their individual enterprises. However, this desire is constrained by high investment cost required for their acquisition which their cooperatives in many cases are unable to provide because of size limitation and small turnover. Consequently, the application of these technologies has remained at very rudimentary level particularly in the use of mobile phones to access financial services, weather prediction and input delivery. Also, the high level of skills required for adopting game changing digital tools in agriculture have remained clear deterring factor. Therefore, there is a need for digital solution service providers to institute a plan for intending users of their tools to undergo digital literacy and skill development on accompanying tasks for application of their tools. Again, an encouragement for the formation of digital solution cooperative societies has become obvious if any transformative outcome is to be recorded in the space of agricultural digitalization in Nigeria.

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ROLE OF AGRICULTURAL CO-OPERATIVES IN ALLEVIATING MEMBERS POVERTY IN ENUGU STATE, NIGERIA

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Keywords:

Agricultural co-operative societies, members poverty and poverty alleviation

Abstract: The study examined the role of agricultural co-operatives in alleviating members' poverty in Enugu state, Nigeria. Co-operatives are formed by people who identify common needs among them which they collectively gather to solve. Despite various programmes of government in combating poverty, the multi-hydra monster has refused most efforts against it. The agricultural co-operatives have proffer solutions to this in the area of savings mobilization and members' sensitization on different activities of cooperatives in ameliorating members' poverty. The population size was 3000 members of agricultural co-operatives in Enugu state, the sample size of 120 was gotten using simple random sampling technique. The study adopted survey design. The main source of data collection for this study was primary source while the instrument for collection was structured questionnaires. Data collected were analyzed using descriptive statistics (frequencies and percentages). It revealed that out of 120 members returned their questionnaires and strongly agreed that savings mobilization and members' sensitization have significant effects on the role of agricultural cooperatives in alleviating members' poverty

in Enugu state. The hypotheses were tested using Chi-Square method, all null hypotheses were rejected while the alternate hypotheses were accepted since the calculated chi-squares were greater than the tabulated values. Members participation in agricultural cooperatives had made them to be more financially independent and economically vibrant. Based on the findings, it was recommended that government and financial institutions should give adequate support to cooperative societies in the area of credits, also adequate campaigns are needed to sensitize members and the general public on benefits of agricultural co-operatives towards alleviating their poverty in the study area. The implication of the study is that alleviation of poverty of members of agricultural co-operatives is the solution to co-operative apathy in Enugu state.

INTRODUCTION

Despite successive government's efforts in alleviating poverty in Nigeria most especially in agricultural sectors, it is quite worrisome that all these efforts have not yielded the required results. The bulk of agricultural production in developing economies like Nigeria is in the hands of small scale farmers who occupy the rural agrarian. It is not quite surprising that agricultural co-operative members are left vulnerable to all kinds of inhumane and exploitation by both agents of state and private authorities from which they seek assistances.

Unfortunately, since poor people lack independence, power and voice which to rely on for daily survival, they become cheap for all kinds of political, social and economic exploitations. Adekola (2017) stated that Nigeria is endowed with human, natural and material resources and maintains the 6th position in the world of oil production, yet the country continues to occupy the first position as the country with the highest number of its citizen living below poverty line.

Agricultural cooperative is a formal form of farmers collective action for the marketing and processing of farm products and or for the purchase and production of farm inputs play important role in alleviating poverty of co-operative members. Agricultural co-operatives gear towards empowering their members economically, socially and create sustainable rural employment through business model. Agricultural co-operatives offer small agricultural producers opportunities and wide range of services, improve access to credit, market and information etc. Manoj Sharma (2020) stated that agricultural co-operatives are multi-service co-operatives designed to deliver primarily financial, but also non-financial services to its members in rural areas, with sole aim of defending members interests.

Agricultural co-operatives are the channels use in pooling resources of peasant farmers together, via labour, capitals and land in order to take advantage of improved productivity for extending credit and other farm input factors and organizing collective marketing, for their products to offset high profit motive of the capitalist business. Co-operative societies are voluntary association of people who by pooling their physical resources, functional and human resources together by aiming at improving their standard of living.

Agricultural co-operatives play multi-dimensional role to uplift the socio-economic condition of farmers in Nigeria in order to

reduce the level of poverty of their members. agricultural cooperative can alleviate the poverty level of the members ranging from employment generation, micro credit, health to women involvement in governance. Sizya (2001) found instance that co-operatives play significant role in efficient marketing and distribution of goods and services especially or small scale farmers and the rural poor people. In term of policy choice or making important decision, cooperative provides voice to its members as it creates social, economic and political structure to represent their collective interest.

Irrespective of the fact that agricultural co-operatives are seen as vehicles that can end poverty and hunger in Nigeria because over half of Nigerian citizens are dependent on agricultural practice, the result has been insignificant.

Despite all the activities of agricultural co-operatives in order to ameliorate the level poverty of their members, poverty level has been on high. It is against this background that this study the role of agricultural co-operatives in alleviating members' poverty in Enugu state, Nigeria emerged.

In Nigeria, agricultural co-operatives as developmental platform, when properly organized can aid in the reduction of poverty of their members. Poverty is a product multiple factors. Members of agricultural co-operatives have their paramount interest on agricultural practices such as food production, crops, livestock, fish production, storage, processing, marketing and other farming activities. These roles can be perfectly carried out in the agricultural sector through an organized channel that can extend to more improved agricultural inputs, production techniques and other support services to combat prevalent poverty of members. These co-operative activities are carried out to ensure that members become more productive in the

society and equally boost economic wellbeing of members of cooperatives. Co-operative societies are believed to be effective instrument for uplifting the economically and socially weaker sections of the society through their own solidarity and collective actions (Krishnaswami 2000).

Looking at the role of co-operatives, it could be deduced that co-operatives are democratic in nature and ensure that the wishes and aspirations of their members are carried out. Co-operatives play divergent roles to their members to ensure that the level of poverty prevalent in the lives of their members are reduced. Roles play by the cooperatives include: employment creation, credit mobilization, provision of farm inputs, savings, loan acquisition, group purchase and group sales etc. Despite all these divergent efforts of agricultural co-operatives in combating poverty of their members, the menace of poverty has continued to pose serious threat to them and to the development prospect of Nigeria in general. In recent years, government has been deeply concerned with poverty alleviation as a yardstick for determining progress in rural development.

Different programmes have been adopted by different administrations in order to alleviate the poverty level of citizens of Nigeria since 1977. Okpata (2009), explained that such programmes include, Operation Feed the Nation, Green Revolution, Better Life for Rural Women, Family Support Programmes, National Poverty Eradication Programme, You Win Programmes, Subsidy Reinvestment Programme (Sur-P) etc.

Agbo (2006) that Nigeria has not fully embraced the micro economic activities in the society such the artisans, small scale farmers, cooperative societies and other enterprises involved in the production of goods, these numerous government programmes seem not to be achieving desired objectives. As a result

of the above, it has become imperative for this study to emerge which is aimed filling the knowledge gap in this area by evaluating the role of agricultural co-operatives in alleviating members' poverty in Enugu state.

Objectives of the Study

The study is set to address the following objectives:

1. examine the effect of savings on alleviating the poverty of members of agricultural co-operatives in the study area.
2. determine the impact of loan acquisition on alleviating the poverty of members of agricultural co-operatives in the study area.

Statement of Hypotheses

Ho: savings mobilization has no significant effect on poverty alleviation of members of agricultural co-operatives in the study area.

Ho: members sensitization has no significant impact on poverty alleviation of members of agricultural co-operatives in the study area.

Review of Related Literature

There are many concepts which were clarified, such as:

Co-operative Society

A co-operative according to the International Co-operative Alliance (1995) is defined as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Chukwu (1990) succinctly defined co-operative societies as institution within whose framework cooperation or joint activities by people take place in a formalized, long term, deliberate and to a great extent, specific form in the social and especially economic sphere of human endeavor. For Ijere (2011) Co-operative is an

association of persons joined together to achieve a common end and through the formation of a democratically controlled organization, making equitable contribution to the capital required and accepting a fair share of the risks and benefits of the undertaking in which the members actively participate. Ezekiel (2014) revealed that co-operative societies remain most important catalyst for individual and community entrepreneurial growth because it retains within the communities in which they operate the capital that they mobilize themselves, as well as surplus transactions both accumulating for further entrepreneurial development. Co-operatives as economic enterprise also provide its members with means whereby significant proportion of the people are able to take into its own hands the tasks of creating productive employment, overcoming poverty and achieving social integration.

Agricultural Co-operatives

An agricultural Co-operative, also known as farmers' co-operative, is a form of co-operative formed by farmers or agriculturalists who have combined their resources together for the production and marketing of their produce. They also get some equipment and items to enhance the effectiveness of their production and marketing of the items with the hope of benefiting members financially and economically. These include receiving loans, farm inputs such as fertilizer, professional advice financial education, mobilization of savings, provision of extension services, management of credit and attraction of government's support, land/soil conservation and irrigation. In the word of Ogbodo (2012), agricultural co-operatives are cooperatives that engage in the production, processing, marketing and distribution of agricultural produces.

POVERTY

Poverty does not have a universal definition because of its multidimensional nature. However, several attempts had been made by different writers to define the concept which accounted for each trying to relate the term to his/her perception or specialization. For instance, United Nation Development Programme and Millennium Development Goals have all viewed poverty from human development point of view. According to these international bodies, poverty restricts human development through the restriction of human freedom, dignity and self-respect. Effom and Archibong (2014) in their work stated that poverty manifests in many other forms and dimension especially among youths. Poverty could manifest from escalation of crises, increase in crime rate, low literacy, high rate of unemployment, poor health, insecurity, low level of income, food insecurity to social exclusion in the society.

Brown (1975) is of opinion that, "poverty may be narrowly defined in economic terms". A poor person is a have not, who has little ability over inadequate personal resources. The poor is thus found at the bottom rung of the society ladder. to this scholar, there exist functional and sometimes systematic relation between poverty and the circumstances of economic insufficiency, inequality and dependence. He further stated that poverty existed because people could not be able to meet the basic economic demands of their society necessary for decent lives.

It may then remain elusive if there is no proper understanding of socio-economic and political forces that shapes poverty situation in a particular place and time in the case of Nigeria, a comprehensive definition of poverty provided by Central Bank of Nigeria(CBN) is still relevant here. CBN (1999) defined poverty as a state where an individual is not able to cater adequately for his or her basic needs of food,

clothing and shelter, is unable to meet social or economic obligations; lacks gainful employment, skills, assets and self –esteem; and has limited access to social and economic infrastructure such as education, health, portable water and consequently has limited chances of advancing his or her welfare to the limit of his or her capabilities.

Causes of Poverty

In most literature, factors that cause poverty are more or less general ones as poverty is produced by different factors that may vary from society to another. CBN (1999) classified poverty in to two either as a result of "low economic growth and market imperfections". Low economic growth refers to increase in unemployment and general underemployment with low income that is not enough or sufficient to sustain the poor. On the other hand, market imperfection includes those factors which through institutional distortion do not allow the poor to have access to opportunities or productive assets which will all improve their capability thereby adapting to inevitable changes and cope. In this situation, the inability of the people to adapt therefore breed poverty and thereby denying them the basic needs of life to survive

According to the publication of the Nigerian Socio-Economic Profile by the former Federal Office Statistics in 1996, the report classified the causes of poverty in the country in to deficiencies of endowments and access which include: lack of access to healthcare services, water for human and animal consumption, hygiene or sanitation, job opportunities, properties or assets, markets for their goods produced in the rural areas. other causes of poverty include destruction of natural resources endowments by the poor themselves with consequences on agricultural such as: low productivity, deforestation and failure of government to assist those trapped in

temporary poverty through crisis like drought, flood, pest, erosion, fire and war etc. According to Aliyu (2002), other factors that can lead to poverty in Nigeria and in cooperatives are corruption, bad governance, inconsistency of government policies etc.

Effects of Poverty

Abbas (2013) stated that despite government efforts in reducing poverty in Nigeria, the story has always seem gloomy. For example, Nigeria's recent survey shows that 69% of its population lives in extreme poverty (NBS, 2010). The nation's poverty situation however contradicts its government continued purported growth rate and its latest acclaimed position as having a viable economy. Despite Nigeria's richness, its human development indicators are not impressive as youth unemployment rate is high due to unfavourable political, social and economic environment in Nigeria.

The poverty situation in Nigeria as earlier indicated is also further aggravated by over population, lack of essential amenities, political instability, poor industrialization, wrong economic policies, bribery, corruption, persistent insecurity across the country, absent or dilapidated infrastructure etc. UNDP (2015). The poverty situation in the country thus continue to suffer its detrimental effects as many forms of undesirable level of socio-economic well-being of its people creates uncertainties, fear, depression, dependency and sometimes even death. Unfortunately, the poor may have little or no political power as they have little or no influence to make significant change in the political system hence developing political apathy. they also may not have the capacity to prove adequate education for themselves or for their children thus leading to perpetual and generational poverty which can give rise to delinquent children which constitute liabilities to the societies. Across

rural and urban areas, such groups of poor are mostly low income earners which indeed the government and non-governmental bodies ought to via poverty alleviation scheme.

Poverty Alleviation

Poverty alleviation refers to deliberate policies or strategies instituted by governments and nongovernmental organizations aimed at tackling the problems associated with poverty situation. In other words, it means deliberately designed policies and actions either by individuals, groups, communities, national governments or international bodies aimed at reducing the misery, hardship and suffering of people in given place at a particular time. From the stand point of this understanding, poverty alleviation at given time should hinge on the provision of essential social amenities such as education, sanitation, affordable housing, accessible health care services, clean and portable water supply etc.

In the case of Nigeria, several poverty alleviation policies were designed, initiated and implemented over time with the hope to improve the living standard of its citizens. some of the past programmes for instance include: National Economic Empowerment Development Strategy (NEEDS), National Poverty Eradication Programme (NAPEP), National Agricultural Land Development Authority (NALDA), Directorate of Food, Road and Rural Infrastructures (DFRRI), Family Economic Advancement Programme (FEAP), Better Life (BL) Operation Feed the Nation (OFN) etc.

However, despite many attempts by various administrations in the country to address the problem poverty situation through public policies as mentioned earlier, the impact of these past policies on poverty alleviation had been minimal considering the spate of poverty in the country. Abbas (2013) stated that the problem of poverty alleviation in Nigeria by

successive government becomes more complicated such that, personal interest rather than national interest usually affect the way policies are made and implemented.

cooperatives being socio-economic gear towards ameliorating the level of poverty of citizens most especially poverty level of members of agricultural cooperatives.

Role of agricultural co-operatives in alleviating members' poverty

i. Providing credits/loans, goods and services at low rates

One of the important roles of co-operative societies is providing credit facilities as well as goods and service to their members at very low cost. Attah, et al (2018) worked on prospects of cooperative society and sustainable agriculture in Benue State and found that co-operative societies help farmers in areas of information needs, income generation, and enhancement of agricultural productivity and increased access to credit facilities.

ii. Educational training of co-operative members

The role of promoting mutual understanding and education among farmers/members by cooperative societies in Nigeria can never be over emphasized. Knowledge is power; and cooperatives are impactful in this regard. This has been emphasized by many scholars in their study of co-operatives in Nigeria. Hermida cited in Ibitoye (2012) that co-operative societies train their members by building their capacity to be able to produce, process and market their farm produce. He further maintained that the capacity building can be formal, for example where members are trained in courses like accounting and farm management. The training could be formal when members attend seminars, workshops and conferences, as well as acquire informally when given appropriate knowledge about and use of farming best practices and modern

methods of production. Education of farmers is necessary to encourage the acceptance of agricultural innovations necessary to raise farm productivity and income.

Theoretical Framework

The relevant theory for this study is system theory. This theory was propounded by Ludwig (1951), The theory stated that any part of the organization activities affects all other parts. The general system theory is important in understanding interdependency of groups in a given society. Cooperative members as group are part and parcel of the society whose actions have direct effect on the society.

Empirical Review

Aerounmu, Oyedemi and Adeleke (2014), conducted a study on the experience and response of co-operative societies to poverty eradication in Erawa in Ibarapa region of south western Oyo state, Nigeria. Both primary and secondary data collection were used, and descriptive statistics was used to analyze collected data. The findings revealed that majority of the respondents believed that there have been improvement in the area of occupation, self-help project, income generation and standard of living among others. Therefore, it was recommended that more participation in cooperative societies should be encouraged.

Abbas (2016), investigated the role of co-operative societies in alleviating poverty in Yobe state of Nigeria. Primary data was the major source of data used such as data generated through questionnaires and interviews. The sample size of the study consisted of one hundred and fifty (150) members of co-operatives gotten from multi-stage random sampling technique. Data collected were analyzed using descriptive statistics. The findings showed that despite various successes achieved by the co-operative societies in poverty alleviation, its efforts are

not without some challenges. The study therefore recommended that co-operatives should develop effective policy measure which they can exploit to benefit all its members and communities especially in the area of poverty alleviation.

Methodology

This study adopted the descriptive research design. Descriptive research design is the type of research design that aim to obtain information to systematically describe a phenomenon, situation or population. The study was carried out in Enugu state, south eastern Nigeria. Enugu state has 17 local government areas grouped into three senatorial zones of Enugu East. Enugu West and Enugu North. The people of Enugu state are predominantly civil servants, traders and farmers. The state has common boundaries with these states: Imo, Ebonyi, Benue, Kogi, Anambra and Abia. The population size was 3000 members of agricultural cooperatives in Enugu state from 30 registered agricultural cooperative societies gotten from the ministry of capital development and poverty reduction, cooperatives division Enugu. Simple random sampling technique was used in determining the sample size. Six cooperatives were selected, two from each senatorial zone in Enugu state. Twenty members from each of the six selected cooperatives were selected making the sample size 120. Data were collected through structured questionnaire, analyzed using descriptive statistics and hypotheses were tested using Chi-square.

Data Presentation and Analysis

Table 1: Savings mobilization in Agricultural co-operatives alleviates members poverty in Enugu State

Data Presentation and Analysis**Table 1: Savings mobilization in Agricultural co-operatives alleviates members poverty in Enugu State**

Options	Frequency	Percentage
Strongly agree	100	83.33
Agree	20	16.67
Disagree	-	-
Strongly disagree	-	-
Total	120	100

Source: Field survey, 2023.

From the table, it was revealed that most members strongly agreed that savings mobilizations in agricultural co-operatives has positively alleviate members' poverty in Enugu state.

Table 2: Sensitization activities alleviate members' poverty in agricultural co-operatives in Enugu State

Options	Frequency	Percentage
Strongly agree	80	66.67
Agree	30	25
Disagree	7	5.83
Strongly disagree	3	2.5
Total	120	100

Source: Field Survey, 2023.

The table showed that most respondents agreed that sensitizing members of agricultural cooperatives directly alleviate their poverty in Enugu State.

Test of Hypotheses

The hypotheses were tested using the Chi-square formular stated below:

$$X^2 = \frac{E(O-E)^2}{E}$$

Where:

X^2 = calculated chi-square O = observed frequency

E = expected frequency Σ = summation

The expected frequency (E) is calculated by adding all the observed (O) and dividing by the number of observations.

Decision rule: if the calculated Chi-square (X^2) is greater than or equal to the table value at 0.05 level of significance, the alternate hypothesis (H_1) is accepted, but if the calculated Chi-square value is less than the table value, the null hypothesis (H_0) is accepted

Test of Hypothesis One:

Data from table 1 was used to test the hypothesis

Variables	O	E	O-E	(O-E) ²	(O-E) ² /E
Strongly Agree	100	30	70	4900	163.33
Agree	20	30	-10	100	3.33
Disagree	0	30	-30	900	30
Strongly Disagree	0	30	-30	900	30
Total	120	120			226.66

Source: Researcher Calculation, 2023.

The calculated Chi-square value 226.66

$Df = (C-1)(R-1) = (2-1)(4-1) = 3$

Table value at 0.05 of significance and 3 degree of freedom = 7.815

Decision: Since the calculated chi-square (X^2) value of 226.66 is greater than the tabulated value of 7.815, we reject the null hypothesis (H_0) and accept the alternate hypothesis (H_1). Therefore, it can be concluded that savings mobilization alleviates agricultural co-operatives members poverty in Enugu state.

Test of Hypothesis Two

Data from table 2 was used to test the hypothesis

Variable	O	E	O-E	(O-E) ²	(O-E) ² /E
Strongly agree	80	30	50	2500	83.33
Agree	30	30	0	0	0
Disagree	7	30	-23	529	17.63
Strongly disagree	3	30	-27	729	24.3
Total	120	120			125.26

Source: Researcher Calculation, 2023.

The calculated Chi-square value 125.26

$Df = (C-1)(R-1) = (2-1)(4-1) = 3$

Table value at 0.05 of significance and 3 degree of freedom = 7.815

Decision: Since the calculated chi-square (X^2) value of 177.16 is greater than the tabulated value of 7.815, we reject the null hypothesis (H_0) and accept the alternate hypothesis (H_1). Therefore, it can be concluded that sensitization of members of agricultural co-operatives alleviates poverty in Enugu state. **Data Analysis**

From Table 1, it was revealed that 100(83.33%) of the respondents strongly agreed that savings

mobilization in agricultural co-operatives alleviates members' poverty in Enugu state.

From table 2, it was revealed that 80(66.67%) of the respondents strongly agreed that sensitization of members' agricultural co-operatives alleviate their poverty in Enugu state.

Two hypotheses were tested, from the test of hypothesis one, it was discovered that savings mobilization in agricultural co-operatives alleviates members' poverty in Enugu state, since the calculated Chi-square was greater than the tabulated value. Enock and Rutaro (2021) in their titled "Role of savings and credit co-operatives society in poverty reduction in Uganda" agreed that savings mobilization helps in reducing poverty of members of co-operatives.

From the second hypothesis it was discovered that sensitization of members of agricultural cooperatives alleviates members' poverty in Enugu state, since the calculated Chi-square was greater than the tabulated value. Ajayi et al (2021) in their work titled the "Nexus between co-operative society and poverty alleviation in Ekiti State" stated that training and information are life of every organization called co-operative.

Conclusion

Based on the findings, the study concludes that the respondents are making good use of their agricultural co-operatives activities especially in the areas of savings mobilization and member sensitization and these have geared towards poverty reduction.

Recommendations

Based on the findings, the following recommendations are put forward;

i. government and financial institutions should give adequate support to agricultural cooperatives in terms of credit facilities, and stringent measures against financial assistance

should be abolished.

ii. activities of agricultural co-operatives should be adequately publicized through various mass media to reach a larger population of Enugu state citizens.

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INFLUENCE OF COOPERATIVE LOAN ON YAM PRODUCTION IN YEWA DIVISION OF OGUN STATE, NIGERIA

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ABSTRACT

This study determines the influence of cooperative loan on yam production in Yewa Division of Ogun State, Nigeria. Multi-Stage sampling procedure was used to obtain information from respondents and the data obtained were analyzed using the descriptive statistical measures, budgetary and regression analyses. Result revealed the mean age of the yam farmers to be 43 years and majority (78.3%) of the yam farmers are males. It was also discovered that most perceived benefit derived from cooperative is the provision of credit. Budgetary analysis was used to determine the profitability of the yam production which estimated gross margin to be ₦395,391.27 while the net income was calculated to be ₦267,022.09. This implies that yam production was profitable at ROI of 123.13 and profitability index of 56.83. Cooperative loans obtained had a positive effect on yam production output. It was concluded that yam production is a profitable, viable and the more the use of cooperative loan by the farmer, the more the output of yam also access to cooperative loans could offer more opportunities to farmers in terms of higher profit, expansion of farm holding, reduction of risks and reduction in the cost of operations and increase in returns.

Key Words: Yam, Yam Production, Profitability, Cooperative Loan, Yam Farmers, Labour

INTRODUCTION

Nigeria is the largest producer of yam in the world (67% of the global output), with an annual production of 44.1 million tonnes which makes Nigeria a leading yam producing country (FAO, 2015). Yam as a tuber crop is a staple food for most people in Nigeria (regardless of their status in both rural and urban communities) for food security, poverty alleviation, and unemployment reduction among others. In Nigeria, in many yam producing areas, it is said that “yam is food and food is yam” (Ebewore et al 2013). However, the production of yam in Nigeria is substantially short and cannot meet the growing demand at its present level of use (Ebewore et al 2013). This may be as a result of the inadequate finance which has remained the most limiting problem of yam production in Nigeria Amaefula *et al.*, (2018). On the other hand, Abdullahi (2015) identified inadequate access to credit facilities as a major constraint in financing yam farming activities. According to Ijere (2008), Credit is considered as a catalyst that activates other factors of production and makes under-used capacities functional for increased production. Informal credit sources are unquestionably the most

popular sources of finance to the rural and urban population because the formal credit sources have scared many food crop farmers due to the burdens surrounding its use (Yusuf *et al.*, 2015)

Farmers are forced to source for capital from relations, money lenders and group contributions, all of these according to Awotide *et al.*, (2012) are ineffective in providing enormous capital for substantial increase in agricultural production. The last hope for the farmers lies with the Cooperative Societies (Awotide *et al.*, 2012). Cooperatives can contribute to increased bargaining power, production scales, crop diversification and stabilization, adding value to agricultural products, expanding markets and capitalizing producers (Osmar de Paula and Alcido, 2021). Cooperatives do not only help the farmers to obtain latest skills to tap from the available environmental resources but, also, help them to have access to production inputs (Nuredin and Wan Lee, 2015). Many researches on yam production in Nigeria have been on profitability, efficiency, constraints and resource use (Amaefuna, 2018; Abdullahi, 2015 and Jonathan and Anthony, 2012). The aim of this research is to determine the influence of cooperative loan on yam production in Yewa North, Ogun State Nigeria. The specific objectives are to: describe the socio-economic characteristics of yam farmers, determine and analyse the profitability of yam production, describe various benefits derived from cooperative participation, determine effect of cooperative loan on yam production output.

METHODOLOGY

Study Area

The study was conducted in Yewa North Local Government Area (LGA) of Ogun State, Nigeria. The headquarters of the LGA is in Ayetoro. Other important settlements in the

Local Government include Joga-Orile, Saala-Orile, Owode-Ketu, Igbogila, Igan-Okoto and Imasayi. The inhabitants are mainly Yoruba speaking people comprising of the Yewas and Ketus. Farming is the main occupation of the people.

Among the major crops grown are yam, tomato, beans, pepper, maize, vegetables, cassava, potatoes and oranges. One peculiar feature of most farmers in the study area is their level of enlightenment and exposure to cooperative activities. Akerele *et al* (2018).

Sampling Techniques and Sample Size

A multi stage random sampling technique was used in selecting the sample size. In the first stage, Yewa North was selected as the study area. The second stage involved the purposive random selection of six (6) towns (Igbogila, Igan-Okoto, Imasai, Ijako, Sawonjo, and Owode) in Yewa North where white yam farmers and cooperatives are well concentrated. Finally, the third stage involved random selection of 20 yam farmers in each of the 6 towns, thus making a total of 120 respondents.

Methods of Data Collection

Primary data was used for the study. The data were collected using interview schedule administered to the respondents by personal interview. The interview was conducted individually to the farmers in their native language.

Method of Data Analysis

The data collected were analysed using descriptive statistics, budgetary techniques, profitability and regression analysis to achieve the stated objectives of the study.

Budgetary Analysis

This was used to determine the Net Farm Income (NFI) accrued to the respondents from the production of yam Ariyo *et al* (2020).

$$NFI = \sum TR - \sum TC$$

$$TR \quad Py \quad Yq$$

$$TC \quad TVC \quad TFC$$

$$TVC \quad Pxi \quad Xi$$

Where; NFI= Net Farm Income (₦),

TR= Total Revenue (₦),

TC= Total Cost (₦), TVC= Total

Variable Cost (₦), TFC= Total Fixed Cost (₦), Py=Unit Price per Kg of Output (Yam) Produced (₦), q=Quantity of Output (yam) Kg, Pxi= Unit Price of Variable Input Used (₦), Xi= Quantity of Variable Inputs (Kg)

The fixed inputs of production (resources) were depreciated by straight line method of depreciation:

$$\text{Rate of return on Investment (RRI)} = \frac{NI}{TC} * 100$$

$$\text{Rate of Return on Variable Cost (RRVC)} = \frac{(TR - TFC)}{TVC} * 100$$

$$\text{Operating Ratio (OR)} = \frac{TVC}{TR}$$

Effect of Cooperative Loan on Yam Production Output

The effect of cooperative loan on yam production output was addressed using the application of regression analysis (Ordinary Least Square). The relevant model in this regard is explicitly specified as follows: Where:

Where, Y_i = Quantity of yam output per hectare (kg/ha); X_1 = Farm size (ha); X_2 = Family labour (man-day); X_3 = Hired labour wage (₦); X_4 = Capital (₦), X_5 = Cost of Fertilizer (₦), X_6 = Amount of Cooperative Loan Received (₦), X_7 = Years of Formal School (Years), X_8 = Age (Years), X_9 = Farming Experience (Years), X_{10} = Household Size (Persons), X_{11} = Cooperative Membership (Yes=1, No=2), X_{12} = Use of Herbicides (Litres)

$$Y = X_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \dots + \beta_n X_n + u$$

Where, Y_i = Quantity of yam output per hectare (kg/ha); X_1 = Farm size (ha); X_2 = Family labour (man-day); X_3 = Hired labour wage (₦); X_4 = Capital (₦), X_5 = Cost of Fertilizer (₦), X_6 = Amount of Cooperative Loan Received (₦), X_7 = Years of Formal School (Years), X_8 = Age (Years), X_9 = Farming Experience (Years), X_{10} = Household Size (Persons), X_{11} = Cooperative Membership (Yes=1, No=2), X_{12} = Use of Herbicides (Litres)

Results and Discussion

Social Economic Characteristics of Yam Producers

Table 1 shows the distribution of the respondents according to their socio-economic characteristics.

Table 1: Socioeconomic Characteristics of Small Scale Variety Business Owners

<i>Variables</i>	<i>Frequency</i>	<i>Percentage</i>	<i>Mean</i>	
Age (Years)				
18-30	15	12.5	42.9	
31-40	27	26.7		
41-50	52	43.3		
51-60	23	19.2		
>60	3	2.5		
Sex				
Male	94	78.3	~ 5persons	
Female	26	21.7		
Marital Status				
Single	20	16.7		
Married	80	66.7		
Divorced	9	7.5		
Widowed	7	5.8		
Separated	4	3.3		
Household Size				
Below 4	36	30		
4 - 6	58	48.3		
7 -10	23	19.2		
Above 10	3	2.5		
Educational Level				
No Formal Education	22	18.3		

Educational Level

No Formal Education	22	18.3
Primary Education	17	14.2
Secondary Education	56	46.7
Tertiary Education	25	20.8

Farming Experience (Years)

1-10	37	30.8	15.6yrs.
11-20	52	43.3	
21-30	21	17.5	
>30	10	8.0	

Duration of Membership of Cooperatives (Years)

Non-Members	20	16.7	15.7yrs.
1-10	24	20.0	
11-20	57	47.5	
21-30	10	8.3	
>30	9	7.5	

Source: Author's computation based on data from field survey

Discussion

Age is an important factor to the productivity of yam production. It affects the level of physical work and productivity. About 43.3% of the respondents were within a good productive age range of 41-50 years, with mean age of 43 years. Ebewore (2012) also made similar observation among cocoa farmers in Edo and Ondo States of Nigeria.

Table 1 showed that majority of the respondents are males with 78.3% and only 21.7% are female. This could be because yam production being labour intensive and requiring substantial energy, strength and time. According to Ironkwe and Ewuziem (2010), traditionally yam is regarded as "Man's crop".

Marital status of the respondents determines the level of household size of the respondents and this will have effect on the family labour. Table 4.3 revealed that majority 66.7% of the respondents are married, 16.7% single and 7.5% are divorced. This showed that majority of the respondents are married. The implication of this is that, there is likely to be more family labour available for yam production.

Traditionally, yam production is a labour intensive enterprise; family size is a necessity for the size of the farm and increase in production of yam. Table 1 revealed that the mean household size of the respondents was equal to the national average household size. According to NBS (2012), the national average household size is 5 persons. This implies that the relatively large household size may likely enhance family labour supply on the farms hence supporting the productive capacities of the farmers already enhanced by their ages.

Education has an important implication particularly for the adoption of new technology and

practice. So the educational level of the yam producers in the study area was analyzed. About 46.7% of the farmers attained secondary school education, 14.2% of the farmers were educated to at least primary level, while about 18.3% of the farmers had no formal education and 20.8% attained tertiary education. The findings of this study conforms with earlier finding of **Angba et al (2020) who agreed that some farmers were functionally literate.**

Farming experience is an important ingredient to enjoying greater yield that will translate to higher profit. Distribution of respondents based on farming experience revealed that Majority 43.3% of the farmers had been into farming between 11-20years. 30.8% of the cassava farmers had 1-10 years experience in yam farming. This finding corroborates the finding of Ironkwe et al.(2010) that experience improves farmers' production skills such as good planting methods and the use of improved seeds.

Farm size to a large extent determines output level and this is the basis for analyzing the farm

size distribution of the respondents. Most of the respondents (87.5%) cultivated about one to three hectare of land, while 9.2% cultivated about 4-6hectares. This implies that the farm sizes are relatively small. This is disadvantageous because to a large extent, farm size determines output level.

The experience of yam farmers in cooperative is very vital for this study because the longer the years of experience in cooperatives the greater the benefits the respondents in cooperatives would have enjoyed in forms of credit facilities and farm assets acquisition.

Majority of the respondents 47.5 %had been in the cooperative for a long time 11-20 years between with mean of 15.7 years per member which could be good in cooperative activities and management and the longer the years of experience in cooperatives the greater the benefits the respondents in cooperatives would have enjoyed in forms of credit facilities and farm assets acquisition. This result agreed with the result of Akerele and Adekunbi (2018)

Perceived Benefits by Members of Cooperative Societies

Data in Table 2 shows the distribution of respondents according to benefits derived from cooperative societies.

Table 2: Benefit Enjoyed as a Member of Cooperative Society (N= 120)

Perceived Benefits	Frequency	Percentage	Ranking
Connecting members with buyers	95	79.2	3 rd
Provision of fertilizers and insecticides	85	70.8	5 th
Job creation	77	64.2	6 th
Supply of improved seed	76	63.3	7 th
Improved farming system	85	70.8	5 th
Improve standard of living	65	54.2	8 th
Provision of credit facilities (loans)	103	85.8	1 st
Encouraging savings	96	80	2 nd
Subsidizing cost of marketing	56	49.2	9 th
Advisory services	87	72.5	4 th

Source: Author's computation based on data from field survey

Discussion

Majority (85.8%) of the respondents said that they obtained credit facilities from cooperative societies. This is not surprising as cooperative in most cases function to boost the finance of its members.

Savings (80%) was the second best most perceived by members which helped in 'improving their standard of living followed by connecting sellers with buyers (79.2%). The findings agree with the assertion of (Chambo et al 2009) that savings by members in Cooperative Societies have been the means by which cooperators receive finance, technical services or other assistance in the country.

Similarly, Akerele et al (2018) reported that activities of cooperative societies increases the chances of income generation, economic growth, creating market opportunities, employment creation especially among small income households thus enhancing sustainable development in the this implies that cooperative is a very crucial instrument in providing credit facilities to yam farmers and it is the most convenient means of obtaining credit facilities due to the absence of strict formal procedures adopted by financial institutions.

Cost and Return Structure of Yam Production

Budgetary Analysis was done to estimate the cost and returns of yam farmers in the study area.

Table 4.11 Cost and Return Structure of Yam Production (n=120)

Items	Average (₦)	% Total
Average yield of yam tuber/ year	388,666.6667	
Sales of yam seeds	70,083.3333	
Sales of yam peels	11,070.8333	
Total Revenue	469,820.8333	
Yam seeds	8314.1667	3.83
Planting operations	12766.6667	5.89
Hired labour	12958.3333	5.98
Family labour	1562.9167	0.72
Fertilizer	17375.0000	8.01
Transportation	5436.6667	2.51
Fungicide	6393.3167	2.95
Herbicides	9622.5000	4.44
Total Variable Cost	74,429.5668	34.33
Rent	95820.8955	44.18
Depreciation on cutlass	6581.6667	3.03
Depreciation on hoe	4529.5750	2.09
Depreciation on wheel barrow	15975.0000	7.37
Depreciation on ridger	10891.4583	5.02
Depreciation on basket	2891.6667	1.33
Depreciation on others	5743.9167	2.65
Total Fixed Cost	142,434.1789	65.67
Total Cost (TFC+TVC)	216,863.7457	100

Discussion

The fixed inputs were depreciated using straight line method to determine their annual cost of depreciation. The components of the variable cost include: seeds, land preparation, labour, fertilizer, herbicides, fungicides and transportation among others. For yam production the sale of yam tubers, yam seeds and yam peels constitutes the major source of revenue. The gross margin and the net income were computed in table 3. The result discussed in the table relate only to their last production cycle.

The data in Table 3 revealed that total fixed cost (₦142,434.18) contributed the highest portion of the total cost of production with 65.67%, while variable cost (₦74,429.57), represents 34.33% of the total cost. The estimated gross margin is ₦395,391.27 while the net income was calculated to be ₦267,022.09. This implies that yam production was profitable at ROI of 123.13 and profitability index of 56.83.

Effect of Cooperative Loan on Yam Production Output

Data in Table 4 presents the results of ordinary least square (OLS) regression model. It indicates that R squared was (79.1%) which suggests that the explanatory variables in the model specification were important and they explained 79% of the variation in the dependent variable (yam output). This shows that the model is of good fit and has a good predictive ability. The higher the value of R square the better the goodness of fit of the specified model. The F-ratio was 41.374 and significant at 1% level, which implies that the independent variables included in the model adequately explained the variation in the dependent variable (yam output).

Table 4: Regression Analysis on the Effect of Cooperative Loan on Yam Output

Variables	Parameters	Coefficient	t-value
Constant		-3.221	0.002
Age	X ₁	0.891	0.375
Years of formal education	X ₂	16.949*	0.000
Cooperative loan obtained	X ₃	3.243*	0.002
Farming experience	X ₄	0.484	0.630
Fertilizer	X ₅	0.037*	0.971
Total farm size	X ₆	0.016**	0.987
Sex	X ₇	0.489	0.625
Household size	X ₈	-0.819***	0.014
Labour	X ₉	1.358	0.177
Average farm capital	X ₁₀	0.639	0.524
R Square	0.791		
Adjusted R square	0.772		
F-value	41.374*		

Source: Author's computation based on data from field survey

*Sig at 10%, **Sig at 5% and ***Sig at 1%

Discussion

The result revealed that years of formal education, cooperative loan obtained, fertilizer, total farm size, household size, respectively are important and all significant. It was also revealed that years of formal education, cooperative loan obtained, fertilizer, total farm size had positive relationship with yam output while household size had negative effects on yam output. This means that increase in cooperative loan obtained, years of formal education, fertilizer, and farm size would result in an increase in yam output equal to the value of coefficients of these significant variables individually. Increase in cooperative loan obtained will bring about increase in yam out-put. Fertilizer when applied appropriately will bring about increase in the yield of yam. An increase in the farm size will lead to an increase in the yield of yam because a large farm size will produce large quantity of yams compared to a small sized farm.

The household size however has a negative effect on yam output which implies that an increase in household size will lead to a decrease in yam output.

CONCLUSION AND RECOMMENDATION

The study concluded that cooperative loans have positive effect on yam production which means that the more the use of cooperative loan by the farmer, the more the output of yam also access to cooperative loans could offer more opportunities to farmers in terms of higher profit, expansion of farm holding, reduction of risks and reduction in the cost of operations and increase in returns.

Based on the following findings, the study recommends that the yam farmers pool their resources, funds and skills together in order to establish cooperative societies that will be beneficial to the improvement in farming

system, adoption of advanced technology in farming, acquisition of farm assets and connection and linkage with governmental and non-governmental bodies that will help in improving their farming conditions.

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EFFECTIVE COOPERATIVE MANAGEMENT: A PIVOT FOR SUSTAINABLE FOOD SECURITY IN NIGERIA

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Abstract

Food security appears to be one of the most challenging issues facing Nigeria today as food production which is mainly at subsistence lags behind. This paper examines effective cooperative management as a pivot for sustainable food security in Nigeria. The theoretical underpinning was hinged on Performance Appraisal (PA) model. The theory is also referred to as performance review and it is a systematic or periodic process of assessing job performance and productivity. The paper points to the state of food inadequacy in the country and as well highlights some challenges militating against food sufficiency. It brings to bay the managerial nature of agricultural cooperatives in the country and try to show leadership qualities that could boost food security. Measures for sustainability in the food value chain are marshaled out as to show ways of meeting the nation's food intake. This paper concludes that without adequate managerial skills, it might be difficult for management of agricultural cooperatives to enhance food sufficiency. It recommends amongst others that leadership of agricultural cooperatives should be selected from men and women of intelligence and educational sound background. This is in view of the fact that education empowers and exposes to best knowledge of managing any venture. The various governments at all levels should

intensify effort in ensuring food sufficiency in Nigeria and leverage on the potentials of cooperatives in actualizing that. Cooperative societies have been proven to possess the capacity to upturn any ugly economic and social conditions, and must not be left behind in such important developmental agenda of the nation.

Keywords: challenges, cooperative management, food security, sustainability,

Introduction

Food is one of the basic necessities of man and it makes agriculture fundamental to the sustenance of life and also the bedrock for economic development of any nation. Therefore, securing this important need of man for survival is a task that ordinarily should be the focus of any determined society. However, an increasing number of countries are facing growing levels of acute food insecurity, leaving many with little to nothing to eat. This is most especially serious in Africa where agricultural sector appears to be stagnant, and food production which is mainly at subsistence lags behind (World Bank, 2021). Agriculture is the major sector upon which majority of the poor in Nigeria depend upon for sustenance and daily living. Panwal and Arene (2015) posit that agriculture serves as the major source of food

and employment to the teeming Nigerian population, especially in the rural areas.

The United Nation's Food and Agriculture Organization (FAO) estimates that one out of every eight people in the world suffers from chronic mal-nutrition, lacks sufficient food to live healthy and productive lives (Oruche, 2011). More than a billion people are hungry and about six million children die of hunger every year and 17,000 every day. By 2050, it was estimated that the world will need to feed two million more mouths – 9.1 billion in all" (Ban Ki Moon in Ojo & Adebayo, 2012). According to Alamu, Abiodun and Miller (2010), the 2009 World Food Summit in Rome estimated that about 790 million people in the developing world do not have enough food to eat. In Nigeria, two-third of the population live below poverty line and household food security is inadequate (Daudu & Ajayi, 2009). This makes food security an important task that must be given every attention for its sustainability.

Nigeria is presently witnessing an upward trend in the prices of foodstuff partly due to the inability of production to keep pace with the rate of increasing demand and also as a result of hike in petrol price. Panwal and Arene (2015) attributed the high price and demand increase on foodstuffs largely to increase in population. Nevertheless, Nigeria has initiated various programmes, policies and initiatives aimed at achieving food sufficiency. However, these efforts appear to have failed to some extent in achieving the desired objectives, especially on sustainability of food items.

The above situation may not be unconnected to less cooperative participation by farmers, inadequate support by the government and most importantly poor management that characterizes majority of these cooperative societies. Borgens (2001) maintains that most cooperatives in Nigerian suffer shortage of trained managers. As a result they perform

below expectation and hardly meet their members need.

Cooperatives are significant economic actors in national economies in Africa. In Benin, FECECAM, a savings and credit cooperative federation, provided USD 16 million in rural loans in 2002. In Côte d'Ivoire, cooperatives invested USD 26 million for setting up schools, building rural roads and establishing maternal clinics (Mwichabe, nd). In Kenya, cooperatives are responsible for 45% of the GDP and 31% of national savings and deposits. They have 70% of the coffee market, 76% dairy, 90% pyrethrum, and 95% of cotton. In Kenya, 250,000 people are employed by co-operatives. The cooperatives also create and maintain employment. Globally, cooperatives provide over 100 million jobs around the world, 20% more than multinational enterprises (Mwichabe, nd).

The introduction of modern cooperative business into Nigeria dates back to the year 1935 following the acceptance, by the Colonial Administration of Mr. C.F. Strickland's Report on the prospects of cooperatives in Nigeria. Presently, cooperative institutions are ubiquitous institutions in Nigeria. There is hardly any village or community in Nigeria that one fails to observe the presence of one type of cooperative or the other contributing meaningfully to the socio-economic welfare of the people. Effiom (2014) writes that there is a proliferation of cooperative societies operating in nearly every sector of the Nigerian economy. In 2017, cooperative's contribution to the country's Gross Domestic Product (GDP) was worth over N500 billion. This is in addition to jobs it creates for many, credit it offers to farmers and projects it executes in different locations.

In spite of the above positive impacts, cooperatives in Nigeria are yet to receive the proper support that could boast their efforts. This is especially the situation with agricultural

cooperatives. Echukwu (2021) reports that agricultural cooperatives in Kogi State, Nigeria suffer from lack of funds occasioned by delayed subventions and in turn affect farmers need. This is not far from the situation in Kaduna State and other parts of the country. Those into storage are sometimes faced with the challenge of inadequate storage facilities and losses as a result of pest and rodents destruction. In addition, where fund seem to be available managerial skills and know-how are lacking. It is against this background that this paper considers effective cooperative management as a pivot for sustainable food security in Nigeria.

Literature Review

Food Security

Food security is a condition relating to the availability and supply of food for individuals' accessibility. Food security can be said to exist when all people at all times have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy living (Nyam in Daudu & Ajayi, 2009). Concerns over food security have existed throughout history. According to Encyclopedia (2022), there is evidence of granaries being in use over 10,000 years ago, with central authorities in civilizations including Ancients China and Egypt being known to release food from storage in times of famine. It noted that at the 1974 World Food Conference, the term "Food Security" was defined with an emphasis on supply. Food security to it therefore, is the "availability at all times of adequate world food supplies of basic foodstuffs to sustain a steady expansion of food consumption and to offset fluctuations in production and prices. Pinstруп-Anderson in Abur (2014), viewed food security as the ability of a nation to meet the food needs of its populace, suggesting self-sufficiency. More succinctly, FAO (2002) puts food

security as the situation that exists when all people at all times have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preference for a healthy and active life.

Food security is the sum of the factors determining whether or not a man, his family, his village, his country and his geographical area are going to get enough to eat. According to Wibberley (2005), food security at household, village, national and international levels requires availability of adequate quantity and quality of locally-grown agricultural produces; accessibility of supplies for urban and land-remote areas (food attainable and affordable); appreciation of the close link between nutrition and health for work and enjoyment; avoidance of undue risk through livelihood vulnerability, hazard and shock (appropriate reserves). Food security therefore incorporates a measure of resilience to future disruption or unavailability of critical food supply due to various risk factors including droughts, shipping disruptions, fuel shortages, economic instability, and wars. In the years 2011-2013, an estimated 842 million people were suffering from chronic hunger. The Food and Agriculture Organization (FAO) identified four pillars of food security as 'availability, access, utilization, and stability'. This means that a nation whose food production level is unable to satisfy these criteria is said to be food insecure. Supporting this assertion, Maxwell in Attah (2012) stated that a country and its people are food secured when their food system operates in such a way as to remove the fear that there will not be enough to eat.

On the other hand, food insecurity is a situation of limited or uncertain availability of nutritionally adequate and safe foods or limited and uncertain ability to acquire acceptable foods in socially acceptable ways (United States Department of Agriculture-USDA in

Encyclopedia, 2022). Household food security exists when all members have access to enough food for an active and healthy life. Individuals who are food secured do not live in hunger or fear of starvation. Regrettably, it is estimated that two-thirds of Nigeria's household food security is inadequate (Daudu & Ajayi, 2009). Nigeria's situation on food security is highly precarious and pernicious as a significant percentage of its population is left with only the bilious taste of poverty (Attah, 2012). He noted that Haruna, a member of the House of Representatives in an emotion laden speech in 2005 said, —People are dying and the hunger is simply unbearable. We need to tell ourselves the truth; there is hunger in the Land. Our people go to bed with empty stomachs. Given these criteria and scenario, Nigeria in the present circumstance can be said to be food insecure.

Causes of food insecurity may include but not limited to population growth and rising food, high transportation and agricultural costs. As well, the recent economic downturn has resulted in reduced global investment in food and agricultural development (Canadian International Development Agency, 2013). It noted that the 2007–2008 food price crises drew significant international attention to the issue of food security. However, even before this crisis, more than 923 million individuals did not have access to sufficient, safe, and nutritious food. It argued that there are over 1.02 billion food insecure individuals globally—one sixth of the world's population.

The essence of food to human livelihood led the United Nations to recognize right to food in the declaration of Human Rights in 1948, and has since noted that it is vital for the enjoyment of all other rights. It equally re-emphasize in the 1996 World Summit on Food Security that "food should not be used as an instrument for political and economic pressure"

(Encyclopedia, 2022). According to World Health Organization (WHO, 2016), in many countries, health related problems of dietary excess is an ever increasing threat, and malnutrition and food borne diarrhea are becoming double burden.

Cooperative Management

Management of a cooperative business is a collaborative effort between members, the Board of Directors or management committee, managers and employees (Keeling, 2020). Each group has distinct duties and responsibilities. The members are owners of a cooperative. Co-operatives typically operate using a one-member, one-vote system where each member has one equal vote to make business decisions.

The level of engagement of members in cooperative governance varies widely. In some cooperatives, members may remain at a distance, trusting an elected Board of Directors to create policy and hire management to carry out the daily business of the co-operatives. In other cooperatives, members may be highly engaged and attend meetings, serve on special committees, and provide ongoing feedback to the Board of Directors.

Again, the managers oversee cooperative operations. Managers lead cooperative functions including marketing, finance, and human resources. Managers work with employees, training and supervising daily activities. Managers carry-out the policies set by the Board. They work closely with the Board to ensure policy is effectively executed (Usman, 2021). He equally explains that the Board of Directors is elected by the cooperative's membership base. Potential Board members should be knowledgeable about the cooperative and active participants in the business. Industry, knowledge and expertise are preferred.

The Board of Directors is responsible for

representing members, establishing the policies of the cooperative, hiring and supervising management, acquiring and preserving assets, maintaining the cooperative character of the business, assessing the cooperatives performance, and keeping members informed. Board officers typically include a President, Vice President, Secretary, and Treasurer.

Furthermore, the employees or workforce are the lifeblood of the cooperative. Employees, paid and volunteer, must be trained and empowered to carry out daily business tasks. They are to be given clear understanding of what a cooperative is, and what makes the model unique. Lack of this knowledge could derail the employees in their task and thereby affect the working of the organization.

However, USDA (1995) infers that in cooperatives, the management team consists of two distinct entities – the Management Committee elected by the members and a professional business manager hired by the Management Committee. Working in concert, both have the same overall objective but each has separate and divisible functions. Conflict within the management team arises when either doesn't know, or fails to recognize the division of functions.

The management functions of elected management committee and hired management may appear similar, but because of different levels of authority and responsibility, the management committee and manager have different activities and roles for the same function. The management functions of committee members are often defined as planning, organizing, directing, coordinating, and controlling (PODCC). The USDA (1995) hold the view that functions of hired management may be identified as planning, organizing, motivating, and controlling (POMC). In essence, where these are lacking as a result of managerial lapses or unskilled, the

cooperative misses the objectives.

Concept of Sustainability

Sustainability may simply be described as the ability to sustain or keep an activity going. Rochelle and Aiste (2016) shared similar view by saying that sustainability is simply the ability to sustain. Notwithstanding, they did not actually point out the activities that can be sustained. Again, sustainability may be conceived as the bane of survival of any business or venture. Yet, it seems to appear new and confusing to many business executives (Beltz & Frank-Martin, 2009). They emphasized that the concept remains abstract or theoretical for many managers of businesses. As a result affects the operations and business principles of many organizations. In essence, many have not recognized the need for sustainability of their businesses.

For sustainability to achieve its potential, it must be integrated into the planning and measurement systems of business enterprises (Deloitte & Touche, 2000). They stressed that sustainability means adopting business strategies and activities that meet the needs of the enterprise and its stakeholders. Notwithstanding how good the views are, they fail to make a clarity in the strategies or activities that when adopted guarantees the satisfaction of the needs of the enterprise and stakeholders. This is because one may misconstrue strategic business plans to sustainability.

However, sustainability is about the future of any business, that is, the direction and market it would serve. In other words, sustaining a business or organization activities implies projecting beyond today's successes. Rochelle and Aiste (2016) submit that a business firm can be sustained when customers' loyalty and patronage are obtained. This infers that for cooperatives to do more in enhancing agricultural production and activities that can

guarantee sustainability of food security, every stakeholder has to support and patronize it. This what Beltz and Frank-Martin (2009) describes as healthy relationship marketing. This is to say that both farmers and the government need to be committed to cooperative course and patronize it adequately to be able to address the issue of food insecurity that is threatening the nation. Cooperative has the capacity to ameliorate the situation but lacks the needed cooperation and support.

Theoretical Underpinning

The theoretical underpinning of this paper is Performance Appraisal (PA) model. To perform is to produce valuable results. A performer can be an individual or a group of people engaging in a collaborative effort (Elger, n.d). Performance appraisal is also referred to as a performance review or performance evaluation. It is a systematic and periodic process that assesses an individual employee's or organizational job performance and productivity in relation to certain pre-established criteria and objectives (Wikipedia, 2023). It looks at organizational citizenship behavior, accomplishments, potential for future improvement, strengths and weaknesses, etc. It consists of regular reviews of performance as to ascertain level of progress towards the objective of service.

Performance appraisal is a controversial management tool searching for answers to ubiquitous problems in system design and administration. Genuine performance appraisal participation is a process that can mitigate many of the dysfunctions of traditional performance appraisal systems as well as engender a more "humane" and ethical project management decision making process (Garry, 2003).

To appraise performance data, there are three main methods: objective production, personnel, and judgmental evaluation. Judgmental evaluations are the most

commonly used with a large variety of evaluation methods. Historically, PA has been conducted annually (long-cycle appraisals); however, some evaluators are moving towards shorter cycles (every six months, every quarter), and some have even moved into short-cycle (weekly, bi-weekly) appraisals. The interview could function as "providing feedback to employees, counseling and developing employees, and conveying and discussing compensation, job status, or disciplinary decisions". PA is often included in performance management systems. Performance Appraisal systems helps "to manage and align" all of an organization's resources in order to achieve highest possible performance. "How performance is managed in an organization determines to a large extent the success or failure of the organization. Therefore, improving PA for everyone should be among the highest priorities of contemporary organizations or associations, such as cooperative societies.

In application, when cooperatives are appraised on their performance, there is the possibility of identifying areas of weakness and lapses that may need attention. Again, managerial competence or inefficiencies can as well be discovered. Where appraisal is lacking or not taken serious, the organization might possibly derail from its core mandate or objectives.

Barriers to Food Sufficiency in Nigeria

It is common knowledge that Nigeria is battling with food insecurity and therefore do not have enough food to feed her teeming populace. This is even with the variants of agricultural and related cooperatives in the country. Cooperative societies in Nigeria have through their farm support services such as farm input supply, credit extension, marketing and agricultural extension assisted farmers in a bid to improve efficiency and profitability in their farm operations (Nwezi, 2021). He argues that

in spite of these noble agendas agricultural cooperatives have not received adequate support from the government and other stakeholders in the country, making them struggle to meet farmers need.

Usman and Umebali (2021) on their part argues that many cooperatives in Kaduna, Nigeria are suffering from poor managerial deficits and they posit that where the management committee lacks understanding of the basic principles or values of cooperatives, the association is bound to suffer. It is when resources allotted to agricultural cooperatives are well managed and distributed as expected that the outcome can translate to sustainability. In other words, where a farmer requested for credit and was rather given seedling, there might not be sustainability. This is given that what the credit was needed for might be defeated and the supposed outcome or produce would not be realizable.

According to Agada and Ameh (2017) there is yet to be sustainability in agricultural produce in many Nigerian communities partly due to gender discrimination in leadership of mixed cooperative societies. They argue that many women still experience gender discrimination, deprivation and unmet needs in men dominated cooperatives and therefore are not allowed the opportunity of bringing their best managerial potentials to the running of such associations. It has been established in literature that when women gain leadership positions it helps them to build their self-confidence, exercise political leadership and exert managerial competence as they do in their homes, as well as gain respect from their male counterparts (Gizachew 2011; World Bank, 2012; United States Agency for International Development – USAID, 2012).

The International Co-operative Alliance-Africa as cited in Sifa (2016) reports that a 1% increase in gender inequality reduces a country's human development index by 0.75% and by extension affects the sustainability of

cooperative efforts. It posits that there will be slightly more than 1.2 billion women in Africa by 2050 with potential economic loss if gender disparity is not actively pursued and eliminated earlier than later. Okojie (2012) argued that only 16% of adult females have participated in agricultural cooperatives due to diverse constraints. This suggests that to realize food security through sustainability of agricultural cooperative, every form of barrier to managerial efforts has to be eradicated.

Conclusions and Recommendations

Cooperative has been proven to poses requisite capacity to transform any sector. The agricultural economy is not an exception. However, managerial deficits have been militating against the actualization of agendas of some agricultural cooperatives and this is unconnected to the fact that most of the managers lack the requisite skills. Knowledge of the basic principles and values of cooperatives are evidently lacking many agricultural cooperatives. This is given that most of the leaders are illiterates, especially in rural areas. Cultural practices and some beliefs equally seem to constrain women from exploring their leadership potentials in such cooperatives and as a result are usually left out of the scheme of things. This unarguably affects the decision and outcome of these cooperatives and their efforts towards enhancing food security in the country. This paper concludes that without adequate managerial skills, it might be difficult for management of agricultural cooperatives to enhance food sufficiency. In view of the above, this paper recommended that;

1. Leadership of agricultural cooperatives should be selected from men and women of intelligence and educational sound background. This is in view of the fact that education empowers and exposes to best knowledge of managing any venture.

2. Every form of gender discrimination should be discouraged as to avail every member of a cooperative the equal opportunity of contributing their quota to the betterment of the association. Where no one is restricted from participating in leadership, the possibility of harnessing inherent potentials for the good of the association is there.
3. The various governments at all levels should intensify effort in ensuring food sufficiency in Nigeria and leverage on the potentials of cooperatives in actualizing that. Cooperative societies have been proven to possess the capacity to upturn any ugly economic and social conditions, and must not be left behind in such important developmental agenda of the nation.
4. Farmers should be encouraged to participate in cooperative societies and benefit from numerous potentials inherent in it. This is because in cooperative farmers stands to gain a lot than when not in any.

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EFFECTS OF COOPERATIVE SOCIETIES ON RICE PRODUCTION, PROCESSING AND MARKETING AMONG RICE FARMERS IN OHAOZARA LOCAL GOVERNMENT AREA OF EBONYI STATE, NIGERIA

BY

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ABSTRACT

The study was undertaken to access the impact of rice farmers' cooperative on rice production in Ohaozara Local Government Area of Ebonyi State. A total of 98 respondent members of cooperative societies were selected for the study using proportionate random sampling technique in a multistage sampling procedure. Data for the study were collected by the use of structured interview schedule and analysed using frequency distribution, percentage, mean statistics, standard deviation and factor analysis. The results of the finding revealed that majority (72%) of the respondents were females and majority (69%) was also married. The household size showed that 39% of the respondents had household size of 6 – 20 persons, 33% had 0 -5 persons while the least 28% had 11 and above persons. The majority (44%) had farming experience of the 11 - 20 22 years while the farm size was about 2 - 3 hectares. The majority of the farmers specialized in production, processing and marketing cooperative. With respect to the contributions of rice farmers' cooperative society in the study area, it encouraged savings (52%), provision of loan (49%) and least were in preparation of nursery and transplanting (17%) and provision of social amenities (10%). In processing, multiple responses revealed that, ensuring quality of rice, accessibility to rice parboiling machines at reduced rate, provision of de-stoning machines were enhanced through cooperative activities. Based on the constraints that affect rice farmers' cooperative society, the respondents perceived problems that affect cooperative as competition from land tenure system ($\bar{x}=2.87$), gave a positive response to the constraints to cooperative societies on rice production. It is followed by lack of credit facilities ($\bar{x}=2.84$), lack of cohesion among member ($\bar{x}=2.68$), lack of improved rice seedlings ($\bar{x}=2.53$) and poor government support ($\bar{x}=2.53$). The study therefore recommended that farmers cooperatives should not depend only on government for agricultural incentives but rather use their pulled resources to acquire their need based on the principle that cooperative society is an organization of self-help through mutual cooperation and rice farmers' cooperative societies perform a serious role in achieving high productivity of rice to meet the demand of the growing population.

Keywords: Cooperative societies, Rice farmer, Rice production, Processing, Marketing

Introduction

Nigeria currently produces the highest quantity of rice in West Africa, with an average of over 3.2 million tons and ranked is ranked between 1– 15 worldwide (West Africa Rice Development Association (WARDA)(2019). Out of a total arable land area of 70 million hectares, rice is grown approximately on 3.7 million hectares of land in Nigeria, covering 10.6% of the 35 million hectares of land under cultivation, (Cadoni and Angelucci, 2013). About 77% of the farmed area of rice is rain-fed, of which 47% is lowland

and 30 percent upland. The range of grown varieties is diverse and includes both local (such as *dias*, *Santana*, *ashawa*, *yarsawaba*, and *yarkuwa*) and enhanced varieties of traditional African rice (such as NIGRICA)(Akpa, 2007). Rice grown worldwide contributes to income generation and food security (Chaubey, Prakash, Yadav, and Singh, 2018) and it has been an important food for most people in Sub-Saharan Africa particularly West Africa where the consumption of cereals mainly sorghum and millet has decreased while that of rice has increased as a result of shift in consumers preference, urbanization and increase in population. Rice farming in Nigeria rose from 2.4 million metric tons in 1994 to 3.8 million metric tons in 2007 (Ajala and Gana, 2015) for which Attah (2012) earlier reported that Nigerian's rice consumption jumped from 2.9 kg from 1970 – 74 to 24.7kg from 1995 – 2000. Rice is an increasingly imperative crop in Nigeria, easy to harvest and prepare for sale, and notably palatable for household consumption that digest easily (Cadoni and Angelucci, 2013). In order to meet the increasing demand, milled rice was introduced to bridge the gap between the domestic demand and supply with various implications on the Nigerian economy (U.S. Department of Agriculture (USDA), 2019 and WARDA, 2019). In Nigeria, demand for rice had been increasing at a much faster rate than in any other African countries and only 1.8 million hectares (37%) of the 4.9 million hectares of Nigeria's total land mass is cropped by rice farmers. The sustainability of rice farming is being endangered by a combination of deteriorating soil fertility and increasing difficulties caused by pest- related diseases and weeds. Lack of knowledge on how to add value through appropriate storage processing and marketing also impedes rice production. According to Bello (2010), the goal of increased output can be attained by establishing functional cooperative societies in different areas of the community. Cooperatives can provide an economic boost to the community, however, until now; a cooperative society has been seen as an association for farmers, small traders and other very low-income earners. This drives home the issue of why quite a number of cooperative farmers

have little knowledge of what a cooperative is and its functions in economic growth as a driving force for both large businesses and a robust government (Zopounidis, Kalogeras, Mattas, Van Dijk, and Baourakis, 2014).

Cooperatives epitomize a strong, lively and economic alternative designed to meet people's common needs and are based on the powerful idea that groups and individuals can achieve targets together that none of them could achieve alone (Okpara *et. al*, 2022). According to Ojide, Ojide and Ogbodo (2014), rice production in the agricultural sector has been slow but can be improved upon through introduction and implementation of improved farming technologies and policies. Successive Nigerian governments identified these agricultural challenges and recognized that cooperative societies are essential for the development, improvement and sustainability of the agricultural sector. Hence, the establishment of agricultural programmes such as Agricultural Development Programme (ADP), River Basin and Rural Development Authorities (RBRDAs) etc. Farmers under these programmes are always organized into cooperative groups for better co-ordination of the farmers' activities and abilities. By so doing, the programmes have effectively utilized the cooperative approach for group action and this tailor with the primary objectives of forming group farming cooperatives which is to increase agricultural outputs. In addition, donor agencies and government have re-emphasized cooperative as a strategy to promote collective action to strengthen smallholder's livelihoods by linking them to National and International markets (Yamusa and Adefila, 2014).

Many farmers feel powerless to change their lives would rely on cooperative of different types which remain a strong and viable economic alternative and are based on the powerful ideology that together, a group of people can achieve goals that none could achieve as an individual (Ademu, Aduku, Elesho and Nweke, 2018). Cooperative societies have been an effective way for people to exert control over their economic livelihoods (Ani, 2018) and according to Okpara *et al.*, 2022,

identified many agro-allied challenges associated with rice farmers, such as the high cost of improved varieties, the high cost of inorganic fertilizer, lack of knowledge on how to add value through proper storage processing and marketing and the high cost of agrochemicals impedes rice production. In addition, technologies exist to address these problems but their adoption is constrained by lack of information package in appropriate formats and poor communication channel. Many people do not participate in cooperative activities, therefore to this end, perceived gaps existing between extension activities and rice farmers. This study therefore would specifically to describe the socio-economic characteristics of respondents, examine the contribution of the cooperative societies in enhancing the production capacity of its members, ascertain the factors that affect rice farmers membership to cooperative societies, examine factors enhancing the performance of cooperative societies and identify constraints to cooperative societies farmers on rice production.

Methodology

Study Area

This study was carried out in Ohaozara Local Government Area of Ebonyi State, Nigeria. The local government area is made up of three (3) autonomous communities namely, Uburu, Okposi and Ugwulangwu. Their head quarter is located in Obiozara, Uburu. It has an area of 312km and a population of 148626 (NPC, 2006). The local government lies on latitude 6° 2' 0" North and longitude 7° 46' 0" East, (EBADP, 2003). It is bounded on the North by Onicha Local Government of Ebonyi State; on the West by Ezza Local Government of Ebonyi State; on the South by Afikpo-North Local Government Area of Ebonyi State and on the East by Mpu Anini Local Government of Ebonyi State.

The soil types were dominantly sandy and loamy. The climate was rainy season between April and October and dry season between November and March. The annual temperature ranges between 210C to 290 and humidity is relatively high. The annual rainfall varies from 2000mm to 1150mm. this climate condition helps their fruits and crops to grow very well such as pawpaw, pineapple, orange,

pumpkin and rice.

Data Collection

The primary data were accessed through well-structured questionnaire and oral interview and the structured questionnaire was used to collect information on the farmers' socio-economic characteristics (Gender, age, educational attainment, household size, farming experience, annual income, religion), the contributions of rice farmers' cooperative societies in enhancing rice production, factors enhancing the performance of rice farmers' and constraints of cooperative societies on rice production in the study area. Furthermore, secondary data was collected through text book, journal paper conference paper and other periodicals.

Population and Sampling Procedure

The population for the study comprised of all identified rice farmers including processors and marketers. Multi-stage random sampling technique was used to select communities, villages and respondents. At the first stage, three (3) autonomous communities that made up the area were selected while at the second stage, two (2) villages each were randomly selected from the selected autonomous communities and this brought to a total of six (6) villages.

At the third stage, seventeen (17) farmers were randomly selected from each of the selected villages. This brought a total of one hundred and two (102) rice farmers but only Ninety-eight (98) questionnaires were retrieved.

Data Analysis and Discussions

Table One (1) show the distribution of respondents by their socio-economic characteristics.

Table 1: Socio-economic Characteristics of Respondents

Variables	Frequency	Percentage (%)
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Gender

Male	27	28
Female	71	72

Age

20-29	9	9
30-39	11	11
40-49	42	43
50 and above	36	37

Marital Status

Single	30	31
Married	68	69

Educational Qualification

Non- formal Education	15	15
Primary	40	41
Secondary	28	29
Tertiary	15	15

Household Size

0 – 5	32	33
6 – 20	39	39
11 and above	27	28

Farm Size

0 – 5 ha	21	21
2 – 3 ha	67	69
4 ha and above	10	10

Year of Farming Experience

1 – 10	16	16
11 – 20	43	44
21 – 30	25	26
30 and above	14	14

Annual Income (N)

10,000 – 40,000	18	18
41,000 – 60,000	8	8
61,000 – 80,000	50	52
81,000 and above	22	22

Religion		
Christain	92	94
Islam	0	0
Traditional	6	6
Occupation		
Farming	61	63
Agro-based Processing	21	21
Civil Service	16	16

The result in Table one (1) reveals the socio-economic characteristics of respondents which include gender, age, marital status, educational qualification, household size, farm size, years of farming experience, annual income status, religion, occupation and membership of cooperatives in the study area. It reveals that majority (72%) of the respondents are females while 28% of them are males. This indicates that rice production which includes rice marketing in the study area was dominated by females. The result were supported by Thompson and Agbugba (2013) and Osondu, Nwadike, Ijioma, Udah and Ugboaja (2014) assertion that agricultural produce marketing were predominantly carried out by women in Nigeria. Furthermore, the result revealed that 11% of the respondents fall within the age range of 30-39, 9% fell within the age range of 20-29 while 37% are at the age of 50 and above. Hence majority of the respondents are at their early ages of 30-49. It implies that rice farmers of both group of rice processors and marketers in Ohaozara L.G.A of Ebonyi State were young and still active and were likely to adopt new marketing strategies for profit maximization. This finding agree with Sani, Musa, Daneji, Yakasai and Ayodele (2013) assertion that majority of farmers within the age range of 41-50 years are still in their active age, receptive to innovations and are within the economically active age. In addition, 69% of the respondents were married and 31% were single 2.5%, none of the respondents was divorced nor estranged,

hence, majority of the respondents are married. It implies that the married class dominated rice marketing business in the study area. This finding is in agreement with Penda, Unaji and Odonmenbem (2013) who reported that the married class dominates agricultural produce marketing in Nigeria.

The table also showed that majority (41%) of the respondents had primary education, 29% had education up to secondary level and 15% had tertiary education. This implies that these group of farmers are literate since only small proportion (15%) of them had no formal education. The result indicates that the marketers are literate, an advantage which according to Osondu *et al.* (2014), could translate to higher business acumen This study is in agreement with the findings of Akpokodije, Lancon and Erenstein (2001), Akarue and Ofoegbu (2012) and Abah, Abu and Ater (2015) that most rice marketers in Nigeria can read and write. About 39% of the respondents had a household size of between 6 - 20 and 28% had a household size of more than 11. Bauchi, Madukwe, Dauda and Onwu (2008) reported that large household size is an advantage to farmers and marketers as members of the households could help in providing labour while carrying out some of the marketing function. However, Ijioma and Osondu (2015) noted that large household size could limit net returns from marketing due to diversion of potential investment fund resulting from increase in household consumption expenses.

Majority (44%) of the respondents had farming experience of between 11 to 20 years thus implying that these farmers had derived their livelihood from active farming. Most of the respondents (52%) had an income size of between 61,000 to 80,000 per annum while majority of the rice farmers are members of cooperative societies and the names and types of these cooperatives are shown on table 2. The implication of this result is that the farmers are of the strong opinion that there are benefits to be derived through participating in cooperative activities which are capable of transforming

their socio-economic status. The result implied that most cooperative society members had acquired reasonable years of experience in rice farming which could have spread effect on rice farming development. This observation corroborated the findings of Odetola, Awoyemi and Ajijola (2015), who reported similar results in the activities of cooperative societies. Major occupation of the respondents as shown reveals that most (63%) of the respondents are farmers, while 21% are involved in Agro-based processing and 16% are in the civil service.

Table 2

Names of Cooperative Society		
Uburu New Market (FMCS)	21	26
Umuanene Youth (FMCS)	15	19
Rabbonla Multipurpose Cooperative	20	25
Labbonia Uburu Cooperative	10	13
Soribe Uburu	14	17
Types of Cooperative Society		
Rice processing	10	13
Rice marketing	23	28
Rice producing	18	23
Multi-purpose	29	36

Table 3 reveals the perceived effect of the contributions of cooperative societies on rice farmers' production, though multiple responses were recorded. Most responses (52%) were encouraged by cooperatives to imbibe the culture of savings while 49% had access to credit facilities through cooperatives. 43% opined that they recorded high productivity through cooperatives and this could be responsible for 39% who were assisted with inputs such as improved rice seedlings. Table 4 also shows the effect of the contributions of cooperative societies on rice processing. Most responses (50%) recorded that cooperatives ensured the quality and standard of the rice processed.

Table 3: Assessment of Contributions of Cooperative Societies to Rice Farmers Production

Variables	Frequency	Percentage (%)
Encourages saving	51	52
Preparation of nursery and transplanting	17	17
Increased standard of living	20	20
High productivity	42	43
Access credit facility	48	49
Access to information	28	29
Access to extension services	29	30
Facilitate members access to land	36	37
Provision of social amenities	10	10
Assist members with inputs	38	39
Assist members with implements	25	26

*****Multiple Responses recorded**

In addition, 39% were responsive to having access to parboiling machines which were the cooperative societies were responsible for hiring them at a reduced rate while 26% were responsive to the provision of de-stoning machines. Based on the results, it is evident that agricultural cooperative plays a big role in increasing the level of productivity at the farm level. Agricultural credit accessed from cooperate institutions appears to be an essential input along with modern technology for higher output. Rice farmers are being encouraged to form participatory development approach to enhance adoption of improved rice production technology and increased income through better access to extension services and critical farm inputs. This finding agrees with Ngailo, Kisandu and Mlowe (2016) that, through cooperative associations, rural farmers can access agricultural services and enhance productivity for attaining food security and improving their income. The table shows perceived effect of rice farmer's cooperative on processing. Greater percentage (50%) gave a response to ensure quality rice, about 39% responses had access to parboiling machines at reduced rate and 26% responded to provision of de-stoning machines and less percentage gave response to bagging and labeling (18%) and provide training on processing and maintenance of equipments (10%).

Result on Table 5 revealed that improved linkages and interaction with relevant agencies gave a positive response to the factors that enhance the cooperative performance ($\bar{x} = 3.09$) and is followed by access to credit ($\bar{x} = 3.03$), improved access to input supply ($\bar{x} = 3.02$), improved market structures ($\bar{x} = 3.00$), leasing out of land to other farmers ($\bar{x} = 2.97$) and provision of income diversification opportunities ($\bar{x} = 2.71$). Other factors that gave mean less than 2.50 were not accepted as factors that enhance the performance of cooperative societies in the study area.

Table 4: Assessment of the Contributions of Cooperative Societies in Rice Processing

Processing Activities	Frequency	Percentage (%)
Accessibility to parboiling machines	38	39
Provision of milling services	21	21
Ensure quality/standard rice	49	50
Provision of de-stoning machines	25	26
Provide training on processing	10	10
Bagging and labeling	18	18

***Multiple Responses

Table 5: Factors that enhance the Performance of Cooperative Societies.

Factors	Frequency	Percentage (%)
Improved linkage with relevant agencies	3.09	Accepted
Easy access to credit	3.03	Accepted
Improved access to input supply	3.02	Accepted
Improved market structure	3.00	Accepted
Leasing out land to farmers	2.97	Accepted
Provision of income diversification opportunity	2.71	Accepted
Cooperation among cooperative members	2.08	Rejected
Provision of leadership training	2.03	Rejected
Provision of suitable environment	1.90	Rejected
Easy access to extension service	1.76	Rejected

Source; field survey (2019)

SA – Strongly Agree, A – Agree, SD – Strongly Disagree, Decision mean = 2.50

Table 6: Factors that affect rice farmers' membership of cooperative societies.

Factors	Frequency	Percentage (%)
Poor member commitment	3.00	Accepted
Lack of cooperation among members	2.96	Accepted
Poor adherence of members to constitution	2.78	Accepted
Inadequate capital	2.72	Accepted
Irregularities in selecting beneficiary	2.67	Accepted
Inadequate government support	2.61	Accepted
Poor market structures	2.61	Accepted
Inconsistency of government policy	2.47	Rejected
Seasonality of rice production	2.38	Rejected
Poor leadership qualities	2.34	Rejected
Poor level of education of the members	2.05	Rejected
Unawareness of concept of cooperative	2.04	Rejected
Inadequate access to extension services	2.04	Rejected
Inadequate institutional Linkage	2.02	Rejected

The result in table 6 reveals the factors that affect rice farmers' membership to cooperative societies in the study area which includes poor member commitment ($\bar{x} = 3.00$), followed by lack of cooperation among members ($\bar{x} = 2.96$), poor adherence of members to constitution ($\bar{x} = 2.78$), inadequate capital ($\bar{x} = 2.72$), irregularities in selecting beneficiary ($\bar{x} = 2.67$), inadequate government support and poor market structure were ($\bar{x} = 2.61$) respectively.

Table 7: Constraints of Members of Cooperative Societies in Rice Production

Factors	Frequency	Percentage (%)
Land tenure system	2.87	Accepted
Lack of credit facilities	2.84	Accepted
Poor cohesion among members	2.68	Accepted
Lack of improved rice seedlings	2.53	Accepted
Poor government support	2.11	Accepted
Poor leadership quality	2.05	Rejected
High cost of farm tools	1.98	Rejected
Lack of training	1.71	Rejected
Availability of extension workers	1.15	Rejected

(SA) Strongly Agree (A) Agree, (SD) Strongly Disagree, (D) Disagree

Decision mean = 2.50

Result on Table 7, shows the mean responses to constraints of members of cooperative societies in rice production reveals land tenure system ($\bar{x} = 2.87$) which is followed by lack of credit facilities ($\bar{x} = 2.84$), poor cohesion among members ($\bar{x} = 2.68$), lack of improved seedlings ($\bar{x} = 2.53$) and poor government support ($\bar{x} = 2.11$). The results shows that other constraints with decision mean less than $\bar{x} = 2.50$ and are not accepted as constraints to cooperative societies on rice production. The land tenure system and lack of credit have been perceived as major constraints to rice production in the study area. The results compared favourably with results obtained by Ibitoye (2014) among agricultural produce marketers in Kogi State, Nigeria.

Recommendation

Based on the major findings of the study, it is recommended that given the fact that agricultural production and operations are time-bound, timely, adequate and consistent provision of farming input such as improved seeds, fertilizers, herbicides etc. at subsidized cost by government to cooperatives for distribution to farmers would further enhance rice farmer's production in the area. Farmers cooperative should not depend only on government for agricultural incentives but rather use their pulled resources to acquire their need based on the principle that cooperative society is an organization of self-help through mutual cooperation that encourages free access in joining rice cooperative societies which in turn will boost rice production in the study area. Furthermore, there should be consistency of government policy, provision of information on consumer's preference and marketing opportunities by cooperative societies so as to improve the performance of

cooperative societies.

Conclusion

The study therefore concludes that multipurpose cooperative societies were the most popular cooperative society with relatively large membership size which shows the importance of cooperative society. The rice farmers' cooperative societies performed a serious role in achieving high productivity of rice thereby trying to meet the demand of the growing population. Finally, a common perception by farmers on most of the identified problems shows that these problems are true with the rice farmers' cooperative society which ultimately affects the activities of rice farmers' cooperatives and productivity of members.

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ENHANCING THE PERFORMANCE AND COMPETITIVE EDGE OF CO-OPERATIVES IN ENUGU STATE: THE GENDER DIMENSION.

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ABSTRACT:

This work aims at analyzing the effectiveness of Co-operatives through enhancing the performance and Competitive edge of co-operative in Enugu state- the gender Dimension, with focus on the feminine gender. The benefits of belonging to a co-operative which can provide Economical, Technical and Social assistance to its members are elaborated upon. In pursuance of this investigation; research objectives, research question and hypothesis were formulated. Both primary and secondary data were collected and the data were then presented, analysed, interpreted using textual, graphic and tabular modes of data presentation. The formulated hypothesis were also tested using Chi-square as the test statistics. Based on these the discovery of the disadvantages and marginalization of women in co-operatives and the added biases such as traditional, cultural, religious and attitudinal constraints to which women are subjected to were made. It was also discovered that the Nigerian women are receptive to co-operatives which are made attractive to them by engaging in issues pertinent to women development, such as training, economic, health and educational activities and advancement of women participation in the co-operative movement; further findings showed that women workers do not fully benefit from the associations, since men tend to dominate

them. The freedom of women participation on an equal footing with men was hampered by social and cultural traditions. With reference to these findings the researcher recommends that government has a role in the elimination of structural impediments militating against the advancement of women through the necessary agencies like Poverty Alleviation Programme (PAP), Women and Youth Employment Scheme(s) e.t.c; the banking sector should train their staff on the type of loans that will favour the women folk, offering free expert advice e.t.c, Reinforcement of Co-operative education and its introduction in the primary and post-primary schools, addressing the cultural laws so that the enabling atmosphere will be there when they are in need to use it and the need for an increase in female representation in political offices to guarantee equal opportunity for women.

Key: Co-operative(s), competitive edge, feminine dimension, marginalization , attitudinal constraints, structural impediments..

INTRODUCTION:

The modern co-operative movement began in England during the first half of the nineteenth century. There were many years of experimentation and many failed attempts before a successful co-operative was established. The turning point came in 1750-

1850 when the first most successful co-operative, the Rochdale Society of Equitable Pioneers was established in Rochdale, an industrial town then close to Manchester but now part of Greater Manchester. The society was registered under the friendly Societies Act on October 28, 1844, but the shop did not open for business until December 21st 1844. This co-operative shop established over 155 years ago continues to exist and prosper up to this present day (Onuoha,1998).

The modern co-operative was introduced formally into Nigeria by the then British Colonial Government in Nigeria in 1935. The British Colonial Government had in 1904 introduced the co-operative movement into India, which was one of the British colonies then, with the enactment of the credit cooperative Act. Following the successes recorded in India, the British Colonial Government in Nigeria tried to experiment the introduction of co-operatives in Nigeria. The Colonial Masters took this step because they realized the importance of co-operative in contributing to the production of high quality cocoa beans in which they had interest.

The same year, 1935, Co-operative movement in Nigeria was born; the first step was of the appointment of Mr. C.F Strickland by the then Colonial government in Nigeria. The second step was the enactment of the Nigerian Co-operative Societies Ordinance. Before the formal Introduction of Co-operative in Nigeria, there had been moves by various groups and individuals to organize what looked like Co-operative Societies. During the early nineteen thirties, the Cocoa farmers in the western part of Nigeria were organized into small informal co-operative societies; the initiative was taken by the farmers themselves. These co-operative Societies could be described as the forerunners of formal agricultural co-operative societies.

The then Colonial government tried to investigate the possibility and desirability of

introducing the Co-operative movement into the Colony of Nigeria. Thus; in 1933, the government invited a Co-operative expert, Mr. C.F Strickland, from India and requested him to make an investigative tour of Nigeria and to advise the then Nigerian government on the desirability and possibility of introducing Co-operative movement in the Colony of Nigeria.

Mr. C.F. Strickland carried out the investigation and submitted his report on the 17th April, 1934. In his report titled, "Report on the Introduction of Co-operative Societies in Nigeria", he strongly recommended the Introduction of the co-operative movement in the Colony of Nigeria, maintaining that co-operative societies would help to improve the economic and social conditions of Nigerians. The report was accepted by the government. After the acceptance, the government enacted the first Nigerian Co-operative Societies Ordinance In 1935, while in 1936, the regulations were drawn up to guide the running of co-operative societies (Okonkwo,2001).

The Nigerian Co-operative Societies Ordinance was fashioned after the 1912 Co-operative Societies law operating in India, and similar ones in Asia and Africa, especially the Tangayika Ordinance. Other than the marketing co-operatives which were formulated in 1934, workers' co-operative thrift and loan/credit societies were formed initially in 1938 in the Eastern and Western parts of Nigeria.

Enugu State was created on 27th August 1991, having been part of the former Eastern Region, former East Central State created in 1967, old Anambra State created in 1976, old Enugu State including Abakaliki province now part of Ebonyi State. The Coal City of Enugu has remained the regional and State Capital all along. Enugu State has been the centre of co-operative development in the Eastern zone in the past years. In addition to the primary co-operative societies and secondary societies, there were co-operative apexes like the

Anambra State Co-operative Federation limited (ACFED), Anambra Co-operative Wholesale Association Ltd (ACWA), the Anambra Co-operative financing Agency Ltd (ACFA); and the Co-operative and Commerce Bank of Nigeria ltd(CCB). Between the 1960s and 1991, the apexes played active roles in economic activities, which was the golden era of co-operative development in this part of the country. All these apexes have fizzled out because of bad management by Co-operative Societies which is a sad commentary on co-operative development in the State.

Enugu State on her creation in 1991 inherited 887 co-operative societies from the old Anambra State, including eleven Divisional Co-operative Councils comprising –Enugu, Oji River, Awgu, Nkanu, Udi, Ezeagu, Nsukka, Isi-Uzo, Uzo-Uwani, Igbo Etiti and Igbo-Eze. Two existing State Apexes, the Anambra State Co-operative Wholesale Association and the Anambra State Co-operative Financing Agency ltd got moribund (Omeje,2001).

(Berko,1989; 2001) has given many definitions of the term co-operative which some are:-

- (i) "A society which has as its object, the promotion of the economic interest of its members in accordance with Co-operative principles."
- (ii) "an association of persons, usually of limited means, who have voluntarily joined together to achieve a common economic end through the formation of a democratically controlled business organization, making equitable contribution to the capital required and accepting a fair share of the risks and benefits of the undertaking" (ILO,1966; 1978).
- (iii) "an autonomous association of persons united, voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and

democratically-controlled enterprise" (ICA,1995).

(Chukwu,1990) describes Co-operation in its broader sense as a very generic term. It means any form of two or more persons working together to achieve some aim or aims. Such working together may be on a formalized or informal basis, economic or non-economic in nature. It can take the form of a permanent/long term or otherwise ad-hoc on even a one-time act. In this context the rules as well as the modes of such working together will differ from instance to instance- what will be common to all instances is only that two or more persons are involved in the process. In a narrow sense, the term *Co-operation* is also often used to mean the activities of a specific firm or organization, the co-operative society. In that sense a study of *co-operative* is a study of the co-operative institution and its activities.

The concept "Gender":-

For the purpose of this work, the term "*Gender*" – distinguishes between boy/man on one hand and girl/woman on the other as opposed to, differences between women and men as opposed to the biologically determined differences- male and female. The concept 'gender' is an important analytical tool in the planning, management, monitoring and evaluation of development programmes or Co-operative projects as requires that women are considered in relation to men in a socio-cultural setting and not as isolated group.

(UN,2000) defines 'gender' thus:

- i) Refers to the social attributes and opportunities associated with being male and female and the relationships between women and men and girls and boys, as well as the relations between women and those between men. These attributes opportunities and relationships are socially constructed and are learned through socialization process. They are context/time specific and changeable.

ii) Determines what is expected, allowed and valued in a woman or a man in a given context. In most societies there are differences and inequalities between women and men in responsibilities assigned, activities undertaken, access to and control over resources, as well as decision-making opportunities.

iii) Is part of the broader socio-cultural context other important criteria for socio-cultural analysis includes class, race, poverty level, ethnic group and age.

The National Gender Policy, Federal Ministry of women Affairs and Social Development (2006: vii)- States that the National Gender Policy of Nigeria is aimed at:

“building a just society devoid of discrimination, harness the full potentials of all social groups regardless of sex or circumstance promote the enjoyment of fundamental human rights and protect the health, social, economic and political well being of all citizens in order to achieve equitable rapid economic growth, evolve an evidence based planning and governance system where human, social, financial and technological resources are efficiently and effectively deployed for sustainable development.”

Also (FAO,1997) defines gender- as the relations between men and women, both perceptual and material. Gender is not determined biologically, as a result of sexual characteristics of either women or men, but is constructed socially. It is central organizing principle of societies, and often governs the processes of production and reproduction, consumption and distribution. Despite this definition, gender is often misunderstood as being the promotion of women only. However, as we see from the FAO definition, gender issues focus on women and on the relationship

between men and women, their roles, access to and control over resources, division of labour, interests and needs. Gender relations affect household security, family well-being, planning, production and many other aspects of life (Bravo-Bauman,2000).

This work focuses on ways of Enhancing the Performance and Competitive Edge of Co-operatives in Enugu State, with special attention on the feminine Gender.

CO-OPERATIVE IN NIGERIA:-

Although co-operatives had earlier existed in Nigeria, the Strickland report of 1934 provided the stimulus for the legal frame work for the establishment of modern co-operatives in the country. The cooperatives societies' ordinance was enacted in 1935, modelled after that of India and this paved the way for the appointment of Mr. Haig as the first registrar of cooperatives in Nigeria between 1935 and 1945, the colonial government used co-operatives to support government economic policies, especially in the area of agricultural development. Cooperatives then were seen as a way of bringing farmers into cash economy and encouraging cultivation of export commodities. Their development was systematically top-down, while the actual-export of commodities was entrusted into the hands of state organization (FAO, 1993).

From 1952, when Nigeria was divided into three regions, cooperative issues became the responsibility of the then regions and now states. Each state had its co-operative societies law derived from the original law of 1935. Decree No.5 of 1974 was promulgated to established a Cooperative Division in the Federal Ministry of Labour and the appointment of a Federal Registrar of co-operatives. Another decree, No. 28 of 1976 transferred the functions of the Co-operative Development Division from the Federal Ministry of Labour to the newly created Federal Ministry of Co-operatives. Shortly after, this Ministry was

abolished and a Cooperative Division was created in the Federal Ministry of Trade a move which was extensively criticized in many circles as anachronistic and inimical to co-operative development.

ENUGU STATE CO-OPERATIVES:-

Structurally, the cooperative organization in Enugu State consist of three major strata, namely, the primary societies, the secondary unions and the state apex or tertiary. The three levels of cooperative organization form a pyramidal/cone or triangular arrangement, with the primary societies widely distributed at the base, the secondary at the middle and the state federation (ECOFED) at the apex.

The people of Enugu State are noted for their self help projects and being a state well known for:-

(1) Its civil servant status some who were inherited from the old Eastern Region.

(2) Rural (agrarian) status.

These differs abundant opportunities for cooperative development since the status are by nature communal.

Today, Enugu State, just like any other State in the Federation, is making a giant stride in the development of the co-operative movement through the prompt payment of salaries which is one of the characteristic of an enabling environment. There are over 4,604 co-operative societies in Enugu State. Out of this number, 864 primary societies and 23 secondary societies otherwise known as Divisional Co-operative Councils were registered between November 1970 and August 1991.

From the end of August 1991 the co-operative movement was in a state of abeyance because no director of cooperatives was appointed when the state was created. There were no secondary societies in the newly created local government areas and there was no State Apex Society. By

September 1992, a director was appointed and the movement came to life again with the registration of 307 primary societies between September 1992 and December 1997 presently the record shows that the figure have doubled to 716 in number.

(Omeje ,2001) States; experience over the years has shown that many co-operative societies are formed anytime an adhoc programme is introduced by either the Federal Government or the State Government such as the essential commodities period, the Green Revolution Programme, the Bitter Life for Rural Women Programme and within the Family Economic Advancement Programme FEAP, (in 1998 through 1999) during which 3, 438 Primary Co-operative Societies were registered

From the end of 1999 to date, not less than 422 primary co-operative societies have been registered."

THE ROLE OF COOPERATIVE IN ENUGU STATE (MICRO AND MACRO):

For the purpose of this work the words:-

- (i) Micro – Means small, small scale – for this write-up it signifies the role co-operative has played in the life of members (individual).
- (ii) Macro – Means large, on a large-scale, here it will signify what co-operative have done for the populace, the community and the society in general.

As we all know co-operative play a vital role in the lives of people that engage in it and the ones

operating in Enugu State is not an exception. Their roles both micro and macro are more manifested below in the following areas of our life:-

***MOBILIZATION OF RURAL SAVING**

Savings is generally low in our society especially in rural areas of the country. This is partly due to the low income level of the people, limitation in the low income level of the people, limitation in the number of saving institution and people attitude which may be inimical to saving, as the saying goes *"let me enjoy now that am alive"* mobilization of rural saving is therefore a concern. Cooperative societies have played a significant role in achieving this goal. The credit and thrifts societies whose main function is collection of members saving for productive use have been able to mobilize/encourage its members to save; (Ijere,1991).

***CREATION OF EMPLOYMENT**

Co-operative in Enugu State have played vital role in providing employment for our unemployed population through their service and activities, which include crop production/livestock and marketing in agriculture, these provide employment for their members and non-members such as distribution of goods, employing sales agents and the small scale processing in agro-allied business. In Nigeria where unemployment has become a chronic problem, the employment generation by co-operatives should be regarded as very crucial to the State economy; (Cobbald,1987).

***REDUCTION OF INFLATION**

Inflation is a continuous rise in price of goods and services. This has been a problem in Enugu State and Nigeria in general, the constant rise in prices of foods stuffs and other commodities. Co-operative in Enugu State through Agricultural Co-operative produce agro product like foodstuff (yam, rice cassava etc.)

cash crops (cashew, sesame seeds etc.) livestock's and increase supply channels. By increasing supply and improving the distribution of existing supply through bypassing middlemen who are always accused of being responsible for high food prices. Co-operatives in Enugu State have helped to bring down food prices with the help of government through the FADAMA 111 project; (Ndagijimana,2021).

***TRANSFER/INTRODUCING TECHNICAL INNOVATION**

The difficulties in transferring technological innovation to farmers set a limit to agricultural revolution in the State. For many reasons, the rate of adaption of mechanized farming is very low. This is due to partly financial constraints facing the farmer, the perceived risk involved in adapting new methods and others. But some co-operative, especially the group farming societies have reduced the cost/stress of transferring there innovations to farmers for example; - information on new seeds and other inputs including methods of application are impacted during the regular meetings of the societies. Also, new seeds and chemical are introduced on group farms and are subsequently copied into individual farms; (Amujielo,2008).

***EDUCATIONS OF MEMBERS**

Cooperatives provides education where the illiterate members are taught and assisted to read and write and also co-operative education (the cooperative principles and practices) the members are also taught the art of organization, knowledge of accounting and book keeping is taught during regular meeting to enable members read and understand the books of accounts and other co-operative related matters. (Bailey,1988)

***AGRICULTURAL PRODUCTION AND MARKETING**

Co-operative produces and market agricultural products, through farmer's multi-purpose cooperative society. This has enhanced the status of members. Through the pooling of individual farmers land, the societies are able to expand cultivated land areas to achieve increased output- especially in cash crops which serve as raw materials to small-scale and medium enterprises like-garri processing, soap making, juice manufacturing companies etc. the co-operative have contributed in increase in agricultural output and distribution of goods in the state(Okonkwo et al.,2022).

***PROMOTING RURAL DEVELOPMENT**

Rural development is a process that seeks an overall improvement in the standard of living of the rural populace. Cooperatives in the state are playing important roles in development through their various services and activities in rural areas such as creation of employments, thereby eliminating/reducing rural urban migration, they also use direct labour in the rehabilitation of their access roads, preparing of their village schools buildings that are in bad shape, without waiting for government; (Ijere,1991).

***ENSURING CAPACITY UTILIZATION OF COSTLY FACILITIES**

In a situation where an individual cannot afford the utilization of costly facilities, the co-operative members usually come together and pool their resources together to ensure full capacity utilization of the costly material and provide also the needed manpower to operate the facilities in the case of machines or automobiles (www.wikipedia.org/cooperative.com).

***TRANSFER, SHARING AND DIVERSIFICATION OF RISKS**

Any business venture is characterized by risk and uncertainties. Cooperative as a unique form of business is not immune to this fact. These risks are transferred, shared and diversified among members of the society, so that a single individual will not bear the risk

done as in sole proprietorship.

(Allewa, G. matter A.Y; Turri E:1986)

***INCULCATING DEMOCRATIC PRINCIPLES AND COMMUNITY SPIRIT.**

Following the cooperative principles of "democratic member control and concern for community" cooperative societies in Enugu State play a very crucial role in imparting democratic principles of "one man one vote" during their congress meeting and including the spirit of concern for community. Community spirit keeps the society aware of their environment or areas of operation, though embarking on roads construction, giving scholarship to orphans etc. and allowing people to participate actively in any economic/social gathering.

COMPETITIVE EDGE OF COOPERATIVES

A co-operative is first and foremost a business organization. However, it is distinguished from investor-owned business by its democratic management member control, who is also its customer. A co-operative is well suited to solve problems of economics and market failure because in combination with professional management – it can reduce costs by drawing on its member knowledge (discipline), commitment (participation) and member/customer (loyalty) (Amujielo,2008).

In addition to assuring that the co-operative competes ethically, we professionals should also assure that the co-operative (its practitioners) clearly understands its competitive advantages and that those advantages are sustainable over the long term. Michael Porter, a professor at Harvard University, coined the term "sustainable competitive advantage" explained by Jay Barney as the following:

"A firm is said to have a sustained competitive advantage when it

is implementing a value creating strategy not simultaneously being implemented by any current or potential competitors and when these other firms are unable to duplicate the benefits of this strategy (cited in Hoffman, 2006)"

In other words and for our purposes, a co-operative can be said to have created a sustainable competitive edge of advantage when it has created a mix of products, services and corporate actions that are valued by its members such that they are unwilling to patronize competing business. It is a critical part of the management's competitive responsibility.

HOW TO PUT COMPETITIVE ADVANTAGE TO THE TEST

Now, it is time to put our competitive advantage to the test or practice. How do you know when you have developed sustainable competitive advantage?

According to (Charan, 1998), here are the criteria that can help you evaluate if you are on the right track and keep you there:-

1. Customers must see a constant difference between your product/service and those of your competitors. This difference needs to be obvious to your customers and it must influence their purchasing decision e.g. Coke vs Pepsi.
2. Your competitive advantage must be difficult to imitate. Avoid falling into the incompetence traps e.g. in-and-out Burger vs McDonalds.
3. The above two items combined must be activities that can be constantly improved, nurtured and work at to

maintain the edge over your competitors e.g. Wal-Mart vs kmart.

THE COMPETITIVE EDGE COOPERATIVE HAVE OVER OTHER BUSINESS

Apart from co-operative there are other businesses but we will be looking at the areas which give co-operative an edge over other business and they are:-

1. Provision of goods and services at an ideal price. That is, the objective is not necessarily to make profit. However, goods and services cannot be provided at a loss if the society is to stay alive.
2. Elimination of unnecessary profits of middleman in trade and commerce. By directly engaging in distribution and marketing, middlemen margins can be eliminated.
3. Seek to prevent exploitation of the weaker members of the society. This can be achieved by coming together as a group since individuals are unprotected.
4. Protecting the right of people as producers and consumers
5. Promoting mutual understanding and education among members and in the long run, among the people in general (Amujielo, 2021)

WOMEN CO-OPERATIVES:

There is not a single Nigerian women who does not belong to an Association it may be a tribal, village, town, philanthropic, social, religious, economic or professional association e.g. Umuada, Christian Women Association (CWO), Co-operative, the Annual August meetings etc. These associations have been known

to assist in a great deal, in bringing women to the forefront, in order to participate in social/economic developmental activities.

In the traditional setting, membership of an association is automatic through age group,

occupation, membership of lineage or residence in a locality (Ijere, 1991) States that:-

"There could also be an association for group work on farms. All these have their primary aims but in most cases they are for the promotion of the socio-political and economic interests' common to them".

Today these associations have more things to do from assisting their women (members) to adjust to city life, to promotion of commerce and provision of new social and professional skills. There are religious associations which aim at carrying out activities to preserve their tenets or beliefs, through enlightenment and education programmes. They may also aim at informing their members on various social issues of general interest, giving counsel and generating funds for the main religious organization and also to support the disadvantage members of the society, a vehicle for such is co-operatives.

In appreciation of the great potentials inherent in the co-operative as a vehicle for social mobilization and instrument for rural transformation/economic stability, **the likes of - Berko S.Y, Prof .S. Chukwu, Enyeribe Onuoha, Ichie Emma Okechukwu of Institute of Co-operative Professionals of Nigeria (ICOPRON) etc.** have called on the masses through out their academic contribution, to join the movement by organizing themselves into various co-operative societies/groups etc. Some of the social groups that embrace the movement in response to this call were the rural women. "This set of people maintains the plural majority which constitutes over 70 percent of the total population.

"According to (Okpara,1996) the establishment of the Better Life Programme in the 80's and 90's for the rural women, by the

wife of the former president, Dr. (Mrs.) Maryam Babangida now late, increased the degree of women participation in co-operative."

This Better Life (For Rural Women) Programme (BLP) initiated by her gave new hope for real co-operative investments. Women co-operative, established though in a hurry, went into collective crop and livestock farming and set up many rural agricultural produce processing industries. Though the end of General Babangida's Administration also marked the end of most of the co-operatives established under the BLP. This is the price we pay when co-operative programmes are highly politicized.

A new program of giving impetus to co-operative was the Family Economic Advancement Programme (FEAP) which the Family Support Programme (FSP) initiated, by the then First Lady, Mrs. Maryam Abacha in 1997. The FEAP was an empowerment programme designed specifically for locally based producers of goods and services and for potential entrepreneurs in the establishment of cottage industries and food production through cooperative societies (see Berko, 2000; Quoting FEAP Blueprint).

FEAP invested over N3.30 Billion (out of a budget of about N5.17 Billion) in its economic activities between 1998 and 1999. Among the economic activities embarked upon were agricultural production, traditional processing of agro-products, and modern processing of agro-allied products.

Manufacturing of various capital, intermediate and consumer goods, including agricultural implements, textile, furniture and palm kernel products, soap etc. (for details see Berko 2000, Quoting Aliyu, 1998).

Presently the Yar adua administration through its Poverty Alleviation Programme (PAP), now known as Women and Youth Employment Scheme (W-YES) which was initiated by the First Lady Hajiya Turai Umaru Yar' adua, aims at the elimination of underemployment of human and material resources and provide sustainable employment to those who are openly unemployed and the underemployed. In the same vein the drastic reduction of poverty in the same veins the drastic reduction of poverty in the nation. In a nutshell, all these programmers/schemes were designed and set up to improve the quality life of rural dwellers, with special attention to the women and the vehicle to achieve these is co-operative.

CO-OPERATIVES, THE GENDER DIMENSION

The world over, statistics show that women's participation in co-operative is low, especially in rural co-operatives. This is perhaps more difficult to explain in the developed countries where gender discrimination has, in principle, been overcome. In the developing world Nigeria as an example cultural and religious factors are often evoked women's "inside role, discretion not speaking in front of men, traditions of men negotiating and handling money matters,

illiteracy, supposed inferior abilities and social pressure make it difficult for women to play an active and visible public role. The type of business co-operatives deal in, particularly cash crops which tend to be male precincts, is another factor, and male (husbands) resistance to women participation also go a long way to keeping them out from what I've observed, absolute lack of time to join up with other women seems to be a major factor everywhere.

"In India, for example the position of women in many co-operatives is illustrated by the Anand pattern dairy co-operative, which has come to symbolize female agricultural enterprise. Unfortunately, this positive image does not correspond to reality in the villages. According to one study, despite efforts by the National Dairy Development Board, the government and NGOs, female membership is still only ground 16% nationally, even though in virtually every part of India women are the primary dairy producers responsible for most of the activities involved in dairying (FAO paper 1995, Quoting Radhiba Philips, 1994).

There is no need here to develop the negative effects this has in societies where the family unit is no longer so solid and especially where the male head of family is often absent for long periods in search of work and income. Co-operatives often condone such discrimination by providing that the head of family attends meetings: the fact that the wife is often de facto or even de jure-head of family is not always seen as enough reason for her to participate. This is compounded by provisions to the effect that only owners or tenants of land may be members of agricultural cooperatives. This is most often the male who, however, frequently shares much of the labour with his wife. Use of land should be substituted for tenure or ownership as a criterion to overcome this obstacle. Being virtually absent from most meetings, women stand little chance of influencing decisions and even less of being elected to Boards or other posts. There would appear, however, to be one

exception, both in Africa and Asia: the post of treasurer. Women have a reputation for greater honesty and dedication than their men and therefore have some chance of election to this key, if not very influential, post of course, on the other hand, when women treasures lack self-assertion and experience, they are open to abuse by unscrupulous men such as the secretary or president.

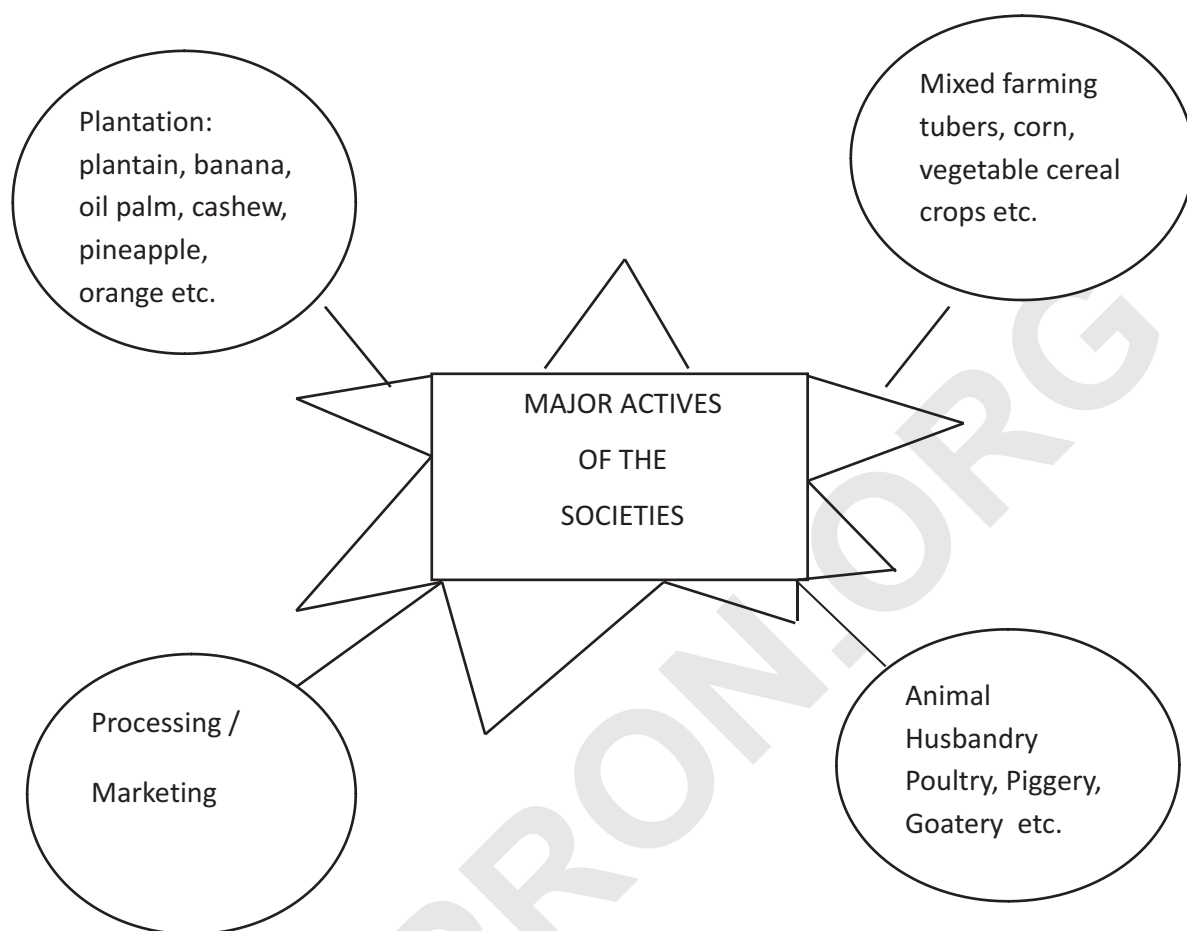
"Mixed" cooperatives have tended to be

synonymous with men's cooperative. But the importance of certain agricultural cooperatives in village life and their repercussions on agricultural production, processing and marketing, as well as on family life and on women's chores, is too great for the exclusion of women from the decision – making process to be accepted as inevitable (Milazo and Goldstein, 2019).

Figure 1: List of Sampled Societies.

s/no.	senatorial district	name of society	Address of society	Membership strength	type of activities
1	ENUGU WEST.	Klub of sisters Egede.	c/o late Igwe M.A. Onwuzu Residence Egede	20	Thrift, farming, palm oil processing and poultry.
2		Agulu Obelagu Umana women FMCS Ltd.	c/o Ministry of commerce and industry coop. Dept. Enugu.	25	Farming, Treading, blacksmithing.
3		Obinwanne Agwu FMCS.	Community School, Enugu Mmaku Box 15.	18	Farming, trading, Goat Rearing.
4		Ifunanya Cooperative thrift & Credit Society.	37 Lumumba Str. New Haven, Enugu.	27	Thrift.
5	ENUGU EAST.	Umuchigbo Dev. Committee Iji Nike	Box 2783, Enugu.	23	Land acquisition/ selling/Leasing,thrift.
6		Ujama women Association	Ozalla town	20	Palm oil processing,grinding machine,farming,piggery.
7		Okwo Ezenoha Coop. Society.	Amagu Agbani	15	Trading, mixed farming.
8		Obeagu women Coop. Society.	Obeagu Awkunanaw	27	Garri processing, weaving, soap industry.
9	ENUGU NORTH.	Ukehe Oganiru women MCS Ltd.	Community Secondary School, Ukehe	26	Garri grating, farming, trading.
10		Osondi Owendi Ohodo women FMCS Ltd.	Community primary School Ohodo.	17	Mixed farming, kernel cracking, poultry.
11		Udoamaka Coop. Society.	T/S 1 Ogrute.	24	Goat Rearing, farming.
12		Akamagbo FMCS Ltd.	c/o C.Ogbonna Ugbaiké Residence.	24	Grinding industry, palm oil processing, farming.
	TOTAL	12 SOCIETIES.		266 MEMBERS.	

Figure 2. The activities of the societies:



Source: compiled by the researcher, 2023.

HOW CO-OPERATIVE CAN HELP WOMEN INTEGRATION

Through, training, education and information, all these have an important role to play in increasing women involvement in co-operatives. (Cobbald,1991) states that; they would be more effective if:-

- Programmes were better adapted to women broad concerns (health, electrification, housing etc.)
- More female trainers/educators were available, making it easier for women to join in the courses.
- Less stress were placed on written training materials, of little use to illiterate women.
- Radio cooperative programmes should

be provided and broadcasted through the local languages.

- Timing takes account of the women daily schedules.
- Active, equitable participation of members, both men and women, is a necessity for sustainable cooperative development. Active participation in the co-operative context means that members are involved in all the functions of co-operatives including planning, decisions making, implementation, financial and management control.

- Cooperatives are based on the values of self- help mutual responsibility, equality and equity. They practice honesty, openness and social responsibility in all their activities.

In order to enhance the creditability of

cooperatives as democratic people based movements in the eyes to the public and cooperative members, the cooperative values must be respected and adhered to.

- Cooperative principles state that cooperatives are democratic organizations without gender discrimination. But can they be regarded as truly democratic if women members do not have equal access to decision-making levels? If women are under-represented or not represented at all in decision making levels? If women are under-represented or not represented at all in decision making, they may find it difficult to accept the legitimacy of decisions taken which do not take their interests into consideration.

- Experience has shown that women in leadership positions are more likely to address gender issues and safeguard the interests of women. As the cooperative movement worldwide incorporates so many women (yet few in management positions), it is important more women are integrated into the system. (<http://www.coop.org>).

Women can also be groomed to play their role in mixed societies by first learning group leadership role in exclusively women's cooperative. Such cooperatives, and other rural groups, can also serve as training grounds in participatory development, teach methods of group decision taking and develop trust and self-assurance. They also provide a valuable apprenticeship in the conduct of business: successful women groups demonstrate to skeptical men (and women) that women are capable of developing their own business and can thus be valuable participants in mixed societies.

As breeding grounds for democracy and participation, cooperatives could be used to empower women by enhancing and upgrading their specific knowledge and capacities for instance, indigenous knowledge in areas such as traditional healing, frequently transferred

through the female members of the family is under severe threat from modern medicine. Cooperatives could institute programmes whereby such knowledge would be systematically called on and persevered, and proposed as a service where modern health services are being cut back.

With greater freedom to decide on the types of business to conduct through a cooperative, the way is open for the development of activities of specific interest to women such as small cooperative mills, food storage and preservation, production of household necessities like soap and clothing, small animal rising and handling crafts. More stress should also be laid on cooperative social function by organizing services which would relieve women from certain of their task: Child care services or drudgery –reducing activities, or assist with organizing marriages and other ceremonies.

Such activities are already taking place through so-called informal groups: In Benin, while only 8% of rural women are members of co-operatives, 90% belong to traditional groups. An important reason for this apparent imbalance is that they keep control over their own money and can use it flexibly when it is channeled (invisibly) through women prefer to stay independent both of cooperative laws and more especially of interference and domination by men!

Finally, more active female participation in co-operatives will have an additional bonus. A debate on gender division of labour for agricultural and domestic tasks, especially in the light of evolving technologies, would almost certainly develop through the regular co-operative meetings. The male members may then become convinced that there are more efficient ways of allocating tasks and resources than the current ones, to the greater good of the whole and house hold social and economic set up (Elochukwu and Umeagudos, 2021).

BENEFITS FOR INCREASED WOMEN PARTICIPATION IN COOPERATIVES:

It is often stated that women need to be able to recognize definite benefits or advantages that will accrue to themselves and their families from a group undertaking of any sort, before committing themselves whole heartedly. When the benefit or advantage is so recognized, women are quick to cooperate and usually successful in doing so indeed there are many examples in the literature of informal groups that have been and continue to be set up by women, both in developed and developing countries, usually for the purpose of undertaking a specific task. There would seem to be, however, a need for a wider dispersal of information concerning the benefits that women can derive from more formalized organized groups; in this case, both existing agricultural cooperatives and new cooperatives set up by farming women themselves. Some of these benefits are listed below:-

- (i) Opportunity to earn an income, if not already doing so as for example, through sharing factors of production through joint cultivation of land, joint ownership of farm animals, joint ownership of items of equipment (production cooperative).
- (ii) On opportunity to increase income through negotiating better prices, and under numbers of outlets for produce (marketing society) and through easier access to improved farm inputs leading to higher yields (supply cooperatives).
- (iii) Opportunity to share with others the cost of transporting produce to market, hire of market stalls, and other items of equipment, thereby saving cost of overheads.
- (iv) Opportunity to reduce prices of needed from inputs and other materials (items) through bulk purchase.
- (v) A way of increasing income through joint marketing of a common services, e.g. farm holding, organic food supplies, egg production, supply of specialized seeds.

(vi) A medium to obtain loans and credit since a cooperative can more easily provide the collateral required to obtain credit from the organizations concerned.

(vii) Opportunity to obtain agriculture associated skills, as cooperative act as good points of contact with training borders and other extension workers.

(viii) Opportunity for women to present a collective voice concerning their feelings on any matter to the relevant bodies and to influence decision making where appropriate.

(ix) Cooperatives can assist in reducing the isolation of women in rural areas, by bringing women together to, perform an economic function, a cooperative will also provide an opportunity.

Quoting: (Lamming, 1983) He states the importance of co-operatives to women is providing them with a way of obtaining an income, this is illustrated below:-

"Among Latin American peasant women asked whether lives had changed through participation in cooperatives, "almost all" replied that it had made a difference. "We have work and more money now" it was often difficult to move beyond this in the discussion, "because their poverty and need for employment and economic gain, however minimal, were what most concerned them".

For Asia women, "The main aim of cooperative activities is economic development and hence importance has to be given to income-generating activities. Women can no longer meet the needs of their families on the income of the male member of the family only. So the women feel it is very necessary for them to find out ways and means of supplementing this income".

A study on women's participation in Nigeria shared that the most important reason for women joining co-operatives was improved welfare and better living conditions (i.e. through higher incomes), about 40% of the respondents gave this as their prime aim. The

provision of savings and thrift facilities was the main reason advanced by another 20%. The attraction of savings and loan co-operatives, credit unions and similar organizations for rural women throughout the third world may be taken as another indicator of fanning women's interest in having their own access to and control over financial resources (Cherifa, 2020). In various cases, the aim of women in joining credit cooperatives has primarily been to obtain funds for their own occupational activities as well as for family purposes.

"This survey undertaken in Nigeria reported that the women interviewed stated that their status had improved in the community after joining the co-operative and as members more opportunities were provided for them to participate in decision making." This rise in status is likely to be associated in part with the fact that women have also succeeded in increasing their incomes through the cooperative and therefore are able to invest in education for their children, become less dependent on their husband's income and able to contribute to costs of house-building, etc.

CONSTRAINTS TO WOMEN PARTICIPATION/JOINING CO-OPERATIVES

Here, the focus will be on the general problems which have been shown to have a bearing on women low rate of membership, although their relative importance varies from country to country and between developed countries and developing countries.

A fair amount of attention in the past has been devoted to legal problems, particularly those associated with land and property laws inhibiting women membership of agricultural cooperative activity has also been widely debated as a casual factor as the fact that women in many rural areas of developing countries receive inadequate schooling and vocational training.

Traditional attitudes concerning the type of

work appropriate for women and women role within the family and the community have also been argued as a major constraining factor affecting women participation in agricultural/other cooperatives.

Lets discuss the factors below;-

***LEGAL PROBLEMS PARTICULARLY LAND AND PROPERTY LAWS**

According to (Cobbald, 1987) membership of agricultural cooperatives in both developed and developing countries is often only open to persons with land or property titles. This requirement for membership is in some cases partly a reflection of the cooperatives activities, as for example marketing of cash crops where the farmers concerned have had to show legal ownership of land as collateral for obtaining a package of seeds, fertilizer and other extension. However, in other cases, agricultural cooperatives may use land or property rights as a requirement for membership since laws concerning ownership of land and property in many countries are often unfavourable to women. A women's ability to obtain rights to land and property varies a great deal from country to country, according to a whole host of factors including the position of a women's family within the broader structure of class division, whether kinship and inheritance rights are matrilineal or patrilineal and also the decision-making powers held by women within these systems. However, generally speaking whatever the legal system, women still do experience difficulties in terms of obtaining land and property and their holdings may often be smaller and of lower quality.

***WOMEN'S WORKLOAD**

Often women are in the pernicious situation of being so severely handicapped by their own lack of spare time that they cannot make use of the opportunities available to make their lives easier and to increase their incomes through agricultural and or other cooperative.

This is particularly true of rural women in many developing countries where often they work 16-17 hours everyday. As well as carrying out farming activities (often without any labour saving implements) these women will be responsible for collecting and carrying fuel, fodder, and water (often from long distances), child care, washing of clothes, food processing and preservation and care of livestock. While the situation in developed countries is not nearly so drastic since labour saving equipment is more easily available, the problem for some women of having to be simultaneously mother, homemaker and wage-earner often results in often results in only a few hours spare time each week for any other activity.

LOW EDUCATION AND TRAINING

The poor education and in some cases illiteracy among women developing countries act as a formidable obstacles to involving women in cooperatives as they may not sufficiently be able to understand the cooperative's procedures. For example, before joining even the simplest cooperative, a potential member will need to read the rules and regulations pertaining to that membership and sign a document agreeing to abide by such rules.

The provision of training on cooperative and agricultural matters often does not reach family women for a Variety of reasons. In developed of countries it may be that women are not made aware of the existence of such training or that the training is arranged at venues many miles away and the question of transport becomes a problem. In developing countries, lack of spare time is on important factor in view of the 16-17 hour day that many women in rural villages work even if the training is only a day's duration there is often a problem of travel and accommodation. In many cases trainers are male and it may be taboo for women to come into contact with males outside the family. If training is provided for women, so often it is mainly childcare, nutrition, hygiene etc. the

training on cooperative management and new farming techniques remain very much directed to and organized for, male farmers(Onyeze et al.,2018). Consequently many women in rural areas remain unaware of the benefits that they could derive from participating in agricultural cooperative it has also been noted that it is the women with high education that come forward to sit on cooperative committees and board of directors. The lack of training for women in confidence building and leadership skills has thus not encouraged greater participation.

***TRADITIONAL ATTITUDE**

(Cobbald,1978) states: In every country there are deep-rooted norms about women and men roles and arising from this, the type of work undertaken by women and men respectively. These norms together may adversely affect women freedom of choice in terms of joining a cooperative and actively participating

In its meetings for example, in some societies, women work may be confined to a great extent to the home, as for example, work

Undertaken by women of high caste statues in India, while in some Muslim countries for example, Saudi Arabia, women and men who work outside the home are strictly segregated and therefore participation at meeting of a mixed cooperative would be taboo. Then coming to Nigeria the south cast to be precise women are seen as the weaker sex and are not see as people that can contribute much to society. "In the developed world the traditional view is still held by some men that a woman place is in the home and this some farmer's wives may find it difficult to devote time especially for cooperative meetings".

The fact that women contribution to agricultural production has for so many years been ignored by development agencies (which have been to large extent male dominated) and therefore not been given due recognition is also an important indication of such attitudes. Although changes are being made to

incorporate women's needs in current development plans, traditional views held by male farmers of women's agricultural activities being somehow secondary to men still need to be overcome in some countries.

In most cases, men will be fully aware of the potential financial benefits to be gained from cooperation and may not be willing to share these benefits with women in the community; e.g. some agricultural cooperatives have supported men's traditional attitudes by requiring women to obtain their husband's consent prior to being allowed to become a member and also prior to being allowed to receive credit or a loan. Of course some rural women themselves are not exempt from voicing traditional views about what their roles are within the family and the community and in some situations it has to be recognized that women may not be interested in pursuing participation in a cooperative. However in other situations this apparent indifference held by particular women may be a way of hiding a lack of confidence which is required to establish contact with an unfamiliar organization.

***ECONOMIC**

The level of income of the women in their house hold and society determines their economics will power and ability to contribute in the cooperative business where they are economically low and depend on the male-folk absolutely; they usually revert to their traditional role of home making which is detrimental towards the subsistence and development of women cooperatives.

SOLUTION TO THE CONSTRAINTS

It is recommended that agricultural and or other cooperative review their criteria for membership and make changes to allow the introduction of more women as members, either jointly with their husband members or as members in their own right.

***LEGAL, LAND AND PROPERTY LAWS**

The removal of possession of land ownership or tenancy as a criterion for membership. Introduce membership by farm household as for husband and wife jointly and allow both partners and all of the household members a vote at cooperative meetings. Then maintain flexibility in obligations of members so as not to inhibit participation of women farmers who may farm part-time and who find it difficult to meet production targets on a regular basis over a long time period.

***WOMEN'S WORKLOAD**

(Cobbald, 1987), She recommended that cooperatives review the procedures and regulators which they use as a basis of their operation and for farming women setting up their own cooperatives, advice should be given in terms of drawing up the cooperative's by-laws so that they are not unduly cumbersome, through:-

- (a) Maintain flexibility in obligations of members so as not to penalize women who necessarily have to combine family with child care and may find strict obligations difficult to fulfill.
- (b) If a wife supplies agricultural produce to a cooperative as well as her husband, make arrangements for separate payment if this is required by the women.
- (c) Cooperative meetings should be structured to make sure that they are not so lengthy as to inhibit women attending, that child-care facilities are made available and that the agenda takes full account of women's members' participation in the cooperative. If appropriate a specific time could be set aside, for a women's member only question and answer session, with or without the male members in the committee room.

***EDUCATION AND TRAINING**

It is recommended that within any programme aimed at improving women's

participation in agricultural cooperatives, a training component should be included for women from farming households. In cases where the need to obtain an income through the cooperatives is not so important, provision to training causes actually by a cooperative can itself be an attraction to potential women members.

(Ijere,1991) States, that training is very important for women participation. He went further to state that women should be given the same opportunity as men in attending conferences, workshops and other educational courses. Specialized courses should be maintained to meet their needs –food production, thrift savings, processing and marketing which should take place of least twice a year for executive members and more often for the rank and file. Participants of the first category should be required to prepare and present reports of their attendance at such meetings. Also (Cobbald,1987) states that training is to be provided for women in confidence building and leadership skills, improving women's own opinions Of their individual capabilities, and the resources that they jointly hold themselves which can be used to improve their livelihoods. For it is observed that many women refrain from becoming committee members and/ or sitting on a co-operative's Board of Directors due to lack of confidence.

***TRADITIONAL ATTITUDES**

The traditional attitudes held by both men and women, concerning women's work should be stopped because of its retrogression impact on the development of co-operatives for there are a great many benefits to be derived from increasing women's membership and participation in co-operatives. These benefits are apparent to women as individuals, to the co-operative organizations, and to governments. The most important to women is that co-operative can often provide them with the

means to earn an income and develop a skill (i.e. production co-operative).

(Iyoha,1991) raised some suggestions she was of the opinion that those socio-cultural limitations against Nigeria women should be changed for better. Women who are not in co-operative should be made aware of the advantages of being in one. They should be informed about the bargaining power of co-operatives the advantage inherent in large scale ventures, a higher sense of belonging, accessibility to credit and the undertaking of viable community projects, others.

***ECONOMIC IMPROVEMENT**

It is recommended that special efforts are made by the relevant financial organizations to implement procedures that will allow easier access by women in rural areas to loan and credit. Other means are:-

- (a) Encourage formation of savings clubs and credit union amongst women, in association with the other activities of the co-operative. These will encourage independence from traditional money lenders and banks.
- (b) Encourage the formation of co-operative banks in rural areas which are so for lacking this facility.
- (c) Allow a group guarantee of repayment when loans are borrowed by pre co-operatives and other informal self-help groups composed of women members.
- (d) Allow crop liens to be used as collateral, rather than insisting on evidence of land ownership.
- (e) Utilize the expertise of organizations such as women's world Banking, an organization based in the Netherlands, which provides loan guarantees, and technical and management assistance, but allows the loans to be made by a local lender in the local currency.
- (f) Where banks have already been set up, training to be provided to bank officials on the types of loans (e.g overall amount borrowed, length of repayments terms) that women favour

in the locality and also inform them of women's credit-worthiness.

RECOMMENDATION

(1) On the Area of women workload: the co-operative should review the procedures and regulations which they use as basis of their operation, and for farming women setting up their own co-operatives, advice should be given in terms of drawing up the co-operative bye laws so that they are not unduly cumbersome e.g:-

(a) Maintain flexibility in obligations of members so as not to penalise women who necessarily have to combine farming with child care and may find strict obligations difficult to fulfill.

(b) In a situation where a wife supplies agricultural produce to a co-operative and her husband also supplies, the society should make arrangements for separate payments if this is requested by the woman.

(2) Economics:- (Special efforts are made by the relevant financial organizations to implement procedure that will allow easier access of women in rural areas to loan and credit.

The formation of savings clubs amongst women, in association with the other activities of the co-operative. These will encourage independence from traditional money lenders and banks.

Furthermore, where banks are situated, trainings to be provided for the bank officials by their employer on the type of loan (e.g overall amount borrowed, length of repayments terms) that will favour women in the locality and also inform them of women credit- worthiness.

(3) Cultural, land and property laws:- introduce membership by farm household as for husband and wife jointly and allow both partners or all the household members a vote at co-operative meetings. Then maintain flexibility in obligations of members so as not to inhibit participation of women farmers who

may farm part-time and who find it difficult to meet production targets on regular bases over a long time period.

(4) Mentoring, Role models, female-led Cooperatives: here, to help address the issues of confidence and potential feelings of isolation, the idea emerged of developing a mentoring approach, which might also be linked to networking events, where cooperatives that are female dominated are called upon to deliver seminars to those that are not. The movement could encourage/assist start-ups led by women.

(5) For cases where the co-operative is Badly managed:- am of the opinion that co-operative be included into the primary and secondary school curriculum after all the co-operative low stipulates it. All that is needed is professionals in the field like the *marburgers* and others can be called to formulate co-operative scheme that will enhance education, training and information at the primary and post-primary level. Also Training should be provided for women in confidence building and leadership skills, improving women's own opinions of their individual capabilities and the resources that they jointly hold themselves with can be used to improve their livelihood. For it is observed that many women refrain from becoming committee members due to lack of confidence.

(6) The problem of having co-operatives only on paper can be reduced if not eradicated. I advice the State Director of co-operatives and his Divisional officers to seat and do a census of all the co-operative societies in the state, so as to weed out the ones that are not viable. Subsequently let as not be in a hurry to register co-operative. lets look at quality and not Quantity. The co-operative inspectors should be mobilized so as to help them increase the frequency of their visits to the societies.

(7) Training and Educational programmes be organized by the co-operatives that are viable

for others that are wobbling after all it's in the principle i.e- 'concern for community'. Specialized courses should be organized to meet their needs like- food production, thrift savings, processing, marketing etc should take place as often as possible. If this is done that ideology of selfhelp will be sustained.

CONCLUSION

Bearing in mind the present challenges facing co-operatives. Women co-operative societies should strive on irrespective of the difficulty they encounter and bring-out strategies that will improve their ideology which will make them improve/perform. On doing this they would be able to meet the new economic environment. To achieve overall development, keeping in view the competition from their male counterparts /other businesses. Women co-operatives have to reframe their business activities in terms of personnel, business and selling policies, organizational structure, involvement of members, efficiency of the organization etc. only when the women are managing their co-operatives efficiently will they be able to thrive in the competitive global business world. Women co-operative societies ought to do better, so as to compete in the nation, if possible the world market. They have to combine a congenial working environment with the latest technology and adopt a scientific approach to managing their units. They should develop a sound human resources policy, which should really be an asset for co-operatives as the success of co-operatives mainly depends on people.

In this process, good training for personnel on the latest trends is essential. They have to make people become involved to a greater extent, as the membership is the main equity for co-operative. Therefore they have to attract more members to argument their financial base. This will be possible only when they gain the confidence of the public by running their business efficiently.

I know if the women co-operative add more effort to what they are doing now, in years to come they will be in the Nigerian stock market.

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FACTORS DETERMINING COOPERATIVE MEMBERS' ACCESS TO LOANS IN IJEBU-NORTH LOCAL GOVERNMENT AREA, OGUN-STATE.

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ABSTRACT

The study was conducted to investigate the factor affecting access to loan and its terms and conditions by cooperative members. A multi-stage sampling technique was employed to select the sample size of one hundred and twenty (120) respondents using a well-structured questionnaire to generate the relevant information from respondents. Data was analyzed using simple descriptive statistics and linear regression. The result revealed that 5% of the respondents were between 21-30years, 45% fell between 31-40years, 30% fell between 41-50 years of age and 15% were between 51-60 years. This implied that majority of the respondents were in thier prime or active age bracket. On gender issue, it was shown that females dominated the surveyed cooperative societies with % of the respondents being female. The study also revealed that majority of the respondents were married and they have family responsibilities meaning that they have family members to cater for. Level of educational attainment shows that majority of the respondents were literate. Five (5) out of the nine (9) variables included in the model were positively and negatively statistically significant at 5% and 1% while the remaining

variables were not statistically significant. Identified factors affecting members' access to loan in their cooperative societies were collated, ranked and analyzed according to perception of respondents. As part of the recommendations, loan disbursement by cooperative societies to their members should be timely so that they can make use of it at the appropriate time. Cooperative loan beneficiaries should be faithful in repaying their loan as scheduled to avoid over due loan.

Key words: Loan, cooperative members, cooperative societies, descriptive statistics and linear regression.

Background of the Study

According to Wikipedia (2016), cooperatives are special purpose organizations that have unique attributes compared to other forms of enterprise. They are independent, member-owned and democratically governed businesses, created with equity financed by members who invest in order to benefit through their patronage. Cooperatives are built on a "collective identity and shared destiny." This characteristic is the underlying factor in the rise of cooperative networks in the face of national and/or regional conflict and hostile, monopolistic alien enterprises and or

middlemen/usurers. Falaye (2020) described cooperative as a business owned and controlled by the people who use its service. They finance and operate the business or service for their mutual benefit. Nathan et., al, (2014) saw cooperatives as voluntary organisation established for the pursuance of economic, social and political interest of members. Cooperatives are unsurpassed in their capacity to achieve economies of scale from the farm to the market: economies in effective planning, scheduling, transportation, storage and improved quality. Cooperatives offer immediate benefits even at modest levels of organization through bringing coherence out of largely chaotic, disorganized individual producers (Wikipedia, 2018). According to (Ramotra & Kanase 2019), SSEs also provide employment opportunities for a large number of the population. They contribute to sustainable human development and are considered to be useful mechanisms to managing business risk among members, help income earners save for the future through a soft-felt contribution made at a definite time interval usually monthly which afford them access to funds to acquire assets and for other social and economic goals that might be difficult for individuals on their own by their own efforts, promote societal and communal development through job creation and payment of taxes (Oluyombo, 2010). Based on the important role of cooperatives, it has been included among the strategies to achieve sustainable development goals (Torfi, 2019). Drawing from the increasing awareness on the importance of cooperative societies in economic development, in both developed and developing countries, cooperative societies have taken a prominent position and have been growing in numbers. The society has gained wide acceptance among the people in Canada, Finland, Poland, Germany, Italy and United Kingdom and even in some countries in Africa despite the economic challenges facing the continent (Falaye, 2020). These societies have

over the last ten years experienced partial transformation into other types of business or hybrid organizations through merger activities, from joint ventures to the creation of groups. This has led them to reduce the rights and obligations of their member to the minimum, to the extent that they are treated like a mere clients and suppliers by engaging in capitalistic form of behaviour and increasing their operations with third parties. It has opened the corporate structure of the society to new types of partners a practice refer to as isomorphism or decoperatism which threatens the cooperative identity by luring it away from the social economy and toward conventional capitalist economy (Holgren, 2021).

Statement of Problem

In Nigeria, micro entrepreneurs have been underserved by the commercial banks (World Bank, 2000). The banks hardly lend to the rural people because they lack the collateral to offer as security for loans (Nathan et al., 2014). Hence, they are cut off from the banking system. Thus, banking services are majorly targeted at the high valued end of the market in urban centres due to financial viability considerations that can be achieved in such locations (Basargeker, 2010). Meanwhile, developed countries like Canada, Germany, Norway, United States, India, China etc. have already made tremendous changes in economic development through cooperatives. Cooperative is also being identified to be playing vital role in uplifting the socio-economic condition of Nigeria and thus identified as one of the ways to tackle poverty in Nigeria (Henry & Schimmu 2011). However, satisfactory progress of cooperatives is yet to be achieved in Nigeria. This is partly due to the low-income status of many members of cooperative societies in Nigeria, they are usually unable to save enough funds or meet the requirement of obtaining fund from the orthodox financial institution and subsequently,

the society is usually unable to adequately meet the loan requirement of their members (Holgren, 2021). They often provide members with less than their loan requirement that may not be sufficient to achieve their goal or postpone the time of loan request by members (Ramotra & Kanase, 2019). Many people lack adequate information and are unaware on how cooperative society's work and the role it plays as an alternative source of fund for the transformation of the lives of their members (Dogarawa, 2015).

Research Questions

- (i) what are the socio-economics characteristics of the respondents?
- (ii) What are the factors that determine cooperative members' access to loan?
- (iii) What are the problems faced by cooperative members' in accessing loan?

Objectives of the Study

The broad objective of this study is to Investigate *the factors affecting access to loan by cooperative members* in Ijebu-North Local Government of Ogun-State. The specific objectives are to;

- (i) examine socio-economic characteristics of cooperative members
- (ii) examine the factors affecting cooperative members' access to loans
- (iii) identify the problems faced by members in accessing cooperative loan in the study area.

Review of related Literature

Cooperatives help members to increase their ownership of assets which enable them to save more and borrow less as their assets increase over time (Sharma & Simkhada, 2015). Oluyombo (2010) revealed that increase in household income was traced to the role of cooperative societies. As a result of cooperative membership, individuals are more likely to have better economic conditions, be able to afford most of the essential needs of the family

and perhaps invest more funds into their trades for future growth. In Nigeria, cooperative societies started as an association meant only for farmers, small traders and other very low-income earners but in recent time there is rarely any government establishment and even some private organizations that there is no cooperative society (Yusuf, 2010). Despite the growth in the number of cooperative societies, their contribution to social and economic progress in Nigeria has been dismally low due to myriad of challenges confronting the societies (Ghosh, 2011). Among these challenges are weak legislation, absence of corporate governance, lack of financial discipline, inadequate regulation and supervision, lack of self-regulation, tendency to go against the spirit of cooperatives, etc. The combined effect of these is a situation of difficulty in making refund to depositors whenever the need arises. Worst till these societies lacked trained cooperative managers with little or no understanding of the basic principles of cooperatives (Anyanwu, 2017). Even, the government's assistance is often inadequate for most of the cooperative societies to carry out their developmental programmes (Falaye, 2020) in his research has found that there is paucity of literature on the economic impact of cooperatives at either the state or local level, which means their contribution to economic development has not been well quantified.

Theoretical review

Capacity building Theory

The cooperative society is often times refer to as a training Institution where participants are given the technical know-how on how to save, invest and manage investment resource in such way that the returns to investment will ensure capacity building on one hand and on the other hand, facilitate maximum returns through investment creation. For instance, Panthurst (2002) noted that credit and savings schemes

are widely understood to be a spring board (basis) for other forms of individual and communal (cooperative) capacity building. This also underscores the school of thought that credit and savings is a means to an end. This is on account that joining a credit and savings schemes may increase levels of self-esteem and self-worth for individual whilst the process of coming together as group (cooperative), developing a system of group management and so on, can open doors leading to wider change and individual empowerment and poverty alleviation among the group membership. This theory was propounded by Pankhurst in the year (2002).

Inter-dependent/inter-relationship Theory

This theory observed that cooperative societies are based on the mutual trust and aids support foundation. According to this theory, human being are gregarious and are always ready to come together to help or support one another towards the provision of assistantship to one another. Proponent of credit and savings argue that the schemes also avoid creating dependency rather, they are premised on a business relationship, hence the focus on repayment with interest. Such interest based repayment system is not only met to ensure the continuing existence of the cooperative body but also to enhance the economic base of the partners in the inter-relationship.

Empirical review

Ramotra & Kanase (2019) examined the impact of cooperative on members' standard of living in twelve villages in India using correlation coefficient regression with the aid of a well-structured questionnaire. Variables such as households income, female literacy, educational attainment, land ownership and conditions of toilet facilities were used for the standard of living criteria. They observed that 67.57% of the members have telephone facility while 81.01% own two-wheelers. They

concluded that participation in cooperatives lead to Increase in the acquisition of house hold assets with positive correlation of 0.67 between per capital income and household assets.

A research study conducted by Adebayo & Yusuf (2004) investigated the impact of cooperative movement on poverty alleviation in Oriade Local Government Area. Quantitative analysis and Logit regression analysis were employed for the study. The study showed that cooperative movements have significant influence on poverty reduction amongst rural women. Also that cooperative movement will lead to improvement in economic position of the respondents. This study also showed that co-operators poverty status are likely to be improved if loan obtained from the cooperative are used for acquisition of assets and also if loan are invested in a profitable business. The study concluded that cooperative movement has been identified to be one of the key players in the financial industry that has positively affected the lives of rural dwellers.

Adebayo et, al., (2010) conducted a research on the impact of cooperatives on rural development and poverty reduction in Rwanda. Descriptive statistics was used for the study. Data was sourced through questionnaire, observation and oral interview. They observed in their research that 93% of the co-operators agreed that the loan obtained from their various cooperative societies is adequate while 7% opposed it. It was also observed that 46% of the loan obtained was used for building of houses, 31% for children education and 23% for family use, 92% of the co-operators paid their loan as and when due while 8% found it difficult to pay back

METHODOLOGY

Research design

The research design adopted for this study was survey research design.

Sources and methods of data collection

The two major sources of data were referred to

in the course of this study, the conversational sources of primary and secondary data. The data for the study were collected from both primary and secondary sources. Primary data were obtained through the administration of structured questionnaire and oral interview. Secondary data were sourced from published journals materials, internet sources, text books and other publications.

Area of study

Ijebu North is a Local Government Area in Ogun State, Nigeria. Its headquarters is in Ijebu Igbo at [6°57'N 4°00'E](#). It has an area of 967 km² and a population of 284,336 at the 2006 census. The postal code of the area is 120. The local government was established in 1979 and is bounded by Oluyole Local Government of Oyo State in the north, in the west by Ijebu East Local Government, in the south by Ijebu North East, Odogbolu and Ijebu Ode Local Government, and in the east by Ikenne Local Government. The region is partitioned into local wards Atikori, Oke-Agbo, Ojowo/Japara, Oke-Sopen, Ome, Oru-awa-ilaporu, Osun and Ago-Iwoye urban I, Ago-Iwoye urban II, Ako-Onigbagbo Gelete, and Mamu/Ehin-Etiri. It plays host to Olabisi Onabanjo University (main campus). This region is peopled by the Ijebus, who live in the following major towns: Ago-Iwoye, Oru-Ilaporu, Awa, Ijebu-Igbo and Mamu

Sample size determination and Sampling Technique

Instrument for data collection

The instrument for data collection is the structure questionnaire designed by the researcher in line with the objectives of the study.

In the first stage, one zone was selected out of the four zones in Ogun State. In the second stage, Ijebu-North Local Government Area was chosen from Ijebu zone. In the third stage, four (4) communities were selected from the chosen

LGA. Five (5) credit and investment cooperative societies (CIMS) were selected. In the last stage, six (6) cooperative members were randomly selected from each society thus giving a total of One hundred and twenty (120) respondents used as sample size.

Methods of data analysis

The data collected through the questionnaire were collated and analyzed using descriptive statistics such as; frequency distribution table, simple percentages, frequency counts was used to analyze objectives one and three while linear regression was used to analyse objective two of the study.

Factors affecting cooperative members' access to Loan

The factors affecting cooperative members' access to loans was analyzed using linear regression. The model is restated as follows:

The model is specified as

$$Y_i = b_0 + b_i X_i + \epsilon_i$$

Where:

Y_i = Amount of loan borrowed in Naira

b = Is the vector of parameters to be estimated

X 's = Is the matrix of the explanatory variables

Simple linear form:

$$Y = b_0 + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 X_5 + b_6 X_6 + b_7 X_7 + \dots + b_{20} X_{20} + \epsilon_i$$

X_1 = Age (years)

X_2 = House hold size

X_3 = Members's savings

X_4 = Membership of cooperative (years),

X_5 = Income (₦)

X_6 = Marital status

X_7 = Education attainment

X_8 = Amount of Loan obtained (₦)

X_9 = Loan interest

RESULTS AND DISCUSSION

Table 1: Distribution of Respondents by their Socio-economic Characteristics (N = 120)

Variables	Options	Frequency	Percentage	Cumulative percentage
Age	21-30 years	6	5.0	5.0
	31 - 40 years	54	45.0	50.0
	41 - 50 years	36	30.0	80.0
	51 - 60 years	20	16.7	95.0
	61 - 70 years	4	3.3	100
Total		120	100	
Sex	Male	51	42.5	42.5
	Female	69	57.5	100
Total		120	100	
Marital Status	Single	15	12.5	12.5
	Married	99	82.5	95.0
	Widow	6	5.0	10
Total		120	100	
Major Occupation	Trading	60	50.0	50.0
	Farming	9	7.5	57.5
	Artisans	18	15.0	72.5
	Catering service	6	5.0	77.5
	Civil servants	24	20.0	97.5
	Okada rider	3	2.5	100
Total		120	100	
Religion	Christianity	76	63.3	63.3
	Islam	40	33.3	99.6
	Traditional	4	0.4	100
Total		120	100	
Educational Level	No formal education	15	12.5	12.5
	Primary	12	10.0	22.5
	Secondary	27	22.5	45.0
	Tertiary	60	50.0	95.0
	Adult education	6	5.0	100
Total		120	100	
Years of membership	Less than 5	60	50.0	50.0
	5-10	45	37.5	87.5
	10 and above	15	12.5	100
Total		120	100	
Monthly Income (₦)	Less than 100,000	15	12.5	12.5
	100,001-200,000	30	25.0	37.5
	200,001-300,000	15	12.5	50.0
	300,001-500,000	39	32.5	82.5
	Above 500,000	21	17.5	100
Total		120	100	
House holdsize	Less than 5	30	25.0	25.0
	6-9	60	50.0	75.0
	10 and above	30	25.0	100
Total		120	100	

Source: Field Survey, 2022

Socio-economic Characteristics of Respondents

Table 1 showed the results of the respondent's socio-economic characteristics. The analysis of age distribution revealed that 5% are between 21-30 years, 45% are between 31-40 years of age, 30% fell between 41-50 years, 16.7% were between 51-60 years of age while the remaining 3.3% are between 61-70 years. This implied that majority of them are in their prime age, they are agile, energetic and also have strength to work hard. In terms of sex distribution, 42.5% are males while 57.5% are females, this shows that females dominated the surveyed cooperative societies. The marital status of respondents showed that 12.5% are single, 82.5% are married while 5.0% are widowed, this revealed that larger percentage of the respondents have family members to cater for that is, they have family responsibilities. On the major occupation of the respondents 50% are into trading, 7.5% are into farming, 15% are artisans, 5.0% are engaged in catering services and 2.5% are into Okada riding while 20.0% are civil servants. This shows that majority of respondents are involved in trading activities. Based on respondent's religion, 66.3% are Christians, 33.3% are Islam while 0.4 practiced

traditional religion. The analysis of the level of education attained by the cooperative members revealed that 12.5% had no formal education, 10% had primary education, 22.5% had secondary education, and 50% had tertiary education while the remaining 5% had adult education. This showed that majority of the respondents are educated meaning that many of them were literate, they can write and read. Years of membership, 50% of the respondents had spent less than 5 years, 37.5% had spent 5-10 years and, 12.5% had 10 and above years of membership. Annual income from members businesses showed that 12.5% of the cooperative members earn less than ₦100,000 per annum, 25% earn between ₦100,001 and ₦200,000, 12.5% earn between ₦200,001 to ₦300,000, while 32.5% earn between ₦300,001-₦500,000. The remaining 17.5% earn annually income of above ₦500,000 annually. In terms of household size, 25% had less than 5 individuals as household size, 50.0% had 6-9 household members while 25.0% had 10 and above individuals in the household.

Result of Regression Analysis

Table 2: Factors determine cooperative members' access to loans

Variable	Co-efficient	Standard Error	T-value
Constant	7.326	0.421	15.016***
Education	0.349	1.135	-0.433
Family size	-0.389	0.05	1.735**
Member's savings	-0.732	0.22	-1.561
Age	0.664	0.15	-1.197**
Income	0.544	0.031	2.467***
Interest on loan	0.6	0.621	-1.723**
Amount of Loan obtained	0.245	0.552	0.432
Membership of cooperative	-0.423	0.551	-1.199**
Marital status	-0.441	0.162	0.972
R ² =0.689		Adj R ² =0.676	
F value = 57.68***		Mean Square=	
Df ₁ =2		5.23	
*** shown the level of significance at 1%		Df ₂ = 118	
* shown the level of significant at 10%		** shown the level of significance at 5%	

Source: Field Survey, 2022

Factors determine cooperative members' access to loans

The Linear regression model was used to examine the factors determining cooperative members' access to loan. Based on the F-value, t-statistics, R^2 and theoretical expectation of the variables. Table 2 showed that F-statistics 57.68% and R^2 as 68.9% of the variation were explained by the the independent variables included in the model while remaining 31.1% explained the dependent variable. F-statistics confirmed the suitability of the regression equation which indicated that it was good fitted. The results showed that five (5) out of nine (9) variables included in the model are significant.

It was revealed that family size and interest rate on loan are positively significant at 5% significance; age and membership of cooperative are negatively significant at 5% while income of the respondents was significant at 1% while the rest were not significant. The findings revealed that loan obtained by cooperative members had positive impacts on income which may help to increase their production. It also had positive impact on household size of the respondents. The negative sign on membership of cooperative, age and interest rate on loan showed that loan obtained had direct inverse relationship on them.

Table 3: Problems encountered by cooperative members' access to loan

VARIABLES	Yes		No		Rank
	F	%	F	%	
Overdue loan	84	70.0	36	30.0	3 rd
Dishonest of society officers	98	81.7	22	18.3	1 st
Leadership style	78	65.0	42	35.0	7 th
Loan default due to Low income of co-operators	76	63.3	44	36.7	8 th
High interest rate on loan obtained	82	68.4	38	31.6	5 th
Collateral requirement	64	53.3	56	46.7	11 th
Denied approval of loan on time	86	71.7	34	28.3	2 nd
Favourism of loan	67	55.8	53	44.2	10 th
cooperative management incompetence	72	60.0	48	40.0	9 th
Short repayment period	83	69.2	37	30.8	4 th
Lack of guarantors or sureties	80	66.7	40	33.3	6 th

Source: Field Survey Data, 2022

Constraint encountered by the respondents on loan acquirement in study area

Cooperative members faced many challenges on loans acquisition from their societies. From the findings, table 3 presented various eleven (11) problems encountered by them, dishonest of society officers (committee members) was ranked 1st, denied approval of loan on time was ranked 2nd, overdue loan was ranked 3rd, short repayment period 4th, high interest rate on loan was ranked 5th, lack of guarantors or sureties was ranked 6th, followed by leadership style, loan default, cooperative management incompetence and favourism were all ranked 7th, 8th, 9th and 10th respectively while loan collateral requirement was ranked last as 11th. From the results, it was shown that all the challenges facing them needed to be solved together and these problems could be easily overcome if each member can play his/ her role accordingly. These challenges are very

crucial and they need urgent attention to be addressed so that members can enjoy the benefits accrued from their cooperative society, if they can all co-operate. 81.7%, 71.7%, 70.0%, 69.2%, 68.4%, 66.7%, 65.0%, 63.3%, /60.0%, 55.8% and 53.3% agreed while 18.3%, 28.3%, 30.0%, 36.8%, 31.6%, 33.3%, 35.0%, 36.7%, 40.0%, 44.2%, and 46.7% disagree that Dishonest of society officers (committee members) denied approval of loan on time, Overdue loan, short repayment period, high interest rate on loan, lack of guarantors, leadership style, loan default, short repayment period, cooperative management incompetence, favourism and loan collateral requirement respectively.

CONCLUSION AND RECOMMENDATIONS

CONCLUSION

Based on the findings of this study, it was shown that females dominated the surveyed cooperative societies and majority of the respondents are educated which shows that they can write and read. Majority of the members are married and they have family members to cater for. Five (5) variables out of nine (9) variables included in the model are either positively or negatively statistically significant at 5% and 1% while the remaining variables are not statistically significant. It was also revealed that some problems that stand as hindrance to members which affected the opportunity to obtain loan from their cooperative societies were also collated, ranked and analyzed according to perception of individual sampled survey cooperative members.

RECOMMENDATIONS

Based on the findings from the study, the following recommendations are made:

- Cooperative should always disburse loans

on time to their members so that they can make use of it at the appropriate time.

- Community members should be encouraged and enlightened on the benefit of joining cooperative in the study area.
- Cooperative members should be faithful in repaying their loan on appropriate time to avoid over due loan.

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