

SURVEY OF THE PERFORMANCE OF AGRICULTURAL COOPERATIVE SOCIETIES IN KOGI STATE, NIGERIA

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Abstract:

This study deals with the analysis of the performance of agricultural cooperative societies in Kogi state of Nigeria. A simple random sampling technique was used in the selection of 28 Agricultural cooperative societies and 280 members. A structured questionnaire was used to obtain information on the membership and activities of the cooperative societies. The paper reveals that there are five major types of registered agricultural cooperative societies in the area. The study further reveals that cooperative societies in the area engaged in crop, livestock, processing and storage enterprises. The farm produce of the societies include: Rice, maize, yam, cassava, and livestock and farm inputs procured are: improved seeds, fertilizers, agro-chemicals and farm implements. The average capital accumulated per member was ₦6,556.71 while the average loan disbursement per member was ₦6,451.00. Only 67 percent of the total loan from the societies went to the agricultural sector. It is suggested in the paper that government should increase the supply of credit to cooperative farmers and embark on enlightenment campaign to increase the participation of rural farmers in cooperative activities.

Keywords: Production, Cooperative, Membership, Credit, Multipurpose

1.0 Introduction

One of the major problems of agricultural development in Nigeria is that of developing appropriate organization and institution to mobilize and induce members of the rural sector to a greater productive effort (ICA, 2010). As such rural farmers who are characterized by low income, low resource utilization, small farm holdings and scattered nature of farmland, find it difficult to pool their resources together in order to raise their farm income and substantially improve their living conditions.

In such situation cooperatives represent a strong and viable economic alternative. Cooperative organization offers the best machinery for reaching the masses of the small scale farmers. International Cooperative Alliance (ICA) (2010), defines cooperative as an autonomous association of persons unified voluntarily to meet their common economic, social and cultural needs through a jointly-owned and democratically controlled enterprise. It is a business voluntarily owned and controlled by its member patrons and operates for them and by them on a non-profit basis. It is also a business enterprise that aims at complete identity of the component factors of ownership control and use of services (Nweze, 2001).

There is no consistency to the exact origin of the cooperative movement, however, many scholars believed that the Rockdale Pioneers of 1844 started the organization of cooperative societies in England as a panacea to the inconveniences caused to workers as a result of the exploitation of workers by the then capitalists (Gertler, 2001; Gibson, 2005 and Arua, 2004). Even though cooperatives appeared in the previous century, Rockdale society is seen as the first modern cooperative since it was where the cooperative principles were developed (Gibson, 2005 and Levin, 2005).

International Cooperative Alliance (ICA), a non-governmental organization, was established in 1895 as an umbrella organization to promote friendly and economic relations between cooperative organizations throughout the world. The ICA also aims to promote exchange of information such as news and statistics between cooperatives through research and reports, directories, conference and publications (Onuoha, 2002).

Cooperative societies are very popular in Nigeria. Onuoha (2002) in his study of cooperative history in Nigeria state that there are traditional and modern cooperative societies. The modern cooperative societies started in the country as a result of the Nigerian cooperative society law enacted in 1935 following the report submitted by C. F. Strickland in 1934 to the then British colonial administration on the possibility of introducing cooperatives into Nigeria.

Cooperatives Societies in Nigeria like their counterparts all over the world are formed to meet people's mutual needs. Cooperatives are considered useful mechanism to manage risks for member in agriculture. Through cooperatives, farmers could pool their limited resources together to improve agricultural output and this will enhance socio-economic activities in the rural areas (Ebonyi and Jimoh, 2002).

Arua (2004) viewed cooperatives as an important tool of improving the living conditions of farmers. According to Bhuyan (2007) cooperatives are specially seen as significant tools for the creation of jobs and for the mobilization of resources for income

generation. Levi (2005) asserted that cooperatives employed more than 100 million men and women worldwide. In Nigeria cooperative provide locally needed services, employment and input to farmers, cooperatives also provide opportunities to farmers to organize themselves into groups for the purpose of providing services which will facilitate output of members. According to Nweze (2002) cooperative societies serve as avenues for input distribution. Through their nation-wide structure, they have developed strong and reliable arrangements for the distribution of food crops, fertilizers, agro-chemicals, credits, seeds, and seedlings.

Bhuyan (2007), stressed that rural cooperatives played an important role in mobilizing and distributing credit to the farmers. He further stressed that cooperative provide members with a wide range of services such as credit, health, recreational and housing facilities. Agricultural cooperatives are also useful in the dissemination of information about modern practice in agriculture.

Hermida (2008) reported that cooperatives provide functional education to members in the areas of production, processing and marketing of agricultural produce. The education of cooperative members could be formal where members are trained in courses like accounting and farm management. They could also be trained informally through the attendance of national and international conference and seminars. The most important reasons for cooperative failure in Nigeria according to Borgens (2001) include; the shortage of trained managers, lack of understanding of the principle and approaches of cooperatives and inability of cooperative member to cope with the modern methods and tools of production. Malthus (1999) also identified some of the problems facing cooperatives in Nigeria to include; shortage of skilled personnel, inadequate financing, excessive government control and lack of trust among members. Onje (2003) added that the problem of dishonesty among cooperative leaders is another factors retarding the growth of cooperative in Nigeria. According to Borgens (2001), the participation of cooperatives in marketing of agricultural produce is low as result of poor organizational structure, inadequate infrastructural facilities and administrative bottlenecks.

Cooperative societies in Nigeria perform multipurpose functions. They are engaged in the production, processing, marketing, distribution and financing of agricultural products. The most popular agricultural cooperative societies available in Kogi State of Nigeria include; group farming cooperative, marketing cooperative, agricultural thrift and credit cooperatives, agricultural processing cooperative, consumer cooperatives, fishery cooperative and farmer's multipurpose cooperatives. Agriculture is mostly practiced in Kogi State of Nigeria by peasant farmers producing the bulk of food, fuel and fiber needs of the

population. Rural farmers in Kogi state like their counterparts in other parts of Nigeria are trapped in perpetual poverty, malnutrition, unemployment and mass drift from rural to urban area. Hence the needs for farmers to form cooperative societies to allow them pool their resource together for increased agricultural productivity. A lot of cooperatives have sprang up since the inception of Kogi state in 1991. Objective of this study is to assess the general performance of these cooperative societies in the state. This will be done through the assessment of their contributions towards poverty reduction and agricultural development of the state.

2.0 Background of the Study Area

The area under study is the entire Kogi State of Nigeria, which has twenty one local government areas. The State was created out of Kwara and Benue States along with eight other states on the 27th of August 1991. It is divided into three senatorial districts namely: Kogi East, Kogi Central and Kogi West. Kogi East comprise of Ankpa, Bassa, Dekina, Ofu, Omala, Olamaboro, Ibaji, Idah and Igalamela-Odolu L.G.As. Kogi Central Comprise of : Ajaokuta, Okene, Okehi, Adavi and Ogori-mangogo LGAs, while Kogi West Comprise of ; Kabba-Bunnu, Ijumu, Lokoja, Kogi, Yagba-West, Yagba-East and Mopa-Amuro LGAs.

Kogi State is located in the North-Central geo-political zone of Nigeria. It extends from latitudes 6.33° N to 8.44° N and from longitudes 5.40° E to 7.49° E . The State covers a land area of about 75,000 square kilometers. Out of these, about 20% of the land is occupied by people (15,000 sq kilometers). Rivers and streams occupy 3,750 square kilometers (5%), while hills and mountains occupy 7% or 3,250 square kilometers. The remaining 68% are available for cultivation (Ibitoye, 2006).

The State shared common boundaries with Anambra and Edo States to the south; Niger, Nassarawa and Federal Capital Territory to the North. Benue and Enugu States to the East, while in the West, Kogi State have common borders with Ondo, Ekiti, and Kwara States. The current population figure for Kogi State is 3,278,487 people based on the 2006 population census, which comprised 1,691,736 males and 1,586,750 females (NPC, 2006; KOSEED, 2006). It is estimated that about 70% of the population lived in rural areas (kogi ADP, 2003 and Ibitoye, 2006). This population is made up of various ethnic groups, which includes; Igala (40.93%), Ebira (34.93%), Yoruba (10.73%), Nupe (4.85%) and Bassa Komo (4.07%) speaking people (Ibitoye, 2006).

The climatic cover of Kogi State is tropical, which is divisible into two major seasons; dry season and wet season. The wet season begin towards the end of March and ends towards

the end of October. In every wet season rainfall starts as late as April in some parts of the State. Dry season begins in November and lasts until late February. The harmattan wind is experienced during the dry season for about two months (December and January). The annual season daily mean temperature is 28' C, while in the hot season, the average temperature is about 35'C. High humidity is also common (Ibitoye, 2006).

The vegetation cover consists of rain forest in the southern part of the State and the woody derived savannah and Guinea Savannah in the Northern extreme. Generally, the land mass is either flat, gently undulating or mountainous and lies at 50m to 70m above the sea level. The two largest rivers in Nigeria (Niger and Benue) flow through the State. The Niger forms a confluence with the Benue at Ilo-Ilo the State capital. Hence the State is popularly called "The Confluence State".

Farming is the predominant occupation of the people of Kogi State. Mixed cropping is the predominant type of farming in the State. The land use pattern is fallow-cropping system operated with hoes and cutlasses. After cultivating a piece of land for between 3 to 5 years, it is left to fallow for some years and farmer shift to a more fertile land. An average farm family in the State cultivates several plots of land totaling between 2 to 3 hectares. The farm holdings are usually fragmented. A typical farm family may have an early yam and rice plots in the fadama, cassava, grains and late yam in the upland (Ibitoye, 2006).

The cultivation of food crops such as cassava, maize, sorghum, rice, yam, cowpea, groundnut and melons predominate the agricultural practice. Economic tree crops such as oil palm, cocoa and cashew are commonly grown especially in the Southern and Eastern parts of the State. Though the main occupation is crop farming, a lot of fishing activities on rivers Niger and Benue are carried out. Irrigation is widely practiced along the riverine areas during the dry season, grown vegetable crops such as tomato, okra, lettuce, carrot, onions, peppers and amaranthus in large quantities. It is also common practice to find each farming family keeping one form of livestock or the other such as poultry, rabbitry, sheep and goat on a small scale.

3.0 Research Methodology

The data for these studies were collected in 2012 from field enquires. Five major types of agricultural cooperative societies were involved in the study. The cooperative types include; Group farming cooperative societies, farmer's multipurpose cooperative societies, thrift and credit cooperative societies, agricultural produce- marketing cooperative societies and agricultural consumer cooperative societies.

Based on the total number of registered cooperative societies and membership size, 8 societies each were randomly selected from the list of farmer's multipurpose cooperatives and thrift and credit cooperatives. Another set of four societies were also selected from group farming cooperatives, produce – marketing cooperatives and consumer cooperatives. In all 28 agricultural cooperative societies were randomly selected from the list of registered cooperative societies in the state. Ten members each comprising of at least one leader (President, Secretary or Treasurer) were randomly selected from each of the 28 cooperative societies. In all, the survey involved a random selection of 280 cooperative farmers – respondents.

Both secondary and primary sources of data collection were used for the study. The cooperative department of Kogi State Ministry of commerce and industry is the coordinating unit for all the registered cooperative societies in the state. Data collected from the headquarter of the ministry in Lokoja include:- type of registered cooperative societies, number of societies and the membership size of each society. Other available documents like the annual reports of the societies were also scrutinized. Other secondary data used for the study were the records of the selected cooperative societies in the state.

The primary data collected involved the use of structured questionnaire. The questionnaire was designed to elicit information on the membership and activities of the cooperative societies. The activities covered included; farming activities of the societies, farm inputs supplied and manufacturing goods supplied to members. The questionnaire sought information on member's views on the operations of cooperative societies as well as the major benefits members enjoyed. Member's assessment of the quality of leadership was also included in the questionnaire. The section for the cooperative leaders was designed to bring to light the organization; functions and problems of the societies and the contributions of the societies to agricultural development of the state.

The last aspect of the field enquires consisted of direct personal observation, oral interview and discussion with government officials, leaders and members of the cooperative societies. In the final analysis, only the relevant data and information were used for this study.

Prior to the administration of the questionnaire, the instruments were validated, face and content validity of the instruments were established by team of research experts. The instruments were also pre-tested to establish the reliability of the instruments. All the corrections were incorporated into the questionnaire. The distribution and collection of the completed questionnaire were done by the researcher with the assistance of the enumerators

of Kogi state Agricultural Development Project (KADP). All the instruments were successfully recovered and analyzed by the researcher. The data were analyzed using additions, mean and percentages.

4.0 Results and Discussion

4.1 Socio-economic Characteristics of the Respondents

The Socio-economic characteristics of respondents is presented in Table I. The socio-economic variables considered for the study include; sex, age, marital status, family size, educational status, farm size, farm income and years of membership. The males constitute about 56 percent of the population, while the remaining 44 percent are females. The high percentage of female members may be due to the fact that cooperative membership is free from gender, political and religious considerations. Age of the respondents showed that majority of the cooperative members (77%) belong to the age bracket of 25-50 years. The rest are either above 50 years (19%) or below 25 years (4%). Even though there is no age limit in the membership of agricultural cooperative societies, agricultural activities are generally strenuous. Both young and old people may not be fit enough to carry out the operations of land cultivation. This implies that majority of the cooperative farmers in the State can engage in productive activities of the societies.

The marital status of the respondents showed that about 68 percent of them were married. About 14 percent of them were single and the remaining 18 percent were either divorced or widowed.

Table I: Socio-Economic Variables of Respondents

Variables	Frequency (No)	Percentage (%)
A. Sex		
Male	157	56
Female	123	44
Total	280	100
B. Age (years)		
Less than 25	11	4
25-50	216	77
Above 50	53	19
Total	280	100

C. Marital status

Single	39	14
Married	190	68
Divorced/ widow	51	18
Total	280	100

D. Family Size (No.)

Less than 5	160	57
5-10	106	38
Above 10	14	5
Total		

E. Educational Status

Illiterates	73	26
Primary	106	38
Secondary and above	101	36
Total	280	100

F. Farm size (Ha)

Less than 1.0	98	35
1.0 – 3.0	132	47
Above 3.0	50	18
Total	280	100

G. Farm Income (₦)

Less than 50,000	68	24
50,000 – 100,000	106	38
Above 100,000	106	38
Total	280	100

H. Years of Membership

1-10	199	71
11-20	64	23
Above 20	17	6
Total	280	100

I. Primary Occupation

Farming	118	42
Civil servant	53	19

Trading	70	25
Artisan	39	14
Total	280	100

Source: Field Survey, 2012.

Household size of most respondents ranged from 1-4 persons (58%). This is closely followed by household size of 5-10 persons (38%). The remaining 5 percent belong to the household size of above 10 persons. The average family size for the study was about 6 persons. The average family size recorded for this study was found to be far less than the average of 13 persons recorded by Kurimoto (2002) for the entire mortem region. This may be as a result of the education received by cooperative members on family planning and the high cost of child training in the country.

The educational status of the respondents revealed that about 16 percent had no formal education. About 48 percent had primary education and the remaining 36 percent had least secondary education and its equivalent. In summary about 84 percent of the cooperative farmers were literate that is, they had either primary, secondary or tertiary education. The level of education among the respondents are generally high when compared with the Eastern and Northern regions which recorded only 38 percent and 28 percent respectively (Adu, Ibitoye and Umar, 2010). This relatively higher level of education may encourage acceptance of innovations as a way of raising farm productivity and income.

Investigation into farm size of cooperative farmers in Kogi state showed that 35 percent of them had less than 1.0 hectare of farmland. About 47 percent others operated between 1.0 and 3.0 hectares of farmland. The remaining 18 percent of the respondents had above 3.0 hectares of farmland. The mean farmland for the cooperative members was found to be 2.1 hectares. This result was slightly above the 1.8 hectares recorded for the farmers in the area by Ibitoye (2006). The increase may be due to the fact that cooperative farmers had access to loan facilities which could be used to strengthen their productivities. The survey on farm income of respondents showed that about 24 percent had less than ₦ 50,000.00 as annual farm income. About 38 percent had between ₦50,000.00 and ₦100,000.00 as annual farm income. The remaining 38 percent had above ₦100,000.00 as annual farm income. Judging by the small farm size of the respondents coupled with the general low levels of farm income, it implies that cooperative farmers in the study area are still operating at the subsistence level. This is in agreement with the opinion of Kurimoto (2002) that over 90

percent of the country food supply comes from the agricultural population who are smallholder farmers.

The result of the study revealed that about 71 percent of the respondents had been in cooperative business for less than 11 years. About 23 percent others had been member of cooperative societies for the past 11 to 20 years and the remaining 6 percent had cooperative experience of above 20 years. The mean years of cooperative experience for the areas was 9 years. The large number of membership within the recent time may be due to government decision to provide loan and incentive to farmers through the cooperative societies. The study further revealed that only 42 percent of them are full time farmers while the remaining 58 percent of them took farming as secondary occupation.

4.2 Type, Number and Membership Size of Registered Cooperative Societies

The summary of type, number and membership size of registered agricultural cooperative societies in Kogi state is presented in table II. The result showed that there are five major types of registered agricultural cooperative societies in the area. The societies identified are: group farming, farmers multipurpose, thrift and credit, produce- marketing and consumer cooperatives. Table II further showed that the most popular in terms of number of societies and membership registration is the farmers multipurpose cooperative societies which constitute about 54 percent and 61 percent of the total number and members respectively. The second most popular cooperative societies are the thrift and credit societies which constitute about 21 percent and 32 percent of the total number and membership size of the societies. The increased popularity of farmers multipurpose cooperative societies in the state is not surprising as according to Nweze (2001), multipurpose cooperative societies were planned to cater for varied needs of people to provide facilities for thrift and credit, the introduction and use of modern

Table II: Type, Number and Membership Size of Registered Agricultural Cooperative Societies in Kogi State.

Type of Agricultural Member per Cooperative Society Society	<u>Registered Number</u>		<u>Membership Size</u>		Average
	No.	%	No.	%	

Group Farming	81	12	1,101	4	14
Farmers Multipurpose	363	54	16,793	61	46
Thrift and credit	141	21	8,810	32	62
Produce – Marketing	47	7	551	2	12
Consumer	40	6	275	1	7
Total	672	100	27,530	100	41

Source: Field Survey, 2012.

agricultural equipment, produce, marketing and processing and to encourage the use of better farming techniques.

4.3 Farming Activities of Cooperative Societies

Investigation into the farming activities of agricultural cooperative societies in the state is presented in Table III. The major activities reviewed by the study includes: Types of farm enterprise, types of farm produce, farm input procured and types of training. The various types of farm enterprises engaged by the societies are: crop enterprise (43%), marketing of farm produce (29%), storage of farm produce (18%), livestock enterprise (16) and processing of farm produce (12%). The study further revealed that the major farm outputs from the various societies are: maize (38%), cassava (32%), yam (25%), rice (20%) and livestock (16%).

Table III further showed that some of the agricultural cooperative societies procured the following farm input for their members: improved seeds (34%), fertilizers (19%), agro-chemicals (15%) and farm implements (6%). The training provided for agricultural cooperative members in the state include: method of fertilizer application (30%), use of improved seeds (14%), use of agro-chemicals

Table III: Farming Activities Performed by Cooperative Societies in kogi state

Activities	Frequency (No)	Percentage (%) of Total (280)
A. Types of Farm Enterprise		
Crop enterprise	120	43
Livestock enterprise	45	16
Processing	33	12
Storage	51	18

B. Farm Produce

Rice	56	20
Maize	105	38
Yam	69	25
Cassava	90	32
Livestock	45	16

C. Farm Inputs Procured

Improved seeds	94	34
Fertilizers	54	19
Agro-chemicals	42	15
Farm Implements	18	6

D. Types of Training

Fertilizer application	84	30
Use of improved seeds	40	14
Crop management	24	9
Livestock management	20	7
Formal Education	42	15

Source; Field Survey, 2012.

(9%), crop management (7%) and livestock management (15%). The general performances of these societies as indicated by their members are still generally low considering the low percentage recorded under the farm produce, farm input procured and types of training offered to members. In addition to these activities, indigenous cooperative societies especially farmers cooperative societies are suppose to unite local people, assisting them identifying their needs and mobilizing their resource (Onje, 2003). In so doing, they provide for themselves what government and other agencies may not provide.

4.4 Membership Benefits and Problems of Cooperative Societies

When members were asked of the benefits derived from membership of cooperative societies, the result is presented in table IV. From the analysis of the result, almost all the respondents (94%) agreed that membership of cooperative societies lead to increase in their

farm come. Improvement in the general living conditions of respondents also ranked high (92%) among the benefits derived from being members

Table IV: Membership Benefits and Problems of Cooperative Societies in kogi State.

Benefits/Constraints	Frequency (No)	Percentage (%)
A. Benefits Enjoyed by Members		
Improved farm output	229	82
Increased income	263	94
Access to farm inputs	75	27
Easy access to credit	116	41
Educational and training	84	30
Improved living condition	258	92
Employment	73	26
B. Constraints to Cooperative Development		
Inadequate capital accumulation	268	96
Unavailability of loan	146	52
Mismanagement by leaders	58	21
Lack of skilled personnel	241	86
Government interference	207	74
High illiterate level of members	102	36

Source: Field survey, 2012.

of cooperative societies. Other benefits indicated by the respondents are: improved farm output (82%), easy access to agricultural credit from the banks (41%), education and training (30%) and easy access to farm inputs (27%).

The second part of table IV showed the problems confronting cooperative societies in the study area. The most serious problems indicated by the respondents are; inadequate capital accumulation (96%), government interference (86%) and unavailability of loan (74%).

4.5 Capital Accumulation and Loan Disbursement by Cooperative Societies

Table V: Capital Accumulation and Loan Disbursement by Cooperative Societies in Kogi State

Variables	Amount (₦)	Percentage (%)
A. Capital Accumulated		
Group farming	113,000	3
Farmers Multipurpose	1,465,000	44
Thrift and credit	1,480,000	44
Produce – marketing	164,920	5
Consumer	121,000	4
Total	3,343,920	100
B. Loan Disbursement		
Group farming	100,000	3
Farmers multipurpose	1,450,000	44
Thrift and credit	1,475,000	45
Produce – marketing	160,000	5
Consumer	105,000	3
Total	3,290,000	100
C. Utilization of Loan Disbursed		
Agriculture	2,204,300	67
Personal assets	526,400	16
House project	164,500	5
Household equipment	131,600	4
Family consumption	164,500	5
Other areas	98,700	3
Total	3,920,000	100
D. Agricultural Sector		
Labour	793,548	36
Planting materials	220,430	10
Farm implement	529,032	24
Fertilizer	462,903	21
Agro-chemical	198,387	9
Total	2,204,300	100

Source; Field Survey, 2012.

Investigation into the capital accumulation and loan disbursement by cooperative societies in the state involved the study of account of the 28 cooperative societies selected for this study. These 28 cooperative societies have a total of 510 registered members with an average of about 18 members per society. Table V showed the money contributed by members as at June, 2012. The table showed that a total of ₦3,343,920.00 was generated by all the 510 members of the 28 agricultural cooperative societies involved in the study. The table revealed that about 88 percent of the fund came from 16 cooperative societies that make up farmers multipurpose and thrift and credit societies. The remaining 12 percent of the fund were contributed by the remaining 12 societies. A critical analysis of the table showed that average capital per member was ₦6,556.71. This amount is generally too small to make any meaningful contribution to poverty alleviation in the state. To worsen the situation some of the cooperative societies kept only the minimum mandatory amount demanded by the banks in their various accounts.

Investigation into disbursement of loan as presented in table V revealed that 67 percent of the total disbursed went to agricultural activities. The study further showed that 16 percent of the loan disbursed went to acquisition of personal assets. Other areas include: house building and renovation (5%), family consumption and children education (5%), purchases of household equipment (4%) and other areas like ceremonies and festivities (3%).

Further analysis on the use of cooperative loan on agriculture showed that the fund was invested on hiring of labour (36%), purchases of planting materials (10%), purchases of farm implements (24%), fertilizer (21%) and agro-chemicals (9%). In a similar study, Ibitoye (2006) also discovered that hired labour, purchases of seeds, farm implements and fertilizers were allocated about 24, 23, 31 and 8 percent of the available farm credit respectively. On the whole a total of ₦3,290,000.00 was disbursed as loan to members. On the average each member supposed to receive a total amount of about ₦ 6,451.00 as loan. This amount of loan per member is also too small in this modern day, to make any meaningful impact on rural development. The implication of this finding is that sustainable agricultural production cannot be realized if credits obtained are not self liquidating.

5.0 Conclusion

The findings of the study showed that agricultural cooperative societies in Kogi State performed moderately well towards agricultural development, economic improvement and capital formation of the rural dwellers. Cooperative societies in the State participate fundamentally in the production, distribution and marketing of farm products and other

activities. The poor finance of the cooperative societies in the area calls for urgent attention by government. The finding from this study gives credence to the use of cooperative as machinery for rural transformation and agricultural development in Nigeria. The continued existence and operation of cooperative societies have to be encouraged by both individuals and government. They have been able to make impart in the area of membership enrolment, crops and livestock production, farm input procurement and training of members.

Recommendations

Based on the findings and conclusion of this research work, the following recommendations are offered:

- i. As a result of low capital accumulated by cooperative members and subsequent small amount of loan disbursed to members, cooperative societies in the State should be encouraged in the areas of increased supply of credit to them from financial institutions, purchase of more agricultural implements and farm input and provisions of manufacturing goods for distribution to members at cost.
- ii. Government should also intensify effort on cooperative education, training and public enlightenment in order to bring about increased participation and involvement of small scale farmers in the cooperative movement.

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