

Farmers' Cooperatives and Agricultural Development in Kwali Area Council Federal Capital Territory Abuja, Nigeria

Yamusa Innocent

Adefila, J. O.

Department of Geography
Ahmadu Bello University
Zaria, Nigeria

Abstract

Cooperatives as self-help organization have been contributing significantly to economic growth and development in terms of empowering poor people and creates enabling environment to participate actively in economic process in the areas of providing job opportunities, increasing accessibility to credit facilities and providing social protection. The study aimed at evaluating the influence of farmers' cooperatives on agricultural development, the socio-economic traits, perception of the members and the constraints to cooperation in Kwali area council, FCT Abuja, Nigeria. Primary data were generated through the administration of structured questionnaire among 270 respondents using purposive sampling technique. Focus group discussion (FGD) was also employed to augment the research instrument. Secondary data were generated from official gazettes, research reports, journals, books and documented materials. Descriptive statistics such as averages, frequency, mean and percentages were used to summarize the data. In addition, Chi square (Z^2) statistics was used to measure the effects of cooperatives on agricultural development. The result showed p-values for level of education (0.013), co-operative experience (0.021) and family size (0.018) having some significant difference with agricultural development at 0.05 alpha level. On the basis of the findings, one recommends among other things, there should be adequate provision for basic infrastructural facilities such as all-weather roads, electricity and water in the rural areas. Also, government should support farmers' co-operatives with regulatory and administrative framework to ensure satisfactory service delivery to the society. The study concludes that, though farmers' co-operatives have the potential to make maximum contribution to agricultural development, there is need to organize for them training and re-training programmes through workshops, seminars and conferences so as to enhance capacity building and acquisition of necessary managerial skills.

Keywords: Cooperatives Farmers Role Agriculture Development

1. Introduction

Despite the significance of the agricultural sector, its performance over some decades has been rather disappointing in view of its low productivity. However, if the country has to feed, reduce abject poverty and attain a satisfactory level of sustainable economic growth, the poor performance in the agricultural sector should be addressed. Agriculture remains the main stay of the rural economy in Nigeria as it provides employment for about 70% of the work force. However, less than 50% of the country's cultivable agricultural land is under cultivation because small-holders' farmers often use rudimentary production techniques to cultivate most of the land thereby resulting in low productivity (Manyong et al, 2005). The small-holder farmers are constrained by many problems including those of poor access to modern inputs, inadequate credit facilities, poor infrastructure, inadequate access to markets, environmental degradation, and inadequate agricultural extension services (Venerakumaran, et al, 2005). In an effort to overcome some of these issues, donor agencies and governments have re-emphasized co-operatives as a strategy to promote collective action to strengthen small-holders' livelihoods by linking them to national and international markets.

Co-operatives are autonomous associations of persons who unite voluntarily to meet their common economic and social needs through a jointly owned and democratically controlled enterprise (ICA, 1995).

Co-operatives are established by like-minded persons to pursue mutually beneficial economic interest and they provide a unique tool for achieving one or more economic goals in an increasingly competitive global economy. Adedayo and Yusuf (2004) highlighted some of the goals to include: achieving economy of size, improving bargaining power when dealing with other business, purchasing in bulk to achieve lower prices and obtaining products and services otherwise unavailable. Cooperatives are seen as a medium through which services like provision of farm input, farm implements, farm mechanization, agricultural loans, agricultural extension, members education, marketing of members farm produce and other economic activities and services are rendered to members (Akinwumi, 2006; Bhuyam, 2007)). Grounded in theories of social cohesion and social capital, farmer co-operatives provide small-holder farmers with economies of scale by facilitating cheaper and more efficient access to inputs, improved production techniques, and information about markets.

Today in an era where many small-holder farmers feel powerless to change their lives, co-operatives can serve as a strong, vibrant and viable economic alternative. Bibby and Shaw (2005) noted that cooperatives are based on the powerful idea that togetherness of people can achieve goals that none of them can achieve individually. It has been considered as a third force, an alternative and countervailing power to both big business and government (ICA, 1995). Agricultural co-operatives encourage 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 2006). 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, 2006). 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 credit to members, among many other functions. Small holder farmers stand a better chance with the formation of agricultural co-operatives.

International organizations such as the United Nations (UN), the World Bank and the International Labour Organization (ILO) are convinced that agricultural cooperatives can play a vital role in achieving sustainable rural development. ILO (2003) noted that co-operatives are by nature concerned with democratic and human values as well as caring for the environment. Furthermore co-operatives are catalysts for social organization and cohesion (Calkins and Ngo, 2005). The cardinal objectives of co-operatives also include contributions to sustainable development, employment and creating awareness (ILO, 2003). Successive governments in Nigeria recognize co-operative societies as essential for the development of the agricultural sector. This laudable goal was supported by the establishment of the Agricultural development projects (ADPs), river basin and rural development authority (RBRDA), Fadama II and III projects that organize farmers under the schemes into co-operative groups for better co-ordination and accessibility to various agricultural facilities.

Although, the primary objective of forming group farming cooperatives is to increase agricultural outputs, it has been possible to get them involved in marketing of their produce as well (Zarafshani, et al 2010). Farmers are the single largest group of users and managers of land, water, and other ecological resources throughout the world. Most small-holder farmers regardless of gender require services and information obtainable through agricultural cooperatives. Clegg (2006) highlighted some of the information to include the use of appropriate technology, innovative ideas, and sound technical advice not only to increase their agricultural productivity and incomes but also to make rural life meaningful and sustainable. This informs the conduct of a scientific research into farmers' cooperatives and their influence on agricultural development in Kwali area council, Federal Capital Territory (FCT), Abuja.

2. Recent Studies in Co-Operatives: An Overview

Small-holder farmers remain the bedrock of agricultural production especially in the developing countries including Nigeria. Mohamed (2004) remarked that farmers are burdened with high prices of farm inputs, inefficiency of farming techniques, inadequate production infrastructure, poor market and heavy constraints in obtaining credits facilities. The ugly situation is further compounded by the general economic downturn and government drives to remove all subsidies on farm inputs such as chemical fertilizers, and agro-chemicals. Of recent, the co-operative option comes into focus as a viable way to effectively mobilize farmers to form groups and pool resources so as to become more effective in agricultural production.

In addition to the values and principles of cooperatives, studies have been conducted on wide varieties of issues relating to the importance of co-operative societies. Veerakumaran (2005) explained that cooperatives serve as fundamental tool for achieving food security at household level. Co-operatives are the best institutional intervention for attaining food security in any country. The developed nations like United States of America, Canada, Australia, almost all European countries and Socialist country like China have attained food self-sufficiency through cooperatives (Chambo, 2009). Gertler (2001), using the probit model explained that co-operative societies are practical vehicles for cooperation, collective action and they build and reinforce community, stabilize regional economies and provide a favourable climate for further investment. Co-operatives reduce inequality and promote equitable sharing of the cost and benefits of development. Co-operatives can promote economic democracy and the empowerment of marginalized groups- a hallmark of sustainable development and a precondition for shared responsibility.

Adefila (2012) conducted a study on the factors influencing the performance of farmer cooperative organizations in Gurara area, Niger State of Nigeria. The results from the regression analysis revealed that farmers' cooperative organizations are variously involved in agricultural development and that factors' influencing their role performance include annual income, experience in farming, leadership training and membership size. The study concluded that cooperatives in whatever form are seriously viewed as catalyst in the process of rural socio-economic development and the law should empower cooperatives to perform certain functions, such as strengthening their bargaining power as effective agents of socio-economic rural transformation.

Ojiako and Ogbukwa (2012) examined loan repayment capacity of small – holder cooperative farmers in Yewa North area of Ogun State, Nigeria using correlation and regression techniques. The study showed that farm credits played vital roles in the socio-economic transformation of the rural economies. However, loan acquisition and repayment were characterized by numerous challenges including high levels of default among beneficiaries. The study concludes that promoting small-holder cooperative farmers' loan repayment capacity would require conscious use of policies directed at increasing loan size and farmers' farm holdings or reducing household size.

Similarly, Ofuoku and Urang (2009) assessed the effect of cohesion of farmer co-operatives societies on loan repayment among members in Delta State, Nigeria using Spearman's rank order correlation analysis. The study observed that there was almost perfect positive relationship between rates of loan repayment perception and cohesion. Consequently, they recommended that extension agents should take advantage of the effect of cohesion on loan repayment to promote cohesion in upcoming co-operative societies. In evaluating agricultural credit utilization by cooperative farmers in Benue State, Nigeria, Okwoche et al (2001) observed a significant difference between the agricultural output and income of farmers' before and after the utilization of loan acquired. The t-test analysis shows that farmers joined the farmer co-operatives societies mainly to access credit. The study recommended that the farmers should be adequately motivated with needed credit facilities as this will further enhance agricultural production. However, considering various studies (Veerakumaran, 2005; Gertler, 2001; Adefila, 2012; Ojiako and Ogbukwa, 2012; Ofuoku and Urang, 2011 and Okwoche, 2001) little attention is drawn to the farmers' co-operatives and their influence on agricultural development particularly in Kwali area council, federal capital territory (FCT), Abuja and this is the gap in knowledge that this present study intends to fill.

3. Aim and Objectives of the Study

The aim of this study is to assess the effects of farmers' co-operatives on agricultural development in Kwali area council, Federal Capital Territory Abuja, Nigeria. However, the specific objectives are to: (i) examine the social and economic status of farmers' co-operatives in the area (ii) examine the influence of farmers' cooperatives on agricultural development; (iii) assess farmers' perception of the co-operative organizations.

4. Null Hypothesis

H_0 There is no significant difference between socio-economic traits of farmers' co-operatives and agricultural development in the study area.

5. Methodology

5.1 Data Selection

In line with the stated objectives, the study collected data from the registered co-operatives represented by the executives and some non-executive members. In this regard, information used on this study include: (i) data on socio-economic characteristics of the farmers' co-operatives in the study area; (ii) data on the impact of farmer co-operatives organization on agricultural development; (iv) data on the constraints of the farmers' co-operatives to agricultural development (v) data on the perception of farmers on the co-operatives in the area.

5.2 Sources of Data

The primary sources of data targeted the cooperatives represented by their officials and other non-executive members. The major research instruments here were questionnaire (written interview), oral interview, focus group discussion (FGD) and field observation which helped in the gathering of relevant data on farmer cooperatives and agricultural development. This technique provided valuable information with respect to the problem under investigation. The secondary data was obtained from related books, journals, published papers, documented materials, magazines, conference articles, official gazettes, federal office of statistics, and records from related ministries.

5.3 Sample Size and Sampling Technique

The population for this study comprises members of all the farmers' co-operative societies in Kwali area council. It comprises of forty registered farmers' co-operatives and this constitutes the sample for this study. Two sets of sample were drawn namely, the executive and non-executive members of the co-operatives. All the co-operatives are represented by their Chairmen and Secretaries and five other members each was purposively drawn from each co-operative organization. This gave a sample size of eighty executive members and two hundred non-executive members who were purposively selected as part of the sample. However, some ten selected respondents were not available at the time of the interview survey thereby reducing the sample size to two hundred and seventy (270). Besides, focus group discussion (FGD) was employed to further augment the research instrument.

5.4 Methods of Data Analysis

Descriptive and inferential statistics were used in the analysis of data. Descriptive statistics is a measure of central tendency such as the mean, median, mode, standard deviation, frequency and percentages. It helps to summarize the socio-economic and demographic variables of the respondents into tabular forms. The Chi-square (Z^2) was used to measure the level of significant difference between the farmers' co-operative traits and agricultural development.

6. Data Analysis and Discussion

6.1 Socio-Demographic Analysis of Respondents

The respondents were selected from the eight districts in Kwali area council area in accordance with the selection criteria discussed in chapter three. The following tables summarize the socio-demographic attributes. The study revealed mean age of 45.3 years and about (41.9%) of the respondents falling above 50 years old indicating that most of the farmers are still in their productive and active capacity. There is dominance of men in agriculture in the study area as (66.7%) were men. The marital status of the respondents revealed that (69.3%) of them were married hence had family responsibility.

Table 1: Socio-Demographic Characteristics of the Respondents (N= 270)

Variable	Frequency	%
Age-group:-		
1 – 30	34	12.6
31-39	56	20.7
40-49	67	24.8
50-59	54	20.0
Above 60	59	21.9
Gender:-		
Male	180	66.7
Female	90	33.3
Marital status:-		
Single	34	12.6
Married	187	69.3
Divorced	31	11.5
Widowed	18	6.7
Level of education:-		
No formal education	91	33.7
Adult education	48	17.8
Primary education	69	25.0
Secondary education	37	13.7
Tertiary education	25	9.3

Source: Authors

The literacy level of farmers is appreciably high considering the sum of adult, primary, secondary and tertiary education, however, only (23.0%) of respondents had secondary education and above. Educational level plays a good role in adoption of new and innovative production methods and undertaking risks. The years of farming experience were investigated and it revealed that (60.0% of respondents have been farming for about 10 years while only (3.7%) of the farmers' have spent between 31-40 years. Indeed, experience goes along with skill acquisition, which is fundamental to efficiency and effectiveness in any job operation (Banaszak and Bechmann, 2006). The result showed that most cooperative society members have acquired reasonable years of experience in farming which have spread effects on agricultural development.

Table 2: Farming Experience, Membership Duration, Farm size and Income

Variable	Frequency (N=270)	Percentage (%)
Farming Experience (Yrs):-		
1-10	108	40.0
11-20	120	44.4
21-30	32	11.9
31-40	10	3.7
Duration of Membership:-		
Less than 5	58	21.5
5-9	175	64.8
10-14	35	13.0
15-19	2	0.7
Farm size (hectares):-		
Less than 2.5	176	65.2
2.5-5.0	60	22.2
Above 5	34	12.6
Income (#):-		
Less than 50,000	135	50
50001-80000	65	24.1
80001-110000	17	6.3
110001-140000	22	8.1
Above 140000	31	11.5

Source: Authors

It is essentially an indication that farmers with more experience would likely adopt innovative ideas and techniques that would enhance increase in agricultural productivity (Chambo, et al 2007). The result shows that more than half (86.0%) of respondents joined co-operative organization some 5-9 years ago, while less than 20% have over 10 years membership experience. This suggests that farmers' cooperatives are still growing in the study area and need all the support and mobilization from stakeholders to ensure farmers understand the benefits that can accrue from group formation.

The result shows that a large proportion of the farmers (65.2%) have farm size below 2.5 hectares, while only (12.6%) of the respondents have above 5.0 hectares. This suggests that most of the respondents are small scale to medium scale farmers. This buttresses Evans and Meade (2006) assertion that the agricultural sector has been left largely in the hands of poor and subsistence farmers. These are farmers whose average holding is about 1.0-3.0 hectares who cannot benefit from economies of scale hence resort to co-operative organization. The incomes range of the farmers' co-operators showed that (50.0%) of the farmers' had income level less than ₦50, 000 naira, while (24.1%) had income of about ₦50001-80000. In addition, 6.3 and (8.1%) had annual incomes of ₦80001 – ₦110000 and ₦110001 – ₦140000 respectively. Only (11.5%) have #140001 naira income and above. The mean income of the co-operators is ₦85, 121.05k. This is an indication that income earnings by the farmer co-operatives are still meagre for meaningful agricultural development. By classifying the managers of the co-operatives according to their level of experience measured by the number of years working in the cooperative shows that while only (41.3%) have less than 5 years of experience, (53.8%) have 6-10 years' experience. However, (5.0%) of respondents has over 10 years' experience. These results refer to the increasing level of experience of the farmer co-operatives as they have sufficient period to acquire great experiences in the field of the farmer co-operatives and to adopt innovation in the field of agriculture.

In the area of training, measured by the number of training courses attended (71.3%) of the executives did not have any form of co-operative training courses since the beginning their leadership in co-operative till now, while (28.8%) have attended training ranging from 1-5 as cooperative leaders.

6.2 Farmers' Perception of the Co-operative Activities

The result of the farmers' perception of their respective cooperatives was presented in Table 4. There was a divergent opinion expressed by sampled co-operators. While about (45.79%) agreed that farmers are favourably disposed to cooperatives, (26.32%) of co-operators disagreed. There is therefore the need to strengthen farmer co-operatives in the study area to enable them provide better services to their members. Also, (33.16%) of respondents disagreed while (20.5%) agreed with the capacity of farmers co-operative to supply its activities to all farmers in the village. This is understandable given that the major source of finance for co-operatives in the study area comes from members share capital which in all is not able to procure the required productive inputs. Similarly, (40.5%) of respondents disagreed that farmer co-operatives are able to transfer innovations for agricultural development. However (11.1%) agreed to the statement. There is therefore the need for regular training, workshops and symposiums for farmer co-operatives. Also, when the perception that co-operators provide services for members and the household is analysed, (36.3%) and (6.84%) of respondents disagreed and agreed respectively. Majority of respondents (39.4%) disagreed with the statement that farmer cooperatives can solve agricultural problems of farmers in good time. This is not surprising, given the present socio-economic status of these co-operatives, only (3.1%) agreed with the statement.

Table 4: Perception of the Farmers' Co-operatives

Perception	Strongly Agree		Agree		Undecided		Disagree		Strongly Disagree	
	Fre	%	Fre	%	Fre	%	Freq	%	Freq	%
Farmers good relation	11	5.79	87	45.79	15	7.89	50	26.32	27	14.21
It supplies its services to all farmers	-	-	39	20.53	53	27.89	63	33.16	35	18.42
It gives agric. innovations	11	5.8	21	11.1	48	25.3	77	40.5	33	17.4
Cooperative activities are for executive members only	-	-	13	6.84	68	35.79	69	36.32	40	21.05
It solves agricultural problems on time	-	-	6	3.16	53	27.89	75	39.47	56	29.47
It exists to help gain access to loans and subsidies only	-	-	22	11.58	48	25.26	50	26.32	70	36.84
Promotes rural development	59	31.05	94	49.47	14	7.37	21	11.05	2	1.05

Source: Authors

Most respondents disagreed (26.3%) that farmer co-operatives exist only to assess cheap loans from government, while (11.58%) agreed. However, results from the table also shows that majority of respondents (49.3) are of the view that cooperatives exist to promote rural development, while only (11.0%) disagreed. Agricultural co-operatives play an important role in supporting small agricultural producers and marginalized groups such as young people and women. They empower their members economically and socially and create sustainable rural employment through business models that are resilient to economic and environmental shocks (Nweze, 2003).

6.3 Analysis of Chi Square

The study examined the significance difference between the farmers' socio-economic traits and agricultural development and the results are presented in Table 4. It showed that the level of formal education have significant relationship with participation in co-operative activities in the study area. This agrees with Osterberg and Nilson (2009) that level of education play a significant role in the participation of members in cooperative activities as well as influencing their benefits from such cooperative societies. The result showed a significant difference between agricultural development and level of educational attainment with a P value (0.013), co-operative experience (0.021) and family size (0.018) at 0.05 probability level.

Table 4: Analysis of Chi Square Result

Variable	X ² value	DF	p value
Level of education	34.460	5	0.013**
Farming experience (Yrs)	44.39	15	0.073
Cooperative experience	32.74	10	0.021**
Age	13.104	5	0.253
Marital status	16.481	5	0.134
Family size	11.672	10	0.018**
Farm land size (hectares)	12.8666	8	0.117

Source: Authors

** Significant at 5% level

However, marital status and farm size were found to have insignificant difference with agricultural development.

7. Policy Recommendation

The cooperatives in the study area are operating as isolated entities and it calls for the presence of an apex body at district and national levels to consolidate the co-operatives into larger forms thus, creating an enabling environment for the co-operatives to benefit from economies of scale. There is need for enhancing members' technical skills and regular training in co-operative business in order to help them gain a better understanding of their statutory function. This will improve the quality of member's participation and steer the co-operatives toward success.

The development authority needs to provide necessary support for farmers' co-operatives so as to meet the challenges of boosting agricultural production. It could be ensuring farmers' cooperatives to gain accessibility to capital. The area council on its own part can contact research training institutes to provide technical and cooperative training services according to co-operatives' needs. Training is better delivered by the use of a participatory approach with a focus on learning by doing. This kind of partnership will help demonstrate the adoption of innovative ideas and techniques in farm operations.

Although the cooperatives are intended to be autonomous organizations, there is need to support them with regulatory and administrative measures in order to ensure satisfactory service delivery to members in particular and society at large. The control measures will ensure smooth running and safe-guard untimely collapse of the co-operative organizations. This will call for occasional check on the financial records and adequate monitoring of the activities by the appropriate government agency.

In addition, concerted efforts should be made by the government to provide infrastructural facilities such as tarred road, electricity and drinkable water to the rural areas so as to improve their economic well-being. This may impact positively on agribusiness since the time lost due to none availability of these essential infrastructural facilities in all the study sites can be channeled to productive use in farming which may also increase their income, improve standard of living and further reduce level of poverty. Planning for agricultural development should incorporate agricultural co-operatives and other community based organizations (CBOs) in order to enhance sustainability of agricultural development. Indeed, farmers' co-operatives should be given the desired attention with a bid to make a remarkable achievement in the agricultural sector.

8. Conclusion

Attempts have been made in this study to assess the influence of the farmers' cooperatives on agricultural development in Kwali area council, federal capital territory (FCT) Abuja and it becomes obvious that they influence agriculture to some certain extent in terms of employment generation and boosting the condition of living of the members. It does become imperative to strengthen the existing cooperatives in order to be more efficient in the discharge of their statutory roles.

The level of educational attainment is crucial to the performance of the farmers' cooperatives. It means that efforts should be made geared towards training and re-training of the members in order to possess the skill and knowledge required for the organization to function properly. This could be achieved through the conduct of seminars, workshops and conferences where members would be adequately represented and impart such skill on other members.

It should be emphasized that if cooperatives are chosen as an intervention policy for agricultural development there is need to set clear objectives for the economic empowerment of the people. There is need to create a policy framework to spur growth in the enterprises as well as the rural economy as a whole through the creation of employment opportunities and increment in the agricultural output. In essence this calls for both private and public organizations as partners to create the environment where such agricultural development objectives could be realized.

On the global scene, cooperative is a mechanism for achieving agricultural development and the future depends largely on how they are formed and managed. The farmers' cooperatives often lack the capabilities to offer competitive services to the members in particular and society at large. The reason is attributable to the voluntary nature of the potential members and any effort to obstruct such voluntary processes of self-help, self-administration and self-direction may be inimical to genuine cooperative development and it could act as a constraint (Kodama, 2007). Obviously, Nigeria has not followed the path many other countries have taken with regard to farmers' cooperative development and the role they ought to play in agricultural development.

The concept of farmers' cooperatives as a tool to address market failure leaves much to be desired in the area of agricultural development. Interestingly, it offers a framework for small-holder farmers to come together as a formidable entity to gain collective bargaining power and by so doing, the groups can achieve considerable benefits in terms of creating avenues for the marketing of their farm produce at home and abroad.

References

- Adedayo, A. & Yusuf, R. O. (2004). Cooperatives and poverty alleviation in rural settlements of Kwara State. Nigeria. *Savanna*. 19(2):123-131.
- Adefila J. O. (2012). Spatial assessment of farmers' cooperatives organizations in agricultural development in Gurara area of Niger State, Nigeria. *Journal of Ecology and Natural Environment*. 4(2): 51-57.
- Akinwumi, J. (2006). Road map to re-engineering cooperatives in Nigeria. A paper presented at the south west cooperative leaders' conference, organized by cooperative federation of Nigeria South west zone at Obisesan Hall, Ibadan, September 7.
- Banaszak, I., & Bechmann, V. (2006). *The role of leadership in the process of establishing and sustaining cooperation*: IDARI Working paper, Humboldt University Berlin.
- Bhuyan, S. (2007). The "people" factor in cooperatives: An analysis of members' attitudes and behaviour. *Canadian Journal of Agricultural Economics/Revue canadienne d'agroeconomie*, 55(3):275-298.
- Bibby, A., & Shaw, L. (2005). *Making a difference: Cooperative solution to Global poverty*. Manchester, UK: Cooperative College for the Department of International Development.
- Calkins, P. & Ngo, A. (2005), The Impacts of Farmer Cooperatives on the Standard of Living of Cocoa Producing Villages in Cote d'Ivoire and Ghana. Canada: *Societe de Cooperation pour le Developpement International*.
- Chambo, S. (2009) Agricultural cooperatives: Role in Food Security and Rural Development: Paper presented to expert group meeting on cooperatives. New York. December
- Chambo, S. Mwangi, M. & Oloo, O. (2007) "An Analysis of the Socio-economic Impact of Cooperatives in Africa and Their Institutional Context, ICA Regional Office for Africa, Nairobi.
- Clegg, J. (2006). Rural cooperatives in China: policy and practice. *Journal of Small Business and Enterprise Development*, 13(2):219-234.
- Epetimehin, F. M. (2006). *Understanding the Dynamics of Cooperatives*, Tadan Publishers, Ibadan.
- Evans, L., & Meade, R. (2006). The role and Significance of Cooperatives in New Zealand Agriculture: A Comparative Institutional Analysis. Wellington: New Zealand Institute for the Study of Competition and Regulation, Inc.
- Gertler, M. (2001): *Rural Cooperatives and Sustainable Development*, Saskatoon SK: Centre for the Study of Cooperatives, University of Saskatchewan.
- ICA (1995). International cooperative alliance (ICA). Review of international cooperatives. 4:85-86
- ICA/ILO (2003). The role of cooperatives in designing and implementing poverty reduction strategies. Geneva.
- Kodama, Y. (2007). New role of cooperatives in Ethiopia: the case of Ethiopian coffee farmer cooperatives: *African Study Monographs*. 35:87-108.
- Manyong, V. M.; Ikpi, J. K.; Olayemi, J. K.; Yusuf, S. A. & Idachaba, F. S. (2005). Agriculture in Nigeria: Identifying opportunities for increased commercialization and investment. IITA. Ibadan. Nigeria
- Mohamed, F. A. S. (2004). Role of Agricultural Cooperatives in Agricultural Development: The Case of Menoufiya Governorate, Egypt.
- Nweze, N. J., (2003). Cooperative promotion in rural Communities: The Project Approach. *Nigeria Journal of Cooperative Studies* 2 (2):76-89.
- Ofuoku A. U. & Urang, E. (2009). Effect of cohesion on loan repayment in farmer cooperatives societies in Delta State, Nigeria. *International Journal of Sociology and Anthropology*. 1(4):70-76.
- Ojiako, I. A. & Ogbukwa B. C. (2012). Economic analysis of loan repayment capacity of small-holder cooperative farmers in Yewa North Local Government Area of Ogun State, Nigeria. *African Journal of Agricultural Research*. 7(13):2051-2062.
- Okwoche, V. A., Asogwa, B. C. & Obinne, P. C. (2012). Evaluation of Agricultural Credit Utilization by Cooperative Farmers in Benue State of Nigeria. *European Journal of Economics, Finance and Administrative Sciences*. Issue 47.
- Osterberg, P., & Nilson, J. (2009). Members' perception of their participation in the governance of cooperatives. *Agribusiness* (New York), 25(2):181-197.
- Poulton, C., Kydd, J., & Dorward, A. (2006). Overcoming market constraints on pro-poor agricultural growth in sub-Saharan Africa. *Development Policy Review*, 24(3):243-277.
- Veerakumaran, S. (2005). Role of cooperatives in food security: A case study of Ethiopia. Department of cooperative. Faculty of dryland. Agriculture and natural resources. Makeke University.
- Zarafshani K.; Rostamitobar F, and Hosseininia G. H. (2010). Are agricultural cooperatives successful? A case study in West Iran. *American-Eurasian Journal of Agriculture and Environmental Science*, 8(4):482-486.