

# Prospects of Cooperative Society for Sustainable Agriculture Among Smallholder Farmers in Benue State, Nigeria

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## To cite this article:

Attah Agbo Joseph, Mbah Evangeline Nwakaego, Okeke Margaret Ngozi. Prospects of Cooperative Society for Sustainable Agriculture Among Smallholder Farmers in Benue State, Nigeria. *International Journal of Applied Agricultural Sciences*. Vol. 4, No. 5, 2018, pp. 103-109. doi: 10.11648/j.ijaas.20180405.11

**Received:** September 15, 2018; **Accepted:** September 30, 2018; **Published:** November 14, 2018

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**Abstract:** The study was conducted to ascertain prospects of cooperative society for sustainable agriculture among smallholder farmers in Benue state, Nigeria. Data were collected from eighty (80) respondents using questionnaire. Frequency, percentage, mean score and factor analysis were used for analyzing data collected for the study. Findings indicate that about 39% of the respondents were aged between 41 and 50 years while 7.5% were aged above 60 years, among others. A greater percentage (63.8%) of the respondents were males with majority (88.8%) being married, 40% of them acquired tertiary education with 50.0% having a household size of 1-5 persons while 68.8% had farming as a major occupation. Savings and contributions (57.0%) were major sources of fund for cooperative society. Major reasons for joining cooperative society were access to credit facilities (38.8%), greater access to farm inputs (26.2%), raise standard of living (11.2%), among others. Results on benefits of cooperatives society include access to information (94.5%), increases members income and food security (91.8%), high productivity/ increase in output (90.4%), easy access to loan facilities (89.0%), improved market competition and expanded market opportunities (89.0%), pulling of resources together (86.3%), easy access to credit facilities (80.8%), greater access to farm inputs (75.3%), availability of labour (61.5%), etc. Factors influencing performance of cooperative society were named institutional, funding and input- related variables. The study recommends that there is need for timely provision of farm inputs for the farmers in order to increase productivity for sustainable agriculture. Adequate awareness campaign is needed in ensuring that farmers become members of cooperative society so as to pull their resources together for greater productivity.

**Keywords:** Prospects, Cooperative Society, Sustainable, Agriculture, Smallholder Farmers, Nigeria

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## 1. Introduction

One of the major problems of agricultural development in Nigeria is that of developing appropriate organization and institution to mobilize members of the rural sector to a greater productive effort [1]. 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. International Cooperative Alliance (2010) defines cooperative society 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 [2].

Cooperative societies are very common in Nigeria. 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 [3].

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. Cooperatives enable farmers to pool their limited resources together to improve agricultural outputs which enhance socio-economic activities in the rural areas [4].

Arua (2004) viewed cooperative society as an important tool for improving the living conditions of farmers. They participate in decision making process, identification of farmers' needs, input service delivery, farmers' education, financing, contracting, warehousing, processing, packaging and advertising of farm products, among others. Cooperative societies serve as avenues for input distribution. They have developed strong and reliable arrangements for the distribution of food crops, fertilizers, agro-chemicals, credits, seeds and seedlings. Cooperatives played an important role in mobilizing and distributing credit to the farmers. He further stressed that cooperatives 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 [2].

Cooperative societies in Nigeria perform multi-purpose functions. They are engaged in the production, processing, marketing, distribution and financing of agricultural products [5]. The most popular agricultural cooperative societies available in Benue State, Nigeria include group farming cooperative, marketing cooperative, agricultural thrift and credit cooperative, agricultural processing cooperative, consumer cooperative, fishery cooperative and farmers' multi-purpose cooperative. Rural farmers in Benue state like their counterparts in other parts of Nigeria are trapped in perpetual poverty and malnutrition. Hence, there is need for farmers to form cooperative societies to allow them pool their resources together for increased agricultural productivity [5].

According to Borgens [6], the most important reasons for cooperative society failure in Nigeria include shortage of trained managers, lack of understanding of the principles and approaches of cooperative society and inability of cooperative members to cope with the modern methods and tools of production. Cooperative society serves as an effective community development vehicle by their nature they build economic self reliance and civil society. The benefits of cooperative society accrue to the larger society because they create local jobs, re invest locally, emphasis on education and skills raises local management capacity, reduce

migration and concentration of capital. People come together in cooperative societies to pool their resources together so as to meet individual needs that could not be resolved by individual limited financial capacity [7]. The aim of cooperative societies is to produce goods and deliver services, and satisfy the legitimate needs of members and also to promote cooperation, relations, participation and consequently to promote interpersonal connections. Cooperative societies provide services that benefit both members and the local community. It was also observed that it is an essential tool for development of less economically developed communities [8].

Employment opportunities are provided by cooperative society to the teeming population of the rural populace which helped greatly towards socio-economic development of both urban and rural areas [8]. Cooperative society serves as useful instruments for marketing farmers' produce and as avenues for saving and credit facilities as these informal financial institutions are mostly preferred by Farmers due to easy accessibility, smallness of scale, and informal nature of transactions [9]. They play a significant role in provision of services that enhances agricultural development. Flannery described cooperative societies as a medium through which services like provision of farm inputs, farm implements, farm mechanization, agricultural loans, agricultural extension, members' education, marketing of members' farm produce and other economic activities and services rendered to members [10].

Majority of Benue state indigenes depend on small-scale subsistence agriculture for their livelihoods. These small-scale farmers face numerous challenges among which are inadequate education which precludes access to markets or bargaining on prices, soil erosion which sweeps away both fertile soil and planted crops during rainy season and lack of mechanization which leaves smallholders reliant on rainfall. In addition, high population density inversely reduces land per household which in turn reduces agricultural production.

According to Onuoha, cooperative society's programmes in developing countries have always suffered from content deficiency [3]. For instance, due considerations have never been given to adult and non-formal education by these cooperative societies, as a tool for empowering people against poverty [11]. Inadequate government support to cooperative society has been a major setback for effective performance. Attention given to the cooperative societies by the Nigerian government is not enough to cater for the ever increasing number of the societies. It is more of rhetoric's than actual action which greatly affects the activities of the societies [12].

This therefore raises the following questions. What are the socio-economic characteristics of the respondents? What are the sources of funds for cooperative society? What are types of activities carried out by cooperative society? What are the benefits of cooperative society? What are the factors influencing the performance of cooperative society?

The specific objectives were to:

- i. describe socio-economic characteristics of the respondents;
- ii. ascertain sources of funds for cooperative society;
- iii. identify types of activities carried out by cooperative society;
- iv. ascertain benefits of cooperative society; and
- v. identify factors influencing the performance of cooperative society.

## 2. Methods

### 2.1. The Study Area

The study was carried out in Benue State, Nigeria. The state is located in the middle belt region of Nigeria. Benue State is delineated into three agricultural zones, namely; zone A (Logo, Ukum, Kastina-Ala, Vandeikya, Konshisha, Kwande and Ushongo), Zone B (Makurdi, Guma, Gwer East, Gwer West, Gboko, Tarka and Buruku) and Zone C (Ado, Agatu, Apa, Obi, Ogbadibo, Ohimini, Oju, Okpokwu and Otukpo). The state comprises a total of 23 Local Government Areas with Makurdi as the state capital. It has an estimated population of 4,219,244 people [13]. The state shares boundaries with five other states namely; Nasarawa State to the north, Taraba State to the east, Cross-River State to the south, Enugu State to the south-west and Kogi State to the west. The state also shares a common boundary with the Republic of Cameroon on the south-east. It occupies a landmass of 34,059 square kilometers.

Benue State has two main seasons; the wet (rainy) and the dry season. The rainy season starts usually in April and ends in October with its peak in May and September while the dry season starts in November and ends in March. Farming is the predominant occupation of the people of Benue State with over 80% engaged in it. Major crops grown are rice, groundnut, cowpea, cassava, sweet potato, maize and sorghum. Tree crops grown include citrus, mango, oil palm, cashew and guava. Cattle, sheep, goat, pig, rabbits and poultry are livestock raised in the state. The people in the state also engage in non-farm activities such as trading, civil service among others. The inhabitants of this state are mainly the Tivs, Idomas, Igedes, Jukuns and other ethnic groups.

### 2.2. Population and Sample Size of the Study

The population of the study consisted of all smallholder farmers who are members of cooperative society. Zone B was selected purposively from the three agricultural zones in the state. Two local government areas were selected from the zone using simple random sampling technique. In each of the local government areas, two communities were selected. Twenty (20) respondents who are members of cooperative society were selected from each of the communities, giving a total of eighty (80) respondents used for the study.

### 2.3. Method of Data Collection

Questionnaire was used to collect data for the study. The questionnaire was divided into five sections, namely; A, B,

C, D and E. Section A focused on socio-economic characteristics of the respondents. Section B centered on sources of funds for cooperative society. Section C addressed types of activities carried out by cooperative society. Section D centered on benefits of cooperative society while section E dwelt on the factors influencing the performance of cooperative society.

### 2.4. Data Analysis Techniques

Data were analyzed using descriptive statistics which include frequency, percentage, mean score as well as inferential statistic such as factor analysis. Objectives 1, 2, 3 and 4 were analyzed using frequency, percentage and mean score while objective 5 was analyzed using factor analysis.

## 3. Results and Discussion

### *Socioeconomic Characteristics of the Respondents*

#### *Age*

Table 1 show that 38.8% of the respondents were aged 41-50 years while 7.5% were within the age range of above 60 years, among others. The mean age was 45.5 years. This implies that the respondents were middle-aged, productive and in their active years. Age is also positively correlated with productivity as older farmers have also been observed to have higher productivity than younger farmers as a result of experiences acquired over the years.

#### *Sex*

Majority (63.8%) of the respondents were males (Table 1). This implies that males were more involved in agricultural production in the study area. This could be due to the socio-cultural milieu of the area which gives males access to production resources such as land which is a requirement for production.

#### *Marital status*

Entries in Table 1 show that majority (88.8%) of the respondents were married while 6.2% were single. This implies that there were more married individuals in farming in the area. This is in line with the findings of Ajani who stated that farming activities are done mostly by people who are married and are responsible enough to take family decisions [14].

#### *Level of education*

Results in Table 1 indicate that 40.0% of the respondents had tertiary education, 28.8% had primary education, among others. This implies that majority of the respondents were literate as they attained one form of education or the other. Education however, is one of the key assets needed to foster productivity in any profession. This is likely because higher education propels heads of farming households to adopt innovations and new technologies that are vital for enhancing farm productivity and improved economic status. It therefore suggests that increase in education will enhance participation in cooperative society as it provides better understanding of the modalities for obtaining credits.

#### *Household size*

A greater percentage (50.0%) of the respondents had

household size of 1-5 persons, 6.2% had household size of between 11 and 15 persons, among others (Table 1). This indicates that most of the farmers have quite large household size which means greater responsibility. This has made them to be members of cooperative society in order to have access to production resources. However, large household size has been identified in some areas to be detrimental to productivity. The higher the dependency ratio, the lower will be the farming household productivity.

*Farming experience*

Entries in Table 1 indicate that 37.5% of the respondents had between 6 and 10 years of experience, 12.5% had 11-15 years of farming experience, among others. The mean farming experience was 14 years. This implies that most cooperative society members have acquired reasonable years of experience in farming which have positive effects on agricultural production. Indeed, experience goes a long way in skill acquisition which is fundamental to efficiency and effectiveness in any job operation.

*Farm size*

Majority (81.2%) of the respondents had farm size of 1-5 hectares, 16.2% had farm size of 6-10 hectares, among others (Table 1). This suggests that majority of the respondents practiced farming at a subsistence level. They are farmers whose average land holdings is about 1-3 hectares who cannot benefit from economies of scale hence resort to cooperative societies. This buttresses Ajani and Agwu who stated that both the young and aged still produce at the subsistence level in order to feed members of their families [15].

*Annual farm income*

Results in Table 1 indicate that most (42.5%) of the respondents earned < ₦250,000, about 11.2% earned above ₦750,000, among others. The mean annual income was ₦372,462.50. This implies that the respondents had relatively large sum of money from farming. This may be attributed to the fact that they were members of cooperative society who have pooled their resources together for enhanced productivity. The income generated by the cooperatives members have played vital role in rural and agricultural development since all the cooperatives societies are fully engaged in agricultural activities [16].

*Primary occupation*

Majority (68.8%) of the respondents had farming as a major occupation, 20% were civil servants, among others (Table 1). This finding agrees with Ajani who observed that most of the people in the rural areas are engaged in subsistence farming [17].

*Extension contact*

About 81% of the respondents had contact with extension agents (Table 1). This implies that the respondents had contact with extension agents which equip them with managerial skill, on improved production technologies. This finding agrees with Mbah, Ezeano and Onwusika who reported that contact with extension agents motivates and exposes the farmers to innovations [18].

**Table 1.** Distribution of Respondents according to Socio-economic Characteristics (n= 80).

Socio-economic Characteristics	Frequency	Percentage	Mean Score
Age (years)			
21-30	7	8.8	
31-40	20	25.0	
41-50	31	38.8	
51-60	16	20.0	
Above 60	6	7.5	45.5
Sex			
Male	51	63.8	
Female	29	36.2	
Marital status			
Married	63	88.8	
Single	17	11.2	
Level of education			
Primary	23	28.8	
Secondary	25	31.2	
Tertiary	32	40.0	
Household size (numbers)			
1-5	40	50.0	
6-10	35	43.8	
11-15	5	6.2	
Farming experience (years)			
1-5	13	16.2	
6-10	30	37.5	
11-15	10	12.5	
16-20	15	18.8	
Above 20	12	15.0	13.6
Farm size (hectares)			
1-5	65	81.2	
6-10	13	16.2	
Above 10	2	2.5	
Annual farm income (Naira)			
<250,000	34	42.5	
250,000-500,000	23	28.8	
500,001-750,000	14	17.5	
750,001-1,000,000	9	11.2	372,462.50
Primary occupation			
Farming	55	68.8	
Civil service	16	20.0	
Trading	8	10.0	
Others	1	1.2	
Extension contact			
Yes	65	81.2	
No	15	18.8	

*Sources of Fund for Cooperative Society*

Sources of fund for cooperative society include savings and contributions (57.0%), cooperatives (16.5%), relations (11.4%), bank loan (8.9%), credit purchasing (5.1%) and donor funding (2.5%) (Table 2). This implies that personal savings and contributions of members of cooperative serve as major sources of fund. Onogwu and Arene observed that low level of income and savings among smallholder farmers in Nigeria, impose limitations on the availability of adequate equity capital for financing smallholder agriculture [19]. They further argued that the remoteness of microfinance institutes to smallholder farmers in critical need of credit and

the cumbersome lending procedures further affects their accessibility to credit.

**Table 2.** Distribution of Respondents according to Sources of Fund (n=80).

Sources of Fund*	Frequency	Percentage
Savings and contributions	45	57.0
Bank loan	7	8.9
Credit Purchasing	4	5.1
Donor funding	2	2.5
Cooperatives	13	16.5
Relations	9	11.4

\*Multiple responses

#### Major Reasons for Joining Cooperative Societies

Results in Table 3 indicate major reasons for joining cooperative society which include access to credit facilities (38.8%), greater access to farm inputs (26.2%), raise standard of living (11.2%), increase in income (10.0%), improving production (8.8%) and employment opportunities (5.0%). This finding corroborates that of Ekong who reported that farmers joined cooperative societies because members are assumed to have more access to credit facilities, farm inputs, raise standard of living and improve production [20].

**Table 3.** Distribution of Respondents according to Major Reasons for Joining Cooperative Society (n=80).

Reasons for joining Cooperative Society	Frequency	Percentage
Access to credit facilities	31	38.8
Employment opportunities	4	5.0
Greater access to farm inputs	21	26.2
Improving production	7	8.8
Increase in income	8	10.0
Raise standard of living	9	11.2

#### Major Activity of Cooperative Society

Major activity of cooperative society include crop production (41.2%), livestock keeping (28.7%), marketing of farm produce (16.2%), processing of crops (5.0%), source of labour (5.0%) and storage (3.8%) (Table 4). This implies that crop production is the major activity carried out by most cooperative society in the study area.

**Table 4.** Distribution of Respondents According to Major Activity of Cooperative Society (n=80).

Major activity of Cooperatives Society	Frequency	Percentage (%)
Crop production	33	41.2
Processing of crops	4	5.0
Marketing of farm produce	13	16.2
Storage	3	3.8
Source of labour	4	5.0
Livestock keeping	23	28.7

#### Benefits of Cooperative Society

Results in Table 5 indicate benefits of cooperatives society which include access to information (94.5%), increases members income and food security (91.8%), high productivity/ increase in output (90.4%), easy access to loan facilities (89.0%), improved market competition and expanded market opportunities (89.0%), pulling of resources

together (86.3%), easy access to credit facilities (80.8%), greater access to farm inputs (75.3%), availability of labour (61.5%), reduction in cost of production (57.5%), easy access to training opportunities (56.2%), increase in bargaining strength (54.8%) and reduction in risks of production (52.1%). This implies that respondents benefited from cooperative society as it empowers members economically and socially. According to Nweze, it also creates sustainable rural employment through business models that are resilient to economic and environmental shocks [21].

**Table 5.** Distribution of Respondents according to Benefits of Cooperative Society (n=80).

Benefits of Cooperative Society*	Frequency	Percentage
Easy access to credit facilities	59	80.8
Reduction in cost of production	42	57.5
Availability of labour	45	61.5
Increase in bargaining strength	40	54.8
Pulling of resource together	63	86.3
High productivity/ increase in output	66	90.4
Reduction in risks of production	38	52.1
Easy access to training opportunities	41	56.2
Easy access to loan facilities	65	89.0
Greater access to farm inputs	55	75.3
Access to information	69	94.5
Increases members income and food security	67	91.8
Improved market competition and expanded market opportunities	65	89.0
Democratic support social cohesion	55	75.3

\*Multiple responses

#### Factors Influencing Performance of Cooperative Society

Results of factor analysis of the factors influencing performance of cooperative society is presented in Table 6. Three constraint factors were extracted based on the responses of the farmers namely; factor 1 (institutional factors), factor 2 (funding factors) and factor 3 (input-related factors).

Variables that loaded under factor 1 (institutional factors) were poor management of resources (0.578), illiteracy of members (0.641), lack of cooperation among members (0.713), lack of commitment to responsibilities (0.746), insincerity and dishonesty (0.611), high fragmentation of land holdings (0.471), inadequate training opportunities (0.843), inadequate extension programmes (0.563) and inadequate public awareness (0.853). This implies that institutional factors were hampering the performance of cooperative society in the study area. This finding agrees with Nnadozie, Oyediran, Njoku and Okoli who opined that poor education and illiteracy of members, farmers' access to farm inputs, poor extension services and conflicts among members are challenges faced by members of the farmers' cooperative societies [16].

Funding factors include insufficient capital (0.672), misappropriation of funds (0.701), individualistic tendencies (0.697) and politics among members (0.680). This implies that funding factors hinders effective performance of cooperative society. This finding agrees with Ebonyi and

Jimoh who also found out that lack of collateral, lack of guarantor, high interest rate and mode of payment were prominent among constraints impeding performance of cooperative society [22].

Variables that loaded in factor 3 (input-related factors) were insufficient number of members (0.523), lack of funds (0.773), untimely provision of farm inputs (0.752) and inability of government to subsidize farm inputs (0.805). This implies that performance of cooperative society is also influenced by input related factors. This finding agrees with Muhammad who opined that challenges associated with agricultural cooperatives financing in Nigeria include lack of technological know-how such as mechanized farming; poor implementation of government policies; lack of basic infrastructural facilities such as access road, electricity; inadequate training; high interest rate, among others [12].

**Table 6.** Factor Analysis of Factors Affecting Performance of Cooperative Society

Factors	Factor 1	Factor 2	Factor 3
Poor management of resources	0.578*	0.183	0.303
Illiteracy of members	0.641*	0.077	0.270
Lack of cooperation among members	0.713*	0.204	0.255
Lack of commitment to responsibilities	0.746*	0.187	0.157
Insincerity and dishonesty	0.611*	0.051	0.102
Improper planning activities	0.453	0.408	0.129
Overdue loans	-0.012	0.246	0.117
Insufficient capital	0.289	0.672*	0.174
Misappropriation of funds	0.210	0.701*	0.134
Individualistic tendencies	0.273	0.697*	0.055
Politics among members	0.122	0.680*	0.111
Instability of government policy	0.099	0.023	0.275
High fragmentation of land holdings	0.471*	0.303	0.020
Inadequate training opportunities	0.843*	0.174	0.060
Inadequate extension programmes	0.563*	0.334	0.304
Inadequate public awareness	0.536*	0.259	0.375
Inability to repay loans	0.426	0.413	0.377
Unavailability of collateral for securing loans	0.338	0.457	0.400
Unnecessary bureaucracy for obtaining loans	0.327	0.495	0.462
Insufficient number of members	0.188	0.279	0.523*
Lack of funds	0.137	0.253	0.773*
Untimely provision of farm inputs	0.164	0.085	0.752*
Inability of government to subsidize farm inputs	0.155	0.178	0.805*

Factor 1: Institutional factors

Factor 2: Funding factors

Factor 3: Input-related factors

## 4. Conclusion and Recommendations

The study indicates that a greater percentage of the respondents were middle-aged, males, married and literate, having acquired one form of education or the other. Major sources of funds were savings and contributions, cooperatives and relations, among others. The study concludes that access to information, increases members' income and food security, high productivity/ increase in

output, easy access to loan facilities, improved market competition and expanded market opportunities, pulling of resources together, easy access to credit facilities, greater access to farm inputs, availability of labour were benefits of cooperative society. However, the respondents' performances were hampered by institutional, funding and input-related factors.

The study recommends that there is need for timely provision of farm inputs for the farmers in order to increase productivity for sustainable agriculture. Adequate awareness campaign is needed in ensuring that farmers' become members of cooperative society so as to pull their resources together for greater productivity.

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