

Agricultural Production through Co-operative Societies' Financing in Aninri Local Government Area of Enugu State, Nigeria.

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ABSTRACT

This work titled "Agricultural Production through Co-operative Societies' Financing in Aninri Local Government Area" established that the activities of co-operative societies have a very great impact on agricultural production in Aninri. The research was carried out in Aninri local government area of Enugu State. The population of the study is 140, which is comprised of four co-operative societies from Mpu, Ndeaboh, Nenwe and Okpanku communities/Districts and 104 respondents were sampled for the study consequently. The data collected were presented and analysed using simple percentage formula. After detailed review of related literatures and the analysis of data collected, it was found out, among other things, that the few farmers belong to co-operative societies; co-operatives make credit facilities available to farmers every planting season; co-operatives have access to training and conduct training for their members; and that the perception of government loan as national cake, mismanagement of fund, dishonesty among farmers and late disbursement of loan when available are some of the challenges facing co-operative societies in Aninri Local Government Area. As a result, it was recommended that attitudes of government and the generality of the people must be changed positively towards cooperative development since it will be too difficult to achieve a meaningful balanced development without involving and stimulating the under-utilized rural resources which these cooperatives are trying to pool together to develop themselves. It was also recommended that there should be adequate and prompt disbursement of approval fund by administrators of co-operatives to members.

Keywords;Agricultural Production, Co-operative Societies and Financing.

INTRODUCTION

The history and importance of co-operative organizations in Nigeria is a long-standing one. [1] traced their origin to British administration in 1935 with the enactment of the cooperative society law. Moreover, before the legislative control there had been indigenous attempts to form associations such as cocoa farmers' society and kola-nut planters union. Cooperative societies are defined as "an autonomous association of persons who unite voluntarily to meet their common economy and social needs and aspiration through a jointly owned and democratically controlled enterprise" [2,3,4]. Cooperatives are established by like-minded persons to pursue mutually beneficial economic interest. Cooperative societies in Nigeria perform multipurpose functions [5,6,7]. They are engaged in the production, processing, marketing,

distribution and financing of agricultural products. Under normal circumstance cooperative play significant role in the provision of services that enhance agricultural development [8,9]. History has it that these associations were formed in major cocoa producing areas and they were independent of government support, [8,9]. 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 [10], and co-operative societies fill this gap. The cardinal objective of introducing agricultural cooperative was to increase crop production and credit facilities to cultivators [11,12,13]. They have been deeply involved in activities that have impacted on the livelihood of members in

particular and rural people in general. This opinion was shared by [8] that cooperatives often ploughed back resources in terms of dividend on share capital and distributed proportionally to members as patronage bonus [14,15,16]. These voluntary social organizations are found in communities possessing common interests but differ in size and degree of interaction among members, [17,18,19,20]. In these societies members have had the ability to influence ideas and actions of the government through a common bargaining power. [21], had the belief in principle that agricultural marketing cooperatives were competing favourably with private individuals including multinational companies amidst of various challenges such as price fluctuations, legislative controls and low capital accumulation. In this regard, most community and agricultural development agencies have sought the support of these organizations as effective means of imparting new ideas, techniques, harnessing their resources towards improving agricultural production and this constitutes the significance of farmers' cooperative organizations towards the development of agricultural sector. Nigeria embarked on many agricultural development strategies such as input subsidization, marketing boards, and institutional reforms geared towards improvement of agricultural production. The failure of many agricultural development programmes in Nigeria could be traced to poor organizational structure and implementation at the grassroots level [22]. The rural poor farmers are isolated, under-educated and lack the means to win greater access to means of production such as capital, labour and this engendered pulling together financial resources towards a common goal. [23], remarked that some project targeted ranged from medium to

Statement of Problems

There is so much talk about the importance of co-operative societies. Literatures and researches on co-operatives abound everywhere, some of which are lacking touch with what is obtainable practically. Though it is a

large-scale producers and supporting them with technology, credit and extension services hoping that improvements will gradually extend to the more backward and disadvantaged rural area but unfortunately none of such projects brought about increases in yield of crops for participants and non-participants. Indeed, a good number of factors are responsible for this such as constantly changing technology through education and research, availability of equipment and supplies including the ability of farmers to obtain them on time, poor transportation network, among others [24]. It is the gap arising from the poor performance of government and other institutions that led to the formation of farmers' organizations as means of achieving goals of common interests in the agricultural sector [25]. An important form of agricultural cooperative in Nigeria is the group farming societies. Members of this society engage in the production of a variety of crops while they also arrange for the marketing of the products. Some other agricultural cooperatives are devoted to the cultivation of single crops and such societies are named after the crops such as Tobacco Growers Cooperatives (TGC), Cooperative Credit and Marketing Societies (CCMS) [26,27,28]. In addition, there are Cooperative Production and Marketing Societies (CPMS) in marketing crops such as cocoa, groundnuts and palm produces. Moreover, there are modern agricultural processing cooperatives for crops such as oil seeds and groundnuts [29,30]. No doubt co-operatives have played far reaching roles in agricultural production, and it is in line with this submission that this work will further investigate the effects of co-operative societies on agricultural production in Aninri Local Government Area of Enugu State.

common narrative that co-operatives mobilizes farmers for common goal, ease their access to finance and make profit for their members, the case is not always so in real life. Incidences of farmers inability to access agricultural reserve

funds, scarcity or complete lack of agricultural inputs, ignorance of modern/newly invented agricultural practice, poor pest and predator control and management techniques, etc still plague farmers in Nigeria, therefore much is left of the question, what are the

contributions of co-operatives in agriculture in Nigeria? It is in quest for specific impact of co-operatives on agriculture that prompted this investigation in Aninri Local Government Area of Enugu State.

Objectives of the Study

The broad objective of the study is to investigate the impact of co-operative societies on agricultural production in Aninri Local Government Area of Enugu State. The specific objectives are

- To determine the extent of farmers involvement in co-operative activities in Aninri Local Government Area;
- To determine the extent of farmers access to farm inputs through co-

operative societies in Aninri Local Government Area;

- To determine the extent co-operative societies can improve the profitability of members in Aninri Local Government Area;
- To determine the commonality of members interest in co-operative societies in Aninri Local Government Area of Enugu State.

Research Questions

The following questions were developed to aid this research:

- To what extent are farmers involved in co-operative activities in Aninri Local Government Area?
- To what extent do co-operative societies make farm inputs accessible to farmers in Aninri Local Government Area?

- To what extent do co-operative societies improve the profitability of members in Aninri Local Government Area?

- What is the commonality of members in co-operative societies in Aninri Local Government Area of Enugustate?

Research Hypotheses

Hypothesis I

Ho: There is no significant farmers' involvement in co-operative activities in Aninri Local Government Area

H₁: There is a significant farmers' involvement in co-operative activities in Aninri Local Government Area.

H₁: Co-operative societies make farm inputs accessible to farmers in Aninri Local Government Area?

Hypothesis III

Ho: Co-operative societies do not improve the profitability of members in Aninri Local Government Area

H₁: Co-operative societies improve the profitability of members in Aninri Local Government Area

Hypothesis II

Ho: Co-operative societies do not make farm inputs accessible to farmers in Aninri Local Government Area?

Scope of the Study

This research work will be carried out in Aninri Local Government Area of Enugu State. Focusing its attention on farmers co-operative, it will assess the impact of co-operative societies on agriculture in the area. It will inquire into the financial

and educational impact of co-operatives to agriculture and as well review the general activities of the co-operative societies in Aninri Local Government Area.

Review of Related Literature Conceptual Framework

Cooperatives are economic enterprises founded by and belong entirely to the members. These enterprises are created in order to render the best possible service at the lowest possible cost to their members. Cooperative stands over two legs, in order to be solid and sustained, [31]:

- The equal ownership of members of their cooperative. Members pay with their money, be it by cash payments or by loans undertaken by the cooperative, to create the fixed assets of the cooperative. Therefore, the cooperative belongs to them entirely, equally, and members own equal shares. These are the Property Shares. In most cooperatives in Africa, and in other parts of the world, this notion doesn't exist, and the cooperatives belong to members on an indivisible basis - namely, belonging to everyone commonly and belonging practically to no one. In my view this is one of the major reasons to the declining of many cooperatives in so many places.

The cooperative is rendering to members the best possible service at the lowest possible cost. This means that cooperatives are working not to generate profits or surplus to enable the head of the cooperative, at the AGM, to show to members that he was successful in creating this wealth. This wealth came from members pockets when applying a policy of very expensive price of participation on members. Members have created their

Overview of Agricultural Cooperatives

An agricultural cooperative, also known as a farmers' co-op, is a cooperative where farmers pool their resources in certain areas of activity. A

cooperatives when they believed it will rendered them a service, or enabling to purchase a commodity in so low price, they couldn't afford when alone. There can be many variations to the agricultural cooperative model each playing a critical function in fulfilling its members' needs. Supply cooperatives, for example, make various products available to its members, while marketing cooperatives act as a marketing body for farmers to sell their products. Some cooperatives combine both these activities while others provide additional services such as custom harvesting of crops. The cooperative structure and its function are limited only by the needs of its members and the commonality of their goals.

The above is in line with the International Co-operative Alliance (ICA), which in 1995 gave a standard definition for cooperative thus "A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise."

The ICA further gave the values of cooperatives as follows: "Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others". The principles upon which co-operatives operate include voluntary and open membership; democratic control, one member one vote; autonomy and independence; promoting economic activities; promoting education and information technology; co-operation among co-operatives; and concern for the social and ecological environment.

broad typology of agricultural cooperatives distinguishes between agricultural service cooperatives, which provide various services to their

individually farming members, and agricultural production cooperatives, where production resources (land, machinery) are pooled and members farm jointly [32,33,34]. According to [35], the default meaning of agricultural cooperative in English is usually an agricultural service cooperative, which is the numerically dominant form in the world. There are two primary types of agricultural service cooperatives, supply cooperative and marketing cooperative. Supply cooperatives supply their members with inputs for agricultural production, including seeds, fertilizers, fuel, and machinery services. Marketing cooperatives are established by farmers to undertake transportation, packaging, distribution, and marketing of farm products (both crop and livestock).

Development of Agricultural Cooperative in Nigeria

The history and development of agricultural cooperative organizations in Nigeria is a long-standing one. [38], traced their origin to British administration in 1935 with the enactment of the cooperative society law. They further recorded that before the legislative control there had been indigenous attempts to form associations such as cocoa farmers' society and kola-nut planters union. These associations were formed in major cocoa producing areas and they were independent of government support. The collapse of traditional mode of cooperatives was attributed to incapacitation of members to bear risk, expectation of high returns on investment and poor management. Cooperative organizations have undergone changes over the years ranging from traditional, informal to modern and formal institutions [39].

The cardinal objective of introducing agricultural cooperative was to increase crop production and credit facilities to cultivators. They have been deeply involved in activities that have impacted on the livelihood of members in particular and rural people in general [40]. [41,42] had the belief in principle that agricultural marketing cooperatives were competing favourably with private individuals including multinational

Farmers also widely rely on credit cooperatives as a source of financing for both working capital and investments [36]. The first agricultural cooperatives were created in Europe in the seventeenth century in the Military Frontier, where the wives and children of the border guards lived together in organized agricultural cooperatives next to a funfair and a public bath. The first civil agricultural cooperatives were created also in Europe in the second half of the nineteenth century. They spread later to North America and the other continents. They have become one of the tools of agricultural development in emerging countries. Farmers also cooperated to form mutual farm insurance societies [37].

companies amidst of various challenges such as price fluctuations, legislative controls and low capital accumulation. In this regard, most community and agricultural development agencies have sought the support of these organizations as effective means of imparting new ideas, techniques, harnessing their resources towards improving agricultural production and this constitutes the significance of farmers' cooperative organizations towards the development of agricultural sector.

Nigeria embarked on many agricultural development strategies such as input subsidization, marketing boards, and institutional reforms geared towards improvement of agricultural production. The failure of many agricultural development programmes in Nigeria could be traced to poor organizational structure and implementation at the grassroots level [43]. The rural poor farmers are isolated, under-educated and lack the means to win greater access to means of production such as capital, labour and this engendered pulling together financial resources towards a common goal. [44] remarked that some project targeted ranged from medium to large-scale producers and supporting them with technology, credit and extension services hoping that

improvements will gradually extend to the more backward and disadvantaged rural area but unfortunately none of such projects brought about increases in yield of crops for participants and non-participants. Indeed, a good number of factors are responsible for this such as constantly changing technology through education and research, availability of equipment and supplies including the ability of farmers to obtain them on time, poor transportation network, among others [45]. It is the gap arising from the poor performance of government and other institutions that led to the formation of farmers' organizations as means of achieving goals of common interests [46]. These agricultural cooperative societies do engage in the production, processing, marketing and distribution of agricultural products. An

The Role of Cooperative in Financing Agricultural Production

It is in respect to the importance of cooperatives to agricultural development that Olayide and Ogunfeditimi cited in [48], suggested agricultural cooperative as a means to shorten the gap as well as rural transformation of agricultural sector as part of dynamic social order. Cooperative will enable the removal of element of old social order which impede development and bring about increase in food production among the small holding farmers Oshuntogun in [49]. Literatures and researches have time and again reiterated the roles of cooperative in agricultural production. In specific terms, it has been observed that cooperative serves as a major source of information for farmers who are members; cooperative member's farmers generated higher income than the non-cooperative farmers [50] Tolu concluded thus:

"It has been revealed that farmer's cooperative is a viable tool towards improving farmers' productivity. It was also observed that farmers' participation and attitude toward farmers' cooperative can lead to increased productivity".

important form of agricultural cooperative in Nigeria is the group farming societies. Members of this society engage in the production of a variety of crops while they also arrange for the marketing of the products. Some other agricultural cooperatives are devoted to the cultivation of single crops and such societies are named after the crops such as Tobacco Growers Cooperatives (TGC), Cooperative Credit and Marketing Societies (CCMS). In addition, there are Cooperative Production and Marketing Societies (CPMS) in marketing crops such as cocoa, groundnuts and palm produces. Moreover, there are modern agricultural processing cooperatives for crops such as oil seeds and groundnuts [47]. Farmers' cooperatives have played far reaching roles in agricultural development.

In Nigeria, majority of the agricultural cooperatives at different levels are multipurpose in their function. Not only do they operate banking business, but they also deal with other support series such as input supply, marketing and purchasing which is critical to agricultural mechanization. The agricultural cooperative handles all kinds of credit including short, medium and long-term credit. It has mobilized a large amount of funds both from rural and urban areas and supplied an increasing amount of credit to farmers. Cooperative organizations have help to reduce some of the problems frequently faced by small scale farmers in obtaining loan such as: high interest rate, collaterals, lack of repayment moratorium and undue bureaucratic bottlenecks.

According to [51], the roles expected of cooperative organizations for the effective realization of agricultural mechanizations aims and objectives are as follows:

- Cooperatives are expected to provide the appropriate avenue for the demonstration of the modern technologies to meet farmers needs in agricultural production and processing;

- Cooperatives are also to serve as effective intermediaries in the delivery of credit to beneficiary farmers
- Cooperative organizations are expected to serve a avenue for more accurate identification of input needs of farmers;
- Training and adoption of agricultural technologies is made easier through cooperative organizations;
- Dissemination of ideas and information on availabilities of credit facilities is faster and enhanced;
- Accessing credit facilities is easier and faster through cooperatives;
- Cooperatives also enhance farmer's standard of living, reduce poverty and increase farm productivity.

Nigeria's agricultural cooperative with multipurpose function, has played a substantial role in breaking vicious cycle of poverty by supply of agricultural cooperative credit. In the context of trade liberalization and globalization, the cooperative approach is one of the best means of self - protection for small farmers mainly due to its self-help concept and member's participation. As Nigeria agriculture is characterized by very large number of small holders scattered over vast expanse of land throughout the country, cooperative organizations offer the best machinery for reaching the masses of the small-scale farmers at the grassroots. To do this,

Theoretical Framework

The present study is anchored on the theory of cooperation. Cooperation has been described by a variety of theorists. According to Glaser-Segura & Anghel (2002), it represent the union of two or more entities, leading to a more complex combination, which has a greater chance of serving environmental forces them as separate entities. Kropotkin (1902) extended Darwin's theory of natural selection to include cooperation among living and social system. Darwin's explanation of how preferential survival of the slightest benefits can lead to

cooperatives should be organized to embrace at least ten per cent of Nigerian farming population. Farmers should be organized into strong and viable multi-purpose agricultural cooperative societies capable of winning wholehearted patronage of its members and engender public accountability. These cooperative societies should be developed into rural banks for harnessing rural savings and providing cheaper credit to small-scale farmers for agricultural development. According to [8], in most states of Nigeria today, emphasis on cooperative development is now on multipurpose agricultural cooperatives for food production and marketing. At present, ninety-six per cent of cooperative societies in this country are designed basically to serve the needs of agriculture [11]. Even the four per cent, which constitute non-agricultural cooperative societies have great relevant for agriculture and use agricultural products and by-products. There is great need for governments to give greater attention to the use of cooperatives for agricultural development. It is believed that agriculture in this country will have a new lease of life and food shortages reduced or eliminated if cooperatives were given only five percent of the fund now being poured into large-scale agricultural programmes. With adequate funding and effective marketing machinery, cooperatives should be able to make greater impact on agriculture in this country.

advanced forms is the most important explanatory principle in biology and extremely powerful in many other fields. Such success has reinforced notion that life is in all respects a war of each against all, where every individual has to lookout for himself, that your gain is my loss but Kropotkin had observed that the species that survived where the individuals cooperated , that "mutual aid" (cooperation) was found at all levels of existence. [30], in studies of living primitive societies, equally found that cooperative social organization leads to

higher affluence not found in a solely cooperative social organization. In a political-historical analysis of civilizations, [40], found variations between the social dominators model, in which societal exchange is carried out in hierarchical and competitive relationships and the social participation model, in which exchange are made through cooperative relationships. Eisler's framework is included in the collection of women studies and provides an explanation of male dominated versus male-female share power societies through history. Proponents' socio-biology, in a different approach, view cooperation as a genetic survival trait. [43]. In the socio-biological paradigm, cooperation is found among relatives because extended family groups survived over individuals who did not cooperate with family and tribal members. In socio-biology, cooperation is also considered and evolved trait among humans and other life forms [44]. These approaches to cooperation are varied; they place

Relevance of the Theory to The Study

This study focuses on the effectiveness of cooperative societies to agricultural production. It is within the premise of the expectations that cooperative arrangements offer the best approach to rural agriculture. Cooperation theory offers enough provisions in explaining the reasons why people come together to tackle social-economic tasks that would seem insurmountable if not impossible for an individual to accomplish. We can thus deduce from the theory that cooperative institutions are not mere ad hoc arrangements that wound up once tasks are accomplish. Indeed, the

[44], posit that cooperative societies in Nigeria perform multipurpose functions. They are engaged in the production, processing, marketing, distribution and financing of agricultural products [9]. Cooperative as a business organization is owned and operated by a group of individuals for their mutual benefits. A cooperative may be owned and controlled equally by the people who use its service or by the people who work with

cooperation in historical and historical contexts, at macro and micro social settings, and as genetic and learned behaviors. This research approach specifically relies on what [46], termed as a socio-cultural explanation for cooperation. His framework lies on variation, selection and retention of behaviors over time. In essence, variation provides the mutations or traits of behavior that provide for the adaptation of groups to new situations. Selection involves the process of evaluating one variation over another and selecting the better version. Retention involves the process of accumulation behaviors and values in a social system. Campbell's theory functions at the social system level because individuals eventually die, but institutions and conducts are retained within social systems. Campbell further argued that urban social complexity has come about through social evolution rather than through socio-biological evolution.

antecedents of cooperative societies starting from the start of modern cooperative movement via the equitable society of Rochdale Pioneers, to founding of international cooperative Alliance (ICA) have shown the cooperative as veritable institution of change and development. The implication of the above is that cooperatives are expected to always strive to bring about socio-economic change for which they are established and are expected to maximally bring the cooperative advantage to bear on the development of agricultural production in the study area.

Empirical Review

cooperative enterprise [32]. [35], opined that agricultural cooperative is a means to shorten the gap as well as rural transformation of agricultural sector as part of dynamic social order. In addition, [34], was of the opinion that education of the cooperative members and leadership development are important for the viability of the cooperative society since extension service have not been able to reach out to all rural farmers, hence the

need to use agricultural cooperative to complement the effort of extension workers in conventional agricultural development and bring about increase innovativeness in the farmers. In line with the above, [44] is of the view that cooperative will enable the removal of element of old social order which impede development and bring about increase in food production among the small holding farmers. [47], assert that the cardinal objective of introducing agricultural cooperative was to increase crop production and credit facilities to cultivators. They further posit that agricultural cooperatives have been deeply involved in activities that have impacted on the livelihood of members in particular and rural people in general. This opinion was shared by [48] that cooperatives often ploughed back resources in terms of dividend on share capital and distributed proportionally to members as patronage bonus. Agricultural cooperatives are found in

communities possessing common interests but differ in size and degree of interaction among members [40]. In these societies members have had the ability to influence ideas and actions of the government through a common bargaining power. [36], had the belief, in principle, that agricultural marketing cooperatives were competing favourably with private individuals including multinational companies amidst of various challenges such as price fluctuations, legislative controls and low capital accumulation. In this regard, in the words of [33], most community and agricultural development agencies have sought the support of these organizations as effective means of imparting new ideas, techniques, harnessing their resources towards improving agricultural production and this constitutes the significance of farmers' cooperative organizations towards the development of agricultural sector.

Summary of Reviewed Literature

In the course of reviewing related literatures to the study, it became evident that literatures on the subject were limited especially as it concerns the area of study - Aninri Local Government Area.

Though the concept and practice of co-operatives is not new in the study area, existing literatures on its impact in agricultural production is very limited almost to the point of non-existence.

Research Design

Design in research is broadly viewed as steps a researcher intends to take in carrying out her research project. The researcher adopted the survey research

design essentially because it ensures easier and accurate execution of the problem of investigation.

Area of the Study

The area of study is Aninri Local Government Area of Enugu State. Its headquarters are in the town of Ndeaboh. It has an area of 364 km² and a population of 133,723 at the 2006 census. It is made of Nenwe, Ndeaboh, Mpu, Okpanku and Oduma districts in Aninri Local Government Area of Enugu State. Aninri is bounded to the north by Awgu and Nkanu East local government areas

and to the south by Abia and Ebonyi states. The villages in Aninri local government area include, amongst others: Agbada, Isi-Enyi, Ugwuokpa, Umueze, Amurure, Nochele, Uhuogiri, Umurah, Agu-Enyi, Amachara, Amagu, Obuagu, Obuno, Amaete, Amaogudu, huezeoke, Okpu, Amokwe, Obeagu, Oduma-Achara, Ohafia

Population of the Study

The statistics in the department of co-operatives in the Ministry of Agriculture and Rural Development, Enugu, there are 31 registered co-operatives societies in Aninri local government area. Four co-operative societies with 140 members

altogether were selected for the study. They are related, directly or indirectly, to agricultural activities in Aninri Local government. Therefore, the population of the study is 140.

Sample Size Determination

To determine the sample size, the research used the Taro Yamane's formula.

According to Taro Yamane (1964:19):

Where Sample size

Stratified Sampling

For the copies of questionnaire to be allotted proportionally to the different communities, Kumar's formula

NOTE: The co-operative societies are as follows

- Amachara women Co-operative society in Mpu District = 33 members
- Umurah farmers co-operative in Ndeaboh district = 24 members
- Okechukwu Multipurpose Co-operative society, Isi-Enyi in Nenwe District = 45 members.

· Obeagu Women Co-operative society in Okpanku District = 33 members

Dividing the sample for the four co-operatives, we have

For Amachara Women Co-operative Society, Mpu District

For Umurah farmers co-operative in Ndeaboh district

For Okechukwu Multipurpose Co-operative society, in Nenwe

For Obeagu Women Co-operative society in Okpanku District

Sampling Technique

Samples are usually used in studies involving very large population like this

one. The sampling technique that was adopted is the random sampling.

Method of Data Collection/Instrumentation

The primary sources of data used for the analysis are those collected from the respondents through designed questionnaires and oral interview conducted. The questionnaire is made up of 16 items. There is no uniform style in the nature of the question asked, while some questions require the respondents to answer YES or NO, some require the

respondents to answer in terms of extent (great or small extent) and others require that the respondents will provide the answer by themselves. The questionnaire enable the research have face to face discussion with the respondents that are not literate enough to complete the questionnaire.

Research Design

Design in research is broadly viewed as steps a researcher intends to take in carrying out her research project. The researcher adopted the survey research

design essentially because it ensures easier and accurate execution of the problem of investigation.

DATA PRESENTATION AND ANALYSIS

Presentation of Data

This deals with the presentation and analysis of the data collected. This presentation and analysis of data were based on the response gotten from the respondents that is farmers who are

members of co-operative societies in Aninri Local Government Area. The data is presented on tables and analysed using inferential statistics.

Table 1:Table of questionnaire distribution

Categories	Copies of Questionnaire Distributed	Copies of Questionnaire Returned	Number of Valid Questionnaire	% valid Questionnaire
Amachara women Co-operative society	33	32	24	23
Umurah farmers co-operative in Ndeaboh	24	23	16	15
Okechukwu Multipurpose Co-operative society	45	45	32	31
Obeagu Women Co-operative society	33	32	23	22
Total	104	132	95	91%

Source: Field Survey, 2022.

Table 1 shows the copies of questionnaires distributed and returned and the ones that are valid. 104 copies of questionnaire were distributed but 132

copies were returned. 95 copies of questionnaire representing 91% were valid.

Table 2

The contributions of cooperatives to agriculture in Aninri Local Government Area

Response Option	Agree	Unsure	Disagree	Total
Provision of agricultural credit facilities	50 (52.63%)	20 (21.05%)	25 (26.32%)	95 (100%)
Distribution of improved seedling to farmers	35 (36.84%)	25 (21.32%)	35 (36.84%)	95 (100%)
Facilitates market for farmers' produce	22 (23.16%)	50 (52.63%)	23 (24.21%)	95 (100%)
Provisions of extension service delivery and other educational/informational services for farmers	61 (64.21%)	28 (29.47%)	6 (6.32%)	95 (100%)
Joint processing and packaging under cooperative brand name value addition	17 (17.89%)	30 (31.55%)	48 (50.53%)	95 (100%)

Source: Field Survey, 2022.

From table 2, 50 respondents representing 52.63% of the of respondents

agreed that cooperative societies provide agricultural credit facilities whereas 20

respondents (21.05%) and 25 respondents (26.32%) were unsure and disagreed respectively. 35 respondents representing 36.84% agreed that they distribute improved seedling to farmers, 35 respondents disagreed. On marketing farmer's produce, 22 respondents representing 23.16% agreed that cooperative societies facilitate this, 23 respondents (6.32%) disagreed while 50 respondents were unsure. Majority of the

respondents, precisely 61 of them (64.21%) agreed that cooperative societies provide extension service delivery and other educational/informational services for farmers, only 6 respondents (6.32%) disagreed. 17 respondents representing 17.89% agreed that co-operative societies jointly process and package agricultural product under their brand name, and most of them (48 respondents) disagreed to this and 30 respondents were no sure.

Table 3: Co-operative societies making credit facilities available to farmers

Response Option	Agree	Unsure	Disagree	Total
Acting as intermediaries to getting govt credit facilities to farmers	52 (54.74%)	18 (18.95%)	25 (26.32%)	95 (100%)
Acting as intermediaries to getting banks loans for farmers	63 (66.32%)	11 (11.58%)	21 (22.11%)	95 (100%)
Giving direct loans from money generated within among members	90 (94.74%)	-	5 (5.26%)	95 (100%)

Source: Field Survey, 2022.

From table 3, 52 respondents representing 54.74% of the total number of respondents agreed that cooperative society act as intermediary to make government credit facilities available to members, while 25 of them (26.32%) disagreed and 18 respondents were unsure. 63 of the respondents representing 66.32% agreed that their

cooperative society act as intermediary in securing bank loans for members, 21 respondents disagreed while 11 respondents (11.58%) were unsure. On whether co-operative society give direct loans from internally generated fund to members, 90 respondents constituting 94.74% of the respondents agreed and only 5 respondents (5.26%) disagreed.

Table 4: How often does your co-operative society make credit facilities available to members?

Response Option	No. Of Respondents	Percentage
Every planting season	50	52.63
Average of 1 - 5 years	45	47.37
Above 5 years	-	-
Total	95	100

Source: Field Survey, 2022.

From table 4, 50 respondents representing 52.63% of the total number of respondents posit that their co-

operative society make credit facilities available to members in every planting season while 45 respondents representing

47.37% were posit that their co-operative society make credit available between 1 -

5 years.

Test of Hypotheses

According to [16] hypothesis is a conjectural or tentative statement of the relationship between two or more variables. The researcher made use of the chi-square distribution () in testing the hypotheses. In the application of the chi - square () test, the generally accepted criteria for decision are: Accept H_0 , if

calculated value is less than (<) the table value, reject H_0 , if calculated value is greater than (>) the table value. The observed frequency () is the number of respondents for each response option while the expected frequency () is the sum of the frequencies divided by the number of options.

Operational Assumptions

Level of significance 5% = 0.05

Degree of freedom (df) = (r - 1) (c - 1)

Where:

Critical value or table value

Hypothesis I

Ho: There is no significant farmers' involvement in co-operative activities in Aninri Local Government Area

H_1 : There is a significant farmers' involvement in co-operative activities in Aninri Local Government Area.

This hypothesis was tested using Table 5

Table 5: Farmers involvement in co-operative activities

Response Option	No. Of Respondents	Percentage
Yes	40	42.11
Unsure	25	26.32
No	30	31.58
Total	95	100

Source: Field Survey, 2022.

How active are they (farmers cooperators) involved in the activities of the cooperative society they belong?

Response Option					
Yes	40	31.66	8.34	69.56	2.19
Unsure	25	31.66	-6.66	-13.32	-0.42
No	30	31.66	-1.66	-3.32	-0.10
Total	95				1.67

Decision Rule: If the calculated value is less than the critical value accept null hypothesis otherwise reject null

hypothesis and accept alternative hypothesis.**Decision:** Since the calculated value (1.67) is less than the critical value

(5.991), we should accept the Ho (the null hypothesis). This implies that there is no significant farmers' involvement in co-

operative activities in Aninri Local Government Area.

Hypothesis II

Ho: Co-operative societies do not make credit facilities accessible to farmers in Aninri Local Government Area?

H₁: Co-operative societies make credit facilities accessible to farmers in Aninri Local Government Area?

Table 7

How often does your co-operative society make credit facilities available to members?

Response Option	No. Of Respondents	Percentage
Every planting season	50	52.63
Average of 1 - 5 years	45	47.37
Above 5 years	-	-
Total	95	100

Source: Field Survey, 2022.

Response Option					
Yes	50	31.66	18.34	336.36	10.62
Unsure	45	31.66	12.34	152.28	3.38
No	0	31.66	-31.66	1002.36	31.66
Total	95				45.66

Decision Rule: If the calculated value is less than the critical value accept null hypothesis (Ho) otherwise reject null hypothesis and accept alternative hypothesis (H₁).**Decision:** Since the calculated value (1.67) is less than the

critical value (5.991), we should accept the Ho (the null hypothesis). This implies that co-operative societies make credit facilities accessible to farmers in Aninri Local Government Area.

Hypothesis III

Ho: Co-operative societies do not organize educational and training programmes for farmers in Aninri Local Government Area

H₁: Co-operative societies organize educational and training programmes for farmers in Aninri Local Government Area

Table 8: Response on the consistency of co-operative trainings/extension services

Response Option	No of respondents	Percentage
Very great extent	26	27.37
Great extent	20	21.05
Little extent	40	42.11
Very little extent	9	9.47
Total	95	100

Source: Field Survey, 2022.

To what extent are these trainings/extension services of your co-operative society consistent?

Response					
Very great extent	26	31.66	33.34	1,111.56	35.11
Great extent	20	31.66	-19.66	-39.32	-1.24
Little extent	40	31.66	8.34	68	2.06
Very little extent	9	31.66	-13.66	-27.32	3.1
Total	95				41.51

Decision Rule: If the calculated value is less than the critical value accept null hypothesis (Ho) otherwise reject null hypothesis and accept alternative hypothesis (H₁).

Decision: Since the calculated value (41.51) is less than the critical value

(5.991), we should accept the Ho (the null hypothesis). This implies that Co-operative societies organize educational and training programmes for farmers in Aninri Local Government Area.

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary of Findings

- On the extent of farmers' involvement in co-operative activities, it was found out that few farmers belong to co-operative societies; that majority of those that belong to co-operatives are active.
- On the extent of farmer's access to credit facilities through co-operatives, it was found out that co-operatives make credit facilities available as soon as every planting season and as late as once in every five years; co-operative gives direct loan to members, act as

- intermediaries between members and government or financial institutions.
- On the provision of education/training programmes, it was found out that co-operatives have access to training; it was also found out that co-operatives trainings are only consistent to a little extent; and best animal breeds and seedlings to rear and cultivate, weather intricacies and crop/animal production, farm growth maintenance practices, best storage processes and sales

and marketing strategies are some of the areas in which training are seldom conducted.

On challenges hindering co-operatives contributions to agricultural productions, it was found out that Notion of

government loan as national cake, mismanagement of fund, dishonesty among farmers and late disbursement of loan when available are some of the challenges.

CONCLUSION

The study has revealed that co-operative society contribute immensely to agricultural development. Provision of education and training on one hand and provision credit facilities on the other are two major areas of contributions of co-

operative societies to agricultural production. The continual numerous call and recommendations for the adoption of co-operatives as a vehicle for economic growth in general and agricultural development in particular is justified.

RECOMMENDATION

The following recommendations are pertinent for improved agricultural production through co-operatives: The appeal for the promotion of cooperatives at the grassroots and community levels should be seen as an instrumental strategy towards sustainable rural development now that government cannot be depended upon to meet individual numerous needs. The attitudes of government and the generality of the people must be changed positively towards cooperative development since it will be too difficult to achieve a meaningful balanced development without involving and stimulating the under-utilized rural resources which these cooperatives are trying to pool together to develop themselves. The government should create enabling environment for holding and managing the means for production in the process of developing under-privileged and disadvantaged areas. There should be

adequate and prompt disbursement of approval fund by administrators of co-operatives to members. There should be sufficient re-orientation of the farmers to mitigate their wrong notion on loan as national cake. The programme should strengthen capacity on group leadership, cohesion and ethics to address issue of group disintegration and dishonesty among members. There should also be emphases on facilitating the farmers management skills to reduce business failure. Efforts should be made to ensure that the groups are not just hurriedly formed as cooperatives. They should be rather properly formed, registered and supervised by the government cooperative authorities. The extension service providers must be motivated and encouraged to sustain proper monitoring and supervision of farmers and their enterprise to for stale diversion of loan and failure.

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