

Nigerian Agricultural Cooperatives and Rural Development in

Dr. Nnadozie A.K.O¹, Oyediran, A.G², Njoku, A.I³ and Okoli, K.C⁴

¹ Federal College of Agriculture, Ishiagu, Ebonyi State, Nigeria

Received: 10 June 2015 Accepted: 5 July 2015 Published: 15 July 2015

Abstract

The study showed that multipurpose, production, marketing, thrift and savings agricultural cooperatives societies exist in Ivo Local Government, Ebonyi State, Nigeria. These cooperative source their finance from monthly dues, levies and fines and others. The cooperatives have greatly contributed to agricultural development in Ivo Local Government Area by provision of cash to small-holder farmers, processing, marketing and group management. However, there exist certain problems confronting the agricultural cooperatives from their expected roles and they include inadequate staff or personnel, low income and poor government interventions. Based on the findings, the researchers concluded that the agricultural cooperative societies in Ivo Local Government Area, Ebonyi State, Nigeria have contributed to rural and agricultural development despite the identified constraints.

Index terms— agricultural cooperatives, farm financing, group dynamics, rural development and wealth creation

1 Introduction

gricultural cooperative in the view of Ijere (1998) can be seen as cooperative whose members are agricultural producers or are involved in related activities. They can be single or multiple purpose cooperatives, agricultural input supply cooperatives, marketing cooperatives, agricultural credit cooperatives, machinery cooperatives, land acquisition cooperatives, livestock producers cooperatives, fishermen cooperative society, oil mill cooperatives, rice mill cooperatives, etc. Berko (2001) stated that these cooperatives take various organizational forms as cooperative business enterprises, producers cooperatives, auxiliary or service cooperatives.

Empirical evidence has shown that informal cooperatives date back to the origin of man himself. Okeke (2011) agreed that modern cooperatives first found a home in Britain, though the movement was occurring almost simultaneously in various European countries. Kohls and Downey (2002) observed that workers in Britain cried out to Government to redress their sufferings and got no help, they turned to humanitarians and social reformers. Robert Owen and Dr. Williams King of the Briton cooperative Movement, were pioneer leaders of cooperatives. In France, the same suffering workers as a result of the evil of the industrial revolution led to the formulation of socialist societies. Charles Fourier, Philips Buzuchez and Louis Blanc, were the pioneer cooperatives trained in France.

In Germany, it was the substance of the peasant farmers, bitterness and thriftiness of the tradesmen and workers that led to the formation of cooperative societies. In 1850, Fredrick Wihelm Rainffesim recognized that what was badly needed at that time for the expansion of German agriculture was the infusion of credit through credit societies. He therefore, organized village and loan societies which developed into district and regional banks. At the same time, Shutz Delisch, the originator of urban credit system observed that tradesmen and workers experienced hardship in obtaining finance for their trade. Shutz therefore, decided to help them by setting up people's bank Okeke, 2001).

In USA, there also emerged different cooperatives in livestock processing, fruits and vegetables, input supplies and manufacturing, credits, rural electrification, medical and health, insurance and irrigation cooperatives Okeke, 2001).In fact, Berko (2001) reported that cooperatives came in the form of farm settlements which

7 B) JUSTIFICATION OF THE STUDY

did not only help them to increase food production but also to resist attacks from their aggressors. Two types of cooperatives set up in Isreali Moshay and Kibbuzz made outstanding success particularly in agriculture and the social life of the people who were before relegated to the background. The movements typified the axiom that necessity is the mother of invention! The cooperators inculcated in their membership: qualities of realities of readiness for sacrifices, perseverance, industry and entrepreneurship initiatives and creativeness. They were able to stand on faith and unity of purpose to turn the desert land to a flourishing one with milk and honey, eggs and meat, wheat, oats and barley. What more, irrigation principles The researchers recommended that both the three tiers of governments and non-governmental organizations should assist the cooperative societies to get funds and training of personnel to manage their cooperatives and contribute to rural and agricultural development in Ivo LGA specifically and Nigeria in general.

and practices turned the erstwhile desert land into an ever green agricultural land for all season production.

In Nigeria, okeke (2001) observed that the modern cooperatives as known today started in 1935 when the enactment of the Nigerian ordinance of cooperative societies came into operation with the appointment of major Haig F.E.C as the registrar of cooperative societies. Nigerian membership of cooperatives has increased and expanded across the states and local governments of the federation with a high built up capital. Many cooperatives are in operation with involvements in different facets of the national economy.

2 II.

3 Problem Statement

Development is one of the main goals that all farming communities try to achieve in order to improve their living standards (Mohammed 2004). Agricultural cooperative have played an important role in rural development through development of agriculture. Agricultural cooperatives are considered to be the most important organization that pay attention and try to support rural development in general and agricultural development especially through the activities and services achieved for the sake of farmers ??Agbo, 2010) Agricultural cooperatives are considered as one of the important economic and social organization in rural communities. They play very important roles in agricultural development by providing the farmers with production input, such as fertilizers, seeds, other chemical substances, etc. They also provide farmers with the necessary knowledge and skills. These are about the agricultural new methods that aim at increasing the agricultural production, and therefore, promoting the rural societies. Cooperatives globally, play major role in the rural society. They play major role in the agricultural food industries in various sectors and local setting of Nigerian rural Communities.

Despite these advantages, the problem identified is that contributions of Agricultural cooperative Societies in Ivo local Government Area of Ebonyi State, Nigeria have not been document and hence this study.

4 III.

5 Purpose of the Study

The aim of the study is to find out the contributions of Agricultural Cooperatives to rural development in Ivo Local Government Area of Ebonyi State, Nigeria .

6 a) Objectives of the Studies

The broad objective of the study is to evaluate the contribution of agricultural cooperative societies to rural development in Ivo Local Government Area of Ebonyi State, Nigeria while the specific objectives are to:

1. determine the social economic characteristics of agricultural cooperatives members.
2. examine the various types of existing cooperative societies in the study area.
3. find out their sources of fund and input used in agriculture.
4. determine their contributions to agric development in Ivo LGA , Ebonyi State.
5. examine their problems relating to improvement of agriculture in the study area.

7 b) Justification of the Study

The extension strategy which is farmer centered is capable of developing agriculture by farmers themselves with their own resources and assistance of other stakeholders ??Adeoyin, 2002). Community based organization are the cooperative societies whose members are the target beneficiaries in the communities have significant roles to play in rural and agricultural development . 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.

Farinde, Akinloye, Banji and Achisa (2005) stated that farmers' cooperative societies such as credit, thrift and consumer cooperative , group farm cooperative, produce, buyer and marketing associations have written bye-laws that regulate their activities as unions. Its main focus is the socioeconomic and political development of the town.

These community based associations according to Ekong (2003/ rely on cooperation from members and donations from well wishers to execute their rural development programmes. In terms of functions, voluntary

organizations in a community are expected to contribute their own quota, be it moral, financial, physical, to the social, progress and economic advancement of the community in particular and state in general.

This is based on the belief that there is no government however benevolent, paternalistic or well meaning which can boast of the capacity to provide all the multifarious needs of all its citizens. This premise applied to both developed and less developed countries of the world. This may be due to their peculiar shortage of almost everything one can think of, financial resources, capital, skilled manpower, technical know how, to mention a few. It is therefore, obvious that one of the surest and quickest ways to enhance sustainable agricultural and rural development lies in the active participation and commitment of cooperative societies members .

IV.

8 Research Questions

To guide the researchers, the following research questions were formulated: 1. What are the socio-economic characteristics of agricultural cooperative members? 2. What are the various types of cooperative societies existing in the study area? 3. What are the sources of fund and farm inputs? 4. Are the cooperatives contributing to agricultural development in Ivo Local Government Area? 5. Are there problems constraining the agricultural cooperatives in rural development in Ivo Local Government Area?

V.

9 Research Methodology

Descriptive research Design was adopted by the researchers because it is cost effective and less time consuming. A small sample size is used to extrapolate for a larger population. The result obtained is acceptable (Osuala, 2007). Research questions one was: What are the agricultural cooperative members socio-economic characteristics ?

10 Results and Discussion

Results on the socio-economic characteristics of the cooperative farmers showed that 20 percent of them are within the age range of 18-25 years, 25 percent each are within the age range of 26-35 years and 36-45 years respectively . However, 30 percent of the respondents are within age range of 46-55 years . This implies that about 70 percent of the cooperative members are youthful and 30 percent are above 46-55 years. The youths are greatly involved in cooperatives and they are contributing greatly to the agricultural and rural development in Ivo Local Government Area of Ebonyi State Nigeria .

Educational status as in table 1 shows that 95 percent of the respondents spent 10 years and below in schooling which implies that they obtained JS3 Certificate or junior WAEC while only five percent had above 10 years schooling. The implication is that cooperatives members are low in literacy level and this has serious implications for adoption level of agricultural innovations and thus have serious policy implications for increased agricultural extension education and farmers education which need to be highly intensified .

The marital status showed that 65 percent of the cooperative members are married and only 35 percent single. The implication is that marriage is an Institution that has increased the responsibilities of those who are involved . Thus , with their low literacy level and high marriage rate, the members are highly responsible and contribute to the social, rural and agricultural development in Ivo Local Government Area of Ebonyi State , Nigeria , The group dynamics and synergy help them in articulation and pioneering farmers group meetings and taking good decisions to assist them in the various farm operations. These resulted into high production and group members' income.

Annual income levels are also shown with 30 percent of them obtaining a mean income of N15,500.00 annually; 28 percent others have a mean annual income of N40,500.00 and 16 percent have a mean annual income of N60,500.00 while 13 percent of them have above N80,500.00 annually. This implies that greater percentage (28%) of annual income of N40,500.00 were earned by the respondents and about 29 percent of the agricultural cooperators have annual income of above N60,500.00 and 13 percent obtained below N10,000.00 annually. However, 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.

The farm size holding was also analyzed and the results showed that 25% of the cooperative members had farm size of 1-2 hectares and 30 percent of them own 2.5-4 hectares. Another 20 percent own 4.5-6 hectares and 10 percent possess 6.5-8 hectares of farms. About 11 percent own more than 8.5 hectares and 4 percent own above 10.5 hectares. The holdings are encouraging showing that of the 50 percent membership that engage in production activities, have a very high involvement in agricultural production that results in increased food production and income to farmers' cooperative members and to the Ivo Local Government Area in Ebony State. Empirical evidence has shown that farm size is negatively related to farm output which implies that the size of farm holdings influence output. That is the smaller the size of farm, the smaller the output and invariably the farm income . The mean farm size of members engaged in production was 5.525 hectares. This by no means is not small and therefore, encourage rural and agricultural development in Ivo local Government Area of Ebonyi State Nigeria. The above results on socio-economic characteristics have justified research question one of this study on socio-economic variables of agricultural cooperative members in the study area.

12 RESEARCH QUESTION THREE:

Research question two results were presented in table 2. Data result showed that there exist Agricultural Cooperatives which include multipurpose cooperatives with 30%. Production cooperatives was 20 percent and thrift -savings cooperatives accounted for about 40 percent while 10 percent of them are involved in marketing.

The result showed that more of the agricultural cooperatives engaged in savings and thrifts which help in harnessing fund and making it available or as loans to farmers. Thus increasing farm production, farmers' income and their standards of living. These savings and thrift cooperatives could also be said to have contributed to about 40 percent of the development in rural and agricultural sector of the study area. The multipurpose cooperative also accounted for growth and development of agricultural sector with about 30 percent positive contribution. This type of agricultural cooperative serve all the sectors-namely: financing storage, processing, production, marketing, thrift and savings with overall education of cooperative farmers. Cooperatives as The third research question was on the sources of funds for the agricultural cooperatives. The sources are presented in table three with the highest coming from monthly dues (38 %), followed by levies (23%), sales (20%) and fines (20%) respectively. Other sources of fund include Registration (10%), service charge (10%), Rentals (5%) and capital invested (share stock, 2%).

The various kinds of agricultural cooperatives put their members into a formidable groups that are eager to grow by participating regularly in meetings and paying their dues and levies as when appropriate without any hitch. This shows effective mobilization of individual funds that are harnessed together for group usage and advantages. The harnessed funds or resources would have otherwise been left wasting and unutilized.

This also applies to leadership development principles for members especially youths who follow the democratic process of doing things. They also imbibe the spirit of group and team work which help reduce the chauvinistic individualism that stunts growth and development. The group dynamics and synergy involved in agricultural cooperatives also engender group collateral in seeking and obtaining financial helps from micro-finance Institutions eg: Ishiagu Community Micro-finance bank. This breaks the vicious cycle of poverty and injects new flow of cash into farm enterprises with this new status of agricultural cooperatives, they break the impending obstacles of access to farm financing. For instance, ??nogwu and Arene (2007) observed that low level of income and savings among small-holder farmers in Nigeria, impose limitations on the availability of adequate equity capital for financing small holder agriculture. They further argued that the remoteness of microfinance institutes to small-holder farmers in critical need of credit and the cumbersome lending procedures further affects their accessibility to credit.

11 Source : field Data (2015).Multiple responses*

For Okoye and Arene (2005), this hits small holder farmers most as they are being discriminated against by the financial system on the grounds that they are generally risky and unviable, and that transaction costs for smaller holder loans are higher than those for large loans. This approach of group or team spirit inculcates the good habits of book-keeping or accounting records which strengthens farm records The application of the cooperative acts ie code of conducts also instill obedience to rules and regulations as lateness to cooperative functions attracts a fine. This served as 20 percent of income to the cooperatives. It implies that laxity on the part of members are rather turned into income generation Research Question Two: What are the existing types of Agric Cooperatives in Ivo.

12 Research question three:

What are the sources of fund to agricultural cooperative in Ivo LGA, Ebonyi State? and general levies with 23 percent respectively. The results agreed with the opinion of Agbo (2010).

Research question four sought to find out the contributions of cooperative societies in rural and agricultural development in the Study area. Data results in table 4 showed various contributions of the various agricultural cooperatives societies in Ivo Local Government Area to rural and agricultural development.

One of the major contributions is the mobilization of cooperative members for agricultural Development. The result shows that the highest percentage of 20 percent was on agriculture development especially in primary food production, marketing, processing, storage, thrift and saving which help farmers who are the majority of the people living in Ivo Local Government Area of Ebonyi State. The second most important contribution is the provision of cheap farm credit or loan with 18 percent of cheap farm credits or loan with 18 percent. It means that the funds pulled together are available for those who are in need of cash. The case are given to these members without any form of interest and the mode of processing the farm credit is very easy and straight forward as the repayment is done during and after the harvest of crops, livestock and sales with ease and without any collaterals.

The injection of cash into financing small holders farm operations is an area critical to agricultural development that the cooperatives have been very active, otherwise the sourcing of farm credits from formal financial Institutions are hectic and time consuming. At too complex for the understanding of the illiterate small holder farmers. Group processing of farm products ranked third in the contributions of agricultural cooperatives in the study area to rural and agricultural development with 16 percent. This activities reduce the level of spoilage of farm produce and also increase their products, enhance the shelf lines of products and make it easier to handle by packaging and marketing networking in easier and achievable manners. This is based on group synergy and dynamics because advertising cost is reduced as market will exist for products at point of processing that

encourage larger volumes of processing agricultural products because existing markets and demands so created act as motivation to agroindustrial enterprises. It has a multiplier effect in the study area because of other associated jobs creation opportunities to the youths in the study area.

The 4th is low cost of agrochemicals provided by the cooperative societies to farmers with 15% and followed by access to innovation with 14%. This showed that 15% of the agrochemicals used were provided by the cooperatives just as innovation to agriculture technology was another important contribution to agricultural development by cooperative societies in Ivo Local Government Area. The agricultural cooperatives Societies also contributed to savings with 13 percent response and provision of input of seeds and seedlings was 12 percent. This was also the position of training and retraining of farmers. Assisting farmers to obtain fertilizer and farmers' production obtained 10 percent each. The cooperatives dividends had 9% of their contributions to ??ural In general terms the agricultural cooperative societies have contributed to rural and agricultural development in Ivo Local Government Area in the following: Easy access to government agencies for assistance, Hire and purchase of machines, management of fish ponds, marketing outlets, had acquisition and networking of financing and marketing which have increased members financial strengthen out .The various cooperative societies studied in Ivo Local Government Area have immensely contributed to the socio-economic and agricultural development. This arose from the fact that majority of the Ivo Local Government Area inhabitants are practicing farmers. The group formation have also engineered farmers to utilizes idle funds by borrowing at low interest or no interest rate. This make cash available to the members and which they repay at the end of farming season or at harvest and sales with ease. The fifth research question sought to find out the problems current hindering the contributions of the cooperatives to the contributions of the cooperatives to the growth and development of agriculture in the study area. About seven major problems were identified and presented in table 5.

Results showed that one critical problem facing the cooperative societies in Ivo are troubled by the low income of her members which was stored 22 percent to rank first, followed by lack of qualified personnel with 20percent to rank second. The third in ranking was poor quality of harvest which had 15 percent to rank second. The third in ranking was poor quality of harvest which had 15 percent.

Others were low government intervention with funding with 12 percent to rank fourth and followed seasonal price variations with 11 percent. Finally two problems tangled at 10 percent each and include pests and disease control, and inadequate stall/stores. These problems are not uncommon but the way forward is by providing solution to the shooting problems. The intervention of non-governmental Organizations and the and the three tiers of government in providing financial assistance to the existing cooperatives. Assistance should also come in from kinds on training and re-training of their personnel to ensure to ensure effective cooperative management support also come in form of provision of low cost housing and stalls to assist the agricultural cooperatives societies.

It implies that with added support and assistance to above mentioned problems would be suppressed by the cooperative societies in Ivo Local Government Area of Ebonyi State, Nigeria. This is contributions of the cooperative societies in the Study area (Ivo-Local Government Area) showed that the organization is veritable instrument for agricultural development in Ivo Local Government Area of Ebonyi State, Nigeria and the world over .

13 VII.

14 Implication of the Findings

The data results showed that various types of cooperatives exit in Ivo Local Government of Ebonyi State. The cooperatives despite some financial and personnel shortage have contributed greatly to agricultural development in Ivo Local Government Area, Ebony State, Nigeria. Access to farm inputs, credit and processing machines and group management of assets help in the agricultural development because majority of Ivo populace are rural farmers.

The findings implicated poor government intervention in financing co-operatives in the study area.

15 VIII.

16 Conclusion

The authors concluded that agricultural cooperatives were efficacious in agricultural and rural development in the study area and recommended that government at the three levels and all stake holders should endeavour to assist cooperatives because of their multiplier effects on poverty reduction, food security, job and wealth creation.

17 Global Journal of Management and Business Research

Volume XV Issue IV Version I Year () G ¹

¹© 2015 Global Journals Inc. (US) Nigerian Agricultural Cooperatives and Rural Development in Ivo L.G A., Ebonyi State, Nigeria



Figure 1: 39

Nigeria have contributed to rural agricultural and development despite the identified constraints.

Figure 2:

The study population comprised of the 80 registered local Government trade and commerce office and the Ebonyi State Agriculture Development programme office at Ivo Local Government Area. Structured questionnaire was used to collect primary data from the agricultural cooperative respondents

agricultural cooperative societies at the

objective and research questions. The questionnaire items were taken to two expert in test validation/evaluation department, federal college of Agriculture, Ishiagu, for validation. VI.

to
jus-
tify
the

of theComptroller/statistics

Figure 3:

1

S/No	Characteristics	Frequency	Percentage
1	Age 18-25yrs	20	20
2	26-35	25	25
3	36-45	25	25
4	46-55	30	30
5.Education	0-2 yrs	30	30
6	3-6yrs	40	40
7	7-10yrs	25	25
8	10-15yrs	05	05
.Marital Status			
9.	Married	65	65
10	Not married	35	35
11	widow	10	10
12	widower	05	05
Annual Income	N less:10,000	13	13
14	11,000-30000	30	30
15	31,000-50,000	28	28
16	51,000-70,000	16	16
17	71,000-100,000	13	13
18 Farm size	01-2ha	25	25
19	2.5-4ha	30	30
20	4.5-6ha	20	20
21	6.5-8ha	10	10
22	8.5-10ha	11	11
23	10.5-above	04	04

Source: field data
(2015)

Figure 4: Table 1 :

2

Nigerian Agricultural Cooperatives and Rural Development in Ivo L.G .A., Ebonyi State, Nigeria
Year 2015

38

Volume XV Issue

IV Version I

() G

Global Journal
of Management
and Business
Research

multipurpose is sometimes serving as engine of growth following its numerous contributions to growth and development of the rural communities because individual resources are pulled together and therefore making a huge sum of fund that can used and or invested. The findings agreed with Farinde, Akinloye, Banji and Achisa (2005) and Agbo (2010) that agricultural cooperatives are considered to be the most important organizations that pay attention and try to support rural development in general and agricultural development especially through the activities and services achieved for the sake of farmers. This implies that cooperatives act like government agents for rural development. About 20 percent of them are: pure production or primary production. The production activities are into crops,

© 2015 Global
Journals Inc.
(US) 1

Figure 5: Table 2 :

3

S/NO	SOURCES	FREQUENCY	PERCENTAGE
1	Monthly dues	38	38
2	Registration.	10	10
3	Sales.	20	20
4	Service charge	10	10
5	Rent charges	05	05
6	Fines	20	20
7	Levies	23	23
8	Capital Shares	20	20

Figure 6: Table 3 :

4

Government Area

Figure 7: Table 4 :

5

Area, Ebonyi State

Figure 8: Table 5 :

- [Berko ()] *A scheme for effective credit delivery in Nigeria, in year book of cooperative enterprise*, Okorie Berko, A . 1990. Oxford Foundation. p. .
- [Egeonu ()] 'Agricultural credit financing to small scale farmers'. A O Egeonu . pg.16 & 98. *Anambra State Agricultural Development Programme Newsletter* 1989. 1.
- [Feders ()] 'Agricultural development in Subsaharan'. G Feders . *Africa in the Worrrld Observer* 2003. 2 (2) p. .
- [Obibuaku ()] *Agricultural Extension as a strategy for Agricultural Transformation*, L Obibuaku . 1983. p. .
- [Berko ()] 'Agricultural producer cooperative and agricultural development in Nigeria'. S Berko . *Journal of cooperative economics and management -NJECM* 2001. 1 p. .
- [Monteith (ed.) ()] *An Initiative Involving the Private Sector in Meat and Livestock Research in Anderson*, N Monteith . J.R and HannsC (ed.) 2002. Washington D.C. World Bank. (Public-Private Roles in Agricultural Development)
- [Abalu (1981)] 'Appropriate technology for small farmers in Nigeria: A paper presented at the agronomy Training manual for agricultural service'. G Abalu . *IITA Ibadan* 1981. 4 th march.
- [Chukwu ()] S C Chukwu . *Economics of the cooperative business enterprise. Marbug, Marbug Consult*, 1999.
- [Cooperative Management and Administration. 10 th Edition] *Cooperative Management and Administration. 10 th Edition*, Geneva.ILO.
- [Okeke ()] *Cooperative Movement, Meaning, Origin and Ideology in Nigerian journal of cooperative economics and management*, E Okeke . 2010.
- [Nweke ()] 'Determination of Agricultural Progressive in Smallholder Cropping System of Society.; Eastern Nigeria and Consequences of Research in Agricultural Extension'. F Nweke . *Agricultural Administration.vol* 1981. 8 (3) p. .
- [Berko (ed.) ()] *eds.): the management and cooperation of rural industrialization in Nigeria*, S Y Berko . Anyanwu E.A. (ed.) 1999. Enugu: Snaap press. (The role of cooperatives in rural area industrialization in Nigeria)
- [Onogwu (92007)] 'Effects of lending of formal and informal micro-finance Institutions on Access to Agricultural credit in Nigeria'. G Onogwu , AreneC . *Journal of Rural Development* 92007. NIRD, Hydernbad. 26 (2) p. .
- [Okoye and Arene ()] *Enhancing Targeting flows and impacts of Micro-Credit (NACRDB), CBS, AG-GSF).Legislative policy Agenda for Nigerian Agriculture*, C Okoye , C J Arene . 2005. p. 1.
- [Food Security in Nigeria: An Agenda for National Action Plan. Planning Research and Statistics Dept Federal Ministry of Agriculture & Natural Resources, (Abuja) 1998.
- [Berko (1991)] *In search of an appropriate co operative organizational structure for Nigeria, a paper read at a national seminar and cooperative research organized by the Nigeria/EEC cooperative education projection held at the UNN*, S Berko . 1991. June. 19. (th)
- [Umar ()] 'Kaduna state strategy for Rural Development'. A Umar . *Development Outlook.vol* 2002. 1 (6) . (pg 4)
- [Kohls and Downey ()] *Marketing Rural Products*, R Kohls , W Downey . 2002. London. Macmillian.
- [National Poverty Eradication Programmme-NAPEP BLUE PRINT ()] *National Poverty Eradication Programmme-NAPEP BLUE PRINT*, 2001. Abuja. Federal Republic of Nigeria
- [Nigeria's Debt Burden and Implications for Development and Food security ()] *Nigeria's Debt Burden and Implications for Development and Food security*, 2004. Abuja, Research Department, CBN. Central Bank of Nigeria
- [Chukwu ()] *Nigeria's New cooperatives' Decree-New Dawn or Old wine in a new Bottle-The World of Cooperative Enterprises*, S Chukwu , BerkoS . 1999. Oxford Foundation.
- [Olayide ()] *Problems and Prospects of farmers cooperatives in Rural Development-Centre for Agricultural Cooperatives and Rural Development*, S O Olayide . 1980. (Ibadadan)
- [Braveman et al. ()] *Promoting rural cooperative in developing countries: The case of sub-saharan Africa*, A Braveman , I Quash , M Huppig , L Pohimeier . 1999. Washingtron D.C. The World Bank.
- [Ijere ()] 'Prospects of Nigerian Cooperatives'. M Ijere . *Enugu. Acena Publishers. 19. International Labour Organization* 1998. 1998.
- [Mukherje ()] *Report on Agricultural Cooperative Credit in Anambra State. Federal Dept. of Agricultural Cooperatives*, S Mukherje . 1989. Lagos.
- [Review of international operation ()] *Review of international operation*, 2001. Geneva. 88. ICA (International cooperative Alliance)
- [Williams ()] 'Role of extension in Agricultural Development in Nigeria'. S K Williams . *Confrence proceedings*, (ABU Zaria) 1997.

- 326 [Cassaleman ()] *The cooperative movement and some of its Problems*, P M Cassaleman . 1999. New York
327 Philosophical Library.
- 328 [Lassare ()] *The Cooperatives Ethics-Review of International Cooperation*, G Lassare . 2002. 72 p. .
- 329 [Idachaba ()] *The Green Revolution -A Plan for Distributing Farm Inputs to Small holder Farmers through*
330 *Agricultural Cooperatives-Final Report of Study Commissioned by the Federal Dept*, F Idachaba . 1982. (of
331 Agricultural Cooperatives)
- 332 [Creupellant ()] 'The role of cooperative in Agricultural Supplies and Marketing in'. H Creupellant . *Cooperation*
333 *as an Instrument for rural Development*, G Vandewell, M Konopric (ed.) 2009. (published for the university
334 of Ghent by International cooperative Alliance London)
- 335 [Ugweke and Mathews ()] F O Ugweke , E Mathews , DO , Owu . *Constraint to Self Employment in Enugu*
336 *State. Proceeding of 39 th Conference of Agricultural Society of Nigeria.Pg*, 2005. p. .