

## ASSESSING THE FACTORS HINDERING THE EFFECTIVE PERFORMANCE OF COOPERATIVES SOCIETIES IN JIMETA METROPOLIS, ADAMAWA STATE, NIGERIA

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**Abstract:** *This study accessed factors that hindering the performance of cooperatives societies in Jimeta metropolis, Adamawa state, Nigeria. In order to achieve the objectives, this study was guided by four research questions and four research hypotheses. The structured questionnaire was used to collect data from randomly selected 381 members of cooperatives in Jimeta metropolis. Data collected were analysed with simple percentage, frequency table, weighted average and regression analysis. The results of analysis established that poor meeting attendance is most significant members' factors hindering the efficiency of cooperative societies. Also, corruption, power tussle, incompetency and biasness are the leadership factors limiting the performance of cooperative societies' in the study area. Also, the political interference, lack of business ideas and cumbersome of policies are the societies' related factors affecting the performance of cooperatives societies. Likewise, the lack regulations, unfriendly business environment are all the government factors affecting performance of cooperative societies in the study area. The study recommends for the members improvement in attendant and participation in the cooperative activities. Also, the leadership of cooperative societies should be democratically appointed. Likewise, the state government should improve on policies that dealt with operation of cooperative association in Adamawa sate.*

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### INTRODUCTION

Cooperative unlike many organisations usually faced with one common problem, which is how to keep balance in the two parts of cooperative

business, *efficiency* and *democracy*. Since those who are charged with operation of a cooperative chiefly the board and manager must serve two masters: the imperatives of good business practice and the social purpose of a community of people. Hence, to maintain their special character, cooperatives must be two things in one: a business organization and social movement. This is what makes a cooperative a business enterprise with human interface and so, very difficult to manage. In striving for efficiency, cooperatives often tend to imitate other business, but in pursuing a social purpose they bring out features, which make them different.

**Cooperative societies such as the Thrift and Credit societies (CTCS) Cooperatives Investment and Credit Societies (CICS) and/or Cooperative Credit Development Society (CCDS).** staff welfare cooperatives can mobilizes funds that will cater for borrowing needs of members through accumulations of shares and savings (Alufohai&Ilavbarhe, 2010). The accumulated funds can be reinvested into diverse business such as; establishment of small-scale enterprises or industries that would provide services, manufacture and market essential commodities at an affordable price. The income so generated is shared among members based on patronage and equity (Babajide, 2013).

## STATEMENT OF PROBLEMS

One of the purposes of cooperative societies is to help members solve their problems collectively instead of looking up to government for solutions (Adegeye and Dittoh, 1995). However, noticeably of recent cooperative societies has not been significantly play supportive roles as expected on its members. The presence of various internal crises has made it difficult for the cooperative to contribute significantly to economic development of members and state at large. Various studies had tried to identify possible factors responsible for the underperformance of cooperatives societies in our communities and various approaches had been taken to arrive at possible best conclusion. However, none to the best of knowledge of researcher had considered relating, leadership, society, members as well as government factors to the possible causes of underperformance in cooperative societies. This study therefore, attempt to assess the interplay effects of members activities, leadership types, societies roles and government roles on underperformance of cooperative societies in Jimeta metropolis in Yola North Local Government Area of Adamawa State.

## **Objectives**

1. Determine the members factors hindering the efficiency of cooperative societies
2. Determine the leadership' factors hindering the efficiency of cooperative societies
3. Determine the societies related factors hindering the efficiency of cooperative societies
4. Determine the Government related factors hindering the efficiency of cooperative societies

## **Research questions**

1. What are the members related factors hindering the efficiency of cooperative societies in the study area?
2. What are the leadership related factors hindering the efficiency of cooperative societies in the study area?
3. What are the societies related factors hindering the efficiency of cooperative societies in the study area?
4. What are the societies related factors hindering the efficiency of cooperative societies in the study area?

## **Research hypothesis**

1. The attitude of members of cooperatives societies does not significant related to the efficiency of the cooperative in the study area
2. The leadership styles in the cooperative societies in the study area do not significantly influence poor performance cooperative
3. The manner at which the cooperative societies in the study areas are operating does significant affected their performance
4. The government attitude to the cooperative societies does not significantly influence poor performance of cooperatives in the study area

## **Significance of the Study**

The findings from this study will enlighten individual members of cooperative societies to be aware of their attitudes that hindering the

performance of cooperatives which in turn reducing the benefits they are recording from being members of cooperative. Also, at the end of this study it is expected that leadership in the cooperatives societies in the study area will aware of their attitudes and styles that limiting the benefit the members are enjoy from participating in cooperative activities. More also, the results from this study will serve as eyes openers for the members and the leaders of cooperatives societies to reposition their societies in a way that interferences of religion, ethnic, culture or political will not distort its performance. Above all, the government agencies responsible for regulation cooperative activities will also realizes aspect of policies require amendment for the smooth running of cooperatives in Adamawa State.

## LITERATURE REVIEWS

### Concept of Cooperative societies

According to Champo (2011) the definition of cooperative society is built on four basic principles; first, they are formed by group of people with common needs and aspirations. Second, they are voluntary and freely formed. Thirdly, it is democratic and fourthly, it is owned and controlled by the people to meet their needs. Alufohai and Ilavbarhe(2010) had a similar view of cooperative society as association of people, who have come together mutually in order to pool their resources together with the aim of achieving common objectives. Further, it is formed on the basis of democracy and is voluntary, borne out of the desire of members to improve their standards of living socially and economically. The International Labour Organization (ILO, 2008) defined it as association of persons usually of limited means who have come together voluntarily to achieve a common economic end through the formation of democratically controlled business.

According to Baarda (2006). members contribute equitably to and democratically control the capital of their cooperative. At least part of the capital is usually the common property of the cooperative. They usually receive limited compensation if any, on capital subscribed as condition of membership. Members allocate surpluses for any or all of the: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership. Complete autonomy and independence is among the beauty of existence of

cooperative organization, they are autonomous self-help organisations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy. Macpherson (2009) expressed that among the responsibility of cooperative as organisations is to provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders about the nature and benefits of cooperation. Cooperatives serve their community most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures, while focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

### **Concept of Leadership**

Leadership is service in the sense that it seeks to meet the needs of one or of the group by performing needed functions. Sometime strong directive power is effective leadership such as when a group has lost its sense of direction or purpose. Sometime the group needs to be encouraged and supported, at other times it may need to be re-oriented. It is a mistake to underestimate the effect of the leadership performance on the employee's working experience. The consequences of poor leadership can cost an organization directly and indirectly. The harmony and quality of the team revolves around the team leader. The impact of bad leadership is alarming, even though the system catches up with such bad leaders, it can turn out to be an expensive experience for the company. Delay in the results leads to the payment of penalty, thereby eating up a huge portion of the company's revenue (Adurayemi, 2013). Good leadership entails listening, getting time to understand and being prepared for the unexpected because that is what is expected. More so, when one is a leader, one is bound to make a lot of mistakes but it is prudent to avoid arrogances because it might lead the organisation into a lot of troubles.

### **Challenges Facing Cooperative Development in Nigeria**

According to Kolawole, Colin and Richard (2009). some of the causes of cooperative societies' failure are due to internal factors, while others are

external to the societies over which the leaders in cooperative have little or no control. However, cooperatives the world over are in a state of flux. In almost all parts of the world, cooperatives face one or more crises: at times it may be crisis of ideology, crisis of capital, crisis of credibility and/or crisis of management. Andrew (2006) identified five challenges facing cooperatives, these includes; cultural transformation, competition and expansion, wage solidarity, centralization and reorganization, and programmes to increase productivity and participation. Educating, training and retraining of members in general and officers in particular is always a challenge to cooperatives especially in developing countries. A cooperative without a strong component of education is in danger of losing its essential character, that is, the human and personal characteristics which distinguish it as a cooperative. Education is of paramount importance to the cooperative sector. Unless all those responsible for cooperatives (directors, officers, members, staff) are well informed and knowledgeable, cooperatives are likely, in some countries, to become much like capitalist, profit –seeking

#### a.) Poor leadership

The critical element to the success of cooperative according to Akinwumi (2006) is leadership. If there is purposeful leadership, if leaders are transparent, dedicated and truly serving, the cooperative society will succeed. A true leader does not cut corners, does not inflate contracts so as to receive kickbacks, does not have favourities among members and does not mismanage the resources. Alas, corruption among the leaders has remained the bane of developmental efforts in the third worlds. According to Macpherson (2009) the characteristics or qualities of individual members of cooperatives are essential to contribute to the success of the cooperative be it small, medium or big. Ijere (1977) and Ijere (1981) expressed that leaders in the cooperative societies supposed to be highly initiative, honesty, creative and been objective, while Andrew(2006) indicated that successful cooperative societies most have been led by individual leader with good judgmental ability, highly intelligence to solve problem and prudent in decision making. Prakash (1999) expressed that cooperative leaders must be fearless and fairness in taking decision. Ebue (2012) expressed that leadership in the cooperative must be technically competent, should possess high level of energy with charisma to carry the entire member along. Giagnocavo *et al.* (2014) indicated that in the wake of ICTs in our amidst, the leaders in the

respective cooperative societies must be technically competent, high initiative, good judgment intelligence to analyze and solve problems, honesty, emotional stability and fairness. There is no gainsaying the fact that from various empirical evidences of most cooperative societies that fail, one observes that one or more of the above stated qualities are lacking in either the leaders or members, or both. It is also possible that the leaders may have some of these qualities but the environment may not be conducive to yield a successful cooperative activity. For instance, communities where majority are receiving some fat salary, the insinuation that cooperative are for low salary earners may refrain people from participating while those participation may be forced to accept themselves as second rated in their communities, this could affect the attendance, repayment rate and overall business of the cooperative as society.

#### **b.) Lack of Commitment by Members**

Onyeze, Maurice and Ike (2014) reported that the challenges facing cooperative societies in Nigeria usually arises from many controllable and few uncontrollable factors within and outside the co-operative movement which has hindered its ability to play role as an engine of economic growth and developments. They remarked that Government has vital roles to play towards the sustenance and survival of cooperative enterprises in Nigeria by throwing its weight towards the restructuring of the entire cooperative philosophy to a capitalist oriented economy, which forms the bedrock of socio-economic background. Adeyemo (2014) observed that lack of financial commitment by the members to generate internally or externally the necessary funds for project execution is among the major problems facing many cooperative societies in Nigeria. Kolawole *et al.* (2009), reported that some of the members shown "don't care" attitude on the activities of Cooperative societies; they are much more interested on sharing the benefits of the produce, while given cooperative activities the secondary look. They expressed further that some members performed below expectation, their meeting attendance and their overall commitments could not be rated fair. These attitudes according to them haunted the development of cooperative societies at large.

Iganiga (2008) expressed that sourcing for funds by the cooperatives depends largely on the internal generated funds. Majority of cooperatives

could not secured loan from financial institutions or made use overdraft facilities. Jamala, Shehu, Musa and Abraham (2012) expressed that most at times the financial institutions do aware that amount of share capital appearing in the balance sheet of some cooperative societies is not in existence as it was just manipulated in order to receive government recognition or secure credit facilities from financial institutions. Kohansal and Mansoori (2009) found that majority of cooperative in Iran were not even compelling their members to take prompt payment as at when such money is needed. The study reported further that all the sources of funds evaluated are found inadequate. Adeyemo (2014) observed that most at time, the problems of cooperatives are inability of the members to pay promptly to their societies and the real cause of poor repayment is poor return from business operations engaged-in by most members of cooperatives. Basheer (2007). maintained that the formation of viable and successful cooperative society rest on the premise that members have a common felt needs and the will to do something collectively about it. Generally, it is observed that an average of the members of cooperatives were in the cooperatives so as to improve their standard of living.

### c.) Policy reform and lack of government presence

According to Idyorough (2008) much as desirable as cooperative societies are in the development of a nation, among the problems and constraints that militating against its effective performance of its roles in nation building is inadequate government support to the cooperative organizations, the support that government is given the cooperative societies is not enough to cater for the ever increasing number of the societies. It is more of rhetoric's than actual action, these greatly affects the activities of the societies. This has made for poor performance, declining and death of some cooperatives. According to Ademola (2012) cooperatives over the years have suffered neglect of the government especially in its microfinance reforms. Rather than adopting cooperative methods government earlier planned, the recent government embarked on other non-cooperative strategies of financing small and medium scales enterprises. Microfinance institutions and other financial agencies have not been able to address the problem for their establishment, it is still government that dictating the shots for these organizations. The true cooperatives were absent in the government policies and thus the little success recorded. There were those who, as individuals with



connections, made far more progress than the cooperative groups. It was indeed discouraging. Whenever cooperation was imposed rather than growing from the felt needs of the people the chances of success are small (Adurayemi, 2014).

General review of co-operative legal frame works in the state should be done so as to march it with the realities of this time (Ademola, 2012) According to Onyzeet *al.* (2014) a close look at the cooperative law and rules in this state and country in general call for reviews because it is full of imported legislations which do not conform with Nigerians' cultural, social, economic and political background. The existing cooperative legislation is more of socialist oriented and there might not be limitation in the amount of share an individual is supposed to subsidize because it scares away those who are willing to invest in cooperative enterprises thereby making cooperatives look as if it is an organization for poor people. Idyorough (2008) also suggested policy reviewed, that will ensure regulations that capable of waxed the cooperative societies. This will maintain interest of the members by inducing and compelling them to channel their surpluses to cooperative investment. Therefore, government needs to intensify its efforts to ensure viable cooperative under the scope of laws and regulations. Coffie (2011) expressed that government should partner with cooperatives in order to use economic fortune and status of a strong cooperative council in each of the states. Governments on their own part should channel the distribution of inputs and raw materials, essential and scarce commodities through cooperatives to get these goods and service to the greater member of the citizens as against the present condition where the distribution is based on one party patronage. All these cooperative council needed to be licensed to be distributors of all the government owned companies; it may be much easier to reach the true farmers through cooperative organisation than most means adopted by Federal Ministry Agriculture (Akinwumi, 2006, Akiniyi, 2013).

According to Muhamad (2006) government should involve in direct investment and giving of subsidy to cooperatives. Lack of government investment in the cooperative project at the pioneer stage accounted for the inability of the cooperative societies to stand competition. Lack of presence of government makes the financial institutions and credit facilitators to doubt cooperative credibility in the loan repayment. Iganiga (2008) most

cooperative societies do not have will to enforce their member to refund loans. There are numbers of cases where members of cooperatives results to arrest and charge to court their leaders for misappropriation or lack of leadership wills to get the distributed loan back from the members. Thus, government needs to come up with regulations, monitoring and investment that will propel the cooperative societies to next level. The presence of government also means Onyezeet *al.*, (2014) captured it all when remarked that Governments are expected to provide a supportive policy, legal and institutional framework, provide support measures based on activities, provide oversight on terms equivalent to other forms of enterprise and social organization, adopt measures to improve access to finance for disadvantaged groups and topically, to promote the formalization of the informal economy. Government can contribute significantly to improving cooperative performance by facilitating access of cooperatives to support services, particularly support to cooperative human resource development, financial creditors and international donors.

#### e.) Lack of external funding

People want to engage in cooperative projects but due to lack of capital they cannot do so, these affects the activities of cooperative organizations especially in rural areas and it hampers economic growth. Another major problem hindering cooperative activities is insufficient funds to execute various cooperative programmes and projects(Akinyi, 2013). For many years the cooperative societies in Nigeria were unable to pay its mandatory dues to international bodies like ICA. Thus the Nigerian cooperative movement was denied entry, participation and gains that would have been accrued for their structural development (ICA, 2005). The general problems facing the cooperatives are due to political and socio-economic factors as identified by Mass Mobilization for Social and Economic Recovery (MAMSER, 1988) and include lack of adequate working capital, high overhead cost, misappropriation of societies' funds by the paid employees, struggle for leadership, lack of modern business techniques and inability to compete with others in the same trade.

According to Jamalet *al.* (2012) on external sourcing of funds, it was discovered that commercial banks are discriminating in granting loan to cooperative society because of the obvious risks in cooperative enterprises.

Cooperative banks do channel the funds allocated to cooperatives to other organizations, cooperative banks are reluctant in extending credit facilities to cooperatives due to risk of business failure, unviability, and poor organization among others. Nathan, Brunet and Ashie (2014) expressed that in order to encourage external sourcing of funds, Government should use fiscal and monetary policies to channel funds for cooperative development, to encourage commercial banks to give loan to cooperatives, all the interest realizable therefore should be tax-free, moreover, in sectional allocation to cooperative enterprises. Despite the elements of democracy in cooperative activities, sometimes cooperative organizations are been carried away by partisan politics. In some instances where by the organizations are seen as belonging to one political party or the other as such full support would not be given by the authorities if they are considered as part of the opposition and the cooperative may be denied access to external funding as a means to pressurize it leaders to decamp or succumb to the dictate of the ruling parties (Macpherson, 2009). There are handpick of instances where by the cooperative activities ceased to take places for more than two years due to difference of opinions of its members on political candidate and party affiliate (Kolawoleet *al.*,2009).

#### **f.) Lack of cooperative education/technicality**

The level of cooperatives and business education of the members of cooperatives and trainees is not commensurate with the intricacies involved in today's business area. Birchall and Ketison(2009) identified five challenges facing cooperatives, which are cooperative education, competition and expansion, wage solidarity, centralization and reorganization, and programmes to increase productivity and participation. By comparison lack of cooperative education is most prominent among the problems facing cooperatives societies, if the members and the cooperative leaders had enough cooperative understandings, other identified problems may vanish. Asaolu (2004) on the other hand, posited that one of the major problems of cooperatives is how to maintain balance in the two parts of cooperative business, efficiency and democracy since those who are charged with operation of a cooperative chiefly the board and managers must serve two masters: the imperatives of good business practice and the social purpose of a community of people. Hence, to maintain their special character, cooperatives must be two things in one: a business organization and social

movement. This is what makes a cooperative a business enterprise with human face and so very difficult to manage. In striving for efficiency, cooperatives often tend to imitate other business and established enterprises, but in pursuing a social purpose they bring out self-features, which make them different and unique (Armando, 2008; Dogarawa, 2009; Elsevier, 2010; Babajide, 2013; and Godquin, 2014).

Educating, training and retraining of members in general and officers in particular are always be a challenge to cooperatives especially in developing countries. A cooperative without a strong component of education is in danger of losing its essential character, that is, the human and personal characteristics which distinguish it as a cooperative. Education is of paramount importance to the cooperative sector. Unless all those responsible for cooperatives (directors, officers, members, staff) are well informed and knowledgeable, cooperatives are likely, in some countries, to become much like capitalist, profit –seeking business, or in other countries to become handmaids of the state (Oluseyi, Solomon & Adekunle, 2013). Education makes people easy to lead, but difficult to drive; easy to govern but impossible to enslave (Oluyombo, 2012).

Assuming the validity of the sector concept members of cooperatives face such questions as what type of business activity is most suitable for each of the three sectors, public, private and cooperative? Are there certain kinds of business that rightfully belong to the public sector? Are there others, which are best left to private enterprise? What kinds, ideally, are most suitable for the cooperative way of business? Are there some fields in which all three may engage and compete? Or could there be room for merging? Hence, one other challenge that cooperative societies face is the choice of business most suitable for the enterprise. Another challenge facing cooperatives is adaptation. No business in a national economic system is completely independent and self-sufficient but operates in conditions of dependence and interdependence. Both capitalist business and cooperatives depend to some extent on the state and services provided by the state (highways, water supply, the postal system, etc.) (Ikpefan, 2006).

Similarly the state and public enterprise depend greatly on private enterprise, or on cooperatives. According to Marx and Seibel (2012) sometimes private-

profit business depends on cooperatives and, of course, the reverse, cooperatives depending on private business in some way or other, is quite common. Thus, cooperatives cannot be thought of as an exclusive economic system but rather as one section of the total economy. They constantly operate in co-existence with other forms of business and sometimes in conjunction with them. Co-operatives therefore, have to adapt themselves by struggle in one place, by agreement in another – to the elements of a complex environment, partly free and partly organized. It must now decide what place it means to claim for itself in the new economy, either organized or in process of organization.

According to Deji (2005) the problems of Cooperative organizations revolve around the poor cooperative education and cooperative technicality. Baarda (2006) rightly points out that the problem of coordination has been a bane for effective cooperative organizations programmes in Nigeria, thereby resulting in roles overlapping and confusion. Misconceiving the cooperative programme by most people make it extremely difficult to elect leadership in cooperative societies, majority conceived cooperative leadership as means to enrich themselves and some loyal members of the association. Muhamad (2006) the poor cooperative education among the members of cooperatives is also noticed in their bid to initiate projects or during project execution. Projects were usually ill-planned and their executions were usually done to favour some targeted members of the cooperatives. Majority of well-to-do in the societies are influencing the cooperative activities and projects for their popularity gains. Above all one could notice that majority of cooperatives are wandering without clear guide. According to Andrew (2006) cooperative organizations programmes in developing countries have always been suffered from content deficiency. 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.

#### **g.) Political Interference**

Co-operatives are user owned, user controlled and user benefited organizations. They could be agricultural, nonagricultural, unions or Savings

and Credit Co-operatives (SACCOs). They operate in different sectors of the economy including agricultural, handcraft, transport, housing development, building and construction, consumer services, banking and insurance. The direct intervention by the Government in management of cooperatives compromised the principles of member owned and run organizations. Government involvement hindered the emergency of member controlled co-operatives since members relied on Government to safeguard their interest. As a result, equality, equity, solidarity, democratic principles, self-responsibility and self-help that are important pillar of successful producer organizations were thus hindered. This caused the co-operatives to be run as if they were Government owned instead of privately owned member organizations (Andrew, 2006).

### Empirical Reviews

Mwelukilwa (2010). summarizes some statistics of small cooperative societies in a number of countries. Out of about 115 new cooperative societies start up each year in Canada, about 79 declare bankruptcy the ratio is almost one failure for each start up. Most small cooperative in Canada fail because of weak general management, weak financial management or technical capabilities. Statistics from New Zealand indicates that 53 percent of cooperative societies fail within the first decade year. Research suggests that two-thirds of cooperative collapse is due to financial difficulties associated with poor financial management. There is a high poor repayment rate by members of small cooperative in Australia although resource poverty affects all cooperative societies in differing degrees, the root cause of cooperative failure is management inefficiency and particularly inefficient financial management and poor accounting.

Ikpefan (2006) carried out a cross-sectional study on challenges and prospect of agricultural cooperative societies in Nigeria. The broad objective of the study was to determine if there is any significant relationship between the factors inhibiting Agricultural Cooperatives and Non-Agricultural Cooperatives, the study randomly sampled 234 members of cooperatives from four different cooperatives. The study raised four research questions and three hypothesis statements. The structured questionnaires were administered to the respondents and data were analyzed using Chi-square and Pearson Product Moment Correlation (PPMC). The results of the study

confirmed that there is no significant preference in the extension of loans to Agricultural Cooperatives by financial institutions and that there is a significant relationship in the factors affecting the performance of Agricultural Cooperatives and Non-Agricultural Cooperative. The study identified amongst others lack of credit facilities, loan default, lack of basic infrastructure, lack of securities, and technical expertise as the challenges of agricultural cooperatives financing in Nigeria. However, the study identified despite the impact of the Federal Government efforts in the recent past to support the Agricultural Cooperatives, there are still some problems militating against the performance or progress of cooperative. The study recommends that farmers' ability in the farming should be inquired into before been offered, Agricultural loans should be mostly be given in kind and installment payment should be encouraged. The officers of cooperatives should be occasional inspection of the borrower's agricultural project and refund of loans by installment deductions from the proceeds. The commodity exchange initiated by the present administration should step up plans for its full operation. This would help to guarantee price and income of cooperative farmers.

Oladejo (2013) examined the perceptions of Cooperative leaders in the six states of South Western Nigeria in the era of financial sector reforms. The data collected through the questionnaires were administered for randomly selected 120 cooperative leaders were sorted and coded in a frequency tables. Analysis of Variance (ANOVA) as well as t-test were used to test the hypothesis on the cross sectional perception of members and leaders of cooperative societies on its impact as a micro credit delivery channel in the six selected states of the south west Nigeria. The result of the study revealed that there is a significant difference in the impact of cooperative society as a microfinance delivery channel across the state in Nigeria. The study concluded that members of cooperatives in all state benefited immensely from cooperative participation, with Oyo and Ondo states leading the benefitting chart, the study justified higher beneficial rate in both states based on long time cooperatives activities in the two state, and the fact that Ibadan served as capital of formal defunct western region, where most of cooperative activities take off. Likewise, Ondo state served as agricultural center in the old western region, majority of agricultural cooperatives sprang up as a response to farmers' requests for common marketing strategies.

More so, their perceptions about the cooperative as organization that can develop the members of cooperatives were found positive.

Onyezeet al. (2014) conducted research survey on the problems of financing co-operative society projects in a competitive economy: a case study of cooperative societies in MBANO Local Government Area of Imo State, Nigeria. The random sampling technique 120 members of cooperatives and data collected primarily were analysed and presented in frequencies tables and simple percentages. The findings made by the study include: lack of financial commitment by the members to generate internally or externally the necessary funds for project execution; government loan granted to cooperative institutions were channeled to other sector that attracts fat interest; embezzlement of funds; lack of cooperative business education; poor returns from business operation. The study recommends that there should be financial commitment on the part of members to generate fund both internally or externally for project execution; loans to cooperative institutions should be used for cooperative societies projects, there should be cooperative business education; there should be formation of strong and coherent enterprise and also merging should be encouraged in order to increase returns.

## METHODOLOGY

Adamawa state is made-up of twenty-one Local Government Areas, which are zoned into four (4) Agricultural zones based on the climatic and types of crop grown (Kadams and Sajo, 1999). However, this study purposively selected Jimeta Metropolis, as results of government presence of various commercial centers, religious bodies, higher institutions, industries as well as traditional administrative offices that make the city a home of many cooperative societies. In all, Jimeta Metropolis registered 57 cooperative societies with total of 6,841 members. Taro Yamane sample formula was used to randomly select total of 378 members of cooperatives societies from population. The structured questionnaire was used to collect data from sampled respondents and data were analyzed using simple percentage, frequency count, weighed average, frequency index and regression analysis.

## RESULTS

**Research Question 1:** what are the members related factors hindering the efficiency of cooperative societies in the study area?



**Table 1: Members Activities that Hindering Efficiency of Cooperative Societies in the Study Area**

Factors	Rating Scale				Freq Idx	Rank
	4 (HS)	3 (S)	2(LS)	1(INS)		
Poor meeting attendant	261(72%)	58(16%)	46(13%)	0(0%)	0.8973	1 <sup>st</sup>
Not participating in teamwork	78(21%)	201(55%)	45(12%)	41(11%)	0.7164	3 <sup>rd</sup>
Unwillingness to over assistance	21(6%)	24(7%)	307(84%)	13(4%)	0.5363	6 <sup>th</sup>
Poor due payment	45(12%)	99(27%)	102(28%)	119(33%)	0.5479	5 <sup>th</sup>
Delayed loan repayment of loan	221(61%)	29(8%)	20(5%)	95(26%)	0.7575	2 <sup>nd</sup>
Not participation in decision making	132(36%)	79(22%)	89(24%)	65(18%)	0.6904	4 <sup>th</sup>

HS: highly Significant, S: Significant, LS: Less significant, INS: Insignificant

The results on Table 1 revealed the respondents rating on the members factors that limiting the performance of cooperative societies in the Jimeta Metropolis. The result indicate that majority of respondents (72%) rated poor meeting attendant as most challenges habit of members of cooperatives that is affecting the societies in the study area (index value 0.8973, ranked 1<sup>st</sup>). Also, delayed of loan payment was rated 2<sup>nd</sup>, as indicated by 61% with index value 0.7575. Lack of teamwork spirit among member of cooperatives was ranked 3<sup>rd</sup> by 55% of respondents (index value 0.7164). Not participating in the decision making process was rated 4<sup>th</sup> by most respondents 36%, index value (0.6904). Poor due payment and unwillingness to over assistance to the societies was rated 5<sup>th</sup> and 6<sup>th</sup> as lesser members factors that limiting the performance efficiency of cooperatives in the Jimeta Metropolis. Thus, these results indicated that not attending meeting on regular basis is genesis for many other members bad attitude that affecting the expect function of cooperative societies in the study area.

**Research Question II:** what are the leadership related factors hindering the efficiency of cooperative societies in the study area?

**Table 2: Leadership Activities that Hindering Efficiency of Cooperative Societies in the Study Area**

Factors	SA Fx(%)	A Fx(%)	D Fx(%)	SD Fx(%)	Avg	Remark
Corruption	256(70%)	97(27%)	12(3%)	0(0%)	3.67	A
Power tussle	149(41%)	100(27%)	66(18%)	50(14%)	2.95	A
Incompetent	198(54%)	71(19%)	65(18%)	31(8%)	3.19	A
Biasness	45(12%)	200(55%)	74(20%)	46(13%)	2.67	A
Selfness	202(55%)	91(25%)	44(12%)	28(8%)	3.28	A

The associative challenges to the effectiveness of cooperative societies in the Jimeta Metropolis as results of leadership factors were indicated on Table 2. The results on the table indicated that majority of respondents (70%) unanimously agreed that corruption among the leaders responsible for low performance of cooperative societies in the study area (average 3.67). More also, the results on the table indicated power tussle among leaders of cooperatives as factors limiting performance of cooperative societies (average 2.95). Leaders in competency was also indicated by 54% respondents as challenges facing cooperative societies (average = 3.19). Also, the results indicated that biasness among leaders in their dealing with other members of societies was also expressed by 55% respondents as leadership factors limiting performance of cooperatives in the study area (average = 2.67). More also, 55% of the respondents expressed that the leaders in the cooperatives are selfish (average = 3.28).

The results implied that the sampled members of cooperatives in Jimeta Metropolis in Adamawa state, unanimously agreed that the various corrupt practices, power tussle, incompetency, biasness as well as self-centeredness are all leadership factors that affected the expect performance of cooperative societies in the study area.

**Research Question III:** what are the societies related factors hindering the efficiency of cooperative societies in the study area?

**Table 3: Societies Related Factors That Hindering Efficiency of Cooperative Societies in the Study Area**

Factors	SA FX(%)	A Fx(%)	D Fx(%)	SD Fx(%)	Avg	Rmk
Political interference	266(73%)	42(12%)	22(6%)	35(10%)	3.48	A
Lack of good interaction with government agencies	187(51%)	17(5%)	21(6%)	140(38%)	2.69	A
Poor horizontal interaction among societies	209(57%)	13(4%)	24(7%)	119(33%)	2.85	A
Lack of cooperative knowledge	299(82%)	8(2%)	2(1%)	56(15%)	3.51	A
Poor business orientation	221(61%)	100(27%)	41(11%)	3(1%)	3.48	A

Note: SA, Strongly Agree, A: Agree, D: Disagree, SD: Strongly Disagree, Rmk: Remark

The results on Table 3 depicted the outcome of respondents' perception on societies' related factors that hindering the expected performance of cooperatives in the study area. The results indicated that majority of respondents (73%) unanimously agreed that political interferences is affecting the activities of cooperative societies in Jimeta Metropolis. Likewise, poor vertical interaction such as linking the regulatory bodies among others were identified by (51%) of respondents as significant challenges facing cooperative societies in the study area (average = 2.69). more also, poor horizontal interaction such as making linkage with other cooperative organisations is expressed by (57%) of respondents ad significant problem facing cooperative societies (average = 2.85). Lack of cooperative knowledge among members of cooperative was expressed by majority of respondents (82%) as one of challenges facing effectiveness of cooperative societies in the study area (average = 3.51). Furthermore,, poor business orientation was identified by 61% of respondents as significant challenges hindering expected performance cooperative among the members in the study area (average = 3.48).The results from this research questions established that political interference, lack of good interaction with government agencies, poor horizontal interaction among societies, lack of cooperative knowledge as well as poor business orientation are societies related factors that limited the expected effectiveness of cooperative societies among members in the study area.

**Research Question IV:** what are the societies related factors hindering the efficiency of cooperative societies in the study area?

**Table 4: Government Related Factors That Hindering Efficiency of Cooperative Societies in the Study Area**

Factors	SA Fx(%)	A Fx(%)	D Fx(%)	SD Fx(%)	Avg	Rmk
Lack of government regulation/ Government negligence	188(52%)	83(23%)	22(6%)	72(20%)	3.06	A
Lack of government assistance	199(55%)	79(22%)	65(18%)	22(6%)	3.25	A
Poor technical support/ cooperative education	209(57%)	119(33%)	24(7%)	13(4%)	3.44	A
Cumbersome cooperative policies	171(47%)	98(27%)	59(16%)	37(10%)	3.10	A
Poor business environment	21(6%)	289(79%)	41(11%)	14(4%)	2.87	A

Note: SA, Strongly Agree, A: Agree, D: Disagree, SD: Strongly Disagree, Rmk: Remark

The results on Table 4 revealed the government related factors responsible for underperforming of cooperative societies in Jimeta metropolis, Yola North local government area of Adamawa state. The results indicated lack of government regulation, this was expressed by 52% of respondents (average = 3.06). More also, 55% of the respondents expressed that lack of assistance from government toward cooperative accounted for underperforming of most cooperative societies in the study area (average = 3.25). The results also indicated that most respondents (57%) expressed poor technical support from government toward cooperative development accounted for underperforming of cooperative societies in Jimeta Metropolis, Yola North local government areas. Furthermore, the study identified cumbersome of cooperative policies from government regulatory bodies as challenges from government that limiting the performance of cooperative societies in the study area, this fact was expressed by 47% of the total sampled members of cooperative (average = 3.10). Among all, majority of sampled members of cooperative societies (79%) unanimously expressed that inability for the government to create business friendly environment affected the performance of cooperatives societies in the study area (average = 2.87). These results reaffirmed that lack of government regulation, lack of

government assistance, poor technical support, cumbersome cooperative policies and poor business environment are the government factors hindering the efficiency of cooperative societies in the study area.

### Testing of Hypothesis

Table 5: Results of Multiple Regression Analysis on Significant Contribution Hindrance Factors towards Poor Performance of Cooperative Societies in the Study Area

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	21.792	0.757		28.769	0.001
Members factors	0.163	0.126	0.357	16.3	.002
Leadership factor	0.191	0.078	0.327	19.1	.000
Society factor	0.451	0.063	0.295	45.1	.010
Government factors	0.11	0.013	0.319	11.0	.003

ANOVA = 1327.182 p-value 0.001, R= 0.918, R-Square 8.36, Adjusted R-Square =0.883

The regression analysis results as shown in Table 5 indicate that 91.8% of the observed variations in the factors lead to ineffective cooperative societies performance is jointly explained by all independent variables. This implies that all independent variables are strongly associated with ineffective of cooperative societies in Jimeta Metropolis in Adamawa state. More so, the results of ANOVA model, revealed F-value (1327.182) with p-value < 0.0001. This implies that model is statistically significant at 0.0%. More so, the R<sup>2</sup>-value (0.836) was depicted for the overall model fitness.

The result of regression analysis in Table 5 shows that all four sampled hindrance factors towards cooperative ineffectiveness are all significant related to overall cooperative ineffectiveness. This implies that members' factors, leadership, society and government collectively contributed 91.8 of hindrances to the cooperative efficiency in the study area. The results on the table indicated that member factors, leadership factor, society factors as well government factor significantly contribute 16%, 19%, 14% and 11% respectively. In a nutshell, all the four null hypothesis were rejected implied

that all tested independent variables are significantly contribute toward cooperative underperformance in the study area.

## DISCUSSION

The findings of this study revealed that poor cooperative meeting attendant accounted for majority of members' poor attitude toward cooperative societies and as results leading to underperformance of the cooperative in Jimeta Metropolis in Adawawa State. Poor meeting attendant can influence poor teamwork, unwillingness to offer assistance as well as delay in the repayment of loan. This finding agreed with the findings made by Oladeji(1999) that majority of members do finding it difficult to attend meeting at regular interval and this do leads to poor understanding of activities of the cooperative among members. Also, our finding of effect of poor participation as members' related factors affecting performance of cooperative societies in the study area was in accordance with the respective findings made by Mwelukilwa (2010) and Oladejo (2013) that not creating time for cooperative meeting and decision making affected members understanding of important of cooperative to their development. However, the finding made by Onyeze et al. (2014) failed to significantly attribute the rate of meeting attendant to the activeness of members.

This implies that member's activeness cannot be solely measure by frequency of meeting they attend. He argued further that in this global-village period technology has grown to the extent of someone attending meeting from any far-range distance to the cooperative of hall. However, the findings by Armando (2008) indicate insignificant effect of frequency of meeting attendance on members cooperative participation, the conclusion drawn that non-physical appearance in the meeting affected members understanding about cooperative activities. The delay in the repayment of loan as indicated by the findings of this study can hinder the progress and opportunity to offer others members of cooperative loan at the needed time.

More also, the findings of this study revealed that corruption and other malpractices remaining the bane of poor performance among the cooperative societies in the study area. This finding was in accordance with finding made by Armando (2008) that corruption and leadership are becoming inseparable when aspect of money and other financial benefits are

involved. The finding made by Coffie (2011) indicates corrupted leaders as one of the main factors responsible for downfall of majority community projects and cooperative activities. This view was not differed from the finding made by Ebue (2012) that most members of cooperative societies are eying leadership post to get chance of illegally laying hands on societies' purses. More also, the issue of power tussle among leaders is one of the degenerating factors limiting the efficiency of cooperative societies, this was in consonant with the earlier finding made by Elservier(2010) that majority of elite individual join cooperative to become leaders and has access to the financial management which in the end, usually being abused or embezzled. The finding made by Idyorough(2008) reported leadership incompetence, according to Prashanth(2011) majority of leaders in the cooperative societies lacked background of cooperative and as results abused the leadership rights and power and misguided the entire association. The view was not far from the finding made by Reeves (2003) that majority of leaders in the cooperative societies perceive the cooperative as social organisation where anyone irrespective of their background and commitment level can become leader and do as they like. Macpherson (2009) faulted leadership system of many cooperative that loans granted to cooperative institutions were most at time channeled to other sectors that attracts fat interest, while many cooperative leaders engross in fund embezzlement, and some leader lack cooperative education. These according to him usually lead to poor returns performance of cooperative as organisation.

One of the few leadership traits among the cooperatives in the study area found affecting cooperative effectiveness is biasness of dealing among members as well as self-centeredness by the leaders. This finding was in accordance with the findings made by Reeves (2003) that through improper selection of leadership, the leaders are now found indicated interest in the affair of some members than others or forming caucus, group or allied within the members in the same cooperative association. This according to Idyorough (2008) is one of ill-end of bad leadership. Thus, the cooperatives in the study area had been found suffered from biasness and self-centeredness leadership structure. In a nutshell, it is expected that anyone assumes mantles of leadership in the cooperative societies to be typified by such norms as honesty, fairness, equity, democracy, and mutual fellow feelings. It was also revealed by the findings of this study that political

interference affected the overall cooperative societies' performance in the study area. This agreed with the earlier finding made by Prashanth (2011) that cooperative of nowadays are dancing to the tune of politics. The politics interference delimiting harmony and leads to discrimination among members within an association. Severing the relationship with government agencies also accounted for poor performance among cooperative societies, Godquin(2014) argues that cooperative that linked the mother association will have good monitoring and ensuring leadership complaint with the rules and regulations of the association. Our findings from this study also indicated that rivalry among cooperative association instead of creating linkage is limiting expansion scope and business horizon for cooperatives societies in the study area. Elservier (2010) and Godquin (2014) maintained that horizontal interaction is one of the backbone of cooperative societies, however, the zeal for independency and strive to surpass others inhibiting development and promoting unhealthy rivalry among cooperatives societies. It was also found by this study that majority of societies are lacking business orientations therefore, the chances to run at loss may high business plan and ideas are grossly lacking from leaders to members.

Above all, it was also found by this study that government are failing in coming up with regulations and policies that can propel the development among the cooperative in the study area. The effect of lack of regulation and government intervention was reported by Elservier (2010) as highest sources of failure of association. Godquin(2014) hinted that cooperatives as associations have capacity to transform members and assist other non-members residing in the communities. Cooperative can afford to subsidize commodities for the consumption of members and non-members. However, all these benefits are lacking as results of poor government management and negligence for concern government agencies. Lack of government support was also reported by Reeves (2003) as one of significant factors limiting effectiveness of cooperative in our communities. Government is expected to facilitate linkage between non-governmental organisations within and outside the countries for the association to benefits from assistances offer by these NGO. More also, lack of business friendly environment significantly affected the performance of cooperative association in the study area. The need for business amiable environment for the thriving of cooperatives societies was concluded at the end of the study



conducted by Godquin (2014) on impact of business viability in the communities and cooperative activeness.

## CONCLUSION

It could be argued that cooperatives is not the only association facing with multi-challenges, however, the underlining factors for the initiation of cooperatives is to assist members facing their domestic and other socio-economic responsibilities. Therefore, this study had identified that challenges is limiting the expected function of cooperatives in the communities and among the members. The individual members are found playing negative roles not attending the meeting and overall poor participation in cooperative activities. So also, the leadership of the cooperatives are found engrossed in various malpractices, selfishness attitudes, biased dealing with members, struggles for powers and generally lacking cooperative understanding. The contributive role of societies at larges were also established, which ranges from political interference, lack of vertical and horizontal interaction, lack of business ideas. It has also been established by this study that cooperative effectiveness are being affected as results of lack of government regulation, lack of government assistance, poor business environment as well as cumbersome of policies.

## RECOMMENDATIONS

In respect to the finding and conclusion drawn in this study, the following are the suggested ways forward to the challenges limiting the effectiveness of cooperative societies in Jimeta Metropolis, Yola North Local Government Area of Adamawa State:

- i. The members in the cooperative societies in Jimeta Metropolis should improve on their attendant, teamwork, decision making and general participation in the cooperative activities to maximally possible benefits avail in being members of cooperative societies
- ii. The leadership in the cooperative societies should be democratically appointed to give rooms for fairness and rights for others to express their wishes. Morealso, the leaders in the cooperatives should try to be unbiased and proactive while handling cooperative issues.
- iii. The cooperative societies should maintain its freedom from political influences, religion and cultural affiliation. This can be achievable through visionary and dynamic leaders that opened to all members

and deals with societies' issues without biasness. Also, horizontal and vertical interactions should be maintained to ensure sharing of ideas among others cooperatives as well as giving rooms for effective monitoring.

- iv. The state government should improve on policies that dealt with operation of cooperative association in Adamawa state. Likewise, the government should assist the cooperative to establish linkages with the several NGOs within and outside the country in order to benefit from the array of assistance windows that will enhance their activities.

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