SOCIOECONOMIC DETERMINANTS OF FARMERS MEMBERSHIP OF COOPERATIVE SOCIETIES IN ANAMBRA STATE, NIGERIA

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Abstract: *Farmers membership of cooperative societies avails them the opportunity of getting a strong bargaining power for loans and other services; a favourable atmosphere for a more effective government aid scheme; provision of services for members at highly reduced costs; mobilization of funds for farm business. Despite the roles and accruable benefits to farmers for belonging to cooperative societies, the farmers have not been able to embrace the organizational form and make it work for them. This study therefore examines socioeconomic factors that determine farmers' membership of cooperative societies in Anambra state using regression model of the Ordinary Least Square (OLS). Findings revealed that Age, Marital Status, Educational qualification, Farm size, Family Size, Subsidized Input Supply, Increased Income and Collective Bargaining are significant determinant of farmers membership of cooperative societies. The study therefore recommends that the ministry in charge of cooperative should endeavour to carry a public enlightenment campaign on cooperative education to the farmers, sine the farmers' age, marital status, educational qualification, farm size, family size, subsidized input supply, increased income and collective bargaining are significant determinant of farmers' membership of cooperative societies. This will enable potential members learn and understand the structural and functional characteristics of cooperative.*

Key Words: *Cooperative Societies, Regression Model, Farmers Membership.*

1. INTRODUCTION:

Cooperative societies have been described as an effective instrument for improving the productivity as well as the income of farmers and non-farmers (Uchedu, 1998; Oboh, Lawal and Agada,2008). In Nigeria, for instance, the original impetus for the introduction of cooperative was in agriculture and also, the modern rural cooperatives were formed in response to low prices for farm produce, high prices for farm inputs, wide marketing margins in disfavour of the farmers, high transportation costs and farmers low bargaining power (Uchendu,1998; Oboh,et al, 2008). Ibe (2002) also stated that cooperative, as an organizational form, is an effective mechanism and platform for mobilizing the resources of disparate, small scale farmers to enjoy the benefits of large scale production. Okuneye and Igben (1981) and Oboh,et al (2008) describe cooperative societies as voluntary associations of people who by pooling their physical, functional and human resources together, aim at improving their living standard. Agbo (1999) identified specific benefits accruable to farmers if they are members of cooperative societies as: get a strong bargaining power for loans and other services; a favourable atmosphere for a more effective government aid scheme; improved marketing opportunities for members; provision of services for members at highly reduced costs; mobilization of funds for farm business; improved dissemination of extension services through the group approach; self-reliance and motivation for members; increased access to improved skills, exchange of ideas and educational opportunities through adult education and literacy programmes; and creation of avenues for members democracy and assume collective responsibility.

Despite the roles and accruable benefits to farmers for belonging to cooperative societies, the farmers have not been able to embrace the organizational form and make it work for them. Again low membership of farmers cooperative has also been identified as one of the major factors in affecting the performance of cooperative societies (Oboh,et al, 2008). However, farmers living in the rural areas can increase their income through increased agricultural productivity by forming themselves into cooperative groups. In order to encourage farmers membership of cooperative societies, various stake holders including the government and donor agencies have tried at one time or the other to improve agricultural productivity as well as the income of the farmers on the platform of cooperative (Uzoka, 2008). According to Uzoka (2008), one method through which the government has been attempting to remedy this dilemma (low agricultural productivity and farmers income) has been through a campaign of encouragement and enlightenment for the smallholder (farm) owners to join or form cooperative societies. But incidentally, the membership strength of most of the cooperative societies is relatively low. According to ijere (1992) most cooperative fail because of low membership strength, poor fund mobilization and poor leadership. It is believed that if the membership strength of cooperatives are improved, the members of the societies will have better access to various agricultural production and promotion facilities.

2. STATEMENT OF THE PROBLEM:

This study was informed by the perceived low membership strength of most of the agricultural cooperative societies; this has consequently affected the productivity and income of member farmers in Nigeria, thus, affecting food production in the country. Presently, the Nigeria agricultural production has not been able to bridge the gap between the demand and supply of food. Thus the economy has remained import driven rather than self-sustaining (Anigbogu, Okoli and Anyanwu, 2013). Yet, the farmers can step-up food production by forming themselves into cooperative. But the low membership strength of most of the societies has eluded the farmers of the opportunity of polling enough resources together to enjoy the benefit of large scale production and other benefit accruable to members of cooperatives. Presently, cooperative growth and development in Nigeria has not been impressive and membership has continued to nose down thus inhibiting agricultural growth. According to Umebali (2006), in Nigeria, efforts have been intensified in order to improve the agricultural production; unfortunately the efforts have not yielded the desired results. There is therefore a need to ascertain the factors that influence farmers' membership of cooperative societies. This is because when factors that determine farmers membership of cooperative societies are identified it will help in addressing the teething problem of cooperative growth and development in Nigeria in terms of membership strength and by extension increased agricultural productivity which will help to bridge the gap between the demand and supply of food in Nigeria.

3. OBJECTIVES OF THE STUDY:

The main objective of this study is to examine socioeconomic factors that determine farmers' membership of cooperative societies in Anambra state. Specifically, the study intends to:

- Determine the influence of socio-economic characteristics of the farmers on the membership of the cooperative.
- Ascertain cooperative farmers' perception of the possible hindrances of cooperative growth in terms of membership.

4. REVIEW OF RELATED LITERATURE:

Concept of Cooperative:

Cooperative has been variously described by scholar and regulatory agencies. The International Co-operative Alliance (1995) in Nwankwo (2008) defined a co-operative as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise. University of Wisconsin Centre for Cooperative also captured the essence of cooperative in their definition. The centre has two perspectives to the definition: " a cooperative is a business voluntary owned and controlled by its member patrons and operated for them and by them on a non-profit or cost basis. It is owned by the people who use it". It also viewed it as "a user owned and democratically controlled enterprise, in which benefit is received according to use". As observed from the definitions, a key element of the definitions is the members' dual nature- they are owners and users, investors and patrons. It is the dual nature that differentiates the cooperative from other organizations. According to Nwankwo (2008), a co-operative is an independent enterprise, promoted, owned and controlled by members to meet their needs. As an enterprise, co-operatives are active in markets locally, nationally and worldwide. Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. Co-operatives recognise their accountability to members, employees, customers, suppliers, other cooperatives and the larger society. Many of these stakeholders also share ownership of the co-operative. Corporate responsibility is embedded in the principle of co-operative organisation and operation and can inspire growing corporate sector efforts in this direction (Nwankwo, 2008).

Cooperatives, more precisely the agricultural cooperatives exit in different forms to help farmers meet their socio-economic needs and aspirations. The type or form of the cooperative depends on the problem facing the cooperative members. Onugu and Ugwuanyi (2007) stated the types of cooperatives linked to agriculture. They include: Thrift and credit cooperative societies, farm supply cooperatives, agricultural marketing cooperative societies, farmers multipurpose cooperative society, agricultural insurance cooperatives, women agricultural cooperative, cooperatives for water supply and control, cooperative for poultry, livestock breeding and related services, cooperatives for pasture improvement and management, cooperative in forestry and cooperative for fishery production. Farmers membership of any of the above listed cooperatives is to enable them gain better access to various agricultural inputs and facilities. This invariably leads to increased output for the farmers. According to Onugu and Ugwuanyi (2007), Back in Nigeria, agriculture is a key contributor to the Gross Domestic Product (GDP) and to the economic development of the country. Agricultural Co-operatives Societies are involved in so many aspects of agricultural activities directed at giving farmers the support to raise their productivities and income level. Such supportive activities include: land acquisition, agricultural mechanization and Technology, farm supply, technology adoption and credit facilities.

Agriculture and the Nigeria Economy:

Agriculture has been described as the main stay of the Nigeria economy apart from oil. In the literature of agricultural production, researchers have been in congruity in asserting that agriculture remains the mainstay of the Nigerian economy and it also plays a crucial role in a nation's socioeconomic transformation (Anigbogu, Okoli and Anyanwu,2013; Anyanwuocha, 2006). Greater proportions of the population depend on the agricultural sector for their livelihood and the rural economy is still basically agricultural (Mike, 1998). In spite the sector's conspicuous neglect in Nigeria, the sector still outperforms others in sectorial contribution to the GDP and the major preoccupation of rural dwellers, and this takes place despite the sector technological backwardness and rural nature (Okoli,2012).

It was asserted in the literature (Ogen, 2007; CBN, 2005; Anigbogu, et al 2013) that the first decade after independence in 1960 showed a stupendous growth and contribution of the agriculture sector in the Nigerian economy. The Nigerian economy at that time was purely agrarian. From the standpoint of occupational distribution and contribution to the GDP, agriculture was the leading sector. In the 60s, Nigeria was among the world's top exporters of palm fruit, groundnut, cocoa, cotton, rubber, among other cash crops. The sector accounted for over 60%, on average, to the GDP, 70% of her total export, and substantial part of the country's foreign exchange earnings. According to Anigbogu, et al (2013) the decade after independence was not favourable for the sector as it shed-off significant part of its prominence in the economy; Ever since, the growth rate of agricultural production has been erratic as experienced in Nigeria. Governments at all levels in Nigeria have made frantic effort at reviving the sector, but unfortunately the Nigeria agricultural sector is predominantly practiced in a near subsistence small-scale. According to Obinyan (2000), their holdings are small, most often less than 2 hectares and are characterized by low productivity. This leads to low incomes and low capital investment, thus making it near impossible for the farmers to enjoy the economy of large scale production. The cooperative more precisely the agricultural cooperative was introduced in Nigeria to help farmers increase their production as well as improve their income. The government has used the platform for reaching the resource poor farmers in terms of extending credit facilities and other agricultural inputs. However, after over eight decades, of the introduction of cooperative in Nigeria following sticklands' report in 1934, cooperative development is still low.

Benefits of cooperative membership:

Arguably, membership of cooperative no doubt has helped members gain access to certain benefits otherwise would have been difficult to obtain by the members if they were non-members. Previous research have indicated that successful cooperatives, have been effective in satisfying economic and technical needs of member-producers land consolidation, distribution of agricultural inputs and promoting agriculture related industry (Zarafshani and Rostamitaba, 2010; Ghanbari and Barghi, 2010; Nasiri,2010; Shohre and Agahi, 2010). Agbo (1999) identified specific benefits accruable to farmers if they are members of cooperative societies as: get a strong bargaining power for loans and other services; a favourable atmosphere for a more effective government aid scheme; improved marketing opportunities for members; provision of services for members at highly reduced costs; mobilization of funds for farm business; improved dissemination of extension services through the group approach; self-reliance and motivation for members; increased access to improved skills, exchange of ideas and educational opportunities through adult education and literacy programmes; and creation of avenues for members democracy and assume collective responsibility. According to United Nations (2009) cooperatives play a meaningful role in uplifting the socio-economic conditions of their members and local communities. According to Gasana (2011), farmers join cooperatives for external support, cooperative performance, market access and collective bargaining, access to input services and credits, wealth creation risk sharing. It is logically discernible that the presence of the above listed conditions is critical to attracting farmers to becoming cooperative members.

Empirical Review:

In a study carried out by Awotide (2012) to ascertain the participation of women in cooperative organization and its determinants in Yewa North Local Government area of Ogun State, south-west rainforest zone of Nigeria using Logit regression analysis and descriptive statistics, pressure from household head, insufficient fund and low membership were found to be the major problems militating against women participation in cooperatives. Variables such as education, years of business experience and forms of cooperative (producers and credit and thrift) were identified as determinants of participation in cooperative society. The study of Karl, Bilgi and Celik (2006) on farmers' decision and perceptions to be a member of agricultural cooperatives in the South Eastern Anatolian Region using binary logit model identified that variables such as education, high communication, log of gross income, farm size, medium and high technology play important roles in determining the probability of entrance. Gasana (2011), investigated why some dairy farmers join cooperatives while others are reluctant to join or drop out, in spite of the perception that cooperatives help in eradicating poverty. Findings revealed that farmers join cooperatives because of the need to access markets and agro-vet services and access training opportunities and the need to work with others. Omoregbee and Ighoro (2012) examined the effect of agricultural cooperative membership on farmers' income and poverty in Delta State, Nigeria using frequency counts, percentages, means; farm budgeting, foster, Greer and Thorbecke model of poverty and t-test. They found that multipurpose cooperatives attracted the highest number of

members than credit and thrift and fishery cooperatives. Farmers' co-operators and non-co-operators were generally low income earners. The mean annual net income, incidence, depth and severity of poverty of farmers' co-operators and non-co-operators together provide sufficient evidence that membership in agricultural cooperatives could serve as a way for improving farmers' income and well-being.

In the final analysis, literature examined revealed that there are paucity of studies on determinants of farmers membership of cooperative societies especially in the area of study. Related studies were also few. In order to bridge the literature and knowledge gap, this study therefore focuses on ascertaining the factors that determine farmers' membership of cooperative societies in Anambra state, with a view to establishing a linkage between farmers' membership of cooperative societies and increased agricultural productivity and better access to farm input.

5. METHOD:

Area of Study:

This study was carried out in Anambra state. The state is in the south-eastern Nigeria. Its name is an anglicized version of the original 'Oma Mbala', the native name of the Anambra River which is a tributary of the famous River Niger. The Capital and the Seat of Government is Awka. Onitsha and Nnewi are the biggest commercial and industrial cities. The state's theme is "Light of the Nation". The boundaries are formed by Delta State to the west, Imo State and Rivers State to the south, Enugu State to the east and Kogi State to the north.

The indigenous ethnic groups in Anambra state are the Igbo (98% of population) and a small population of Igala (2% of the population) who live mainly in the north-western part of the state. Anambra is the eighth most populated state in the Federal Republic of Nigeria and the second most densely populated state in Nigeria after Lagos State. The stretch of more than 45 km between Oba and Amorka contains a cluster of numerous thickly populated villages and small towns giving the area an estimated average density of 1,500–2,000 persons per square kilometre. Anambra is rich in natural gas, crude oil, bauxite, ceramic and has an almost 100 percent arable soil. In the year 2006, foundation laying ceremony for the first Nigerian private refinery Orient Petroleum Refinery (OPR) was made at Aguleri area. The Orient Petroleum Resource Ltd, (OPRL) owners of OPR, was licensed in June 2002, by the Federal Government to construct a private refinery with a capacity of 55,000 barrels per day. Furthermore, Anambra state is a state that has many other resources in terms of agro-based activities like fishery and farming, as well as land cultivated for pasturing and animal husbandry. Currently, Anambra State has the lowest poverty rate in Nigeria.

Population of the Study, Sample Size and Sampling Procedure:

The population of the study consist of members of agricultural cooperatives in Anambra state. Multi-staged sampling technique was used to determine the sample size of the study. This was carried out in four stages. According to Chukwuemeka (2002), multi-stage sampling is somewhat the combination of the other sampling techniques. At least, it combines two methods. The first stage was the division of the state into three agricultural zones using judgmental sampling. Judgmental sampling is a non probability sampling that makes use of typical cases among the population to be studied, which the researcher believes will provide him or her with the necessary data needed (Michael, Des-Oparaku & Oparaku (2012). The agricultural zones were selected from the three senetorial zones of the states. The second stage was a sub-sampling also called a two-stage sampling. This was a random selection of selecting two local governments each (Anambra East L.G.A, Anambra West L.G.A,; Orumba North L.G.A, Orumba South L.G.A,, Awka North and Idemili South L.G.A.) from the agricultural zones. In the third stage otherwise called the three-stage sampling, the simple random sampling technique was also used to select two towns each from each of the three selected local governments in the agricultural zone. In the fourth stage, simple random sampling technique was again used to select two farmers cooperative societies from each of the two towns. On the whole a total of 171 farmers were selected to serve as the sample size for the study. 171 questionnaires were given out but only 111 were dully completed and returned.

Method of Data Analysis:

Data collected were analyzed using descriptive statistics like simple percentage, mean, standard deviation and the linear regression model. The questionnaire was designed using the 4 point rating scale. The rating is as follows:

Strongly Agree   (SA)   4 points
Agree   (A)   3 points
Disagree   (D)   2 points
Strongly Disagree   (SD)   1 point

Item with mean scores equal to or greater than 2.5 were regarded as agreement while those with scores lower than 2.5 were regarded as disagreements.

Model specification

The model for this study is implicitly specified as follows:

$Y = f(x_1, x_2, x_3 \ldots X_n)$ …………………………………………………….eq.1

The model is explicitly specified as follows;

$Y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 \ldots \beta_k x_k$ …………………………………….eq.2

The econometric form of the model becomes more realistic with the introduction of the random or scholastic term ε :
The econometric form of the model is express thus:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + \varepsilon \ \ldots\ldots\ldots\ldots\ldots.eq.3$$

Where: Y = membership strength in 2014.

The included variables X_1-X_{11} represent Sex of farmer (1 for male 0 for otherwise), Age (yrs), Marital status (1 for married, 0 for otherwise), Educational qualification (in years), Farm size (in hectares), Family size (number in the family), Income of farmers (in naira), Access to credit (1 for years, 0 for otherwise), Subsidized input supply, Increased income (1 for yes, 0 for otherwise), and Collective bargaining (1 for yes, 0 for otherwise), $\beta_1 - \beta_{11}$ are the slope coefficients of the regressors or multipliers that describe the size of the effect the independent variable (x_1 to x_{11}) are having on the dependent variable Y. α represents the vertical intercept showing values of Y when variable x_1 to x_{11} are zero. That is the value Y is predicted to have when all the independent variables are equal to zero and ε the stochastic residual term designed to capture the effects of unspecified variables in the model, which is normally distributed with a mean value of zero. The t-test was also performed to test the significance of each of the explanatory variables at the alpha levels of 5%.

6. PRESENTATION OF EMPIRICAL FINDINGS:
Table 1: Distribution according to socioeconomic profile of respondents

Items	Frequency	Percentage (%)	Cumulative (%)
Gender			
Male	84	66.7	66.7
Female	27	24.3	24.3
Total	**111**	**100.0**	**100.0**
Age (Years)			
20	3	2.7	2.7
21 – 30	16	14.4	17.1
31 – 40	33	29.7	46.8
41 – 50	41	36.9	83.8
51 – 60	14	12.6	96.4
61 – 80	4	3.6	**100.0**
Total	**111**	100.0	
Marital status			
Married	74	66.7	66.7
Single	23	20.7	87.4
Divorced	2	1.8	89.2
Widow/widower	12	10.8	**100.0**
Total	**111**	**100.0**	
Educational Qualification (in years)			
Primary	27	24.3	24.3
Secondary	68	61.3	85.6
Tertiary	16	14.4	**100.0**
Total	**111**	**100**	
Duration of membership (in years)			
0 - 1	3	2.7	2.7
1 - 5	18	16.2	18.9
6 - 10	17	15.3	34.2
10 - 30	73	65.8	**100.0**
Total	**111**	**100.0**	
Farm size (in hectares)			
0 - 1	61	55.0	55.0
1 - 4	41	36.9	91.9
4 - 7	7	6.3	98.2
7 - 13	2	1.8	**100.0**
Total	**101**	**100**	
Family size (in numbers)			

1 - 3	21	18.9	18.9
4 - 6	77	69.4	69.4
7 - 9	12	10.8	10.8
9-12	1	0.9	0.9
Total	**111**	**100**	100
Income of farmers (Monthly)			
1000 - 10000	11	9.9	9.9
10100-20000	44	39.6	49.5
20100-30000	28	25.2	74.8
30100-40000	22	19.8	94.6
40100-100000	6	5.4	**100**
Total	**111**	**100**	

Source: Field survey, 2016:

Socioeconomic characteristics of the respondents were presented in Table 1. With respect to gender of the respondents as shown in table 1, 66.7% (84) of the respondents are males while 24.3% (27) are females indicating that the male folks participate in cooperative activities than the female folk in Anambra state. All the farmers cuts across the whole age brackets, but majority of them fall with the age bracket of 41-50years and above. This is accounted for more than 50% of the respondents. 70.9% (83) of the respondents are married. 12.8% (15) of the respondents are single. 9% are divorced while 15.4% are widows. All the respondents had formal education. Majority of the respondents 61.3% (68) has secondary education. 24.3% (27) has secondary education, while 14.4% (16) has tertiary education. 65.8% of the respondents have above 10years of cooperative experience. Majority of the farmers 55.0% (61) have between (1-2) hectares of farm size, thus indicating that they are small holder farmers. Over 70% of the respondents have above three people in the family, thus indicating a high level of dependency ratio among the farmers. With respect to income of the farmers, about 50% of the farmers earn above ₦20, 000; although relatively low considering the high level of dependency ration.

7. RESULTS:
Table 2: Influence of socio-economic characteristics of the farmers on the membership of the cooperative

Model	B	Std. error	t	Sig.
CONSTANT	67.399	7.820	8.619	.000
SEX	-0.331	2.796	-0.118	.906
AGE	-.169	.094	-1.802	.075
MARITAL STATUS	-13.574	1.382	-9.823	.000
EDUQUALIFICATION	-.462	.262	-1.761	.081
FARMSIZE	-1.219	.519	-2.348	.021
FAMILY SIZE	1.576	.552	2.856	.005
INCOME OF FARMERS	5.193E-5	.000	.676	.500
ACCESS TO CREDIT	.325	2.387	.136	.892
SUBSIDIZED INPUT SUPPLY	-7.828	2.769	-2.826	.006
INCREASED INCOME	-16.830	2.967	-5.673	.000
COLLECTIVE BARGAINING	4.649	2.600	1.789	.077
R	.949			
R^2	.900			
Adj. R^2	.889			
F-statistic	47.975			0.000

Source: Field survey 2016:
- Dependent Variable: Membership strength of cooperative society

In order to evaluate socio-economic characteristics of farmers influencing cooperative membership the result of the regression analysis was presented in the above table. Table 2 showed the precision of the model; in general the joint effect of the explanatory variable in the model account for 94.9% of the variations in the factors influencing cooperative membership. Eight coefficients (Age, Marital Status, Educational qualification, Farm size, Family Size, Subsidized Input Supply, Increased Income and Collective Bargaining) are significant determinant of farmers membership of cooperative societies. Income of farmers and access to credit were not significant but it shows a positive relationship with cooperative membership. Sex is not significant and it also has a negative relationship with cooperative membership.

Table 3: Cooperative farmers' perception of the possible hindrances of cooperative growth in terms of membership.

Variables	Mean	Std. Deviation
Poor capitalization	3.69	.678
Defective mgt and shortage of skilled man power	3.79	.450
Lack of cooperative education	3.78	.624
Lack of loyalty to the society	3.80	.600
Poor regulation	3.61	.677
Conflict between private and group interest	3.66	.678
Government interference	1.34	.910
Organisational structure	3.12	.620
Financial problems	3.41	1.022
Wrong notion of cooperatives	3.56	.901
Inadequate infrastructure	1.14	.437
Ideological conflict	1.14	.437

Source: Field survey 2016:

Table.3 shows the Cooperative farmers perception of the possible hindrances of cooperative growth in terms of membership. Lack of loyalty to the society, Defective management and shortage of skilled man power and Lack of cooperative education are the major hindrances to cooperative membership followed by Poor capitalization and conflict between private and group interest.

Findings:
- From the analysis, the joint effect of the explanatory variable in the model account for 94.9% of the variations in the factors influencing cooperative membership.
- Age, Marital Status, Educational qualification, Farm size, Family Size, Subsidized Input Supply, Increased Income and Collective Bargaining are significant determinant of farmers membership of cooperative societies.
- Lack of loyalty to the society, Defective management and shortage of skilled man power and Lack of cooperative education are the major hindrances to cooperative membership followed by Poor capitalization and conflict between private and group interest.

8. RECOMMENDATIONS:

Based on the analysis and findings of this study, the researchers therefore recommends that:
- The ministry in charge of cooperative should endeavour to carry a public enlightenment campaign on cooperative education to the farmers sine the farmers age, marital status, educational qualification, farm size, family size, subsidized input supply, increased income and collective bargaining are significant determinant of farmers membership of cooperative societies. This will enable potential members learn and understand the structural and functional characteristics of cooperative.
- To solve the problem of lack of loyalty to the society, defective management and shortage of skilled man power and lack of cooperative education, the government should set up a clear-cut cooperative subsector. This will engender an effective regulatory framework that will ensure cooperative growth and development in terms participation and management training for cooperative management.
- To solve the problem of poor capitalization and conflict between private and group interest, the government should design and implement a supervised agricultural credit scheme on the platform of cooperative. It will also help to consolidate the cooperative enterprise and also boost the membership of cooperative societies.

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