

TITLE PAGE

**EFFECT OF INSECURITY ON THE SOCIO-ECONOMIC ACTIVITIES
OF RURAL AGRICULTURAL CO-OPERATIVE SOCIETIES
(REFERENCE TO NAKOWA GREENER PASTURE FARMERS CO-
OPERATIVE SOCIETY LIMITED AND MANTUAK AMICHI WOMEN
FARMERS CO-OPERATIVE. SOCIETY LIMITED IN KAURA LOCAL
GOVERNMENT AREA OF KADUNA STATE)**

BY

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DECLARATION

I solely declare that this research work has been undertaken and conducted by me **Mercy Ojochide Egene** under the supervision of **Mr Akut Sale Daniel** of the Department of Cooperative Economics and Management, Kaduna polytechnic.

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APPROVAL PAGE

This is to certify that this research work is an original work undertaken and written by **Mercy Ojochide Egene KPT/CBMS/2019/50042** and has been prepared in accordance with the rules and regulations governing the presentation of research projects in Kaduna Polytechnic and approved as meeting the requirement for the award of Higher National Diploma in Cooperative Economics and Management.

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DEDICATION

I dedicate this work to my late mother Mrs. Mary Egene.

ACKNOWLEDGEMENTS

I want to render my profound gratitude to Almighty God for giving me the opportunity to be among the living ones today and seeing me through the end of my academic struggle. I want to also thank my supervisor Mr. Akut sale Daniel for his support and guidance, for the time he took to go through my work.

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ABSTRACT

The general objective of this study is to examine the Effects of Insecurity on the Socio-Economic Activities of Agricultural Co-operatives Societies Kaura Local Government Areas, Southern Kaduna Senatorial Zone of Kaduna State. The specific objectives are; to determine the effects of insecurity on the socio-economic activities of rural agricultural co-operative societies, examine the effects of insecurity on individual member farmer performance in agriculture in the rural areas ascertain the effects of insecurity on supply of farming inputs to member farmers. The research questions that guided the study are; what are the effects of

insecurity on the socio-economic activities of rural agricultural co-operative societies, what are the effects of insecurity on individual member farmer performance in agriculture in rural areas?, what are the effects of insecurity on supply of farming inputs to member farmers? A survey design was used for the study. The population consisted of all the member of agricultural cooperatives society in the study area. Only 2 were used, out of 210 members, only 136 were used for the study. To determine the sample size, Krejcie and Morgan (1970) sample size table in Ogbu was used. A questionnaire was developed by the researcher based on Likert 5-point scale was used for the study. Frequencies, tables and percentages and means were used to compare responses by members of the agricultural co-operative societies. The results show that; The effects of insecurity on the socio-economic activities of rural agricultural farmers co-operative societies is very severe on the farmer co-operative societies, the co-operative societies could not discharge their activities effectively, they were unable to provide member farmers with agricultural inputs. Those members farmers that engaged in commercial farming could not go to their farms which affect the member farmers badly and also affect their annual incomes which lead to poor standard of living of the co-operative members.. It was recommended among others that; Government should Partner with Labour Agencies. It is high time the government revisited some institutions that facilitate information between the potential employee and the employer. Fair Equality Distribution of Resources; Government should ensure that the resources of the country are harnessed and they should also promote national prosperity.

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1.1 Back ground of the study

Insecurity of all manners has gained ground in Nigeria, according, Omoyibo and Akpomera (2013), security is a concept that is prior to the state, and the state exists in order to provide that security to her citizens. Security is the responsibility of the state (Thomas Hobbes, 1996). The 1999 Constitution of the Federal Republic of Nigeria specifically states that “The security and welfare of the people

shall be the primary purpose of government". Unfortunately, government on this constitutional prime responsibility has failed to provide a secured and safe environment for lives and properties and conduct business and economic activities freely. According to Ali (2013), the fear of insecurity in Nigeria is on the increase and this has been compounded by the rising waves of terrorism since the country returned to democratic rule in 1999. Violent crime has a rooted history in Nigeria, and could be traced back to the period from 1960 to 1970. At independence in 1960 a federal structure was imposed on Nigeria by the British Insecurity, when they conduct a semi durbar in Sokoto.

In Nigeria, different groups across the world with back up of prominent Nigerians are challenging the peaceful co-existence of the nation these elements include Kidnappers, Boko Haram, Herdmen, ISWAP, ISIS among others groups in which almost every tribe and languages in Nigeira are members. In the last 20 years, the volatile oil rich regions of the Niger Delta witnessed this phenomenon on a large scale with the target being mostly expatriates and Nigerians in the oil business. It has spread throughout the country extending to all states of the federation most especially in the northern part of Nigeria

These groups of criminal element armed with guns and cell phones apprehend unsuspecting victims and drag their victim into a secluded spot and begin to make phone calls to whomever and demand for a ransom, for those that are not lucky they got rape and killed in the process. The police, Army and other security agents with a mandate to provide security for the citizens are often unprepared for the

task at hand, but beyond these inadequacies there are worrying signs that their loyalty is suspected.

Nigeria is also confronted with daunting developmental challenges which pose serious threat to socio-economic development. These developmental challenges include rural and urban poverty, high rate of unemployment, debilitating youth unemployment, low industrial output, unstable and deteriorating exchange rate, high inflation rate, inadequate physical and social infrastructure, very large domestic debt, and rising stock of external debt (Ewetan, 2013).

The alarming level of insecurity in Nigeria has fuelled the crime rate and terrorists attacks in different parts of the country, leaving unpalatable consequences for the nation's economy and its growth. To address the threat to national security and combat the increasing waves of crime the federal government in the 2013 budget made a huge allocation to security, and the national assembly passed the Anti-Terrorism Act in 2011 (Ewetan, 2013). Despite these efforts, the level of insecurity in the country is still high, and a confirmation of this is the low ranking of Nigeria in the Global Peace Index (GPI, 2012). Despite the plethora of security measures taken to address the daunting challenges of insecurity in Nigeria, government efforts have not produced the desired positive result. This has compelled the Nigerian government in recent time to request for foreign assistance from countries such as USA, Israel, and EU countries to combat the rising waves of terrorism and insecurity.

According to the National Bureau of Statistics, Nigeria's unemployment rate increased to 23.9 percent in 2011 compared with 21.1 per cent in 2010 and 19.7 per cent in 2009. The country has a youth population of 80 million, representing about 60 per cent of the total population with a growth rate of 2.6 per cent per year, and the national demography suggests that the youth population remains vibrant with an average annual entrant to the labour force at 1.8 million between 2006 and 2011. In 2011, 37.7 per cent of Nigerian were aged 15-24 years and 22.4 per cent of those between ages 25 and 44 were willing to work but did not get jobs. The current level of social insecurity is alarming and unacceptable. The United Nations Children's Fund reports that every day, Nigeria loses about 2,300 under-five year olds and 145 women of childbearing age, making the country the second largest contributor to the under-five and maternal mortality rates in the world. A greater proportion of the population do not have access to pipe borne water, health care facilities, electricity and affordable quality education. Although Nigeria is a signatory to the UN resolution on the MDG goals the attainment of these goals by 2015 remains elusive and doubtful (Ewetan, 2013).

Co-operative societies are viewed as important vehicles for community development because they mobilize local resources into a critical mass and their structures allow them to be more community-oriented (Ezekiel, 2014).

A co-operative is an autonomous association of person united voluntarily to meet their common economic, social, as well as cultural needs and aspirations through a jointly owned and democratically controlled enterprise. (COPAC 1999). Co-

operative has been an effective way for people to exert control over their economic livelihood and this provide opportunity of achieving one or more economic goals in an ever increasing competitive environment. Co-operative society has become weapon that is used to lessen the effect of poverty on the populace in developing nation as Nigeria.

In the rural areas, economic activities are generally characterized by a direct or indirect dependence on the exploitation of the land. These economic activities centre principally on farming namely; animal and crop husbandry, poultry, fishing, forestry, food processing, cottage industry and other farm related activities. It is estimated that agriculture and related activities occupy about 80% of the rural population in Nigeria Akabueze (2018). It is expected that since agriculture is the main occupation of rural dwellers, there should be a reduction in their poverty level leading to the overall development of such rural areas, small-scale member farming can plausibly be seen as a rural development catalyst because their features contain all the element essentials for a healthy development of an integrated rural economy.

Farmers could not go to their farm lands due to insecurity, with fear of been kidnapped or kill by herdmen or Boko haram, these trend of events threatening food security in Kaduna and Nigeria at large if not check there will be food shortages in Nigeria in 2023. One will begin to wonder on a statement by a former

head of state Late General Sani Abacha that “if insecurity persisted for more than one month, government has hand on it”.

Against this background, this research therefore seeks to examine the pertinent issue of national insecurity, a crisis of the Nigerian state, and its implication for Nigeria’s socio-economic development in agricultural co-operative societies.

1.2 Statement of the Problem

In the sixties and seventies, agriculture contributed over 75% to the Gross Domestic Product of Nigeria. The advent of oil boom has changed the tide coupled with gross neglect of the sector by government and the general public. This may not be unconnected to the lackadaisical attitude, lust for white collar jobs, and inefficient management by farmers co-operatives, absence of accountability and transparency by authorities.

These difficulties faced by individual member farmers are greatly reduced when these small scale member farmers are organized into agricultural or farmer cooperatives especially, against the backdrop of government’s insistence on self-sufficiency and self-reliance. Agricultural cooperatives societies can make meaningful contribution to food production if given the necessary technical and financial assistance. To this extent insecurity has posed for more problems to the farmers than financial problems, the co-operative societies as well as the members farmer could not discharged their responsibility effectively, they were unable to provides member farmers with agricultural inputs and training because of fear of been kidnapped or attack by bandits, the co-operative used to employed the

services of an expert in agriculture to visit the member farmers in their farms but due to this ugly trend that was unable to achieved. Therefore, this study seek to look holistically on how to profound solutions to insecurity in Kaduna state as well as Nigeria to restore us back to the agricultural glorious days.

1.3 Objective of the study

The general objective of this study is to enumerate the Effect of Insecurity on the Socio- Economic Activities of Rural Agricultural Co-operatives, the specific objectives are;

- Determine the effects of insecurity on the socio-economic activities of rural agricultural co-operative societies.
- Examine the effects of insecurity on individual member farmer performance in agriculture in the rural areas.
- Ascertain the effects of insecurity on supply of farming inputs to member farmers.

• Research Questions

The following research questions guided the study:

- What are the effects of insecurity on the socio-economic activities of rural agricultural co-operative societies?

- What are the effects of insecurity on individual member farmer performance in agriculture in rural areas?
- What are the effects of insecurity on supply of farming inputs to member farmers?

1.5 Significance of the Study

The study examined the effect of insecurity on the socio economic activities of rural agricultural co-operative society. The finding of this study will be of paramount importance to government cooperatives Department), society under study, members of the public as well as researcher whose work will relate to that of their present study. Government Cooperative Department as a result of the finding from this study will see areas they need to come to the assistance of cooperative by ensuring the movement is adequately equip educationally and revisit their cooperative education policy for cooperative societies so as to perform their education promotion of cooperative smoothly.

The society under study will equally appreciate the importance of cooperative education given the findings of the present study and fully adopt measures to provide regular and result-oriented cooperative education to the members. Also, this study will serve as a reference material to other students and researchers alike whose study is related to this present study. They will compare and contrast the content of this study with their own studies especially in the areas of the methodology herein and the findings.

1.6 Scope of the Study

This study examined the effect of insecurity on the socio economic activities of rural agricultural co-operative society. The study covers the extent of attendance and participation of cooperative members during cooperative education programmes, the feelings of cooperative members about the content and methods of cooperative education provided by their cooperative society. The study is confined to Nakowa Greener Pasture Farmers' Co-operative Society Kaura LGA of Kaduna State.

1.7 Definition of Terms

Agent: Are people responsible imparting cooperative education to others.

Apathy: Members lack of interest or authorize to their society.

Cooperative Effect: Is the degree of extra satisfaction which a member derives as a result of participating in the cooperative compare to working alone,

Cooperative Education: Is the process of education members on the meaning principles bye-laws, duties, operations etc. of a cooperative society.

Cooperative Promotion: They are activities carried out by government, individuals or groups in creating awareness of the need to join or from cooperative society to the public.

Cooperative Values: They are general norms that cooperators, cooperative leaders and staff should share determine their way of thinking and acting.

Loyalty: Is dedication as a causes or activity.

Member: These are individuals that make up the society or belong to the society.

Training: To teach of particular skills.

CHAPTER TWO

Review of Related Literature

2.1 Concept of co-operative

Generally, a co-operative may be defined as an association of persons who pool their resources together on mutual basis to solve specific socio-economic problem which may include income generating activities. Co-operative can also define as a

self-help creation. The ICA has been accepted and recognized for co-operative throughout the world as the final authority for defining cooperatives and for determining the underlying principles, which give motivation to co-operative enterprise.

The term co-operative can be defined from several angles. Co-operative can be defined based on the legal angle, the sociological angle and the economic angle. The legal angle of the, definition which we define from the cooperative law (Berko, 2020).

The sociological definition is the one that places emphasis on the sociological entity of the co-operatives than the economic entity, the economic angle on the other place emphasis on the co-operative as a business entity than co-operative being merely as association of persons. Certainly, one cannot have a satisfactory definition of co-operative without socio-economic approach (Berko 1989 in Chukwu, 1990)

The three former co-operative society's laws of Nigeria defined a co-operative as "A society which has as its object the promotion of the economic interest of, or the provision of services or goods for its members in accordance with co-operative principles or a society established with the object of facilitating the operation of such societies. (Sec. 5(1), ENSCL; Sec 4, WNCSL; and Sec. 4, NNCSL).

The international Labour organization in its international Labour conference recommendation 127 of 1996 defined co-operative society as; an association of persons who have voluntarily joined together to achieve a common and a through

the formation of a democratically controlled organization, making the equitable contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking in which the members actively participate". (ILO, 1966).

The International Co-operative Alliance (ICA) in its statement on the co-operative identify, in 1995 defines 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”

Berko, (2020) defined the term ‘Co-operative’ as An autonomous, voluntary and open association of persons, in the sociological sense, with variable membership and variable capital whose members have pooled their resources on the basis of self-help, similarity, mutual assistance and self-reliance to form a democratically managed and controlled business is the promotion of the socio-economic problem of these members by directly providing them with goods, capital and services or employment in the members dual capacity as either owner:- customers or owner employees in auxiliary and productive societies respectively.

Chukwu cited Berko, (1990) opined that, co-operative is an association made up of socially weak person, endeavoring to achieve certain social aims within the framework of solidarity and democracy, it stills ideas of mutual help and social responsibility as part of new ideas of society.

Chukwu cited Berko, (1990) says that co-operative is association who have voluntarily, joined together to achieve a common end through the formation of a democratically controlled organization, making equitable contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking in which the members actively participate.

Co-operative Values and Principles

Co-operative values are general norms that co-operators, co-operative leaders and cooperative should share, and which should determine their ways of thinking and acting. They are our statement of what we think is the right thing to do. (Babagida and Usman (2007) cited Sven (1992).

It is in our statement of values that we engage the hearts, conscience and loyalty of co-operative members. The I.C.A Manchester congress of (1995) presented a list of nine basic and ethical values in statement co-operatives are based on the value of self-help, democracy, equality, equity and solidarity, cooperative members believe in the ethical values of humanity, openness, social responsibility and caring for others (Ogbu, 2007).

Chukwu, (1990) co-operative principle go back to the Rochdale pioneers and their original co-operative attempt started in 1844. The International Co-operatives Alliance (I.C.A) originally regarded as the trustee for the Rochdale inheritance, accepted and regarded the Rochdale principles as being one and the same as the "co-operative principles which were to be adhered to by co-operatives world-wide.

Ogbu, (2007) opined that the 1966 I.C.A co-operatives principles passed through a very careful 'surgical operation by co-operative experts, academics thinkers and professional.

They revisited the think tank room of co-operatives and worked in the principles. They divided one of the principles into two, the principle of democracy emerged into the principle of democracy, and autonomy and independence. The principle of limited interest on capital if any and the disposal of net surplus were merged to form members' economic participation. A new principle, concern for community was added.

Babagida & Usman, (2007) described the co-operative principles as guidelines for how to put ideas and values into practice. Principles are incorporated into the organizational culture of the co-operative, they are the broad vision statement for co-operative and co-operators individually and collectively shared and actualized principles allow forms of organization. The co-operative principles are; Voluntary and Open Membership, Democratic Member Control, Member Economic Participation, Autonomy and Independence, Education, Training and Information, Co-operation among Co-operatives and Concern for the community.

2.2 Concept of farmers Agricultural Cooperatives

According to Onoh (2007), farmer agricultural cooperatives are cooperative societies that specialize in the production, processing, marketing and distribution of the agricultural products of their members. This type of cooperative societies is engaged in the agricultural sector of the economy.

According to Aweto (1996), farmer agricultural cooperatives are association of persons who have agreed to unite through a business venture in order to meet socio-economic needs. She further explains that the need for farmer agricultural cooperatives is necessary for those small-scale farmers who are often in need in order to enable them to efficiently use inputs of production such as land and capital. The individual small-scale farmer is too poor to bargain for discount in the input market and ensure regular supply. The farmer alone is unable to take advantage of economy of scale. The farmer is unable to carry out marketing research required for efficient marketing of produce. Also individual farmer cannot demonstrate his/her needs for public utilities and agricultural infrastructures for enhanced productivity.

Berko (2001), viewed that farmer agricultural cooperatives can be seen as cooperatives whose members are agricultural producers. For agricultural farmer cooperatives to be relevant in rural transformation, they have to ensure that they serve as suitable channel for delivery of agricultural inputs. This is so because rural areas in Nigeria are made up of agrarian communities because agriculture is the main source of their economy. Therefore, any effort towards the development of the rural areas must address the issue of agricultural development. In this regard, stakeholders should look at cooperatives which ensure agricultural productivity in the rural areas.

In his own contribution, Umehali (2000), pointed out that farmer agricultural cooperative is an effective tool for rural development pervading all areas of rural

economic namely; micro financing, providing improved facilities for farming, marketing of rural farm produce and disseminating important information.

2.3 Concept of Agricultural Credit

Credit, has been the main focus of many research workers in small scale finance. To some, credit is “all in all” for co-operative members to produce (productive input) while others hold different opinions. Whichever way it is looked at, credit is an important instrument in the development of small scale farmers.

Ghorbani (2020) defined credit as the ability to obtain goods and services or money now in exchange for promise of payment in future. Ihimodo, (2018) looked at farmers co-operative members credit as the process of obtaining control over the use of money, goods and services in the present in exchange for promise to pay at a future date for agricultural use.

There are three (3) major roles in the financial intermediation system, saving, intermediation and borrowing. Savings is the part of income reserved for future use, that is, future production and consumption. In the absence of savings, there cannot be a build-up of capital stock to increase production of goods and services. However, savings in a society does not become an investment in capital until it is borrowed and utilized.

Financial intermediaries are an integral part of the broader concept of rural financial markets. It embraces all rural institutions, which affect accumulation and use of savings, allocation of investment capital, the flow and holding of fund and indeed the integration of rural financial market with national and international

capital market. The intermediation process is an eversible flow of funds from the savers to users through intermediaries. The borrowers must of necessity provide evidence of a debt obligation to intermediaries for loan. In the same process, the intermediary provides saver a range of products and opportunities for further investment. It is obvious therefore, that financial intermediation has a key role in channeling funds to small scale member farmers.

2.4 Concept of security

There are different approaches to the concept security which is the transformed to insecurity, to gain a good understanding of the concept of insecurity let examine the concepts of security. The 1999 Constitution of the Federal Republic of Nigeria specifically states that “The security and welfare of the people shall be the primary purpose of government”. Security need was the basis of the social contract between the people and the state, in which people willingly surrendered their rights to the government who oversees the survival of all. Security placed emphasis on the absence of threats to peace, stability, national cohesion, political and socio-economic objectives of a country (Igbuzor, 2011; Oche, 2001; Nwanegbo and Odigbo, 2019). Thus there is a general consensus in the contemporary literature that security is vital for national cohesion, peace and sustainable development. It is therefore apparent that national security is a desideratum, sine qua non for economic growth and development of any country (Oladeji and Folorunso, 2007). In this light security embodies the mechanism put in place to avoid, prevent, reduce, or resolve violent conflicts, and threats that

originate from other states, non-state actors, or structural socio-political and economic conditions (Stan, 2004). For any development to take place either economically, politically, morally, socially and culturally, both in the rural and urban cities there must be relatively peace that threats that is security.

2.5 Concept of Insecurity

There are divergent approaches to conceptualizing security which is the antithesis of insecurity. This research therefore seeks to examine the concept of security to facilitate a good understanding of the concept of insecurity as it affect agricultural co-operatives societies. Security need was the basis of the social contract between the people and the state, in which people willingly surrendered their rights to an organ (government) who oversees the survival of all. In this light security embodies the mechanism put in place to avoid, prevent, reduce, or resolve violent conflicts, and threats that originate from other states, non-state actors, or structural socio-political and economic conditions (Stan, 2004). For decades, issues relating to security were on the front burner in the development discourse. Several attempts have been made since the world war ended to redefine the concept of security from a state-centric perspective to a broader view that places premium on individuals, in which human security that embodies elements of national security, human rights and national development remain major barometer for explaining the concept. At the heart of this debate there have been attempts to deepen and widen the concept of security from the level of the states to societies and individuals, and

from military to non-military issues (Nwanegbo and Odigbo, 2013; Kruhmann, 2003).

According to Nwanegbo and Odigbo (2013) the divergent approaches to the conceptualization of human security in the theoretical literature can be categorized into two major strands. One is a neo-realist theoretical strand that conceptualizes security as primary responsibilities of the state. The second strand, a postmodernist or plural view, conceptualizes security as the responsibilities of non-state actors and displaces the state as a major provider of security. Proponents of this approach argue that the concept of security goes beyond a military determination of threats. They are of the view that government should be more concern with the economic security of individual than the security of the state because the root causes of insecurity are economic in nature. Some scholars in conceptualizing security placed emphasis on the absence of threats to peace, stability, national cohesion, political and socio-economic objectives of a country (Igbuzor, 2011; Oche, 2001; Nwanegbo and Odigbo, 2013). Thus there is a general consensus in the contemporary literature that security is vital for national cohesion, peace and sustainable development. It is therefore apparent that national security is a desideratum, sine qua non for economic growth and development of any country (Oladeji and Folorunso, 2007). In the intelligence community there is a consensus that security is not the absence of threats or security issues, but the existence of a robust mechanism to respond proactively to the challenges posed by these threats with expediency, expertise, and in real time.

The concept of insecurity connotes different meanings such as: absence of safety; danger; hazard; uncertainty; lack of protection, and lack of safety. According to Beland (2005) insecurity is a state of fear or anxiety due to absence or lack of protection. Achumba et al (2013) defines insecurity from two perspectives. Firstly, insecurity is the state of being open or subject to danger or threat of danger, where danger is the condition of being susceptible to harm or injury. Secondly insecurity is the state of being exposed to risk or anxiety, where anxiety is a vague unpleasant emotion that is experienced in anticipation of some misfortune. These definitions of insecurity underscore a major point that those affected by insecurity are not only uncertain or unaware of what would happen but they are also vulnerable to the threats and dangers when they occur. In the context of this paper insecurity is defined as a breach of peace and security, whether historical, religious, ethno regional, civil, social, economic, and political that contributes to recurring conflicts, and leads to wanton destruction of lives and property.

The conceptualization of development has undergone metamorphosis since the Second World War ended in 1945. The meaning and the conceptualization of development was greatly influenced by the ideological contradiction between the Socialist East and the Capitalist West. The issue of ideology of development posed a problem to conceptualizing development. Growth theorists argued that development is an outcome of economic growth while other scholars like Rostow (1952), Harrod Domar (1957) posited that economic development and growth result from structural changes, savings and investments in an economy.

The failure of economic growth in most developing and developed countries of Latin America and Africa, in the late 1970s, to deliver corresponding social goods and solve problems of unemployment, poverty, disease, hunger, illiteracy and ever increasing crimes and wars, necessitated the new thinking, and redefinition of development from economic growth centered perspective to human centered approach (Nwanegbo and Odigbo, 2013). In this light Chandler (2007) sees development as a broader concept that recognizes psychological and material factors that measure human well-being. Development therefore is a multifaceted phenomenon and man centered. It is the process of empowering people to maximize their potentials, and develop the knowledge capacity to exploit nature to meet daily human needs (Rodney, 1972; Nnoli, 1981; Ake, 2001). The transformation of the society and the emergence of new social and economic organizations are critical indicators of development (Stiglitz cited in Nwanegbo and Odigbo, 2013).

Socio-economic development is a product of development and can be defined as the process of social and economic transformation in a society. Socio-economic development embraces changes taking place in the social sphere mostly of an economic nature. Thus, socio-economic development is made up of processes caused by exogenous and endogenous factors which determine the course and direction of the development. Socio-economic development is measured with indicators, such as GDP, life expectancy, literacy and levels of employment.

Changes in less-tangible factors are also considered, such as personal dignity, freedom of association, personal safety and freedom from fear of physical harm, and the extent of participation in civil society. Causes of socio-economic impacts are, for example, new technologies, changes in laws, changes in the physical environment and ecological changes.

Scholars have identified strong links between security and development since the cold war ended (Nwanegbo and Odigbo, 2013; Chandler, 2007). They argued that development cannot be achieved in any nation where there are conflicts, crisis and war. There is a consensus in the literature that security and development are two different and inseparable concepts that affect each other, and this has naturally triggered debates on security-development nexus (Chandler, 2007; Stan 2004).

Achumba (2013) defines insecurity from two perspectives. Firstly, insecurity is the state of being open or subject to danger or threat of danger, where danger is the condition of being susceptible to harm or injury. Secondly insecurity is the state of being exposed to risk or anxiety, where anxiety is a vague unpleasant emotion that is experienced in anticipation of some misfortune.

Insecurity are not only uncertain or unaware of what would happen but they are also vulnerable to the threats and dangers when they occur. Insecurity is defined as a breach of peace and security, whether historical, religious, ethnic, regional, civil,

social, economic, and political that contributes to recurring conflicts, and leads to wanton destruction of lives and property.

Chandler (2019), they argued that development cannot be achieved in any nation where there are conflicts, crisis and war. There is a consensus in the literature that security and development are two different and inseparable concepts that affect each other, and this has naturally triggered debates on security-development nexus (Chandler, 2007; Stan 2004). Based on the afforementioned, Nigeria and indeed Kaduna state to have development, there must be a sincere negotiation and concrete agreement between tribes/languages, ethnics and religious to forget the past wrongs to hold one another and say sorry and take the side of singaporian for development by punishing people without trials whether there are language or religious extremist.

2.6 Origin of insecurity in Nigeria

Origin and Causes of Insecurity in Nigeria According to Ali (2013) the fear of insecurity in Nigeria is on the increase and this has been compounded by the rising waves of terrorism since the country returned to democratic rule in 1999. Violent crime has a root and history in Nigeria, and could be traced back to the period from 1960 to 1970. At independence in 1960 a federal structure was imposed on Nigeria by the British. Wheare (1963) conceptualizes federalism as a constitutional division of power between two levels of government which are

independent and coordinating in their respective spheres of influence. Unfortunately, the federal structure bequeathed to Nigeria at independence did not conform to Professor K.C. Wheare's tenets of federalism as a system of government where two levels of government exist each sovereign in its sphere of jurisdiction (Awotayo et al, 2013). The incursion of the military into governance, and the consequent imposition of military command structure in a federation set the tone for the distortion of Nigeria's federalism. Thus the practice of federalism in Nigeria no doubt has been distorted by overwhelming dominance of the federal government that distributes national resources to lower level government at its own whims and caprices (Ewetan, 2011).

Since independence, the demand for true federalism, fiscal and political restructuring by different ethnic nationalities in Nigeria has not abated. These agitations have contributed to violent rebellious reactions by aggrieved ethnic groups in the country, endangering the security, unity, and corporate existence of Nigeria as one country. Federalism that undermines the independence and autonomy of its federating units will only bring about conflict, threat to national cohesion and peace, and ultimate disintegration (Ali, 2013; Adamu, 2005).

Insecurity challenges can be traced to the early years of military rule when large quantities of arms were imported into the country for the use of the military during and after the Nigerian civil war, some of which got into the hand of the civilians. Soon after the civil war these arms were used by civilians and ex-military men for

mischievous purposes such as armed robbery. There was also the army of unemployed youths some of whom lost their job during the civil war. The level of insecurity assumed dangerous dimensions in the prolonged years of military rule beginning from 1970 during which people procure arms and light weapons for personal defence. Some of these arms and light weapons got into the hands of unemployed youths who used them for deviant purpose. While some researchers attribute youth violence to peer group influence and other psychological factors associated with growing up, others emphasized the impact of political and economic factors such as ethnic agitation, political agitation, unemployment, Structural Adjustment Programme (SAP) as triggers of violent reaction among the youth.

Many scholars have identified several causes of conflict and insecurity in Nigeria that are inimical to socio-economic and national development (Ali, 2013; Okorie, 2011; Jega, 2002; Salawu, 2010; Onyishi, 2011; Ezeoba, 2011; Lewis, 2002). These causes have been classified into external and internal causes. In Nigeria the internal causes of insecurity pose major challenge to socio-economic development than the external causes of insecurity. This paper therefore focuses on the internal causes of insecurity in Nigeria. These causes include: Ethno-religious Conflicts: These conflicts are caused by suspicion and distrust among various ethnic groups and among the major religions in the country. Ethnic and religious conflict is a situation in which the relationship between members of one ethnic or religious and

another of such group in a multiethnic and multi-religious society is characterized by lack of cordiality, mutual suspicion and fear, and a tendency towards violent confrontation (Achumba et al. 2013; Salawu, 2010). The frequent and persistent ethnic conflicts and religious clashes between the two dominant religions (Islam and Christianity) is a major security challenge that confronts Nigeria. Since independence, Nigeria appears to have been bedeviled with ethno-religious conflicts. There are ethno-religious conflicts in all parts of Nigeria and these have emerged as a result of new and particularistic forms of political consciousness and identity often structured around ethno-religious identities (Ibrahim and Igbuzor, 2002). Ethno-religious violence is also traceable to the inability of Nigerian leaders to tackle development challenges, and distribute state resources equitably. Other causes are accusation, and allegation of neglect, oppression, domination, exploitation, victimization, discrimination, marginalization, nepotism and bigotry. In all parts of Nigeria, ethno-religious conflicts have assumed alarming rates. It has occurred in places like Shagamu (Ogun State), Lagos, Abia, Kano, Bauchi, Nassarawa, Jos, Taraba, Ebonyi and Enugu State respectively. These ethno-religious identities have become disintegrative and destructive social elements threatening the peace, stability and security in Nigeria (Eme and Onyishi, 2011).

Politically Based Violence: Nigeria has a long history of politically based violence since the collapse of the first republic on January 14, 1966, and the incursion of the military into governance that same date. The electoral politics in Nigeria right

from 1960s till date have been characterized with violent conflicts, political thuggery, assassinations, and arson. Politicians in Nigerian do not accommodate dialogue, negotiation and consensus (Eme and Onyishi, 2011). Political contests are characterized by desperation, and violent struggle for political power among politicians. Recurring political violence in Nigeria could be attributed to overzealousness and desperation of political gladiators to win elections or remain in office at all cost. These misadventures have often been catastrophic leading to decimation of innocent lives, disruption of economic activities, and the destruction of properties among others. Systemic and Political Corruption: This is a twin evil and hydra-headed monster that has held the Nigerian state captive. This has contributed to government failure and breakdown of institutional infrastructures. The state of insecurity in Nigeria is greatly a function of government failure, traceable to systemic and political corruption. It has added another dimension of violent conflicts which has eroded national values. Corruption is bad not because money and benefits change hands, and not because of the motives of participants, but because it privatizes valuable aspects of public life, bypassing processes of representation, debate, and choice. It has been described as cancer militating against Nigeria's development, because corruption deeply threatens the fabric of the Nigeria society (Nwanegbo and Odigbo, 2013). Corruption hampers economic growth, disproportionately burdens the poor and undermines the effectiveness of investment and aid (Iyare, 2008). Economic-Based Violence: It is also referred to as "political economy of violence". Eme and Onyishi (2011) note that, in recent

writings in the mass media, much emphasis is laid on the role of resources in generating conflict which is a major cause of economic-based violence across the globe and across political divide. Cries of resource control and revenue sharing regularly rent the air between proponents and opponents also leading to violent agitations among the contending actors and between the state and proponents. The Niger-Delta crisis in Nigeria presents a classic case of this violent struggle that has been on since the end of the Nigerian civil war in 1970. These violent agitations have claimed many lives of Nigerians and foreigners, military and para-military personnel, and properties worth billions of naira. It has also resulted in economic misfortune in Nigeria through loss of oil revenue as a result of shortfall in crude oil exports by the oil companies occasioned by disruption of oil exploration activities by the Niger-Delta militants. Although by no means limited to oil in the Niger Delta, the most prevalent campaign about the link between resources and conflict in Nigeria focuses on oil and the Delta region. No doubt oil has given rise to vertical and horizontal conflicts between National, State and society or between dominant and subordinate geopolitical zones, classes and groups across Nigeria, given the pivotal role that oil plays in the political economy, and power relations in Nigeria. It is however true those other types of resource driven conflicts have received less attention in the debate. Assets such as grazing and farming, and water resource, have tended to give rise to horizontal conflicts that involve communities across the geo-political zones. Pervasive Material Inequalities and Unfairness: A major factor that contributes to insecurity in Nigeria is the growing

awareness of inequalities, and disparities in life chances which lead to violent reactions by a large number of people. There is a general perception of marginalization by a section of the people in areas of government development policies, political patronage, and these are triggers of disaffection, resentment, and revolt (Achumba, et al. 2013). The incessant strikes by labour, professional groups and demonstrations by civil society groups are mainly due to pervasive material inequalities and unfairness. Their agitations are aimed at drawing public sympathy for their struggle for just and fair treatment by the government.

Unemployment/Poverty: According to Adagba et al (2012) unemployment/poverty among Nigerians, especially the youths is a major cause of insecurity and violent crimes in Nigeria. In particular youth's unemployment have contributed to the rising cases of violent conflict in Nigeria. Also, one of the major causes of insecurity in the country is the failure of successive administration to address challenges of poverty, unemployment, and inequitable distribution of wealth among ethnic nationalities.

Organized violent groups: Organized violent groups such as ethnic militia, vigilantes, secret cults in tertiary institutions and political thugs contribute significantly to security challenges in Nigeria in different dimension and forms. Their emergence have been linked to a number of factors which include the culture of militarism that has its antecedents in military rule, the failure of the state and its institutions, economic disempowerment, the structure of the state and Nigeria's federalism, non-separation of state and religion, politics of exclusion, culture of patriarchy, ignorance and poor political consciousness

(Ibrahim and Igbuzor, 2002 as cited in Eme and Onyishi, 2011). Weak Security System: This is a major contributory factor to the level of insecurity in Nigeria, and this can be attributed to a number of factors which include inadequate funding of the police and other security agencies, lack of modern equipment both in weaponry and training, poor welfare of security personnel, and inadequate personnel (Achumba et al. 2013). According to Olonisakin (2008) the police-population ratio in Nigeria is 1:450 which falls below the standard set by the United Nations. The implication of this is that Nigeria is grossly under policed and this partly explains the inability of the Nigerian Police Force to effectively combat crimes and criminality in the country. Porous Borders: Achumba et al. (2013) observe that the porous frontiers of the country, where individual movements are largely untracked have contributed to the level of insecurity in Nigeria. As a result of the porous borders there is an unchecked inflow of Small Arms and Light Weapons into the country which has aided militancy and criminality in Nigeria (Hazen and Horner, 2007). Available data show that Nigeria host over 70 percent of about 8 million illegal weapons in West Africa (Edeko, 2011). Also, the porosity of the Nigerian borders has aided the uncontrollable influx of migrants, mainly young men, from neighboring countries such as Republic of Niger, Chad and Republic of Benin responsible for some of the criminal acts (Adeola and Oluyemi, 2012). Terrorism: The most fundamental source of insecurity in Nigeria today is terrorism which is traceable to religious fanaticism and intolerance particularly in Islam dominated states of Nigeria (Achumba et al. 2013). Terrorism

is a global phenomenon and it is ravaging the whole world. It has been defined by Sampson and Onuoha (2011) as “the premeditated use or threat of use of violence by an individual or group to cause fear, destruction or death, especially against unarmed targets, property or infrastructure in a state, intended to compel those in authority to respond to the demands and expectations of the individual or group behind such violent acts”.

Terrorism in Nigeria is not a recent phenomenon, it started with the notorious Islamic sect in the Northern part of Nigeria called Mataisine during Alhaji Shehu Shagari civilian regime of the second republic which was aborted by a military coup in December 1983 led by General Muhammadu Buhari. Terrorism rears its ugly head again during the Obasanjo civilian regime of the fourth republic which witnessed religious riots in Plateau state in Northern Nigeria. In recent times terrorism has assumed a political undertone and is being spearheaded by a faceless Islamic insurgents based in the Northern region of Nigeria called Boko Haram, that has claimed thousands of lives in the North since 2009.

Terrorism in Nigeria has been linked to religious, socio-political, economic and cultural factors. Even though terrorism originated from Islamic fanaticism, it is now driven by factors such as inequalities within the country and lack among Nigerians, in terms of livelihood (economic) resources, education or access to education and good values. The current challenge of terrorism to physical security is threatening the Nigeria society on all fronts. Some foreign observers have linked

terrorism in Nigeria to a number of factors which include, political conflicts, unbalanced development that involves horizontal inequalities, religious/ethnic distrust, poor governance linked to leadership failure, and high level corruption (Kufour, 2012; Oluwarotimi, 2012).

Insecurity Situation and Socio-Economic Development in Nigeria. After fifty three years of nationhood Nigeria still ranks among the poorest countries in the world, also ranks low in all socio economic indicators such as life expectancy, death rate, access to water, poverty rate, mortality rate, and crime rate, and still carries the tag of a developing economy. Nigeria is a classic illustration of an oxymoron, a poor country in the midst of abundant human and natural resources. This scenario has contributed to security challenges that have bedeviled the country since independence till now with grave consequences for socio-economic development. There is no nation that can achieve socio-economic development in an environment of socio and physical insecurity. The increasing challenge of insecurity in Nigeria has also been linked to failure of leadership to deliver good governance, and secure the welfare of persons on the principles of freedom, equality, and justice. The ruling elites in Nigeria in both the military and democratic dispensation are dependent, parasitic, and very corrupt in nature, and mal-administration (Ali, 2013).

The various constitutions that Nigeria has operated including the 1999 constitutions make provisions for the rights of citizens to include; right to life,

right to social security, right to work, right to livelihood, just and favourable remuneration, right to a standard of living adequate for the health, and well-being of individual and his family, including food, clothing, housing, and right to education. No doubt, Nigeria is blessed with abundant human, and natural resources to guarantee the attainment of these rights (Ali, 2013; Bako, 1998). Regrettably previous and present governments have failed to guarantee these rights and thus the onus is on individuals to seek for means to provide the basic necessities of life for him and his family.

The inability of government to provide a secure and safe environment for lives, properties and the conduct of business and economic activities has led to resentment and disaffection among ethnic groups. This has resulted in ethnic violence, communal clashes, and religious violence in different parts of the country that has destroyed lives and properties, disrupted businesses and economic activities, and retarded economic growth and development of Nigeria. There is no investor whether local or foreign that will be motivated to invest in an unsafe and insecure environment. In a globalized world investors are not only looking for high returns on their investments but also safe haven for their investments. Thus the alarming level of insecurity in Nigeria has made the economy unattractive to foreign investors, and this has impacted negatively on economic growth and development.

CHAPTER THREE

METHODOLOGY

3.1 Research Design

The research design of this study is a survey design. The choice of this method was based on the fact the entities that make up the population and sample of the study are in different locations within the study area. Therefore, the only way to reach to them was through a survey.

According to Afolabi (1993), Survey method enables the researcher to study the objects in their scattered locations. The survey research design was also

considered suitable for the study because it entails gathering data about the findings obtained from a sample and generalizing the findings obtain from an analysis of the sample to the entire population. Afolabi (1993). This method was adopted because it enabled the researcher to discover relative incidences and distribution on the characteristics of the population. Besides, it enabled the researcher to find out how agricultural co-operatives societies members are affected by insecurity in Kaura local Government Area of Kaduna state.

3.2 The Study Area

Kaduna state is located in Northern part of Nigeria, Kaduna state has 23 Local Government Areas, from which Kaura Local Government Area was chosen. These Local Government Areas was chosen because of the predominance of agricultural co-operatives in that part of Kaduna State, Nigeria.

Kaura Local Government was carved out of Jama'a Local Government and Kauru was also carved from Lere Local Government. The Kaura Local Government have three chiefdoms, Marwa, Kagoro, and Attakar chiefdom, with ten wards namely Bondong, Manchok, Zankan, Kaura, Kadarko, Kpak, Mallagum, Fada, Kukum and Agban. The Local Government Area is blessed with all the topography which characterized by hills and valleys.

3.3 Population of the Study

The population of this study comprises two (2) agricultural co-operative societies that are registered with Kaduna State under the Ministry of Agriculture in Department of Co-operatives, having a total of 8 registered agricultural co-operative societies in Matuak ward in Kaura Local Government Areas. There are other co-operative societies in the study areas such as multi-purpose co-operative societies, thrift and credit co-operative societies, marketing co-operative societies among others.

The population of this study is made up of all the members of Nakowa Greener Pasture Farmers' Co-operative Society Limited and Matuak Amichi Farmers' Co-operative Society Limited, Kaduna. They total members are 95 and 115 respectively making the total population 210 (registered book, 2022). It was not possible to include all the members because of the large population involved, limited resources and time factor. The rationale behind restricting the population to the members of two co-operative is because the members are directly involved in the activities of their agricultural cooperative society and know how it improves their income either individually or collectively.

The population of this study comprises small scale member farmers in Nakowa Greener Pasture Farmers' Co-operative Society was selected among all agricultural co-operatives societies that are registered with Kaura Local Government under the Ministry of Agriculture in Department of Co-operatives,

having a total of 8 registered agricultural co-operative societies in matuak ward in Kaura Local Government Areas.

Co-operative societies and their population in Matuak ward Kaura Local Government areas in Kaduna South Senatorial District of Kaduna State.

S/No	Location and Names of Societies of Kaura LGA	Registration Number	Date of Registration	Number of member in a Soc.
1	Manchok Progressive Multi-purpose Kaura Co-op Society	NIL	3-2-06	30
2	Mantuak Amichi Women Farmers co-op. Society	NIL	22-7-04	95
3	Kagoro Kyangchat multi-purpose co-op. Society	NIL	4-8-01	29
4	Rafin Gora Zit-tung Dung Farmers Co-op. Society	NIL	25-8-07	25
5	NakowaGreener Pasture Farmers Co-op. Society	NIL	22-7-05	115
6	KauraTachira Rice Farmers Co-op Society	NIL	10-2-04	35
7	Biniki Farmers Co-op. Society	NIL	7-3-07	20
8	FadaDaji Unity Multi-Purpose Co-op. Society	NIL	16-3-06	13

Source: Field Survey (2022)

3.4 Sample and Sampling Technique

Out of a total population of 210 members of the cooperative societies under study, the researcher used a sample size of 136 members. This number was determined using the Krejcie and Morgan (1976) sample size table cited in Ogbu (2010). According to Krejcie and Morgan, in a population of 210 members, the responses of 136 members will be representative of the entire population all the questionnaires were all return. Consequently, the analysis of data is based on the responses of the selected sample.

Stratified sampling method was first used to select proportional samples from the male and female members, while simple random sampling method was used to systematically select the participants from each sex stratum according to the proportional samples required. This sampling method was adopted because it allowed each member of the cooperative society an equal and independent chance of being included in the study (Kerlinger 1973 in Ogbu 2010). This ensured unbiased selection. To do this, pieces of papers were numbered, folded and put in a can. All those who picked odd numbers were included in the study. This process was done until the required 136 respondents were picked.

3.5 Research Instrument

The instrument used for this study was the questionnaire. It was a researcher-made questionnaire based on five-point Likert scale method of strongly agree, agree, undecided, disagree and strongly disagree (See appendix IV). In scoring the items in the questionnaire, respondents had a possible total score ranging from 5 to 1 which represented respondent's opinion. The higher the score the more influenced the respondents is by the scale. The questionnaire was divided into four sections (section A-D). Section "A" describes the respondents bio data while section B-D consist of items related to the effect of insecurity in the performance of agricultural co-operative society. The sections and the items are patterned in line with the research questions.

Validity of the Questionnaires

A measuring instrument is valid only when it measures truly and accurately what it intends to measure (Nwachukwu, 2007).

Based on the remark of Kerlinger (1973), that validation by others is an effective method for content validation of research instruments, the researcher solicited with two experts from Kaduna Polytechnic, whose possess thorough knowledge and high degree of competence in the area of co-operative and research methods. They were requested to judge the appropriateness, comprehensiveness and clarity of items in the questionnaire. Modifications and correction resulting this were fully incorporated in the final draft.

Reliability

To obtain reliability for factual questions, Oppenheim (1960 in Uzoagulu, (2008) suggest that internal checks in form of logical test in the questionnaire should be included in line with this, a number of questionnaire were built into the questionnaire.

3.6 Description of Variables

The topic of this research work is Effect of Insecurity on the Socio-Economic Activities of Rural Agricultural Co-operative Societies in the Rural Areas in Kaduna State. The independent variable is the Effects of Insecurity on the Socio-Economic ,while the dependent variable Agricultural Co-operative in the. The agricultural co-operative are depending on the insecurity to perform either positively or negatively on the agricultural co-operative societies to succeed.

3.7 Procedure for the Administration of instrument

The Effects of Insecurity on the Socio-Economic Activities of Rural of Agricultural Co-operative in Rural Farmers in Kaduna State in Matuak ward in Kaura L.G.A. The name of the societies and number of copies of the instrument were written on each envelope containing them in order to avoid mix-up. The distribution of the instrument to the respondents in each co-operative society was done with the help of the secretaries. A letter was sent along with the copies of the questionnaire seeking the co-operation of the respondents (see Appendix 1). The respondents were given two days within which to fill in and return the questionnaires. This is to enable the respondents to reflect on the instrument in order to fill in questionnaires were given to the secretaries from whom all questionnaires given are dully filled and returns.

3.8 Procedure for statistical analysis.

A number of statistical tools were used in the organizations, presentation, analysis and interpretation of data obtained in the study. Such statistical techniques include the following:

- Table was used to organize the list of selected agricultural co-operative societies and the population of their members.
- Frequency counts and percentages were used to present and analyze the demographic variables of the respondent.

- The five (5) Likert scale questionnaire was adopted to determine the reliability of the instrument from the pilot study.

3.9 Summary

The study is a survey research that was carried out in 2 selected agricultural co-operative societies in Matuak ward in Kaura Local Government in Kaduna state. All the 8 of agricultural co-operative societies in the study area, 2 societies form the sample of the study. The sample size was therefore 136. The instrument for the study is known as Effects of Insecurity the Socio-Economic Activities of Rural Agricultural Co-operative Societies. Expect from Department of Co-operative Economics and Management, Kaduna Polytechnic validated the research instrument, the questionnaire was successfully administered and collected statistical techniques used to analyze data were frequencies, percentages, means, were used.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

4.1 Introduction

This chapter presents the results of the analysis, it is concerned with the presentation and analysis, of data collected from the primary sources. For the purpose of this study, the data collected were presented in tables and frequencies and percentage were used and Means were used to compare responses between members of the registered cooperative societies each section of the questionnaire was analyzed separately the related hypothesis was tested for each section.

Table 4.1: Percentage distribution of the socio-economic characteristic of the respondents

Variables	Frequency	Percentages
Sex	(F)	(%)
Female	47	34.56
Male	89	65.44
Total	136	100
Age (years)		
20<30	30	22.05
30<40	44	32.35
40<50	29	21.34
>50	33	24.26
TOTAL	136	100
EDUCATION		
Primary	70	51.47
Secondary	40	29.41
Tertiary	6	4.41
No formal Education	20	14.71
Total	136	100
Household Size		

1-5	47	34.56
6-11	61	44.85
11-15	20	14.71
16-20	8	5.88
Total	136	100
Farm Size (Hectare)		
1<3	77	56.62
3-5	24	17.65
5-7	18	13.24
>7	17	12.5
Total	136	100
Annual Income		
10,000<50,000	11	8.08
50,000<100,000	56	41.17
100,000<150,000	42	30.88
150,000<200,000	16	12.76
>200,000	11	8.08
Total	136	100

Source: Field Survey 2022

The result in Table 4.2 shows that majority (65.44%) of the small scale members farmers were made of males, while, (34.56%) were females. This means that male

gender dominates farming activities in the study area. The male dominates of this rural source of livelihood implies the various nature of farming activities operations right from tillage to harvesting which their female counterparts cannot easily undertake. This may be as the result that farming activities require a lot of energy and is intensive especially in the rural areas where old system and implements are used. This agrees with the findings of Olaleye (2000) that small scale farming is being carried out mostly by males, while females involve in light farming operations such as processing, harvesting and marketing. The result in table 1 shows the age of the respondents ranging between 20 and less than 30 years with (22.05%) while, respondents ranging between 30 and less than 40 years is predominant with (32.35%). The implication of the foregoing result is farming activities in the study areas enjoy higher patronage by the young able bodies people who are energetic enough to withstand the stress and energy required in farming businesses.

This result suggest that majority of the small scale farming members in the study areas are young farmers who are within the age bracket in which people are innovative and active of work (Asiabaka 1989). These small scale member farmers, therefore, can make meaningful effect in agricultural financing. The result in table 1 also shows that majority of the farmers in the study area has primary education with (51.47%), (29.41) of the respondents had secondary education. These results indicated that almost all the respondents were literate

enough to give room for good communication in filling of the questionnaires and also in doing their various farming businesses in the study areas.

The result in table above also shows that the societies under the study are typically an agrarian societies characterized by large family size ranging mainly between 6 to 10 children representing (44.85%). The household size of the majority of the respondents suggests that there was abundant supply of family labour in the area of study, which can be harnessed for increased agricultural productivity. In other hand, it could increase poverty if the household does not engage in agricultural farming businesses.

The respondents on the farm sizes shows that (56.62%) of the small scale members farmers sizes varying between 1 and less than 3 hectares in table 1. This indicates that the small scale member farmers were mostly small scale producers. Those small members farmers, whose farm sizes were more than 3 hectares were those who had some good numbers of experienced and years in farming activities, and had gradually expanded their farm sizes for the same number of years as Southern Kaduna people are blessed with vast land, another factor is the profit gained from efficient utilization of agricultural cooperatives financing, and accessed to such financing and credit available to the members.

The result in table 1 also shows that (41-17) of the small scale members farmers earned an annual farm income of between =N=50,000 and less than =N=100,000 while (12.76%) of the small members farmers earned as annual farm income of between =N=100,000 and less than =N=200,000. These annual incomes of the

small scale member farmers were too poor for any meaningful economic activity in view of the large household mentioned above in the size of the respondents. This could be as the result of ineffective utilization of agricultural credits / loans collected by the individual small scale member farmers.

This result indicates that the annual income is grossly inadequate to cater for the economic well-being of the respondents considering the large family size. This inadequate income is attributed to small farm sizes, that most of the respondents operate and their generally low level of education. This is acceptable or the fact that co-operative education effect determined the small scale members farmers to managers as well as overall production.(Nkang, 1998). Education level plays a good role in adoption of new policy and undertaking risk.

4.3 Answering the Research Question

Research question 1: What are the effects of insecurity on the socio-economic activities of rural agricultural co-operative societies?

To answer this question, six items were used to elicit responses from the respondent in relation to whether agricultural cooperative activities are effective performance in ensuring food production in the rural areas with the insecurity affecting the study area. The responses to this question are shown below

Table 4.2: Responses on the effects of insecurity on the socio-economic activities of rural agricultural co-operative society

S/No.	Statement	SA	A	U	SD	D	X	Remark
6	In adequate supply of essential commodities	40	60	-	6	30	3.72	Agree
7	In regular co-op. meetings	50	80	-	2	4	3.26	Agree
8	In adequate given of loans to co-op. members	65	40	-	20	11	3.87	Agree
9	Inability to give technical advices to co-op. members	70	30	-	10	26	3.69	Agree
10	In adequate supply of farm inputs to co-op. members	50	65	-	9	15	3.94	Agree
11	In regular co-op. education	90	30	-	6	10	4.38	Agree

Source: Field work (2022)

Grand mean $x = 4.19$

Key: SA (strongly Agree), A (Agree), U (undecided) SD (strongly disagree), D (disagree).

Table 4.2 shows the response of effects on insecurity the performance of agricultural co-operative society in rural area Based on the items in the table the result shows that there was inadequate supply of essentials commodities (N= 136, X = 3.72), and that there was in regular meetings (N=136, X= 3.26). Respondents also agreed that insufficient granting of loan facilities to members (N=136, X= 3.87). Furthermore, they agreed that it there was inability to give technical advices to members to improved in their farming activities in the farm system (N=136, X=

3.69). The grand mean indicates that the respondents generally agreed that insecurity affects the activities and performance of agricultural co-operative societies and members.

Research Question 2: What are the effects of insecurity on individual member business performance during in agricultural co-operative in the rural areas?

Table 4.3: Response on the effects on individual member business performance in insecurity period of members of agricultural co-operative societies under the study

S/No.	Statement	SA	A	U	SD	D	X	Remark
12	In availability of loans for co-op. members	77	30	-	20	9	4.07	Agree
13	In adequate supply of agricultural inputs to members	50	60	-	15	11	3.90	Agree
14	decrease in members income	58	45	-	13	20	3.79	Agree

15	low productivity of members produce	60	39	-	30	7	3.85	Agree
16	In ability to market of members produces	40	66	-	10	20	3.56	Agree
17	In adequate supply of agro chemical product to co-op members	30	60	-	26	20	3.39	Agree

Source: Field work (2022)

Grand mean $x = 4.0$

Key: SA (strongly Agree), A (Agree), U (undecided) SD (strongly disagree), D (disagree).

Findings from table 4.3 shows the response of volume of effects on individual member business performance during COVID-19 pandemic, it was clear that, the respondents agreed that their private individual farming business was badly effect by pandemic. In availability of loans facilities to co-operative members effect members business performance (N= 136, X = 4.07) and members where inadequately supply with agricultural input to members leading low productivity. (N = 136, X= 3.90). They also agreed that there income decreases leading to low standard of living of co-operative members (N= 136, X = 3.79) and that they were unable to market their farm produce due to closure of some major markets (N= 135, X = 3.85). In item 16, the respondents agreed that the supply of agro chemical product where inadequately supply to members (N= 136, X = 3.56).

From the grand mean of 4.0 the respondents agreed totally that insecurity effects affected their individual farming business which resulted to poor productivity leading to poor standard of living of co-operative members.

Research question 3: What are the effects of insecurity on supply of farming inputs to member farmer?

Table 4.4: Response on the effects of insecurity on supply of farming inputs to member farmer

S/No.	Statement	SA	A	U	SD	D	X	Remark
18	Inadequate supply of inputs	52	60	-	11	8	3.89	Agree
19	High cost of inputs	45	73	-	18	0	4.06	Agree
20	No training in the farms on how to used the farm inputs	81	30	-	14	11	4,14	Agree
21	Lack of technical staff to supervised the farmers for high productivity	66	70	-	0	0	4.48	Agree
22	Lack of on quality high breed	69	41	-	16	10	4.05	Agree

	inputs to farmers							
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Source: Field work (2022)

Grand mean \bar{x} = 3.88

Key: SA (strongly Agree), A (Agree), U (undecided) SD (strongly disagree), D (disagree).

Table 4.4 shows that insecurity has affect the supply of inputs to individual members. Based on the mean scores of the responses of the respondents to the items in the table, all respondents agree that insecurity has affected the activities related to inputs supply and administration in the study area which was inadequate to meet their needs of the farmers which resulted to low income and productivity.

4.4 Summary of the Findings

In view of the responses of the respondents to the research questions contained in the above tables, the following are the findings of the study

- The effects of insecurity on the socio-economic activities of rural agricultural farmers co-operative societies is very severe on the farmer co-operative societies, the co-operative societies could not discharge their responsibility effectively, they were unable to provide member farmers with agricultural inputs such as agro chemicals fertilizers, pesticides, seedling and training of member farmers in their various farms because of fear of been kidnapped or attacked by bandits
- Those members farmers that engaged in commercial farming could go to their farms which affect the member farmers badly and also affect their annual incomes which lead to poor standard of living of the co-operative members

- The co-operative members farmers could not get supply of agricultural inputs like seedling, pesticides, among others, if the managed to get the cost is too high for the to afford due the insecurity in the country, business men who usually supply to the co-operative society could make supply

4.5 Discussions

The main thrust of this study was to examine the Effects of Insecurity on the Socio-Economic Activities of Agricultural Farmers co-operative societies. The following are therefore, the summary of major findings: The effects of insecurity on the socio-economic activities of agricultural farmers co-operative societies is very severe on the farmer co-operative societies, the co-operative societies could not discharge their responsibility effectively, they were unable to provide member farmers with agricultural inputs such as agro chemicals fertilizers, pesticides, seedling and training of member farmers in their various farms because of fear of been kidnapped or attacked by bandits, the co-operative used to employed the services of an expert in agriculture to visit the member farmers in their farms but due to this ugly trend that was unable to achieved resulted to low productivity. Insecurity in the study area affects member farmers in performing their normal farming business, they no longer go to their large farm lands, they were forced by this trend to farm within their homes. Those members farmers that engaged in commercial farming could go to their farms which affect the member farmers badly and also affect their annual incomes which lead to poor standard of living of

the co-operative members. The co-operative members farmers could not get supply of agricultural inputs like seedling, pesticides, among others, if the managed to get the cost is too high for the to afford due the insecurity in the country, business men who usually supply to the co-operative society could make supply.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of the research reports, conclusion drawn from the findings of the study, recommendation that could lead to effectiveness of the Role of agricultural co-operative in the financing small members scale farmers. The chapter equally contains suggestions for further researches in the field of this study.

5.1 Summary of findings

The general objective of this study is to examine the Effects of Insecurity on the Socio-Economic Activities of Agricultural Co-operatives in the Rural Area of Matuak ward in Kaura Local Government Areas, Southern Kaduna Senatorial Zone of Kaduna State. The specific objectives are; to determine the effects of

insecurity on the socio-economic activities of rural agricultural co-operative societies, examine the effects of insecurity on individual member farmer performance in agriculture in the rural areas ascertain the effects of insecurity on supply of farming inputs to member farmers.

The research questions that guided the study are; that are the effects of insecurity on the socio-economic activities of rural agricultural co-operative societies, what are the effects of insecurity on individual member farmer performance in agriculture in rural areas?, what are the effects of insecurity on supply of farming inputs to member farmers? A survey design was used for the study. The population consisted of all the member of agricultural cooperatives society in the study area. Only 2 were used, out of 210 members, only 136 were used for the study. To determine the sample size, Krejcie and Morgan (1970) sample size table in Ogbu was used. A questionnaire was developed by the researcher based on Likert 5-point scale was used for the study. Frequencies, tables and percentages were used, means were used to compare responses by members of the agricultural co-operative societies. The results show that; The effects of insecurity on the socio-economic activities of rural agricultural farmers co-operative societies is very severe on the farmer co-operative societies, the co-operative societies could not discharge their activities effectively, they were unable to provide member farmers with agricultural inputs. Those members farmers that engaged in commercial farming could go to their farms which affect the member farmers badly and also affect their annual incomes which lead to poor standard of living of

the co-operative members. The co-operative members farmers could not get supply of agricultural inputs like seedling, pesticides, among others.

5.2 Conclusion

Nigeria and indeed Kaduna state need to work conscientiously to rid our country/state of negative tendencies that abound here and show our determination to build a new foundation for collective development and progress, genuine investors now shy away from venturing into the Nigerian business environment that is already enmeshed in dearth of infrastructure, epileptic power supply, high cost of finance and unfavourable political climate. It was observed that member framers suffered losses due to the insecurity which resulted to lost of life and property, low income, low productivity and low standard of living of member farmers in the area,

This insecurity is attribute lack of labour qualification, low salaries and high unemployment rates. It is a fact that a young man or woman without formal education and facing difficulties to secure a job, criminality like kidnapping, robbery may look attractive. No qualifications are required to become a kidnapper or arm robbers, only boldness, and even such a requirement becomes less important overtime. The Nigeria government should take pragmatic step in its policy decisions to address these fundamental issues like poverty, economic hardship which has been fueled by corruption of the leaders and above all, massive unemployment and low wages that are threatening the foundation of peace and our existence as a nation.

5.3 Recommendations

The following recommendations are made based on the research findings so as to facilitate the possibility of financing agricultural co-operative societies to boost productivity and also serve as foreign exchange with other countries with high technologies expertise.

- Agricultural co-operative should ensure of more internal sources of credit than external sources. This could be done by encouraging members to save more, and the government should also make deliberate effort to promulgate Laws that will compel other financial institutions to grant loan to agricultural co-operative for not more than 5% interest rate on credit/ loans.
- Members of agricultural co-operatives should make a deliberate effort to collect credits from their various co-operative societies. This can be done through co-operative education, like seminars, conferences, co-operative talk shows and printed materials to patronize the co-operative society, since they are owners as well as customers (Dual identity)
- Agricultural co-operative should be properly funded to enable them carry out their primary responsibilities to the members, so that members will filled the co-operative effects. To do this, there should be effective coordination and control of all viable sources of funds to agricultural co-operative. Without

funds, it will be difficult for the agricultural cooperatives to function well for the members to fill the co-operative effects.

- The government and the management committee should device more different type of credit needed for by members to carry their individual farming business. This can be done by carrying research studies on financing agricultural co-operative farmers, on access of agricultural credits in rural areas as well as the urban centres, to discuss their constraints on the type of credit available for them.

5.4 Contribution to knowledge

This researched work topic Role of Financing by Agricultural Co-operative on Financing of Small Scale Member Farmers will contribute to knowledge of how agricultural co-operative will better be finance and how to access credit easily without constraints. This researched confirm the Perking Order Theory which says that small scale prefer to use internal sources first and will resort to external sources only if internal sources are inadequate. Agricultural co-operative societies resulted for internal sources of credit, because it is cheaper to access and the interest rate is lesser compared to external sources of credit in the agricultural co-operatives.

The research refute the Financial Contract Theory, where the theory says that asymmetric information arises when one of the two parties engaged in a business

happens to have more or different information than the other. The member farmers in the demographic variables has different educational degree, that enable entered into any financial contract with good understanding of the terms and condition, this means that both the parties has equal knowledge on the financial contract they enter into.

5.5 Suggestion for Further Research.

- The study should be replicated in other cities, rural areas as well as other states in order to confirm or disapprove the findings of the study.
- Another study should be conducted using a different research design and other instruments like interview expo factor among others, if the same result will be achieved.
- Research should be conducted on analysis of peasant farmers Access to agricultural credits in the rural areas.
- Research should be conducted on the evaluation of agricultural credit facilities in rural production and urban development.
- Research should be replicated using chi-square, Mann-Witney test one-way Anwa, among others in analysis the hypothesis to see whether a different result will be obtained.

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APPENDIX I

Department of Co-operative
Economic and Management
CBMS,
Kaduna Polytechnic,
Kaduna
20 April, 2022

Dear Sir/Ma,

QUESTIONNAIRE ON EFFECTS OF INSECURITY ON THE SOCIO-ECONOMIC ACTIVITIES OF RURALAGRICULTURAL CO-OPERATIVE

I am a graduate of Department of Co-operative Economic and Management Kaduna Polytechnic. I am conducting a research work in respect of the above mentioned title in partial fulfillment for the award of Higher National Diploma in Co-operative Economic and Management.

This questionnaire is therefore, designed for Researchers to carry out the study on the above title to the attached items on the questionnaire below.

All responses to the questionnaire shall be treated in confidential and be based used strictly for academic purposes.

Thanks for your co-operation,

Yours faithfully,

MERCY OJOCHIDE EGENE

APPENDIX II
QUESTIONNAIRE

EFFECTS OF INSECURITY ON THE SOCIO-ECONOMIC ACTIVITIES OF
RURAL AGRICULTURAL CO-OPERATIVE

Section A:

BIO-DATA OF THE RESPONDENTS QUESTIONNAIRE

The questionnaire is on Effect of Insecurity on Performance of Agricultural Cooperative Society in Rural Areas in Matuak word in Kaura Local Government in Kaduna State of Nigeria.

SOCIO-ECONOMIC CHARACTERISTIC/BIO DATA OF THE RESPONDENTS

Please, tick inside the boxes for each question to indicate your response.

- Sex of the respondents: Male [] Female []

- Age of the respondents: 20-30 [], 30-40[], 40-50 [], 50 and above []
- Highest Education Qualification: Primary [], Secondary [], Tertiary [], No formal education []
- Household size of member farmers: 1-5 [], 6-10 [], 11-15 [], 16-20 []
- Farm size of member farmers per hectares: 1-3 [], 3-5 [], 5-7 [], 7 and above []
- Name of the society: Kaura LGA []

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SECTION B

TABLE 1

Effects of insecurity on the performances of activities of agricultural co-operative society in rural areas

S/No.	Statement	SA	A	U	SD	D	X	Remark
6	In adequate supply of essential commodities							
7	In regular co-op. meetings							
8	In adequate given of loans to co-op. members							
9	Inability to give technical advices to co-op. members							
10	In adequate supply of farm inputs to co-op. members							

11	In regular co-op. education							
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TABLE 2

Effects of insecurity on individual member business performance during in agricultural co-operative in the rural areas

S/No.	Statement	SA	A	U	SD	D	X	Remark
12	In availability of loans for co-op. members							
13	In adequate supply of agricultural inputs to members							
14	decrease in members income							
15	low productivity of members produce							
16	In ability to market of members produces							
17	In adequate supply of agro							

	chemical product to co-op members							
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TABLE 3

Effects of insecurity on supply of farming inputs to members farmer 19

S/No.	Statement	SA	A	U	SD	D	X	Remark
18	Inadequate supply of inputs							
19	High cost of inputs							
20	No training in the farms on how to used the farm inputs							
21	Lack of technical staff to supervised the farmers for high productivity							
22	Lack of on quality high breed inputs to farmers							