

**EXAMINATION OF PROBLEMS CONFRONTING  
FARMERS COOPERATIVE SOCIETIES IN IMO STATE**  
(A STUDY OF MINISTRY OF COMMERCE AND INDUSTRY – COOPERATIVE UNIT  
AHIAZU MBAISE L.G.A, IMO STATE)

*By:*  
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**2014/HND/CEM/66609**

**A RESEARCH PROJECT REPORT SUBMITTED TO  
THE  
DEPARTMENT OF COOPERATIVE ECONOMICS AND  
MANAGEMENT TECHNOLOGY,  
IMO STATE POLYTECHNIC, UMUAGWO  
P.M.B. 1472 OWERRI,  
IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR  
THE AWARD OF HIGHER NATIONAL DIPLOMA (HND).**

**AUGUST, 2016.**

## CERTIFICATION

This is to certify that this project was written by ONYEGAEMEREM, MIRIAN .N. with the registration number 2014/HND/CEM/66609, and submitted to the Department of Cooperative Economics and Management of Imo State Polytechnic Umuagwo-Ohaji in partial fulfillment of the requirements for the award of Higher National Diploma (HND) in Cooperative Economics and Management.

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## DEDICATION

This project work is dedicated to God Almighty for His knowledge given to me and also to my beloved parents for their financial support.

## ACKNOWLEDGEMENTS

My gratitude goes to God Almighty for His Grace and Mercies that saw me through this programme. My acknowledgement goes to the invaluable contribution of my supervisor, Mr. G. N. I. Mbagwu towards the completion of this research work.

I will not fail to mention the role of my HOD, Mr. Okoro C. N., and the entire departmental lecturers in the successful completion of my Higher National Diploma in the Polytechnic.

My acknowledgement goes to my beloved parents, Chief and Lolo Augustine O. Nwokeocha (Chimeremeze), who have been there for me financially and otherwise throughout this programme.

And also to my siblings, Mrs. Ebere Christopher and her family, H.R.M., Ugoeze Ugochi Duru and her family, Mr. Collins A. Onyegaemerem, Mr. Augustine A. Onyegaemerem and to all members of my family, I say thank you all. To my friends, I also say thank you for their support.

## ABSTRACT

*A cooperative society is an autonomous association of persons, united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. The research believes from many authors that cooperative societies started in Nigeria in the early 9<sup>th</sup> century. It should be noted that life patterns of various communities in the century showed some traits of cooperative societies before the advent of modern cooperative societies. This is understandable because most communities in Nigeria and Africa in general had series of associations. These organisations among others had the following objectives; commercial farming through collective efforts, construction of rural roads, extension of credit facilities to members etc. farmers' cooperative society can be depicted from the above explanations. The farmers are the producers of agricultural products, in that regard, records showed that these farmers' cooperatives either die soon after registration or get stifled halfway. Questionnaire and personal interview were used.*

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## CHAPTER ONE

### 1.0 INTRODUCTION

#### 1.1 Background of the Study

The farmers' cooperative society can be viewed as an association of farmers who voluntarily come together in order to solve their farmer problems. The importance of economic wellbeing by the citizens is increasingly being appreciated; the appreciation was due to the fact that the wellbeing of the citizens is an economic asset, which ensures the supply of strong and healthy labour. In order to ensure that the economic wellbeing of the citizens is assured, cooperative society came into existence by providing goods and services at a reasonable price. Due to high level of illiteracy, poor management, over dependency on imported goods and excessive government control, the number of existing cooperatives are maintaining a diminishing trend and many have folded up. The ugly situation highlighted above and their antecedents have led the researcher to find how the problems filtered into the management of cooperative society with a view to finding a lasting solution to them or minimizing such problems.



## 1.2 Statement of the Problem

Cooperatives are borne out of felt need. Farmers produce to be sustained and enjoy wellbeing, train their children, have good Medicare, etc. in the study area, and their indices appear to be near absent. Certain problems may be the reason.

## 1.3 Objective of the Study

The overall objective of this study is to find out what problems that militate farmer's result targets, and as such proffer solutions.

The minor objectives include;

1. To determine the socio-economic characteristics of respondents in the study area;
2. To ascertain efforts of the government or her agencies to farmers in the study area;
3. To identify peculiar difficulties of the farmers in the study area;
4. To suggest possible solutions to the difficulties identified with the farmers in the study area.

## 1.4 Research Questions

1. What are the socio-economic characteristics of respondents in the study area?

2. Are there government effort or that of her agencies, to farmers in the study area?
3. Are their peculiar difficulties with farmers in the study area>
4. Are there possible solutions to the difficulties identified with the farmers in the study area?

### 1.5 Significance of the Study

This study report will be of immense to the government, scholars, cooperators, general public and even the Polytechnic library.

Policy matters shall be guided by this report in appreciating certain difficult areas with the farmers in the study area. Scholars of cooperatives and cooperative studies shall see this work as a referral material to any future work in similar areas. Co-operators themselves shall get to know such difficult areas and their possible solutions, and then be properly guided for higher and target productivity. Our libraries shall add this report to their resources; while the general public shall enjoy reading this report for the sake of knowledge.

### 1.6 Scope and Limitations of the Study

This research project is delimited to the Cooperative Unit, Ministry of Commerce and Industry, Ahiazu-Mbaise L.G.A. of Imo State. The record of Farmers Cooperative Societies as well as personal interviews relevant in determining the

weaknesses of these farmers in the study area. The researcher encountered challenges in the course of this study, and these included:

1. Very short time frame to submit the report of this project.
2. Prevailing economic meltdown dried most pockets that no money was available for logistics.
3. Respondents were apathetic to answering the questionnaires but for persistent counselling.
4. Researcher's health
5. Weather condition
6. Death of literary material

### 1.7 Definition of Terms

1. **Cooperative society:** This is defined as a group of people who voluntarily come together by pulling their resources together for their social and economic wellbeing.
2. **Farmer:** A producer of agricultural products, who contributes to the GDP of the country and thereby shares every franchise thereof.
3. **Farmers' cooperative society:** This can be defined as an association of farmers joining together to improve themselves in agricultural production as well as to help themselves in solving their farming problems by pulling

their agricultural resources together as well as helping to improve the lives of the general public.

## CHAPTER TWO

### 2.0 LITERATURE REVIEW

This chapter attempted to review the history of farmers' cooperatives in Nigeria then in Ahiazu Mbaise Local Government Area of Imo State; or their managerial structure as well as the problems that are militating against them.

#### 2.1 Introduction

The farmers' cooperative societies which happened to be the earliest cooperative type in Nigeria existed to ration farmers' products (agricultural products) which were very scarce during the world war. Thereafter, in 1926, then the colonial agricultural industry began to organize cocoa farmers around Abeokuta and Ibadan, in the western Nigeria, to market their produce especially to Europe where the colonial masters needed such for home industries. By 1951, the political landscape of Nigeria changed, and some people under Nigeria was allowed to develop under region, so farmers' cooperative went the same way.

#### **2.2 Background History of Farmers' Cooperative in the Study Area**

Farmers' Cooperative Societies in Ahiazu Mbaise Local Government Area started as early as 1960's. The people of Umuchieze in Mbaise made the first noticeable

move to establish farmers' cooperative, which is known as Umuchieze Women Farmers 'Cooperative Society.

They came together and contributed crops like cassava stems, and work at the same farmland. After the year, they will harvest it and share among them or sell it among themselves at a cheaper price.

Though the society was engaged in farming with different types of agricultural products like maize, cassava and cocoyam, fruited pumpkin etc., they found it difficult to limit size, for the fact that the members are poor and they also faced the problem of poor management. The cooperators were not knowledgeable on cooperative field and routine management.

The youth of Umuonomo set up another cooperative to deal on bags and basket weaving which are used to package their farm produce. Even though the society lasted longer than the former, it collapsed three years and six months after formation due to similar problems of the former but with the inclusion of corruption among workers and members of the cooperative such as buying goods without pay i.e. credit purchases.

### **2.3 Overview of the present Farmers Cooperatives in the Study Area.**

Ahiazu Mbaize Local Government of Imo State has 178 cooperative societies located in different towns, which include Obohia, Ogbor, Ihienweorie and Ahiazu.

The cooperative societies in the study area include the following;

1. Oru Ahiazu Farmers' Cooperative Society Ltd.
2. Nnemere Mpam Farmers' Cooperative Society Ltd.
3. Nnarabia Ahiara Farmers' Cooperative Society Ltd.
4. Ekwereazu Farmers' Cooperative Society Ltd.
5. St Andrews Ahiara Farmers' Cooperative Society Ltd.
6. Obohia Ahiazu Mbaise Cassava Farmers' Cooperative Society Ltd.
7. Umunna Nnarabia Ahiara Farmers' Cooperative Society Ltd.
8. Ezindu Ahiazu Mbaise Farmers' Cooperative Society Ltd.
9. Ahiazu Mbaise Poultry/Animal Husbandry Farmers' Cooperative Society Ltd.
10. Obodo-Ujichi Women Farmers' Cooperative Society Ltd.
11. Aladinma Umuaju Mpan Farmers' Cooperative Society Ltd.
12. Onyeaghala Nwanneya Umunomo Ihetle-Afoukwu Agegrade Farmers' Cooperative Society Ltd.
13. United Mbaise Women Farmers' Cooperative Society Ltd.

## 2.4 Managerial Structure of Cooperatives

Management is the process of planning, organizing, directing and controlling of any organization towards achieving its objectives. Ahiazu Local Government

Cooperative Societies have the same management committee system that is responsible for the welfare of their respective cooperatives. Their management consist of:

- a. President or the chairman;
- b. General Secretary;
- c. Financial Secretary;
- d. Treasurer Etc.

**President:** The president of the cooperative societies is the brain behind the success of the cooperative in most cases. He is responsible for the recruitment and disposal of staff. The office is usually held for one year after which one third will decide whether he/she will go for a second tenure, through elections.

**General Secretary:** This is the most important office in any organisation and also the life wire. He keeps the society's account and minutes honestly and accurately.

**Financial Secretary:** He is the recorder of the financial transaction, treats all society's correspondents with dispatch. He also issues receipts for all money paid to and received by the society. He works hand in hand with the treasurer.

**Treasurer:** This is the person who keeps custody of all money of the cooperative society. He/she either puts the money into business or deposits it in the bank.

The treasurer is responsible for depositing and withdrawing money from the bank.

The sources of fund to the societies come from entrance fees; shares; and surpluses arising out of the business operation of the societies and miscellaneous sources approved by federal registrar of the cooperative society loans from cooperative banks.

## **2.5 Sources of Funds for Farmers' Cooperative Societies**

There are different avenues the cooperative source for funds. They are generally categorized as internal and external sources.

### **External Sources of Funding**

This include;

**A. Equity Capital Sources:** Members most commonly provide equity capital to their cooperative by:

- Purchasing capital stock or other types of equities
- Leaving a portion of the cooperative's net savings in the cooperative; and
- Authorizing the co-operative to deduct from proceeds made through sales of member's farm products usually called per unit retains.



Equity capital may be divided into two classes:

1. Initial capital investments consisting of common stock, preferred stock and membership fees; and
2. Capital obtained through operations that result in member or patron investments. These investments consist of patronage refunds and per unit capital investments made by members in their cooperative, and stock or other types of equity certificates sold to members and patrons.

### **Forms of equity capital funding**

**a. Common Stock** is an important source of initial equity capital in the cooperative. Generally, common stock is fixed to voting rights. The cooperative may issue several kinds of common stock (i.e., classes A, B, and C) and designate one class as voting stock. For example, Class A common stock may be voting stock and may be limited to one share per member. Class B stock may represent other initial investments of members. In some instances, per unit capital investment and deferred patronage refunds are identified as common stock C.

**b. Preferred Stock** is a second source of initial equity capital. As the name implies, this stock is preferred over common stock because it

has fewer risks and dividends are assured. Usually preferred stock is non-voting. Preferred stock is more like an investment than other equity capital issued by cooperatives, and in many instances, it may represent capital raised from the general public or non-patron groups.

### **Internal sources of funding**

- 1 **Membership Fees** are a third source of initial equity capital when cooperatives are organized on a non-stock basis. Paying the membership fee is thus equivalent to purchasing a share of voting stock. Some cooperatives expect fees to be paid yearly in proportion to the business the member does or will do with the cooperative.
- 2 **Membership Certificates** are issued by non-stock cooperatives to members when membership fees are paid. These funds pay all or a part of the costs associated with operating the cooperative.
- 3 **Capital Certificates**, also issued by non-stock cooperatives, are similar to preferred stock certificates in that they may bear interest, have due dates, usually have no voting rights, and can be issued to both members and non-members.
- 4 **Deferred Patronage Refunds.** Cooperatives can retain 80 percent of net margins and pay member patrons the remaining 20 percent in cash. The

80 percent of net margins, which could be paid to members as patronage refunds, are accumulated by the cooperative until sufficient capital is accumulated to finance needed facilities and operations. They may then be redeemed under a revolving capital plan.

- 5 **Retention of Unallocated Reserves.** Some capital reserves are retained by the cooperative on an unallocated basis. These reserves are generally designed to absorb possible operating losses and are sometimes established to comply with state laws.
- 6 **Per-unit Capital Retains,** used primarily by marketing cooperatives, are invested in cooperatives through deductions from sales proceeds on a physical unit basis. Cooperative bylaws may place such retains in a revolving capital fund, providing that when the cooperative has adequate finances, the fund will be revolved.
- 7 **Revolving Fund Financing** allows cooperatives to constantly renew their capital structures, to provide an unending source of member capital, and, at the same time, assure that the oldest equities would be paid back first. Under this financing method, members' revolving equities are allocated to them on the cooperatives' books, and these equities are used to conduct the business.
- 8 **Retained Earnings:** A part from equity capital, one important source of financial resources, which is usually overlooked, is profit made by the

cooperative societies, which are ploughed back into the cooperative business. These monies generated and utilized by the cooperative are called retained earnings. Its availability depends on the size of profit which the cooperative earns at a particular period. Fund created through the retention of cooperative business surpluses that are not directly allocated to members. This is a long-term source of funds to be distributed only when a cooperative is liquidated. Unlike loans or individual member deposits, the cooperative does not have to pay interest to use the funds. Of course, retaining such funds by the cooperative also represents a cost to the individual members who otherwise would have had that portion of the surplus allocated to them. Members willingly accept this cost when the benefits it creates for them are clear and worthwhile. This source of funds from retained surpluses is often called "Institutional Capital" and represents the collectively-owned wealth of the cooperative.

## CHAPTER THREE

### 3.0 RESEARCH METHODOLOGY

#### 3.1 Research Design

The approach used by the researcher in carrying out the project work is descriptive in nature.

#### 3.2 Methods of Data Collection

Data were collected both from primary and secondary sources.

Primary data include questionnaires and interview method

Secondary data include journals, magazines, Text books on cooperative studies etc.

Reasonable efforts were also made to obtain information from the right people in cooperative society and responses also drawn from various categories of staff so as to guarantee balanced representation of opinions and information.

#### 3.3 Population/sample size

The population of the study comprises of the staff of the cooperative unit of Ahiazu Mbaise Local Government Ministry of Commerce and Industry. To this effect, a total of One Hundred and Fifty (150) staff were randomly chosen to represent the population size.

The sample size was therefore determined using Yaro Yamini's formula as stated below;

$$n = \frac{N}{1 + N(e)^2}$$

Where;

n = Sample size

N = Population of the study

e = Tolerable error (5%)

1 = Constant

Calculating;

$$n = \frac{115}{1 + 115 (0.05)^2}$$

$$n = \frac{115}{1 + 115 (0.0025)}$$

$$n = \frac{115}{1 + 0.2875}$$

$$n = \frac{115}{1.2875}$$

$$= 89.3$$

$$\therefore n = 89$$

### 3.4 Sampling Techniques

If the sample size is to be adequate, of course a true representation of the approach should be adopted to choose the elements that would guarantee result. Therefore, the simple random sampling technique was adopted for this study to give respondents equal opportunity of being selected.

### 3.5 Validity and Reliability of Measuring Instruments

The instruments used were valid and reliable because the interview method utilized both open and close ended strategies. Respondents were brought face-to-face with the interviewee and questionnaires were presented to them. Observation of some occurrences was made also by the researcher.

### 3.6 Method of Data Collection

The data collected in this research was presented in tables and subsequently analyzed using simple percentage. The formula for simple percentage is given below;

$$\frac{F}{N} \times \frac{100}{1}$$

Where F=Number of questions

N= Number of respondents

## CHAPTER FOUR

### 4.0 PRESENTATION AND ANALYSIS OF DATA

#### 4.1 Presentation of Data

In representation of data for this research exercise, a total of Eighty Nine (89) questionnaires were distributed to the respondents, but only Eighty Five (85) representing 95.5% of the total number of questionnaires distributed was completely filled and returned.

48 respondents representing 27.43% of the 43 questionnaires filled and returned were males while the remaining 30 respondents representing 45.15% of the total respondents were female.

According to the questionnaire, 40 of the respondents representing 40.50% were between thirty to forty years, and this represented 53.21% of the total respondents about 25.96% has a good working experience.

The educational qualification of the 43 respondents ranged from School Leaving certificate to Professional Examination School Certificate Holders with percentage at 51.53%, Degree holders represented 10.03% and Professional Examination held at 3.01%.

However, emphasis in the analysis was placed on these questions which have direct relevance on the formulation of hypothesis or objective of the study. The example of the questionnaires used is made available in the appendix.



## 4.2 Analysis of Data

Research questions in the questionnaire are hereby analyzed.

**Table 4.2.1: Do you think there are problems militating against farmer cooperatives?**

Responses	Frequency	Percentage
Yes	74	87.10
No	8	9.41
No idea	3	3.53
Total	85	100

Source: Field Survey, 2016

In the light of the above, it is clearly indicated that 87.10% of the total respondents think that there are problems militating against farmer cooperative societies, 9.41% of the respondents think that there is no problem while 3.53% had no idea of such problems.

Therefore, explicit interpretation shows that there are problems militating against farmers' cooperative societies.

**Table 4.2.2: Do those problems peculiar with the management or the members?**

Responses	Frequency	Percentage
Yes	78	93.98
No	4	4.80
No idea	3	3.53
Total	85	100

Source: Field Survey, 2016

The table above shows that 78 respondents representing 93.98% agree that the problems are not peculiar to the management while 3.53% had no idea whether the problems are peculiar to the management or the members. The interpretation is that problems of farmers' cooperative are very peculiar to the management of farmer cooperative societies.

**Table 4.2.3: Is over dependency on imported goods one problem that jeopardizes the activities of cooperatives?**

Responses	Frequency	Percentage
Yes	76	64.47
No	4	23.52
No idea	5	5.88
Total	85	100

Source: Field Survey, 2016

The table above shows that out of the 85 respondents, 76 of them representing about 64.47% agree that over dependency on imported goods is a problem of cooperative societies. Four responses representing 23.53% ticked that over dependency on imported goods is not a problem of farmer cooperative societies; while five representing 5.88% had no idea on the notion.

**Table 4.2.4: Do you think government support for cooperative society would be encouraging?**

Responses	Frequency	Percentage
Yes	61	73.43
No	16	18.82
No idea	8	1.51
Total	85	100

Source: Field Survey, 2016

From the table above, 73.43 of respondents representing 61 members agreed that government support for cooperative society would be encouraging. While 18 respondents representing 18.85% did not, 8 respondents representing 1.51% had no idea.

**Table 4.2.5: Does continuing education of workers and members help to improve the operational standard of cooperative societies?**

Responses	Frequency	Percentage
Yes	76	84.66
No	7	14.22
No idea	2	2.35
Total	85	100

Source: Field Survey, 2016

84.66% of the total respondents agreed that continuing education improves standard of cooperative societies, 14.22% think that only continuous education of workers and members do improve the operation standard cooperative/cooperators; 2.35% of the total respondents had no idea on the matter.

**Table 4.2.6: Do you think that finance is one of the problems of cooperative society?**

Responses	Frequency	Percentage
Yes	76	91.46
No	9	10.59
No idea	-	-
Total	85	100

Source: Field Survey, 2016

The table shows that 76 people who represent 91.46% say Yes that finance is one of the problems which cooperative societies encounter, 10.59% of the total respondents said that finance is not one of the problems.

### 4.3 Summary of Results

1. The first question accepted that there are problems militating against farmers' cooperatives. About 89.15% agreed that actually there are problems among farmers' cooperative societies.
2. The second question was about peculiarity or problems from management of cooperative, and it showed that 93.98% responded that the problems are peculiar to the farmer cooperative society.
3. The third question was asked about over dependency on imported goods as impacting on cooperatives. Out of 85 questionnaires, about 76 representing 64.47% agreed that over dependency on imported goods has been a major problem in the life of cooperative societies in Nigeria.
4. Another question asked was about government supporting the cooperative societies. About 61 of 85 representing 73.43% agree that government does and should be encouraged. The question about government involvement in the activities of cooperative was routine in affecting their operation.
5. The question that education has been seen as one of the major problems of cooperative; thus, continuous education of workers and members of cooperatives will help to improve the operational standard of cooperative societies. About 83 questionnaires and among 76 representing 84.66

believe that continuous education of the workers and members will definitely improve cooperative society operations in Nigeria.

6. Finally, another question was asked “do you think that finance is one of the problems of cooperative societies”. About 91.46% replied that finance is one of the major problems of cooperative societies in Nigeria.

#### 4.4 General Observations

The researcher’s direct observation on some of the farms belonging to one of the multipurpose cooperative society revealed the following;

1. Peculiar problems analyzed in the questionnaires were common.
2. Cooperative society remains a good machinery against poverty trend and incidence.
3. Of a truth, government has been supportive to cooperative societies, through soft financial loans, farm inputs, extension services, even in tax exemptions.

## CHAPTER FIVE

### 5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Summary of findings

From the research conducted and the result obtained, the researcher concluded that the problems that plague farmers' cooperative societies are numerous.

These problems include the following;

- Administration problem
- Problem of finance
- Human factors
- Government interference
- Lack of incentives

**5.1.1 Administrative problems:** This is one of the problems of farmers' cooperative societies ranging from lack of proper planning, poor coordination of efforts and lack of expertise and experience in leadership, which encompasses management of both human and non-human resources of the cooperatives.

**5.1.2 Lack of Accountability:** Accurate record keeping is a sine-qua-non, for accountability, for which almost all farmers' cooperative societies exist without good records. This makes it impossible to forecasting etc. records are kept haphazard.

**5.1.3 Finance:** The search for an adequate use of funds available to any organization is the life wire of its existence. The lack of capital on the part of the farmers' cooperative has been identified as one of the major problems of cooperatives. This is due mainly to the low level of capital income of members, which has a direct influence on their ability to produce sufficiently, impossible. Moreover, the low savings make it impossible for the society to acquire collaterals.

**5.1.4 Human factor:** The corrupt practices and dishonesty of members can be the reason for failure of farmers' cooperatives. People are very selfish and always wanting to subordinate the interest of other members, with the intent and opportunity to defraud the society.

There is a general apathy and lack of interest in the business of the society by so many members who feel that "monkey should be working for the baboon to eat". Participation which is needed for the growth and progress of the society usually is lacking. This lukewarm attitude of members has equally contributed to its failure over the years.

**5.1.5 Government interference:** Under normal circumstance, the government is supposed to encourage the growth of farmers' cooperative but sometimes the government through her agencies usurp the business of the cooperatives and



even sell such allocation, meant for them to the general public, instead of the cooperative.

**5.1.6 Lack of incentive:** The operators of farmer's cooperatives activities are usually not well remunerated for efforts expended for the overall goods. This lack of incentive makes it possible for the absence of commitment to the goods and ideas of the cooperative. As would be expected frustration and dissatisfaction sets in and eventually cripples the cooperatives. When the pilot of such cooperatives resigns or even dies, discontinuity obtains.

## 5.2 Conclusion

The researcher has attempted to narrate and evaluate the problems of cooperative societies in Ahiazu Mbaise Local Government Area. Many problems are identified against cooperative performance; while suggestions are made.

## 5.3 Recommendations

Having x-rayed and studied these problems of farmers cooperatives in details, it will only be proper for the leadership of farmers' cooperative be provided with adequate administrative and management training. This will improve their effectiveness in the planning and controlling of activities, and subsequently will result in efficiency and better results. The whole co-operators should be trained in basic book keeping to ensure accurate record.

Government involvement and interference should be supportive and not handicapping.

Government can also through focusable legislation provision of basic infrastructures and assisting in loan procurement.

Support agencies such as banks, cooperative banks, National Directorate of Employment (NDE), African Development Bank (ADP); and government agencies such as Imo State Marketing Association should come to aid or rather increase their training and financial support by providing capital funds like credit lines, entrepreneurship skills and other incentives. Cooperative workers should be given better incentive scheme, curtail greediness and motivate them towards better performance.

Farmers' cooperatives must explore avenues for sourcing of funds instead of relying solely on government and private organisations.

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## **APPENDIX I**

Department of Cooperative Economics  
and Management,  
Imo State polytechnic, Umuagwo;  
P. M. B. 1472,  
Owerri.  
20 June 2023.

Dear Sir/Madam

### **TO WHOM IT MAY CONCERN**

I am a HND final year student of the above address conducting a research on the topic “Examination of Problems confronting Farmers’ Cooperative Societies in Imo State (A Study of Ministry of Commerce and Industry – Cooperative Unit, Ahiazu Mbaise L.G.A., Imo State).

The success of this study depends on your co-operation. Every information supplied will be treated in strict confidence and used purely for academic purposes.

I therefore, shall be grateful if you would kindly complete the attached questionnaire as carefully as possible.

Thanks

Yours faithfully

Onyegaemerem, Mirian .N.

## QUESTIONNAIRE

**INSTRUCTION:** Please tick (✓) against the correct answer and fill in where necessary.

1. Sex: a. Male [   ]   b. Female [   ]
2. Educational qualification
  - a. FSLC [   ]
  - b. SSCE/GCE [   ]
  - c. ND/NCE [   ]
  - d. HND/BSC [   ]
  - e. PHD/MSc [   ]
3. Which of these falls within your age bracket?
  - a. 16-25 [   ]   b. 26 – 35 [   ]   c. 36 – 45 [   ]
  - d. 46 and above [   ]
4. Marital status:   a. Single [   ]   b. Married [   ]   d. Divorced [   ]
5. What position do you hold in the society?
  - a. Management [   ]   b. Hired officers [   ]   c. Member [   ]

## SECTION B: RESEARCH QUESTIONS

1. Do you think there are problems militating against farmer cooperatives?
  - a. Yes [   ]   b. No [   ]   c. No idea [   ]

2. Do those problems peculiar with the management or the members?
- a. Yes [    ]   b. No [    ]   c. No idea [    ]
3. Is over dependency on imported goods one problem that jeopardizes the activities of cooperatives?
- a. Yes [    ]   b. No [    ]   c. No idea [    ]
4. Do you think government support for cooperative society would be encouraging?
- a. c
5. Does continuing education of workers and members help to improve the operational standard of cooperative societies?
- a. Yes [    ]   b. No [    ]   c. No idea [    ]
6. Do you think that finance is one of the problems of cooperative society?
- a. Yes [    ]   b. No [    ]   c. No idea [    ]