

TITLE PAGE

**ROLE OF AGRICULTURAL COOPERATIVES IN BOOSTING
AGRICULTURAL DEVELOPMENT AMONG KAJURU FARMERS
AGRICULTURAL COOPERATIVE SOCIETY LIMITED**

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STUDIES
KADUNA POLYTECHNIC
BEING A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF
COOPERATIVE ECONOMICS AND MANAGEMENT, IN PARTIAL
FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF HIGHER
NATIONAL DIPLOMA IN COOPERATIVE ECONOMICS AND
MANAGEMENT**

JUNE, 2022

DECLARATION

I solely declare that this research work has been undertaken and conducted by **Maryam Usman** under the supervision of **Mr. Augustine D. Buden** 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 **Maryam Usman** 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

This project is dedicated to my beloved husband Mr. Adeniyi Abdulmujib Abdulazeez.

ACKNOWLEDGEMENTS

My profound gratitude goes to God Almighty Allah for the Provision, privilege and possibility of actualizing my dream in completing from National Diploma to Higher National Diploma Allahadullahi for giving me the grace to witness it and been among the NYCS youth, despite the challenges faced allahamdullahi robilihalami. I will like to appreciate my project supervisor for his guaidance, correction, encouragement and supervision in seeing to the success of the project work in person of Mr. Augustine D. Buden.

My gratitude goes to my HOD Dr. Usman A. Usman and all my lecturers in the department of cooperative economics and management, who are Mr. Sunny Ogbu, Dr. Joe Ogbu, Mallam. Aminu Barau, Mal. Ali Yahaya, Mrs Maryam Abubakar, Mal. Babaginda Ishaku, Mr. Abubakar Sodiq, Mr. Ayeni Muritala and I will never forget Mal. Sharafadeen Adetoro may your soul rest in peace Amin, for their assistance from the beginning of my ND to HND in Kaduna Polytechnic, May Almighty Allah Bless you and your family.

I will like to acknowledge my caring and lovely father, and my sweet mother, for their love, encouragement and financial support they also take care of my kids may you leave long to eat the fruit of your labour amin.

My appreciation goes to my husband Abdulmujib Adeniyi Salahudeenn, Abdulazeez thank you for supporting me from National Diploma to higher National diploma may Allah continued to bless you and be my king husband for the rest of my life, we are bless with two beautiful daughters which are Mahabubah and Hazimah may allah protect and bless both of you for us.

I will not forget my friends they are like sisters to me thank you so much for your support and word encouragement. Tawakalitu, Abubakar, Fatima Ibrahim, Rashidat Zubair, Hassana Iliasu, Aisha Ibrahim, Hassana Isah, Maryam Abubakar etc and also Mama Tee who supported me and giveme good advice thank you so much ma God Almighty will bless you and your family.

Lastly, I will like to appreciate all my youngers ones in person of Abdul-mumimini Usman, Issah Tunde Usman, Ibrahim Usman, Ismail Usman, Muhammed Usman, Suleiman Usman and Abubakar Usman.

ABSTRACT

This study Role Of Agricultural Cooperatives In Boosting Agricultural Development Among Kajuru Farmers. A survey method was used for the study. 90 respondents (65 male and 25 females) were included in the study. The objectives are to find out the activities of agricultural cooperative towards increased food production among cooperative farmers, To examine the contributions of agricultural cooperatives to increased food production among cooperative farmers. They were members of Buwaya Agricultural cooperative society Ltd, Kaduna. The three research questions that were developed to guide the study were what is the role of agricultural marketing cooperative societies in improving farmers' income? What are the benefits of agricultural marketing cooperatives to the farmers? What are the factors that militate against agricultural marketing cooperatives in improving farmers' income? A 22-item questionnaire was used for the study. The questionnaire was based on likert 5-point scale. Frequencies and mean were used as statistical analysis. Research findings show that agricultural marketing cooperatives, if well managed, can play a significant role in improving the income of farmers especially in the rural areas. It was also discovered that several factors militate against agricultural marketing cooperatives in improving farmers' income. It was recommended among others, that extensive cooperative education should be given to members and encouraged them to keep proper records of their activities. Besides, loans and other incentives should be given to agricultural marketing cooperatives as at when due without unnecessary hassles.

TABLE OF CONTENTS

Title page	-	-	-	-	-	-	-	-	-	-	i
Declaration	-	-	-	-	-	-	-	-	-	-	ii
Approval Page	-	-	-	-	-	-	-	-	-	-	iii
Dedication	-	-	-	-	-	-	-	-	-	-	iv
Acknowledgment	-	-	-	-	-	-	-	-	-	-	v
Abstract	-	-	-	-	-	-	-	-	-	-	vi
Table of contents	-	-	-	-	-	-	-	-	-	-	vii

CHAPTER ONE: INTRODUCTION

1.1	Background	-	-	-	-	-	-	-	-	-	1
1.2	Statement of the problem	-	-	-	-	-	-	-	-	-	3
1.3	Objectives of the study	-	-	-	-	-	-	-	-	-	4
1.4	Research Questions	-	-	-	-	-	-	-	-	-	5
1.5	Significance of the study	-	-	-	-	-	-	-	-	-	5
1.6	Scope of the study	-	-	-	-	-	-	-	-	-	6
1.7	Definition of Terms	-	-	-	-	-	-	-	-	-	7

CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.1	Introduction	-	-	-	-	-	-	-	-	-	10
2.2	The concept of cooperatives.	-	-	-	-	-	-	-	-	-	10
2.3	Concept of Agriculture	-	-	-	-	-	-	-	-	-	13

2.4	The concept of agricultural cooperatives	-	-	-	-	-	-	-	17
2.5	Types of Agricultural Cooperatives	-	-	-	-	-	-	-	23
2.6	Role of Agricultural Cooperatives	-	--			-	-	-	25
2.7	Agricultural Marketing Cooperatives and Farmers income						-	-	27
2.8	Benefits of Agricultural Marketing Cooperative to the farmers food production	-	-	-	-	-	-	-	29
2.9	Factors that militate against agricultural marketing cooperatives in improving farmers income	-	-	-	-	-	-	-	31
2.10	Summary of literature review.	-	-	-	-	-	-	-	36

CHAPTER THREE: RESEARCH METHODOLOGY

3.1	Introduction	-	-	-	-	-	-	-	36
3.2	Research Design	-	-	-	-	-	--	-	36
3.3	Population of the Study	-	-	-	-	-	-	-	37
3.4	Sample and Sampling Procedure	-	-	-	-	-	-	-	37
3.5	Research Instrument	-	-	-	-	-	-	-	38
3.5.1	Validity	-	-	-	-	-	-	-	39
3.5.2	Reliability	-	-	-	-	-	-	-	39
3.6	Method of Data Presentation and Statistical Analysis						-	-	40
3.7	Decision rule	-	-	-	-	-	-	-	40
3.8	Limitation of the Study	-	-	-	-	-	-	-	40

CHAPTER FOUR: DATA PRESENTATION AND STATISTICAL ANALYSIS

4.1	Introduction -	-	-	-	-	-	-	-	41
4.2	Analyses Based on the Respondents Bio-Data	-	-	-	-	-	-	-	41
4.2	Answering Research Questions -	-	-	-	-	-	-	-	43
4.3	Summary of Findings	-	-	-	-	-	-	-	49
4.4	Discussion of Findings	-	-	-	-	-	-	-	50

CHAPTER FIVE, SUMMARY, CONCLUSION AND RECOMMENDATION

5.1	Introduction -	-	-	-	-	-	-	-	53
5.2	Summary	-	-	-	-	-	-	-	53
5.3	Conclusion	-	-	-	-	-	-	-	54
5.4	Recommendation	-	-	-	-	-	-	-	54

References

Appendix I

Appendix II (Questionnaires)

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

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 (Berkosy, 2001). It is expected that since agriculture is the main stay of rural dwellers, they should be a reduction in their poverty level leading to the overall development of such rural areas.

Rural development demands improvement of the living conditions of the rural dwellers through increased productivity of agriculture and related enterprises which constitutes the main economic activities of the population. If the increased productivity achieved is to benefit the average rural man, then there has to be fair and equitable distribution which gives due consideration to per capita consumption, investment and communal social services. In Kajuru Local Government area of Kaduna State, about 90% of

the rural dwellers are farmers. Both male and female of different ages are engaged in farming as their main economic activity.

Agricultural cooperatives are generally organized to enhance cooperative farmers' food production. Agricultural cooperative institutions are established in agricultural sector of the economy in order to transform the peasant farming into agricultural sector. Agricultural cooperatives are built on four major ideologies. First they are formed by group of people who have specific needs or problems. Secondly, the organization is formed freely of members after contribution of its assets. Thirdly, the organization formed is governances democratically in order to achieve desired objectives on equitable norms and fourthly it is an independent enterprise promoted, owned and controlled by people to meet their needs (Chukwu(2002). Agricultural cooperative provides a strong platform for food production in rural areas, this is so because agricultural cooperative cut across all sphere of human Endeavour and consequently encompasses the rural economy.

As such it can be use to develop members and consequently the larger society.

Obodeochi, (2008), further opines that agricultural cooperatives have been recognized as vital instrument for socio-economic development and food production. As such, cooperatives deliver agricultural inputs and other

services to a multitude of rural dwellers scattered over wide geographical expanse of land. This is why agricultural cooperatives are known all over the world as the best agencies for dealing with land reform, improved storage, processing and marketing, transfer of agricultural technology and further ensuring of food production in rural areas. This will enhance the living standard and promote the income of the farmers.

Agricultural cooperatives enable farmers to save and invest appropriately in their farms and other agricultural activities. It is possible for the rural people to build decent homes, pay for utilities including medical service and public respect and be motivated to take part in public affairs, politics respect and be motivated to take part in public affairs, politics and democratization process only when their income is highly enough. A high level of income in turn is a function of reduced cost of production, high output, good storage, process and making and of agricultural cooperatives.

The significance of agricultural cooperative in improving the income of the farmers cannot be over emphasized because of its ability the productivity of the farmers especially in the rural areas. Agricultural cooperative is also known for its ability to develop agricultural entrepreneurship and political awareness among populace. Chukwu (2002) opines that agricultural cooperative is an economic system with content in ensuring food production

in rural areas. In which its idealism penetrates both economic and its social element. the economic sphere covers business transactions expressed mainly in monetary terms which the social element deals with direct links on relationship among the people that make up the society, particularly as it affects the membership and personal relation.

As a result of the dual nature of cooperative, it is seen as a veritable instrument for ensuring food production because it facilitates the economic and human capacity of the rural dwellers. Therefore, agricultural cooperative is an effective tool for food production, covering all areas of rural economy, micro financing, provision of improved farming implements, marketing of rural farm produce and dissemination of information through cooperative extension workers.

This will reduce illiteracy and ignorance such that the rural dwellers become aware of their production opportunity and potentials, which will bring about attitudinal change in the rural dwellers so that they can become receptive of new innovations capable of increasing their productivity. This study therefore aims at empirically investigating how agricultural cooperatives could bring about food production in the rural areas.

1.2 Statement of the Problem

The importance agricultural cooperatives in boosting agricultural production and by extension aiding cooperative development cannot be over emphasized particularly towards enhancing availability of food to the rural community. Agricultural cooperatives, if properly managed apparently play an important role in socio-economic development cooperative farmers. It tends to promote agricultural value chain process. Ogujiofor (1990) is of the opinion that in order to increase availability of food and agricultural products to the rural dwellers, it is important that the rural dwellers are encouraged to form or join agricultural cooperatives in their various localities.

Unfortunately, the extent to which agricultural cooperatives contribute to food production in particular and cooperative development in general in Kajuru, Kaduna is yet to be empirically determined. There is research evidence showing the role that agricultural cooperatives play towards cooperative development in the area. Apparently, there is no evidence that the agricultural cooperative farmers are better off as cooperative members. They seemingly still struggle with farming processes whereby most of them have not gone beyond subsistence farming. This is worrisome. Consequently, this study is thus directed at determining the empirical

evidence of the role that agricultural cooperatives have played or is playing in boosting agricultural development among Kajuru farmers in the light of the aforementioned lapses. This is the thrust of the study.

1.3 Objectives of the Study

The general objective of the study is to find out the role of agricultural cooperatives in boosting agricultural development among farmers.

The following are the specific objectives of the study:

- i. To find out the activities of agricultural cooperative towards increased food production among cooperative farmers.
- ii. To examine the contributions of agricultural cooperatives to increased food production among cooperative farmers.
- iii. To ascertain the challenges affecting agricultural cooperatives in contributing to the development of agricultural cooperatives.

1.4 Research Questions

The following research questions guided the study:

- i. What are the activities of agricultural cooperative towards increased food production among cooperative farmers?
- ii. What are the contributions of agricultural cooperatives to increased food production among cooperative farmers?

- iii. What are the challenges affecting agricultural cooperatives in contributing to the development of agricultural cooperatives?

1.5 Significance of the Study

This study examines the role of agricultural cooperatives in boosting agricultural development among Kajuru farmers. No doubt, this study is significant to government cooperative department, corporate organization involved in cooperative activities, cooperative societies and of course students.

To the government, cooperative department, corporate organization engaged in cooperatives, the findings of this study will be use as a basis for enacting policies that will effectively regulate the activities of agricultural cooperative so that he essence of forming such society cannot be defeated, members of the public who are interested will have an insight into the formation of new society especially agricultural cooperative or joint existing one. It will contribute in creating more awareness in the inhabitants of the immediate community as regards the role of agricultural cooperative to satisfying their needs and encourage them to take maximum advantages of the opportunities opened to them.

Lastly, incoming students and researchers whose research problem may be related to this study may use this as a reference material for their own study. They could make reference to the methodology used in this study, data presentation and analysis method or even replicate the study elsewhere. The scholarly importance cannot be over- emphasized.

1.6 Scope of the Study

This study finds out the role of agricultural cooperatives in boosting agricultural development among Kajuru farmers. An examination of the activities of agricultural cooperative towards increased food production among cooperative farmers in Kajuru, the contributions of agricultural cooperatives to increased food production among cooperative farmers in Kajuru as well as the challenges affecting agricultural cooperatives in contributing to the development of agricultural cooperatives in Kajuru fall within the ambit of the study. Only questionnaire was used to gather the primary data needed. The research results are restricted to Kajuru Agricultural Cooperative farmers in Kajuru Local Government Area of Kaduna State.

1.8 Definition of Terms

Agriculture: The process of cultivating the soil using different methods and implements in order to produce food and fibre for human and animal use. It could be manual or mechanical.

Agricultural cooperative: This is also known as farmers' cooperatives where farmers pool their resources in certain areas of their activity to improve their productivity.

Cooperative development: The advancement of cooperative business from one level to a more advanced level in terms of the economics and management aspect of cooperatives in line with modern practices.

Cooperatives: A situation where two or more persons put efforts together to carry out a task of whatever kind to achieve predetermined results that an individual effort cannot effectively achieve.

Food production: The availability of needed food produced for consumption at a particular period of time.

Rural areas: Any area outside the cities or towns. These are areas that are not urbanized.

CHAPTER TWO

LITERAURE REVIEW

2.1 Introduction

The chapter reviews relevant literature on agricultural cooperatives and agricultural development among farmers. To this end, the chapter is divided into the following sub-themes:

- i. The concept of cooperatives.
- ii. The Concept of Agricultural
- iii. The concept of agricultural Cooperatives.
- iv. Agricultural cooperatives and increased food production among cooperative farmers.
- v. Contributions of agricultural cooperatives to the farmers' increased food production.
- vi. Challenges that affect agricultural cooperatives in contributing to development of cooperatives.
- vii. Summary of literature review.

2.2 The Concept of Cooperatives

Cooperative derives its origin from the idea of mutual understanding, respect and dependence. It is derived from a Latin word meaning working together. The major emphasis in cooperative is on self-help. Thus people cooperate

because they realize that it is extremely difficult to achieve some goals by working alone.

Cooperative has been defined in different ways. Calvert (1959) defines cooperatives as an organization whereby persons voluntarily associate together as human beings on the basis of equity for the promotion of the economic interest of themselves. Similarly, Okechukwu (2001) sees a cooperative society as an organization in which people voluntarily come together for the purpose of contributing their wealth in terms of cash or ideas to solve their socio-economic and cultural problems and accepting to bear possible risks together and enjoying the proceeds by themselves.

The International Labour Organization (ILO, 1998) also defines cooperative as an association of persons usually of limited means, who have voluntarily come together to achieve a common economic objective through the formation of a democratically controlled business organization, making equitable contribution to the capital and other inputs required and accepting a fair share of the risk and benefits of the undertaking in which members actively participate. In the same vein, the International Cooperative Alliance (ICA, 1995) defines cooperatives as “an autonomous association of persons united voluntary to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled

enterprise”. This definition captures the essence of cooperatives and thus is the most widely accepted definition of cooperatives all over the world.

The word “cooperation” has to do with two or more persons agreeing to perform a function together for their benefit. This means something that they cannot effectively do on individual basis. Cooperative implying to work together among a group of persons, originated from time immemorial. This could clearly distinguish between cooperatives on the basis of time as short time/coincidental and long term/ permanents as well as informal and formal, traditional and modern scientific, genuine/pure and pseudo cooperatives or quasi cooperative (Chukwu, 1990).

Modern scientific cooperatives originated on the benchmark of the industrial revolution in Europe spanning a century (1750 – 1850). As such, they are formal legal entities in business undertakings as a body corporate and adhering to the internationally acceptable principles. Primary cooperatives are purely special types of business units from others, namely the sole proprietorship, the partnership, joint stock companies and parastatals.

The peculiarity of primary cooperatives has provided wider room to accommodate diverse views from persons and group of persons on the singular definition of the terms cooperative. Until 1995, an attempt was made by the International Cooperative Alliance (ICA) to issue a new list of

principles of cooperatives from the beginning of the 21st century at Manchester Congress. ICA made cooperative governance to show its face by bringing the most widely acceptable definition of cooperative movement. This justifies that a primary cooperative is a business entity in a social context (Berko, 1989).

2.3 The Concept of Agriculture

Agriculture is derived from a latin word “Ager” (field) and “culture” (cultivation). This means field cultivation, but modern Agriculture involves animal production.

Ogundele (1998) view agriculture as “a mere tilling of field for the production of food for man and animal use, however farming has come to include almost all things that has to do with growing of food for people and animal feeds as well as fibre”.

He further went on saying that agricultural growth and development can be discussed under three stages of human development.

- i. **The Primitive Stage:** In this stage, people were gathering and hunting. Also they pick seeds, fruits and root of wild plant such uncertainly forced them to move from one place to another in an indefinite search for food.

- ii. **The Second Stage:** It beginning when man become producers of food, they culture and harvest and reached animals, they keep draught animal to help them with their farm work. This could be settle in village and develop homes, social, civil institution art and crafts.
- iii. **The Third Stage:** It is the murder era, it is the present of industries, machines, commerce with people depending on other to produce, prepare and sale.

In this conclusion he clarifies that an agricultural strategy led focusing on small scale farmer which led to what is called “development with a human face” growth and equity. The agricultural problem is not only to prove more food, the position of food surpluses and poverty in countries like India, democracy gives the room to empower the poor to gain access to food.

Erabar (1993) define agriculture as an art and science of cultivating the soil, production, livestock, preparing livestock feeds with the aim of selling excess crop and livestock.

He further expatiates on the relevance of agriculture in the rural and urban area which will serves as catalyst toward economic development and rural transformation.

2.3.1 Types of Agriculture

Agriculture is classified into two types; these are according to Erabar (1998)

Subsistence Farming: This is a system of farming where by a farmer cultivate crops and at the same time rears animals in order to produce food for himself and his family.

Commercial Farming: This types of farming is done in a large scale, it involves the production of cash crops and animal in a large quantity.

2.4 The Concept of Agricultural Cooperatives

The word ‘agriculture’ is coined from two Latin words “AGER and “CULTURAL” meaning field and cultivation respectively. Agriculture is one of the oldest industries and its origin is traced back to the earliest human societies in search for food, clothing and shelter. Man adopted agricultural practices as technical skills and material resources grew. According to Onoh (2007), 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.

Aweto (1996) explains that 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 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.

According to Berko (2001), agricultural cooperatives can be seen as cooperatives whose members are agricultural producers. For agricultural 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 stay 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, Umebali (2000) points out that 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.

Ogufor (2001) said that “agricultural cooperatives achieve this goal by providing member with both production and service, the need to lower their operational cost and to operate more efficiently. Emphasis is on the members of the cooperative society, he further explain the need for farmers to pool their resource together to achieve their desire objective has a result of the agricultural cooperatives which the members has venture on”.

Joseph (1986) observes that “an agricultural cooperative is an organizational structure designed to assist the individual and group optimization of benefit from the agricultural industries by way of collecting bargaining power. Improve quality of agricultural product development of agricultural product, developing a reliable marketing arrangement of their product and to gain recognition from government”.

He further said the setting and development of agricultural cooperative in a way defined socio-economic setting therefore usually mentioned realize from a felt needs among farmers who are faced with having access to adequate factors, tools i.e agricultural equipment in order to carry out agricultural production.

In economic terms agricultural cooperative society is a system initiated to avoid the exploitation of farmers who are faced with problem of setting their produce top traders, middlemen and avoid dealing with them in getting supplies.

The aim of government policy in agriculture through cooperative participation and effort and thereby enhancing personnel development and satisfaction, social understanding and national limit for the Nigerian people which can be used as effective vehicle of social and economic development and to use agricultural cooperative to achieve increase in domestic production of food, industrial manufactured and other commodities and also public enlightenment at all level in order to bring out increased participation and involvement of farmers and to other rural people in the cooperatives movement to enable them make decision which will improve their income to enhance their general welfare and that of the members.

Onuoha (1986) said that cooperative provide the instrument for the education of social and economic condition of the masses and the direct participation in those function the economy improving on their lives.

Buden (1989) clarifies that, the modern agricultural cooperative movement begin in Germany in 1869 as an agricultural credit movement under the

pioneering leadership of William Raiffeson fourteen years after birth of the consumer cooperatives movement in England by the Rochadale equitable pioneers in 1844.

However, before the introduction of agricultural cooperative movement in Germany majority of the farming population contributing 70% of the total population had a very small area of land tenure system in existence during the period by hard work and skillful, thereby was just the produce and loan obtained to reasonable interest. But unfortunately neither of these provision existed.

The farmers had no other sources of loan other than the local merchant who charged high interest on loan given to farmers and at least all paid low price for their produce, this made the farmers more indebted and sank back to poverty. However the unhealthy conditions of the peasant farmer promote Williams Raiffeson to organize the well to do in the community to set up fund to land to peasant farmer who were in ditches of issuers.

This first attempt and initiative did not succeeded as Raiffeson realized that the rich community lost interest and the farmers became more hopeless, independent and dependent where genesis of the problem. Some

fundamental principles were designed by Williams Raiffeson to give the day activities and operation of this society which includes:

1. Indivisible surplus i.e. Indivisibility of surplus accruing for their business undertaking area to enable the societies build strong and reliable capital base.
2. Small area of operation: This is a guide against scattered members and provides easy participation by members.
3. Unlimited Liability on realizing the fact that there is strength in unity Williams Raiffeson went on to organize the primary society into the federation which did not only strengthens their financial position but provided control services such as supervision, inspection and uniformity in accounting and credit Agricultural cooperatives in the world over today one's is under the pioneering leadership of Raiffeson (1818).

Honary services, so rendered by the office of these societies welfare free of char, considering the fact that these societies were self owned and democratically controlled, education of members, members were not only educated on cooperatives principle and practices but also include upliftment.

Kamaru (1980) stated that the affairs of agricultural cooperative are domestically hurdled by the government in the area of democratic administration to ensure no exploitation of man by man. The inequalities of voting power based on capital holding do not exist One Man One Vote. It is the ruling principle base on the management of their common affairs that is why the members combine to promote the economic interest of them and that society is helping them through mutual help is the guiding principles.

He further explains that indispensable to modernization of peasant agriculture is the adoption and utilization of modern technologies. However cooperative can be used to encourage farmer to adopt, improve technology through facilitating farmers' access to financial resources.

Chilokus (1989) stated that the present level of cooperatives formation in the areas of agriculture can be properly organize been shown to provide the appropriate frame work for reaching and involving everybody especially in the areas of enhancing credit facilities and other forms of aid for productive investment.

He further expatiate on the draft of development plan for agricultural hold similar view while contending further in providing services to farmers, can achieve much more individual such as horizontal integration allows

accumulation of capital to invest in modern equipment, storage facilities and vehicle also provide commercial basis vertical integration through the establishment of secondary and apex cooperatives streamlining marketing distribution activities and allows economic or seek to be realized, this reduces cost to the benefit to farmers.

Musa (1992) highlighted that if even before the adoption of modern cooperative in Nigeria, cooperative had already been in existence and from part of the people's way of life. That is to say the essential ingredient of modern cooperatives are disenable in that traditional help aid system. Modern cooperative in Nigeria has it's root among the ordinary people. An attempt that when cooperative properly organized and mobilized have been shown to provide frame work for teaching and involving for everybody especially those in the rural area in channeling credit facilities and others form of productive investment.

Agricultural cooperative have a number of inherent strength in providing social and economic facilities to farmers. Agricultural cooperative integration allows room for capital to invest modern agricultural cooperative storage facilities.

ICA (1995) congress in United Kingdom observed that management and however started out almost when the market is constrained, even as finances became often stable to the market of increase supplies and credit. Unfortunately cooperative movement in many countries had a low status and the qualities of training reflect this.

However, agricultural cooperative in many under developing countries are faced with some financial constraint area integration of cooperative societies to achieve the most needed desire for your members.

2.5 Types of Agricultural Cooperatives

According to Onuoha he clarifies that the following are types of agricultural cooperative which are classified under the following

2.5.1 Auxiliary Agricultural Cooperatives

This refers to the services rendered not directly involved in the production process, however they provide services which are vital for effective performance of the member who undertake agricultural production. These are various forms of auxiliary agricultural cooperative societies.

- i. Agricultural thrift and credit cooperative societies (A.T.C.S)
- ii. Agricultural supply cooperative society (A.S.C.S)
- iii. Agricultural produce marketing cooperative (A.P.M.C.S)

2.5.2 Agricultural Productions Cooperatives

There are three main types of agricultural production cooperative; the degree of integration of member activities is the main distinguishing factor. These are as follows:

- i. Agricultural production cooperatives society or operate on individual basis.
- ii. Agricultural production cooperative societies organize jointly members.
- iii. Cooperative tenant farming society.

2.5.3 Multipurpose Agricultural Cooperative Society

This is organized by farmer with the objectives of providing more than one services to themselves.

- i. It promotes integration of economic activities such as mobilization capital to provide credit and inputs of production to members.
- ii. It may also assist members with storage processing and marketing of produce
- iii. The range of services provided by the society is determine by the member and the societies capability, problem of agricultural cooperative in Nigeria includes the following under the sub-topic

statement base on project which in themselves are planned and run on an ah-hock basis.

2.6 Role of Agricultural Cooperative

The impacts of agricultural cooperative include both the social benefit;

1. Protection of farmers from exploitation by the middlemen.
2. To gain economic of scale in production, processing and marketing of agricultural product
3. Easy access to agricultural input such as machinery, seeds and seedlings.
4. For the purpose of education and training of the members.
5. Agricultural cooperatives help members with credit and assistance from financial institution, government and non-governmental agencies
6. Provision of other goods to the farmers in the rural areas.
7. Promotion of rural development
8. Provision of licenses buying agent for government after the perform the community born like craft.

9. Encourage continuity in seasonal production good market and prices for member products
10. Provision of good communication among members.
11. Education of members by extension workers

Social Benefits

1. Reduction of unemployment in the rural areas
2. It enables members' farmers to gain self confidence through freedom of expression
3. Help to improve the skills of the rural farmers
4. Agricultural cooperative society is a breeding ground for leaders and toward the democratic nature of the society.
5. Agricultural cooperatives society enable farmers to carry out marketing research to carry out proper marketing values.
6. Agricultural cooperatives society helps to procure and use efficiently inputs of production.
7. The entice teeming youth to see agriculture as a profession.

2.7 Agricultural Marketing Cooperatives and Farmers' Income

Ijere (1986) in Amboson (2008) explains that the role of agricultural cooperatives in improving farmers' income cannot be over emphasized. This is because of the multifarious roles that agricultural cooperatives can play in any economy. According to Nwajiuba (2000), about 99% of the livelihood of rural dwellers depends on agriculture whereby most of their produce are mainly for their consumption. This occurs as a result of poor or non-market outlets, poor storage facilities and mass illiteracy which lead to low income and poor economic development of the rural dwellers. However, with the introduction of agricultural cooperatives, the farmers are able to organize themselves and jointly solve their problems independently, democratically and collectively. The specific advantages that the rural dwellers derive from agricultural cooperatives are as follows:

- i. Protecting members from the exploitation of middlemen in ensuring food production for their members. This is obtained easily in such societies like credit cooperatives, group framing cooperative and marketing cooperatives that get involved in direct marketing of agricultural produce by themselves. Most of the surpluses that are made from such venture are re-invested back to the society thereby

expanding the venture in terms of capital and credible source of income for members.

- ii. Assist in the acquisition of agricultural inputs including machinery, improved seedling and chemicals for members in ensuring food production in rural areas. A distinct factor affecting small scale farmers is the problem of getting inputs for their agricultural practice. This includes machinery (purchase or hired), chemicals, seedling. However by a group of farmers coming together under the umbrella of agricultural cooperatives, they will be helped boost food production in the rural areas.
 - a. Take advantage of economy of scale in production, processing and marketing of agricultural products. The fact that a number of farm activities larger than what individuals may carry out are achieved due to the use of machinery and modern means of techniques, scale of economy can be achieved. The bulk purchase of inputs and the ability to raise capital from financial institutions are some of the elements of economy of scale that can enhance the availability of food production in the rural areas.
- iii. Mobilizing resources within the cooperative society for agricultural operations or obtain credit for both production and marketing from

financial institutions (e.g. from Bank of Agriculture) for members for their farming purposes. Cooperatives have played important role in obtaining loan for their members, from banks and government agencies. The societies are able to provide collateral securities (their certificates) which individuals are unable to provide for such loans for smooth operations of agricultural activities in the rural areas.

- iv. Help in the training and education of members in modern agricultural practices and use of agricultural inputs which lead to massive production of farm produce.
- v. Agricultural cooperatives are useful in the dissemination of information about modern practices in agriculture. However this is done during regular meetings as well as being demonstrated to the group. For example, it is easier and cheaper for extension workers to make contact with group farmers than individual farmers.

2.8 Benefits of Agricultural Marketing Cooperatives to the Farmers' Food Production.

The existence of agricultural cooperative has an impact on the generality of rural development, defined in terms of availability and access to amenities that improve the basic condition of life for the rural people enhancement of rural income and the improvement of access to social services. Farmers

producing crops and marketed by cooperative are gainfully employed because they can account for their labour input by the revenue they earn during the marketing season. Agricultural cooperatives are critical to the general rural development for those in the areas, because they provide employment of accountants, bookkeepers, managers as part of direct employment. In addition, those members earning better revenue through enhance cooperative prices have usually invested in income earning project such as piggery, chicken projects and other small enterprises. Such enterprises outside the mainstream agricultural marketing cooperative domain, increase income level of entrepreneurial farmers, but also increase additional employment to the rural people and hold up the massive population that would have migrated to cities in search of decent jobs.

As far as market development is concerned, it has been evident that agricultural cooperative have been responsible for introducing the exchange economy in remote rural areas in Africa. By so doing, agricultural cooperatives have been responsible developing modern market in rural areas where the cooperatives provide a ready market for farmers' crops but absorb transaction cost which would otherwise hinder small farmers from market and production integration (Aweto, 1996).

Agricultural marketing cooperatives maintain higher levels of income which serve as a great benefit to rural dwellers, making farmers to be able to construct decent houses, send their children to school and provide health insurance to sustain rural livelihood (Obdeochi, 2008). They also have the advantage of accessing cooperative education and business development capacity building. Cooperative education enables them to participate in democratic principles and leadership training. This gives them the ability to become enlightened citizens able to debate more effectively in different political issues of concern to the community. Through cooperative education and practices, great achievement would gradually be enhanced i.e. if people become members of agricultural cooperative in generally especially in the rural areas.

2.9 Factors that Militate against Agricultural Marketing Cooperatives in Improving Farmers' Income.

According to Aweto (1996) and Onoh (2007), agricultural marketing cooperatives like any other cooperative societies are known to face many problems. Some of these problems are common to most societies while some of them are peculiar to agricultural cooperatives. Such factors include the following;

- i. *Lack of capital:* Most agricultural cooperative societies required large amount of capital to establish or operate in agricultural production cooperatives. Some of the requirement includes access to tractor either by purchase or hire, seeds, seedling, fertilizers and other chemicals. The operation of such societies includes management of the farms which range from cultivation, planting, harvesting, storage and marketing.

There is no doubt that substantial capital is required to organize such agricultural cooperatives, although various sources of finance are available to cooperative, both international and external, but these sources are grossly inadequate. The financial institutions have not been open to financing the organization because they have little confidence in the societies.

- ii. *Lack of patronage:* Patronage is a very important component to a successful cooperative society business more especially in agricultural cooperative. Patronage is not only in the financial contribution to the society alone, there should be enough time to be devoted to the farm right from the preparation stage to the harvesting period. Members Any have to deliver their product to the cooperative marketing societies. First members tend to be highly enthusiastic about the society but when they realize the sacrifice they are expected to render in term of patronage, they begin to lose interest.

- iii. *Lack of storage facilities:* Most agricultural cooperative that were successful in large scale production especially those engage in seasonal crops or perishable crops usually experience wastage as a result of lack of storage facilities this is because farm outputs are usually larger during harvest season and these leads to fall in price at the period, thereby reducing the income due to the members.
- iv. *Inadequate marketing outlets:* Most agricultural cooperatives are based in the rural areas while their produce are mainly needed in the urban areas. To bridge this gap, agricultural cooperative require marketing outlets in the urban areas. They usually experience difficulty in establishing such outlets due to poor infrastructure facilities like roads, water ways, warehouses, organized produce market.
- v. *Attitude of Banks towards agricultural cooperatives:* Due to the long term nature of agricultural produce especially cash crops, financial institutions especially commercial bank finds it difficult to finance agricultural cooperative and also the high interest rate discourage the cooperative societies to request for loan from the bank.
- vi. *Environment constraints:* This includes unpredictable bad weather, incidence of pest and disease and other natural hazards.

- vii. *Institutional constraints:* Inconsistency associated with government policies and programmed on agricultural have contributed highly to the problems of agricultural cooperatives. The agricultural extension and research services provided by the government are very weak. The lack of adequate extension services have contributed in widening the gap between the rural farmers, policy makers and government agents.
- viii. *High labour cost:* Agricultural marketing cooperatives are labour intensive compared to types of cooperative, also based on the fact that most agricultural society do not practice mechanized farming, their labour requirement is high . Also due to higher attractive remunerations enjoyed in other occupations, people use to avoid agricultural cooperative.
- ix. *Technological constraints:* It is quite difficult for farmers to adapt to the new technology due to the high capital cost of doing so. Out modeled tools and traditional methods of farming is still BEING USE.
- x. *Management Problems:* This had led to inefficient application of funds, also the division of the fund to non-agricultural and sometime non productive use is a big threat
- xi. *Traditional attitude of individual ownership of property*
Inhabits of cooperative among farmer and mass illiteracy among and reduces the level of participation in cooperatives ventures.

- xii. *Inadequate trained personal*: Most agricultural cooperatives lack trained personnel to run their cooperatives which militate against its progress.

2.10 Summary of Literature Review

Literature indicates that agricultural cooperatives, if properly managed, could contribute immensely to cooperative development particularly agricultural cooperative development. It helps to make available scarce agricultural inputs to farmers especially in the rural areas. Perhaps this is the reason why agricultural cooperatives flourish in the rural areas. Available literature further shows the benefits of agricultural cooperative to farmers indicating clearly that agricultural cooperatives, improve the socio-economic condition of the life of farmers by giving them equal access to the factors of production, access to agricultural inputs, storage facilities, marketing of their produce etc. Unfortunately, literature shows that the effectiveness of agricultural cooperatives is incapacitated by insufficient capital, illiteracy of the members, lack of adequate patronage of the members' produce because of absence of marketing outlets etc.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes and discusses all the methods used by the researcher to gather data needed for this study. Specifically, the chapter discusses the research design, the population of the study as well as the sample and sampling procedure. Also discussed include the instrument used for data collection, its validity and reliability. Other aspects discussed include the method of data presentation and statistical analysis as well as the limitations of the study.

3.2 Research Design

The design for this study was the survey design. This is a design in which a group of people or items are studied by collecting and analyzing data from a systematically selected few of them considered to be representative of the entire group (Nworgu, 1991). Thus in this study, a cross-section of the population under study were systematically and proportionally selected from the three cooperative societies for the study. Their responses to the questionnaire were used to generalize to the entire population.

3.3 Population of the Study

The population of this study is made up of all the members of Kajuru Agricultural Cooperative Farmers Limited, Kaduna. They total 200 (Kajuru Agricultural Cooperative Farmers Limited, 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 Kajuru agricultural Cooperative farmers is because the farmers are directly involved in the activities of their agricultural cooperative society and know the role it plays in cooperative development in Kajuru either individually or collectively.

3.4 Sample and Sampling Technique

Out of a total population of 200 members of the cooperative society under study, the researcher used a sample size of 132 members. This number was determined using the Krejcie and Morgan sample size table cited in Ogbu (2010). According to Krejcie and Morgan, in a population of 200 people, the responses of 132 people will be representative of the entire population (See Appendix III). 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 90 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 impact of agricultural marketing cooperatives in improving farmers' income. The sections and the items are patterned in line with the research questions.

3.5.1 Validity

According to Kerlinger (1973) cited in Merteins (2003), for effective validation of research instrument, experts in the given discipline should be employed to do so. So, the questionnaire was validated by experts in the Department of Cooperative Economics and Management, Kaduna Polytechnic including the supervisor of this project. Their modification and corrections resulting from observations and criticisms were fully used in the final draft the questionnaire.

3.5.2 Reliability

Reliability according to Anastasi (1990) is a method of ensuring that an instrument measures consistently what it ought to measure. To obtain reliability for factual questions, Oppenheim (1966) cited in Ogbu (2010) suggested that “internal checks in the form of logical tests in the questionnaire should be inclined.” In line with this, a number of questions were built to give a clue to the respondents’ consistency of responses. A pilot test was also conducted with 20 cooperative members of Kajuru Agricultural Cooperative farmers, Kaduna to test the reliability of the questionnaire. The result of the test shows a reliability coefficient of 7.887 which shows that the instrument was reliable.

3.6 Method of Data Presentation and Statistical Analysis

Available data was presented using tables constructed in rows and columns to facilitate the interpretation of the five-point scale questionnaire used for the study. Frequency counts and simple percentages were used to determine the responses on the personal data. Then mean was equally used to analyze the data based on the research questions. In doing so, the magnitude of the mean score to each item in the questionnaire based on the Likert scale options was used to determine the direction of the respondents' opinion.

3.7 Decision Rule

At computation, any mean from 2.99 and below is disagree while mean from 3.00 and above is agree.

3.8 Limitations of the Study

The study finds out the role of agricultural cooperatives in boosting agricultural development among Kajuru farmers. The study made use of the questionnaire. This is a limitation in the sense that it is not certain whether results obtained could be the same if other instruments like the interview schedule and observation are used. This is the same with the research design used. The researcher used survey design, thus it is unsure

whether the use of other designs like ex-post facto design will produce the same results.

It should also be noted that this study was conducted with members of Buwaya Agricultural Cooperative Society Limited, Kaduna. The result can thus not be generalized to other parts of the country. Besides/ the attitudes of some of the respondents in filling the questionnaire were so Lukewarm and indifferent that the truthfulness of their scores to the items in the questionnaire could affect research result. They could have merely ticked the options not in reflection of how it truly affects them.

CHAPTER FOUR

DATA PRESENTATION AND STATISTICAL ANALYSIS

4.1 Introduction

This chapter presents the data on the contributions of agricultural cooperative marketing to increased food production among members. Data was presented in tables constructed for easy understanding. Respondents' bio-data distribution was analyzed using simple percentages. The mean was used as statistical technique to analyze the data emanating from the research questions. In the course of the discussion of the items on the five point likert scale system, the magnitude of the mean scores on the option was use to determine the direction of the respondents' opinion.

Note: 132 questionnaires were distributed out of this number 102 questionnaire were return and out of this number only 90 were valid for usage

4.2 Analyses Based on the Respondents Bio-data

Table 4.2: Sex Distribution of Respondents

S/No.	Sex	Frequency	Percentage
1	Male	65	72.2%
2	Female	25	27.8%
	Total	90	100%

Source: Field work, (2022)

Table 4.2 presents the data on the sex distribution of the respondents used for the study. In the table, the male participants were 65 representing 27.2% while the female participants were 25 representing 27.8%. This shows that the total number of respondents were 90. The result shows that the males

were more involved in the study than the females. This could be because men in the area under study are normally more involved in agricultural related activities than the female and as a result membership of cooperative in such an area will record more male members than the female.

Table 4.3 Age Distribution of the Respondents

S/No.	Sex	Frequency	Percentage
1	25-34	25	27.8%
2	35-44	30	33.3%
3	45 and above	35	38.9%
Total		90	100%

Source: Field work (2022)

Table 4.3 shows the age distribution of the respondents used for the study. The data shows that 25 (27.8%) of the respondents have the age range between 25-34, 30 (33.3%) of the respondents were between the age of 35-44 and 35 (38.9%) of the respondents fall within the age of 45 and above. The data shows that the respondents are mature and thus are reliable and can answer the questions reliably.

4.3 Answering the Research Questions

Research question 1: What is the role of agricultural marketing cooperatives in improving farmers' income?

To answer this question, six items were used to elicit responses from the respondent in relation to whether agricultural cooperative are effective in ensuring food production in the rural areas. The responses to this question are shown in

Table 4.3 Agricultural Marketing Cooperatives and Improved Farmers' Income

S/No.	Statement	SA	A	U	SD	D	\bar{X}	Remark
6	Agricultural cooperative increase the standard of living of farmers.	40	35	-	10	5	4.0	Agree
7	Agricultural cooperatives provide job opportunity for farmers.	45	30	-	9	6	4.1	Agree
8	Agricultural cooperatives provide extension service to farmers	40	38	-	7	5	4.12	Agree
9	Agricultural cooperatives purchases of farm inputs at cheaper rate for members	60	20	-	2	8	4.35	Agree
10	Agricultural cooperatives help members to market their produce	50	30	-	5	5	4.27	Agree
11	An agricultural cooperative helps farmers to save and invest appropriately in their farms.	55	25	-	4	6	4.32	Agree

Source: Field work (2022)

Grand mean \bar{x} = 4.19

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

The data on the table 4.3 shows the effect of agricultural cooperatives in improving the income of farmers. Based on the items in the table the result shows that agricultural cooperatives increase the standard of living of

—

farmers (N= 90, X = 4.27), and that it provides extension services to farmers (N=90, X= 4.35). Respondents also agreed that agricultural cooperatives help the rural dwellers to save and invest appropriately in their farms (N=90, X= 4.35). Furthermore, they agreed that it gives farmers helping hand to market their produce (N=90, X= 4.35). The grand mean indicates that the respondents generally agreed that effect of agricultural cooperative in improving the income of farmers is positive.

Research Question 2: What are the benefits of agricultural marketing cooperatives to the farmers?

To answer this question, six items were used to elicit responses from the respondent in relation to whether there are benefits of agricultural marketing cooperatives the farmers.

Table 4.4 Benefits of Agricultural Marketing Cooperatives to the Farmers

S/No.	Statement	SA	A	U	SD	D	\bar{X}	Remark
12	I have established my own business as I joined agricultural cooperatives	35	25	-	20	10	3.61	agree
13	Agricultural cooperatives help in developing modern market for the farmers.	45	20	-	16	9	3.84	Agree
14	I market my agricultural produce easier since I joined agricultural cooperative.	50	15	-	18	12	3.97	Agree
15	Agricultural cooperatives increase the income of farmers.	40	35	-	9	6	4.0	Agree
16	I can boost of three square meals since I joined agricultural cooperatives.	60	20	-	5	5	4.38	Agree
17	Agricultural cooperative enhance the skills of farmers through enlightenment.	50	30	-	6	4	4.28	agree

Source: Field work (2022)

Grand mean \bar{x} = 4.0

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

From table 4.5, it was clear that, the respondents agreed that they have established their own business since they joined agricultural cooperatives (N= 90, X = 3.61) and that they have been helped in developing modern market for the farmers. (N = 90, X= 3.84). They also agreed that they have been able to market their produce easily since they became members of agricultural cooperatives (N= 90, X = 3.97) and that agricultural cooperatives have increased the income of farmers (N= 90, X = 4.0). In item 16, the respondents agreed that with their membership of agricultural cooperatives, they could boast of three square meals (N= 90, X = 4.38) and also that agricultural cooperatives enhance the skills of farmers through enlightenment (N= 90, X = 4.28). From the grand mean of 4.0 the respondents agreed totally that the benefits of agricultural marketing cooperatives in improving farmers' income cannot be over emphasized.

Research Question 3: What are the factors that militate against agricultural marketing cooperatives in improving the income of the farmers?

To answer this question, five (5) items were used to elicit responses from the respondent in relation to whether there are factors militating against agricultural cooperatives in the rural areas.

Table 4.5: Factors that Militate against Agricultural Marketing Cooperatives in Improving the Income of the Farmers.

S/No.	Statement	SA	A	U	SD	D	\bar{X}	Remark
18	Agricultural cooperatives lack enough money	45	20	-	25	10	4.0	Agree
19	Agricultural cooperatives lack necessary storage facilities.	50	15	-	20	15	4.0	Agree
20	Agricultural cooperatives finds it difficult to access loans from financial institutions	30	25	-	30	5	3.61	Agree
21	Bad weather affects the produce of agricultural marketing cooperatives	40	10	-	32	8	3.46	Agree
22	Members of agricultural cooperatives are not given cooperative education.	60	17	-	10	3	4.34	Agree
Source: Field work (2022)					Grand mean \bar{x} = 3.88			

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

Table 4.6 shows the factors militating against agricultural marketing cooperatives in improving the income of the farmers. Based on the mean scores of the responses of the respondents to the items in the table, agricultural marketing cooperatives lack enough money (N= 90, X = 4.0). They also agree that they lack good storage facilities (N= 90, X = 4.0) and that they have no easy access to loans from financial institutions (N= 90, X = 3.61) and that bad weather affects their produce of the members of agricultural cooperatives (N= 90, X = 3.46) and finally that members of agricultural cooperative are not given regular cooperative education (N= 90, X= 4.34). The overall grand mean was 3.88 which shows that several factors affect the efficiency and greater performance of agricultural cooperatives societies in the rural areas.

4.4 Summary of the Findings

Based on the responses of the respondents to the research questions as contained in the tables, the following are the findings of the study:

1. Agricultural marketing cooperative is an indispensable tool for socio economic transformation of the lives of farmers though improved income.

2. Agricultural marketing cooperatives contribute greatly to the socio-economic lives of the farmers through providing agricultural incentives, extension services among others.
3. The factors that militate against the performance of agricultural marketing cooperatives are lack of enough capital, inadequate technology, attitude of banks towards agricultural cooperatives, irregular cooperative education and so on.

4.5 Discussion of Findings

This study finds out how agricultural marketing cooperatives could improve farmers' income. The findings are based on the perception of Kajure Agricultural cooperative society limited.

The results show that agricultural cooperatives play a dominant role in accelerating farmers' income. This confirms the work of Chukwu (2002) who mentioned that agricultural cooperatives protect members from the exploitation of middlemen and also assist in the acquisition of agricultural inputs including machinery, seedling, and chemicals e.t.c. This enables farmers to produce massively at ease thereby reducing their production problems.

Agricultural cooperatives contribute greatly to the socio-economic lives of the farmers through providing agricultural incentives, extension services

among others. This result corroborates the work of Aweto (1996) who asserts that as far as market development is concerned, it has been evident that agricultural marketing cooperatives have been responsible for introducing the exchange economy in remote rural areas in Nigeria. By so doing, agricultural cooperatives have been responsible developing modern market in rural areas where the cooperative provide a ready market for farmers' crops but absorb transaction cost which would otherwise hinder small farmers from market and production integration.

The result also upholds the opinion of Obdeochi (2008) that agricultural marketing cooperatives maintain higher levels of income which serve as a great benefit to farmers, making farmers to be able to construct decent houses, send their children to school and provide health insurance to sustain rural livelihood. They also have the advantage of accessing cooperative education, business development and capacity building. Cooperative education enables them to participate in democratic principles and leadership training.

The fact that different factors affect the effectiveness of agricultural marketing cooperatives in improving farmers' income is in agreement with the work of Aweto (1996) and Onoh (2007) who both argue that the attitude of banks towards agricultural cooperatives, lack of enough capital and

technological constraint affect most agricultural cooperatives in achieving their dreams. The findings equally confirm the ideas of Aweto (1996) and Onoh (2007) who asserts that agricultural marketing cooperatives like any other cooperative societies are known to face many problems. Some of these problems are common to most societies while some of them are peculiar to agricultural cooperatives.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the research report, conclusion drawn from the findings of the study and recommendations that could lead to effective improvement of farmers' income through agricultural marketing cooperatives.

5.2 Summary

This study finds out how farmers' income could be improved through agricultural marketing cooperatives. A survey method was used for the study. 90 respondents (65 male and 25 females) were included in the study. They were members of Kajuru Agricultural cooperative society Ltd, Kaduna. A 22-item questionnaire was used for the study. The questionnaire was based on likert 5-point scale. The three research questions that were developed to guide the study were what is the role of agricultural marketing cooperative societies in improving farmers' income? What are the benefits of agricultural marketing cooperatives to the farmers? What are the factors that militate against agricultural marketing cooperatives in improving farmers' income?

Frequencies and mean were used as statistical analysis. Research findings show that agricultural marketing cooperatives, if well managed, can play a significant role in improving the income of farmers especially in the rural areas. It was also discovered that several factors militate against agricultural marketing cooperatives in improving farmers' income. It was recommended among others, that extensive cooperative education should be given to members and encouraged them to keep proper records of their activities. Besides, loans and other incentives should be given to agricultural marketing cooperatives as at when due without unnecessary hassles.

5.3 Conclusions

Based on the research findings, it is concluded that agricultural marketing cooperatives boost farmers' income and production capacity and consequently affects the larger community which in turn accelerate development in the rural areas inspite of its shortcomings arising from financial and management constraints.

5.4 Recommendations

The following recommendations are made based on the research findings so as to enhance the performance of agricultural marketing cooperatives in improving the income of the farmers.

1. That in order to solve the problems of inadequate capital, the society should embark on education and enlightenment on their need to create investment consciousness. The education will go further in eliminating the barbaric cultural norms and values which may be affecting the society psychologically.
2. That Agricultural marketing cooperative societies should be keeping proper records. This could be done by educating the cooperatives society members on the importance of record keeping.
3. That for a greater improvement in the lives of farmers, it is recommended that more production inputs and effective markets should be created for massive production and frequently selling at reasonable price to improve their standard of living. This can be done by pulling their resources together and approach Ministry of Agriculture for aid.
4. That Government and private agencies should support cooperatives and
5. organizations that engage in viable desirable project with funds, equipments, technical and administrative personnel. However, cooperatives should not over depend on these agencies so as not to loss their autonomy and independence.

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APPENDIX 1

Department of cooperative, Economics and management
College of business and management studies
Kaduna polytechnic,
Kaduna.
5th April, 2022

Dear Respondent,

ROLE OF AGRICULTURAL COOPERATIVES IN BOOSTING AGRICULTURAL DEVELOPMENT AMONG KAJURU FARMERS

I am a Higher National Diploma (HND) student in my final year in the Department of Cooperative Economics and management, Kaduna polytechnic. I am currently carrying out a research work on the above topic as part of the requirements for the award of Higher National Diploma in Cooperative Economics Management.

I am appealing to you to please complete the questionnaire attached for the purpose. I promise you that your response to the questionnaire will be treated confidentially and will be used only for the purpose of this study.

Your cooperation will be appreciated.

Yours faithfully,

MARYAM USMAN

APPENDIX 11

QUESTIONNAIRE

ROLE OF AGRICULTURAL COOPERATIVES IN BOOSTING AGRICULTURAL DEVELOPMENT AMONG KAJURU FARMERS

Instruction: please tick the option that best represents your opinion.

Key: SA (strongly agree), A (agree), U(undecided), SD(strongly disagree) and D(disagree)

SECTION A

RESPONDENT BIO-DATA

1. SEX

male ☐

female ☐

2. Age:

25-34 ☐

35-44 ☐

45-and above ☐

3. Qualification

Primary certificate ☐

Secondary certificate ☐

SECTION B

Role of Agricultural Marketing Cooperatives in Improving Farmers' Income.

S/NO	STATEMENTS	SA	A	U	A	D	SD
4	Agricultural cooperative increases the standard of living of farmers.						
5	Agricultural cooperative provides job opportunity for farmers.						
6	Agricultural cooperative provide extension services to farmers						
7	Agricultural cooperative facilities purchases of farm inputs at cheaper rates for farmers						
8	Agricultural cooperative help farmers to market their produce						
9	Agricultural cooperative help farmers to save and invest appropriately in their farms						

SECTION C

Benefits of Agricultural Marketing Cooperatives to Farmers

S/NO	STATEMENTS	SA	A	U	A	D	SD
10	I have established my own business as I joined Agricultural cooperatives						
11	Agricultural cooperative help in developing modern market for farmers.						
12	I market my agricultural produce easier since I joined Agricultural cooperatives						
13	Agricultural cooperative increase the income of the farmers.						
14	I can boost of three square meals since I joined agricultural cooperatives.						
15	Agricultural cooperatives enhance the skills of a members through enlightenment						

SECTION D

Problems Affecting agricultural Marketing Cooperatives

S/NO	STATEMENTS	SA	A	U	A	D	SD
16	Agricultural cooperatives do not have enough money.						
17	Agricultural cooperatives lack necessary storage facilities						
18	Agricultural cooperatives finds it difficult to access loans from financial institutions						
19	Bad weather affects the produce of agricultural cooperatives						
20	Members of agricultural cooperative are not given cooperative education						

**ROLE OF AGRICULTURAL COOPERATIVES IN BOOSTING
AGRICULTURAL DEVELOPMENT AMONG KAJURU FARMERS**

BY

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KPT/CBMS/2017/16530

Being a project submitted to the Department of Cooperative Economics and Management, School of Business and Management Studies, Kaduna Polytechnic in partial fulfillment of the requirements for the award of Higher National Diploma in Cooperative Economics and Management, Kaduna Polytechnic, Kaduna

SEPTEMBER, 2019.

DECLARATION

I declare that this research work has been conducted by me **Tijjani Aliyu** under the supervision and guidance of **Dr Joseph Ogbu** and have acknowledged all sources of materials used for other research work.

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Student Name

APPROVAL

This is to certify that this research work is an original work undertaken and written by **Khadija Abdul-rashid KPT/CBMS/17/16530** and has been prepared in accordance with the regulations governing the presentation of research works in Kaduna Polytechnic.

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DEDICATION

ACKNOWLEDGEMENTS

TABLE OF CONTENTS

Title Page

Approval Page

Declaration

Dedication

Acknowledgements

Abstract

CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

- 1.2 Statement of the Problem
- 1.3 Objectives of the Study
- 1.4 Research Questions
- 1.5 Significance of the Study
- 1.6 Scope of the Study.
- 1.7 Definition of Terms

CHAPTER TWO: LITERATURE REVIEW

- 2.11 Introduction
- 2.12 The concept of cooperatives.
- 2.13 The concept of agricultural cooperatives.
- 2.14 Agricultural cooperatives and increased food production among cooperative farmers.
- 2.15 Contributions of agricultural cooperatives to the farmers' increased food production.
- 2.16 Challenges that affect agricultural cooperatives in contributing to development of cooperatives
- 2.17 Summary of literature review.

CHAPTER THREE: RESEARCH METHODOLOGY

- 3.1 Introduction

- 3.2 Research Design
- 3.3 Population of the Study
- 3.4 Sample Size and Sampling Procedure
- 3.5 Research Instrument
- 3.6 Procedure for Administration of the Instrument
- 3.7 Methods of Data Presentation and Statistical Analysis
- 3.8 Decision Rule
- 3.9 Limitations of the Study

CHAPTER FOUR: DATA PRESENTATION AND STATISTICAL ANALYSIS

- 4.1 Introduction.
- 4.2 Respondents Bio - Data
- 4.3 Answering the Research Questions
- 4.4 Summary of Findings
- 4.5 Discussion of Findings

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

- 5.1 Introduction

5.2 Summary

5.3 Conclusion

5.4 Recommendations

References

Appendix