
AN EVALUATION OF THE ROLE OF COOPERATIVE SOCIETIES IN THE MARKETING OF CONSUMER GOODS (A Case Study of Selected Staff Cooperatives of Federal Polytechnic Bida)

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ABSTRACT

The Cooperative Societies are said to supplement the efforts of the formal financial institutions by mobilizing and channeling financial resources to the deficit areas (especially to the low and medium) income earners in Nigeria in both rural and urban centers. Their role in economic life of the Nigerian economy cannot be over emphasized. This study is on an evaluation of the role of cooperative societies in the marketing of consumer goods using some selected staff of Federal Polytechnic, Bida as a case study. Primary and secondary data were adopted. Taro Yamane's Formula was used for the selection of 150 respondents. The Organization System theory was used as theoretical framework. Chi-square test was adopted in the analysis and testing of hypothesis. It was found out that there is a significant relationship between cooperative society and marketing of consumer goods, in Federal Polytechnic, Bida. The study recommended that cooperative societies at all levels should be strengthened, controlled and owned by cooperative members themselves without undue government interference. Thus, government presence in this sector of the Nigerian economy should be limited by all means to the training of manpower for cooperatives and developing national policies that will make it easier for cooperative members to group themselves properly and achieve maximum breakthrough in their organizations.

Keyword: *Cooperative, Societies, Market, Consumer Goods, Financial Resources*

INTRODUCTION

Some activities have always been carried out by groups rather than individuals throughout human history, simply because it was a better and more cost-effective way of doing (Elochukwu, & Umeagudosi, 2022). Cooperative marketing is a means of collaborating with individuals who have similar or identical demands or difficulties (Ryzhkova, & Kruchinina, 2022). It is a method of combining resources and human effort in a systematic and controlled manner. Cooperative marketing refers to two or more companies collaborating on advertising and promotional efforts in order to achieve a

common goal (Batzios, Kontogeorgos, Chatzitheodoridis, & Sergaki, 2021). This is also known as co-op advertising; however, it is not restricted to the advertising industry. Typically, this is seen when a manufacturer supports the efforts of a retailer, but can also be used by multiple businesses looking to pool their resources to defray costs for advertising and promotion (DiBona, 2009). Informal network of financial markets participants includes money lenders, rotating savings collectors, mutual assistance groups, Self-Help Groups (SHGS) etc. the Self-Help groups have long been in existence in Nigeria as informal or semi-formal associations known in different tribes as Isusu in Igbo, Adashe in Hausa, Ajo in Yoruba, Yak^ƙishar in Ngas, Bam and Oku in Tiv and Kalabari Ijaw respectively, etc. These associations become formal institutions of credit if they are registered as cooperative societies (Mohammed, 2005). They are sub-set of the formal institutions (when registered) which cover a wide spectrum of economic activities including farming, fishing, petty trading, arts and crafts, local processing and the likes that serve as source of livelihood of millions of Nigerians living both in rural and urban areas (Batzios et al., 2021).

Cooperative societies in Nigeria were introduced by the British during the colonial period. Unlike what was obtainable in the United Kingdom wherein cooperatives emerged as an organized weapon by poor workers, farmers and artisans, Umehali, Akubulo, Onugu and Emejulu (2014) believed that the emergence of cooperatives in Nigeria was at the instance of the government. This was so because the colonial government needed an organized body, through which it can use in stimulating the production, processing and export of cocoa, palm oil, groundnut, cotton and other crops to overseas (Mukaila, Obetta, Awoyelu, Chiemela, & Ugwu, 2021). Cooperative society was not an urban affair only because few rural towns also saw the need to form cooperatives to help meet some of their economic needs (Pérez-González, & Valiente Palma, (2021). In Eastern part of Nigeria, Ogowfia and Owa in the then Udi native authority under the leadership of Colonial Divisional Officer, Mr Chaldwick in 1945 established a cooperative shop. They came together and raise funds to finance the cooperative shop by buying goods from Enugu and retail to members at a moderate price. This society dealt in commodities such as salt, soap, white and khaki drill, matches and Epson salt. In the course of time several other towns like Ondo, Benin and Calabar provinces established their respective cooperative outfits. Of recent, Cooperative Societies have increased significantly in terms of number, membership and activities across the country (Mukaila et al., 2021). They provide a veritable source for funds mobilization and participatory credit administration in Nigeria. They are organized to mobilize savings and to channel financial resources to individual needs, largely for consumption. The Cooperative Societies are said to supplement the efforts of the formal financial institutions

by mobilizing and channeling financial resources to the deficit areas (especially to the low and medium) income earners in Nigeria in both rural and urban centers. Their role in economic life of the Nigerian economy cannot be over emphasized. There is no doubt that cooperatives, which have their primary goals centred on social and economic aspect of their members and by extension the society as a whole can be employed for this purpose. Cooperatives, although established conventionally to cater strictly for the wellbeing of members have been discovered to be a veritable tool for economic progress and improved standard of living in the ever changing world.

The formal cooperative societies for meeting the credit needs of the urban and rural households, including the micro and small-scale entrepreneurs, have existed nearly a century in Nigeria. Indeed, the cooperatives have a great potential in providing financial services to the micro and small-scale enterprises and help towards achieving sustainable development. The cooperative model could help to provide a pipeline for channelling formal finance to small-scale businesses, especially microenterprises, which demonstrate the informal sector activities. Along complimentary line, the success of microfinance institutions in reaching the low-income group can be achieved by devising innovative strategies and financial products. These include the provision of small loans and credits to people for microenterprises, especially in rural areas. Beside mundane savings and credits activities, cooperative societies may be enhanced as on-lending microfinance institutions. Indeed, the modern market microfinance has historical roots in the cooperative movement, in rural finance, since the 19th century, and in the microenterprise development sector since 1970s (Dunford, 2006). However, the nexus between Cooperative societies and Marketing Microfinance is still evolving with increasing interests in the domain by policymakers and researchers.

Theoretically, a cooperative society is commonly described as a business, voluntarily organised, operating at cost, which is owned, capitalised and controlled by member patrons as users, sharing risks and benefits proportional to their participation (Satgar, 2003). It thus has three fundamental concepts that differentiate it from other forms of business. These concepts relate to ownership and control of the organisation that lie on those who utilise its service (member patrons), return on investment is shared on equal basis, and returns on the owner's equity invested capital is limited (Aribaba, 2012). So the activities of a cooperative society are geared towards its members or the owners of the business, who are also its customers and users (Skurnik, 2002). Cooperatives mobilise local savings and administer credit to members, thereby encouraging thrift and entrepreneurial activity.

They have relatively simple administrative processes and transaction costs are small and shared. However, the unique structure of cooperatives as compared to other forms of business organisations brings about greater difficulty for cooperatives to obtain debt financing from traditional sources of capital, like the banking sector.

Historical Background of the of Study Area

The Federal Polytechnic, Bida was established by law. It was instituted in Respondents to the recognition by the federal government that Nigeria was in need of technical and technological resources, and the empowerment of the citizens to meet the demands of the age. The institution believes in, and is firmly committed to a functioning philosophy of education. In consonance with the National Policy of Education, the Polytechnic has clearly stipulated its objectives. The development and training of manpower is the first. There is research for the development and adapting of appropriate techniques to problems solving and thirdly service to the immediate as well as the larger society. The edict formally establishing the Federal Polytechnic, Bida is Decree No. 33 of 1979 (now the Federal Polytechnic, Act of 1990), including Decree No. 47 of 1989, No. 5 of 1993 and other legal documents. Originally, the institution was known as the Federal College of Technology, Kano. It was instituted on March 1, 1977. Following the federal government's decision to transform the college, it was finally accommodated at the Government Technical College, Eyagi-Bida and later on moved to her temporary site along Mokwa Road, Bida.

The polytechnic first set of students admitted early 1978 for the 1977/1978 section graduated at the Higher National grade. There had been a remarkable growth since the pioneer students graduated. Critical shortage of staff at the early stages of her life forced the polytechnic to discontinue further enrolment of student into certain course such as Quantity Surveying and Architectural Technology. The inability of the institution to meet the accreditation requirements of the National Board for Technical Education (NBTE) in the 1985/1986 accreditation exercise led to the rather painful discontinuation, especially at HND level of more courses such as; Mechanical Engineering and Chemical Engineering. Details of courses presently run are available in various other documents. It is a thing of joy and pride that by the end of 1993/94 session most of the programmes discontinued was been re-accredited by the NBTE and new programmes approved. As of today, all programmes were accredited. At the start of the 1981/82 session, the polytechnic was structured into four (4) faculties each with a cluster of departments. A Dean, headed each facility the faculty structure which was to facilitate the management of the academic affairs of the institution was

replaced by the school system in 1984. Each of the existing schools is headed by a Dean. Therefore, in 2016 the schools became seven (7) namely:

- a. School of Engineering Technology (SET);
- b. School of Applied Arts and Natural Sciences (SAAS);
- c. School of Environment Studies (SES);
- d. School of Information and Communication Technology (SICT);
- e. School of Business and Management (SBAM);
- f. School of Financial Studies (SFS); and
- g. School of Basic and General Studies (SBS).

The School of Preliminary Studies has been in existence since the early 1980's, and its establishment, was to assist unqualified candidates from educationally disadvantaged states of the federation and catchment areas of the polytechnic, and their deficiencies. Thereafter, such students could be registered for National Diploma programmes. The internal management of the polytechnic has indeed followed more progress along traditional lines (see organizational chart). Most decision of importance are arrived at through dialogues, consultation and committee system. The Academic Board has statutory responsibilities for the management and direction of the academic work of the polytechnic. The ultimate responsibility of the proper management of the institution rests on the governing council. The Rector is the chief academic as well as administrative officer. The Rector is assisted by the Deputy and his appointed by the council for a term of two years, on the recommendation of the Rector. Apart from the five academic Deans of Schools, there are other major management (and units) whose functions are directed by appropriate personnel so appointed. The Rector, Registry, Library, Bursary, Medical Centre and the Physical Planning and Maintenance Department are the prominent segments.

CONCEPTUAL FRAMEWORK/ REVIEW

Concept of Cooperative Societies

Scholars have defined cooperative societies in different ways. In ordinary language, the word "cooperate" means "working together". The idea of working together is the underlying principle on which the cooperative movement is based, but in its technical sense, the word "cooperative" is narrowed down to mean a formal legally established organization with a continuing existence based on the principle of working together.

The term co-operation is derived from a Latin word "cooperari" where the word (CO) means "with" and (OPERARI) means "to work". Thus co-operation means „working together“ so those who want to work together with some common economic objectives can form a society which is termed "Cooperative Society". It is a voluntary association of persons who work

together to promote their economic interest. It works on the principle of self-help as well as mutual help. The main objective is to provide support to the members. Nobody joins a cooperative society to earn profit. People come forward as a group, pool their individual resources, utilize them in the possible manner, and derive some common benefit out of it. Basic to all these viewpoints is the issue that cooperative is based on the values of self-help, self responsibility, democracy and equality and that cooperative members believe in the ethical values of honesty, openness, social responsibility and care for one another. A cooperative is defined by the International Cooperative Alliance as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise. Cooperative can be defined as working or acting together for a common purpose or benefit. This definition emphasizes that cooperatives are independent of government and not owned by anyone other than the members. They are united voluntarily, and should be free to join or leave. Cooperatives societies are distinguished from shareholding firms by the democratic nature, with voting rights being assigned by person rather than by size of shareholding. Besides, they are enterprises and not charities, NGOS or branches of government.

A cooperative is an autonomous association of persons united together voluntarily to meet their common economic social and cultural need and aspiration through a jointly owned and democratically controlled enterprise. Cooperative are based on values of self-help, self-responsibility, democracy, equality and responsibility and ethical values like honesty, openness, social responsibility and caring for others. In addition, cooperative believes in the principle of voluntarily and membership, democratic member con-tour, member economic participation, autonomy and independence, education, training and information, cooperation among cooperative and concern for the community (FCA 2009). Cooperative societies are of value to their members in the following ways:

- a. Patronage dividend - this is also known as patronage refund which is calculated based on the volume of transaction of a member. The money paid to the member can be considered as a bonus, because the recipient is enjoying such privilege due to the business transacted with the cooperative shop.
- b. Quality products at reasonable prices - the member is able to buy quality products at moderate prices. This is so because adulteration of products or selling poor quality commodities is completely absent. This serves to attract and encourage members to patronize the cooperative shop. Consequently, this will lead to increase in sales turnover of the shop and higher profitability.

- c. Dividend on shares – this is another benefit for members. Members are paid dividend from the surplus of the society from the profit made by the shops.

Structure of Cooperative Societies

Structure here refers to framework, layout and composition of cooperative movement. According to Ogbu (2007), he observed that cooperative movement is organized in pattern that can be likened to a pyramid structure consisting of three levels namely – primary, secondary and tertiary

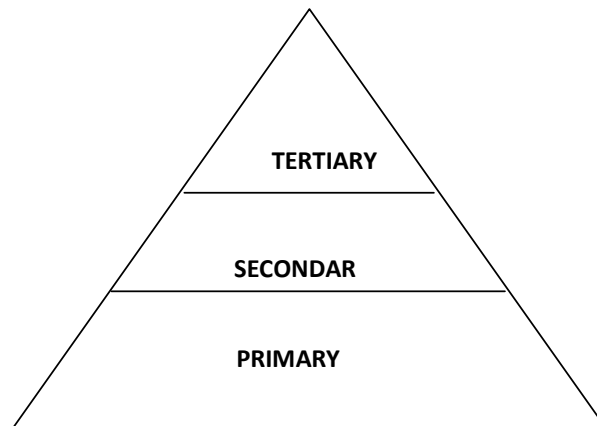


Figure 1: showing the structure of cooperative society in Nigeria

Primary Cooperative

From the diagram above, is at the bottom of the pyramid structure. It is where the socio-economic needs of members are the driving force. Here the principles of cooperation are manifest by according each member the right to vote irrespective of his or her share capital holding.

Secondary Cooperative

This is the second layer of the cooperative structure. It formed by primary cooperative societies. Membership is not on individual basis but organized entities of primary cooperatives. Secondary cooperatives provide a platform for primary cooperatives who have challenge of funds, low membership and weak capacity acquisition pull their resources together under one umbrella. This means that the secondary cooperatives are mainly for economic entities for providing solutions to challenges of primary cooperatives. In secondary cooperatives, one man one vote is not practiced but graduated voting, which means voting according to shareholding capacity in the society. Examples of secondary cooperatives are Divisional cooperative council (DCC) which can be found in each local government area in Nigeria. Furthermore, in

consumer cooperatives, the wholesale type exists to solve the challenges in the retail cooperative societies.

Tertiary Cooperatives

This is the highest level of the cooperative structure. Tertiary cooperatives are formed by secondary cooperatives who desire to solve their problems, which they cannot handle individually. Similar to the secondary cooperatives, tertiary cooperatives exist to take care of the interest of members of the secondary cooperatives. Tertiary cooperative is the highest platform via which single or multipurpose societies can attain their economic needs. It must be emphasizing that primary cooperative can bypass the secondary cooperatives and join the tertiary. These types of cooperatives are often found at state levels.

National Level

- a. Cooperative federation of Nigeria (CFN) which was founded in 1968 with its base in Ibadan is the apex cooperative body in Nigeria. It is affiliated to International Cooperative Alliance (ICA) and other international cooperative organisations. The CFN is at the 6th level of the cooperative structure.
- b. Another national body is the National Association of Cooperative Credit Union of Nigeria (NACCUN). It was established in Lagos in 1978. It is the apex body for all cooperative financing agencies, credit unions and thrift and credit societies. NACCUN mobilizes savings from members from which members can benefit from in a later date.
- c. There is also the Nigerian National Cooperatives Wholesale Association (NNCWA) established in 1976 and funded by the government. Its main objective is to import and distribute essential consumer goods through state cooperative wholesalers especially during the oil in the 70s.
- d. In 1979, the Federal government set up the National Cooperative Insurance Society of Nigeria (NCISON) with base in Kano. NCISON was set primarily to deal with issues of motor, marine, fire and cash - in-transit insurance for its members' cooperative societies and for the general public. Its activities are purely commercial driven, but is funded by the Federal Government of Nigeria.
- e. The National Advisory Council (NAC) as the name suggest is statutorily empower to advise the President of Nigeria on issues relating cooperative in general and specifically on matters relating to policies and strategies.
- f. In 1976, the Federal government of Nigeria established three cooperative colleges for the sole purpose of enhancing continuous

cooperative education in the country. These colleges are located in Ibadan, Kaduna and Enugu (Oji-river).

Structure at the State Level

In 1996, the Federal government created additional states bringing the states in the country to 36. Each state including the Federal capital territory (FCT) Abuja has a cooperative society organized in a pyramid structure with three layers namely - primary, secondary and tertiary. As we had earlier discussed the primary tier can be found in all corners of the states including villages and towns, while the secondary cooperatives are located at the local government headquarters. The third category is tertiary cooperative which is a federation of the secondary cooperatives. Meanwhile consumer cooperatives have one apex for wholesale supply of consumer goods. These apex bodies come together to form the state cooperative federation. The head of these federated cooperative societies are government officers appointed from the supervising ministry. They could come in different nomenclatures such as Chief Executive Officer (CEO), Secretary or Managing Director as in Enugu cooperative federation (ECOFED).

Cooperatives in Economic Development

Cooperative societies or movements have had a lot of potentials for growth and development of nations, even though they are more prominent in the developed countries than in the developing countries. The 2014 Global Census on Cooperatives shows that cooperative economy contributes more than 10% of the Gross Domestic Product of New Zealand (20%), Netherlands (18%), France (18%) and Finland(14%).Whereas the cumulative world cooperative assets stood at US\$19.8 trillion and they generated US\$2.96 trillion in annual revenue through 770,000 offices (United Nations, 2014). The report indicates that there is preponderance of agricultural cooperatives largely in India and China. In the US, cooperatives are visible in important sectors of the economy, including agricultural value chain, electricity generation and distribution, housing, banking and insurance (Oladejo, 2011).

Similarly, in the UK, consumer cooperatives controlled a fifth of market share and are pre-eminent in the small supermarket sector (Nwankwo et al., 2012). In Nigeria, government has used cooperatives in achieving a wide range of objectives in the development of the country, especially in agricultural value chain and extension services (Oladejo, 2013).Cooperative societies are commonly used as a form of enterprise across the world. Cooperatives mobilise local savings and administer credit to members, thereby encouraging thrift and entrepreneurial activity. They have relatively

simple administrative processes and transaction costs are small and shared. They provide pragmatic solutions to cooperative members in achieving a goal that is beyond the resources of an individual when working together (Akpan,2015). There are numerous types of cooperative societies in Nigeria, including agricultural or farmers, marketing, producers, employees, trade or artisans, and credit and thrift (EInA, 2012).

The concern in this paper is the role of cooperatives in marketing of consumer goods, which advance the entrepreneurship through provision of finance for start-up capital and growth of microenterprises. Cooperative members often act as micro entrepreneurs, mostly engaged in informal trading and micro-production activities that require small-size financial capital. These informal venture activities have cumulative great positive impact on the economy. Consequently, the collaborative efforts of the banks and other financial institutions, as well as the government in funding small-scale business ventures can be channelled through the cooperatives system. The principles and spirits of cooperatives are likely to help ensure better loan recovery, reduce risk and cost of intermediation for the lenders (Nwankwo et al., 2012). The cooperatives can complement the efforts of the government, banks and other financial institution in funding microenterprise by providing a vehicle for channelling finance to them. Because the cooperative societies could serve as data base for funds mobilisation from which their members would borrow in line with the principles of cooperatives. More importantly, cooperatives can interface between the lending governments and the banks on one side, and the borrowing small-scale business owners on the other side (Oladejo, 2013)

Concept of Consumer Goods

Consumer goods is a generalized term for any product or service purchased primarily for personal, family, or household uses. Consumer goods such as clothing, foodstuffs, or toys are intended to satisfy human wants and needs through their direct consumption or use. Industrial goods, in contrast to consumer goods, are purchased by individuals' or organizations to produce other products and services that are sold to, or provided for, other individuals or organizations. According to their usage, many goods (e.g., cars, printers, or personal computers) can be categorized either as consumer goods or as industrial goods (Sonja Grabner-Kräuter 2018).

The term consumer traditionally refers to the ultimate user of products, ideas, and services. Strictly speaking, a distinction can be made between consumers and customers. A customer is the person or organization who buys the product or service and pays the price for it, whereas a consumer is the person who uses the product or service. In everyday language, the term consumer is

frequently also used to characterize the buyer or decision maker. Another buying semolina pudding for consumption by a small child is often called the consumer although she is not the ultimate user. Consumer goods can be classified in different ways. Depending on the frequency and duration of their usage, the following categories can be distinguished:

- Durable goods can be used repeatedly or continuously for an extended period of time. This category comprises, for example, furniture, bicycles, and major household appliances.
- Semi-durable goods can be used on multiple occasions and have an expected lifetime of about 1 year, such as clothing and footwear.
- Non-durable goods are normally consumed in one or a few uses. Groceries, gasoline, and body care products belong to this category, which is also termed as fast moving consumer goods. In practice, nondurable goods also include a few goods of little value that are used more than once, such as household supplies.

Marketers usually classify consumer goods on the basis of the type of the buying decision process. Varying marketing strategies and instruments are used to market products and services belonging to the different classes of goods:

Convenience goods: are those that the consumer usually purchases frequently, often on impulse, with little time and effort spent on the buying process. Examples include toothpaste, newspapers, and candy bars. Convenience products are usually low priced, and marketers place them in many locations to make them readily available for customers (Kotler, P., & Keller, K. L., 2011). The characteristics of convenience goods may be stated as follows:

- a) Convenience goods are purchased frequently.
- b) No special skill is required to buy such goods.
- c) The unit value of the product is less.
- d) There are a number of brands of such goods available in the market.
- e) The buyers often have preference for a particular brand

Shopping Goods: are less frequently bought consumer products and services that the consumer, in the process of selection and purchase, usually compares carefully on bases such as suitability, quality, price, and style. Examples include furniture, a better dress, or medical and dental care for which the consumer is willing to spend considerable time and effort in gathering information on relevant product attributes. Several retail outlets are customarily visited. Marketers usually distribute their products through fewer

outlets but provide deeper sales support to help customers in their comparison efforts. The characteristics of shopping goods may be mentioned as follows:

- a) Shopping goods are not purchased frequently like convenience goods.
- b) The buyer does not have perfect knowledge of the goods.
- c) He shops around to find out the best.
- d) Brand name may not be an important criterion in buying shopping goods.
- e) Shopping goods are semi-durable in nature.

Specialty Goods: are high-risk, expensive, and very infrequently bought consumer products and services. They have unique attributes or other characteristics that make them singularly important to the buyer and require an extensive problem-solving decision process. Consumers make a special purchasing effort to buy products such as specific brands and types of cars, paintings by well-known artists, and the services of legal specialists. The products in this category need very specialist retailing that will provide a high level of augmented product services, both before and after sale. The characteristics of specialty goods may be stated as follows:

- a) Specialty goods are very high value goods.
- b) Such goods possess certain special features.
- c) Special buying efforts are necessary.
- d) Specialty goods are long lasting.
- e) Trade name and brand name are important considerations.

The specialty goods are generally marketed by the manufacturers themselves. Even if there are dealers, the number has to be restricted to just one or two in a town or city. The reputation of the dealer is also important. Normally, the manufacturers and the dealers undertake joint advertising (Sonja Grabner-Kräuter 2018).

Consumer Cooperative Societies

Consumer cooperative was not an urban affair only because few rural towns also saw the need to form cooperatives to help meet some of their economic needs. In Eastern part of Nigeria, Ogwofia and Owa in the then Udi native authority under the leadership of Colonial Divisional Officer, Mr Chaldwick in 1945 established a cooperative shop. They came together and raise funds to finance the cooperative shop by buying goods from Enugu and retail to members at a moderate price. This society dealt in commodities such as salt, soap, white and khaki drill, matches and Epson salt. In the course of time several other towns like Ondo, Benin and Calabar provinces established their respective cooperative outfits. The spread of cooperative in the North followed the same pattern. There were two urban cooperatives that blazed the

trail in Northern provinces. They are the Garkida cooperative society in Bornu province which started in 1943 with the assistance of the Brethren Mission which supplied some essential items to rural communities and also provide thrift facilities and accumulate funds for community development. The other is was the Northern consumer society domiciled in Kaduna which was started by the Enterprise of Clerical and Technical workers of southern origin. This society was started without official backing and it became an example which appealed to others.

The role of consumer cooperatives is to provide affordable price for goods and services which are essential for the overwhelming majority of people. It is crucially important in the case of domestic commodity shortage. However, consumer cooperatives made its debut in during the second world war of the mid-40s. Aniagu in Umehali (2014) believed that the Second World War in its wake brought scarcity of consumer goods especially imported consumer items. He further argued that the scarcity been experienced during the war indeed brought about many abuses as well, such as high prices of goods, hoarding and discrimination and adulteration of products. These abuses enabled merchants to make abnormal profits at the expense of the consumers. It was suggested that a well cooperative could stand-up to the shylock merchants of imported items and negotiate price reduction for their members. Consumer cooperative cuts across both urban and rural settings in its development process. For example, from the Eastern part of Nigeria, it was reported that the people of Ogwofia Owa in Ezeagu Local Government Area were the first community to demonstrate a noticeable intention to set up a consumer shop during the early years of the Second World War. They came together and raised capital to build and finance a cooperative village shop to buy goods at Enugu at a moderate price.

Problems of Cooperatives in Nigeria

Every organisation or systems have challenges or problems which it confronts and Nigerian cooperative societies are not an exemption. Yahaya (2011) believe that the problems confronting consumer cooperatives in Nigeria are due largely to the agricultural based economy because majority of her people earn their living from agricultural based activities. According to Umehali et al (2014), there some peculiar problems associated with consumer marketing cooperatives which they highlighted as follows:

1. Fund: All marketing cooperatives both at primary and apex level suffers from inadequate capital for their operations. Due to the low income earning of its members, internal funding by members is low. Capital is needed for critical assets such as vehicles, buildings, land etc.
2. Management: This has to active, reliable and efficient if the cooperative is to grow. Indeed, the integrity of the officials should

never be in doubt. However, if any of these critical variable is missing the society will stagnate and collapse.

3. Volume: high sales turn-over is important. But a situation where there is consistent decline in sales for a period will lead to profit decline and subsequently bankruptcy.
4. Storage facility: a well-built warehouse facility is very essential to any cooperative society. But a situation whereby the warehouse has a leaking roof or poorly constructed can lead to damage of items.

Other problems that are peculiar to produce marketing cooperatives are:

- a. Low membership - The greater the membership in produce societies, the greater the turnover, but if the membership is low then it will have a negative effect on the society.
- b. Quality of produce- if the society buys produce from non-members, they will no longer be in position to control the quality of their produce. In this situation, the possibility exists for non-member suppliers to resort to sharp practices by supplying poor quality produce and engaging in other shoddy deals in order to secure better bargain.
- c. Capital - this is one of the major problem of produce marketing cooperatives. The members of the society are subsistence producers, they do not have much savings from which to raise the necessary and sufficient share capitals with which to step up their production. Adequate capital is required to buy needed equipment such as machineries, weight scales, container, bags, warehousing, vehicles etc. that will aid their production efforts.
- d. Corruption and dishonesty: The officials of the marketing Boards are crooked and often cheat members of the marketing societies. Similarly, many officials in the cooperative societies are corrupt and adopt all manners of tricks to exploit their members.
- e. Non-linkage: These societies are likely to make better success through forward integration. For example, if marketing produce is linked with its processing, the society will earn more money for its members
- f. Transportation: Inadequate and inefficient transportation systems have caused severe discomfort and losses to the general produce marketing cooperatives. For example, the roads are in dismal state of disrepair with the attendant loss of produce for delayed evacuation. Other transportation systems such as rail and sea are not easily available
- g. Storage: poor storage facilities which are prevalent in the cooperative societies are often the cause of produce spoilage. This is so because some of the warehouse if they are not dilapidated often times lacked preservation facilities resulting to deterioration and subsequent spoilage.

- h. Management: poor management of the societies leads to poor performance. This can be traced to corruption, dishonesty and low skilled personnel.

Role of Cooperative Societies in the Marketing of Consumer Goods

The key objective of cooperative marketing is to develop distribution and consumer demand that will take as much as possible of the entire output of the cooperative membership at a price which will yield the maximum return per unit of the product (Umehali et al, 2014). So the question could be asked about how far should a cooperative follow their produce to the market? To sell a product requires an integrated distribution system that will ensure the produce get to as many retail outlets as possible to ensure availability at all times. Buyers will prefer to buy their food items from shops that are not far from their homes. To this end it will be helpful to take the products close to the buyers as much as possible. However, with the prevalent of big stores, competition in the retail business will be heightened with the resultant effect on margins and profit. It is important to point out that effort to establish wholesale and retail stores by marketing cooperatives could alienate a great part of the present distributive system especially in areas where it is not feasible to establish cooperative retail outlets. The channel of distribution in cooperative market means a flow through which goods produced by primary producers to the final consumers. The channel is depicted below:

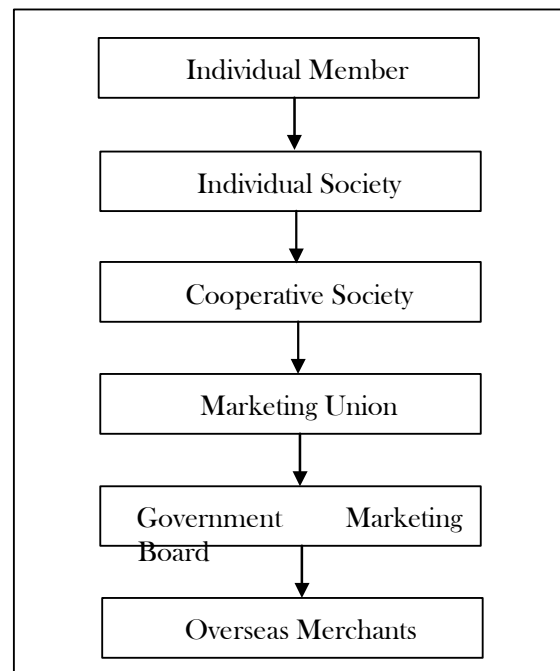


Fig.2. Channel of Distribution in Cooperative Market

Where a marketing organization performs the process and function of two or more stages of distribution extending from the producer to the consumer is often referred to as “vertical integration”. This vertical integration may be partial as when only two or three of the several steps in the chain, from the producer to consumer are performed by a given firm. Both consumers’ producers may derive benefits from such an improvement in marketing. The functions in the integration are: Branding, Packaging, Processing, Preservation, Storage, and Propaganda/Enlightenment. The following are the advantages of integration:

- a) Economies of scale
- b) Labour and cost reduction
- c) Efficient distribution of farm commodities
- d) More control by the cooperative in product distribution
- e) Benefits from branded products
- f) Gaining complete control of the distribution system
- g) Gaining market opportunities from efficient product distribution.

Notwithstanding the advantages, the prevailing distributive systems suffer from diseconomies some of which include:

- 1) **Need for Greater Managerial Skills:** greater managerial skills are required to coordinate multiple activities than in a specialized one stage market organisation. Management will be called on to operate in wider market areas where competition may be stiff
- 2) **More Capital:** more capital will be needed by an integral market organization and the capital is to cover both fixed asset facilities as well as operating current capital. This will involve more capital, greater risk and perhaps more credit and collection problems.
- 3) **Adequate volume of business:** there must be adequate volume of business to support the programme. Large volume is needed for efficient and effective operation and to keep per unit cost to a minimum. This requirement is particularly important if entry into national and international markets is planned.
- 4) **Efficiency of existing marketing firms and system:** in determining how far cooperatives should go in the market integration, it is important to determine how efficient the firms and marketing systems through which products will be sold are. Before entering into a marketing integration system, cooperatives should carefully and objectively evaluate the operations of present market firms and systems to determine what and how much improvement may be effected by making such a move.
- 5) **Monopolistic practices:** the cooperatives should discover if any monopolistic tendencies exist in the producer - consumer chain,

which enables some firms to take advantage of a large chunk of the market returns.

Theoretical Framework

Systems Theory

According to the Centre for Strategic Management (2007), a “system” is defined as a set of components that work together for the overall objective of the whole. A system is a series of inputs (Phase C) to a throughput or actions (Phase D) to achieve your outputs (Phase A) along with a feedback loop (Phase B) in the environment, to measure success.

Systems’ thinking is an approach for developing models to promote the understanding of events, patterns of behaviour resulting in the events, and even more importantly, the underlying structure responsible for the patterns of behaviour. The Co-operative Organizations should be more concerned with the underlying structures which can enable them undertake successful ventures. The current systems approach to successful Co-operative Enterprises in Nigeria starts with the idea of a group of people having the same common bond and seeing a sense of coming together to pool up resources in order to solve economic or social problems. Such groups must be participating in economically viable activities which can uplift their standards of living and increase their economic and social welfare. The Government can identify such groups to sensitize them and educate them about Cooperatives. In the process the Government can facilitate the registration of such groups as Co-Operative Enterprises. After the registration, the Government continues to play a crucial role of promotion and legal functions. The co-operatives registered are therefore managed by the members through their Annual General Meeting (AGM), Management committee elected by the members and the staff/employees.

Even though Co-operatives in Federal Polytechnic Bida have contributed and still contributing to significant development in Nigerian economy, some Co-operatives have collapsed in the past and this situation calls for a thorough scrutiny of the Systems Approach to successful Co-operative Enterprise Development in the country. It is envisaged that the Co-operative societies which are started in the beginning and seen to be having a clear vision for its formation cannot collapse easily.

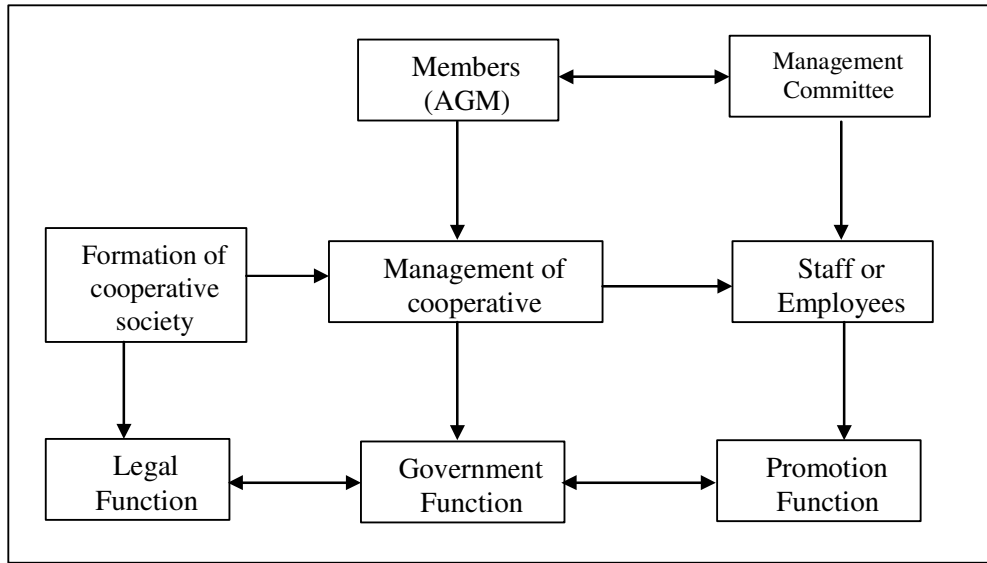


Fig.3. Diagram of Model of Systems Approach

The above current model has suggested three important aspects of formidable cooperative enterprises, namely; process followed in the formation of co-operative enterprises, the management committee functions, and the function of the Government. What seem to be working well among the three is the management committee functions. However, the process of formation, and the Government functions need to be strengthened.

The formation process has been well covered, but the co-operative organizations which are being formed seem not to go through the whole of the process detailed above. If they have to undertake this process the way it is detailed above, then feasibility study of the co-operative enterprises could be taking place more effectively. The Co-operative enterprises are currently being formed on the basis that there is some common bond existing among the founders. The Government can be playing a significant role in streamlining the operations and the management of these Cooperative enterprises, but after the liberalization effect, the Government roles have reduced tremendously.

Application of the Theory to the Research

The proposed Systems Approach to Successful Co-operative Enterprise Development has been considered to entail all the factors that should be taken into consideration for any successful Co-operative enterprise. It is important that the proposed Cooperative enterprise should start with members having the motivation to participate in the economic activities which they are undertaking before considering forming a cooperative enterprise. A

fact finding of common bond of a group of people alone is not enough for proper evaluation that such a group can be found viable to form Cooperative Enterprises. The positive attitude will then lead to motivation or drive towards that kind of Co-operative enterprise which will lead to feasibility study, identification, and finally selection of the enterprise.

METHODOLOGY

Research Design

Research design for this study is survey method using questionnaire to solicit for information from the respondents of the area of the study which is the Federal Polytechnic, Bida, Niger State. The population of the study will only solicit information from the following selected staff of the polytechnic who are members of the cooperative society of the polytechnic as follows:

Description	Population	Percentage
Top Management	30	20%
Senior Staff	50	33%
Junior Staff	70	47%
Total	150	100%

Source: Survey Research, 2021.

Sample size for the study is to be computed using Yamane formula stated below:

$$n = \frac{N}{1 + Ne^2}$$

Where n = Sample size

N = Population

1 = Constant

e = Sample error (5%)

Therefore,

$$n = \frac{150}{1 + 150(0.05)^2}$$

$$n = \frac{150}{1+0.3775}$$

$$n = \frac{150}{1.3775}$$

$$n = 109$$

It is on the sample size of 109 that questionnaire distribution was based. The stratified random sampling techniques will be adopted to enable each member of the population be selected. Both secondary and primary data was used. Primary data was collected using structured questionnaires. Questionnaire's advantage is that the questions for every responded are same thus ensuring uniformity. The Likert Scale represented items in the questionnaires. The questionnaires contained three sections each: the first section sought to establish the respondents' demographic data, the second section highlighted the effectiveness of the cooperative societies, while section three highlighted on the Marketing of Goods by the Society.

Measurement

The statistical tools for analyzing data collected will be simple percentage and tables while the Chi-square (χ^2) method will be used to test the hypotheses. This will be computed as follows:

$$\chi^2 = \frac{\sum (fo - fe)^2}{fe}$$

χ^2 = chi-square

Σ = summation

fo = Observed frequency

fe = Expected frequency

The decision rule in using the χ^2 distribution for testing hypothesis is to accept the null hypothesis (H_0) if χ^2 calculated value is less than χ^2 tabulated value. However, if χ^2 calculated value is greater than χ^2 tabulated then reject the null hypothesis. The decision is that, if the level of significance (0.05) is less than the calculated, value the null hypothesis is accepted but if the calculated value is less than the level of significance (0.05) the null hypothesis is rejected in favour of the alternative hypothesis.

Data Presentation and Analysis

Rate of Returns/Responses of Questionnaire

In view of the sample size of the study, 109 questionnaires were administered to the respondents across the staff of Federal Polytechnic, Bida. Out of the 109 questionnaires administered, 96 were returned, and out of the 96 questionnaires returned by the respondents, 90 were dully completed. The rate of returns is 88% while the rate of responses is 82.6%. Table 4.2.1 below shows this analysis.

Table 4.2.1 Rate of Returns/Responses of Questionnaire

S/No	Department of Respondent	Number of Questionnaire Administered	Number of Questionnaire Returned	Number of Questionnaire Dully Completed	Rate of Return	Rate of Response
1	Top Management	18	15	13	13.7%	11.9%
2	Senior Staff	35	30	27	27.5%	24.8%
3	Junior Staff	56	51	50	46.8%	45.9%
	Total	109	96	90	88%	82.6%

Source: Survey Research, 2021

From the table 4.2.1, a rate of response rate of 82.6% confirms the assertion of Babie (1998) and Mugenda (2003) who asserted that more than 70% response is “very good”, 60% rate is consider “good” and 50% rate is “adequate”. Based on recommendations by the two scholars, the study concluded that the response rate is “very good” and therefore a good base for this research.

Respondent Profile

The personal data of respondents was elicited in the study. This includes variables such as Gender, Age, Marital Status, Work Experience, Grade Level, and Educational Qualification. Table 4.1 below show the responses.

Table 4.2.2 Respondent Profile

S/No	Variable	Indices	Frequency	Percentage
1	Gender	Male	67	74%
		Female	23	26%
		Total	90	100%
2	Age	18 - 25 years	3	3%
		26 - 32 years	17	19%
		33 - 40 years	37	41%
		41 and above	33	37%
		Total	90	100%
3	Marital Status	Single	32	36%
		Married	58	64%
		Total	90	100%
4	Work Experience	1 - 4 years	4	4%
		5 - 10 years	32	36%
		11 and above	54	60%
		Total	90	100%
5	Grade Level	01 - 06	7	8%
		07 - 09	11	12%
		10 - 14	34	38%
		15 and above	38	42%
		Total	90	100%
6	Educational Qualification	HND	12	13%
		Degree	46	51%
		M.Sc	25	28%
		Ph.D	7	8%
		Total	90	100%

Source: Survey Research, 2021

Gender: From table 4.2.2, the data revealed that 67 respondents which constitute 74% are male while 23 respondents representing 26% were female. This clearly indicates that majority of the respondents are male.

Age Bracket: Table shows that 3 respondents representing 3% fall between the age of 18 - 25years, 17 respondents representing 19% fall between the age bracket 26 - 32years, also 37 respondents representing 41% fall between 33 - 40years. While only 33 respondents representing 37% are within the age bracket of 41 and above. This therefore shows that majority of the respondents fall between 33 - 40 years.

Marital Status: The table showed that 32 respondents representing 36 % are single while 58 respondents representing 64% are married. This show that majority of the respondent are married

Work Experience: The table also indicates 4 respondents representing 4% are 01 - 04 years, 32 respondents representing 36% are 05 - 10 while 54 respondents representing 60% were 11 years and above. This shows that 11 and above years of experience of work made up the majority of the respondents.

Grade Level: The table reveals that 7 respondents representing 8% were 01 - 06 grade level, 11 respondents representing 12% were 07 - 09, 34 respondents representing 38% were 10 - 14 while 38 respondents representing 42 % were 15 and above. This shows that majority of respondent fall between grade level 15 and above. **Educational Qualification:** The table also indicated that 12 respondents representing 13% are holder of HND. 46 respondents representing 51% are holder of B.Sc. 25 respondents representing 28% are holder of M.Sc, while 7 respondents representing 8% are holders Ph.D. majority are holders of B.Sc.

Table 4.2.3How effective is the cooperative society?

Level of Effectiveness	Frequency	Percentage
Very Effective	46	51%
Effective	34	38%
Not Effective	10	11%
Total	90	100%

Source: Survey Research, 2021

From table 4.2.3 above, majority of the respondent constituting 46 (51%) agreed that Federal polytechnic cooperative society is very effective in its operation. However, some respondents don't seem to be satisfied with the society which requires management's attention.

Table 4.2.4 Do your cooperative society provide loan in federal polytechnic?

Response	Frequency	Percentage
Yes	68	76%
No	22	24%
Total	90	100%

Source: Survey Research, 2021

From table 4.2.4 above, majority of the respondent constituting 68 (76%) agreed that the cooperative do grant loan to its members. Even though it may be true, some members don't seem to know that. This requires a review by the management.

Table 4.2.5 Have you benefited from the loan?

Response	Frequency	Percentage
Yes	66	73%
No	24	27%
Total	90	100%

Source: Survey Research, 2021

From table 4.2.5 above, majority of the respondent constituting 66 (73%) agreed that they have benefited from the loan granted by the society.

Table 4.2.6 How many shares do you have in the society?

Number of shares	Frequency	Percentage
3	14	16%
2	44	49%
1	32	36%
Total	90	100%

Source: Survey Research, 2021

From table 4.2.6 above, majority of the respondent constituting 44 (49%) are the major shareholder of (2) in the cooperative society while those with one (1) shares follows. The least number is those with three (3) shares.

Table 4.2.7 How often do you purchase goods through the society?

Response	Frequency	Percentage
Always	16	18%
Rarely	21	23%
Sometimes	53	59%
Total	90	100%

Source: Survey Research, 2021

From table 4.2.7 above, majority of the respondent constituting 53 (59%) agreed that they sometimes buy consumer goods through the society. Only about sixteen (16) always buy. This means that the members don't always buy consumer goods through the society which requires a critical review.

Table 4.2.8 Do your society allows for installment payment?

Response	Frequency	Percentage
Yes	78	87%
No	12	13%
Total	90	100%

Source: Survey Research, 2021

From table 4.2.8 above, majority of the respondent constituting 78 (87%) agreed that the cooperative society do sell goods to them and are allowed to pay by installment.

Table 4.2.9 Perceived Responses on the Marketing of Goods by the Society

S/No	Variable	SA	A	U	D	SD	Total
1	My cooperative society is involved in the marketing of consumer goods	39 (43%)	30 (33%)	2 (2%)	10 (11%)	9 (10%)	90 (100)
2	My cooperative society sells goods at fair price with regard to private traders	42 (47%)	31 (34%)	2 (2%)	6 (7%)	9 (10%)	90 (100)
3	My cooperative society has reduced the unnecessary role of the middlemen	38 (42%)	33 (37%)	6 (7%)	9 (10%)	4 (4%)	90 (100)
4	I am satisfied with the activities of the cooperative society	34 (38%)	36 (40%)	3 (3%)	7 (8%)	10 (11%)	90 (100)
5	The cooperative society has stabilized the price of consumer goods	40 (44%)	31 (34%)	5 (6%)	7 (8%)	7 (8%)	90 (100)

6	My living standard has improved after joining cooperative society	32 (36%)	29 (32%)	10 (11%)	10 (11%)	9 (10%)	90 (100)
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Source: Survey Research, 2021

From table 4.2.9 majority of the respondent constituting 69 (76%) agreed that Federal Polytechnic Bida cooperative society is involved in the marketing of consumer goods which makes the statement to be true. Also, the table reveals that majority of the respondent constituting 73 (81%) agreed that Federal Polytechnic Bida cooperative society sells goods at fair price with regard to private traders. Again, the table reveals that majority of the respondent constituting 71 (79%) agreed that the cooperative society has reduced the unnecessary role of the middlemen in the marketing of consumer goods. The table also reveals that majority of the respondent constituting 70 (78%) agreed that they are am satisfied with the activities of the cooperative society. This means that the cooperative society is up and doing.

Furthermore, the table reveals that majority of the respondent constituting 71 (78%) agreed that the cooperative society has stabilized the price of consumer goods. This makes the statement to be true.

Finally, the table also reveals that majority of the respondent constituting 61 (68%) agreed that the living standard of the members have improved after joining the cooperative society. This means that the aim of the cooperative society has achieved its aim.

Table 4.2.10 Factors affecting the operation of the society in Federal Polytechnic

Factors	Frequency	Percentage
External factors	17	19%
Internal factors	54	60%
Government's regulations	6	7%
Both internal and external	13	14%
Total	90	100%

Source: Survey Research, 2021

From table 4.2.9 above, majority of the respondent constituting 54 (60%) believed that the major factors affecting the operations of the cooperative society at Federal Polytechnic Bida are internal factors. However, other respondents pointed out other issues affecting its operation which the management needs to review.

Testing of Hypothesis

Data were presented, analyzed and interpreted generally but this section tries to apply result in testing the hypothesis earlier formulated to ascertain whether cooperative society play a role in the marketing of consumer goods in Federal Polytechnic, Bida..

The hypothesis will be tested using Chi-square and the formula is given as:

$$x^2 = \frac{(fo-fe)^2}{fe}$$

Where: x^2 = Chi-square

fo= observed frequency

fe = expected frequency

Σ = summation

Ho: There is no significant relationship cooperative society and marketing of consumer goods in Federal Polytechnic Bida.

H1: There is significant relationship cooperative society and marketing of consumer goods in Federal Polytechnic Bida.

From the hypothesis above, the independent variable is cooperative society while the dependent variable is marketing of consumer goods. Responses from table 4.2.9 question 1 and 3 cumulatively presented:

Table 4.3.3 Observed Frequencies

Questions	SA	A	U	D	SD	Total
Q 1	39	30	2	10	9	90
Q 3	38	33	6	9	4	90
Total	77	63	8	19	13	180

Source: Survey Research, 2021.

To get the expected frequencies:

Grand total÷ column total

$$180 \div 5 = 36$$

Table 4.3.4 Chi-Square Test

Fo	Fe	fo - fe	(fo - fe) ²	(fo - fe) ² /fe
39	36	3	9	0.25
30	36	-6	36	0
2	36	-34	1156	32
10	36	-26	676	18.8
9	36	-27	729	20.25
38	36	2	4	0.11
33	36	-3	9	0.25
6	36	-30	900	25
9	36	-27	729	20.25
4	36	-35	1225	34
Calculated Chi-square Value				150.91

Source: Survey Research, 2021

From the Chi-square output on table 4.3.4 above, hypothesis testing procedures are as follows:

Chi-square calculated value is 150.91

Degree of freedom (df) = (c - 1) (r - 1)

Where r = Number of Columns in the observed frequency table c =
Numbers of Rows in the observed frequency table

$$5 - 1 = 4$$

$$2 - 1 = 1$$

$$4 \times 1 = 4$$

The degree of freedom is at the value of $0.05^0 = 9.488$

Decision Rule

Accept Null Hypothesis (Ho):

- If X^2 calculated value is less than X^2 critical (tabulated) value.
- Reject Null Hypothesis (Ho) if X^2 calculated value is greater than X^2 critical (tabulated) value.

Comparison

Comparing the Chi-square calculated value of 150.91 with Chi-square critical (tabulated) value of 9.488, it could be deduced that the X^2 calculated value is

greater than the X^2 tabulated value as such the Null Hypothesis (Ho) will be rejected.

CONCLUSION

Because the Null Hypothesis (Ho) is rejected, it could be concluded therefore that there is significant relationship between cooperative society and marketing of consumer goods in Federal Polytechnic, Bida.

SUMMARY OF FINDINGS

From the data presented and analyzed, the study reveals that:

1. The cooperative society of Federal Polytechnic is very effective in their operation. The society also gives loans to its members of which the majority has benefited.
2. It was also found out that the cooperative society is involved in the marketing of goods to its members in which installment payment is allowed. However, most members don't always buy goods through it.
3. It was also discovered that the cooperative society sells goods at fair price with regard to private traders and as such, it has reduced the unnecessary role of the middlemen.
4. It was discovered that the majority of its members are satisfied with the activities of the cooperative society this may be because the society has stabilized the price of consumer goods.
5. Majority also agreed that their living standard has been improved after joining the cooperative society.
6. Finally, it was discovered that internal factors are the major challenges affecting the operations of the cooperative society in Federal Polytechnic, Bida.

CONCLUSION AND RECOMMENDATION

SUMMARY

This study is on the role of cooperative society in the marketing of consumer goods in Federal Polytechnic, Bida. In view of this, a hypothesis was formulated which helps the study to focus on the major variables to be examined. Data for the study were collected from questionnaire distributed and interview conducted with some randomly selected staff of Federal Polytechnic, Bida. Also data were sourced from relevant documents and articles and books. Tables, chi-square, frequency count and percentages were used to present and analyzed the data collected.

Chapter one of this work revealed the introductory aspect, statement of the problem, objective of the study, statement of hypothesis, research question, significance, scope and limitation as well as the operational definition of terms

as well as the historical background of the case study which is the reason geared towards this research.

Chapter two of the study gave us a clear literature review of the variables, theoretical frame work done on the variables to enable proper study and furthermore review of current literatures.

Chapter three revealed the methodological approaches which were used to carry out the research, population of the study, sampling techniques and sample size, method and source of data collection, instrumentation, validity and reliability and method of data analysis which aided the researcher to elicit information from the respondents of Federal Polytechnic, Bida.

Chapter four dealt with data presentation, respondent profile, data analysis and test of hypothesis earlier formulated in chapter one as well as the summary of major findings. In this, the researcher was able to gather and present information elicited from the respondents and presented them in this chapter which gave us result about the relationship existing between cooperative society and marketing of consumer goods. Chapter five which is the last, gave the summary, conclusion and recommendations to the major findings done by the researcher

CONCLUSION

Consumer cooperatives are very significant in marketing of goods in today's markets and according the study finding Federal Polytechnic Bida cooperative society is one which is playing crucial role in price stabilization in the study area. As the study finding shows that Federal Polytechnic Bida cooperative is supplying goods as fair price for the society and also for the members.

Although cooperative societies in this country have witnessed tremendous successes, they have some retrogressive issues that tend to often stall the good will, progress and prosperity of these societies. Some of the issues listed in this paper include poor management and lack of trained staffs, insufficient financial resources on the part of members, dishonesty, corruption, gang up by the capitalists to frustrate cooperative advancement and growth in order to protect their own business, and the absence of felt need among members essential to the survival spirit of the cooperatives.

RECOMMENDATIONS

Based on the fact of discussion in the last chapter four, the researcher forwarded some recommendation that will help the society to improve their

activity and achieve their objectives effectively. The researcher's recommendations are; -

1. Cooperative societies at all levels should be strengthened, controlled and owned by cooperative members themselves without undue government interference. Thus, government presence in this sector of the Nigerian economy should be limited by all means to the training of manpower for cooperatives and developing national policies that will make it easier for cooperative members to group themselves properly and achieve maximum breakthroughs in their organizations.
2. Government should as a matter of urgency and priority review the cooperative laws and regulations of the country from time to time in order to meet the desired needs and aspirations of the cooperatives. There is also the need to review the loan policies of all cooperative financing agencies such as the State Cooperative Banks, the Nigerian Agricultural Cooperative and Rural Development Bank, and create more rural branches of these banks throughout the country.
3. Government should establish cooperative units under the various Local Government Departments of Agriculture which will work hand in hand with the state and the federal agencies concerned with cooperative activities. It is also advisable that government should be engaged in a wide and large scale campaign in order to educate members and non members of cooperatives about the contributions of cooperatives to the social and economic well being of the common man.
4. All impediments militating against the development of cooperative societies in Nigeria should be expunged by government. In short, government should have a hand in the general development and sustainability of cooperative societies in the country since these organizations have glaring positive impact on the generality of the Nigerian populace and on socio-economic and national development.

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