



The role of cooperative societies towards the development of rural communities in Nigeria (A case study of Osun State Nigeria)

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Abstract

The study investigated the role of cooperative societies towards the development of rural communities in Nigeria, a case study of Ife Central Local Government Area. The objective was to examine the extent of the relationship between cooperative societies and the development of rural communities. The study employed a descriptive research methodology in gathering data from respondents consisting of eighty co-operative members. The members were selected using purposive and stratified sampling techniques. A well-structured questionnaire was used as an instrument for data collection. The data gathered from the respondents were analyzed with both descriptive and inferential statistics. The findings from the study indicated that co-operative societies have no contribution to its members and the development of rural communities and its members. This suggests that, based on the findings, there is no significance relationship between cooperative societies and rural development in Ife Central Local Government Area, Osun State.

Keywords: Cooperative societies, rural communities, development

1.0 Introduction

1.1 Background to the Study

Cooperatives are borne out of a problem since everyone has one kind of need, goal, and objective to meet, which cannot be met individually. Therefore the value of cooperative societies as an effective means of rural transformation is widely recognize in advanced and less developed countries. Humans have always cooperated in order to survive Nadeau (2016), as Marjorie Kelly explains, cooperative forms of ownership allow the well-being of people, the planet, and future generations to take priority over profits for shareholders and executives,

these cooperatives can be powerful forces of change.

Robert Owen, a Welsh philanthropist and humanitarian wealthy factory owner, a social reformer, was a different factory owner among his peers because he knew the important of cooperation and used it as an alternative to capitalist, unhealthy competition and workers exploitation in his factory; even though the cooperative communities he instituted did not last long, the impacts on the behavior of the populace lasted. One important factor of cooperatives is that they circulate their benefits back to their member-workers, and these benefits



ripple out to the broader community Gelder (2013).

In Nigeria, cooperative in spirit and practices has been in existence before the advent of modern cooperatives where we have the traditional society institutions commonly known in English as the “contribution society” but variously termed “Adashi” by the Hausas, “Dashi” by the Nupes, “Asun” by the Ishans, “Osusu” by the Ogajas, “Ajo” by the Yorubas, and “Isusu” or “Etoto” by the Ibos and Ibiobios are ageless institutions which are our own versions of the cooperative thrift and credit societies, NREH (2014). Presently cooperative is almost a universal form of organization found in most countries of the world and used by people in many ways for the supply of farming and fishing equipment, purchase of production equipment with a particular focus on Ife Central Local Government Area, Osun State.

1.2 Statement of Problem

Despite the internal policies adopted by cooperative societies to remedy the case of rural backwardness, the problem has remained unresolved; this is evident in the following:

Persistence of agriculture stagnation; hunger, unemployment, poor housing, poor infrastructure facilities, malnutrition and ignorance, inadequacy of social services, high birth rate and death rate, low life expectancy, Adekola (2017) points that over 70% of the Nigerian population are under the grip of poverty. Also, ignorant on cooperative basic principle, managerial know how and ineffective implementation of strategies in the rural areas, Lack of government undivided attention on cooperative activities mostly found in rural areas. Elem (2018), Ezekiel (2014) and Abbas (2013) identifies a major problem

which says, the more programs evolve poorer the people become. In the light of these problems, this paper seeks to investigate the extent of the relationship between the cooperatives and its role in contributing towards the development of rural areas with a particular focus on Ife Central Local Government Area of Osun State.

1.3 Objectives of the Study

The main objective of the study is to examine the contribution of cooperative societies to the development of Ife Central Local Government Area. The following specific objectives are relevant for this research.

These objectives are to:

- i. Determine whether cooperative societies have played a vital role in the development of rural communities.

1.4 Research Questions

- i. How do cooperative societies play a vital role in the development of rural communities?

1.5 Statement of Hypothesis

H₀: Cooperative society does not have an impact on the development of rural communities.

H₁: Cooperative society does have an impact on the development of rural communities

LITERATURE REVIEW

2.1 Concept of Cooperative Society

A cooperative society is a voluntary association of individuals, united by common bond, who have come together to pursue their economic goals for their own benefits Emmanuel (2017). Cooperatives are an almost universal form of organization today found in practically all countries and used by people in many ways. Despite the competition and conflict in our relationships, the bloody trail of wars, violence and oppression that have characterized our relationships with one another and our



physical environment throughout recorded history, humans have always cooperated in order to survive. However we may be on the verge of moving beyond our conflict-filled past toward a society in which cooperation is the predominant way we relate to one another and to our planet. Why? It could be that humans no longer feel compelled to fight over scarce resource, because we now have the means, organizational skills and technology to meet everyone's basic needs Nadeau (2016).

The cooperatives are formed to secure low cost credit, to purchase supplies and equipment for farming and household needs, to market products, even to secure many services, like electric power, irrigation, health, and insurance. Cooperatives can be used in many ways to benefit people in the everyday needs of life. Cooperation dates back as far as human beings have been organizing for mutual benefit. Tribes were organized as cooperative structures, allocating jobs and resources among each other, only trading with the external communities. In alpine environments, trade could only be maintained in organized cooperatives to achieve a useful condition of artificial roads such as Viamala in 1472. Pre-industrial Europe is a home to the first cooperatives from an industrial context.

In 1761, the Fenwick Weavers' Society was formed in Fenwick, East Ayrshire, Scotland to sell discounted oatmeal to local workers. Its services expanded to include assistance with savings and loans, emigration and education. In 1810, Welsh social reformer Robert Owen, from Newtown in mid-Wales, and his partners purchased New Lanark mill from Owen's father-in-law David Dale and proceeded to introduce better labor standards including discounted retail shops where profits were passed on to his employees. Owen left New Lanark to pursue

other forms of cooperative organization and develop coop ideas through writing and lecture. Cooperative communities were set up in Glasgow, Indiana and Hampshire, although ultimately unsuccessful. In 1828, William King set up a newspaper, *The Cooperator*, to promote Owen's thinking having already set up a cooperative store in Brighton. Birchall (1997), Curl J (2009), Derr (2013), Nadeau & Thompson (1996), Thompson (1994).

The Rochdale Society of Equitable Pioneers, founded in 1844, is usually considered the first successful cooperative enterprise, used as a model for modern coops, following the 'Rochdale Principles'. A group of 28 weavers and other artisans in Rochdale, England set up the society to open their own store selling food items they could not otherwise afford. Within ten years there were over a thousand cooperative societies in the United Kingdom. Fairbairn (2012) Cooperative principles and values are:

Cooperative principles are the seven guideline by which cooperatives put their values into practice, often called the seven Rochdale Principles:

1. Voluntary and open membership
2. Democratic member control
3. Economic participation by members
4. Autonomy and independence
5. Education, training and information
6. Cooperation among cooperatives
7. Concern for community

Cooperatives Values, in the tradition of its founders, are based on "self-help, self-responsibility, democracy, equality, equity and solidarity." As powerful as self-interest is, only ethical values like honesty, openness, social responsibility and caring for others can encourage people to go beyond their own or group interests and understand themselves as a collective (Ed Mayo, 2016). According to Ranavavare

(2014), it is easier to understand the concept of the cooperative by knowing its specific objectives. They can be summed as follows:

- 1) They aim to provide goods and services.
- 2) They aim to eliminate the unnecessary profits of middlemen in trade and commerce.
- 3) They seek to prevent the exploitation of the weaker members of society.
- 4) They aim to protect the rights of people both as producers and consumers.
- 5) They promote mutual understanding and education among their members and people in general.

The nature and functions of cooperatives differ considerably such as purchasing cooperatives, consumer cooperatives, and marketing cooperatives. In the context of agriculture, a farmers' cooperative refers to an organization of farmers residing in the same locale that is established for their mutual benefit in regard to the cultivation and harvest of their products, the purchase of farm equipment and supplies at the lowest possible cost, and the sale of their products at the maximum possible price.

2.2 Theoretical Review

2.2.1 Agency Theory of Cooperatives

Agency relationships exist whenever an individual or organization (the agent) acts on behalf of another (the principal). Principal-agent problems arise because the objectives of the agent are usually not the same as those of the principal, and thus the agent may not always best represent the interests of the principal. The terms of an agency relationship are typically defined in a contract between the agent and the principal (which could bind the agent to act in the principal's interests, for example). Because contracts are generally incomplete, "there are opportunities for shirking due to moral hazard and imperfect observability" Royer (1999). Hence, the main focus of agency

theory is on incentive and measurement problems, but the risk-sharing implications of incentive contracts are also crucial. As Sykuta and Chaddad (1999) point out, "most applications of agency theory focus on the incentive vs. risk sharing trade-off of contracts aimed at aligning the interests of the agent with those of the principal." Agency theory is thus very relevant to the institutional structure of cooperatives because employed agents (managers) may not act in the best interests of cooperative owner-members (principal). The challenge, therefore, is which ownership and capital structures can be developed to lower agency costs Fama (1980).

Principal-agent problems in a cooperative are likely to give rise to member dissatisfaction. Richards *et al.* (1998) point to various studies which argue that cooperatives experience greater principal-agent problems than proprietary firms due to "the lack of capital market discipline, a clear profit motive, and the transitive nature of ownership." Because cooperatives have no market for their equity (as opposed to IOFs), there is less incentive for members to monitor the actions of their managers. Cooperatives may also have greater difficulty of designing incentive schemes for managers that will align their personal objectives with those of the cooperative. Using data from a survey of cooperative members in Alberta, Canada, Richards *et al.* (1998) compared members' objectives (expectations) with those they perceived were held by their managers. Younger farmers and large producers, for example, felt that managers focused too much on the social role of cooperatives and not enough on profit issues such as higher prices, return on equity and quality of service. These two groups seemed to be least satisfied with their cooperatives' (managers') performance.



2.3 Empirical Review

Empirical evidence has shown that informal cooperatives date back to the origin of man himself. Okeke (2011) agreed that modern cooperatives first found a home in Britain, though the movement was occurring almost simultaneously in various European countries. Kohls and Downey (2002) observed that workers in Britain cried out to Government to redress their sufferings and got no help, they turned to humanitarians and social reformers. Robert Owen and Dr. Williams King of the Briton cooperative Movement were pioneer leaders of cooperatives. In France, the same suffering workers as a result of the evil of the industrial revolution led to the formulation of socialist societies. Charles Fourier, Philips Buzuchez and Louis Blanc, were the pioneer cooperatives trained in France.

In Germany, it was the substance of the peasant farmers, bitterness and thriftiness of the tradesmen and workers that led to the formation of cooperative societies. In 1850, Fredrick Wihelm Rainffesim recognized that what was badly needed at that time for the expansion of German agriculture was the infusion of credit through credit societies. He therefore, organized village and loan societies which developed into district and regional banks. At the same time, Shutz Delisch, the originator of urban credit system observed that tradesmen and workers experienced hardship in obtaining finance for their trade. Shutz therefore, decided to help them by setting up people's bank Okeke, (2001).

In USA, there also emerged different cooperatives in livestock processing, fruits and vegetables, input supplies and manufacturing, credits, rural electrification, medical and health, insurance and irrigation cooperatives Chukwu, (1990). In fact, Berko (2001) reported that cooperatives came in

the form of farm settlements which did not only help them to increase food production but also to resist attacks from their aggressors. Two types of cooperatives set up in Isreali Moshay and Kibbuzz made outstanding success particularly in agriculture and the social life of the people who were before relegated to the background. The movements typified the axiom that necessity is the mother of invention! The cooperators inculcated in their membership: qualities of realities of readiness for sacrifices, perseverance, industry and entrepreneurship initiatives and creativeness. They were able to stand on faith and unity of purpose to turn the desert land to a flourishing one with milk and honey, eggs and meat, wheat, oats and barley. What more, irrigation principles and practices turned the erstwhile desert land into an ever green agricultural land for all season production.

In Nigeria, okeke (2001) observed that the modern cooperatives as known today started in 1935 when the enactment of the Nigerian ordinance of cooperative societies came into operation with the appointment of major Haig F.E.C as the registrar of cooperative societies. Nigerian membership of cooperatives has increased and expanded across the states and local governments of the federation with a high built up capital. Many cooperatives are in operation with involvements in different facets of the national economy.

Cooperatives play a major self-help role in rural areas, particularly where private businesses hesitate to go and public authorities do not provide basic services; they are instrumental in providing opportunities for employment as well as offering education and giving 'voice' to rural groups ILO (2002).



A cooperative organization reinforces the fact that they contribute to rural economy. Cooperative organizations also provide specific results that can be used to educate the public and policy makers less familiar with cooperatives about their impacts throughout the nation Folsom (2003). Cooperatives generally provide an economic boost to the community as well Dogarawa (2005).

Cooperative Organizations' created returns on behalf of the members such as better prices than alternatives, valuable services access to markets otherwise not available, increased market power, valuable information. Cooperative organizations have a unique link to member production areas and rely on areas where members are located. The necessity to remain in proximity to member makes it less likely to relocate to location that might have a cheaper raw products or labour. Such economic stability may generate a number of benefits for both members and their communities Barton (2004).

METHODOLOGY

3.1 Research Design

Research design is the structuring of investigations aimed at identifying variables and their relationships. The study adopted survey method which will enable the researcher carry out the research in two selected cooperative societies in Ife Central Local Government Area, Osun State. Cooperative societies available in Ife Central are good at what they do, they have to an extent improved the lives of the people, people are happy with their operation and they also need to give out loans promptly in order to improve the lives of the people these forms the basis for which it was chosen as core focus area for this research work.

3.2 Area of Study

Ife Central Local Government area is one of the local governments within Osun State, Nigeria. It headquarters are in the city of Ile Ife to the North of the area. It has an area of 111 km² and a population of 167,254 (NPC 2006 census). The dominant occupation and economic activities of the people centers around farming, agro allied productions, trading, artisanship, school administration, teaching and cottage industries, which has led to the emanating of several cooperative societies in the area. The people of the district have high value for education and the presence of noticeable institutions like the Obafemi Awolowo University in Ile Ife, OAU. The district also has a number of public and private primary and secondary schools.

3.3 Study Population

The research population is used to describe the total number aggregate of all units and division which by virtue of common features may lead to the abstinence of the most relevant data needed. Therefore, the research population here covers two selected cooperative societies with a total number of 100 members.

3.4 Sample Size

The research population here covers two cooperative societies and its members. Below are the names of the selected cooperative societies:

Table 1: Selected Cooperative societies in Ife Central Local Government Area

S/N	COOPERATIVE SOCIETIES	MEMBERS
1	O.A.U Progressives(Ife) Cooperative Investment and Credit Society(CICS)	60
2	OtitoInu Credit Investment Cooperative Union	40
	Total	100

To get the sample size using Yaro Yamani's formula

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

Where:

N is the population (100 was the population for the study)

1 is constant

e is the degree of error expected 5%

n is the sample size

$$\begin{aligned} n &= \frac{100}{1 + 100(0.05)^2} \\ &= \frac{100}{1 + 100(0.0025)^2} \\ &= \frac{100}{1 + 0.25} \\ &= \frac{100}{1.25} \end{aligned}$$

$$n = 80$$

The sample size of the research work is 80.

3.5 Sampling Design and Procedure

The sampling procedure utilized in this study to obtain information on the role of cooperative societies towards the development of rural communities can be described as the combination of purposive and stratified sampling. A minimum sample of two cooperative societies was selected as it is almost impossible to study the whole population of cooperatives in Ife Central which is also due to time, financial constraint and language barrier.

3.6 Data Collection Instrument

The instrument of data collection employed by the researcher is the questionnaire method. The questionnaire is a list of research questions designed by the researcher to collect information on a survey available record.

3.7 Procedure for Data Analysis

These analyses of data collected are based on the sample size taken from the population of the study through the use of questionnaire in the study area. The analysis is based on

the survey carried out on some selected cooperative societies in Ife central. The use of descriptive statistics with the aid the statistical package for social sciences (SPSS) software package was employed to present data collected during the research.

Result and Discussion of Findings

4.1 Results

Personal Information of the Respondents

This involves identifying and analyzing the personal data of the respondents. These among others include gender, years of experience, marital status, age and educational qualification.

Table 2: Percentage Distribution of Respondent's Gender

Percentage Distribution of Respondent's Gender		
Classification	Frequency	Percentage (%)
Male	40	50
Female	40	50
TOTAL	80	100

Source: Field survey, 2017

The table illustrated the responses of the respondents considered for this study, where it confirmed that 50% of the respondents used were male while 50% were female.

Table 3: Percentage Distribution of Respondent's Age

Percentage Distribution Of Respondent's Age		
Age	Frequency	Percentage
Below 25	11	13.8
26-50	63	78.8
51 and above	6	7.4
TOTAL	80	100

Source: Field survey, 2017

Table 2 illustrated that 13.8% of the respondents were below 25 years of age, 78.8% were between 26-50 years of age while 7.4% of the respondents were above 51 years of age. This shows that majority of



the respondents were between 26-50 years of age.

Recommendation of ways by which more success of cooperative societies can be achieved

Table 4: Assessment of cooperative societies available in Ife Central Local Government?

What is your assessment of cooperative societies available in Ife Central Local Government?		
	Frequency	Percentage
They are good	32	40
They are trying	24	30
They are progressive and viable	14	17.5
They are not enough	10	12.5
TOTAL	80	100

Source: Field survey, 2017

On the recommendations of ways by which more success of cooperative societies can be achieved, table 3 illustrated that 40% of the respondents said the cooperative societies avail in Ife central local government are good, 30% said they are trying, 17.5% said they are progressive and viable while 12.5% said they are not enough. This indicates that majority of the respondents believe that the cooperative societies available in the local government are good in what they do.

The impact of the strategies designed and adopted by cooperative societies to the development of Ife Central

Table 4: Impact of the strategies designed and adopted by cooperative societies to the development of Ife Central

There has been decrease in the unemployment rate		
	Frequency	Percentage
Strongly agree	10	12.5
Agree	20	25
Undecided	6	7.5

Strongly disagree	14	17.5
Disagree	30	37.5
TOTAL	80	100
Standard of living of people has improved		
Strongly agree	20	25
Agree	10	12.5
Undecided	6	7.5
Strongly disagree	30	37.5
Disagree	14	17.5
Total	80	100
Individual freedom has been promoted		
Strongly agree	30	37.5
Agree	10	12.5
Undecided	6	7.5
Strongly disagree	14	17.5
Disagree	20	25
Total	80	100
There is zero exploitation of local money lenders		
Strongly agree	20	25
Agree	30	37.5
Undecided	6	7.5
Strongly disagree	14	17.5
Disagree	10	12.5
Total	80	100

Source: Field survey, 2017

While examining the impact of the strategies designed and adopted by cooperative societies to the development of Ife Central, it was discovered that 12.5% strongly agreed that there has been increase in the unemployment rate, 25% agreed, 7.5% could not decide, 17.5% strongly disagreed while 37.5% disagreed. This shows that majority of the respondents disagreed that there has been decrease in the unemployment rate.

It was discovered that 25% strongly agreed that standard of living of people has improved, 12.5% agreed, 7.5% could not decide, 37.5% strongly disagreed while



17.5% disagreed. This shows that majority of the respondents strongly disagreed that standard of living of people has improved. It was disclosed that 37.5% strongly agreed that individual freedom has improved, 12.5% agreed, 7.5% could not decide, 17.5% strongly disagreed while 25% disagreed. This show that majority of the respondents strongly agreed that individual freedom has improved.

It was disclosed that 25% strongly agreed that there is zero exploitation of local money lenders, 37.5% agreed, 7.5% could not decide, 17.5% strongly disagreed while 12.5% disagreed. This show that majority of the respondents agreed that there is zero exploitation of local money lenders.

4.1.2 Hypothesis Testing

Table 5: CrossTabulation

Cooperative societies have not contributed to the development of rural communities and its members						Total	X ²	P
	SA	A	UD	SD	D			
Cooperative societies provide the credit to the people at reasonable rate	7.5	10	2.5	15	5	40	17.052	0.125
They have improved the standard of living by providing employment opportunities	10	7.5	2.5	5	15	40		
Total	17.5	17.5	5	20	20	80		

Source: Field Survey, 2017

Where SA: Strongly agree, A: Agree, UD: Undecided, SD: Strongly disagree and D: Disagree

Decision rule: if P value is less than = 0.05, we reject the Null hypothesis (H_0) and accept alternative hypothesis (H_1), but if the P value is greater than 0.05 we accept null hypothesis (H_0) and reject the alternative hypothesis (H_1).

Hypothesis: cooperative societies have not contributed to the development of rural communities

Decision: since the P value 0.125 is greater than 0.05 we accept the Null hypothesis and reject the alternative hypothesis (H_1) that is; cooperative societies have not contributed to the development of rural communities and its members.

4.2 Discussion of Findings

Findings from previous study show that high embezzlement rate, disloyalty and dishonesty of operators in cooperative societies who use the fund for their selfish interest are the bottle neck faced by cooperative societies. Omeje (2003), points to lack of personal initiative as one of the banes of cooperative societies. This lack of initiative by members of the management committees reduces the development entrepreneurship among cooperators. Cooperatives also have difficulty in loan recovery because of poor yield, crop failure or debtor dishonesty. The findings from this study also revealed that the problems faced by cooperative societies in their quest to better the rural areas include: illiteracy, inadequate external and internal funding, loan default, exclusive corruption, poor



management, insufficient capital and lack of commitment. Similar study by Onogwu and Arene (2007) also observed that low level of income and savings among small-holder farmers in Nigeria, impose limitations on the availability of adequate equity capital for financing small holder agriculture.

In order to study the contribution of cooperative societies to the development of Ife central Local Government Area of Osun State, the study examined the recommendation of ways by which more success of cooperative societies can be achieved, determine whether cooperative societies have played a vital role in contributing to rural growth, identify problems faced by cooperative societies in their quest to better the rural areas and the impact of strategies designed and adopted by cooperative societies to the development of Ife Central. Cooperatives and other social economic enterprises have shown that they have the capacity to reach many of the poor and excluded that are neither conventional market for goods and services nor by governments Olayinka (2014).

The findings of the study also revealed that cooperative societies have not been able to play a vital role in contributing to rural growth because they have not been able to improve the socio-economic condition of the people, they have not provided loan to the people at reasonable rate, they don't provide interest on people's savings and educate them to reduce unproductive expenditure, they do not provide employment opportunities and they do not provide individual freedom. The existence of cooperative organizations have broken the age long lending monopoly of money lenders and other financial houses with their prohibitive interest rates which does more harm than good to the beneficiaries William (1978). Inadequate capital limits expansion

possibilities in cooperative societies Robin (1975).

The findings of the study however showed that there has not been decrease in the unemployment rate, standard of living of the people has not improved, individual freedom has not been promoted and there has not been zero exploitation of local money lenders. The study also stressed that cooperative societies have not contributed to the development of rural areas. Based on the research conducted, the following are the findings:

Cooperative society is a key factor that should enhance the growth of rural areas though they have not been able to play a vital role in contributing to the rural growth of Ife Central due to some setbacks.

This study also indicates that cooperative societies in Ife Central are striving to be very good at what they do, making people happy by providing loan and as a result gaining the attention of the rural populace.

Conclusion and Recommendations

5.1 Conclusion

In view of this study, which has provided an empirically based insight to the role of cooperative societies towards the development of rural communities, we arrived at the following conclusions: It has become obvious that cooperative societies are quite indispensable as far as humans are in existence, community growth and development is concerned. Though the result however showed that cooperative societies in Ife Central has not been able to fully play a vital role in contributing to rural growth due to some of its shortcomings, but It is still evident that cooperative society is one of the best strategies that can be used to develop the rural communities if only all challenges facing it are tackled and terminated.

5.2 Recommendations



Based on the findings of the study and taking cognizance of the importance of the subject under study to rural communities, the researcher was inclined to make the following recommendations:

There should be room for training and development of management staffs in order for them to really understand the basic principles of cooperative societies.

The interest on loan provided by cooperatives should be subsidized to the minimum so as to encourage the involvement of people living in rural areas.

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