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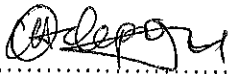
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AEE/12/0428

BY

THE ROLES OF COOPERATIVE SOCIETIES IN PRODUCTION AND
MARKETING OF COCOA IN ILE-OLOJUN/ OKEIGBO LOCAL GOVERNMENT
AREAS OF ONDO STATE

DECLARATION

I, **ADEPOJU MERCY OLUMIDE** hereby declare that this project was written by me and it is a record of my own research work. It has not been presented before in any reputable presentation elsewhere. All borrowed ideas have been duly acknowledged.



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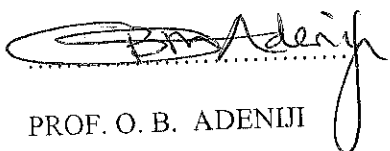
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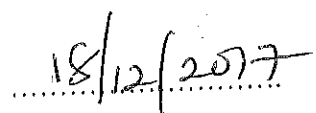
CERTIFICATION

This is to certify that this project work was carried out by **ADEPOJU, MERCY OLUMIDE** with **MATRIC NUMBER AEE/12/0428** in the department of Agricultural Economics and Extension of Federal University, Oye – Ekiti, under the supervision of **PROF. E. O. IDOWU**. The thesis has been read and approved as meeting the requirements for the award of Bachelor of Agriculture in Agricultural Economics and Extension.

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DEDICATION

This project is dedicated to Almighty God, who preserved my life during the journey of five years programme. It is also dedicated to my dear parents Mr. and Mrs. Adepoju and my siblings. There is no doubt that without their continued support and counsel I could not have completed this programme.

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My utmost appreciation goes to Almighty God, who is the holder of my breaths, without his order nothing is possible. I thank him for his protection, provision and guidance over my life from day one in this college to this moment.

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ABSTRACT

Multi-stage sampling procedure was used to select 120 respondents out of which 113 responded. The respondents were made up of 70 cocoa cooperators and 43 cocoa non-cooperators from five communities in the study area. A well designed questionnaire was used to collect data. The collected data were analyzed using frequency counts, percentages, means and t-test analysis. The study showed that that the mean ages of cooperators and non-cooperators were 58 years and 64 years respectively. The distributions of the respondents based on their age group indicate that majority 84.3% and 65.1% of cooperators and non-cooperators fell within 30-60 years. The educational status of the respondents showed that majority of respondents' possessed tertiary education. Majority 87.1% of cooperators and 79.1% of non-cooperators were married and has above 15 years experience. The mean farm sizes of cooperators and non-cooperators were 5.8 and 6. The mean output and income of cooperators were 53.64kg and #75,543 while the mean for non-cooperators were 48.02kg and #73,651. Cooperative societies in the study area played leading roles in cocoa production and marketing as they assisted cooperators in marketing of produce, storage of harvested products, supply of agro-chemicals, supply of improved varieties, supply of fertilizer and credit supply which has effect on the output and income of cooperators. Results of hypotheses tested in the study revealed that the farm output and income of cooperators were significantly higher than that of non-cooperators. Recommendation was made that cooperative societies should encourage their members by organizing seminars and workshop training for their members at regular intervals.

Keywords: role, cooperative societies, cocoa production and marketing

CHAPTER ONE

1.0 INTRODUCTION

1.1 BACKGROUND OF THE STUDY

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. (ICA, 1995).

The history of modern cooperative society in Nigeria dates back to 1933 when M.C.F. Strickland a co-operating expert was arranged by Nigeria government for an inspection to be carried out. He investigated for three months December 1933 to March 1934 the possibility of introducing a co-operative system into Nigeria. The findings of Strickland had resulted in the cooperative society's ordinance No. 39 of 1935 resulting in subsequent establishment of cooperative societies of all types (ArticlesNG, 2017).

Cooperatives around the world generally operate according to the same core principles and values, adopted by the International Cooperative Alliance in 1995. The International Cooperative Alliance is a global membership association of co-ops and co-op support organizations. Cooperatives trace the roots of these principles to the first modern cooperative founded in Rochdale, England in 1844. The principles are: voluntary and open membership, democratic member control, member's economic participation, autonomy and independence, education, training and Information, cooperation among cooperatives, concern for community. There is no single format for structuring a cooperative, because every cooperative business is shaped to reflect the concerns and passions of its individual members. Regardless of the uniqueness of cooperative organizations, they share core elements that can be shaped creatively and idiosyncratically. Decisions about the nature of a cooperative structure should be made thoughtfully and carefully in order to avoid confusion and conflict down the line (Gartenstein, 2017).

Cocoa, a plantation crop, was the dominant foreign exchange earner from the early 1960s through the 1970s (Olujide and Adeogun, 2006). Cocoa production is important to the economy of Nigeria because it is the leading agricultural export of the country and Nigeria is currently the world's fourth largest producer of Cocoa, after Ivory Coast, Indonesia and Ghana. Ondo state is the leading cocoa producing state in Nigeria.

Historically Nigeria's cocoa production was marketed through a monopsony by marketing boards created by the government. In the 1980s the World Bank and the International Monetary Fund advised Nigeria to liberalize the sector because the marketing boards were ineffective. In 2010, Nigeria dissolved the marketing boards and liberalized cocoa marketing and trade. Currently, farmers sell their products indirectly through a cooperative or a licensed buying agent who in turn sell it to exporting firms.

However, trade has not yielded the anticipated results. It has been emphasised that one of the major problems that face cocoa production in Nigeria is inadequate access to credit facilities which prevented many farmers from adopting improved practices, since many of them lack the collateral needed to secure loan or credit from financial institutions (Asogwa, Abu and Ochoche, 2014). In addition, aging trees and farms, old age of the farmers, low yields, migration from rural areas to urban areas, inconsistent production patterns, disease incidence, pest attack and little agricultural mechanization has contributed to a stagnant cocoa industry.

Agricultural co-operative play a very important roles both in establishing economic structures and in motivating farmers to become aware of improvement and utilizing improved techniques.

According to Lakpo (1974) co-operative offers the cheapest means of rapid and effective marketing.

The main roles of agricultural co-operative include: (i) they are effective means by which farmers can keep control over the business of agriculture and (ii) they provide a means for channeling government information and assistance to farmers.

The field in which the agricultural co-operative make a positive contribution to the food problem and have almost unlimited scope for development are: production and distribution of consumer goods, thrift and credit, marketing of agricultural products.

The importance of cocoa production to the people of Ile-oluji/Oke-igbo LGA includes the following; it generates employment for the people, it provides source of income, it raises the standards of living of the producers, reduces spatial inequalities between rural and urban area, it also reduce the unprecedented mobility of rural-urban migration which is a phenomenon that often resulted in the stagnation of the rural economy.

1.2 PROBLEM STATEMENT

Cocoa production and marketing is facing a lot of problems. Among these problems are the once created by private buyers of cocoa which include the cheating of cocoa farmers, poor quality of cocoa beans as a result of product adulteration and high cost of production. Cooperatives can effectively solve this problem. Hence this study is meant to find out the roles of cooperatives in production and marketing of cocoa in Ile-oluji Local Government Area, Ondo state.

1.3 OBJECTIVES OF THE STUDY

The main objective of this study is to determine the roles of cooperative societies in production and marketing of cocoa in Ile-oluji/Okeigbo Local Government Area. While the specific objectives are:

- describe the socio-economic characteristics of cocoa co-operators and non co-operators in the study area;

- determine the proportion of cocoa marketed through the cooperatives by the farmers;
- determine the types of storage facilities available to the farmers;
- determine other marketing channels used by cocoa farmers; and
- identify the factors militating against cocoa production and marketing.

1.4 HYPOTHESIS FOR THE STUDY

H₀: There is no significant difference in farm output and income of cocoa cooperators and non-cooperators in the study area.

H_a: There is significant difference in farm output and income of cocoa cooperators and non-cooperators in the study area.

1.5 JUSTIFICATION OF THE STUDY

Agriculture in Nigeria is a sector of the economy providing employment for about 30% of the population as of 2010. Cocoa production is important to the economy of Nigeria because it is the leading agricultural export of the country in which Ondo state is the leading cocoa producing state in Nigeria.

Cocoa production provides revenue for the government of Nigeria through export duties on exported cocoa from the country. It also contributes to aggregate export earnings. Cocoa serves as income to farmers and to many other groups. It provides market for the agro-allied industry as well as serves as major employment generation for the teeming population working on the plantations. Finally, by-products of cocoa such as the husk serve as animal feed and raw material for detergent production.

This study aim at examining how cooperative societies influence the production and marketing activities of cocoa farmers through their credit policies and marketing system to help sustain cocoa production as well as improving the social status of the farmers.

CHAPTER TWO

2.0 LITERATURE REVIEW

This chapter of the research work focuses its attention on the work of other authors that are relevant to the topic and takes critical look at the various views expressed by various writers.

2.1 MEANING OF COOPERATIVE SOCIETY

The term co-operative is derived from the Latin word co-operatic, where the word co” means “with” and opera means “to work” thus co-operative means working together. So those who want to work together with some common economic objective can form a society, which is termed as “co-operative society”. It is a voluntary association of persons who work together to promote their economic interest.

According to the International Labour Organization (ILO) in 2012 define co-operative societies as an association of persons usually of limited means who have joined together to achieve common economic goals through the formation of democratically controlled business organization, making equitable contribution to the capital required and accepting a fair share of risks and benefits of understanding. That is to say that co-operative operate to achieve common socio-economic goals.

Okonkwo (1999) defines co-operative as a voluntary association of free and independent person for the betterment of their economic condition.

Co-operative is defined as “an autonomous association of person united voluntarily to meet their common economic and socio-cultural needs and aspiration through jointly owned and democratically controlled enterprise. (ICA, 1995).

Chukwu (1999) defined co-operative as a group of person(s) working together in an organized member with the aim of enhancing their economic position. The group according to him cannot function properly without the voluntary support and loyalty of its member. It is important to know democracy. It is the back bone of any co-operative effort.

The above definitions have certain things in common which also reveal the nature of co-operative enterprises or societies.

2.2 COOPERATIVE SOCIETIES AND COOPERATIVE MARKETING

2.2.1 Meaning of Co-operative Marketing

Co-operative Marketing means the association of agricultural producers for marketing their products and the Co-operation of final consumers in purchasing goods and services for their own use. A consumer's Cooperative is voluntary association of ultimate consumers, organised to fulfill some of their needs for goods and services. Co-operative Marketing association are composed of groups of farmers organised for the purpose of marketing the commodities they produce, Farmers have often felt that they did not receive the full value of their products when they were sold to local buyers whose margins were too large, because either of their inefficiencies or for wants of unorganized work. This led to the organisation of Co-operative Associations.

2.2.2 Objectives of Cooperative Marketing Society

The main objectives of Co-operative Marketing society is to secure for their members as much as possible for the products they sell. More specific objectives designed to bring about this result include the following:

- (a) Lower Marketing cost
- (b) Better marketing service
- (c) Improvement in the quality of the products
- (d) Influencing supply and demand in the market
- (e) More accurate grading and classification
- (f) Extension of production credit
- (g) Purchase of farm supplies

(h) Finally, education in both production and marketing methods which will lead to more specific farm operation.

The efforts to reduce marketing costs originally concentrated on elimination of the middlemen and capturing his profits for the organization's members. Improving operating efficiency became a companion objective. It was discovered that in order to reduce the marketing costs and margins, efficiencies had to be developed in which the Co-operative could do the job more economically than other agencies.

A Co-operative can also serve to improve the marketing system. It might be organised to pursue one or a combination of the economic objectives, viz..., (a) provide services at a lower cost, (b) offer an alternative market outlet to offset monopoly in the local market, (c) provide new or improved marketing services and (d) channel technical information, new practices and new inputs to producers and better Co-ordinate production and marketing.

2.2.3 Evolution and Development of Cooperatives

The Co-operative movement is a little over hundred years old now when the Industrial Revolution in the Western world become mature, it was seen that the small farmers faced a peculiar circumstance in which the buyers of their raw material and the sellers of their consumers goods became big manufacturers and traders, who could dictate prices to these small men by virtue of their almost monopolistic power over the market. In this society, the percentage of literacy was high and there was a social class that was well to do, but reasonable hard working, honest and sincere. There "Co-operative as Instruments of Market Reform : The Economist' view" Agricultural Co-operative and Markets in Developing Countries Edited by K.R Ansel, Bramon and Smith, New York, 1969 were amongst them who wanted to do good to the society by voluntary social work.

They were pained to see that the Industrial Revolution which should have brought the blessings of machine and the high living standard for mankind had actually brought

monopolistic exploitation of the small men by the giants in manufacturing and marketing necessitated by the economy involved in large scale production through the machines. The nineteenth century capitalists were also a group of people who worked very hard, took great risks and reinvested their profits in the lure of owning still bigger enterprises. Many of these people lived amazingly simple life and even made big donations to charitable purposes for the well being of common men. It was in this kind of social milieu when Marx predicted that capitalism was destined to destruction because of its weakness in controlling the monopolies and in protecting the proletariat that the co-operative movement came as an alternative to revolution, violence and bloodshed. It provided an alternative to socialism. It aimed at bringing about the advantages of large scale economy to the small man who by uniting amongst themselves and pulling their resources together, would bring to themselves increased bargaining power, necessary credit supply and the required at Koma Rock in Henya. In Niger, too, rural Co-operatives are reported to have been expanding very successfully in the marketing of cereals.

In some other countries, such as, Tanzania and Tunisia, Co-operatives without intensive assistance of this kind have, for several years, been coping with the marketing and processing of crops on a national scale. In India, the striking success of the Anand milk producers' Co-operative over the past twenty years has attracted worldwide attention. This venture has transformed the living conditions of peasant farmers in the Karala district of Gujrat. Its business has expanded continuously under excellent local management and in 1967; it handled and processed more than 70,000 tons of milk for 120,000 producer members. Its remarkable progress shows what may be achieved under suitable conditions and good management.

In Cyprus, as another example, the Cooperative movement has a long history and is a major force in the commercial and industrial life of the country. In several larger Latin American

countries, there are large and powerful Co-operative organizations which are successfully operating major processing and trading businesses. In Lebanon the Bekaa Poultry Co-operative packs, grades and distributed egg and table poultry for some 120 members. Since 1963, it has built up excellent facilities and a reputation for quality products and commercial efficiency. It now supplies a large part of the UNFAO. Lebanese domestic market for eggs and exports about 70 million eggs per year. Co-operative buying among farmers of city consumers has developed extensively in some countries, notably the united states, England and Sweden while Co-operative selling of farm products is most common in such countries as Denmark, Finland, Canada and the United States. Denmark is the outstanding example of a country in which cooperative marketing of farm productions and purchasing of farm supplies have succeeded on a large scale. The various products handled by thousands of Danish Farmers Cooperative Associations. A large proportion of the retail trade in Denmark, Finland, Sweden and England passes through Cooperative channels. Wholesale houses organized on a national and international basis are also operated successfully by cooperatives. The recent expansion of Co-operative marketing systems in countries, such as, Ceylon, Tanzania and Senegal reflects a shift away from the idealistic tradition of the Rockdale Pioneers to a more pragmatic model. For instance, as seen in Japan, Cooperatives there handle 70 to 80 percent of the rice marketed. These cooperatives undertake only limited responsibilities as receivers and storage agents for a monopoly government food agency with a secure base as sole assembling agency, and carrying a steady handler's commission, these cooperatives provide credit and sell fertilizer and other supplies to farmers on easy terms. Once capital was accumulated from these low risk operations, they could take on additional functions such as processing and marketing other crops.

In some less developed countries, the Cooperative Movement was initiated with the Organization of Cooperative Marketing Societies. Coffee marketing in Tanzania by the

Kilimanjaro Native Cooperative Union Ltd., cocoa marketing in Nigeria, cotton marketing in Uganda, and rice marketing in Malaysia are examples of the case.

(i) Membership (a) Those who can make use of the services of a particular co-operative society should be able to become its members without any artificial restrictions. It is important to note that only those whose needs and services are supplied should be come and allowed to become members. (b) Co-operative movement is at once a social movement seeking to increase its adherence. Naturally it should welcome and encourage the eligible persons to become members. (c) The member should realize and fulfill his obligation to the society and the society in turn should reciprocate. (d) The individual should be free to join or withdraw from a society. These should not be any direct or indirect compulsions. However, his entry or exit should not affect the society adversely. Therefore, this freedom can rarely be absolute. It can be modified or restricted by other considerations of greater validity. (e) A society is not obliged to retain a member if his conduct is detrimental to its interest. The condition of expulsion however should be clearly laid down in advance and known to both parties, (f) The open membership (with the unavoidable restrictions) make a co-operative society distinctly different from a joint stock company, Because of open membership shares remain at the nominal value fixed in the society's rule.

(ii) Democratic Administration (a) The primary purpose of a co-operative society is to promote the interest of its members. To achieve this end the members must have the final say in the society. Therefore, there should be an effective method of consulting the members as a body and their support and loyalty keep the society alive and active. To ensure that the members interest get the highest priority in the administration of the society's affairs, those who administer the affairs must be chosen directly or indirectly by the members. (b) "One man, one vote" is the most condensed expression of the democratic administration of cooperative societies.

In developing countries where government contribute capital of the societies, government representation on Boards of Management become necessary, Without generous amounts of government finance, co-operative development in these countries will be slow, however, representation should not continue a day longer than it is necessary.

(iii) Interest on Capital (a) The co-operative movement since its beginning has followed the system of paying a fixed and limited interest on capital of members. (b) The three main forms of capital in a co-operative: (i) Share capital. (ii) Capital owned by society in the form of reserves etc. (iii) External borrowing etc. (c) The limitation applies really to the first situation where principle of limited interest can be tested. (i) The co-operators are not unanimous on the question whether any interest should be paid on capital or not. There is no principle which obliges that interest should be paid. If no interest is paid there is no clash with the principle. (ii) If interest is paid below the rate which may be regarded as fair elsewhere then also this can be regarded as payment of limited interest. (iii) A third situation is where limited interest is paid for a certain period but raised or lowered not in response to short term fluctuation on the money market but the long range movement of interest rates. This too does not contrivance the principle. (d) A fourth situation would be where a premium is merged into the rate of interest.

From a cooperative point of view, this is dubious.

(iv) Distribution of Surplus (Savings): There are two main points that should be kept in mind. (i) How to find the proper balance between the interest of the society and those of the individual members. (ii) To do justice as between one individual member and another, it is important to remember that economic benefits conferred on the members are of various kinds of money, goods or service. (iii) With regard to the distribution of surplus there are certain operational aspects that must be considered. (iv) Provision of goods to members at low prices which hardly leads to accumulation of surplus for distribution. (v) The business prudence

sometime may require that all or large part of the society's earnings to be placed to reserve.

(vi) A major part of the surplus may have to be devoted to provision of common enjoyment to the members. The distribution of surplus among members is an important characteristic that distinguishes a co-operative from a joint stock company.

(v) Education (a) The Commission elevated "principle of education" to that of a regular principle. (b) The definition of education for the purpose of cooperation. "For the purposes of co-operation, however, education needs to be defined in a very broad sense which included academic education of more than one kind but much besides. It includes both what people learn and how they learn it. Every phase of experience, which adds to people's knowledge, develops their faculties and skill, widens their outlook, trains them to work harmoniously and effectively with their fellows and inspires them to fulfill their responsibilities as man or women and citizens can have educational significance for co-operation. Less and less in the contemporary world can education be limited to what is learnt in schools and colleges at special periods of people's lives. According to the co-operation concept, education is a lifelong process. (c) Co-operative education process can be divided into three groups: (i) Member education; (ii) Staff training; (iii) Education of the public in co-operative methods.

(vi) Cash Trading: The main reasons why cash trading was emphasized by the pioneers were: (a) High cost involved in credit buying. (b) Credit buying may hold the temptation to spend more than one can afford. The conditions at least in some parts of the world have changed where it is reasonable to think that the rule of cash trading may not be adhered to strictly.

(vii) Political and Religions Neutrality: Internal: The internal aspect concerns the relations of a co-operation with its members. There should be no discrimination on the basis of religion or politics in admitting members or the treatment to members.

“The external aspect deals with the societies or the co-operation Movements’ relation with the external social and political system. The Commission thought that co-operation as an economic movement with an economic doctrine of its own and representing well defined economic interest, cannot avoid involvement in affairs of government, which whether they are or are not the subject of party conflict are in nature political.” Bangladesh ‘Agricultural product market of Bangladesh has expanded after the introduction of rural works program in the sixties, which contributed to the road connection from countryside to urban areas. But it remained modest until late seventies. After the seventies, market oriented activities grew, which included increasing production and processing of products. As a result of increasing technical, financial and others types of supports, the market oriented activities grew not only in the crop sector but also in other areas. In case of poultry, dairy and fisheries, commercialization of production increased to a significant extent since early 80s.

Shahabuddin et al., (1999). One of the difficulties of marketing agricultural product is the fluctuation of the price level. Just after the harvest the market price of crops fall and increase later. This is because just after the harvest farmers sell their produce as soon as possible to repay their loan. Lack of storage facilities also plays a compelling role in the affair. At this time of the year, produced output outruns the demand and thus the price falls. As the price is low during the harvest, the farmers are deprived of their due income from their products. To overcome this problem the government often buys crop from the farmers at a fixed price. As the price fixed by the government is higher than the market price, the farmers are supposed to gain from this. But this is not often possible as it is costly and problematic to sell the crops in selling outlets (Crow B, 2011).

In the course of time there have been changes in the setup of product market of agriculture. Class configuration of markets that is the classes and groups involved in the agricultural product market has taken different forms in the course of time. According to Ben crow, a

range of exchange relations has developed based on the relative sizes of the different classes and their relation to one another. The produce of farmers goes to the intermediaries instead of consumers. The existing intermediaries are taken most of the benefits from the market. In the present situation, the marketing intermediaries make up the marketing channel are performing the work of moving goods from the grower to customer determining high price for the products to the ultimate consumer. Although Bangladesh has a competitive advantage in the production of agricultural products but the marketing systems that are prevailing in the market is not suitable for bringing fair price to the real farmers.

The importance of cocoa in the Nigeria economy cannot be over emphasized. This is because cocoa is an important source of foreign exchange to the Nigerian government and income to many Nigerian farmers. According to International cocoa organization (ICCO, 2006), cocoa is produced in countries within 10°N of the equator where the climate is appropriate for growing trees, largest producing countries being Cote d' Ivoire, Ghana and Indonesia. In these countries smallholder yields per hectare range from 200kg in Ecuador to 1,500kg for smallholders in Indonesia, Ghana 300kg and cote d'Ivoire 450kg. De Lattre-Gasquet et al., (2009) reported that almost 90% of cocoa production comes from smallholdings under 5 hectares. They further stated that of the 14million global estimates of workers engaged in cocoa production, 2.5 million of them are smallholders.

This excludes those for whom cocoa is not the main activity. Nigeria is one of the cocoa producing countries with about 1.20 million workers involved in cocoa production (ICCO, 2006). Cocoa production by smallholders in Nigeria and Owan-West local government area (LGA) in particular is faced by many constraints. With the promise of high yields, many smallholders have replaced their native cocoa with a low-quality hybrid that growth in open fields and requires the application of agrochemicals (CBN, 2004).

The full-sun cocoa hybrids have led to land degradation and consequently reduced soil fertility. Smallholders may receive a higher yield cultivating low quality hybrid but the inferior cocoa brings ever lower prices and requires costly agrochemicals Rainforest alliance (2006), opined that smallholders have lost their access to overseas markets and a major source of income. As one of the effective means of overcoming most of these obstacles to sustainable smallholder cocoa production, cooperative cocoa production in which farmers pull their resources together to increase agricultural productivity and enhance the economic and social status of member farmers has been suggested (Nweze, 2003).

Interest in cooperative societies has grown widely in the study area (Unuigbo, 2005). At various times; Federal and State governments have endorsed cooperative societies as instrument for socio-economic transformation of rural areas (ECF, 2002). Cooperative societies' increasing involvement in production and farm inputs distribution in Nigeria has been widely reported. These include marketing, processing, supply of farm inputs (seeds, fertilizers, chemicals and modern farm implements), consumer goods, credit and banking, insurance, warehousing, transportation, farm extension and relevant support such as research and publication (Alufohai and Ilavbarhe, 2000; FAO, 1993 and Nweze, 2003).

2.3 CHARACTERISTICS OF COOPERATIVE SOCIETIES

A cooperative society is a special type of business organization different from other forms of organization. Let us discuss some of its characteristics.

i. **Open membership:** The membership of a co-operative society is open to all those who have a common interest. A minimum of ten members is required to form a co-operative society. The co-operative society Act does not specify the maximum number of members for any co-operative society. However, after the formation of the society, the member may specify the maximum number of members.

ii. **Voluntary association:** members join the co-operative society voluntarily, that is by choice. A member can join the society as and when he likes, continue for as long as he likes, and leave the society at will.

iii. **State control:** To protect the interest of members, co-operative societies are placed under state control through registration. When getting registered a society has to submit details about the members and the business it is to undertake. It has maintained books of account, which are to be audited by government auditors.

iv. **Source of finance:** In a co-operative society capital is contributed by all the members. However, it can easily raise loans and secure grant from government after its registration.

v. **Democratic management:** Co-operative society is managed by group known as "Board of Directors". The members of the board of directors are the representatives of the society. Each member has a single vote, Irrespective of the number of shares held. For example, in Ile-oluji/Okeigbo local government area of Ondo state the credit society, the small farmer having one share has equal right as that of a landlord having 20 shares.

vi. **Service motive:** co-operatives are not formed to maximize profit like other forms of business organization. The main purpose of a co-operative society is to provide service to its members. For example, in a consumer co-operative store, goods are sold to its members at a reasonable price by retaining a small margin of profit. It also provides better quality goods to its members and the general public.

vii. **Separate legal entity:** A co-operative society is registered under the co-operative society Act. After registration the society becomes a separated legal entity with limited liability of its members. Death, insolvency or lunacy of a member does not affect the existence of the society. It can enter into agreement with others and can purchase or sell properties in its own name.

viii. **Distribution of surplus:** Every co-operative society in addition to providing services to its members, also generate some profit while conducting business, profit are earned at the cost of its members. Profit generated is distributed to its members not on the basis of the shares held by the members (like the company form of business), but on the basis of member's participation in the business of the society.

ix. **Self-help through mutual cooperation:** Co-operative societies thrive on the principle of mutual help. They are the organization of financially weaker section of society. Co-operative societies convert the weakness of members into strength by adopting the principle of self-help through mutual co-operation. It is only by working jointly on the principle of "Each for all and all for each", the members can fight exploitation and score a place in society.

2.4 FORMATION OF A COOPERATIVE SOCIETY

A co-operative society can be formed as per the provision of the co-operative societies Act, 1912. At least ten persons having the capacity to enter into a contract with common economic objectives like farming, producing, consuming etc and form a co-operative society.

A joint application along with the byelaws of the society containing the details about the society and its members has to be submitted to the Registrar of co-operative societies of the concerned state. After scouting of the application and the byelaws, the registrar issues a certificate of Registration. However the requirement for Registration of a co-operative society is as follows:

1. Application with the signature of all members.
2. Bye-laws of the society containing.
 - (a) Name, address and aim occupations of members;
 - (b) Name, address and occupations of members;
 - (c) Mode of admitting new members;

- (d) Share capital and its division.

2.5 TYPES OF COOPERATIVE SOCIETIES

Although all types of co-operative societies work on the same principle, they differ with regard to the nature of activities they perform. Followings are different types of co-operative societies that exist in our country.

- 1. Consumers' co-operative society:** These societies are formed to protect the interest of general consumers by making goods available at a reasonable price. They buy goods directly from the producers or manufactures and thereby criminate the middlemen in the process of distribution.
- 2. Producers' Co-operative society:** These societies are formed to protect the interest of small producers by making available items of their need for production like raw materials, tools, and equipment, machinery etc. According to Olesin (2013:7) opined they producer's co-operative society is the association of producers of similar product who have come together in order to promote the production and sale of their products. Members of this society like farmer and other producers contribute money in order to buy or hire equipment, machinery and raw materials at reduced rates meant for the promotion of their product activities.
- 3. Co-operative Marketing Society:**These societies are formed by small producers and manufacturers who find it difficult to sell their product individually. The society collects the product from the individual members and takes the responsibility of selling those products in the market.
- 4. Co-operative credit society:** This is one of the commonest co-operative societies found in our present day society. These societies are formed to provide financial support to the members. The society accepts deposits from members and grants them loan at reasonable rates of interest in times of need. In some of these types of society, members collect their

total savings weekly or monthly in a rotation form. This type of society saves the members the pains of going to bank to borrow money with their embarrassing collateral securities. Village service co-operative society and Urban Co-operative Banks are examples of co-operative credit society.

5. Co-operative Farming Society: These societies are formed by small cocoa farmers to work jointly and thereby enjoy the benefits of large-scale farming. Lift irrigation co-operative societies and Ile-oluji//Okeigbo co-operatives are good examples of co-operative farming society.

6. Housing Co-operative Society: These societies are formed to provide residential houses to members. They purchase land, develop it and construct houses or flats and allot the same to members. Some of these societies also provide loans at low rate of interest to members to construct their own houses. The Employees' Housing societies and Metropolitan Housing Co-operative Society are example of housing co-operative society.

2.6 BENEFITS OF COOPERATIVE SOCIETIES

The benefits of co-operative societies according to Johnson Ugogi as follows:-

- 1. Encouragement of Savings:** The credit and thrift co-operative society encourages its members to save their money.
- 2. Increase in Standard of Living:** This is as a result of the fact that they make goods available to members at reduced rates, encourage them to save, give the needy ones loans with little or no interest etc.
- 3. Results in Low Prices of Goods:** This is because, they buy goods directly from the producers and distributed to their members.
- 4. They Prevent Price Fluctuation:** This is as a result of the fact that their main motive is not to make profit but to promote the welfare of h their members.

- 5. Prevention of Hoarding:** This is as a result of the fact that they buy directly from the manufacturers and distributed to their members.
- 6. They Fight Inflation and Deflation:** They do these through their activities of price stabilization, regulation of the quantity of goods needed, etc.
- 7. Saving In Advertisement Cost:** The money they would spend in advertising is saved because they do not involve in advertising since majority of the goods they purchase from manufacturers are bought by their members.
- 8. Education of Their Members:** This is done in areas of production, distribution, buying and selling of goods and services.
- 9. Encouragement of Hard Work:** This is as a result of the fact that they have joint pride of ownership.
- 10. They Avoid Cheating:** At the end of a given period members are paid dividends calculated on the basis of the capital contributed and total purchases made from the society.
- 11. They Encourage Inter-personal Relationship:** There exists brotherly, sisterly, friendly etc, relationship among members of co-operative society.
- 12. They Encourage Economic Development:** This is because their activities encourage mass production, distribution and consumption. They also encourage savings for further investment.

2.7 PROSPECTS OF COOPERATIVE SOCIETY

Ray (2014:1) says that there is hardly a country in the world in which the co-operative organizations do not exist to perform both social and economic roles. The important roles a co-operative play in an economic cannot be over emphasized.

According to Akinwunmi (2015: 1-2) those who introduced formal co-operatives realized that individual farmers were too small in terms of farm holdings, total production

and volume supplied – Thus they encouraged co-operative which facilitated quick transfer of technical knowledge about the major commodities to groups of farmers. They demonstrated the efficiency of the co-operative approach to problem solution. They helped to nurture small groups with little financial means large groups by encouraging the creation of unions out of the societies.

Olesin (2013:7), opined a well –run co-operative society provides a pool of funds from which individuals members take loans to meet respective needs. Many co-operative societies make investment in business ventures, stocks or real property which generates returns that could be shared as dividends to members periodically, depending on any surplus that accrues to the fund.

Co-operative societies allow what an individual cannot do on his own, to be done as a group. Co-operative methods are the most practical to apply to meet the needs of the mass of people in all spheres of development.

Asaolu (2012:46) argued that co-operative societies are potentially an important instrument of social transformation, especially in the rural areas. Co-operative methods have provided to be useful in achieving increased domestic production of food, industrial raw materials, manufactured product and equitable distribution of farm products and other commodities.

Lawal (2015:151 – 155) believed that co-operative society is a household name and need not much propaganda as to its economic importance as to its economic importance.

2.8 THE IMPACT OF COOPERATIVE SOCIETIES ON COCOA PRODUCTION

As earlier noted, co-operative societies helps in achieving increase domestic production of food, industrial raw materials, manufactured products and equitable distribution of farm inputs, farm product and other commodities etc.

However, Co-operative societies have the following impact on rural development.

- i. Opportunities for co-operators to building capital to finance their business through gradual but regular savings of money. Co-operative societies have helped individual members especially those in ten rural areas to build up capital to finance their business by either savings or assistance. This has helped in the increased dependency of rural people on government.
- ii. Employment opportunities: The co-operatives are the second largest employer of labour after the government. This has help in the reduction of unemployment as well as crime rate in the rural areas.
- iii. The co-operative society contributed substantially to the commercial growth and development of the country by undertaking business ventures, economic productions and small-scale enterprises financing. The rural areas are not left behind in this significant contribution.
- vi. It has helped not by the promotion of physical and social development of the rural areas through transportation business (Moba Mass Transit), low-cost housing units and community development efforts.
- v. Significant contribution to the rural output as well as the national output by way of massive production of goods and services. This contribution of the co-operative cannot be over emphasized, it brings about exchange as well as wealth creation in the rural are.
- vi. It promote workers own houses, cars and other properties by virtue of being members of one co-operative society or the other.
- vii. Apart from assisting members to participate in international trade, co-operatives make it possible for the rural people, through members representing the co-operative at international apex, to sit among the community of nations.
- viii. Co-operative leaders are being trained as good community leader through the training and skill acquired from the democratic principles and co-operative practices.

- ix. Co-operative provides ready market for members produce in the rural area. Members are encouraged to engage in economic production and services that enhance gross domestic product and national income.
- x. It has made provision for retail goods to be available for the consumption of the co-operatives in the rural areas as well as the public at affordable prices.
- xi. It makes provision for Bon uses to be given to members in the rural areas on patronage, which enhance their personal income as well as saving, and investment.
- xii. Co-operative members readily benefited from government and non-government organization of expert advisory services in various ways.
- xiii. Functional co-operatives education and training imparted on the members enable them to do well in their business.
- xiv. Standard of living of the rural dwellers and co-operators has raised thus guaranteeing quality of members' lives.
- xv. Co-operative societies in Nigeria have for decades, resolved some of the financial challenges faced by workers or low income business owners by using the power of numbers to provide individual needs from resources pooled by the collective efforts.

In the word of Ayoola (2015:3) the impressive performance of the saving and credit co-operative can be seen in the establishment of co-operative banks in the North Central, Eastern Nigeria respectively. Even though these co-operative banks have overtime lost their co-operative identities with the Co-operative Bank PLC which survived until the re-capitalization in the banking sector in December 2005. It is obvious that credit co-operative have made and will continue to make a positive impact as truly "people" bank.

Co-operative societies provide opportunities for millions of people in all economic sectors, particularly in the rural low-income groups, to escape poverty in a sustainable ways.

2.9 PROBLEMS FACED BY COOPERATIVE SOCIETIES

Much as desirable as co-operative societies are in the development of rural areas, there are problems and constraints that have militated against its effective performance of its role in rural development. This has made for poor performance, decline and death of some co-operatives.

The other critical element according to Akinwunmi (2015:3) was leadership. If there is purposeful leadership, if leaders are transparent, dedicate and truly serving, the co-operative society will succeed. A true leader does not cut corners, does not inflate contracts so as to receive kickbacks, does not have favourites among members and does not mismanage the resources.

Another problem is insufficient fund to execute co-operative programmes. For many years the movement was unable to pay its mandatory dues to international bodies like ICA.

Asaolu (2012:25 – 56) quoted the Mass Mobilization for Social and Economic Recovery (MAMSER) in its studies of 2009 as identifying the problems facing co-operative societies in Nigeria to be generally due to political and socio –economic factors. The major of these problems are highlighted below.

- i. **Lack of Adequate Working Capital:** The amount of capital that a co-operative society can raise from its members is very limited because the membership is generally confined to a particular section of the society. Again due to low rate of return the members do not invest more capital. Government's assistance is often inadequate for most of the co-operative societies to carry out their developmental programmes in the rural areas.
- ii. **Bad leadership and succession problems characterized by mismanagement:** Bad leadership has always militate against the success of co-operative societies in Nigeria So also,

it is seen that co-operative societies do not function efficiently due to lack of managerial talent. The members or their elected representative are not experienced enough to manage the society. Again because of limited capital they are not able to get the benefits of professional management.

iii. Lack of Co-operation: The co-operative societies are formed with the idea of mutual co-operation. But it is often seen that there is a lot of friction between the members because of personality differences, ego clash, etc. The selfish attitude of members may sometimes bring an end to the society.

iv. Lack of Motivation: Every Co-operative society is formed to render service to its members rather than to earn profit. This does not provide enough motivation to the members to put in their best effort and manage the society efficiently.

v. Dependence on Government: The inadequacy of capital and various other limitations make co-operative societies dependant on the government for support and patronage in terms of grants, loans subsidies, etc. Due to this, the government sometimes directly interferes in the management of the society and also audits their annual account.

vi. Wide Operand Illiteracy And Mass Ignorance Of The Societies: Thee low level of illiteracy amongst farmers, fishermen, marketers, producers and other categories of rural folk usually frustrate the effort of co-operative societies towards rural development. In other to overcome this phenomenon the illiteracy alleviation effort most continue.

vii. In Consistency On The Part of Government in Supervision and Challenging Fund through Co-operative Societies.

viii. Bad record keeping and shortage of supervisory staff: The Co-operative Society is often faced with the problem of shortage of supervisory staff, which leads to bad record

keeping of the society. Inadequate capital base to cope with the need of small, medium enterprises.

x. **Lack of Training Facilities:** Training, undoubtedly, holds the key to further and future development of both the co-operative and the rural areas. Rural areas are hard – pressed to find the required resources, which enable the establishment of meaningful on-going training programmes. This problem militated the effort of c-operative societies against the development of rural areas.

Onuoha (2010) identified the leadership problems as a major setback to the performance of cooperative societies say that group action is more difficult to coordinate than individual actions. Akinwumi (2006) affirmed that bad leadership is a critical element that affects efficiency of c-operative movement in the rural areas as well as Nigeria at large. Ayoola (2015:5) identified the ambiguous role of government on co-operative societies as another major factor of its set back towards rural development.

CHAPTER THREE

3.0 METHODOLOGY

The research methodology utilized in this study is quantitative in style even though there are tables where certain statistical or mathematical conclusion can be drawn. The data used in this work was mainly called through primary and secondary source of data collection. The primary sources were questionnaires, and face-to-face observation of the respondents. The secondary source involved the use of articles, textbooks, seminar papers, journals etc.

3.1 RESEARCH DESIGN

The basic research design employed in this study was descriptive design. The choice of this design was chosen due to the fact that it enhances the data collection from a large population, using designed survey instrument and draw inferences. The designed survey instrument was specifically to address the objective of the study with carefully planned procedures, so as to be able to obtain accurate and complete information about the research project being used.

3.2 AREA OF STUDY

This study centers on the Nigerian environment, Ondo State in Ile-Oluji/ Okeigbo Local Government Areas. To uncover the role of co-operative societies on Cocoa Production in the region of interest which was identified as one of the major cocoa production local government in Nigeria since the pre-historical era.

Ile-oluji/Okeigbo is a Local Government Area in Ondo State, Nigeria. Its headquarters are in the town of Ile-oluji. It has an area of 698 km² and a population of 172,870 at the 2006 census. The coordinates of Ile-oluji/Okeigbo is 7° 16'40.84" N 4° 53'15.11" E.

Ile-oluji is bounded on the South by Otasun Hills, Okurughu and Awo Rivers and on the South West by Okeigbo and on the North by Oni Rivers and Ikeji Hills. It is bounded on the

East partly by River Owena and partly by Ondo (in Ondo Local Government Council) 2 and on the West by the tributary of the Oni Rivers. Her immediate neighbours are Ondo, Okeigbo, Idanre and Ipetu-Ijesha.

Ile-oluji has a variety of land forms which can be classified into three broad physical units; the plains, undulating highlands, river valleys. The highlands however dominate the landscape. She is surrounded by many granite rocks such as Ota-Ororo, Ota-Akoko, Ota-Didu, Ota-Upote and Iguruguru. The soil is well drained by many rivers, such as Owe, Aigo, Esinmu, Iyire, Ogburu, Oni and Awo. This, combined with abundant rainfall, makes the soil very fertile for the cultivation of food crops such as Cassava, Yams. Their vegetation which is ever-green forest is also very rich and useful for the cultivation of cash crops such as Oil palm, rubber, kola nuts and cocoa.

Ile-Oluji is noted for the production of Cocoa and Kolanut in the State. The majority of the people are farmers and hunters, due to the geographical conditions, which are favourable for both occupations. They also deal in the felling of timber and tapping of rubber, as well as in local industries and trading activities.

3.3 SAMPLE AND SAMPLING TECHNIQUES

Multi-stage sampling procedure was used to select 120 respondents made up of 70 cooperators from different cooperative societies and 50 non-cooperators involved in cocoa production in the study area.

The first stage involved getting a list of 5 major communities that are involved in cocoa production from ADP in the study area.

At the second stage, a simple random sampling was used to select 34 cocoa farmers each from the five communities comprising of 19 cooperators and 15 non-cooperators to give a total of 170 respondents from each community.

The final stage involved the use of random sampling to select 14 cocoa cooperators and 10 cocoa non-cooperators farmers each from the 4 communities to give a total of 120 respondents.

120 questionnaires was distributed to the respondent and of the 120 respondents, 113 returned their completed questionnaires. Therefore analysis of data was based on the response of the 113 respondents.

Table 1: Selection of Respondents

Communities	Random sampling		Random sampling	
	Cooperator	Non-cooperator	Cooperator	Non-cooperator
Bamikemo	19	15	14	10
Akinye	19	15	14	10
Kajola	19	15	14	10
Bajewolu	19	15	14	10
Iyere	19	15	14	10
Total	95	75	70	50
Final total		170		120

3.4 SOURCES OF DATA COLLECTION

This study has been fashioned through the use of primary and secondary source of data in bringing out the roles of co-operative societies in production and marketing of cocoa, a case study of Ile-Oluji / Okeigbo Local Government Area in Ondo State. The primary data are such obtained from the primary source through questionnaire and frequent personal interview. The secondary source includes articles, textbooks, journals, and seminar paper which are relevant to the researcher.

3.5 METHOD OF DATA COLLECTION

A well structured questionnaire was used to collect data from the respondents. Primary data on cocoa production and marketing patterns was used in this study.

Data were collected on the socio-economic characteristics such as, Age, Gender, Marital status, Family size, Primary Occupation, Educational level, Position in the community.

Data were also be collected on source of fund for production activities, storage of cocoa beans, source of planting materials, marketing of produce, challenges faced in production and marketing, benefits obtained by marketing through Cooperative society.

Secondary data were collected through relevant journals, articles and literature from published authors and seminar papers.

3.6 DATA ANALYSIS

Data obtained was analysed using descriptive statistics tools of percentages, mean, and frequency counts. T-test analysis was used to test for difference in cocoa farm holder co-operators and non-co-operators farm output and income.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSION

4.1 SOCIO-ECONOMIC CHARACTERISTICS OF RESPONDENTS

Table 2 describes the socio-economic characteristics of the respondent in terms of gender, marital status, educational status, age group and experience in cocoa production and marketing, farm size and household size.

The sex distribution of cocoa farmers showed that majority 78.6% of cooperators were males while majority 76.7% of non-cooperators were males. This result conforms with most findings that cocoa production and marketing is the responsibility of men (Azam-Ali et al., 2011).

The age distribution of the cooperators indicates that 1.4% fell below 30 years, majority 84.3% fell within 30 - 60 years and the remaining 14.3% were 60 years and above while non-cooperators age group indicates that 4.7% fell below 30 years, 30.2% fell above 60 years then majority 65.1% fell between 30-60 years. This implies that majority of the respondents were in their most active years or most productive years as opined by (Anzanku et al., 2015). The average ages of cooperators and non-cooperators are 53 years and 54 years. This implies that non-cooperators are older than cooperators.

The educational status of cooperators revealed that 2.9% primary education, 17.1% had secondary education and majority 80% had tertiary education. The non-cooperators educational status showed that 2.3% had primary education, 7.0% has no formal education, and 18.6% had secondary education while majority 72.1% had tertiary education. This implies that cooperators have more tertiary education than non-cooperators. These showed that the high level of literacy among the respondents has a positive effect on their productivity hence, had an impact on their standard of living. This implies that they were highly receptive to technological changes that could improve production. This conforms with

the view of Erhabor and Emokaro (2007) who opined, in line with World Bank reports that, the output of an educated farmer is about 13% higher than that of the uneducated.

The result of the marital status of the respondents showed that majority 87.1% of co-operators are married and 79.1% of non-cooperators were also married. This agrees with the findings of Fabiyi et al., (2007) in Gombe State. This implies that a sense of responsibility of married people is capable of prompting them to put more commitment to the business and consequently enhance productivity towards meeting their family needs.

Result of analysis on farming experience for co-operators and non-cooperators showed that 12.9% and 23.3% had below 5 years experience, 11.4% and 23.3% had between 5 and 15 years experience while majority 80.0% and 53.5% had above 15 years experience in cocoa farming. This implies that majority of the respondents had more experience in cocoa production and hence the greater tendency to be technically efficient. Onyenweaku and Nwosu (2005) indicated that there is a positive correlation between experience and efficiency in business. Furthermore, the results implied that cocoa farmers must have gained some level of expertise over the years, which further give them a better understanding of socio-economic factors that affect their farming and trading. The mean farming experience of cooperators 25years is more than that of non-cooperators 18years.

Household size comprises of the husband, wife(s), children and dependent(s). Distribution of respondents revealed that majorities of the cooperators 53.7% and non-cooperators 76.7% had household size between 5-15 members. 24.3% of cooperators had below 5 members while 20.0% had above 15%. 23.3% of non-cooperators had below 5 members. This result implies that the farmers never adopted family planning and they do take child bearing as advantage of undertaking farming activities. Bamine, Fabiyi and Manyong, (2002) reported that large family size was associated with greater labour force for timely execution of farming activities. The mean age of cooperators and non-cooperators is 6.

Result analysis on farm size for cooperators showed that most 55.7% of the respondents had 5-15 plots of land while 24.3% had below 5 plots and 20.0% had above 15 plots. Non-cooperators far size analysis showed that 41.9% had 5-15 plots, 32.6% had below 5 plots while 25.6% had above 15 plots. This implies that majority of the farmers are operating on small scale.

Table 2: Socio-economic Characteristics of Respondents

Variables	Cooperator		Non-cooperator	
	Frequency	Percentage	Frequency	Percentage
Age(years)				
Below 30	1	1.4	2	4.7
30-60	59	84.3	28	65.1
Above 60	10	14.3	13	30.2
Mean	51.7		53.7	
Mode	58		64	
Sex				
Male	55	78.6	33	76.7
Female	15	21.4	10	23.3
Marital status				
Single	6	8.6	2	4.6
Married	61	87.1	34	79.1
Separated	1	1.4	1	2.3
Divorced	0	0.0	0	0.0
Widow	2	2.9	6	14.0
Educational status				
No formal	0	0.0	3	7.0
Primary	2	2.9	1	2.3
Secondary	12	17.1	8	18.6
Tertiary	56	80.0	31	72.1
Household size				
Below 5	17	24.3	10	23.3
5-15	39	55.7	33	76.7
Above 15	14	20.0	0	0.0
Mean	5.8		6.0	
Mode	6		6	
Farming experience(years)				
Below 5	9	12.9	10	23.3
5-15	8	11.4	10	23.3
Above 15	53	75.7	23	53.5
Mean	24.8		18.0	
Mode	20		20	
Farm size (plots)				
Below 5	17	24.3	14	32.6
5-10	39	55.7	18	41.9
Above 10	14	20	11	25.6
Total	70	100	43	100

Source: Field Survey, 2017.

4.2 PROPORTION OF COCOA MARKETED THROUGH THE COOPERATIVES BY THE FARMERS

4.2.1 Response on Being a Member of Cooperative Society

The table below revealed that majority 61.9% of the respondents belongs to cooperative society while 38.1% were not. This implies that farmer's forms association of persons having mutual ownership in providing themselves some needed services on non-profit basis.

Table 3: Membership of Cooperative Society

Response	Frequency	Percentage
Yes	70	61.9
No	43	38.1
Total	113	100.0

Source: Field Study, 2017

4.2.2 Membership Status

Table 4 revealed that majority 58.6% of the respondents were ordinary members of the society while 41.4% were executive members of cooperative society. This conforms to findings that small board size is favoured, since a smaller board is less likely to be manipulated by the elected chairman and to reach a true consensus from its deliberations (Lipton and Lorsch, 1993).

Table 4: Membership Status

Response	Frequency	Percentage
Executive Member	29	41.4
Ordinary Member	41	58.6
Total	70	100.0

Source: Field Study, 2017

4.2.3 Cooperative Membership Duration

The table below revealed that majority of the respondents 71.4% reported of joining the cooperative society for a time duration falling between 5-15 years, 18.6% were below 5 years while 10% were above 15 years. This implies that the farmers had been involved in

cooperatives for a long period since average response was within 10years. This is considered adequate in driving the economic activities of members.

Table 5: Membership Duration in Cooperative

Duration (years)	Frequency	Percentage
1- 5	13	18.6
5-15	50	71.4
Above 15	7	10.0
Total	70	100.0

Source: Field Study, 2017

4.2.4 Source of Fund

Table 6 indicates the various major sources that farmers used in getting fund for farming activities. It was reported that majority 51.3% of the respondents sourced their funds through personal savings only, 16.8% source fund from cooperatives and savings, 15.9% were from cooperatives, 5.3% from commercial banks only, 4.4% were from bank of Agriculture only, 4.4% from cooperatives and family/friend while 1.8% were from cooperatives and bank of Agriculture. This implies that cocoa production in the study area was in small scale since average fund required does not goes beyond what they can realize from their savings. However, this may not be enough for expansion purpose. This finding was supported by Miller and Jones (2010) assertion that commercial banks have shied away from the agricultural sector because of uncontrollable and systemic risks, higher cost and fear of the unknown for bankers not familiar with the sector. Also, commercial banks require collateral security which is often not available or feasible in rural areas.

Table 6: Major Source of Fund

Source	Frequency	Percentage
Personal savings	58	51.3
Cooperatives and Savings	19	16.8
Cooperative societies	18	15.9
Commercial banks	6	5.3
Bank of Agriculture	5	4.4
Cooperatives, Friends and Family	5	4.4
Cooperatives and Bank of Agriculture	2	1.8
Total	113	100.0

Source: Field Study, 2017

4.2.5 Method of Land Acquisition of the Respondents

Land as a factor of production may be acquired in different methods which may vary from one farmer to another. Table 7 showed that, about 43% of the respondents acquired their land through inheritance, 29.2% through purchase, 18.6% through inheritance and purchase, 6.2% of respondents sourced their lands through inheritance and rent while 3.5% acquired their land from rent. This implies that, with greater percentage of land being inherited by the respondents, fragmentation of farm lands would be very common in the study area therefore leading to low productivity in the area.

Table 7: Sources of Farmland

Source	Frequency	Percentage
Inheritance	48	42.5
Purchase	33	29.2
Inheritance & purchased	21	18.6
Inheritance & gift	7	6.2
Rent	4	3.5
Total	113	100.0

Source: Field Study, 2017

4.2.6 Type of Labour

The study revealed that majority 58.4% of the respondents used hired labour only, 2.7% used family labour only while 38.9% used combination of family and hired labour. This implies that majority of farmers' use more of hired labour. The reason may be because of availability of cheap labour or because most highly educated farmers have gainful employment outside the farm sector and tend to have less time for farm work, so they prefer to hire labour for their farm work. Nzeulor (2002) reported that higher educational attainment is associated with lower participation in farm operation.

Table 8: Types of Labour used on Farms

Type	Frequency	Percentage
Family Labour	3	2.7
Hired Labour	66	58.4
Family & Hired Labour	44	38.9
Total	113	100.0

Source: Field Study, 2017

4.2.7 Major Source of Planting Materials

The plating materials were mostly sourced from own farm, 15% and 14.2% were from co-farmers and research institute respectively while 4.4% reported of sourcing the planting materials from ministry of agriculture. Meanwhile, 12.4% opined on both own farm and co-farmers while 8.8% and 7.1% were from both own farm & research institute and co-farmers & research institute respectively and the remaining 5.3% were sourced from own farm, co-farmers & research institute.

Table 9: Source of Planting Materials

Source	Frequency	Percentage
Own farm	37	32.7
Co-farmers	17	15.0
Research Institute	16	14.2
Own Farm& Co-farmers	14	12.4
Own Farm & Research Institute	10	8.8
Co-farmers & Research Institute	8	7.1
Own Farm, Co-farmers & Research Institute	6	5.3
Ministry of Agriculture	5	4.4
Total	113	100.0

Source: Field Study, 2017

4.3 TYPES OF STORAGE FACILITIES AVAILABLE TO THE FARMERS

4.3.1 Method of Storing Cocoa Beans after Harvesting

Table 10 below, revealed that majority (84.1%) of the respondents had the cocoa beans stored using jute bag while 15.9% reported of using sack not because they get the beans sold immediately after harvest. Jute bags are made from jute fiber with advantage such as high tensile strength, excellent thermal conductivity, coolness, ventilation function (Ghosh, 2004). This makes jute bags suitable for storage of cocoa beans.

Table 9: Methods of Storing Cocoa Beans Harvest

Response	Frequency	Percentage
Jute Bag	95	84.1
Don't store	18	15.9
Total	113	100.0

Source: Field Study, 2017

4.4 MARKETING CHANNELS USED BY COCOA FARMERS

4.4.1 Marketing of Produce

Response on how produce by the cocoa farmers were marketed was presented in the table above. It was revealed that majority 61.1% of the respondents marketed their produce by themselves, 14.2% through Cooperatives. Meanwhile, 8.8% marketed their produce through Co-farmers and another 8.8 marketed their produce through Cooperative & Self while the least 7.1% is through both co-farmers & self. This means that cooperative societies in the study area are not functioning in marketing of produce.

Table 11: Marketing of Cocoa Beans

*Response	Frequency	Percentage
Self	101	73.7
Cooperative	22	16.1
Co-farmers	14	10.2
Total	137	100

**Multiple responses; Source: Field Study, 2017*

4.4.2 Benefits Derived by Co-operators' in Cocoa Production and Marketing

The distribution of respondents' responses according to benefit enjoyed if produce was marketed through cooperatives was presented in Table 11. The result showed that 30.3% enjoyed dissemination of quick information only while 19.2% were for combination of supply of agro-chemicals, storage on excess of cocoa harvested, control of price and access to loan. Meanwhile 6.1% benefited ease of transportation only, 4.0% reported on enjoying access to loan only and another 4.0% enjoyed price control only, 2.0% benefited from induction course only while 1.0% and another 1.0% benefited from supply of agro-chemicals only and nothing. The highest 32.3% benefited storage of cocoa beans from the cooperative society. This agrees with the findings of Ojiagu, Onugu and Uchenna (2015).

Table 12: Benefits obtained as a cooperative member

Response	Frequency	Percentage
Storage of cocoa beans	32	32.3
Quick dissemination of Information	30	30.3
Access to loan, Supply of Agro-chemicals, Quick dissemination of information & Controlling Price Variation	19	19.2
Reduction in cost of Transportation	6	6.1
Access to Loan	4	4.0
Control of Price variation	4	4.0
Induction course on quality Cocoa Production	2	2.0
None	1	1.0
Supply of Agro-chemicals	1	1.0
Total	99	100.0

Source: *Field Study, 2017*

4.5 FACTORS MILITATING AGAINST COCOA PRODUCTION AND MARKETING

4.5.1 Problems Encountered in Cocoa Production

The distribution of respondents' responses according to the constraints faced by farmers in cocoa production was presented in Table 13. The result showed that inadequate credit was the major problems faced with of 29.6% followed by high cost of input with 27.4% then pest and disease attack with 25.2% followed by high cost of input with 9.7% and lastly is low yield with 8.0%. This conforms to findings that inadequate credit facilities, high cost of agricultural labour, incidence of pests and diseases are some of the problems of cocoa plantations (Akinngbe and Ajayi, 2010).

Table 13: Factors militating against cocoa production

*Problems	Frequency	Percentage	Mean	Rank
Inadequate credit	67	29.6	0.59	1
High cost of input	62	27.4	0.55	2
Pest and disease attack	57	25.2	0.50	3
High cost of labour	22	9.7	0.19	4
Low yield	18	8.0	0.16	5
Total	226	100.0%		

**Multiple responses; Source: Field Study, 2017*

4.5.2 Challenges Facing Marketing of Cocoa Beans

The distribution of respondents' responses according to the challenges faced during marketing cocoa beans was presented in Table 14. The result showed that low market price was the major problem faced with response of 77.0%, 19.8% accounted for high transportation cost while 3.3% complained of poor quality of coca bean only.

Table 14: Constraints Faced in Marketing Cocoa Beans

*Constraints	Frequency	Percentage
Low Market Price	97	77.0
High transportation cost	25	19.8
Poor quality bean	4	3.3
Total	126	100.0

**Multiple response; Source: Field Study, 2017*

4.6 OUTPUT AND INCOME OF RESPONDENTS

Table 15 showed the farm output and income distribution of cooperators and non-cooperators in the study area. The mean farm output of cooperators is 53.6kg per annum while the mean output of non-cooperators is 48.02kg per annum. The mean farm income of cooperators is ₦75,543 per annum while the mean income of non-cooperators is ₦73,651. This indicates that cooperators farm output and income is higher than the cooperators. The maximum and

minimum output range of cooperators is above 100kg (2.9%) and 21-40kg (35.7%) while the maximum and minimum output of non-cooperators is 61-80kg (7.0%) and 41-60kg (30.2%).

Table 15: Output and Income of Cooperator and Non-cooperator

Variable	Cooperator		Non-cooperator	
	Frequency	Percentage	Frequency	Percentage
Output (kg)				
<21	5	7.1	9	20.9
21-40	25	35.7	10	23.3
41-60	20	28.6	13	30.2
61-80	3	4.3	3	7.0
81-100	15	21.4	8	18.6
> 100	2	2.9	-	-
Mean	53.6		48.02	
Income (N)				
50,000-60,000	9	12.9	10	23.3
60,001-70,000	43	61.4	23	53.5
70,001-80,000	3	4.3	3	7.0
80,001-90,000	-	-	-	-
90,001-100,000	12	17.1	6	14.0
>100,000	3	4.3	1	2.3
Mean	75,543		73,651	
Total	70	100	43	100

Source: Field Study, 2017

4.7 COOPERATIVES LEVEL OF PERFORMANCE OF THEIR ROLES IN COCOA PRODUCTION AND MARKETING

Table 16 showed the distribution of cooperatives level of performance of their roles in cocoa production and marketing. Storage of harvested produce was mostly performed. Marketing of produce, supply of credit and supply of agro-chemicals, supply of improved varieties, supply

of fertilizers were moderately performed while organising of workshop/seminars and thrift collection were least performed.

Table 16: Roles Played by Cooperatives in Production and Marketing of Cocoa

Role	Mean	Rank
Storage of produce	3.24	1
Marketing of produce	2.93	2
Supply of agro-chemicals	2.76	3
Supply of improved varieties	2.75	4
Credit supply	2.69	5
Supply of fertilizer	2.03	6
Organising seminar/workshop	1.93	7
Thrift collection	1.87	8

Mean > 3 = most performed; mean 2-3 = moderately performed; mean < 2 = least performed
 Source: Field Study, 2017

4.8 HYPOTHESIS TESTING

H₀: There is no significant difference in farm output and income of cocoa cooperators and non-cooperators in the study area.

H_a: There is significant difference in farm output and income of cocoa cooperators and non-cooperators in the study area.

Table 17 revealed the difference in average output (5.62kg) between co-operators (53.64kg) and non co-operators (48.02kg) is significant at 1% level. This implies that the output of co-operators is significantly higher than that of non co-operators. Likewise, the difference in average annual income (#1,892) between co-operators (#75,543) and non co-operators (#73,651) is significant at 1% level, indicating a significantly higher annual income of co-operators than non co-operators. The implication of these findings is that cooperative societies in the study area have significant influence on cocoa farmer co-operators' production output and income. This was accrued to development of cocoa farmers'

involvement in cooperative and is sufficiently alert to production and marketing opportunities.

Table 17: Test of difference in cocoa cooperators and non-cooperators farm output and income

Variables	Co-operators N=70 (mean value)	Non co- operators N=43 (mean value)	t-value	Difference (in mean value)	Remark
Output (kg)	53.64	48.02	4.327	5.62	Significant
Income (₦)	75,543	73,651	3.267	1,892	Significant

Source: Field Study, 2017

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

The research was undertaken to determine the roles played by cooperative societies in production and marketing of cocoa using Ile-oluji/Okeigbo LGA in Ondo state, Nigeria as a case study. The study methodology comprised of a multi-stage sampling technique. Analytical tools used in the study include descriptive statistics and t-test analysis. The study revealed that most of the cocoa farmers are males. Majority of the respondents were in their most active years (30-60) of which majority possessed tertiary education and were married. Farming experience showed most of the respondents had above 15 years' experience. Household size comprises of the head, wife(s) and their children/dependent(s) with majorities of the respondents having household size between 5-10 members. Majority of the respondents had between 5-15 plots of land. The factors that influenced production were gender, age, educational status and farming experience. It was revealed that majority of the respondents sourced their funds through personal savings and most farmers use more of hired labour and source their planting materials from their own farm. Storage of cocoa bean is through the use of jute bags while marketing is mostly carried out directly by the farmers. Inadequate credit is the major problem encountered by the farmers during production while low market price is the major factor militating against marketing. The most performed role by cooperatives in cocoa production and marketing was storage of harvested produce while the least performed role was organising of workshop training/seminars and thrift collection. Cooperators were generally satisfied with their cooperatives role in storage of harvested product but not in marketing and in organising of workshop and seminars. The mean output and income of cooperators were 53.64kg and N75,543 while the mean for non-cooperators were 48.02kg and N73,652.

5.2 CONCLUSION

This study examined the roles played by cooperative societies in production and marketing of cocoa in Nigeria, using Ile-oluji in Ondo State as a case study. The proportion of cocoa marketed through cooperatives is 14.2% while most farmers (61.1%) market their cocoa by themselves. This implies that cooperatives in the study area are not functioning in marketing of produces. The storage facility available to the farmers is jute bags. The factors militating against production and marketing are; inadequate credit, high labour cost, pest and disease attack, high inputs cost, low yield, low market price, high transportation cost and poor quality of cocoa beans. The roles performed by cooperative societies are in marketing of produce, storage of harvested produce, credit supply, supply of improved varieties, supply of agro-chemicals, supply of fertilizer, organising of workshop/seminar, thrift collection. Storage of harvested product was most performed, marketing of produce, supply of credit, supply of agro-chemicals, supply of improved varieties and supply of fertilizer were moderately performed while thrift collection and organising of workshop/seminar were least performed. Results of hypotheses tested in the study revealed that the farm output and income of cooperators (53.64kg, N75,543) were significantly higher than that of non-cooperators (48.02kg, N73,651). The implication of these findings is that cooperative societies in the study area have significant influence on cocoa farmer co-operators' output and income. This was accrued to development of cocoa farmers' involvement in cooperative and is sufficiently alert to production and marketing opportunities.

5.3 RECOMMENDATIONS

The findings and conclusions of the study therefore recommend that:

- Cooperative societies should encourage their members by organizing seminars and workshop training for their members at regular intervals since most farmers'

opportunity to acquire education and information is when they attend seminar/workshop training. Education and training provided for their members, elected representatives, managers and employees will encourage effective contribution to the development of their cooperatives and also builds up members' capacity to acquire knowledge, skill and information.

- Cooperatives should also provide an avenue to assist their members in marketing of their produce in order to eliminate low market price, price fluctuation, cheating from buyers and to reduce marketing cost. This will help to increase farmers income and hence their standard of living.
- Cooperators were less satisfied with cooperative roles in provision of funds. Therefore, Cooperative societies should be more alert to external sources of funds such as loan from financial institutions such as commercial banks, Bank of Agriculture, grants from local, state and federal government. This will help to raise the lending capacity of cooperative societies and in turn, help cocoa farmers to meet their need for funds.

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