

# Assessing the Factors Hindering the Effectives Performance of Cooperatives Societies in Mubi Metropolis, Adamawa State, Nigeria

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**Abstract:** *This study accessed factors that hindering the performance of cooperatives societies in Mubi metropolis, Adamawa state, Nigeria. In order to achieve the objectives, this study was guided by four research questions and four research hypotheses. The structured questionnaire was used to collect data from randomly selected 381 members of cooperatives in Mubi metropolis. This study recorded 96% returning rate and data collected were analysed with simple percentage, frequency table, weighted average and regression analysis. The results of analysis established that poor meeting attendance is most significant members' factors hindering the efficiency of cooperative societies. Also, corruption, power tussle, incompetency and biasness are the leadership factors limiting the performance of cooperative societies' in the study area. Also, the political interference, lack of business ideas and cumbersome of policies are the societies' related factors affecting the performance of cooperatives societies. Likewise, the lack regulations and monitoring, unfriendly business environment are all the government factors affecting performance of cooperative societies in the study area. The study recommends for the members improvement in attendant and participation in the cooperative activities. Also, the leadership in the cooperative societies should be democratically appointed. Likewise, the state government should improve on policies that dealt with operation of cooperative association in Adamawa sate. Also, the government should assist the cooperative to establish linkages with the several NGOs within and outside the country.*

## Introduction

Cooperative unlike many organizations usually faced with one common problem, which is how to keep balance in the two parts of cooperative business, *efficiency* and *democracy*. Since those who are charged with operation of a cooperative chiefly the board and manager must serve two masters: the imperatives of good business practice and the social purpose of a community of people. Hence, to maintain their special character, cooperatives must be two things in one: a business organization and social movement. This is what makes a cooperative a business enterprise with human interface and so, very difficult to manage. In striving for efficiency, cooperatives often tend to imitate other business, but in pursuing a social purpose they bring out features, which make them different.

Cooperative societies such as the Thrift and Credit societies (CTCS).Cooperatives Investment and Credit Societies (CICS) and/or Cooperative Credit Development Society (CCDS).staff welfare cooperatives can mobilizes funds that will cater for borrowing needs of members through accumulations of shares and savings (Alufohai & Ilavbarhe, 2010). The accumulated funds can be reinvested into diverse business such as; establishment of small-scale enterprises or industries that would provide services, manufacture and market essential commodities at an affordable price. The income so generated is shared among members based on patronage and equity (Babajide, 2013).

One of the purposes of cooperative societies is to help members solve their problems collectively instead of looking up to government for solutions (Adegeye and Dittoh, 1995). However, noticeably of recent cooperative societies has not been significantly play supportive roles as expected on its members. The presence of various internal crises has made it difficult for the cooperative to contribute significantly to economic development of members and state at large. Various studies had tried to identify possible factors responsible for the underperformance of cooperatives societies in our communities and various approaches had been taken to arrive at possible best conclusion. However, none to the best of knowledge of researcher had

considered relating, leadership, society, members as well as government factors to the possible causes of underperformance in cooperative societies. This study therefore, attempt to assess the interplay effects of members activities, leadership types, societies roles and government roles on underperformance of cooperative societies in Mubi metropolis in Mubi North and South Local Government Area of Adamawa State.

The findings from this study will enlighten individual members of cooperative societies to be aware of their attitudes that hindering the performance of cooperatives which in turn reducing the benefits they are recording from being members of cooperative. Also, at the end of this study it is expected that leadership in the cooperatives societies in the study area will aware of their attitudes and styles that limiting the benefit the members are enjoy from participating in cooperative activities. More also, the results from this study will serve as eyes openers for the members and the leaders of cooperatives societies to reposition their societies in a way that interferences of religion, ethnic, culture or political will not distort its performance. Above all, the government agencies responsible for regulation cooperative activities will also realizes aspect of policies require amendment for the smooth running of cooperatives in Adamawa State.

### **Materials and Methods**

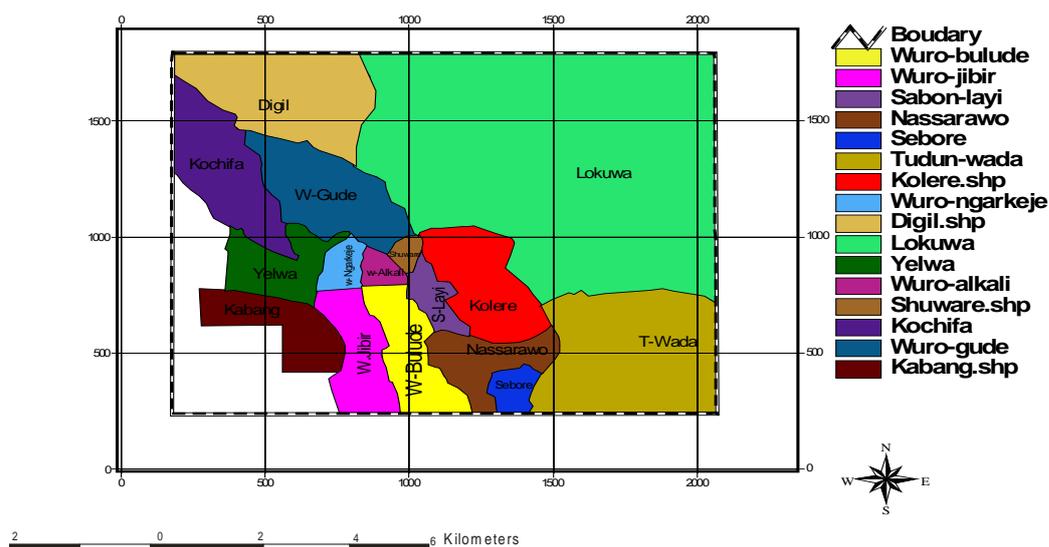
Adamawa state is made-up of twenty-one Local Government Areas, which are zoned into four (4) Agricultural zones based on the climatic and types of crop grown (Kadams and Sajo, 1999). However, this study purposively selected Mubi Metropolis, as results of government presence of various commercial centers, religious bodies, higher institutions, industries as well as traditional administrative offices that make the city a home of many cooperative societies. In all, Mubi Metropolis registered 57 cooperative societies with total of 6,841 members. Taro Yamane sample formula was used to randomly select total of 378 members of cooperatives societies from population. The structured questionnaire was used to collect data from sampled respondents and data were analyzed using simple percentage, frequency count, weighed average, frequency index and regression analysis.

Mubi metropolis as a geo-political area comprises of two Local Government Areas; Mubi North and Mubi South. According to Adebayo, (2004) the area is located between latitudes 10° 30' and 10° 05'N of the equator and between longitude 13° 10' and 13° 30'E of the Greenwich meridian. It occupies a land area of 192,307Km and support a total population 260,009 people (National Population Census 2006). The predominant religions are Christianity and Islam.

Mubi town originated as a farmstead founded by Fali and Gude peasants who settled to cultivate the fertile plains of River Yadzeram. The influx of Fulani cattle rears in the 18<sup>th</sup> century and merchants in the 19<sup>th</sup> century increased the native peasant population (Tini, 2001). This resulted to the emergence of several hamlets in the vicinity. Mubi Township came into existence on 1<sup>st</sup> April 1936 by amalgamating the village units of Lokuwa, Wuro Gude, Kolere, Shuware and the hamlets of Wuro Alkali, Wuro Bulude, Wuro Hamsobe and Wuro Yombe. These settlements were merged to form a central administrative setup called Jimilla.

The growth of Mubi town is traced to the agricultural, administrative, and commercial functions it performs. By 1902, Mubi was a German base from where the neighbouring tribes (i.e Fali, Gude, Kilba, Higgi, Margi and Njanyi) of the region were subjugated. On 1<sup>st</sup> April 1960, Mubi was made Native Authority headquarters. The same year, July 1960, the town became provincial headquarters of the defunct Sardauna province. In 1967, Mubi was made L.G.A headquarters while in 1996, the town was splinted into Mubi-North and Mubi-South Local Government Areas. Currently, the town is the seat of Mubi Emirate Council and the headquarters of Adamawa-North Senatorial District.

Mubi is geographically well placed and functions not only as center of commerce in the region but also extends its sphere of influence to countries such as Cameroon, Central Africa Republic and Chad. Numerous banks, filling stations and hotels exist in the town to support the commercial activities. Fig. 1 and fig. 2 shows the digitized conventional map of the study area and the satellite imagery respectively.



**RESULTS**

**Research Question 1:** what are the members related factors hindering the efficiency of cooperative societies in the study area?

**Table 1: Members Activities that Hindering Efficiency of Cooperative Societies in the Study Area**

Factors	Rating Scale				Freq Indx	Rank
	4 (HS)	3 (S)	2(LS)	1(INS)		
Poor meeting attendant	261(72%)	58(16%)	46(13%)	0(0%)	0.8973	1 <sup>st</sup>
Not participating in teamwork	78(21%)	201(55%)	45(12%)	41(11%)	0.7164	3 <sup>rd</sup>
Unwillingness to over assistance	21(6%)	24(7%)	307(84%)	13(4%)	0.5363	6 <sup>th</sup>
Poor due payment	45(12%)	99(27%)	102(28%)	119(33%)	0.5479	5 <sup>th</sup>
Delayed loan repayment of loan	221(61%)	29(8%)	20(5%)	95(26%)	0.7575	2 <sup>nd</sup>
Not participation in decision making	132(36%)	79(22%)	89(24%)	65(18%)	0.6904	4 <sup>th</sup>

HS: highly Significant, S: Significant, LS: Less significant, INS: Insignificant

The results on Table 1 revealed the respondents rating on the members factors that limiting the performance of cooperative societies in the Mubi Metropolis. The result indicate that majority of respondents (72%) rated poor meeting attendant as most challenges habit of members of cooperatives that is affecting the societies in the study area (index value 0.8973, ranked 1<sup>st</sup>). Also, delayed of loan payment was rated 2<sup>nd</sup>, as indicated by 61% with index value 0.7575. Lack of teamwork spirit among member of cooperatives was ranked 3<sup>rd</sup> by 55% of respondents (index value 0.7164). Not participating in the decision making process was rated 4<sup>th</sup> by most respondents 36%, index value (0.6904). Poor due payment and unwillingness to over assistance to the societies was rated 5<sup>th</sup> and 6<sup>th</sup> as lesser members factors that limiting the performance efficiency of cooperatives in the Mubi Metropolis.

Thus, these results indicated that not attending meeting on regular basis is genesis for many other members bad attitude that affecting the expect function of cooperative societies in the study area.

**Research Question II:** what are the leadership related factors hindering the efficiency of cooperative societies in the study area?

**Table 2: Leadership Activities that Hindering Efficiency of Cooperative Societies in the Study Area**

Factors	SA Fx(%)	A Fx(%)	D Fx(%)	SD Fx(%)	Avg	Remark
Corruption	256(70%)	97(27%)	12(3%)	0(0%)	3.67	A
Power tussle	149(41%)	100(27%)	66(18%)	50(14%)	2.95	A
Incompetent	198(54%)	71(19%)	65(18%)	31(8%)	3.19	A
Biasness	45(12%)	200(55%)	74(20%)	46(13%)	2.67	A
Selfness	202(55%)	91(25%)	44(12%)	28(8%)	3.28	A

The associative challenges to the effectiveness of cooperative societies in the Mubi Metropolis as results of leadership factors were indicated on Table 2. The results on the table indicated that majority of respondents (70%) unanimously agreed that corruption among the leaders responsible for low performance of cooperative societies in the study area (average 3.67). More also, the results on the table indicated power tussle among leaders of cooperatives as factors limiting performance of cooperative societies (average 2.95). Leaders incompetency was also indicated by 54% respondents as challenges facing cooperative societies (average = 3.19). Also, the results indicated that biasness among leaders in their dealing with other members of societies was also expressed by 55% respondents as leadership factors limiting performance of cooperatives in the study area (average = 2.67). More also, 55% of the respondents expressed that the leaders in the cooperatives are selfish (average = 3.28).

The results implied that the sampled members of cooperatives in Mubi Metropolis in Adamawa state, unanimously agreed that the various corrupt practices, power tussle, incompetency, biasness as well as self-centeredness are all leadership factors that affected the expect performance of cooperative societies in the study area.

**Research Question III:** what are the societies related factors hindering the efficiency of cooperative societies in the study area?

**Table 3: Societies Related Factors That Hindering Efficiency of Cooperative Societies in the Study Area**

Factors	SA FX(%)	A Fx(%)	D Fx(%)	SD Fx(%)	Avg	Rmk
Political interference	266(73%)	42(12%)	22(6%)	35(10%)	3.48	A
Lack of good interaction with government agencies	187(51%)	17(5%)	21(6%)	140(38%)	2.69	A
Poor horizontal interaction among societies	209(57%)	13(4%)	24(7%)	119(33%)	2.85	A
Lack of cooperative knowledge	299(82%)	8(2%)	2(1%)	56(15%)	3.51	A
Poor business orientation	221(61%)	100(27%)	41(11%)	3(1%)	3.48	A

Note: SA, Strongly Agree, A: Agree, D: Disagree, SD: Strongly Disagree, Rmk: Remark

The results on Table 3 depicted the outcome of respondents' perception on societies' related factors that hindering the expected performance of cooperatives in the study area. The results indicated that majority of respondents (73%) unanimously agreed that political interferences is affecting the activities of cooperative societies in Muib Metropolis. Likewise, poor vertical interaction such as linking the regulatory bodies among others were identified by (51%) of respondents as significant challenges facing cooperative societies in the study area (average = 2.69). more also, poor horizontal interaction such as making linkage with other

cooperative organisations is expressed by (57%) of respondents ad significant problem facing cooperative societies (average = 2.85). Lack of cooperative knowledge among members of cooperative was expressed by majority of respondents (82%) as one of challenges facing effectiveness of cooperative societies in the study area (average = 3.51). Furthermore,, poor business orientation was identified by 61% of respondents as significant challenges hindering expected performance cooperative among the members in the study area (average = 3.48).

The results from this research questions established that political interference, lack of good interaction with government agencies, poor horizontal interaction among societies, lack of cooperative knowledge as well as poor business orientation are societies related factors that limited the expected effectiveness of cooperative societies among members in the study area.

**Research Question IV:** what are the societies related factors hindering the efficiency of cooperative societies in the study area?

**Table 4: Government Related Factors That Hindering Efficiency of Cooperative Societies in the Study Area**

Factors	SA Fx(%)	A Fx(%)	D Fx(%)	SD Fx(%)	Avg	Rmk
Lack of government regulation/ Government negligence	188(52%)	83(23%)	22(6%)	72(20%)	3.06	A
Lack of government assistance	199(55%)	79(22%)	65(18%)	22(6%)	3.25	A
Poor technical support/cooperative education	209(57%)	119(33%)	24(7%)	13(4%)	3.44	A
Cumbersome cooperative policies	171(47%)	98(27%)	59(16%)	37(10%)	3.10	A
Poor business environment	21(6%)	289(79%)	41(11%)	14(4%)	2.87	A

Note: SA, Strongly Agree, A: Agree, D: Disagree, SD: Strongly Disagree, Rmk: Remark

The results on Table 4 revealed the government related factors responsible for underperforming of cooperative societies in Mubi metropolis, Mubi North and South local government area of Adamawa state. The results indicated lack of government regulation, this was expressed by 52% of respondents (average = 3.06). More also, 55% of the respondents expressed that lack of assistance from government toward cooperative accounted for underperforming of most cooperative societies in the study area (average = 3.25). The results also indicated that most respondents (57%) expressed poor technical support from government toward cooperative development accounted for underperforming of cooperative societies in the study area.

Furthermore, the study identified cumbersome of cooperative policies from government regulatory bodies as challenges from government that limiting the performance of cooperative societies in the study area, this fact was expressed by 47% of the total sampled members of cooperative (average = 3.10). Among all, majority of sampled members of cooperative societies (79%) unanimously expressed that inability for the government to create business friendly environment affected the performance of cooperatives societies in the study area (average = 2.87). These results reaffirmed that lack of government regulation, lack of government assistance, poor technical support, cumbersome cooperative policies and poor business environment are the government factors hindering the efficiency of cooperative societies in the study area.

**Testing of Hypothesis**

Table 5: Results of Multiple Regression Analysis on Significant Contribution Hindrance Factors towards Poor Performance of Cooperative Societies in the Study Area

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		

(Constant)	21.792	0.757		28.769	0.001
Members factors	0.163	0.126	0.357	16.3	.002
Leadership factor	0.191	0.078	0.327	19.1	.000
Society factor	0.451	0.063	0.295	45.1	.010
Government factors	0.11	0.013	0.319	11.0	.003

ANOVA = 1327.182 p-value 0.001, R= 0.918, R-Square 8.36, Adjusted R-Square =0.883

The regression analysis results as shown in Table 5 indicate that 91.8% of the observed variations in the factors lead to ineffective cooperative societies performance is jointly explained by all independents variables. This implies that all independents variables are strongly associated with ineffective of cooperative societies in Mubi Metropolis in Adamawa state. More so, the results of ANOVA model, revealed F-value (1327.182) with p-value < 0.0001. This implies that model is statistically significant at 0.0%. More so, the R<sup>2</sup>-value (0.836) was depicted for the overall model fitness.

The result of regression analysis in Table 5 shows that all four sampled hindrance factors towards cooperative ineffectiveness are all significant related to overall cooperative ineffectiveness. This implies that members’ factors, leadership, society and government collectively contributed 91.8 of hindrances to the cooperative efficiency in the study area. The results on the table indicated that member factors, leadership factor, society factors as well government factor significantly contribute 16%, 19%, 14% and 11% respectively. In a nutshell, all the four null hypothesis were rejected implied that all tested independent variables are significantly contribute toward cooperative underperformance in the study area.

## Discussion

The findings of this study revealed that poor cooperative meeting attendant accounted for majority of members' poor attitude toward cooperative societies and as results leading to underperformance of the cooperative in Mubi Metropolis in Adawawa State. Poor meeting attendant can influence poor teamwork, unwillingness to offer assistance as well as delay in the repayment of loan. This finding agreed with the findings made by Oladeji(1999) that majority of members do finding it difficult to attend meeting at regular interval and this do leads to poor understanding of activities of the cooperative among members. Also, our finding of effect of poor participation as members' related factors affecting performance of cooperative societies in the study area was in accordance with the respective findings made by Mwelukilwa (2010) and Oladejo (2013) that not creating time for cooperative meeting and decision making affected members understanding of important of cooperative to their development. However, the finding made by Onyeze *et al.* (2014) failed to significantly attribute the rate of meeting attendant to the activeness of members. This implies that member's activeness cannot be solely measure by frequency of meeting they attend. He argued further that in this global-village period technology has grown to the extent of someone attending meeting from any far-range distance to the cooperative of hall. However, the findings by Armando (2008) indicate insignificant effect of frequency of meeting attendance on members cooperative participation, the conclusion drawn that non-physical appearance in the meeting affected members understanding about cooperative activities. The delay in the repayment of loan as indicated by the findings of this study can hinder the progress and opportunity to offer others members of cooperative loan at the needed time.

More also, the findings of this study revealed that corruption and other malpractices remaining the bane of poor performance among the cooperative societies in the study area. This finding was in accordance with finding made by Armando (2008) that corruption and leadership are becoming inseparable when aspect of money and other financial benefits are involved. The finding made by Coffie (2011) indicates corrupted leaders as one of the main factors responsible for downfall of majority community projects and cooperative activities. This view was not differed from the finding made by Ebue (2012) that most members of cooperative societies are eying leadership post to get chance of illegally laying hands on societies' purses. More also, the issue of power tussle among leaders is one of the degenerating factors limiting the efficiency of cooperative societies, this was in consonant with the earlier finding made by Elservier(2010) that majority of elite individual join cooperative to become leaders and has access to the financial management which in the end, usually being abused or embezzled. The finding made by Idyorough (2008) reported leadership incompetence, according to Prashanth (2011) majority of leaders in the cooperative societies lacked background of cooperative and as results abused the leadership rights and power and misguided the entire association. The view was not far from the finding made by Reeves (2003) that majority of leaders in the cooperative societies perceive the cooperative as social organization where anyone irrespective of their background and commitment level can become leader and do as they like. Macpherson (2009) faulted leadership system of many cooperative that loans granted to cooperative institutions were most at time channeled to other sectors that attracts fat interest, while many cooperative leaders engross in fund embezzlement, and some leader lack cooperative education. These according to him usually lead to poor returns performance of cooperative as organization.

One of the few leadership traits among the cooperatives in the study area found affecting cooperative effectiveness is biasness of dealing among members as well as self-centeredness by the leaders. This finding was in accordance with the findings made by Reeves (2003) that through improper selection of leadership, the leaders are now found indicated interest in the affair of some members than others or forming caucus, group or allied within the members in the same cooperative association. This according to Idyorough (2008) is one of ill-end of bad leadership. Thus, the cooperatives in the study area had been found suffered from biasness and self-centeredness leadership structure. In a nutshell, it is expected that anyone assumes mantles of leadership in the cooperative societies to be typified by such norms as honesty, fairness, equity, democracy, and mutual fellow feelings.

It was also revealed by the findings of this study that political interference affected the overall cooperative societies' performance in the study area. This agreed with the earlier finding made by Prashanth (2011) that cooperative of nowadays are dancing to the tune of politics. The politics interference delimiting harmony and leads to discrimination among members within an association. Severing the relationship with government agencies also accounted for poor performance among cooperative societies, Godquin (2014) argues that cooperative that linked the mother association will have good monitoring and ensuring leadership complaint with the rules and regulations of the association. Our findings from this study also indicated that rivalry among cooperative association instead of creating linkage is limiting expansion scope and business horizon for cooperatives societies in the study area. Elservier (2010) and Godquin (2014) maintained that horizontal interaction is one of the backbone of cooperative societies, however, the zeal for independency and strive to surpass others inhibiting development and promoting unhealthy rivalry among cooperatives societies. It was also found by this study that majority of societies are lacking business orientations therefore, the chances to run at loss may high business plan and ideas are grossly lacking from leaders to members.

Above all, it was also found by this study that government are failing in coming up with regulations and policies that can propel the development among the cooperative in the study area. The effect of lack of regulation and government intervention was reported by Elservier (2010) as highest sources of failure of association. Godquin (2014) hinted that cooperatives as associations have capacity to transform members and assist other non-members residing in the communities. Cooperative can afford to subsidize commodities for the consumption of members and non-members. However, all these benefits are lacking as results of poor government management and negligence for concern government agencies. Lack of government support was also reported by Reeves (2003) as one of significant factors limiting effectiveness of cooperative in our communities. Government is expected to facilitate linkage between non-governmental organizations within and outside the countries for the association to benefits from assistances offer by these NGO. More also, lack of business friendly environment significantly affected the performance of cooperative association in the study area. The need for business amiable environment for the thriving of cooperatives societies was concluded at the end of the study conducted by Godquin (2014) on impact of business viability in the communities and cooperative activeness.

## **Conclusion**

It could be argued that cooperatives is not the only association facing with multi-challenges, however, the underlining factors for the initiation of cooperatives is to assist members facing their domestic and other socio-economic responsibilities. Therefore, this study had identified that challenges is limiting the expected function of cooperatives in the communities and among the members. The individual members are found playing negative roles not attending the meeting and overall poor participation in cooperative activities. So also, the leadership of the cooperatives are found engrossed in various malpractices, selfishness attitudes, biased dealing with members, struggles for powers and generally lacking cooperative understanding. The contributive role of societies at larges were also established, which ranges from political interference, lack of vertical and horizontal interaction, lack of business ideas. It has also been established by this study that cooperative effectiveness are being affected as results of lack of government regulation, lack of government assistance, poor business environment as well as cumbersome of policies.

## **Recommendations**

In respect to the finding and conclusion drawn in this study, the following are the suggested ways forward to the challenges limiting the effectiveness of cooperative societies in Mubi Metropolis, Mubi North and South Local Government Area of Adamawa State:

- i. The members in the cooperative societies in Mubi Metropolis should improve on their attendant, teamwork, decision making and general participation in the cooperative activities to maximally possible benefits avail in being members of cooperative societies
- ii. The leadership in the cooperative societies should be democratically appointed to give rooms for fairness and rights for others to express their wishes. More also, the leaders in the cooperatives should try to be unbiased and proactive while handling cooperative issues.
- iii. The cooperative societies should maintain its freedom from political influences, religion and cultural affiliation. This can be achievable through visionary and dynamic leaders that opened to all members and deals with societies' issues without biasness. Also, horizontal and vertical interactions should be maintained to ensure sharing of ideas among others cooperatives as well as giving rooms for effective monitoring.
- iv. The state government should improve on policies that dealt with operation of cooperative association in Adamawa sate. Likewise, the government should assist the cooperative to establish linkages with the several NGOs within and outside the country in order to benefit from the array of assistance windows that will enhance their activities.

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