

# Appraising The Influence Of Socio-Economic Characteristic Of Members On Their Level Participation In Cooperative Society In Adamawa State, Nigeria

Garandi Ijudigal Danjuma and Hassan Sa'ad Tanko (Ph.D.)

Department of Geography  
Adamawa State University, Mubi, Adamawa State, Nigeria.  
igarandi97@gmail.com 2348030790726

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**Abstract:** This study appraised the influence of socioeconomic characteristic of members on their participation in cooperative societies in Adamawa State. In order to achieve the objectives, this study was guided by three research questions. The structured questionnaire was used to collect data from randomly selected 397 members from four agricultural zones of the state. This study recorded 95% returning rate and data collected were analysed with simple percentage, frequency table and chi-square. The results of analysis established that majority of members of cooperative in Adamawa state were self-engaged, fairly educated, married and in their active ages. This study also found insignificant differences in the level of commitment of respondents irrespective of their level of education and job types. Also, there was insignificant difference in the proportionate of members benefiting from cooperative irrespective of their education and job type. However, this study shows slightly influence of education in participation and benefits. This study concluded that cooperatives are for all class of work, ages, gender, marital status as well as educational level. This study recommended for government policy and awareness for more participation among government workers. Also the study recommended for government should integrating cooperative education in our school curriculum to make people have more appreciation for the cooperative societies.

**Keywords;** Cooperative Societies, Socio-Economic Characteristics, Members, Participation

## INTRODUCTION

In an era when many people feel powerless to change their livelihoods, cooperatives may represent a strong, vibrant and viable economic alternative for poverty reduction (Dogarawa, 2009). It was reported by World Bank (2014) that over the years, many governments and people in different parts of the world have shown great interest in the activities of cooperative societies. This is as a result of the roles which the organizations play in all fields of human endeavors especially as they serve as vital alternatives to strengthening the weak economy and social status of the rural poor (Tanko, 2002). The Department for International Development, DFID (2011), stressed that cooperative is all about peoples' organizations, to capture wide range of opportunities in the economy, where they can address their socio-economic needs and aspirations. However, the technical and productive bases of the societies which form the prime movers of the real economy are weak, obsolete, disperse, and the sectorial linkages are poor.

Nigeria is richly endowed with both human and natural resources. Despite the vast resources, the country's economy has not experienced the required institutional and structural changes that guarantee rapid and sustainable growth relative to an acceptable standard of living (United Nation, 2014). Odebode (2009) mentioned that the development trend in Nigeria's economic sector did not reflect its great wealth in terms of human and natural resources. This assertion was supported by United Nation's Report of 2007: that despite the abundant agricultural resources and oil wealth, poverty is wide spread in the country and has increased since the late 1990. The report stated that over 62% of Nigerians are classified as poor with about 35% of them living in absolute poverty. International Fund for Agricultural Development, IFAD (2014) also reported that poverty is specifically severe in rural areas where up to 69.8% of the population live below the poverty line and social services/infrastructure are limited, leading to

decline in productivity of the majority agricultural oriented activities. The scenario necessitates for devising means towards changing the orientation of mobilizing, harnessing, harmonizing and transforming the resources in order to uplift the production level and the socio-economic life of the average Nigerian. As one of the measures towards the attainment of these goals, cooperative society's concepts stand as a panacea especially where 60–75% of the population is dependent on agriculture as profession, and most of whom live under poor conditions in the rural areas. Poverty has been a serious challenge to Nigerians. The effect of poverty includes inadequacy, hopelessness, powerlessness and deprivation in the basic necessities of life (Adegeye & Dittoh, 1995).

According to Sizya (2007), cooperative societies play a significant role in poverty reduction among smallholder farmers who comprised the majority of the rural poor by providing effective production support and marketing services. The Cooperatives Development Policy of Nigeria [CDPN] (2010), defined cooperatives as associations or organizations made up of group of persons who voluntarily agree to come together and utilize their major resources for the pursuit of their common goals and objectives. Cooperatives are private member oriented enterprises that operate on the principles of democracy and free market economy. They are often established as voluntary associations of like-minded people (Tanko, 2002).

The role of cooperative societies as one of these measures cannot therefore be over-emphasized, especially in Adamawa State, Nigeria, where large number of the populace are poor and live in rural areas. Generally, cooperatives focus on provision of credit facilities to its members, provision of employment opportunities, aids in building members saving capacities; partake in some business activities on behalf of members, provision of loanable productive assets, which strengthen the livelihood of members and their households. Cooperatives are supposed to be self-reliant, self-controlling, and self-sustaining peoples' oriented organizations. They are organizations where people voluntarily associate together mutually on the basis of equality to promote common economic interest for the upliftment of their standard of living (Tanko, 2002).

In a developing economy such as that of Nigeria, cooperative societies have been reckoned with as catalysts for development. Since the establishment of Nigeria's first cooperative society in 1934, there has been an upsurge in the formation of various types of cooperative societies (Olayide and Falusi, 1978). Despite its old age, cooperatives have not made significant strides in Nigeria, especially in the northern part of the country. Only recently, workers cooperative societies started gaining ground among working class citizens, most of who find it difficult to save part of their salaries. Cooperatives were thought to be associations meant for the poor, especially, farmers, small traders and low income earners (Dogarawa, 2009). The orientation of majority of educated and so-called elites in the society about cooperatives is that cooperative is not fit their status or having little to offer them economically. Recently in Adamawa State, the state Ministry of Commence and Industries, MCI (2015) reported that 87% of registered cooperative societies in Adamawa state, are agricultural cooperative, while 9% are cooperative societies for women wings of various religion organisations and the remaining 4% are general purposes cooperative societies. This report shows that working class citizens are not duly represent in cooperative membership. More also, the reviews by Adesina (1998), Bebeji (2001), Asaolu (2004), Akinwumi (2006), Armando (2008), Birchall and Ketison (2009), and Akiniyi (2013) indicated that majority of membership of cooperative societies comes from occupation such as agricultural production, tailoring, trading, carpentry, bricklaying, handcrafts, blacksmithing, while in some cases, few are found to be primary schools teachers.

The non-participation of majority of elites individual on the premises that cooperative societies has little role to play in their economic status or perceiving cooperative as societies that belittle their status contradicted the initial arguments by many pioneer of cooperative societies, such as Adesina (1998), Asaolu (2004), Akinwumi (2006), and Adurayemi (2014), that cooperative is meant for all ages, working classes, and people of different background. This study therefore, is an attempt to access whether the cooperatives are truly fitted particular socioeconomic status than others.

## Objectives

- i.) Determine the trends in the socio-economic characteristics of members of cooperative societies in the study area
- ii.) Determine the influence of socio-economic characteristics of members on their commitment to the cooperative activities
- iii.) Determine the influence of socio-economic characteristics of members on their level benefit derive from cooperative activities.

## Research Questions

1. What are the trends in the socio-economic characteristics of members of cooperative societies in the study area?
2. What are the influences of socio-economic characteristics of members on their commitment to the activities of cooperatives societies?
3. What are the influences of socio-economic characteristics of members on their benefit derived from cooperatives societies?

The findings of this study will be of immense benefit to the members of cooperatives in Adamwawa state to gear-up in their commitment to the activities of cooperatives, when realized that they were members of cooperative not because they were lowly rated members of society but to improve their economic and their general well-being. Also, the findings of this study will be an eye-openers for majority of civil servant workers that had been underrating the cooperatives, these set of people will realized the opportunities they had been denying thierselve as results of not participating in cooperative societies. Also the findings of this study will be highly useful to donor agencies, institutions of learning, scholars wishing to undertake further studies on the development of cooperatives, and most of all, serve a useful document for policy formulation on strategy development for poverty alleviation by the local, State and Federal Governments.

## 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). In all, there are 1140 cooperative societies with total of 54,280 members. Taro Yamane sample formula was used to randomly select total of 397 members of cooperatives societies from population, comprises total 126 members from Zone A, 87 from Zone B, 75 from Zone C and 109 from Zone D respectively. The structured questionnaire was used to collect data from sampled respondents and data were analyzed using simple percentage, frequency count and chi-square.

Commitment to cooperative activities was determine for each members in this study through their level of participation in the meeting, promptness of making dues payment and loan repayment as well as readiness to offer assistance to society. Also, the benefit derive from participating in cooperative societies were determined through dividend received by sampled members, their accessibility to loan facilities, the relevant of loan to the development of their business. All these were used determine in 4-point rating scale to arrive at three level of commitment and benefit derived for each respondent.

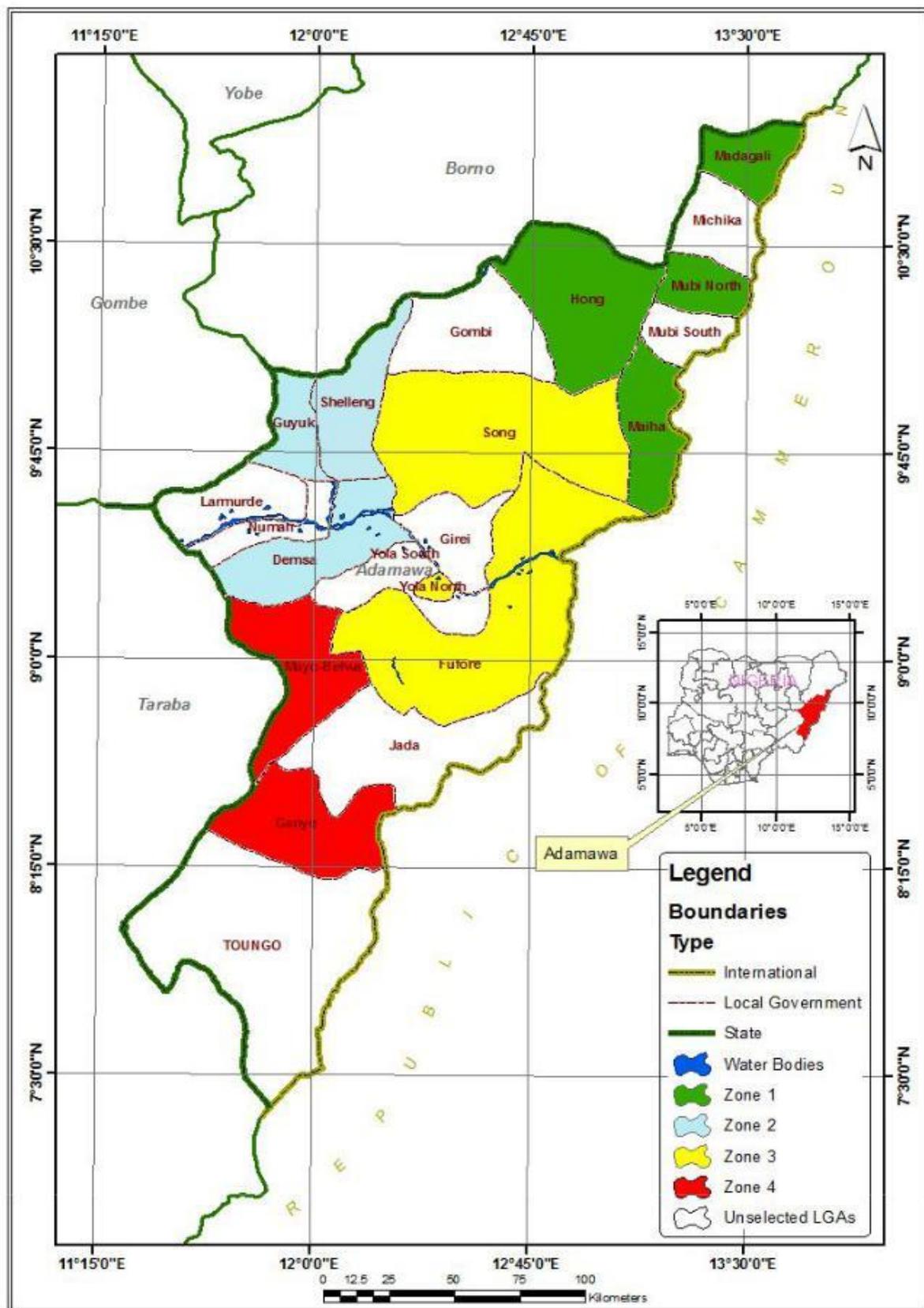


Figure 1: The Study Area

## RESULTS AND DISCUSSIONS

**Research Question 1:** What are the trends in the socio-economic characteristics of members of cooperative societies in the study area?

**Table 1: Socioeconomic Characteristic of Sampled Members of Cooperative Societies**

Variables	Zone 1	Zone 2	Zone 3	Zone 4	Overall
	Fx(%)	Fx(%)	Fx(%)	Fx(%)	Fx(%)
<b>Age Group</b>					
18 – 29 years	36(30%)	23(29%)	14(20%)	24(22%)	97(26%)
30 – 49 years	58(49%)	41(51%)	53(77%)	56(52%)	208(55%)
50 years above	25(21%)	16(20%)	2(3%)	28(26%)	71(19%)
Total	119(100%)	80(100%)	69(100%)	108(100%)	376(100%)
<b>Gender</b>					
Male	76(64%)	48(60%)	38(55%)	69(64%)	231(61%)
Female	43(36%)	32(40%)	31(45%)	39(36%)	145(39%)
Total	119(100%)	80(100%)	69(100%)	108(100%)	376(100%)
<b>Marital Status</b>					
Married	42(35%)	38(48%)	28(41%)	45(42%)	153(41%)
Single	23(19%)	34(43%)	29(42%)	34(31%)	120(32%)
Divorcees/Widows	54(45%)	8(10%)	12(17%)	29(27%)	103(27%)
Total	119(100%)	80(100%)	69(100%)	108(100%)	376(100%)
<b>Educational Level</b>					
Primary	24(20%)	24(30%)	8(12%)	33(31%)	89(24%)
Secondary	34(29%)	32(40%)	21(30%)	30(28%)	117(31%)
Tertiary	24(20%)	8(10%)	20(29%)	15(14%)	67(18%)
Non formal	37(31%)	16(20%)	20(29%)	30(28%)	103(27%)
Total	119(100%)	80(100%)	69(100%)	108(100%)	376(100%)
<b>Occupation Type</b>					
Farming	35(29%)	42(53%)	22(32%)	56(52%)	155(41%)
Trade/Marketing	45(38%)	17(21%)	21(30%)	22(20%)	105(28%)
Public/Civil Service	21(18%)	13(16%)	24(35%)	20(19%)	78(21%)
Others	18(15%)	8(10%)	2(3%)	10(9%)	38(10%)
Total	119(100%)	80(100%)	69(100%)	108(100%)	376(100%)

Fx: frequency, (%): Percentages in Parenthesis

The results on Table 1 revealed the socioeconomic variable of the sampled members of cooperatives across the four zones, in Adamawa State. The results indicated that in overall, 26% of the respondents were within the age range of 18 – 29 years. Also, 55% of sampled member of cooperatives were within the age range of 31 – 49 years while the remaining 19% were those with age 50 years and above. This result shows that most respondents were within their active ages. However, the presence of other age groups indicated that the membership of cooperative societies fitted all ages of individual.

More also, the table indicated the gender distribution of respondents, that 61% were male while 39% were female. This reveals that men seem to dominate cooperative activities in the study area during the period of the study. This result may not be unconnected with the popular practice of the communities in the study area that men should shoulder most of the family responsibilities, while women are concerned more with the domestic responsibilities. Also, the results of distribution of sampled member of cooperative by their marital status indicated that in overall, 41% of the sampled member of cooperative are married, 32% are single, while the remaining 27% were either divorcees or widows. This result show that all category of marital status fitted being member of cooperative societies.

The results on the Table 1 also revealed the educational background of respondents. The results indicated that in overall, 24% of the members of cooperative hold primary schools certificates, 31% have secondary schools education while 18% of the sampled members of cooperative hold certificates from various Tertiary institutions and the remaining 27% were those without formal education. This result indicate that most sampled members of cooperative are having formal education and this factor is expected to be one of influential factors affecting their disposition towards cooperative activities as well as the benefit they might be deriving from cooperatives. More also, it is evident from this result that all category of people irrespective of their educational background can still participate as member of cooperative societies.

The type of occupation has depicted in the Table 1 revealed that most sampled member of cooperative societies were into farming, 28% were into trading or marketing activities, while 21% were those in public or civil service and the remaining 10% were those with other economic activities. This result shows that majority of members of cooperative are self-engaged such as such as agricultural production, tailoring, trading, carpentry, bricklaying, handcrafts, blacksmithing among other while those in civil and public organisation are sparsely represented.

**Research Question 2:** What are the influences of socio-economic characteristics of members on their commitment to the activities of cooperatives societies?

**Table 2.1a: Influences of Education on Members’ Level of Commitment to Cooperative Activities**

Commitment level		Educational Background				Total
		Primary	Secondary	Tertiary	Non-Formal	
NCM	Count	26	0	0	35	61
	%	29.2%	0.0%	0.0%	34.0%	16.2%
CM	Count	33	61	30	32	156
	%	37.1%	52.1%	44.8%	31.1%	41.5%
HCM	Count	30	56	37	36	159
	%	33.7%	47.9%	55.2%	35.0%	42.3%
Total	Count	89	117	67	103	376
	%	100.0%	100.0%	100.0%	100.0%	100.0%

NCM: not committed, CM: Committed, HCM: Highly committed

**Table 2.1b: Results of Chi-Square Analysis on Influence of Educational Qualification of Members of on their Level of Commitment to Cooperative Activities**

	Value	Df	Sig. (2-sided)
Pearson Chi-Square	9.984	6	.227
Table value	12.59		
N of Valid Cases	376		

**Table 2.2a: Influences of Job Types on Members’ Level of Commitment to Cooperative Activities**

		Job Type				Total
		Farming	Trading	Civil/Public Servant	Others	
NCM	Count	25	12	15	9	61

	%	16.1%	11.4%	19.2%	23.7%	16.2%
CM	Count	66	41	36	13	156
	%	42.6%	39.0%	46.2%	34.2%	41.5%
HCM	Count	64	52	27	16	159
	%	41.3%	49.5%	34.6%	42.1%	42.3%
Total	Count	155	105	78	38	376
	%	100.0%	100.0%	100.0%	100.0%	100.0%

NCM: not committed, CM: Committed, HCM: Highly committed

**Table 2.2b: Results of Chi-Square Analysis on Influence of Members’ Job Type on their Level of Commitment to Cooperative Activities**

	Value	df	Sig. (2-sided)
Pearson Chi-Square	6.740 <sup>a</sup>	6	.346
Linear-by-Linear Association	12.59	1	.367
N of Valid Cases	376		

The results on Table 2a revealed the influence of education on members’ commitment to cooperative activities. The results indicated that 47.9% and 55.5% categories of respondents with secondary and tertiary educational backgrounds indicated highly commitment respectively, while in the primary and non-formal educational categories 37.1% and 31.1% of the sampled members of cooperative indicated commitment to cooperative activities. More also, the result of chi-square analysis revealed 9.895 which is less than critical value 12.59 at degree of freedom of 6, p-value > 0.05. Therefore, this result indicates insignificant difference in the impact of education on level of commitment. This implies that those with higher level of education as well as those lower education commitment to the activities of the cooperatives almost in similar pattern. However, those with higher educational qualification show a bit more commitment to cooperative education than those with low level of education.

More so, the results on Table 3a revealed the influence of members’ job types on their commitment to cooperative activities. The results revealed the 41.3% of farmers, 49.5% of traders, and 34.6% of those in civil or public offices as well as 42.1% of those in others commercial activities highly committed to cooperative activities. Likewise, the result of chi-square analysis revealed chi-square value 6.740 which is less than 12.59, at degree of freedom of 6, p-value >0.05. Therefore, this result indicated that members’ job type does not significantly influence their commitment. This implies that all types of job of the members of cooperative do not influence participation better than the others.

These results showed that socioeconomic of members does not significant influence their commitment to cooperative activities. Rather, the results indicated that good education can makes members of cooperative societies to be more committed to various activities of cooperative.

**Research Question 3:** What are the influences of socio-economic characteristics of members on their benefit derived from cooperatives societies?

**Table 3.1a: Influences of Education on Members’ Level of Benefits Derived Through Cooperative Activities**

		Educational Background				Total
		Primary	Secondary	Tertiary	Non-formal	
Benefited	Count	48	61	36	52	197
	%	53.9%	52.1%	53.7%	50.5%	52.4%
Not Benefited	Count	41	56	31	51	179
	%	46.1%	47.9%	46.3%	49.5%	47.6%
Total	Count	89	117	67	103	376
	%	100.0%	100.0%	100.0%	100.0%	100.0%

**Table 3.1b: Results of Chi-Square Analysis on Influence of Educational Qualification of Members of on their Level of Benefits Derived from Cooperative Activities**

	Value	df	Sig. (2-sided)
Pearson Chi-Square	0.286	3	.963
Table value	7.815		
N of Valid Cases	376		

**Table 3.2a: Influences of Job Types on Members’ Level of Benefits Derived from Cooperative Activities**

		Job Type				Total
		Farming	Trading	Civil/Public Servant	Others	
Benefited	Count	82	59	43	13	197
	%	52.9%	56.2%	55.1%	34.2%	52.4%
Not Benefited	Count	73	46	35	25	179
	%	47.1%	43.8%	44.9%	65.8%	47.6%
Total	Count	155	105	78	38	376
	%	100.0%	100.0%	100.0%	100.0%	100.0%

**Table 3.1b: Results of Chi-Square Analysis on Influence of Members’ Job Type of on their Level of Benefits Derived from Cooperative Activities**

	Value	df	Sig. (2-sided)
Pearson Chi-Square	5.894 <sup>a</sup>	3	.117
Linear-by-Linear Association	7.815		
N of Valid Cases	376		

The results on table 3.1a revealed the influence of education on members' level of benefit derived from cooperative activities. The result indicated that 53.9% of those members holding primary school certificate benefited from cooperative societies. More so, 52.1% of those with secondary schools certificate, 53.7% of those with tertiary institutions certificates as well as 50.5% of those with non-formal education expressed benefited from their being members to cooperative societies. Furthermore, the results on Table 3.1b revealed chi-square value 0.286 which is less than table value 7.815 at degree of freedom of 3, p-value >0.05. This result implied insignificant differences in the benefits and possibilities opened to members of cooperative societies irrespective of their level of education.

The results on Table 3.2a revealed the influence of education on members' level of benefit derived from cooperative activities. The result indicated that 52.9% of those members into farming activities, and 56.2% of those in various trading activities, 55.1% of those workers of civil or public organisations as well as 34.2% of those into various other commercial activities expressed benefited from various activities of cooperative societies as results of being remembers. More also, the results on Table 3.2b revealed chi-square value 5.894 which is less than table value 7.815 at degree of freedom of 3, p-value >0.05. This result implied insignificant differences in the benefits and possibilities opened to members of cooperative societies irrespective of their job types. These results indicated that members of cooperative are opened to various benefits irrespective of their socioeconomic characteristic in the study area.

## **Discussion**

The results of socioeconomic characteristic from this study indicated that all ages are participating as members of cooperative societies, with majority being in active ages 30 – 49 years. Also, the findings of this study indicated that that all category of marital status fitted being member of cooperative societies. These findings agreed with the finding made by Tanko (2015) that all ages of able person irrespective of their gender opened to cooperative membership. Furthermore, the findings of this study indicated that most sampled members of cooperative are have formal education. Education is indicated by Oluwatayo (2009) as one of the factors expected to be influence disposition of members to cooperative activities as well as enhance their benefit deriving from cooperatives. However, the findings from this study indicated that majority of members of cooperative are self-engaged. This results agreed with the finding made by Adesina, (1998), Bebeji (2001), Asaolu (2004), Akinwumi (2006), Armando (2008) and Champo (2011) that majority of membership of cooperative societies comes from occupation such as agricultural production, tailoring, trading, carpentry, bricklaying, handcrafts, blacksmithing, while presence of those in public and private firms were low.

More also, the findings of this study indicated that socioeconomic characteristic of respondents does not significantly influenced their commitment to cooperative activities. This result implies the job and level of education by the members of cooperative those significantly hinder their commitment toward cooperative activities. In a nutshell, the results showed that being a membership should not be restricted to those with low education as well as those with particular job type. These findings agreed with the finding made by Tanko (2015) in his study that the nature of meeting, loan repayment and payment of dues are all make in such a way that every members irrespective of their job type and educational level can cope with. Likewise, the findings of the study conducted by Baarda (2006) revealed that cooperative societies are voluntary organizations that open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination. Likewise, Odebode (2009) found that the beauty of cooperative organisation is it is democratically controlled by their members, who actively participate in setting their policies and making decisions. In cooperative men and women serving as elected representatives are accountable to the membership.

The results of this study also indicated that members of cooperative irrespective of their level of education and job types significantly benefited from cooperative activities. This result implies that being members of cooperative irrespective of education and job type can still provide support to individual as member. This view was shared from the findings made by Oluwatayo (2009) in his study that every working class through dividend and loan facilities benefited significantly from cooperative societies. More also the finding made by Prashanth (2011) indicated that unless and otherwise specifically debarred, the membership of cooperative society is open to everybody and nobody should be obstructed to join on the basis of religion, caste, creed, sex, colour and socioeconomic status etc. Any person can become a member of a society at any time he likes and can leave the society when he does not like to continue as a member.

## Conclusion

The application of the basic principles of cooperative societies is simple and adaptable. People of different gender and occupations, farmers, crafts men, traders, public and private workers were able to organize themselves to pool their resources for the benefits of their livelihoods through the cooperatives. It is evident from the findings of this study that cooperative are not only meant for low income earners, members of cooperatives irrespective of their levels of incomes and profession benefited from cooperative activities. This study refuted the insinuation that members of cooperatives are usually people with low education status, the findings reaffirmed that majority of members of cooperatives are literate with fair education, despite majority been farmers.

## Recommendations

Based on the findings and the conclusions of this research, the following recommendations:

- i. In spite of peoples' awareness that cooperatives are not only meant for low income earners, majority of the members of the cooperatives were farmers and rural poor, there is need for the timely review of cooperative policy in Nigeria that will make the cooperatives societies appealing to people of all types of works.
- ii. More also, government should initiate cooperative activities in among civil and public servant to accommodate more members of various socio-economic statuses. This will open more opportunities for members in terms of building business associates, social-integration and sharing of ideas.
- iii. Integrating cooperative education in our school curriculum from early secondary schools level will make people have more appreciation for the cooperative societies. Teaching cooperative in the formal education setting will create the needed leadership and capacity for a virile cooperative development.

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