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# Role of Cooperative Societies in Boosting Agricultural Production & Entrepreneurship in the Kebbi State of Nigeria.

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## ABSTRACT

The study Assess the Role & contributions of cooperative societies in boosting agricultural production & Entrepreneurship in the Kebbi State of Nigeria. A total of 120 sample size was used for the study. Cluster sampling technique was used to obtaining information from sample respondents (members of farmers' cooperative societies). Sixty (60) questionnaires were administered to sixty respondents, each in both Zuru and Yauri Local Government Areas. Data collected was analysed and interpreted using simple percentage and descriptive methods. The major conclusions drawn from this research were: survey results, regarding effectiveness of cooperative societies in improving agricultural production & Entrepreneurship, have shown that 33.3% and 25% of the respondents in Zuru and Yauri Local Government Areas reported promoting farmers' participation in agriculture, while 25% and 46% agreed to boost agricultural production in the study areas. About 36.6% and 35% believed in the effectiveness of cooperative societies in increasing food production. Sample respondents in the two Local Government Areas 5% and 3.3% reported all of the above indicators increase the effectiveness of cooperatives to agriculture. Survey results regarding the role of cooperatives in boosting Entrepreneurship in the study areas shows that 75% Zuru 88.3% Yauri agreed that cooperatives have added value to boosting Agric production & Entrepreneurship and only 15% and 11.6% did not agree with the above opinion. Many problems were identified that affects the smooth functioning of cooperatives and solutions for addressing the problems were recommended. Therefore it was concluded that Null Hypothesis HO is rejected and Alternate Hypothesis HA is accepted.

**KEYWORDS:** Financing Cooperative, Effectiveness of Cooperatives, Local Government Assistance, Problems of Cooperatives. Entrepreneurship

## 1. INTRODUCTION

Agricultural Cooperatives in Nigeria have a long history of formal cooperation dating back to 1907 when Cocoa Farmers established the first Cooperatives. Today, there are possibly as many as 100,000 Cooperatives in the country (Nigeria).

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It was generally believed that Agricultural Cooperatives can deliver the goods in marketing, credit, and input supply activities created by government withdrawal coincident with structural adjustment programme. Empirical research has shown that agricultural cooperatives in Nigeria have a relatively high rate of default, low level of farmers' participation and had to tap and display indigenous rural capital (Anka, 1997).

Under the changed economic situation, it is essential to organise cooperatives with multipurpose objectives as has been accomplished in many other countries to cover all activities and requirements of modern agriculture and a diversified rural economy. Such cooperatives will have the advantage of economies of scale to compete with big business enterprises. They will organise their clientele into primary cooperatives for their own business interest (Azhar, 1996). Although many sectors of the economy can be organised as cooperatives with the necessary adoption of by-laws, certain sectors connected with rural economy lend themselves more easily to the cooperative system than the others. The sectors which are suitable for handling cooperative enterprises are dairy cooperatives, agro-processing cooperatives, and marketing cooperatives. As a matter of fact, supply and marketing can be merged together for mutual advantage (Anka, 2010).

In advance countries like France, Germany, and Denmark, cooperatives have been organised at a large scale enough to compete successfully with private sectors in several spheres of economy, cooperatives sector where marketing or agricultural produce is handled more economically, efficiently and profitably (Agbo, 2001). Nigeria crucially depends on government support and is far from self-reliant, which is a prominent objective of national policy. The development of cooperative self-reliance is generally seen as a contribution to the national development effort. Despite the proclaimed goal, however, government involvement and assistance is considered as a necessary condition for the promotion of Cooperatives (Otitolaiye et al 2008).

The credit advance by Cooperatives is insufficient and did not cover even part of the production requirements and to make matters worse, credit advanced by Cooperative is not put to productive agricultural uses by its members. The intended benefits of Cooperatives are not all economic. However, the social benefits from Cooperatives are

less evident than the socio-economic equalization, structural change and relief of mass poverty fall far short of the announced goals of policymakers.

### **1.1 Problem Statements**

Despite operating for over 100years since 1907, the performance of Cooperative movement leaves much to be desired. It has not been able to build up a well-patterned structure nor the capacity for self-management. It is at present a conglomeration of weak and ineffective units operating under weak leadership. There have been nonprojects in the Cooperative supply of inputs and marketing or processing of agricultural produce. There are no Cooperative sugar factories or rice mills or cotton ginning factories owned and managed by farmers and no cooperative milk plants owned and managed by producers of milk. Bureaucracy has full control over Cooperative societies making their operation very difficult. Under such circumstances it is not possible for cooperatives to operate as autonomous economic enterprises, no entrepreneur will be prepared to invest his money under such severe bureaucratic control.

### **1.2 Objectives of the Paper**

The objectives of this paper were: -

1. Assess the financing of agricultural productivity by Cooperative Societies
2. Determine the effectiveness of cooperative societies in improving agricultural production in the study areas
3. Investigate Local Government assistance and access to extension advice for improving agricultural production.
4. To evaluate the entrepreneurial intention on self-employment in cooperative societies
5. Identify the problems confronting Cooperative Societies and suggest remedial measures.

### **1.3 Research Questions**

The Research Paper is interested in Providing Answers to the following questions.

- i. How functional and effective Cooperative Societies are?
- ii. Are there any Cooperative Societies existing in the study areas?

- iii. What are the achievements/contributions of Cooperative Societies in the study areas?
- iv. What will be the role of Cooperative Societies in Boosting Agric Production & Entrepreneurship?

#### 1.4 Hypothesis

The following hypotheses are proposed to be tested: -

- Ho If inefficiency and redundancy are on the increase, then cooperative societies do not make contributions.
- Ha If inefficiency and redundancy are on the increase, then Cooperative Societies will make contributions.
- Ho If extension knowledge is not conveyed to farmers' cooperatives at the right time the desired objectives will not be achieved.
- Ha If extension knowledge is conveyed to farmers' cooperatives at the right time the desired objectives will be achieved.
- Ho Entrepreneurship Intention does not predict self-employment.
- Ha Entrepreneurship Intention predicts self – employment.
- Ho Participation in Cooperative education and Entrepreneurship does not increase the probability of becoming self-employed.
- Ha Participation in Cooperative education and Entrepreneurship increase the probability of becoming self-employed.

## 2. LITERATURE REVIEW

The Review of literature relevant to the topic is presented as follows: -

Emefesi et al (2004) – Access role of women farmers' cooperative societies in agricultural production in the Bauchi State of Nigeria. The results indicate that women cooperative societies in the study area were engaged in agricultural activities. Such as land clearing 62.5%, planting and transplanting, 62.5% weeding, 40% fertilizer application 75%. In order to address their problems extension staff should make women cooperative societies as a target group for delivery of extension services. Otitolaiye et al (2008) – Estimate the influence of cooperatives on food crop production in the study area. The

results of regression analysis revealed that the quantity of fertilizer applied by farmers is a measure of their involvement in cooperative activities and another cost of productions affects food crop productivity in the area. Agbo, (2009) – Examine the Perception of Cooperative Societies in the Enugu State of Nigeria. The results showed that 75% of the respondents who joined cooperatives do it to receive assistance from the government through their cooperatives. Poor cooperative education and illiteracy were perceived to be the greatest hindrance to the growth of cooperative in the State. Blessing, (2009) – Stated that Cooperative Societies remain the vibrant economic technique of poverty alleviation, wealth creation, Entrepreneurship and SME financing. Also, the changing world of technology poses great challenges to the efficiencies of cooperative societies in Nigeria. Omotosho et al (2009) – Recommended that Cooperative movement should be strengthened, controlled and owned by farmers themselves while government should be limited to training of manpower for cooperative that will make it easier for farmer groups to group themselves. Duru, (2011) – Investigates the Problems of Cooperative Financing in Nigeria and conclude that Cooperatives face organizational problems. Even the simplest process of collection and accounting for membership fees demand a level of bookkeeping often beyond the reach of the average cooperative members. The efficiency level of any institution is a reflection of the number and nature of the problems it faces. For example, productive cooperatives face more and more difficult problems than auxiliary services cooperatives, making productive cooperative less effective and more and more prone to failure.

The Above review shows quite an array of research work in the various aspect of cooperative has been carried out and various solutions were recommended.

### 3. RESEARCH METHODOLOGY

The methodology is defined as a philosophy of research process which includes the assumptions and values that serve as a rationale for researching conclusions. The method of research adopted for this study was the use of available data and survey method.

#### 3.1 Background Information about the Study Area

Kebbi State is in the North-Western geopolitical zone of Nigeria with its capital in Birnin Kebbi, the State was created from the former Sokoto State. It has a total number of 3,880 square kilometers with a population of 2.587million people (National Population Census 1992). Temperature is generally high with a mean annual temperature of about 26AoC in all locations. However, during the harmattan season (December to February) the temperature can go down about 21AoC and up to 40AoC during the month of April to June.

Zuru and Yauri Local Government Areas shares common boundaries with each other. Zuru shares a border with both Zamfara and Niger States from Kontagora. The inhabitants of these two Local Government Areas are predominantly Hausa, Fulani, Dakarkari and Kambari tribes. Also, other Nigerian ethnic groups such as Yoruba, Igbo and a host of other minority Nigerians reside in the area. The major occupation of the people is farming, trading, weaving, and blacksmithing. The climatic conditions in the areas are conducive for arable crop production and rearing of livestock which makes farmers of the areas pull their resources together in the form of cooperative societies in order to boost agricultural production.

### **3.2 Sampling Technique and Sampling Size**

A cluster sampling technique was used in obtaining information from sampled respondents (members of farmers' cooperative societies). A total number of 120 questionnaires were administered to 120 respondents in the study areas. Sixty questionnaires were administered to sixty (60) respondents in Zuru Local Government Area between 5th August 2015 to 25th August 2015 and another sixty (60) questionnaires were also administered to sixty respondents in Yauri Local Government Area of Kebbi State, between 2nd October 2015 to 28 October 2015. The administered questionnaires were all filled and retrieved back from the respondents.

### **3.3 Instrument**

The relevant data for the study was collected through the use of face to face structured interview were written beforehand and asked in same order. Another instrument

used for the study was available data from annual reports of Cooperative Farmers Cooperative Societies in both Zuru and Yauri Local Government Areas.

### **3.4 Method of Data Analysis**

Simple percentage and descriptive methods of data analysis were used.

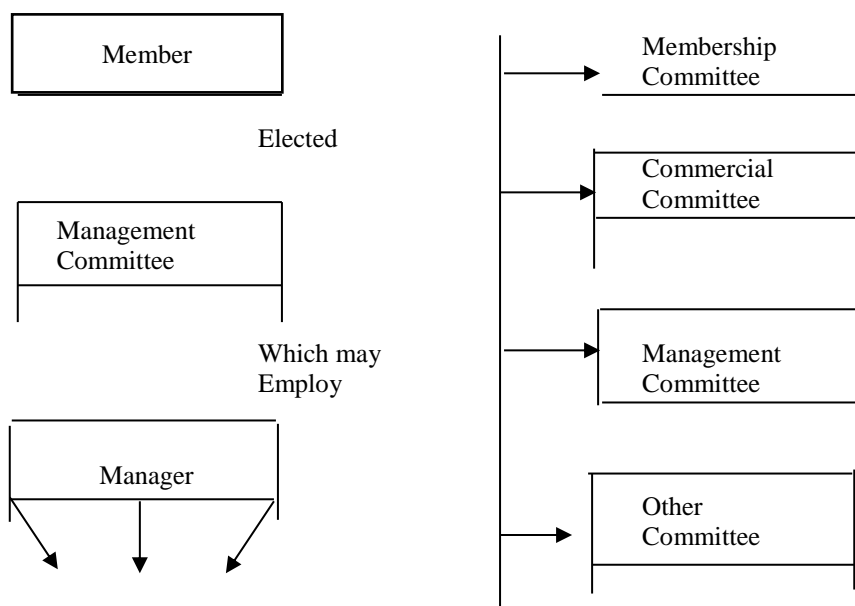
### **3.5 Theoretical Framework**

Cooperative has a number of inherent strength in providing services to the members and the general public. The basic concept of cooperation is that members can achieve much more and operate efficiently as a group rather than an individual. Such horizontal integration allows accumulation of capital to invest in modern equipment and other facilities and requirements of the society and sufficient know-how to utilize such facilities on a commercial basis. Cooperative principle believes in democracy, rule of law, racial, religious and political neutrality, honest business strict compliance with the rule Bye-laws and obedience to elected authority among others.

### **3.6 Structure of Management of Cooperatives**

Cooperative management is a means of achieving the aims/objectives of cooperative societies by elected officers/members of the management committee in accordance with cooperative principles i.e. management function of planning, organising, directing and controlling also apply to cooperatives. In cooperatives the management is grouped in a hierarchical order, the highest of the level is the general meeting of members or the general assembly of the supreme authority in a cooperative is vested in the general meeting of members.

This is followed by the Board of Directors the Management Committee are officers of the society elected into office by members. The next level is the manager who is employed and controlled by the Management Committee. The last but not the least is the other staff members who are under the control of the manager.



**Fig 1 – Structure and Management of Cooperative Societies**

In order to have an effective cooperative society, the members of the society lead through the democratic process shown in Fig 1. The composition of management committee depends on the objectives of the cooperative organization.

## 4. RESULTS AND DISCUSSION

In this section, the researcher analysed and interpreted the data collected from sample respondents in the study areas.

### (A) Personal Information of respondents

#### 4.1 Distribution of Respondents According to Sex:

Survey results in Table 4 show that 73.3% and 63.3% of respondents in Zuru and Yauri were males respectively, while 26.6% and 36.6% were female. This implies that majority of the respondents in the study areas were males.

**Table 4.1: Distribution of Respondents According to Sex**



Sex	No. of Respondents(Zuru)	(%) Age	No. of Respondents (Yauri)	(%) Age
Male	44	73.3	38	63.3
Female	16	26.6	22	36.6
Total	60	100	60	100

Source – Survey Results, 2015.

#### 4.2 Marital Status of Respondents:

Perception of respondents regarding marital status is presented in Table 4.2 the results show that 50% and 80% of the respondents in Zuru and Yauri were married while 13.3% and 5% remain single. About 25% and 8.3% were a divorcee and finally, 11.6% and 6.6% of the respondents were a widow. The results conclude that single respondents don't have access to cooperative societies in the study areas.

Table 4.2: Marital Status of Respondents				
Sex	No. of Respondents (Zuru)	Percentage (%)	No. of Respondents (Yauri)	Percentage (%)
Married	30	50	48	80
Single	8	13.3	3	5
Divorcee	15	25	5	8.3
Widow	7	11.6	4	6.6
Total	60	100	60	100

Source – Survey Results, 2015.

#### 4.3 Educational Attainment of Respondents

Data presented in Table 4.3 reveals that majority of the respondents attended primary schools, 41.6%, and 58.3% and while 38% and 23.3% attended Quranic School in Zuru and Yauri Local Government Areas respectively. Similarly, 20% and 13.3% attended secondary school, while the lowest number of respondents attended tertiary education. The above findings are in concurrence with those reported by (Anka, 2014) who reported that 16.6% community development officers and 32% beneficiaries had a Quranic education. Similarly, 33.3% and 27% had adult education only.

Table 4.3: Educational Attainment of Respondents				
Educational Attainment	No. of Respondents (Zuru)	Percentage (%)	No. of Respondents (Yauri)	(%) Age

Primary	25	41.6	35	58
Secondary	12	20	8	13.3
Tertiary	5	8.3	3	5
Quranic Education	18	30	14	23.3
Total	60	100	60	100

Source – Survey Results, 2015.

## **(B) Contributions of Agricultural Cooperative Societies in Improving Agricultural Production**

### **4.2.2 Existence of Agricultural Cooperative Societies in the Study Areas**

Table 4.4 below revealed that 86% and 80% of respondents in the Zuru and Yauri were males respectively, while 26.6% and 36.6% were female. This implies that majority of the respondents in the study areas were males.

<b>Table 4.4 Distribution of Respondents According to Existence of Farmers Cooperative in the Area</b>				
Existence	No.of Respondents (Zuru)	Percentage (%)	No. of Respondents (Yauri)	Percentage (%)
Yes	52	86	48	80
No	8	13.3	12	20
Total	60	100	60	100

Source – Survey Results, 2015.

### **4.2.2 Financing of Agricultural Productivity by Farmers Cooperative Societies**

Perception of respondents regarding financing of agricultural production by Cooperatives Societies in Table 4.4 has shown that 63.3% and 71.6% agreed that Cooperative Societies have financed their farming activities in the study areas, while 36.6% and 28.3% reported that Cooperative societies did not support them in any way.

<b>Table 4.5 Distribution of Respondents According to Financing Agricultural Production</b>				
Organised Forum	No. of Respondents (Zuru)	Percentage (%)	No. of Respondents (Yauri)	Percentage (%)
Yes	38	63.3	43	71.6
No	22	36.6	17	28.3
Total	60	100	60	100

Source – Survey Results, 2015.

### **4.2.3 Benefits of Joining Farmers' Cooperative Societies**

Data pertaining to benefits of joining farmers' cooperative societies are presented in Table 4.5. Survey results revealed that 16.6% and 16.6% of the respondents in the two Local Government Areas are on equal proportion reported joining the cooperative from the sale of output, while majority 70% and 58.3% join the cooperative from members contribution and finally the lowest 13.3% and 25% reported due to benefit from agricultural loan. The above findings are in concurrence with (yamusa,2014) who reported the benefit of joining cooperatives societies as access to credit 96.3%. Another benefit is access to inputs like fertilizer improved seedlings, technological diffusion, and agricultural infrastructure 85.2%. This is followed by produce price determination 54.4% respectively were the benefit of joining cooperatives in the study areas.

<b>Table 4.6 Benefits of Joining Farmers' Cooperative Societies</b>				
Benefits	No. of Respondents (Zuru)	Percentage (%)	No. of Respondents (Yauri)	Percentage (%)
Interest from sale of Output	10	16.6	10	16.6
Contribution from Members	42	70	35	58.3
Agricultural Loan	8	13.3	15	25
Total	60	100	60	100

Source – Survey Results, 2015.

#### 4.2.4 Effectiveness of Cooperative Societies in Improving Agric Production

Perception of respondents regarding the effectiveness of Cooperative Societies in improving agricultural production is presented in Table 4.6. The results show that 33.3% and 25% of the respondents in Zuru and Yauri Local Government Areas boasting agricultural development in rural areas. About 36.6% and 35% believe that the effectiveness of Cooperative Societies is increasing food production. Sample respondents in both Zuru and Yauri Local Government Areas 5% and 33.3% reported all of the above indicators increase the effectiveness of Cooperatives to agriculture.

<b>Table 4.7 Distribution of Respondents According to Effectiveness of Cooperatives to Agriculture</b>				
Effectiveness of Cooperatives	No. of Respondents (Zuru)	Percentage (%)	No. of Respondents (Yauri)	Percentage (%)

Promoting Farmers Participation in Agriculture	20	33.3	16	25
Practising Agriculture in Rural Areas	15	25	28	46.6
Increased Food Production	22	36.6	21	35
All of the above	3	5	2	3.3
Total	60	100	60	100

Source – Survey Results, 2015.

#### 4.2.5 Local Government Assistance to Farmers Towards Improving Agric. Production

Data presented in Table 4.7 revealed that majority of the respondents from Zuru 53.3% and Yauri 78.3% received some assistance from their respective Local Government Authorities to improve their agricultural productions, while 46.6% and 21.6% of the respondents did not receive any assistance from their Local Government Authorities. The above results imply that farmers from both Zuru and Yauri benefited from their Local Government in equal proportion on the basis of yes responses above.

Table 4.8 Distribution of Responses According to Local Government Assistance				
Response	No. of Respondents (Zuru)	Percentage (%)	No. of Respondents (Yauri)	Percentage (%)
Yes	32	53.3	47	78.3
No	28	46.6	13	21.6
Total	60	100	60	100

Source – Survey Results, 2015.

#### 4.2.7 Types of Problems Encountered

Survey results in Table 4.8 showed that 53.3% and 25% in both Zuru and Yauri Local Government areas were confronted with non-availability of farm inputs. About 13.3% and 50% face problems of illiteracy while 20% and 16.6% reported lack of funds as their major problems. Similarly, 13.3% and 8.3% reported a low membership of cooperative societies. The findings of the present investigation are well comparable with those of (yamusa,2014), who reported poor access to credit 46.3% and lack of infrastructure 18.5% as their main problem followed by inadequate support from government 13% and poor extension support 11.1% poor road network 7.7% and low

managerial skills 3.4% were also identified as part of the problems being encountered by cooperative societies in the study areas.

<b>Table 4.9 Distribution of Respondents According to Types of Problems Encountered</b>				
Problems	No. of Respondents (Zuru)	Percentage (%)	No. of Respondents (Yauri)	Percentage (%)
Nonavailability of Farm Inputs	32	53.3	15	25
Problems of Illiteracy	8	13.3	30	50
Lack of Funds	12	20	10	16.6
Low Membership of Cooperatives	8	13.3	5	8.3
Total	60	100	60	100

Source – Survey Results, 2015.

#### **4.2.7 Role of Cooperative Societies in Boosting Agric Production and Entrepreneurship**

According to information presented in Table 4.2.7. The results show that 75% Zuru and 88.3% Yauri agreed that cooperative societies have played a very good role in boosting Agric production and Entrepreneurship in the study areas. The results further revealed that only 25% Zuru and 11.6% Yauri did not agree.

<b>Table 4.10 Distribution of Respondents by their Opinion regarding Agric Production and Entrepreneurship in the Study Areas</b>				
Responses	No. of Respondents (Zuru)	Percentage (%)	No. of Respondents (Yauri)	Percentage (%)
Yes	45	75	53	88.3
No	15	25	07	11.6
Total	60	100	60	100

Source: Survey Results, 2015

#### **4.2.8 Entrepreneurial Intention to Self-Employment in Cooperative Societies**

Perception of respondents on Entrepreneurial Intention to self-employment in Cooperative societies is presented in Table 4.2.8. The results show that 71.6% Zuru and

54% Yauri agreed that entrepreneurial intention can play a very good role in self-employment in the study areas. While 28.3% and 10% respectively did not agree with the above perception. The above findings are in concordance with those reported by (Lorz, 2011) who stated that entrepreneurial intention is a personal motivation to make a conscious plan to perform a behaviour of setting up a business. Hence, this action will lead to self-employment.

**Table 4.11 Entrepreneurial Intention to Self-Employment in Cooperative Societies:**

Responses	No. of Respondents (Zuru)	Percentage (%)	No. of Respondents (Yauri)	Percentage (%)
Yes	43	71.6	54	90
No	17	28.3	6	10
Total	60	100	60	100

Source: Survey Results, 2015

#### 4.2.9 Participation in Entrepreneurial Cooperative Education

Data presented in Table 4.2.9 revealed that 83.3% Zuru and 80% Yauri reported that participation in Entrepreneurial education in cooperatives will broaden the knowledge of respondents and hence this will lead to the success of the business in the long run. About 16.6% Zuru and 20% Yauri did not agree with the above viewpoint. The above findings are in line with Wilson et al 2007 who reported entrepreneurial intention will be positively influenced by the participation in entrepreneurial education programme and this has a positive impact on entrepreneurial efficacy.

**Table 4.12 Distribution of Respondents by their Opinion regarding Participation in Entrepreneurial Education in the Study Areas**

Responses	No. of Respondents (Zuru)	Percentage (%)	No. of Respondents (Yauri)	Percentage (%)
Yes	50	83.3	48	80
No	10	16.6	12	20
Total	60	100	60	100

Source: Survey Results, 2015

#### 4.2.10 Solutions to the Problems Encountered

Majority of the respondents in study areas opined that the Directorate of Agricultural Services in their respective Local Government Areas should organise a sensitization/advocacy campaign to create awareness on the latest technology coming from Research Institutions. Similarly, the Ministry of Agriculture and Agricultural Development Projects should give more extension advice and cooperative societies should explore the source of funding from Commercial Banks, Development banks like Bank of Agriculture and Bank of Industry and NIRSAL, CBN. These Institutions certainly respond to the demands of small farmers and cooperative societies and have played a very good role in the promotion of Agricultural Business, Entrepreneurship and skill acquisition to young people and all those who committed to self-reliant occupations.

#### **4.2.11 Suggestions for strengthening the Activities of Cooperative Societies**

In view of the difficulty encountered by respondents in the study areas regarding access to inputs, the government should provide fertilizer, improve seed of high quality, provision of insecticides, herbicides at subsidized rates. This will boost the activities of Cooperative Societies and increase agricultural productivity in both Zuru and Yauri Local Government Areas on a sustainable basis.

## **5. CONCLUSION**

### **5.1 Summary:**

The study examined the views of sampled respondents in Zuru and Yauri Local Government Areas in Kebbi State of Nigeria regarding contributions of Cooperative Societies to agricultural production. Furthermore, the study determines the role of government in boosting the activities of farmer cooperative societies and identify the problems encountered by Cooperative Societies in the study areas. A sample of 120 respondents was selected divided into two Local Government Areas. Face to face interview was conducted so as to get accurate results from the respondents. Data were analysed using frequency and percentages and descriptive methods. Results of key findings were interpreted to draw up conclusions.

### **5.2 Conclusions**

The major conclusions drawn from this paper were: -

- a) Perception of respondents regarding financing of agricultural production by Cooperative Societies has shown that 63.3% and 71.6% agreed that Cooperative Societies have financed their farming activities in the study areas, while 36.6% and 28.3% reported that Cooperative Societies did not support them in any way.
- b) Data pertaining to benefits of joining farmers' cooperative societies revealed that 16.6% and 16.6% on equal proportion in the two Local Government Areas reported joining the Cooperative from the sale of output, while majority 70% and 58.3% join the cooperative from members' contribution and finally the lowest 13.3% and 25% reported due to benefit from agricultural loan.
- c) Survey results regarding the effectiveness of Cooperative Societies in improving agricultural production have shown that 33.3% and 25% of the respondents in Zuru and Yauri Local Government Areas reported promoting farmers' participation in agriculture, while 25% and 46.6% agreed to boost agricultural production in rural areas. About 36.6% and 35% believe that the effectiveness of Cooperative Societies is increasing food production. Sample respondents in the two Local Government Areas Zuru 5% and Yauri 33.3% reported all of the above indicators increase the effectiveness of cooperatives to agriculture.
- d) Survey data from sample respondents in the study areas have shown that majority opined that cooperative societies have played a very good role in boosting Agric production and Entrepreneurship.
- e) Therefore on basis of the above conclusions, null Hypothesis  $H_0$  is rejected and Alternate  $H_A$  is accepted.

### 5.3 Recommendations

- On the basis of the above conclusions, the following recommendations are made: Manpower development should receive high priority in any planning for cooperative development
- Directorate of Agriculture in both Zuru and Yauri Local Government Areas should organize training programmes on adoption of new technology to cooperative farmers in the areas.



- The Cooperative Societies officials must ensure that majority of their members obtain all the necessary inputs for the current season.
- Bureaucracy has full control over Cooperative Societies making their operations very difficult. There is need to make bureaucratic channels easier to enable Cooperative Societies to work easy and effective.
- In order to demonstrate the viability of Cooperative Societies in the study areas, some pilot cooperative projects should be set up in the study areas to test the potential of cooperative approach as a superior option of carrying out future projects such as rural industries, electrification, rural housing, marketing, and processing.
- There is a need to establish special legal arrangements for recovery of loans advanced to farmers under cooperative system operating as a business enterprise in the study areas.
- Under the changed economic situation, it is essential to organize cooperatives with multi-purpose objectives as it was the best practices around the world.
- It is important to enlarge the scope of Cooperative Societies in future development plans to incorporate productive and service activities as well as infrastructural development, this will serve as the engine of economic growth in the study areas.
- Young people interested in becoming self-reliant should participate in Entrepreneurship education. This has been confirmed to be a major source of inspiration that positively impacts on their intention.
- For Cooperative societies to be creative as an engine for Entrepreneurship the Government needs to create an investor-friendly environment encompassing stable Macro-economic policies.
- There is need to ensure that those with innovative ideas in cooperatives and Entrepreneurship are provided with financial support to translate such ideas into reality.

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