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ACTIVITIES OF AGRICULTURAL COOPERATIVE SOCIETIES AND ECONOMIC DEVELOPMENT OF CO-OPERATORS IN SOUTHERN CROSS RIVER STATE NIGERIA

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ABSTRACT

This study investigated the Activities of Agricultural Cooperative Societies and Economic Development of Co-operators in Southern Cross River State, Nigeria. Two research questions were formulated to achieve the purpose of the study. The research design adopted for the study was survey research design. The area of the study was Southern Cross River State, Nigeria. The population of the study comprised 10,767 men and women of different registered cooperative societies in Southern Cross River State. The stratified random sampling technique was adopted for the study to select a sample of 538 respondents. The instrument used for data collection was "Activities of Agricultural Cooperative Societies and Economic Development of Co-operators Questionnaire" (AACSEDCQ)." The instruments were validated by three experts, two in the Department of Continuing Education and Development Studies, Faculty of Art and Social Science Education and one in the Department of Educational Foundations, (Measurement and Evaluation) Faculty of Educational Foundations Studies, University of Calabar. The reliability of the instruments was established through the Cronbach's alpha reliability method. Data collected was

analyzed through SPSS version 23, using Simple regression analysis. The results of the analysis revealed that, activities of agricultural cooperative societies in terms of training and marketing significantly influence economic development of co-operators in Southern Senatorial District of Cross River State, Nigeria. Based on the result of the findings, it was recommended among others that, Government and nongovernmental organizations should provide training on the fundamental principles and values of cooperatives, such as voluntary and open membership, democratic member control, economic participation, autonomy and independence, education, and concern for community and as well ensure cooperators understand the cooperative business model and how it differs from investor-owned enterprises.

Keywords: Agricultural Cooperative Societies, Economic Development

Introduction

Economic development is a term that economists, politicians, and others have used frequently since the 20th and 21st Century. The concept, however, has been in existence in the West for centuries. The term refers to economic growth accompanied by changes in output distribution and economic structure. It is concerned with quality improvements, the introduction of new goods and services, risk mitigation and the dynamics of innovation and entrepreneurship. Economic development has direct relationship with the environment. Whereas economic development is a policy intervention endeavour which aim at economic and social well-being of people, economic growth is concern with market productivity and rise in gross domestic product (GDP).

According to Levin (2002), economic growth and development is a two-way relationship. He pointed out that, the first chain consists of economic growth benefiting human development, since economic development is likely to lead families and individuals to use their heightened incomes to increase expenditures, economic development typically involves improvements in a variety of indicators such as literacy rates, life expectancy, and poverty rates (UNESCO 2022). Due to the fact that the GDP alone does not take into account other aspects such as leisure time, environmental quality, freedom, or social justice; alternative measures of economic well-being have been proposed. Essentially, a country's economic development is related to its human development, which encompasses, among other things, health and education (Hazell, 2010).

Economic development provides agricultural cooperatives with access to new markets, increasing their sales and revenue (World Bank, 2019). Leads to improved infrastructure, such as roads and storage facilities, which benefits agricultural cooperatives (FAO, 2017). Provides agricultural cooperatives with access to financial services, such as credit and insurance (IFAD, 2019). Facilitates the adoption of new technologies, improving agricultural productivity and efficiency (OECD, 2019). Attracts investment in agriculture, benefiting agricultural

cooperatives (UNCTAD, 2019). Creates jobs in agriculture and related sectors, benefiting agricultural cooperatives (ILO, 2019). Contributes to poverty reduction, benefiting agricultural cooperatives and their members (World Bank, 2019).

It is observed that Southern Cross River State economy development has grossly underperformed relative to her enormous resource endowment and economic performance has been rather weak and does not reflect these endowments. Compared with the other states, due to lack of training of co-operators, marketing of produce as well as granting of credit. The major factors accounting for the relative decline of the state economic development are easily identifiable as political instability, lack of focused and visionary leadership, mismanagement of resources, corruption/injustice, illiteracy as well as agricultural instability, debased social values, and unemployment, increase in crime rate and poverty rate. Income Inequality (World Bank, 2022). Unemployment (International Labour Organization, 2022). Poverty (United Nations, 2022). Corruption (Transparency International, 2022). Lack of Infrastructure (World Economic Forum, 2022). Limited Access to Education (UNESCO, 2022). Health Disparities (World Health Organization, 2022). Dependence on Primary Commodities (United Nations Conference on Trade and Development, 2022). Brain Drain (International Organization for Migration, 2022). Economic and social infrastructure, especially power is grossly dilapidated as well as agricultural practices which has significantly impacted on agricultural cooperatives. Achieving community development through cooperatives mobilization is a significant tool for economic, social, political, cultural and environmental development in a growing and developing country (Cecilia, Ubana & Jerry 2025).

Agricultural cooperative societies are member-owned businesses that provide services and support to farmers, ranchers, and agricultural communities who share resources and work together to achieve common goals. (Harris et al., 2019) stated the benefits of agricultural cooperative for improved bargaining power and enhanced market access. World Bank, (2020) opine agricultural cooperative benefits as increased efficiency and productivity, better risk management and pursue profit maximization (IFAD, 2019). The benefits they generate for their members (which usually involves zero-profit operation). Agricultural cooperatives are created in situation where farmers cannot obtain essential services from IOF because the provision of these services are judged to be unprofitable by the IOFs, or that Investors Owned Firm (IOF) provide the services at a disadvantage cost to the farmers, and profit motivated prices are too high for the farmers. The former situations are characterized with economic approach such as market failure or missing service motives (FAO, 2019). The latter drive the creation of cooperatives as a yardstick or as a means of allowing farmers to build countervailing market power to oppose the IOFs. The concept of competitive yardstick implies that farmers faced with unsatisfactory performances by IOFs may

form a cooperative firm whose purpose is to force the IOFs, through competition to improve their services to farmers and the public (Mai-Lafia, 2016). Community environmental education is a vital approach to promoting environmental protection and agricultural cooperative societies in a developing country (Augustine, Ubana, Rose, and George).

Agricultural cooperative societies' activities are services provided by agricultural cooperatives to members to enhance, developments expand their businesses as well as improving the standard of living of members (Harris, A., et al. 2019). These activities are important tools needed for the economic development of co-operators and agricultural cooperative societies at large. These activities include: training members in line with current trend, marketing produce for members and granting of credit facilities,

Training of cooperators is a vital activity carried out within agricultural cooperatives in order to better the performance of individual members, through the acquisition of knowledge, skills and attitude necessary to carry out a specific task or activity. Because the world is changing at a much faster rate than we can keep pace with, it is important that agricultural cooperative members contribute to the production process, keep abreast of changes in the job in order to remain relevant and current, Hossain(2008) describes training and development as the only way of developing organisation intellectual property which is done through building employees competencies and training is also a return for investment therefore it is important to constantly upgrade the employees or co-operators with prerequisite skills through marketing of agricultural produce to ensure economic development among cooperators (De- Gripa and Sauermanna 2011). In a study conducted by Konings (2008) asserted that the importance of training activities is one of the tools for economic development of cooperators agricultural productivity. He stated that training and economic development of co-operators is certainly a part of corporate strategy to improve performance in agricultural cooperatives. The study is also supported by Dunn-Smith (2010) that well-trained co-operators are more capable and more willing to take control over their jobs as they acquire positive attitudes and they need less supervision. Dunn-Smith (2010) opined that, co-operators who are properly trained understand the business and complain less, are more satisfied and are more motivated. Co-operator's training and development, therefore, is a crucial investment strategy with solid value and proven bottom-line results to the economic development of co-operators. According to Dunn-Smith. (2010), the benefits to be gained by investing in workforce training and development include: Increased staff morale and job satisfaction, highly motivated employees, a willingness to adopt new technologies and methods, a flexible, creative, innovative workforce, reduced employee turnover, enhanced company image and status and Increased efficiencies and productivity resulting in financial gains to the company. Asor, Ubana, & Abuokwen (2022) stressed that

supervision is the way of guiding, stimulating, improving and overseeing cooperators working activities and directing accordingly for the goal attainment and holistic development in cooperative societies.

Marketing of agricultural produce plays essential role in cooperative societies and improves the economic development of co-operators, farmers join marketing cooperative to gain more control in marketing their products so they can: increase the price they receive for their products; reduce the costs of marketing their produce and of obtaining agricultural inputs such as seed and fertilizer; and make the market for their goods more secure. The marketing agriculture accomplishes these objectives by: performing certain functions such as packing, storing, cooling, shipping, promoting, and selling; negotiating for better market terms because of volume and variety offered by their members; and buying production supplies (seeds, fertilizer, containers, etc.) in large volumes at lower prices. Draheim (2011) opined that marketing co-operative societies is a type of business organization where people with common interest unite themselves into a group financed and controlled by them for the purpose of marketing some of the commodities produced by members or from other sources in order to achieve their goals and promote the initiative of granting credit to members as well as encouraging economic development among cooperators. In a study carried out by Famoyin (2012) asserted that combining the efforts of an entire industry into one marketing campaign benefits everyone in the industry, even if they're competing for the same income. He opined that resource sharing is a significant reason to cooperatively market and marketing cooperative has enormous benefits. This study also supported by Ijere (2009) who observed that affiliate marketing websites enable both large and small businesses to choose products they wish to endorse on their own websites, through their contact lists and on social media networks; by doing so, the affiliate earns a percentage of every sale. Helen, Catherine and Ubana (2025) opined that digital learning platforms in enhancing adult literacy skills acquisition play a pivotal role to cushioning marketing effect and promoting cooperators understanding in cooperative societies while achieving organizational goals. Helen Ubana and Grace (2025) asserted that building digital literacy promote marketing productivity, efficiency in achieving organization goals and collaborative efforts to digital skills. Helen, Ubana, Glory and Emmanuel (2024) Asserted that competence in marketing promotes profit and increases gain in an organization. Ubana, Glory, Undie, Elizabeth (2024) opined that artificial intelligence promote marketing activities in a cooperative society and helps to reducing work stress and tension.

A study conducted by Adesina (2008) opined that, marketing cooperative works with agreement. Once the agreement has been put into contract, the members are identified, and the offer conceptualized, it's time to implement the plan. To accomplish this, marketing staff from both corporations will divvy up responsibilities, ideally playing to each partner's strengths. The overall

marketing cooperative effort will also require extensive cooperation and interaction with contract negotiators, lawyers, creative designers, social media specialists, and especially management on both sides. This can be very delicate, as each company will have a hierarchy which expects to be acknowledged, as well as its own corporate culture, style of management, and work flow. Partners who can respect and play to those different perspectives and strengths will have the best chances at achieving a successful campaign.

Financial Markets plays a crucial role in the financial and economic development of any economy. They act as conducts through which funds from the surplus sectors of the economy are channeled to the deficit sector for investment purposes. This fundamental role dictates the benchmark upon which the efficiency of the market is measured. The kilometers of the funds in an economy is driven by the differences in the size of the fund, maturity and the risk attached to the transfer as noted by Nnanna (2004). The financial sector performs its roles by transforming funds in the system such that the needs of both the ultimate providers and users of funds are met. This transformation of funds is usually referred to as financial intermediation. In Nigeria, the inability to adequately marketing channel institutional credits from the highly liquid banking system to the deficit productive or real sectors of the economy has been worrisome to both the government and monetary authorities. Banks‟ reluctance to lend to the real sector of the economy is borne out of the short-term nature of their rates of previous loan facilities. Expectedly, banks cannot mobilize short-term funds for long-term lending as noted by Nnanna (2004)

Statement of the problem

Over the years, it has been observed that the level of economic development of members of agricultural cooperative societies and others in Southern Cross River State is not encouraging. This is noticed in the lack of basic necessities such as food, shelter, clothing, housing, safety and proper nutrition. The situation is growing continuously such that many persons in the area finds it difficult to feed properly, talk less of having funds to meet their family and personal responsibilities. This condition has raised a lot of attention by government, non-governmental organisations and communities on what would have been the cause of this low level of economic development observed in the area. A lot of factors have been identified, ranging from imposition of programmes from top, with huge overheads, which favour contractors, consultants and those in power. The politicisation of policies aiming at development economically and the interplay of corrupt practices has often led to the displacement of goals and objectives of government programmes designed to bring about economic development of the people generally and co-operators in particular.

The effect of these in the area is multi-faceted. For example, there is high level of infant and mortality rate, cultism, prostitution, kidnapping, stealing, drug abuse, hunger, starvations, malnutrition, and

spread of HIV/AID among others. Efforts to tackle this problem has led to the formation of different cooperatives in line with the government directives to enable them gain access to government grants in order to launch into farming, trading and production aiming at improved standard of living and economic development of co-operators, yet the problem persist. It is as a result of these misgivings the study is carried out to examine activities of agricultural cooperative societies in terms of training of members and marketing produce for members and economic development of co-operators in Southern Senatorial District of Cross River State, Nigeria.

Purpose of the study

The purpose of the study was to examine the extent to which activities of agricultural cooperative societies influence economic development of co-operators in Southern Senatorial District of Cross River State, Nigeria. Specifically, the study sought to;

1. find out the extent to which training of agricultural co-operators influence economic development of members large scale production in Southern Senatorial District of Cross River State.
2. ascertain the extent to which marketing of agricultural produce for members influence the economic development of co-operators in terms of income generation in Southern Senatorial District of Cross River State.

Research questions

In order to effectively carry out this research, the following research questions were raised to guide the study;

1. To what extent does training of agricultural co-operators influence the economic development of members in terms of large-scale production?
2. How does marketing of agricultural produce for members influence the economic development of co-operators in terms of income generation?

Statement of hypotheses

The following hypotheses were stated to guide the study.

Ho1. Training of agricultural co-operators does not significantly influence the economic development of members in terms of large-scale production.

Ho2. Marketing of agricultural produce does not significantly influence the economic development of co-operators in terms of income generation.

Methodology

The survey design was adopted for the study. According to Asangedighi, Jushua, Asim, and Ekuri (2004) survey design involves the collection of data to accurately and objectively describe an existing phenomenon. Idaka and Anabogu, (2012), noted that the survey design is used to find out what situations, events attitudes or opinions are occurring in a population. It tries to address issues of distribution of some

phenomena in a population or among sub-groups of a population. The currency of the issues in the study and the population for investigation requires that a specific sample of representative of the population is appropriate to utilize different instruments for collection of data based on the different natures of the variables in the study of the work. The study area was Southern Senatorial Zone of Cross River State. The zone which is one of the three senatorial districts of Cross River State.

The population of the study consisted of members of all registered agricultural and multi-purpose cooperative societies in Southern Cross River State. The population comprised ten thousand seven hundred and sixty-seven (10,767) men and women of different registered cooperative societies. According to National Bureau of Statistics 2019. The sampling technique adopted for this study was the stratified random sampling technique. Stratified sampling is applied where the population is made of heterogeneous groups and provides a means where the entire population of the study is grouped into homogenous sub-groups from which simple random sampling can be used to select representative sample for a study (Ekuri, 2022). The area was stratified into five strata according to the number of Local Government Area (LGA) in the zone. Thus, each LGA was labelled a stratum. In each stratum, the researcher applied 5% to determine the total number of cooperative societies that was used for the study. Thus, a total of 25 agricultural cooperative societies was sampled for the study. The sample of the study therefore comprised 538 which is 5% of the population drawn from the five Local Government Areas.

The instrument used for data collection was tagged "Activities of Agricultural Cooperative Societies and Economic Development of Co-operators Questionnaire" (AACSEDCQ). The instrument consists of two parts: A and B. Part A of the instrument consist of the demographic data of the respondents such as gender, age, marital status among others while part B consist of the items representing the variables in the study. Six items were used to elicit responses for each variable developed using a modified Likert-type scale with four options of Strongly Agree (SA) scored 4 points, Agree (A) with 3 points, disagree (D) with 2 points and strongly disagree (SD) with 1 point. Also, for the sub-section B, it was made of 10 items designed to measure the dependent variable. A total of 40 items for the independent and dependent variables was developed and used for the study. The research instruments undergo face and content validity by experts in Measurement and Evaluation. This was to ensure that the items measure exactly what they are meant to measure in the study. To determine the reliability of the research instrument, a trial test was done using fifty (50) respondents drawn from the population area who are not part of the real study. Cronbach alpha method of reliability was used to determine the reliability estimate of the instrument. Here the researcher gave the instrument once to the respondents to complete. The data collected was analysed to determine the reliability coefficient. Data

collected was analyzed using Simple regression analysis.

Presentation of the results

Ho1: Training of agricultural cooperators does not significantly influence on the economic development of members in Southern Cross River State.

The independent variable of this hypothesis is training of agricultural cooperators while the dependent variable was economic development. to test this hypothesis, Simple regression statistics was used and the result is presented in table 1.

Table 1: Summary of data and simple regression analysis on the influence of training agricultural co-operators and economic development of members in southern Cross River State.

R	R Square	Adjusted R Square	Std. Error of the Estimate
.403	.162	.1612	.12822

Model	Sum of squares	DF	Mean Square	F-ratio	Sig
Regression	470.187	1	470.187	103.810	.000*
Residual	2427.716	536	4.529		
Total	2897.903	537			

a. Predictors: (Constant): Training Activities
b. Dependent Variable: Economic Development of Cooperators.

The simple regression analysis in table 1 on the influence of training agricultural co-operators on economic development of members in Southern Cross River State produced an adjusted R^2 of .161. This implies that 16.1 percent of the variance can be predicted from the independent variable (training) in predicting economic development of members. The F-value of the Analysis of Variance (ANOVA) obtained from the regression table was F = 103.810 having a p-value .000 with 1 and 536 degrees of freedom at .05 level of significance. The null hypothesis was rejected. This result therefore implies that training agricultural co-operators significantly predicted economic development of members in Southern Cross River State by 16.1 percent. The result therefore implies that training has a significant influence on economic development of cooperators.

Ho2: Marketing of agricultural produce for members does not significantly influence on the economic development of members in Southern Cross River State.

The independent variable of this hypothesis is marketing of agricultural produce for

members while the dependent variable was economic development. to test this hypothesis, Simple regression statistics was used and the result is presented in table 2.

Table 2: Summary of data and simple regression analysis on the influence of marketing of agricultural produce for members and economic development of members in southern Cross River State.

R	R Square	Adjusted R Square	Std. Error of the Estimate
.432	.187	.1852	.09680

Model	Sum of squares	DF	Mean Square	F -ratio	Sig
Regression	541.334	1	541.334	123126	.000*
Residual	2356.570	536	4.397		
Total	2897.903	537			

a. Predictors: (Constant): Marketing Activities
b. Dependent Variable: Economic Development of Cooperators.

The simple regression analysis in table 2 on the influence of marketing agricultural produce and economic development of cooperators in Southern Cross River State produced an adjusted R^2 of .185. This implies that 18.5 percent of the variance can be predicted from the independent variable (Marketing) in predicting economic development of members. The F-value of the Analysis of Variance (ANOVA) obtained from the regression table was F = 123.126 having a p-value .000 with 1 and 536 degrees of freedom at .05 level of significance. The null hypothesis was rejected. This result therefore implies that marketing agricultural produce significantly predicted economic development of cooperators in Southern Cross River State by 18.5 percent. The result therefore implies that marketing has a significant influence on economic development of cooperators.

Discussion of findings

The finding from hypothesis one revealed that training of agricultural cooperators significantly influenced economic development of members in southern Cross River State. The finding of this result is in line with Konings (2008) who opined that the importance of training activities as one of the tools for economic development of cooperators agricultural productivity. He stated that training and economic development of co-operators is certainly a part of corporate strategy to improve performance in agricultural cooperatives. Unfortunately, when the leadership is not progressive, the cynicism

about the training prevails, Training brings about attitudinal changes, improves skill, and there by improves job performance. Human capital development takes place through co-operators training, which concentrates on operational, technical and other related areas; as well as management development, which focuses on managerial and behavioral skill and knowledge. Both eventually help in re-orienting attitude towards job and result in improvement in job performance.

The finding of the study is also supported by Dunn-Smith (2010) that well-trained co-operators are more capable and more willing to take control over their jobs as they acquire positive attitudes. They need less supervision. Co-operators who are properly trained understand the business and complain less, are more satisfied and are more motivated. Co-operator's training and development, therefore, is a crucial investment strategy with solid value and proven bottom-line results to the economic development of co-operators. According to Dunn-Smith. (2010), the benefits to be gained by investing in workforce training and development include: Increased staff morale and job satisfaction, highly motivated employees, a willingness to adopt new technologies and methods, a flexible, creative, innovative workforce, reduced employee turnover, enhanced company image and status and Increased efficiencies and productivity resulting in financial gains to the company.

The finding from hypothesis two revealed that marketing of agricultural produce significantly influenced on economic development of cooperators in southern Cross River State. The finding of this result is in agreement with Famoyin (2012) who asserts that combining the efforts of an entire industry into one marketing campaign benefits everyone in the industry, even if they're competing for the same dollar. Resource sharing is a significant reason to cooperatively market and marketing cooperative has enormous benefits. This is also supported by Ijere (2009) who observed that affiliate marketing websites enable both large and small businesses to choose products they wish to endorse on their own websites, through their contact lists and on social media networks; by doing so, the affiliate earns a percentage of every sale.

Adesina (2008) opined that, marketing cooperative works with agreement. Once the agreement has been put into contract, the members are identified, and the offer conceptualized, it's time to implement the plan. To accomplish this, marketing staff from both corporations will divvy up responsibilities, ideally playing to each partner's strengths. The overall marketing cooperative effort will also require extensive cooperation and interaction with contract negotiators, lawyers, creative designers, social media specialists, and especially management on both sides. This can be very delicate, as each company will have a hierarchy which expects to be acknowledged, as well as its own corporate culture, style of management, and work flow. Partners who can respect and play to those different perspectives and strengths will have the best chances at achieving a successful campaign.

Conclusion

Agricultural cooperative societies play a crucial role in promoting economic development, particularly in rural and agricultural communities. These cooperatives serve as an essential mechanism for smallholder farmers and producers to collectively overcome the challenges they face, such as limited access to resources, markets, and bargaining power. By pooling their resources and working together, agricultural cooperatives enable their members to benefit from economies of scale, improved access to inputs, technology, and knowledge. This enhanced capacity helps to increase agricultural productivity, improve product quality, and reduce costs, ultimately leading to higher incomes for the cooperative members. Moreover, the cooperative business model promotes democratic decision-making and equitable distribution of benefits, ensuring that the economic gains are shared among the members rather than concentrated in the hands of a few. This inclusive approach to development aligns with the broader goals of sustainable and inclusive economic growth.

Agricultural cooperatives also serve as a platform for collective action, allowing farmers and producers to advocate for their rights and interests. By organizing themselves, they can influence policy decisions, access government support programs, and negotiate better terms with buyers and suppliers, further strengthening their economic position. Furthermore, the social and community-oriented nature of cooperatives contributes to the overall development of rural areas. Cooperatives often invest in infrastructure, education, and social services, which can have a multiplier effect on local economies and improve the well-being of their members and the surrounding communities.

Recommendations

1. Government and nongovernmental organizations should provide training on the fundamental principles and values of cooperatives, such as voluntary and open membership, democratic member control, economic participation, autonomy and independence, education, and concern for community and as well ensure cooperators understand the cooperative business model and how it differs from investor-owned enterprises.
2. Cooperative governance and management should train cooperators on effective governance structures, including roles and responsibilities of the board of directors, management, and members as well develop skills in cooperative decision-making, conflict resolution, and democratic participation and build capacity in financial management, business planning, and risk assessment.
3. Government and nongovernmental organisations should conduct regular market research to identify emerging trends, consumer preferences, and potential new market opportunities as well diversify the product portfolio to cater to different market segments

and reduce reliance on a single crop or product.

4. Cooperative societies should leverage digital platforms and e-commerce channels to reach a wider customer base, both domestic and international as well as develop an online presence for the cooperative, including a website and social media channels, to showcase the products and reach new customers.

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