



*NATIONAL BUREAU OF STATISTICS AND  
FEDERAL DEPARTMENT OF COOPERATIVE  
COLLABORATIVE SURVEY*

*COOPERATIVE BASELINE SURVEY, 2007  
DRAFT SURVEY REPORT*



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## EXECUTIVE SUMMARY

### GENERAL INFORMATION

#### Society's Source of Funds

More than 9 out of 10 cooperatives in Nigerian funded their societies through Entrance fee followed by members' savings (86.1 per cent). The lowest source of fund was through Grants/Donation (38.6 per cent). Interest on loans accounted for 60 per cent of the source while 66.2 per cent was through fines and 48.5 per cent through subscription fee.

#### Types of Financial Institutions Available in Cooperatives Area

Eighty (8) out of ten (10) cooperatives societies nationally claimed availability of Commercial banks in their area. NACRDB was available in about 59.8 per cent of the cooperative areas. Cooperative finance agencies accounted for 22.9 per cent this was the least among other financial institutions available in area where the cooperative societies exist.

#### Society's access to Information

State Department of Cooperatives (SDC) (80.6 per cent) was a good source of information to cooperative societies. Next to SDC was Electronic Media (46.1 per cent) and Print Media (39.2 per cent). The use of town crier was acclaimed by 8.6 per cent of the cooperative societies at national level. The use of internet was low (8.4 per cent).

### AGRICULTURAL ACTIVITIES

#### Problems encountered in the application of inputs

More than 7 out of 10 national cooperative societies reported of High cost of inputs as a problem facing the cooperative societies. Less than two third reported of inadequate supply while untimely supply was reported by 36.9 per cent of the cooperatives.

#### Required form of Processing

The most required form of processing was "Storage" (87 per cent of Nigerian cooperative societies). Less than half of the national cooperatives required packaging while more than  $\frac{1}{3}$  requested for weighing. Branding was required by 1 out of 4 cooperative societies at national level.

#### Who does processing for the societies?

More than  $\frac{1}{2}$  of product processed by Nigerian cooperative societies was done by the society. Private individuals accounted for 47.9 per cent while the lowest was the NGOs (1.4 per cent). Government and community had 6.6 per cent and 5.6 per cent respectively.



**Problems encountered in processing the society's produce**

Two-thirds of Nigerian cooperative societies reported about unavailability of processing equipment. More than 63 per cent of cooperative societies reported of high cost of available processing equipment. Inappropriate technology bothered 39.6 per cent of cooperative while 33.8 per cent reported of inappropriate processing equipment and inadequate manpower was a constraint of 29.3 per cent of societies.

**Suggested solution to the problems encountered in processing the society's produce**

More than seven out of ten cooperative societies in Nigeria suggested that Government should subsidize cost of processing while almost  $\frac{2}{3}$  suggested the development of local technology. More than 39 per cent of the responding cooperatives requested for manpower development. The least popular suggestion came from 32 per cent of the cooperative societies interviewed, that there should be an improved saving for investment in technology.

**Ready Market for the society's products**

The products from Nigerian cooperative societies were expected to attract consumers locally and internationally. However, the survey reveals that they attracted local markets more than international. Ninety-two (92) per cent of the Nigerian cooperative societies had ready local markets for their products, while 2 per cent of the societies had ready for international markets. About 6 per cent of the cooperative societies had to wait for buyers, since there was no ready market for them.

**Types of Investments the societies are involved in;**

More than  $\frac{1}{2}$  of Nigerian cooperative societies invested in land and housing. This was the highest among the types of investment. About 41 per cent invested in stock market while 37.5 per cent of responding cooperative societies invested in deposits. Other types of investments accounted for a little more than fifteen per cent.

**Facilities required by the cooperative societies.**

When the responding cooperatives were asked of the type of facilities required by their societies, financial facilities had the highest request. More than 7 out of 10 cooperative societies asked for financial facilities. More than 45 per cent of the cooperatives requested for Agro-processing facilities while request for storage facilities came from 43.6 per cent of the Nigerian cooperatives followed by agro-input facilities (39.1 per cent). About 25 per cent of the responding cooperative societies requested for Tractor maintenance and repair facility.

**How best to improve cooperative society to realize the objectives**

When the responding cooperative societies were asked to make free comments or remarks on how best to improve their cooperative societies to realize the objectives for which they were formed, the most popular comment was on the provision of land, credit facilities, agro-inputs, subsidies and technical support by government. This was a comment from more than 31 per cent of the responding cooperatives. Next was an establishment of microfinance banks which was from 18.6 per cent of the respondents. Conducting Training, seminars and workshops for members was the request from 14.2 per cent of the cooperatives.

NATIONAL BASELINE INDICATORS

Percentage Distribution of cooperative societies sources of fund (2007)

	Entrance fee	Savings	Deposits	Shares	Fines	Grants/ Donations	Subscription fee	Interest on loans	Others
National	95.0	86.1	61.6	79.0	66.2	38.6	48.5	60.0	13.8

Percentage Distribution of societies types of financial Institutions available in cooperators area (2007)

	Commercial banks	Nigeria Agricultural Cooperative and Rural development Bank	Community Banks	Micro-Finance Agencies	Cooperative Finance Agencies	Informal groups (esusu,adashe)
National	80.0	59.8	43.1	27.4	22.9	38.6

Percentage Distribution of cooperative society’s access to information (2007)

	Internet	Affiliate societies	State/Federal Union	State department of cooperatives	Print Media	Electronic Media	Town Crier	Others
National	8.4	27.4	36.0	80.6	39.2	46.1	8.6	3.6

Percentage Distribution of society’s problems encountered in the application of inputs (2007)

	Inadequate supply	inappropriate supply	Untimely supply	Inaccessibility	High cost	Others
National	61.8	16.5	36.9	28.0	76.1	5.6

Percentage Distribution of cooperative societies required form of processing (2007)

	Weighing	Packaging	Branding	Storage	Others
National	33.4	49.2	24.5	87.0	7.0

Percentage Distribution of cooperative societies by who does processing for the societies (2007)

	Society	Private Individuals	Government	community	NGOs	Others
National	55.6	47.9	6.6	5.6	1.4	2.9

Percentage Distribution of cooperative society’s problems encountered in processing their produce (2007)

	Unavailability of processing equipment	Inappropriate processing equipment	Inadequate manpower	Inappropriate technology	High Cost	Others
National	67.6	33.8	29.3	39.6	63.7	4.9

Percentage Distribution of cooperative societies suggested solutions to the problems encountered in processing their produce (2007)

	Government to subsidize cost	Development of local technology	Manpower development	Improved saving for investment in technology	Others
National	77.5	63.3	39.2	32.0	3.5

Percentage Distribution of society’s type of ready market (2007)

	Local	International	None
National	92.0	2.1	6.0

Percentage Distribution of cooperative societies types of investments (2007)

	Land/Housing	Stock Market	Deposits	Others
National	50.9	41.5	37.5	15.2

Percentage Distribution of cooperative society’s type of facilities needed (2007)

	Agro Processing facilities	Agro input facilities	infrastructural facilities	Financial facilities	Storage Facilities	Tractor Maintenance/ Repair facility	Others
National	45.4	39.1	42.3	70.6	43.6	25.1	3.4

How best to improve cooperative society to realize the objectives (2007)

Response	Percent
Provision of land, credit facilities, agro-inputs, subsidy and technical support by government.	31.8
Training, seminars and workshops should be conducted for members	14.2
Interaction with other cooperatives local or foreign.	1.4
Establishment of Ministry of Cooperatives	0.7
Establishment of Cooperatives finance agencies	2.2
Provision of modern agricultural produce processing plants.	5.3
Provision of necessary infrastructure such as electricity, roads, boreholes, irrigation facilities, etc.	5.9
Provision of storage facilities	2.2
Establishment of microfinance banks	18.6
No response at all	17.5

## Chapter One

### SURVEY DESIGN AND METHODOLOGY

#### 1.1 Introduction

A cooperative Division was established in the Department of Agriculture following the enactment of the Cooperative Societies Ordinance in 1935. Agricultural cooperatives were mostly promoted and registered to extend production credit, supply farm inputs and export quality produce to European industries. From 1954 to 1966, more agriculture cooperatives were registered to perform the same functions on behalf of Regional/Commodity Boards. In the civil post-war period (1970-79), a Cooperative Development Act was promulgated: Federal Ministry of Cooperative Development & Supply was established to promote consumer cooperatives as a mitigating instrument for the spiraling inflammatory threat. The policy thrust in the '80s focused on Structural Adjustment Programme (SAP), abolition of the Commodity Boards and the National Supply Company. This rendered the Cooperative Movement (CM) prostrate.

In 1991, the Federal Government of Nigeria (FGN) in collaboration with World Bank (WB) evolves a new policy direction by carrying out sector review. In 2002, a comprehensive Cooperative Development Policy was formulated with the assistance of International Labour Organization (ILO). A draft policy implementation strategy which clearly defined roles for cooperatives in Agriculture & Rural Development and other primary sectors was prepared. The review recommended that cooperative policy should be comprehensive, friendly and participatory to facilitate bottom-up development. It further envisioned a cooperative sector that is strong, autonomous, operationally independent and economically viable, competing effectively in the private sector of the economy.

The following roles were defined for improvement of the cooperative sector:-

- (i). FGN to provide appropriate policy, regulation and training to create conducive environment for the emergence of the envisioned cooperative sector
- (ii). States and Local Government Areas (LGAs) to effectively supervise cooperative programs, and
- (iii). The movement for the effective mobilization, organization and implementation of cooperative activities.

To fulfill its role, FGN has prepared a policy implementation strategy which is hinged among others, on the conduct of a baseline survey to ascertain the situation of cooperatives in Nigeria today, and provide indicators for the monitoring and evaluation of programmes for the development of the sector.

#### 1.2 Objectives of the Survey

The overall objective of the survey was to establish baseline situation and performance bench marks that will ensure the effective monitoring and evaluation of the implementation of the cooperative intervention programme in the 2008 – 2010 Medium Term Sector Strategy Plan of Government of the Federal Republic of Nigeria.

The specific objectives included:

- (i) Providing information on the number of cooperative societies and their status as to whether they were active or dormant and their activities.
- (ii) Determining total number of cooperative in different sectors; crop, livestock, fishing etc
- (iii) Determining annual farming requirements and find out what they do with any surplus arising from their activities
- (iv) Finding out whether they prefer animal traction, mechanized traction etc.
- (v) Finding out the type of facilities required by the societies
- (vi) Archiving the baseline data for future reference.

### **1.3 Scope and Coverage of the Survey**

Information was collected at two levels namely; State Cooperative society and Individual registered Cooperative Society in each State of the Federation.

#### **(i) State Cooperative Society – level.**

- Name and address of Society
- Area of Operation
- Exact Objective(s) of the society
- Types of Society
- Membership, Assets and Liabilities of the society

#### **(ii) Individual Cooperative Society level**

- General Information
- Structure, Type and Functions of Cooperative
- Education, Training and Information
- Agricultural Activities
- Input and Sources
- Processing, Storage and Marketing
- Investment and Facilities

### **1.4 Survey Instruments**

Three main instruments were designed for use during the survey. They included the Database Questionnaire, Main Survey Questionnaire and Field Operation Manual.

The draft survey and database questionnaires developed by the FDC were modified and fine-tuned by the NBS. These were adopted during the stakeholders' workshop at the National Cooperative Development Centre (NCDC) Sheda, Abuja on 2<sup>nd</sup> November, 2007.

The field operation manual served as instructional materials during the training of field staff and reference manual during the field operation. The field operation manual developed by NBS documented the survey design, data collection techniques, the roles of the field staff during the fieldwork and how to complete the questionnaire. The Federal Department of Cooperatives provided valuable materials that were used in the development of the manual.

## **1.5 Sample Design**

Cooperative Baseline Survey was a national survey covering all registered cooperative societies in all 774 Local Government Areas of the 36 States of the Federation, including Federal Capital Territory (FCT). The survey was designed with the State as the reporting domain. Data were then aggregated to derive estimate at Federal Constituency (FC).

Basically, the survey was of two types, namely Database Compilation and the Main Survey exercise. The Database Compilation was meant for archiving information on all registered cooperative societies in the Federation, hence, complete enumeration. For the Main Survey, the Cooperative societies were stratified into primary, secondary and tertiary. From the three strata, 25 societies (15 – Primary, 7 – Secondary and 3 – Tertiary) were randomly selected for study in each State, a total of Nine hundred and twenty-five (925) societies were canvassed.

## **1.6 Training**

Cooperative Baseline Survey, 2007 being the first national survey of cooperative societies ever done in Nigeria engaged 148 enumerators and 37 supervisors to effectively canvass the expected 925 cooperative societies and at the same time carry out the complete enumeration of the database exercise. The training was staggered among the States of the federation and the venue was the National Cooperative Development Center Sheda, FCT for effective delivery of the field training programme. The training for fieldwork was conducted at two levels. At each level, the training covered Cooperative Intervention programme in Agriculture and water resources, Survey Design, Interview Techniques, Field Arrangement, how to complete both Database and Main Survey Questionnaire, Role Simulation, Data Processing Plan and Fieldwork Monitoring.

The first level training was implemented for the Training of Trainers (TOT). The training objective at this level included familiarization with the survey instruments and preparation of the trainers for second level training. The training lasted for 2 days at National Bureau of Statistics (NBS) Corporate Headquarters, Abuja. Senior staff from NBS Headquarters formed the pool of the trainers at this level. The Federal Department of Cooperatives also provided valuable materials that were used in the development of the training curriculum.

The second level training was implemented for the field staff comprising both the enumerators and supervisors. The training took place at the National Cooperative Development Center Sheda, FCT. The training was staggered among the States of the federation. The Country was grouped into four groups; 1<sup>st</sup> Group consisted of the States in the South West zone with Kwara and Edo, 2<sup>nd</sup> group consisted of the remaining part of South South zone, South East zone and Benue State, the 3<sup>rd</sup> group consisted of the States in North West zone, while the 4<sup>th</sup> group consisted of North East zone and the remaining States in North Central zone.

The 1<sup>st</sup> group was trained between 19<sup>th</sup> and 20<sup>th</sup> of November, 2007 and 2<sup>nd</sup> group training took place between 22<sup>nd</sup> and 23<sup>rd</sup> of November 2007. The 3<sup>rd</sup> group received training between 26<sup>th</sup> and 27<sup>th</sup> of November 2007 while the 4<sup>th</sup> group came for training between 29<sup>th</sup> and 30<sup>th</sup> November 2007. The Federal Director of Cooperative

was one of the trainers as he delivered lectures on “Cooperative Intervention programme in Agriculture and water sector”.

The trainees consisted of 4 enumerators and 1 supervisor as follows: the NBS State officer supervised the exercise, the key officer working on establishment survey in NBS, the FDC Field Officer, a nominee of the State Department of Cooperatives and a nominee of the Cooperative Movement in each State. Also trained were the Monitoring officers who were supposed to go for the monitoring at the end of data collection. The coordinators from both NBS and FDC were also present. Monitors attended the training alongside Supervisors and Enumerators of the States to be visited.

### **1.7 Achievement**

The Main Survey questionnaire recorded a 100 per cent response while the completion rate for the database questionnaire was 66 per cent. Table 1.1 shows that 181,279 cooperative societies registered in Nigeria, out of which 120,125 responded to the database questionnaire. River State had the lowest response rate (2 per cent) followed by Benue State (15 per cent) and Bayelsa State (16 per cent). Other States with low response were Katsina (45 per cent), Lagos (46 percent) and Borno (49 percent)

Table 1.1 RETRIVAL RATE

S/N	STATE	DATABASE			MAIN QUESTIONNAIRE		
		AVAILA BLE	COMPLE TED	RATIO	EXPEC TED	COMP LETED	RATIO
1	LAGOS	9,895	4,539	46%	25	25	100%
2	OGUN	6,000	5,445	91%	25	25	100%
3	OYO	3,777	3,777	100%	25	25	100%
4	ONDO	1,610	1,609	100%	25	25	100%
5	OSUN	850	850	100%	25	25	100%
6	EKITI	1,405	1,405	100%	25	25	100%
7	EDO	164	164	100%	25	25	100%
8	DELTA	251	251	100%	25	25	100%
9	AKWA IBOM	2,399	2,399	100%	25	25	100%
10	CROSS RIVER	554	554	100%	25	25	100%
11	RIVERS	15,203	287	2%	25	25	100%
12	BAYELSA	10,024	1,607	16%	25	25	100%
13	EBONYI	1,149	1,149	100%	25	25	100%
14	ENUGU	792	792	100%	25	25	100%
15	ANAMBRA	3,745	3,745	100%	25	25	100%
16	IMO	2,022	2,020	100%	25	25	100%
17	ABIA	4,800	985	21%	25	25	100%
18	KOGI	10,730	10,730	100%	25	25	100%
19	KWARA	558	418	75%	25	25	100%
20	NASARAWA	4,357	4,356	100%	25	25	100%
21	BENUE	12,316	1,819	15%	25	25	100%
22	PLATEAU	7,157	7,155	100%	25	25	100%
23	NIGER	5,360	5,360	100%	25	25	100%
24	FCT	1,182	1,182	100%	25	25	100%
25	BAUCHI	9,015	9,015	100%	25	25	100%
26	BORNO	6,297	3,111	49%	25	25	100%
27	YOBE	3,508	3,508	100%	25	25	100%
28	ADAMAWA	6,763	6,763	100%	25	25	100%
29	GOMBE	3,651	3,651	100%	25	25	100%
30	TARABA	2,733	2,733	100%	25	25	100%
31	KADUNA	1,840	1,102	60%	25	25	100%
32	KANO	1,547	1,189	77%	25	25	100%
33	KATSINA	23,779	10,609	45%	25	25	100%
34	JIGAWA	5,487	5,487	100%	25	25	100%
35	KEBBI	6,934	6,934	100%	25	25	100%
36	SOKOTO	1,615	1,615	100%	25	25	100%
37	ZAMFARA	1,810	1,810	100%	25	25	100%
TOTAL		181,279	120,125	66%	925	925	100%

Chapter Two

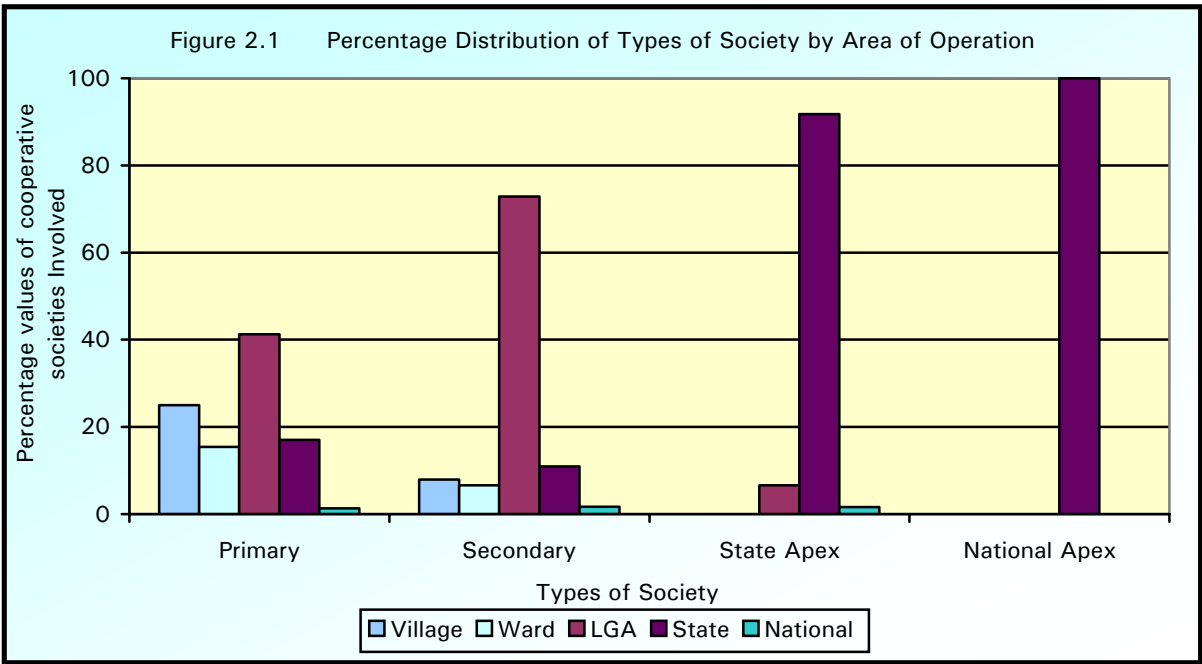
GENERAL INFORMATION

2.1 Society’s area of operation

Society’s area of operation referred to the maximum area by which the society can operate. Table 2.1 reveals that a high percentage of primary societies operated within Local Government Area (41.3 per cent), so also Secondary societies (72.9 per cent). Lower proportions of primary and secondary societies operated at national level. State Apex operated mostly at State level (91.8 per cent) followed by Local Government (6.6 per cent) then National level. National Apex operated fully at National level.

Table 2.1 Percentage Distribution of Types of Society by Area of Operation (2007)

Area of Operation	Primary	secondary	State Apex	National Apex
Village	25.0	7.9	0.0	0.0
Ward	15.4	6.6	0.0	0.0
LGA	41.3	72.9	6.6	0.0
State	17.0	10.9	91.8	100.0
National	1.3	1.7	1.6	0.0



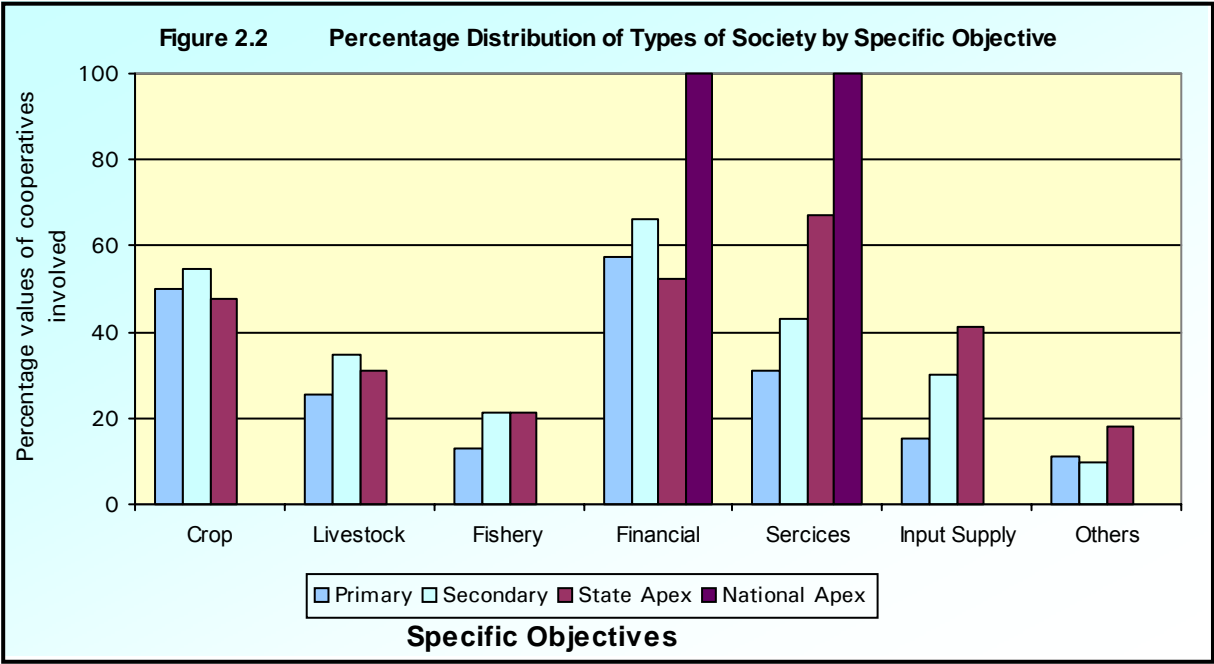


2.2 Society’s Specific Objectives

Society’s specific objectives were the objectives of setting up the society when it was registered. Table 2.2 reveals that more than half of primary societies had finance as the specific objectives followed by crop (49.8 per cent). Financing the members was also highest specific objective for secondary societies. This was claimed by more than 66 per cent of the secondary society’s that responded. The highest percentage of State apex had their specific objective as rendering services to the members, Financial services was next as more than half of the State apex claimed financial as specific objective. National Apex had all her specific objectives as services either financial or otherwise. Fishery was discovered to be the least specific objective in all categories of society.

Table 2.2 Percentage Distribution of cooperative societies by Specific Objective (2007)

Specific Objective	Primary	Secondary	State Apex	National Apex
Crop	49.8	54.8	47.5	0.0
Livestock	25.5	34.8	31.1	0.0
Fishery	12.8	21.3	21.3	0.0
Financial	57.5	66.1	52.5	100.0
Services	31.0	43.0	67.2	100.0
Input supply	15.2	30.4	41.0	0.0
Others	11.3	9.6	18.0	0.0



### 2.3 Membership Strength

Considering the membership strength since registration till the year 2007, table 2.3 shows clearly that there was a considerable increase in female participation in cooperative society over years in all States except in Borno State where female participation dropped from 17.6 per cent at registration to 7.9 per cent in 2005. However, there was an increase from 7.9 percent in 2005 to 13.3 per cent in 2007 in Borno State. More male participation was recorded at registration in most of the States. The States with female active participation at registration were Anambra (54.4 per cent), Katsina (63.5 per cent), Ondo (62.5 per cent) and Sokoto (52.3 per cent) States. The male counterpart increase over the years except in Katsina State, where female participation was higher up till 2007 (59.2 per cent)

### 2.4 Share Capital, Savings and Deposit of Society's Members

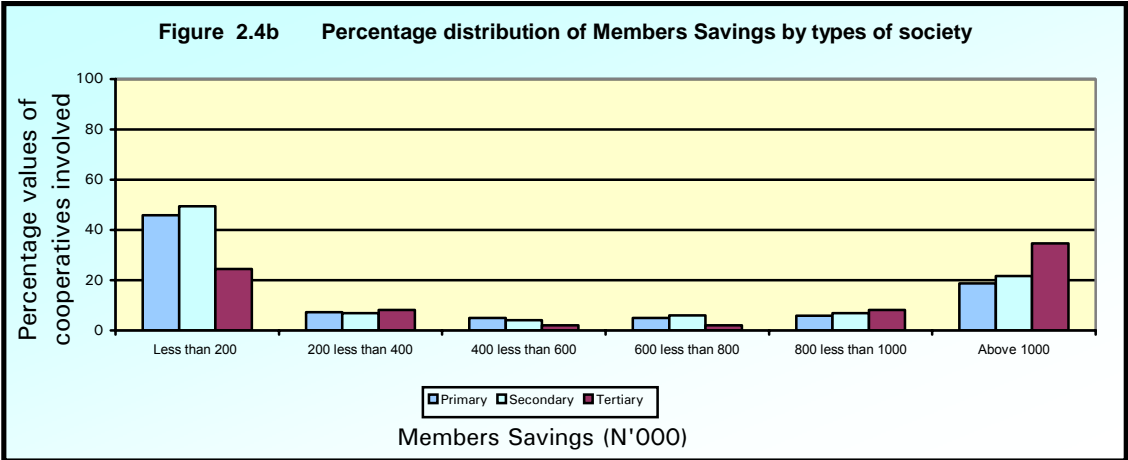
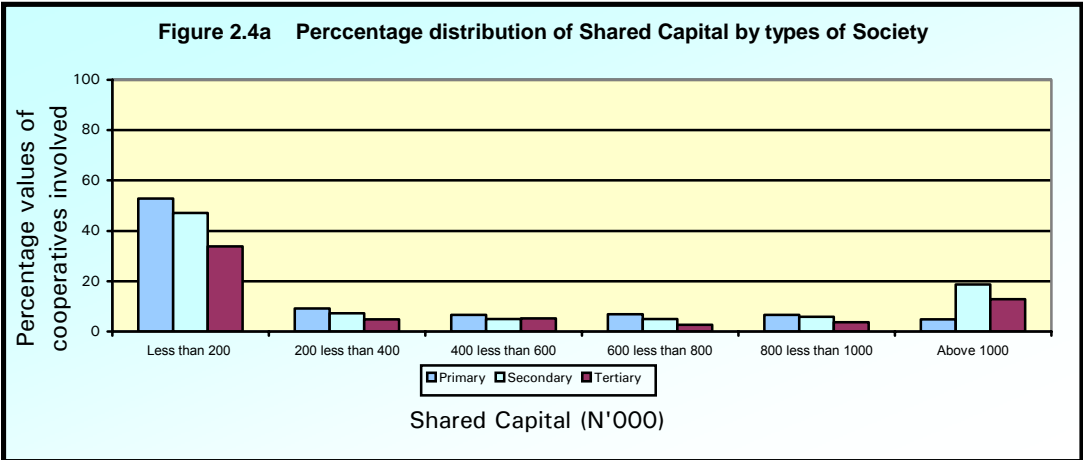
Shared capital could be referred to as the voluntary contribution made by members when the capital formation of the society was divided into equal parts to create ownership. Table 2.4 shows that one out of every four primary cooperative societies had her shared capital less than ₦50,000. The corresponding figures for secondary and tertiary cooperative societies were 21.7 per cent and 15.1 per cent respectively. The lowest percentage across the types of cooperatives societies had their shared capital between ₦150,000 and less ₦200,000. Member's savings which could be referred to as monthly or weekly contribution made by members of the society, had the highest percentage of cooperatives saving, less than ₦50,000 across the types of society; Primary had 27.5 per cent, secondary (22.6 per cent) while tertiary cooperative societies had 22.6 per cent. Members deposit could be referred to as fixed contribution made by members of the society for a certain period, tables 2.4 shows the same trend, as number of cooperative societies with less than ₦50,000 were more for all three types of cooperative societies.

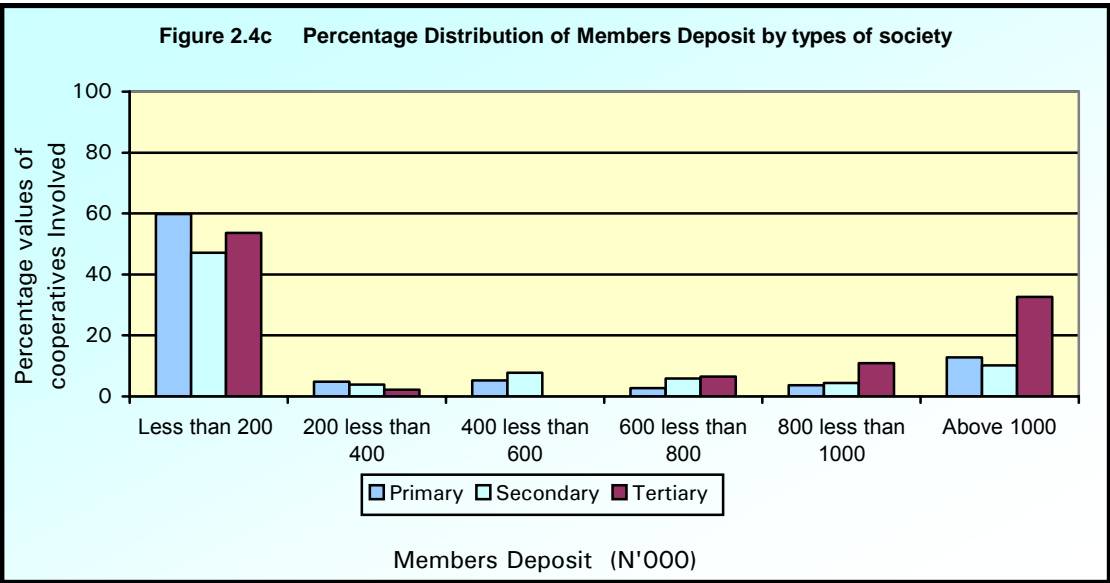
**Table 2.3      Percentage Distribution of cooperative society’s membership strength by State (2007)**

S/N	State	At Registration		2005		2007	
		Male	Female	Male	Female	Male	Female
1	ABIA	60.1	39.9	40.3	59.7	53.0	47.0
2	ADAMAWA	73.3	26.7	65.4	34.6	55.0	45.0
3	AKWA IBOM	79.0	21.0	78.6	21.4	80.9	19.1
4	ANAMBRA	45.6	54.4	51.5	48.5	59.7	40.3
5	BAUCHI	65.8	34.2	68.9	31.1	70.6	29.4
6	BAYELSA	60.5	39.5	48.8	51.2	54.9	45.1
7	BENUE	72.0	28.0	67.6	32.4	68.2	31.8
8	BORNO	82.4	17.6	92.1	7.9	86.7	13.3
9	C/RIVER	58.8	41.2	32.8	67.2	39.3	60.7
10	DELTA	84.8	15.2	57.6	42.4	60.2	39.8
11	EBONYI	64.7	35.3	65.0	35.0	65.1	34.9
12	EDO	65.4	34.6	65.9	34.1	65.6	34.4
13	EKITI	55.7	44.3	73.6	26.4	74.3	25.7
14	ENUGU	76.8	23.2	74.9	25.1	70.7	29.3
15	FCT	94.6	5.4	92.5	7.5	90.3	9.7
16	GOMBE	67.3	32.7	69.2	30.8	65.2	34.8
17	IMO	54.1	45.9	65.6	34.4	55.1	44.9
18	JIGAWA	55.8	44.2	60.1	39.9	54.0	46.0
19	KADUNA	58.2	41.8	83.7	16.3	52.5	47.5
20	KANO	70.9	29.1	70.1	29.9	70.7	29.3
21	KATSINA	36.5	63.5	44.4	55.6	40.8	59.2
22	KEBBI	58.6	41.4	70.1	29.9	59.1	40.9
23	KOGI	59.3	40.7	63.9	36.1	62.5	37.5
24	KWARA	58.6	41.4	53.4	46.6	56.6	43.4
25	LAGOS	62.0	38.0	60.4	39.6	59.9	40.1
26	NASARAWA	64.7	35.3	69.6	30.4	64.5	35.5
27	NIGER	57.0	43.0	57.5	42.5	51.1	48.9
28	OGUN	60.5	39.5	54.6	45.4	57.1	42.9
29	ONDO	37.5	62.5	57.7	42.3	50.2	49.8
30	OSUN	51.2	48.8	56.8	43.2	59.3	40.7
31	OYO	80.8	19.2	71.9	28.1	72.5	27.5
32	PLATEAU	56.1	43.9	47.6	52.4	58.9	41.1
33	RIVERS	60.9	39.1	65.7	34.3	66.5	33.5
34	SOKOTO	47.7	52.3	52.5	47.5	52.1	47.9
35	TARABA	68.1	31.9	60.8	39.2	61.5	38.5
36	YOBE	66.1	33.9	57.1	42.9	52.0	48.0
37	ZAMFARA	87.2	12.8	73.1	26.9	93.8	6.2

**Table 2.4 Percentage Distribution of cooperative society’s members Share Capital, Savings and Deposits by Type of Society (2007)**

Amount	Share Capital			Members Savings			Members Deposits		
	Primary	Secondary	Tertiary	Primary	Secondary	Tertiary	Primary	Secondary	Tertiary
Less than ₦50,000	25.0	21.7	15.1	27.5	22.6	14.3	29.1	26.8	15.2
₦50,000 Less than ₦100,000	14.3	15.4	7.5	13.1	14.3	4.1	14.9	12.2	2.2
₦100,000 Less than ₦150,000	7.6	5.9	7.5	7.2	6.5	2.0	9.4	8.3	8.7
₦150,000 Less than ₦200,000	5.9	4.1	3.8	8.1	6.0	4.1	6.4	6.3	4.3
₦200,000 Less than ₦400,000	9.2	10.0	5.7	7.3	6.9	8.2	4.8	3.9	2.2
₦400,000 Less than ₦600,000	6.6	5.4	5.7	5.0	4.1	2.0	5.2	7.8	0.0
₦600,000 Less than ₦800,000	6.9	6.3	3.8	5.0	6.0	2.0	2.7	5.9	6.5
₦800,000 Less than ₦1,000,000	4.8	7.2	5.7	5.9	6.9	8.2	3.7	4.4	10.9
above ₦1,000,000	14.1	18.6	45.3	18.7	21.7	34.7	12.8	10.2	32.6





2.5 Main Occupation of Cooperators

There could be various occupational activities carried out within the cooperative societies in States, here we were interested in the activities that were prominent within the society. Table 2.5 shows that, there were 28 states where crop farming was most popular among cooperatives societies. These States were Taraba (100 per cent), Zamfara (96 per cent), Ekiti (92 per cent), Edo (91.7 per cent), Abia (88 per cent), Nasarawa (88 per cent), Yobe (88 per cent), Jigawa (81 per cent), Ebonyi (76 per cent), Benue (76 per cent), Kogi (76 per cent), Ondo (75 per cent), Kano (72 per cent), Katsina (69.2 per cent), Bauchi (68 per cent), Imo (68 per cent), Kebbi (68 per cent), Anambra (64 per cent), Kaduna (64 per cent), Adamawa (60 per cent), Akwa Ibom (60 per cent), Gombe (60 per cent), Sokoto (60 per cent), Borno (52 per cent), Enugu (52 per cent), Rivers (44.8 per cent), Cross River (44 per cent) and Niger (32 per cent). More than half of the cooperative societies in Plateau State had members who were public servants (52.4 per cent), while in Delta State cooperative societies, public service and commerce shared equal percentages (42.9 per cent) in terms of occupational distribution. Other States with commercial activities as main occupation were: Oyo (84 per cent), Osun (68 per cent), Ogun (64 per cent), Kwara (64 per cent), Lagos (47.8 per cent) and Niger (32 per cent) cooperatives. Livestock farming was not prominent among cooperatives, but a record of 17.4 per cent of Lagos cooperatives and 12 per cent for both Akwa-Ibom and Niger embarked on livestock farming. Fish farming accounted for 27.6 per cent in Rivers and 24 per cent in Bayelsa State cooperatives respectively.

**Table 2.5      Percentage Distribution of main occupation of Cooperative society’s members by State (2007)**

S/N	State	crop farming	livestock farming	fish farming	public Service	commerce	others
1	Abia	88.0	0.0	0.0	8.0	4.0	0.0
2	Adamawa	60.0	0.0	0.0	8.0	24.0	8.0
3	Akwa-Ibom	60.0	12.0	8.0	0.0	12.0	8.0
4	Anambra	64.0	8.0	4.0	4.0	16.0	4.0
5	Bauchi	68.0	0.0	4.0	8.0	16.0	4.0
6	Bayelsa	40.0	0.0	24.0	0.0	12.0	24.0
7	Benue	76.0	0.0	0.0	8.0	16.0	0.0
8	Borno	52.0	0.0	4.0	28.0	16.0	0.0
9	Cross River	44.0	4.0	4.0	40.0	4.0	4.0
10	Delta	14.3	0.0	0.0	42.9	42.9	0.0
11	Ebonyi	76.0	0.0	0.0	16.0	4.0	4.0
12	Edo	91.7	0.0	0.0	8.3	0.0	0.0
13	Ekiti	92.0	0.0	0.0	4.0	4.0	0.0
14	Enugu	52.0	0.0	0.0	24.0	24.0	0.0
15	Gombe	60.0	0.0	0.0	4.0	32.0	4.0
16	Imo	68.0	0.0	0.0	4.0	20.0	8.0
17	Jigawa	81.0	0.0	4.8	0.0	14.3	0.0
18	Kaduna	64.0	8.0	8.0	0.0	20.0	0.0
19	Kano	72.0	4.0	0.0	0.0	16.0	8.0
20	Katsina	69.2	3.8	0.0	3.8	7.7	15.4
21	Kebbi	68.0	8.0	8.0	4.0	8.0	4.0
22	Kogi	76.0	0.0	0.0	12.0	12.0	0.0
23	Kwara	0.0	0.0	0.0	36.0	64.0	0.0
24	Lagos	4.3	17.4	0.0	30.4	47.8	0.0
25	Nasarawa	88.0	0.0	0.0	0.0	12.0	0.0
26	Niger	32.0	12.0	0.0	12.0	32.0	12.0
27	Ogun	32.0	0.0	0.0	0.0	64.0	4.0
28	Ondo	75.0	4.2	0.0	8.3	8.3	4.2
29	Osun	20.0	0.0	4.0	8.0	68.0	0.0
30	Oyo	0.0	0.0	0.0	16.0	84.0	0.0
31	Plateau	38.1	0.0	0.0	52.4	4.8	4.8
32	Rivers	44.8	0.0	27.6	17.2	6.9	3.4
33	Sokoto	60.0	8.0	0.0	8.0	12.0	12.0
34	Taraba	100.0	0.0	0.0	0.0	0.0	0.0
35	Yobe	88.0	8.0	0.0	0.0	4.0	0.0
36	Zamfara	96.0	4.0	0.0	0.0	0.0	0.0
37	FCT Abuja	36.0	8.0	0.0	24.0	28.0	4.0

## Chapter Three

### STRUCTURE, TYPE AND FUNCTIONS OF COOPERATIVE

The type, structure and functions of cooperative society would provide information on the activities within the cooperative, how the society was structure to carry out its functions and who carried out these activities.

#### 3.1 Society's Activities

Out of the societies that engaged in production, table 3.1 shows that Yobe (100 per cent), Edo (91.7 per cent) and Taraba (80 per cent) States were the leaders. The least to engage in production were Kwara (0 per cent), Plateau (4.8 per cent) and Oyo (8 per cent) States cooperative societies. More than half of Anambra and Zamfara States cooperative societies engaged in processing activities. Marketing as cooperative activity was prominent in Edo (95.8 per cent), Taraba (88 per cent), Yobe (80 per cent), Zamfara (80 per cent) and Nasarawa (80 per cent) States. Osun State (4 per cent) and Delta (9.5 per cent) States were the least to engage in marketing. Input supply was highest in Edo (83.3 per cent) and Bauchi (52 per cent) States. Edo State cooperatives also had 79.2 per cent of its activities falling into storage, followed by Taraba State (72 per cent). Oyo and Delta cooperatives were fully into Thrift and Credit/Investments. Zamfara State cooperatives claimed not to engage in Thrift & Credit/Investment at all. Most of the societies were not into insurance. Only 21 States cooperatives engaged in it, with Niger State (16 per cent) leading and Rivers State (3.4 per cent) the least. Seven (7) States cooperative societies; Anambra, Enugu, Jigawa, Kano, Katsina, Kebbi and Nasarawa never engaged in transport activities.

Five (5) States; Anambra, Edo, Kaduna, Kwara, Ondo and Zamfara were not into Housing activity. Oyo State (48 per cent) led in housing activities and was closely followed by Delta State (47.6 per cent). All the States of the federation and FCT, Abuja were into consumer activities except Yobe State. Agro-service activities were the highest in Edo State (70.8 per cent). Four (4) States that did not engage in agro-services were; Katsina, Kwara, Lagos, and Oyo. Tractor Hiring was prominent in Nasarawa (24 per cent), Niger (24 per cent), Zamfara (24 per cent) and Adamawa (24 per cent). More than 79 per cent of Edo State cooperatives engaged in produce and marketing. Two (2) States that did not involve in produce and marketing were Enugu and Ogun.

#### 3.2 Services received from affiliated body

Table 3.2 reveals that six (6) States cooperatives; Bauchi, Benue, Edo, Gombe, Katsina and Kwara claimed that affiliated bodies did not audit their account. Ondo (95.8 per cent) and Ekiti (84 per cent) States received auditing services from the affiliated body. Yobe (100 per cent), Ondo (95.8 per cent) and other States except Edo claimed receiving education and training from the affiliated body. More than 90 per cent of cooperative societies in Ondo State accepted receiving information from affiliated body. Cross River cooperatives did not receive any information through the affiliated body. Technical support was received from the affiliated body in Edo State (87.5 per cent) but there was none for Enugu State cooperative societies. Sixty-four (64) per cent of cooperatives societies in Sokoto State claimed that there were no services received from affiliated body.

**Table 3.1 Percentage Distribution of society’s activities by State (2007)**

	Produ ction	Proce ssing	Mark eting	Input Supply	Stor age	Thrift & Credit/I nvestm ents	Insur ance	Trans port	Hous ing	Cons umer	Agro - servi ces	Tractor Hiring Services	Produc e and Market ing
Abia	48.0	16.0	32.0	28.0	4.0	44.0	0.0	12.0	4.0	20.0	24.0	4.0	20.0
Adamawa	48.0	16.0	64.0	24.0	28.0	84.0	12.0	12.0	16.0	12.0	16.0	24.0	40.0
Akwa- Ibom	48.0	52.0	40.0	24.0	12.0	68.0	0.0	4.0	4.0	12.0	36.0	12.0	36.0
Anambra	60.0	56.0	68.0	24.0	32.0	48.0	4.0	0.0	0.0	24.0	20.0	0.0	28.0
Bauchi	44.0	36.0	72.0	52.0	28.0	48.0	8.0	20.0	8.0	12.0	32.0	4.0	52.0
Bayelsa	68.0	60.0	76.0	12.0	48.0	40.0	4.0	12.0	8.0	12.0	16.0	8.0	8.0
Benue	28.0	20.0	60.0	16.0	16.0	76.0	4.0	24.0	8.0	12.0	4.0	0.0	44.0
Borno	44.0	20.0	72.0	16.0	28.0	64.0	4.0	16.0	12.0	12.0	20.0	4.0	48.0
Cross River	20.0	12.0	24.0	12.0	8.0	76.0	0.0	4.0	8.0	20.0	16.0	0.0	28.0
Delta	14.3	4.8	9.5	9.5	4.8	100.0	4.8	9.5	47.6	19.0	14.3	9.5	9.5
Ebonyi	68.0	52.0	60.0	28.0	24.0	64.0	0.0	8.0	8.0	40.0	24.0	0.0	40.0
Edo	91.7	87.5	95.8	83.3	79.2	87.5	12.5	8.3	0.0	12.5	70.8	4.2	79.2
Ekiti	56.0	24.0	28.0	32.0	20.0	96.0	4.0	20.0	8.0	16.0	40.0	8.0	8.0
Enugu	32.0	12.0	40.0	24.0	36.0	64.0	4.0	0.0	20.0	24.0	20.0	4.0	0.0
Gombe	68.0	32.0	76.0	28.0	48.0	84.0	0.0	28.0	20.0	20.0	16.0	8.0	68.0
Imo	60.0	52.0	68.0	20.0	36.0	60.0	0.0	4.0	16.0	12.0	24.0	8.0	24.0
Jigawa	60.0	32.0	76.0	28.0	32.0	36.0	0.0	0.0	4.0	4.0	44.0	12.0	28.0
Kaduna	40.0	8.0	36.0	12.0	16.0	32.0	0.0	4.0	0.0	12.0	24.0	4.0	28.0
Kano	64.0	24.0	76.0	20.0	24.0	24.0	0.0	0.0	4.0	12.0	8.0	4.0	40.0
Katsina	46.2	7.7	30.8	30.8	0.0	3.8	3.8	0.0	3.8	11.5	0.0	0.0	38.5
Kebbi	76.0	20.0	72.0	36.0	28.0	24.0	4.0	0.0	4.0	12.0	16.0	4.0	36.0
Kogi	68.0	32.0	72.0	12.0	32.0	32.0	8.0	4.0	8.0	12.0	8.0	16.0	12.0
Kwara	0.0	0.0	56.0	8.0	4.0	92.0	0.0	16.0	0.0	8.0	0.0	0.0	0.0
Lagos	29.2	16.7	29.2	29.2	20.8	83.3	8.3	4.2	25.0	41.7	0.0	0.0	12.5
Nasarawa	72.0	48.0	80.0	32.0	64.0	44.0	0.0	0.0	12.0	8.0	8.0	24.0	40.0
Niger	52.0	12.0	56.0	28.0	24.0	84.0	16.0	16.0	28.0	32.0	24.0	24.0	28.0
Ogun	16.0	8.0	20.0	4.0	0.0	92.0	0.0	16.0	4.0	8.0	12.0	0.0	0.0
Ondo	8.3	8.3	45.8	37.5	33.3	70.8	4.2	29.2	0.0	16.7	8.3	0.0	25.0
Osun	24.0	4.0	4.0	4.0	8.0	92.0	0.0	8.0	8.0	40.0	4.0	0.0	4.0
Oyo	8.0	0.0	48.0	8.0	4.0	100.0	0.0	28.0	48.0	44.0	0.0	8.0	4.0
Plateau	4.8	0.0	38.1	19.0	23.8	71.4	9.5	4.8	9.5	19.0	19.0	0.0	9.5
Rivers	62.1	48.3	69.0	37.9	31.0	75.9	3.4	20.7	13.8	3.4	17.2	10.3	34.5
Sokoto	44.0	20.0	48.0	40.0	24.0	32.0	4.0	4.0	4.0	32.0	8.0	0.0	52.0
Taraba	80.0	32.0	88.0	20.0	72.0	80.0	4.0	4.0	20.0	8.0	20.0	8.0	76.0
Yobe	100.0	40.0	80.0	0.0	60.0	8.0	0.0	4.0	4.0	0.0	8.0	8.0	76.0
Zamfara	44.0	56.0	80.0	36.0	52.0	0.0	0.0	12.0	0.0	12.0	24.0	20.0	64.0
FCT Abuja	56.0	28.0	48.0	20.0	20.0	56.0	12.0	24.0	20.0	32.0	8.0	12.0	24.0



**Table 3.2 Percentage Distribution of type of activities received from affiliated body by State (2007)**

	Audit	Education and training	Information	Technical Support	None	Others
Abia	24.0	72.0	72.0	20.0	12.0	0.0
Adamawa	60.0	80.0	56.0	8.0	12.0	0.0
Akwa-Ibom	12.5	50.0	41.7	25.0	25.0	4.2
Anambra	12.0	84.0	32.0	12.0	4.0	0.0
Bauchi	0.0	26.3	15.8	36.8	52.6	5.3
Bayelsa	29.2	45.8	58.3	16.7	25.0	8.3
Benue	0.0	17.4	26.1	4.3	60.9	8.7
Borno	64.0	72.0	84.0	32.0	4.0	0.0
Cross River	12.0	40.0	0.0	8.0	40.0	0.0
Delta	23.8	66.7	47.6	9.5	14.3	9.5
Ebonyi	44.0	80.0	32.0	40.0	12.0	4.0
Edo	0.0	0.0	0.0	87.5	12.5	0.0
Ekiti	84.0	88.0	72.0	52.0	0.0	8.0
Enugu	19.0	47.6	57.1	0.0	9.5	4.8
Gombe	0.0	37.5	33.3	25.0	41.7	8.3
Imo	32.0	72.0	60.0	20.0	12.0	0.0
Jigawa	36.0	68.0	44.0	16.0	24.0	4.0
Kaduna	20.0	76.0	40.0	4.0	8.0	4.0
Kano	40.0	60.0	40.0	20.0	28.0	0.0
Katsina	0.0	26.9	7.7	11.5	61.5	3.8
Kebbi	12.0	40.0	44.0	48.0	20.0	20.0
Kogi	20.0	24.0	20.0	8.0	36.0	0.0
Kwara	0.0	31.8	22.7	4.5	40.9	0.0
Lagos	33.3	70.8	45.8	25.0	12.5	0.0
Nasarawa	12.0	36.0	64.0	40.0	20.0	0.0
Niger	16.7	62.5	45.8	16.7	33.3	0.0
Ogun	60.0	84.0	36.0	20.0	8.0	0.0
Ondo	95.8	95.8	91.7	83.3	4.2	0.0
Osun	80.0	84.0	48.0	36.0	0.0	0.0
Oyo	76.0	64.0	68.0	64.0	0.0	4.0
Plateau	10.0	45.0	50.0	10.0	35.0	0.0
Rivers	3.6	42.9	50.0	17.9	25.0	0.0
Sokoto	4.0	28.0	8.0	4.0	64.0	0.0
Taraba	52.0	72.0	36.0	4.0	24.0	4.0
Yobe	48.0	100.0	88.0	64.0	0.0	0.0
Zamfara	8.0	76.0	48.0	28.0	20.0	0.0
FCT Abuja	4.0	20.0	20.0	12.0	44.0	12.0

### **3.3 Problems encountered with the affiliated body**

It was clear from table 3.3 that Nasarawa (64 per cent), Zamfara (60 per cent) and Abia (49 per cent) States cooperative societies reported of ineffective Management by the affiliated bodies. Taraba State (48 per cent) encountered the problem of delay or non-audit of their account. Lack of dissemination of information by the affiliated body was reported by Taraba (64 per cent) State and Plateau State (40 per cent) cooperatives. Zamfara (64 per cent) State and Nasarawa State (40 per cent) cooperatives reported about lack of transparency. Ekiti (96 per cent), Oyo (92 per cent), Bayelsa (91.7 per cent), Edo (91.7 per cent) and Kwara (90.5 per cent) had no problem.

### **3.4 The expectations from affiliated bodies**

Table 3.4 reveals that Ondo (75 per cent), Bayelsa (56 per cent), Osun (52 per cent) and Oyo (52 per cent) State cooperatives were expecting speedy audit of account by the affiliated body. Every Cooperative society in all the States and FCT, Abuja expected education and training programmes from their affiliated bodies. The least expectation came from Ogun and Sokoto (32 per cent each), Abuja (40 per cent). Information dissemination was another expectation of cooperatives in all the States except Edo State. Zamfara (72 per cent) State cooperatives expected technical support, so also Bayelsa (68 per cent) and Plateau State (65 per cent). About 80 per cent of Cooperatives in Taraba State and more than 76 per cent in Bauchi State cooperatives were expecting affiliated bodies to operate in accordance with cooperative ideals and principles.

### **3.5 Agencies that did business with cooperative society**

Edo State Cooperatives (58.3 per cent) led the States that had business with manufacturers, followed by Imo (44 per cent), see table 3.5, Five (5) States; Cross River, Delta, Ogun, Osun and Oyo, had no business with manufacturers. Kwara State was the only State that had no business with finance houses, where 9 cooperatives out of every 10 in Enugu State had business with Finance houses. All States of the federation including FCT, Abuja had business with Government agencies. Oyo State (72 per cent) led the States and Ekiti State (12 per cent) had the least business with the government agencies. Twelve States; Adamawa, Edo, Ekiti, Katsina, Kebbi, Kwara, Lagos, Ondo, Rivers, Sokoto, Taraba and Yobe had no business with International agencies. About 32 per cent of Nasarawa State cooperatives led the other States that reported having business with International Agencies. Kogi State (48 per cent) led other States that had business with service providers whereas Edo State had no business with services providers.

### **3.6 Reasons why members refuse to attend meetings**

Three States cooperative societies; Edo, Enugu, and Nasarawa reported 100 per cent that ineffective management was the reason for members not attending meetings. It was further reveals in table 3.6 that Benue, Gombe and Plateau State cooperatives totally agreed that, lack of dissemination of information was the reason for members not attending meetings. Taraba State cooperatives completely refused to attend meetings due to lack of transparency.

**Table 3.3      Percentage Distribution of Problems encountered with the affiliated body  
by State (2007)**

	Ineffective Management	Delay/Non Audit	Lack of dissemination of information	Lack of transparency	None	Others
Abia	48.0	12.0	16.0	8.0	36.0	0.0
Adamawa	36.0	0.0	28.0	8.0	44.0	8.0
Akwa-Ibom	4.2	12.5	12.5	4.2	62.5	4.2
Anambra	12.0	4.0	28.0	12.0	64.0	0.0
Bauchi	16.7	5.6	22.2	11.1	55.6	0.0
Bayelsa	8.3	0.0	4.2	4.2	91.7	0.0
Benue	21.7	4.3	8.7	8.7	47.8	0.0
Borno	24.0	8.0	12.0	8.0	64.0	0.0
Cross River	16.0	0.0	4.0	0.0	56.0	0.0
Delta	14.3	0.0	9.5	4.8	52.4	4.8
Ebonyi	28.0	8.0	16.0	24.0	72.0	4.0
Edo	4.2	0.0	0.0	0.0	91.7	4.2
Ekiti	0.0	0.0	4.0	0.0	96.0	0.0
Enugu	28.6	9.5	23.8	33.3	23.8	0.0
Gombe	16.0	20.0	24.0	24.0	48.0	4.0
Imo	20.0	4.0	20.0	0.0	56.0	0.0
Jigawa	32.0	16.0	32.0	28.0	24.0	12.0
Kaduna	28.0	4.0	28.0	4.0	32.0	8.0
Kano	44.0	16.0	36.0	12.0	36.0	4.0
Katsina	8.0	8.0	20.0	20.0	40.0	0.0
Kebbi	20.0	16.0	16.0	16.0	64.0	4.0
Kogi	44.0	16.0	28.0	0.0	32.0	0.0
Kwara	4.8	4.8	0.0	4.8	90.5	0.0
Lagos	4.2	12.5	16.7	4.2	62.5	0.0
Nasarawa	64.0	12.0	20.0	40.0	28.0	0.0
Niger	8.3	12.5	25.0	4.2	58.3	0.0
Ogun	0.0	8.0	4.0	4.0	64.0	4.0
Ondo	4.8	4.8	9.5	4.8	76.2	4.8
Osun	32.0	32.0	32.0	36.0	40.0	0.0
Oyo	0.0	4.0	4.0	0.0	92.0	0.0
Plateau	15.0	5.0	40.0	15.0	30.0	5.0
Rivers	20.7	6.9	31.0	6.9	37.9	6.9
Sokoto	4.0	12.0	28.0	0.0	48.0	0.0
Taraba	28.0	48.0	64.0	8.0	12.0	0.0
Yobe	36.0	24.0	16.0	12.0	44.0	0.0
Zamfara	60.0	4.0	12.0	64.0	20.0	8.0
FCT Abuja	4.0	0.0	8.0	8.0	60.0	12.0

**Table 3.4    Percentage Distribution of expectations from affiliated body by State (2007)**

	. Speedy Audit of Account	Education / training	Information dissemination	Technical Support	Operation in accordance with cooperative ideals principle	Other
Abia	28.0	72.0	60.0	48.0	60.0	12.0
Adamawa	28.0	60.0	48.0	32.0	64.0	16.0
Akwa-Ibom	16.7	70.8	37.5	37.5	41.7	4.2
Anambra	8.0	92.0	60.0	16.0	16.0	0.0
Bauchi	11.8	76.5	64.7	41.2	76.5	0.0
Bayelsa	56.0	60.0	72.0	68.0	56.0	8.0
Benue	15.0	50.0	20.0	15.0	35.0	0.0
Borno	44.0	48.0	40.0	44.0	72.0	12.0
Cross River	8.0	76.0	28.0	12.0	8.0	4.0
Delta	5.0	55.0	35.0	10.0	45.0	5.0
Ebonyi	40.0	72.0	52.0	20.0	36.0	0.0
Edo	4.2	66.7	0.0	8.3	16.7	0.0
Ekiti	36.0	88.0	32.0	32.0	28.0	0.0
Enugu	23.8	66.7	57.1	19.0	57.1	9.5
Gombe	29.2	62.5	41.7	45.8	58.3	20.8
Imo	16.0	60.0	48.0	36.0	48.0	4.0
Jigawa	8.0	76.0	64.0	36.0	52.0	12.0
Kaduna	8.0	60.0	28.0	32.0	44.0	4.0
Kano	20.0	68.0	56.0	28.0	56.0	4.0
Katsina	4.0	56.0	16.0	24.0	24.0	28.0
Kebbi	40.0	68.0	56.0	64.0	48.0	8.0
Kogi	28.0	64.0	52.0	36.0	20.0	4.0
Kwara	4.3	43.5	17.4	4.3	8.7	8.7
Lagos	39.1	73.9	60.9	39.1	52.2	0.0
Nasarawa	12.0	48.0	44.0	40.0	60.0	4.0
Niger	37.5	75.0	54.2	45.8	58.3	0.0
Ogun	36.0	32.0	20.0	20.0	28.0	0.0
Ondo	75.0	87.5	70.8	62.5	29.2	4.2
Osun	52.0	60.0	40.0	24.0	36.0	8.0
Oyo	52.0	72.0	68.0	64.0	52.0	4.0
Plateau	20.0	80.0	70.0	65.0	60.0	0.0
Rivers	6.9	51.7	44.8	31.0	37.9	0.0
Sokoto	4.0	32.0	28.0	24.0	40.0	4.0
Taraba	48.0	88.0	60.0	56.0	80.0	4.0
Yobe	36.0	92.0	64.0	60.0	64.0	0.0
Zamfara	16.0	72.0	44.0	72.0	28.0	0.0
FCT Abuja	20.0	40.0	44.0	36.0	32.0	12.0

**Table 3.5 Percentage Distribution of Agencies/Organization that did business with cooperative societies by State (2007)**

	Manufac turers	Finance Houses	Government Agencies	International Agencies	Services Providers	Others
Abia	8.0	76.0	68.0	8.0	32.0	8.0
Adamawa	20.0	68.0	32.0	0.0	8.0	0.0
Akwa-Ibom	4.2	62.5	54.2	8.3	16.7	0.0
Anambra	17.4	17.4	30.4	8.7	30.4	30.4
Bauchi	11.8	58.8	35.3	5.9	29.4	17.6
Bayelsa	20.0	48.0	20.0	24.0	20.0	32.0
Benue	4.8	61.9	42.9	4.8	19.0	9.5
Borno	28.0	64.0	40.0	4.0	24.0	8.0
Cross River	0.0	76.0	20.0	4.0	4.0	4.0
Delta	0.0	85.7	33.3	4.8	19.0	4.8
Ebonyi	12.0	36.0	44.0	4.0	28.0	12.0
Edo	58.3	75.0	62.5	0.0	0.0	0.0
Ekiti	40.0	52.0	12.0	0.0	12.0	4.0
Enugu	16.7	91.7	33.3	8.3	20.8	8.3
Gombe	20.0	76.0	68.0	12.0	24.0	8.0
Imo	44.0	64.0	40.0	12.0	24.0	0.0
Jigawa	12.0	36.0	52.0	4.0	12.0	8.0
Kaduna	16.0	56.0	60.0	12.0	24.0	0.0
Kano	20.0	24.0	28.0	4.0	4.0	36.0
Katsina	12.0	32.0	48.0	0.0	24.0	20.0
Kebbi	8.0	68.0	40.0	0.0	32.0	8.0
Kogi	32.0	20.0	24.0	8.0	48.0	4.0
Kwara	8.3	0.0	62.5	0.0	4.2	4.2
Lagos	36.4	54.5	45.5	0.0	27.3	0.0
Nasarawa	32.0	68.0	64.0	32.0	36.0	12.0
Niger	8.3	70.8	33.3	25.0	37.5	12.5
Ogun	0.0	52.0	44.0	4.0	12.0	12.0
Ondo	33.3	95.8	45.8	0.0	16.7	0.0
Osun	0.0	60.0	68.0	16.0	24.0	12.0
Oyo	0.0	84.0	72.0	4.0	12.0	0.0
Plateau	14.3	76.2	57.1	4.8	47.6	9.5
Rivers	6.9	41.4	24.1	0.0	31.0	17.2
Sokoto	24.0	20.0	32.0	16.0	40.0	20.0
Taraba	4.0	56.0	68.0	0.0	24.0	0.0
Yobe	8.0	72.0	20.0	0.0	4.0	16.0
Zamfara	4.0	20.0	52.0	0.0	8.0	20.0
FCT Abuja	12.0	36.0	32.0	8.0	28.0	12.0

**Table 3.6 Percentage Distribution showing reasons why members refuse to attend meetings by State (2007)**

	Ineffective Management	. Lack of dissemination of information	Lack of transparency	All of the above	Others
Abia	0.0	0.0	0.0	0.0	0.0
Adamawa	0.0	0.0	0.0	100.0	0.0
Akwa-Ibom	0.0	0.0	0.0	0.0	0.0
Anambra	0.0	0.0	0.0	0.0	0.0
Bauchi	0.0	0.0	0.0	0.0	0.0
Bayelsa	0.0	0.0	0.0	100.0	0.0
Benue	0.0	100.0	0.0	0.0	0.0
Borno	0.0	0.0	0.0	0.0	0.0
Cross River	0.0	0.0	0.0	0.0	0.0
Delta	0.0	0.0	0.0	0.0	0.0
Ebonyi	50.0	0.0	0.0	0.0	0.0
Edo	100.0	0.0	0.0	0.0	0.0
Ekiti	0.0	0.0	0.0	0.0	0.0
Enugu	100.0	0.0	0.0	0.0	0.0
Gombe	0.0	100.0	0.0	0.0	0.0
Imo	0.0	0.0	0.0	0.0	0.0
Jigawa	50.0	50.0	0.0	0.0	0.0
Kaduna	75.0	25.0	0.0	0.0	0.0
Kano	0.0	25.0	0.0	25.0	0.0
Katsina	25.0	25.0	25.0	0.0	25.0
Kebbi	0.0	0.0	0.0	0.0	100.0
Kogi	33.3	33.3	33.3	33.3	33.3
Kwara	0.0	0.0	0.0	0.0	0.0
Lagos	0.0	0.0	0.0	0.0	0.0
Nasarawa	0.0	0.0	0.0	0.0	0.0
Niger	100.0	66.7	66.7	66.7	100.0
Ogun	0.0	0.0	0.0	0.0	0.0
Ondo	0.0	0.0	0.0	0.0	0.0
Osun	0.0	0.0	0.0	0.0	0.0
Oyo	0.0	0.0	0.0	0.0	0.0
Plateau	0.0	100.0	0.0	0.0	0.0
Rivers	0.0	0.0	0.0	0.0	100.0
Sokoto	0.0	0.0	0.0	66.7	0.0
Taraba	0.0	0.0	100.0	0.0	0.0
Yobe	0.0	0.0	0.0	0.0	0.0
Zamfara	0.0	0.0	0.0	0.0	0.0
FCT Abuja	14.3	14.3	14.3	14.3	42.9

3.7 Book keeping

Book keeping was supposed to be part and parcel of the society’s activities to move it forward. Table 3.7A shows that most societies kept the required books. Minutes Books were kept by 93.7 per cent of primary society closely followed by cash book (92.9 per cent). Minutes Books were kept by 97.8 per cent of secondary societies followed by General Ledger (88.6 per cent). Cash book was kept by 95 per cent of State Apex highly followed by Cash Receipts (93.3 per cent). National apex kept all books (100 per cent), except members’ personal ledger.

Table 3.7A Percentage Distribution of cooperative Societies Types of books kept by type of society (2007)

Types of Books kept	Primary	secondary	State Apex	National Apex
Members personal Ledger	85.9	82.5	85.0	0.0
General Ledger	84.4	88.6	91.7	100.0
Cash Book	92.9	94.8	95.0	100.0
Members Pass Book	79.1	76.0	71.7	100.0
Cash Receipts	84.4	89.1	93.3	100.0
Attendance Register	85.6	83.4	78.3	100.0
Journals	42.5	48.9	70.0	100.0
Payment Vouchers	70.8	75.5	83.3	100.0
Cheque Stubs	60.7	65.5	81.7	100.0
Loan Register	69.2	65.1	68.3	100.0
Loan Bonds	54.1	61.1	62.9	100.0
Members Application Forms	73.2	75.5	68.3	100.0
Minutes Book	93.7	97.8	90.0	100.0
Others	11.9	14.4	21.7	0.0

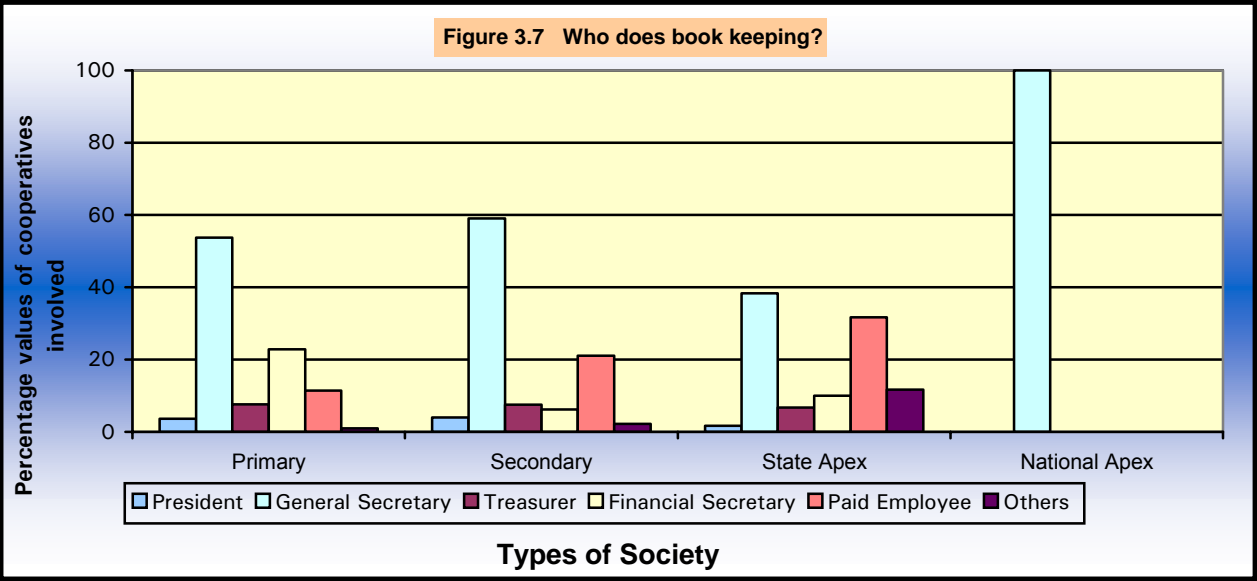
It is reveals in table 3.7B that General Secretary mostly did the book keeping in all the categories of society. Primary societies (53.7 per cent), Secondary societies (59 per cent), State Apex (38.3 per cent) and National Apex (100 per cent)

Table 3.7B Percentage Distribution showing who does book keeping by type of Society (2007)

S/N	Book Keepers	Categories			
		Primary	secondary	State Apex	National Apex
1	President	3.6	4.0	1.7	0.0
2	General Secretary	53.7	59.0	38.3	100.0
3	Treasurer	7.6	7.5	6.7	0.0
4	Financial Secretary	22.8	6.2	10.0	0.0
5	Paid employee	11.4	21.1	31.7	0.0
6	Others (Specify)	1.0	2.2	11.7	0.0

Table 3.7C shows that General Secretary mostly did the book keeping in 29 States’ cooperative societies; Abia, Adamawa, Akwa-Ibom, Anambra, Bauchi, Bayelsa, Benue, Borno, Cross River, Delta, Ebonyi, Enugu, Gombe, Jigawa, Kaduna, Kano, Katsina, Kebbi, Kogi, Kwara, Nasarawa, Niger, Rivers, Sokoto, Taraba, Yobe, Zamfara and

FCT-Abuja. Edo and Imo had their books kept by financial secretary (91.7 per cent and 84 per cent respectively). Ondo, Osun and Oyo engaged the services of Paid employee (87.5 per cent, 72 per cent and 100 per cent respectively).



3.8 How often the Society’s Account is audited

Table 3.8 shows that most society’s accounts were audited annually except in few States; Anambra (54.5 per cent), Katsina (77 per cent), Sokoto (50 per cent), Yobe (50 per cent) and Zamfara (60 per cent), reported occasional auditing of account. All cooperatives’ account in Bayelsa and Plateau States were audited 100 per cent annually, while more than 90 per cent of the cooperatives’ account in Adamawa, Delta, Kwara, Lagos, Ondo and Oyo States were audited annually.

3.9 Who manages the affairs of the society?

The success of a cooperative society depended on the managers of the society. Table 3.9 shows that high percentages of the cooperative societies were managed by Management committee as at 2007. Among the States managed with high percentage of Management committee and paid employee included; Osun (52 per cent) and Oyo (60 per cent) State. Fifty-two (52) per cent of Sokoto State cooperatives were managed by members. Few cooperative societies were managed by paid employees alone. The State with the highest number of paid employee management was Ondo State (18.2 per cent) cooperative societies recorded the highest paid employed alone managing her affairs.

3.10 Society’s Source of Funds

Enough fund happened to be the wheel of any moving society. The need to know the source of funds for the society cannot be over emphasized. Table 3.10 shows that most society’s sources of fund were Entrance fee, Savings, Deposit, Shares, Fines and Interest on loans. Kebbi State cooperatives (72 per cent) had the lowest among other State that claimed a source from entrance fee. Zamfara State cooperatives had 32 per cent of its cooperative source as savings which was the lowest. Katsina State cooperatives were not into Deposit. Ondo, Bayelsa and Osun State had high percentage of their society’s source of fund from all listed source.



Table 3.7C Percentage Distribution showing who does book keeping by State (2007)

	Who often does the book keeping					
	President	General Secretary	Treasurer	Financial Secretary	Paid employee	Others
Abia	0.0	72.0	0.0	24.0	4.0	0.0
Adamawa	4.0	44.0	20.0	28.0	4.0	0.0
Akwa-Ibom	0.0	76.0	0.0	20.0	0.0	4.0
Anambra	0.0	79.2	8.3	8.3	4.2	0.0
Bauchi	4.0	48.0	28.0	16.0	4.0	0.0
Bayelsa	0.0	88.0	0.0	12.0	0.0	0.0
Benue	0.0	52.0	12.0	36.0	0.0	0.0
Borno	4.0	32.0	32.0	16.0	16.0	0.0
Cross River	0.0	68.0	4.0	20.0	4.0	4.0
Delta	0.0	71.4	0.0	4.8	19.0	4.8
Ebonyi	0.0	58.3	0.0	41.7	0.0	0.0
Edo	0.0	8.3	0.0	91.7	0.0	0.0
Ekiti	4.0	32.0	0.0	4.0	56.0	4.0
Enugu	0.0	60.0	4.0	28.0	0.0	8.0
Gombe	4.0	52.0	12.0	8.0	20.0	4.0
Imo	4.0	4.0	0.0	84.0	0.0	8.0
Jigawa	4.5	68.2	4.5	0.0	4.5	18.2
Kaduna	4.0	68.0	8.0	12.0	4.0	4.0
Kano	4.0	72.0	12.0	8.0	4.0	0.0
Katsina	30.4	52.2	0.0	13.0	4.3	0.0
Kebbi	22.7	72.7	0.0	4.5	0.0	0.0
Kogi	8.7	65.2	8.7	17.4	0.0	0.0
Kwara	0.0	96.0	0.0	0.0	4.0	0.0
Lagos	0.0	25.0	16.7	8.3	45.8	4.2
Nasarawa	12.0	76.0	8.0	4.0	0.0	0.0
Niger	4.0	72.0	12.0	12.0	0.0	0.0
Ogun	0.0	20.0	0.0	4.0	76.0	0.0
Ondo	0.0	0.0	0.0	12.5	87.5	0.0
Osun	0.0	0.0	4.0	24.0	72.0	0.0
Oyo	0.0	0.0	0.0	0.0	100.0	0.0
Plateau	0.0	33.3	14.3	33.3	19.0	0.0
Rivers	3.4	65.5	0.0	20.7	6.9	3.4
Sokoto	8.3	70.8	8.3	12.5	0.0	0.0
Taraba	0.0	88.0	8.0	4.0	0.0	0.0
Yobe	0.0	96.0	0.0	4.0	0.0	0.0
Zamfara	4.0	48.0	44.0	4.0	0.0	0.0
FCT Abuja	4.0	64.0	8.0	12.0	4.0	8.0

**Table 3.8      Percentage Distribution showing how often the society's account audited by State (2007)**

S/N	State	Annual	Continuous	Occasional
1	Abia	72.7	13.6	13.6
2	Adamawa	90.5	0.0	9.5
3	Akwa-Ibom	78.9	5.3	15.8
4	Anambra	45.5	0.0	54.5
5	Bauchi	68.8	12.5	18.8
6	Bayelsa	100.0	0.0	0.0
7	Benue	45.5	9.1	45.5
8	Borno	78.3	4.3	17.4
9	Cross River	57.1	0.0	42.9
10	Delta	94.7	0.0	5.3
11	Ebonyi	77.3	0.0	22.7
12	Edo	60.0	20.0	20.0
13	Ekiti	87.0	13.0	0.0
14	Enugu	53.8	0.0	46.2
15	Gombe	64.3	14.3	21.4
16	Imo	72.2	5.6	22.2
17	Jigawa	53.3	6.7	40.0
18	Kaduna	76.9	0.0	23.1
19	Kano	64.7	5.9	29.4
20	Katsina	11.1	11.1	77.8
21	Kebbi	76.9	7.7	15.4
22	Kogi	81.3	12.5	6.3
23	Kwara	92.0	4.0	4.0
24	Lagos	95.0	5.0	0.0
25	Nasarawa	61.5	7.7	30.8
26	Niger	76.5	11.8	11.8
27	Ogun	84.0	16.0	0.0
28	Ondo	95.7	4.3	0.0
29	Osun	68.0	32.0	0.0
30	Oyo	92.0	0.0	8.0
31	Plateau	100.0	0.0	0.0
32	Rivers	56.3	12.5	31.3
33	Sokoto	16.7	33.3	50.0
34	Taraba	54.2	0.0	45.8
35	Yobe	45.0	5.0	50.0
36	Zamfara	20.0	20.0	60.0
37	FCT Abuja	86.7	13.3	0.0

**Table 3.9 Percentage Distribution showing who manages the affairs of the society by State (2007)**

	Management committee	Paid employees	Management committee/Paid employee	Members
Abia	92.0	4.0	4.0	0.0
Adamawa	76.0	8.0	16.0	0.0
Akwa-Ibom	76.0	0.0	20.0	4.0
Anambra	64.0	8.0	4.0	24.0
Bauchi	80.0	0.0	20.0	0.0
Bayelsa	92.0	4.0	4.0	0.0
Benue	92.0	4.0	4.0	0.0
Borno	88.0	0.0	12.0	0.0
Cross River	88.0	0.0	12.0	0.0
Delta	85.7	4.8	9.5	0.0
Ebonyi	92.0	0.0	8.0	0.0
Edo	95.8	0.0	0.0	4.2
Ekiti	68.0	0.0	28.0	4.0
Enugu	80.0	4.0	4.0	12.0
Gombe	60.0	8.0	32.0	0.0
Imo	88.0	0.0	8.0	4.0
Jigawa	62.5	0.0	16.7	20.8
Kaduna	72.0	0.0	4.0	24.0
Kano	80.0	0.0	4.0	16.0
Katsina	53.8	0.0	0.0	46.2
Kebbi	84.0	0.0	12.0	4.0
Kogi	96.0	4.0	0.0	0.0
Kwara	100.0	0.0	0.0	0.0
Lagos	54.2	0.0	45.8	0.0
Nasarawa	100.0	0.0	0.0	0.0
Niger	40.0	0.0	56.0	4.0
Ogun	68.0	0.0	32.0	0.0
Ondo	63.6	18.2	18.2	0.0
Osun	48.0	0.0	52.0	0.0
Oyo	28.0	12.0	60.0	0.0
Plateau	71.4	0.0	23.8	4.8
Rivers	89.7	0.0	0.0	10.3
Sokoto	44.0	0.0	4.0	52.0
Taraba	56.0	0.0	0.0	44.0
Yobe	92.0	4.0	0.0	4.0
Zamfara	64.0	4.0	0.0	32.0
FCT Abuja	80.0	8.0	8.0	4.0

**Table 3.10 Percentage Distribution of cooperative society’s source of funds by State (2007)**

	Entrance fee	Savings	Depo sits	Shares	Fines	Grants/ Donatio ns	Subscri ption fee	Interest on loans	Others
Abia	88.0	88.0	72.0	84.0	56.0	56.0	28.0	40.0	16.0
Adamawa	76.0	92.0	68.0	84.0	60.0	48.0	68.0	84.0	32.0
Akwa-Ibom	92.0	76.0	60.0	92.0	80.0	32.0	52.0	64.0	28.0
Anambra	100.0	84.0	48.0	92.0	84.0	56.0	24.0	52.0	4.0
Bauchi	100.0	80.0	16.0	84.0	24.0	36.0	20.0	24.0	8.0
Bayelsa	96.0	96.0	60.0	76.0	92.0	68.0	76.0	60.0	24.0
Benue	100.0	100.0	52.0	72.0	88.0	24.0	56.0	72.0	8.0
Borno	96.0	76.0	24.0	84.0	56.0	24.0	44.0	60.0	8.0
Cross River	96.0	72.0	56.0	96.0	88.0	40.0	28.0	64.0	4.0
Delta	95.2	100.0	85.7	100.0	38.1	19.0	33.3	100.0	14.3
Ebonyi	100.0	96.0	76.0	88.0	68.0	28.0	28.0	88.0	16.0
Edo	95.8	95.8	91.7	91.7	25.0	16.7	75.0	91.7	0.0
Ekiti	100.0	96.0	80.0	100.0	68.0	40.0	48.0	96.0	16.0
Enugu	96.0	72.0	44.0	84.0	76.0	68.0	36.0	44.0	20.0
Gombe	100.0	84.0	60.0	96.0	64.0	40.0	52.0	60.0	32.0
Imo	100.0	76.0	68.0	68.0	80.0	36.0	24.0	32.0	12.0
Jigawa	88.0	76.0	60.0	56.0	76.0	28.0	40.0	56.0	8.0
Kaduna	96.0	88.0	72.0	76.0	52.0	24.0	48.0	40.0	4.0
Kano	96.0	88.0	56.0	96.0	60.0	60.0	28.0	44.0	0.0
Katsina	73.1	73.1	0.0	26.9	34.6	11.5	7.7	7.7	3.8
Kebbi	72.0	72.0	76.0	52.0	44.0	40.0	36.0	32.0	20.0
Kogi	100.0	96.0	80.0	84.0	92.0	48.0	48.0	60.0	16.0
Kwara	96.0	100.0	68.0	100.0	84.0	36.0	96.0	92.0	24.0
Lagos	91.7	91.7	70.8	62.5	70.8	45.8	50.0	75.0	20.8
Nasarawa	96.0	80.0	12.0	36.0	56.0	12.0	44.0	52.0	4.0
Niger	100.0	96.0	92.0	96.0	64.0	72.0	68.0	68.0	16.0
Ogun	100.0	96.0	84.0	92.0	96.0	48.0	84.0	92.0	8.0
Ondo	100.0	100.0	100.0	100.0	100.0	70.8	100.0	100.0	8.3
Osun	96.0	96.0	96.0	96.0	92.0	84.0	96.0	100.0	20.0
Oyo	100.0	96.0	92.0	100.0	96.0	16.0	88.0	84.0	52.0
Plateau	100.0	90.5	57.1	66.7	47.6	23.8	61.9	71.4	14.3
Rivers	93.1	86.2	44.8	82.8	69.0	44.8	17.2	62.1	6.9
Sokoto	96.0	68.0	60.0	48.0	0.0	16.0	4.0	24.0	4.0
Taraba	100.0	100.0	56.0	100.0	84.0	28.0	68.0	84.0	0.0
Yobe	100.0	96.0	60.0	96.0	40.0	36.0	20.0	4.0	0.0
Zamfara	100.0	32.0	32.0	4.0	88.0	24.0	68.0	0.0	8.0
FCT Abuja	92.0	84.0	60.0	64.0	48.0	24.0	40.0	52.0	32.0
National	95.0	86.1	61.6	79.0	66.2	38.6	48.5	60.0	13.8

### 3.11 Types of available financial institutions

From table 3.11, the least that reported availability of commercial banks in their area was Bayelsa State (40 per cent) cooperative society. Sixteen per cent of cooperatives in Kwara State reported availability of Nigeria Agricultural Cooperative and Rural Development Bank (NACRDB) in their area; this was the least among States. Next to Kwara State were Rivers State (31 per cent) and FCT Abuja (32 per cent). Few cooperative societies; Akwa-Ibom State (4 per cent), Edo State (4.2 per cent) and Kano State (8 per cent) reported availability of Community Bank in their area. Seventy-six (76) per cent of Oyo State cooperatives societies reported availability of Micro Finance Agencies in their area, so also, Cross River (72 per cent), Delta (57 per cent) and Enugu (56 per cent) State cooperatives societies. Sokoto, Kano, Jigawa and Yobe States cooperatives societies never had any Micro Finance Agencies closer to their areas. Gombe (76 per cent), Bayelsa (68 per cent), Edo (62 per cent) and Ogun (60 per cent) States Cooperatives reported availability of Cooperative Finance Agencies in their area. Informal groups (esusu, adashe ...) were prominent in States like; Bauchi (72 per cent), Bayelsa (60 per cent), Borno (76 per cent), Cross River (68 per cent), Benue (56 per cent), Enugu (64 per cent), Gombe (60 per cent), Jigawa (56 per cent), Kebbi (56 per cent), Nasarawa (64 per cent), Plateau (61.9 per cent), Rivers (65.5 per cent) Yobe (60 per cent) and FCT, Abuja (52 per cent).

### 3.12 Credit Recovery rate

When loan was given out to members of the societies, at what rate did members pay back the loan as at when due? High credit recovery rate would lead to good re-cycling of loan among members. Table 3.12 shows that twenty-two States had high loan recovery rate as at when due such as 75 percent and above. The States and the percentage of cooperatives that attested to the fact included: Borno (95.5 per cent), Anambra (94.1 per cent), Oyo (92 per cent), Edo (91.3 per cent), Ondo (79.2 per cent), Zamfara (78.6 per cent), Delta (73.7 per cent), Lagos (68.4 per cent), Adamawa (68.2 per cent), Plateau (66.7 per cent), Gombe (63.6 per cent), Enugu (60 per cent), Rivers (60 per cent), Ekiti (58.3 per cent), Sokoto (54.5 per cent), FCT-Abuja (54.5 per cent), Jigawa (53.8 per cent), Bauchi (53.3 per cent), Osun (45.8 per cent), Benue (42.1 per cent), Abia (38.5 per cent) and Taraba (34.8 per cent). Five States; Yobe (58.3 per cent), Katsina (44.4 per cent), Cross River (42.1 per cent), Ogun (41.7 per cent) and Akwa-Ibom (33.3 per cent) had high loan recovery rate as at when due between 50 per cent and less than 75 percent. Fifty-six (56) per cent of cooperatives attested to the fact that Kwara State had a higher loan recovery rate as at when due between 25 percent and less than 50 percent. Four States; Kano (73.3 per cent), Kaduna (56.3 per cent), Kebbi (50 per cent) and Niger (40.9 per cent) had higher loan recovery rate as at when due less than 25 per cent.

**Table 3.11    Percentage Distribution of societies types of financial Institutions  
available in cooperators area by State (2007)**

	Commercial banks	Nigeria Agricultural Cooperative and Rural development Bank	Community Banks	Micro- Finance Agencies	Cooperative Finance Agencies	Informal groups (esusu,adashe)
Abia	68.0	36.0	48.0	40.0	16.0	48.0
Adamawa	96.0	88.0	56.0	20.0	12.0	40.0
Akwa-Ibom	64.0	64.0	4.0	24.0	16.0	48.0
Anambra	87.5	54.2	75.0	50.0	4.2	33.3
Bauchi	76.0	80.0	52.0	48.0	52.0	72.0
Bayelsa	40.0	36.0	16.0	20.0	68.0	60.0
Benue	96.0	52.0	16.0	4.0	0.0	56.0
Borno	92.0	88.0	44.0	40.0	44.0	76.0
Cross River	80.0	64.0	64.0	72.0	24.0	68.0
Delta	100.0	38.1	28.6	57.1	38.1	23.8
Ebonyi	72.0	68.0	56.0	16.0	0.0	40.0
Edo	75.0	66.7	4.2	4.2	62.5	0.0
Ekiti	84.0	48.0	48.0	20.0	32.0	48.0
Enugu	92.0	64.0	80.0	56.0	36.0	64.0
Gombe	80.0	72.0	52.0	28.0	76.0	60.0
Imo	60.0	60.0	40.0	24.0	16.0	20.0
Jigawa	52.0	52.0	36.0	0.0	0.0	56.0
Kaduna	88.0	84.0	32.0	20.0	8.0	24.0
Kano	56.0	52.0	8.0	0.0	12.0	28.0
Katsina	66.7	42.9	33.3	38.1	9.5	14.3
Kebbi	80.0	60.0	48.0	16.0	0.0	56.0
Kogi	84.0	60.0	32.0	36.0	8.0	4.0
Kwara	92.0	16.0	36.0	28.0	12.0	36.0
Lagos	100.0	41.7	58.3	29.2	8.3	8.3
Nasarawa	60.0	52.0	12.0	16.0	4.0	64.0
Niger	79.2	91.7	50.0	45.8	25.0	33.3
Ogun	80.0	56.0	72.0	16.0	60.0	0.0
Ondo	100.0	95.8	83.3	4.2	8.3	29.2
Osun	96.0	72.0	60.0	64.0	0.0	20.0
Oyo	100.0	84.0	84.0	76.0	72.0	0.0
Plateau	95.2	81.0	76.2	38.1	42.9	61.9
Rivers	51.7	31.0	17.2	17.2	17.2	65.5
Sokoto	100.0	64.0	68.0	0.0	8.0	4.0
Taraba	96.0	52.0	16.0	8.0	20.0	12.0
Yobe	68.0	68.0	12.0	0.0	4.0	60.0
Zamfara	72.0	48.0	28.0	4.0	8.0	32.0
FCT Abuja	92.0	32.0	56.0	44.0	28.0	52.0
National	80.0	59.8	43.1	27.4	22.9	38.6

**Table 3.12     Percentage Distribution showing credit recovery rate by State (2007)**

	Less than 25%	25% - 50%	50% - 75%	75% - and above
Abia	30.8	0.0	30.8	38.5
Adamawa	4.5	18.2	9.1	68.2
Akwa-Ibom	28.6	19.0	33.3	19.0
Anambra	0.0	0.0	0.0	94.1
Bauchi	0.0	20.0	26.7	53.3
Bayelsa	25.0	5.0	50.0	20.0
Benue	21.1	15.8	21.1	42.1
Borno	0.0	4.5	0.0	95.5
Cross River	5.3	15.8	42.1	36.8
Delta	0.0	5.3	21.1	73.7
Ebonyi	20.8	0.0	45.8	33.3
Edo	0.0	0.0	8.7	91.3
Ekiti	0.0	0.0	41.7	58.3
Enugu	13.3	13.3	13.3	60.0
Gombe	9.1	13.6	13.6	63.6
Imo	41.2	0.0	35.3	23.5
Jigawa	0.0	23.1	23.1	53.8
Kaduna	56.3	18.8	25.0	0.0
Kano	73.3	6.7	13.3	6.7
Katsina	22.2	11.1	44.4	22.2
Kebbi	50.0	16.7	33.3	0.0
Kogi	66.7	4.2	0.0	29.2
Kwara	0.0	56.0	12.0	32.0
Lagos	15.8	0.0	15.8	68.4
Nasarawa	25.0	18.8	43.8	12.5
Niger	40.9	18.2	9.1	31.8
Ogun	8.3	41.7	41.7	8.3
Ondo	4.2	0.0	16.7	79.2
Osun	25.0	4.2	25.0	45.8
Oyo	0.0	0.0	8.0	92.0
Plateau	5.6	5.6	22.2	66.7
Rivers	16.0	16.0	8.0	60.0
Sokoto	40.9	0.0	4.5	54.5
Taraba	4.3	30.4	30.4	34.8
Yobe	0.0	16.7	58.3	25.0
Zamfara	14.3	0.0	7.1	78.6
FCT Abuja	36.4	0.0	9.1	54.5

## Chapter Four

### EDUCATION, TRAINING AND INFORMATION

“Knowledge is power” says an adage. The perception of cooperative to the members would determine their performance and lead to the activeness of the society.

#### 4.1 Knowledge of Cooperative

From table 4.1 it was discovered that the cooperative societies in both Bayelsa and Yobe accepted (100 per cent) that cooperative was a full business organization. While Bauchi, Edo and Oyo States cooperative agreed that the society was a self-help organization. About 88 percent of the cooperatives in Yobe State looked at the society as a social organization, while 96 per cent accepted that it was a self help organization. Most cooperatives denied the society as a political association, while the highest figure that claimed political association was Kogi State (8.3 per cent). Twenty-four (24 per cent) of Zamfara State cooperatives accepted that it was a philanthropic organization.

#### 4.2 Reason for Cooperative

Table 4.2 shows that all cooperative societies in Kwara and Oyo States were organized because of the need to improve business. Kaduna State (52 per cent) had most of the cooperative organized as a means to access inputs. In Taraba State, 32 per cent joined cooperative societies in order to be able to market produce. It was glaring that the cooperative society was not organized because of political campaign but to improve business.

#### 4.3 Cooperative Expectation

Table 4.3 reveals that “Basic cooperative education during meeting” was the expectation of cooperatives in Adamawa (100 per cent), Cross River (100 per cent) and Jigawa States (100 per cent). Edo State (91 per cent) and Yobe State (80 per cent) required more frequent extension visits in their States. Sixty-four per cent of Taraba State and Sixty per cent of Zamfara State led the States that required “organizing cooperative fairs or field days”. Thirty-two (32) percent of Gombe State cooperatives wanted competitions organized in their State.

#### 4.4 Societies Study Business before Committing Resources

Table 4.4 shows clearly that Anambra (100 per cent), Kwara (100 per cent), Lagos (100 per cent) and Zamfara (100 per cent) States cooperative society claimed to study business very often before committing resources. Seventy-six percent of Yobe State cooperatives reported to often study business before committing resources. About 37.5 percent of cooperators in Kebbi State claimed never to study business before committing resources.



**Table 4.1 Percentage Distribution showing knowledge of cooperatives by State (2007)**

S/N	State	Business organization	Social Organization	Political Association	Self-help Organization	Philanthropic Organization
1	Abia	60.0	0.0	0.0	88.0	4.0
2	Adamawa	80.0	28.0	8.0	84.0	8.0
3	Akwa-Ibom	52.0	4.0	0.0	76.0	4.0
4	Anambra	72.0	4.0	0.0	44.0	0.0
5	Bauchi	4.0	0.0	0.0	100.0	0.0
6	Bayelsa	100.0	0.0	0.0	48.0	4.0
7	Benue	56.0	8.0	0.0	88.0	4.0
8	Borno	32.0	20.0	0.0	92.0	0.0
9	Cross River	40.0	0.0	0.0	92.0	4.0
10	Delta	57.1	0.0	0.0	85.7	0.0
11	Ebonyi	24.0	4.0	0.0	88.0	0.0
12	Edo	0.0	0.0	0.0	100.0	0.0
13	Ekiti	20.0	4.0	0.0	88.0	0.0
14	Enugu	68.0	4.0	0.0	60.0	0.0
15	Gombe	84.0	48.0	0.0	92.0	4.0
16	Imo	48.0	0.0	4.0	64.0	0.0
17	Jigawa	44.0	32.0	0.0	76.0	0.0
18	Kaduna	52.0	0.0	0.0	76.0	8.0
19	Kano	72.0	36.0	0.0	48.0	0.0
20	Katsina	57.7	7.7	0.0	80.8	0.0
21	Kebbi	20.0	20.0	8.0	96.0	0.0
22	Kogi	25.0	4.2	8.3	91.7	0.0
23	Kwara	16.7	0.0	0.0	84.0	0.0
24	Lagos	56.5	0.0	0.0	82.6	0.0
25	Nasarawa	88.0	16.0	8.0	96.0	4.0
26	Niger	40.0	0.0	8.0	88.0	4.0
27	Ogun	60.0	0.0	0.0	80.0	0.0
28	Ondo	58.3	16.7	0.0	70.8	0.0
29	Osun	64.0	40.0	0.0	92.0	0.0
30	Oyo	32.0	0.0	0.0	100.0	0.0
31	Plateau	76.2	42.9	4.8	85.7	4.8
32	Rivers	37.9	3.4	0.0	79.3	0.0
33	Sokoto	64.0	12.0	0.0	76.0	0.0
34	Taraba	52.0	16.0	4.0	96.0	12.0
35	Yobe	100.0	88.0	4.0	96.0	0.0
36	Zamfara	84.0	24.0	0.0	80.0	24.0
37	FCT Abuja	48.0	8.0	4.0	72.0	0.0

**Table 4.2 Percentage Distribution showing why people join cooperative by State (2007)**

	I need to improve my business	To have access to inputs of production	To help me market my products	Because a friend asked me to join	It offered me an opportunity for political campaign
Abia	76.0	24.0	0.0	0.0	0.0
Adamawa	58.3	41.7	0.0	0.0	0.0
Akwa-Ibom	88.0	12.0	0.0	0.0	0.0
Anambra	68.0	32.0	0.0	0.0	0.0
Bauchi	52.0	48.0	0.0	0.0	0.0
Bayelsa	92.0	4.0	4.0	0.0	0.0
Benue	76.0	16.0	4.0	4.0	0.0
Borno	76.0	16.0	8.0	0.0	0.0
Cross River	84.0	12.0	4.0	0.0	0.0
Delta	85.0	5.0	0.0	0.0	0.0
Ebonyi	62.5	16.7	20.8	0.0	0.0
Edo	58.3	25.0	16.7	0.0	0.0
Ekiti	96.0	4.0	0.0	0.0	0.0
Enugu	72.0	24.0	4.0	0.0	0.0
Gombe	76.0	16.0	8.0	0.0	0.0
Imo	70.8	29.2	0.0	0.0	0.0
Jigawa	84.0	8.0	8.0	0.0	0.0
Kaduna	48.0	52.0	0.0	0.0	0.0
Kano	76.0	12.0	12.0	0.0	0.0
Katsina	61.5	23.1	15.4	0.0	0.0
Kebbi	52.0	32.0	8.0	8.0	0.0
Kogi	79.2	16.7	4.2	0.0	0.0
Kwara	100.0	0.0	0.0	0.0	0.0
Lagos	87.0	8.7	0.0	4.3	0.0
Nasarawa	68.0	16.0	16.0	0.0	0.0
Niger	96.0	4.0	0.0	0.0	0.0
Ogun	96.0	0.0	4.0	0.0	0.0
Ondo	95.8	4.2	0.0	0.0	0.0
Osun	91.7	0.0	8.3	0.0	0.0
Oyo	100.0	0.0	0.0	0.0	0.0
Plateau	89.5	10.5	0.0	0.0	0.0
Rivers	51.7	41.4	6.9	0.0	0.0
Sokoto	92.0	4.0	4.0	0.0	0.0
Taraba	40.0	28.0	32.0	0.0	0.0
Yobe	88.0	4.0	8.0	0.0	0.0
Zamfara	76.0	24.0	0.0	0.0	0.0
FCT Abuja	68.0	28.0	4.0	0.0	0.0

**Table 4.3 Percentage Distribution showing type of education required in the cooperative by State (2007)**

State	Basic cooperative education during meetings	More frequent extension visits	Organizing cooperative fairs/field days	Organizing competitions
Abia	84.0	56.0	52.0	4.0
Adamawa	100.0	40.0	12.0	0.0
Akwa-Ibom	80.0	52.0	36.0	4.0
Anambra	80.0	16.0	12.0	0.0
Bauchi	92.0	36.0	20.0	8.0
Bayelsa	92.0	8.0	8.0	16.0
Benue	88.0	48.0	40.0	0.0
Borno	92.0	52.0	24.0	8.0
Cross River	100.0	40.0	12.0	0.0
Delta	76.2	19.0	23.8	9.5
Ebonyi	92.0	16.0	32.0	0.0
Edo	8.3	91.7	4.2	0.0
Ekiti	96.0	48.0	16.0	8.0
Enugu	76.0	36.0	20.0	8.0
Gombe	72.0	60.0	48.0	32.0
Imo	92.0	44.0	20.0	4.0
Jigawa	100.0	56.0	8.0	4.0
Kaduna	84.0	16.0	12.0	4.0
Kano	84.0	36.0	32.0	8.0
Katsina	84.6	15.4	19.2	23.1
Kebbi	84.0	64.0	36.0	8.0
Kogi	95.8	54.2	50.0	4.2
Kwara	84.0	16.0	0.0	0.0
Lagos	78.3	39.1	34.8	17.4
Nasarawa	84.0	64.0	24.0	8.0
Niger	92.0	24.0	40.0	0.0
Ogun	88.0	32.0	36.0	4.0
Ondo	100.0	25.0	12.5	4.2
Osun	92.0	32.0	24.0	4.0
Oyo	92.0	28.0	4.0	0.0
Plateau	85.7	52.4	33.3	9.5
Rivers	72.4	20.7	13.8	10.3
Sokoto	56.0	4.0	44.0	4.0
Taraba	96.0	60.0	64.0	12.0
Yobe	80.0	80.0	20.0	8.0
Zamfara	96.0	72.0	60.0	4.0
FCT Abuja	64.0	24.0	28.0	12.0

**Table 4.4 Percentage Distribution showing how often societies study business before committing resources by State (2007)**

	Very often	Often	Less often	Never
Abia	52.0	40.0	8.0	0.0
Adamawa	56.0	44.0	0.0	0.0
Akwa-Ibom	64.0	36.0	0.0	0.0
Anambra	100.0	0.0	0.0	0.0
Bauchi	84.0	16.0	0.0	0.0
Bayelsa	92.0	4.0	0.0	4.0
Benue	56.0	44.0	0.0	0.0
Borno	88.0	12.0	0.0	0.0
Cross River	48.0	52.0	0.0	0.0
Delta	47.4	26.3	0.0	5.3
Ebonyi	68.0	32.0	0.0	0.0
Edo	95.8	0.0	4.2	0.0
Ekiti	87.5	12.5	0.0	0.0
Enugu	64.0	20.0	8.0	8.0
Gombe	72.0	28.0	0.0	0.0
Imo	80.0	20.0	0.0	0.0
Jigawa	91.7	8.3	0.0	0.0
Kaduna	68.0	32.0	0.0	0.0
Kano	56.0	24.0	16.0	4.0
Katsina	30.8	38.5	26.9	3.8
Kebbi	37.5	20.8	4.2	37.5
Kogi	79.2	16.7	4.2	0.0
Kwara	100.0	0.0	0.0	0.0
Lagos	100.0	0.0	0.0	0.0
Nasarawa	52.0	32.0	12.0	4.0
Niger	84.0	16.0	0.0	0.0
Ogun	64.0	36.0	0.0	0.0
Ondo	95.5	4.5	0.0	0.0
Osun	92.0	8.0	0.0	0.0
Oyo	96.0	0.0	4.0	0.0
Plateau	76.2	23.8	0.0	0.0
Rivers	82.8	17.2	0.0	0.0
Sokoto	36.0	48.0	4.0	12.0
Taraba	64.0	36.0	0.0	0.0
Yobe	24.0	76.0	0.0	0.0
Zamfara	100.0	0.0	0.0	0.0
FCT Abuja	56.0	40.0	0.0	4.0

**4.5 Training Attended by Members**

It was Ondo State that claimed 100 per cent that members attended Management Training, followed by Edo State (80 per cent).It was further reveals by table 4.5 that only 5.6 per cent of Kogi State cooperatives societies agreed that member attended Management training. All the cooperatives agreed to have attended workshop or seminars organized by the Departments of Cooperatives. Edo State (20 per cent) was the least, followed by Sokoto (60 per cent) and Borno State (60 per cent). Bayelsa, Edo, Kaduna, Katsina, Kogi and Lagos States claimed never to have attended any formal training at cooperative colleges/ polytechnics or university on cooperative matters. Ondo State (78 per cent) and Sokoto State (60 per cent) topped the list of States with members who had a formal training at cooperative college or other institutions. In-house workshop/seminar was recorded in Bayelsa (57 per cent), Nasarawa (50 per cent), Borno (50 per cent) and Plateau (50 per cent) States. Kogi and Edo State claimed that In-house workshop and seminars was lacking in their States.

**4.6 Training that will be beneficial to the Society**

Imo State (100 per cent), Kaduna State (33.3 per cent) and Kogi State (33.3 per cent) believed that management training will be beneficial to their societies, while Adamawa, Abia, Kano, Niger and FCT Abuja recorded 100 per cent interested in workshops and seminars organized by the department of cooperative. Table 4.6 shows that Kaduna and Kogi States (66.7 per cent each) cooperatives signified interest in workshop and seminars organized by the departments of cooperative.

**4.7 Society’s Access to Information**

Access to information through the internet was the highest in Lagos State (39.1 per cent), followed by FCT, Abuja. Table 4.7 shows that States like Taraba, Nasarawa, Kwara, Katsina, Kano, Jigawa, Edo, Delta and Adamawa never had access to information through internet. Affiliate societies play prominent roles in dissemination of information in States like Oyo (84 per cent), Ondo (75 per cent) and Lagos (65.2 per cent). State/Federal Union were credited as a source of information in Ondo (91.7 per cent), Oyo (88 per cent), Osun (76 per cent) and Lagos State (65.2 per cent). State Department of Cooperative were good access of information to all the States except Kogi State (25 per cent) and Katsina State (32 per cent). Oyo State accessed information through print media (100 per cent), but Edo State claimed never to use print media as an access to information. Zamfara State (96 per cent) had access to electronic media better than Taraba (4 per cent), Kwara and Ebonyi States (8 per cent). Jigawa State (32 per cent) and Zamfara State (28 per cent) took the lead in accessing information through town crier. Some other States that made used of town criers were Abia (24 per cent), Yobe (24 per cent), Ebonyi (16 per cent) and Rivers (13.8 per cent).

**Table 4.5    Percentage Distribution showing the type of training attended by members of the society by State (2007)**

	Management training	Workshop/Seminars Organized by Departments of Cooperative	Formal Training at Cooperative Colleges/Polytechnic/Inst	In-House Workshops/Seminars
Abia	30.4	100.0	8.7	47.8
Adamawa	35.3	94.1	11.8	23.5
Akwa-Ibom	39.1	95.7	13.0	39.1
Anambra	38.1	66.7	4.8	4.8
Bauchi	35.3	82.4	17.6	23.5
Bayelsa	35.7	50.0	0.0	57.1
Benue	28.6	71.4	21.4	7.1
Borno	30.0	60.0	25.0	50.0
Cross River	25.0	75.0	8.3	33.3
Delta	31.6	89.5	5.3	36.8
Ebonyi	8.3	87.5	12.5	20.8
Edo	80.0	20.0	0.0	0.0
Ekiti	44.0	92.0	8.0	24.0
Enugu	26.7	86.7	26.7	20.0
Gombe	70.0	90.0	10.0	35.0
Imo	25.0	79.2	8.3	20.8
Jigawa	33.3	77.8	11.1	22.2
Kaduna	20.8	79.2	0.0	16.7
Kano	22.7	100.0	9.1	9.1
Katsina	18.2	81.8	0.0	9.1
Kebbi	46.2	76.9	7.7	46.2
Kogi	5.6	100.0	0.0	0.0
Kwara	12.0	96.0	0.0	4.0
Lagos	21.7	95.7	17.4	47.8
Nasarawa	20.8	91.7	20.8	50.0
Niger	22.7	100.0	13.6	13.6
Ogun	36.0	64.0	16.0	40.0
Ondo	100.0	100.0	78.3	13.0
Osun	44.0	76.0	24.0	24.0
Oyo	12.5	95.8	12.5	41.7
Plateau	42.9	92.9	57.1	50.0
Rivers	18.5	85.2	3.7	11.1
Sokoto	20.0	60.0	60.0	40.0
Taraba	17.6	88.2	11.8	5.9
Yobe	57.9	68.4	15.8	36.8
Zamfara	10.0	90.0	25.0	35.0
FCT Abuja	52.4	66.7	4.8	33.3

**Table 4.6 Percentage Distribution showing the type of training that will be beneficial to the society by State (2007)**

	Management training	Workshop/Seminars organized by Departments of cooperative	Formal Training at cooperative Colleges/Polytechnics/ Institute	In-House Workshops/ Seminars	Tractor Operator Training
Abia	0.0	100.0	0.0	0.0	0.0
Adamawa	0.0	100.0	0.0	0.0	0.0
Akwa-Ibom	0.0	0.0	0.0	0.0	0.0
Anambra	0.0	0.0	0.0	0.0	0.0
Bauchi	0.0	0.0	0.0	0.0	0.0
Bayelsa	0.0	0.0	0.0	0.0	0.0
Benue	0.0	0.0	0.0	0.0	0.0
Borno	0.0	0.0	0.0	0.0	0.0
Cross River	0.0	0.0	0.0	0.0	0.0
Delta	0.0	0.0	0.0	0.0	0.0
Ebonyi	0.0	0.0	0.0	0.0	0.0
Edo	0.0	0.0	0.0	0.0	0.0
Ekiti	0.0	0.0	0.0	0.0	0.0
Enugu	0.0	0.0	0.0	0.0	0.0
Gombe	0.0	0.0	0.0	0.0	0.0
Imo	100.0	0.0	0.0	0.0	0.0
Jigawa	0.0	0.0	0.0	0.0	0.0
Kaduna	33.3	66.7	0.0	0.0	0.0
Kano	0.0	100.0	0.0	0.0	0.0
Katsina	0.0	0.0	0.0	0.0	0.0
Kebbi	0.0	0.0	0.0	0.0	0.0
Kogi	33.3	66.7	0.0	0.0	0.0
Kwara	0.0	0.0	0.0	0.0	0.0
Lagos	0.0	0.0	0.0	0.0	0.0
Nasarawa	0.0	0.0	0.0	0.0	0.0
Niger	0.0	100.0	0.0	0.0	0.0
Ogun	0.0	0.0	0.0	0.0	0.0
Ondo	0.0	0.0	0.0	0.0	0.0
Osun	0.0	0.0	0.0	0.0	0.0
Oyo	0.0	0.0	0.0	0.0	0.0
Plateau	0.0	0.0	0.0	0.0	0.0
Rivers	0.0	0.0	0.0	0.0	0.0
Sokoto	0.0	0.0	0.0	0.0	0.0
Taraba	0.0	0.0	0.0	0.0	0.0
Yobe	0.0	0.0	0.0	0.0	0.0
Zamfara	0.0	0.0	0.0	0.0	0.0
FCT Abuja	0.0	100.0	0.0	0.0	0.0

**Table 4.7      Percentage Distribution of cooperative societies access to information by State (2007)**

	Internet	Affiliate societies	State/Federal Union	State department of cooperatives	Print Media	Electronic Media	Town Crier	Others
Abia	8.0	24.0	40.0	92.0	52.0	48.0	24.0	0.0
Adamawa	0.0	41.7	41.7	87.5	37.5	58.3	12.5	12.5
Akwa-Ibom	8.0	20.0	28.0	88.0	28.0	24.0	12.0	8.0
Anambra	4.0	4.0	4.0	88.0	16.0	24.0	0.0	4.0
Bauchi	12.0	16.0	20.0	84.0	28.0	20.0	4.0	4.0
Bayelsa	4.0	32.0	20.0	56.0	64.0	56.0	0.0	0.0
Benue	4.0	8.0	8.0	92.0	48.0	68.0	8.0	4.0
Borno	12.0	40.0	48.0	92.0	44.0	60.0	4.0	0.0
Cross River	12.0	12.0	20.0	96.0	48.0	24.0	0.0	0.0
Delta	0.0	42.9	28.6	95.2	61.9	61.9	0.0	9.5
Ebonyi	8.0	36.0	20.0	88.0	8.0	12.0	16.0	4.0
Edo	0.0	0.0	8.3	95.8	0.0	0.0	0.0	0.0
Ekiti	4.0	36.0	88.0	64.0	28.0	24.0	0.0	4.0
Enugu	12.5	37.5	37.5	83.3	66.7	66.7	12.5	0.0
Gombe	16.0	24.0	40.0	88.0	36.0	72.0	4.0	0.0
Imo	16.0	28.0	20.0	96.0	24.0	36.0	12.0	0.0
Jigawa	0.0	36.0	28.0	84.0	16.0	44.0	32.0	0.0
Kaduna	4.0	12.0	20.0	88.0	32.0	28.0	0.0	0.0
Kano	0.0	16.0	36.0	88.0	28.0	48.0	16.0	0.0
Katsina	0.0	8.0	20.0	32.0	8.0	32.0	4.0	8.0
Kebbi	12.0	52.0	32.0	88.0	20.0	48.0	16.0	0.0
Kogi	20.8	4.2	4.2	25.0	41.7	75.0	8.3	0.0
Kwara	0.0	12.0	8.0	96.0	16.0	8.0	0.0	0.0
Lagos	39.1	69.6	65.2	95.7	52.2	47.8	4.3	0.0
Nasarawa	0.0	20.0	52.0	84.0	68.0	76.0	4.0	0.0
Niger	16.0	20.0	32.0	96.0	40.0	20.0	8.0	0.0
Ogun	4.0	12.0	52.0	52.0	32.0	24.0	0.0	44.0
Ondo	8.3	75.0	91.7	91.7	79.2	79.2	16.7	0.0
Osun	12.0	36.0	76.0	92.0	56.0	44.0	12.0	0.0
Oyo	4.0	84.0	88.0	88.0	100.0	84.0	4.0	0.0
Plateau	14.3	47.6	42.9	90.5	61.9	47.6	0.0	4.8
Rivers	17.2	20.7	55.2	48.3	37.9	55.2	13.8	0.0
Sokoto	4.0	4.0	24.0	68.0	36.0	80.0	12.0	8.0
Taraba	0.0	12.0	40.0	84.0	8.0	4.0	4.0	0.0
Yobe	4.0	28.0	44.0	84.0	4.0	64.0	24.0	0.0
Zamfara	4.0	28.0	32.0	76.0	76.0	96.0	28.0	4.0
FCT Abuja	28.0	24.0	16.0	56.0	56.0	48.0	0.0	16.0
National	8.4	27.4	36.0	80.6	39.2	46.1	8.6	3.6



## Chapter Five

### AGRICULTURAL ACTIVITIES

#### 5.1 Society's Input requirements

Table 5.1 reveals that more than | of the cooperatives in every State requested for Agro-chemicals except in 4 States; Delta (20 per cent), Akwa-Ibom (40 per cent), Kogi (43.8 per cent) and Sokoto (46.7 per cent). The request for Tractor services were below 50 per cent in 9 States; Kwara (0 per cent), Bayelsa (12.5 per cent), Imo (15.4 per cent), Delta (30 per cent), Cross River (30.8 per cent), Ebonyi (33.3 per cent), Abia (37.5 per cent), Katsina (38.9 per cent) and Enugu (42.9 per cent). Six (6) States had less than 50 per cent cooperatives requesting for improved seedling: Kwara (0 per cent), Sokoto (6.7 per cent), Delta (20 per cent), Katsina (22.2 per cent), Bayelsa (25 per cent) and Anambra (47.8 per cent). The request for farm Implements was below 50 per cent of the cooperative societies from 9 States: Kwara (0 per cent), Plateau (20 per cent), FCT Abuja (20 per cent), Anambra (30.4 per cent), Bayelsa (33.3 per cent), Niger (33.3 per cent), Sokoto (33.3 per cent), Imo (38.5 per cent) and Cross River (46.2 per cent). The request for finance as an input requirement to the society was below 50 per cent in 3 States; Kwara (0 per cent), Katsina (38.9 per cent) and Anambra (47.8 per cent), all other States had up to 50 per cent or more, requesting for finance.

#### 5.2 Source of Inputs to the society

Kwara State cooperatives had 100 per cent of inputs from Government. Studying table 5.2, other States that had there inputs from Government included; Nasarawa (86.4 per cent), Akwa-Ibom (84 per cent), Jigawa (75 per cent), Yobe (72 per cent) and Benue (70 per cent). However, Bayelsa and Oyo States said that there were no inputs from the government. Most of the States recorded fewer inputs from the Banks. Only Lagos had 60 per cent of her cooperatives accepting inputs from the Bank, all others were below 50 per cent. High percentage of cooperators accepted that open market was their source of inputs, except Kwara State cooperatives that claimed not to have anything from the open market. Inputs sourced through the manufacturers was high only among Lagos State cooperative societies (80 per cent) while some States had nothing from the manufacturers; Bayelsa, Benue, Cross River, Delta, Edo, Ekiti, Jigawa, Kano, Kebbi and Kwara. Twelve (12) States claimed sourcing input from International Development Agencies; Lagos (40 per cent), Akwa-Ibom (12 per cent), Kaduna (10.5 per cent), FCT Abuja (10 per cent), Niger (9.1 per cent), Gombe (8.7 per cent), Imo (7.7 per cent), Ondo (7.7 per cent), Enugu (7.1 per cent), Adamawa (5.6 per cent), Bauchi (5.3 per cent) and Jigawa (5 per cent). Sixteen (16) States cooperative societies reported that NGOs had not given them anything as input; Anambra, Benue, Ebonyi, Ekiti, Imo, Kogi, Kwara, Lagos, Ogun, Ondo, Oyo, Plateau, Taraba, Yobe, Zamfara and FCT Abuja.

**Table 5.1 Percentage Distribution showing the society's input requirements by State (2007)**

S/N	State	Agro-Chemicals	Tractors Services	Improved Seedlings	Farm Implements	Finance	Others
1	Abia	68.8	37.5	75.0	62.5	93.8	12.5
2	Adamawa	88.9	83.3	83.3	72.2	94.4	27.8
3	Akwa-Ibom	40.0	60.0	60.0	76.0	76.0	12.0
4	Anambra	60.9	52.2	47.8	30.4	47.8	13.0
5	Bauchi	94.7	52.6	84.2	68.4	89.5	0.0
6	Bayelsa	25.0	12.5	25.0	33.3	91.7	12.5
7	Benue	90.0	70.0	80.0	60.0	100.0	10.0
8	Borno	84.6	92.3	92.3	76.9	92.3	0.0
9	Cross River	69.2	30.8	46.2	46.2	69.2	7.7
10	Delta	20.0	30.0	20.0	50.0	90.0	0.0
11	Ebonyi	60.0	33.3	86.7	93.3	53.3	13.3
12	Edo	86.4	54.5	63.6	63.6	54.5	0.0
13	Ekiti	81.8	63.6	63.6	59.1	90.9	4.5
14	Enugu	71.4	42.9	78.6	57.1	92.9	7.1
15	Gombe	95.7	78.3	65.2	65.2	91.3	8.7
16	Imo	61.5	15.4	53.8	38.5	84.6	0.0
17	Jigawa	80.0	85.0	70.0	65.0	75.0	5.0
18	Kaduna	73.7	73.7	63.2	68.4	78.9	5.3
19	Kano	76.5	76.5	58.8	82.4	64.7	0.0
20	Katsina	33.3	38.9	22.2	55.6	38.9	11.1
21	Kebbi	55.6	72.2	72.2	61.1	72.2	33.3
22	Kogi	43.8	75.0	68.8	56.3	56.3	6.3
23	Kwara	100.0	0.0	0.0	0.0	0.0	0.0
24	Lagos	80.0	80.0	100.0	100.0	60.0	0.0
25	Nasarawa	81.8	95.5	86.4	72.7	90.9	0.0
26	Niger	75.0	83.3	66.7	33.3	91.7	0.0
27	Ogun	50.0	50.0	50.0	50.0	75.0	25.0
28	Ondo	92.3	84.6	69.2	76.9	84.6	0.0
29	Osun	71.4	57.1	85.7	71.4	71.4	0.0
30	Oyo	80.0	60.0	80.0	80.0	100.0	0.0
31	Plateau	60.0	60.0	60.0	20.0	100.0	0.0
32	Rivers	50.0	50.0	70.0	65.0	80.0	15.0
33	Sokoto	46.7	60.0	6.7	33.3	66.7	13.3
34	Taraba	83.3	83.3	79.2	79.2	100.0	0.0
35	Yobe	100.0	100.0	76.0	76.0	80.0	8.0
36	Zamfara	84.0	76.0	92.0	88.0	76.0	0.0
37	FCT Abuja	70.0	60.0	60.0	20.0	90.0	10.0

**Table 5.2 Percentage Distribution showing the source of input to the society by State (2007)**

S/N	State	Gover nment	Banks	Open Market	Manufa cturers	International Development Agencies	NGOs	Other
1	Abia	56.3	25.0	81.3	6.3	0.0	0.0	0.0
2	Adamawa	38.9	27.8	94.4	11.1	5.6	5.6	5.6
3	Akwa-Ibom	84.0	24.0	44.0	16.0	12.0	24.0	4.0
4	Anambra	43.5	0.0	47.8	17.4	0.0	17.4	0.0
5	Bauchi	57.9	5.3	94.7	5.3	5.3	5.3	0.0
6	Bayelsa	0.0	8.3	87.5	0.0	0.0	4.2	0.0
7	Benue	70.0	0.0	80.0	0.0	0.0	0.0	0.0
8	Borno	61.5	46.2	92.3	7.7	0.0	23.1	0.0
9	Cross River	30.8	23.1	61.5	0.0	0.0	7.7	0.0
10	Delta	20.0	20.0	70.0	0.0	0.0	20.0	10.0
11	Ebonyi	40.0	20.0	93.3	13.3	0.0	0.0	0.0
12	Edo	4.5	0.0	95.5	0.0	0.0	4.5	0.0
13	Ekiti	13.6	9.1	90.9	0.0	0.0	0.0	0.0
14	Enugu	28.6	0.0	78.6	14.3	7.1	7.1	0.0
15	Gombe	73.9	30.4	78.3	13.0	8.7	13.0	4.3
16	Imo	7.7	7.7	76.9	23.1	7.7	0.0	7.7
17	Jigawa	75.0	5.0	90.0	0.0	5.0	10.0	0.0
18	Kaduna	57.9	10.5	63.2	5.3	10.5	5.3	0.0
19	Kano	64.7	5.9	94.1	0.0	0.0	5.9	0.0
20	Katsina	44.4	5.6	50.0	5.6	0.0	5.6	5.9
21	Kebbi	33.3	11.1	77.8	0.0	0.0	5.6	11.1
22	Kogi	25.0	6.3	87.5	6.3	0.0	0.0	0.0
23	Kwara	100.0	0.0	0.0	0.0	0.0	0.0	0.0
24	Lagos	60.0	60.0	80.0	80.0	40.0	0.0	20.0
25	Nasarawa	86.4	9.1	81.8	0.0	0.0	13.6	0.0
26	Niger	9.1	18.2	81.8	27.3	9.1	18.2	0.0
27	Ogun	50.0	25.0	25.0	0.0	0.0	0.0	0.0
28	Ondo	53.8	23.1	53.8	30.8	7.7	0.0	7.7
29	Osun	14.3	0.0	85.7	0.0	0.0	14.3	0.0
30	Oyo	0.0	0.0	100.0	0.0	0.0	0.0	0.0
31	Plateau	40.0	20.0	80.0	0.0	0.0	0.0	0.0
32	Rivers	30.0	10.0	55.0	0.0	0.0	15.0	20.0
33	Sokoto	40.0	13.3	93.3	6.7	0.0	6.7	0.0
34	Taraba	66.7	25.0	54.2	0.0	0.0	0.0	0.0
35	Yobe	72.0	24.0	84.0	12.0	0.0	0.0	0.0
36	Zamfara	20.0	16.0	100.0	12.0	0.0	0.0	0.0
37	FCT Abuja	50.0	20.0	80.0	10.0	10.0	0.0	0.0

### **5.3 Problems Encountered in the Application of Input**

From table 5.3 we can see that States like Bauchi, Gombe, Kogi, Lagos, Nasarawa, Niger, Oyo and Zamfara had 100 per cent inadequate supply of input. More than 88 per cent of cooperators in Kebbi, Ondo and Yobe States reported of the same inadequacy of supply. Cross-river, Kwara and Osun States were adequately supplied with inputs. Oyo State (100 per cent) had inappropriate supply of input. Sixty (60) per cent of Borno and Nasarawa States reported inappropriate supply of inputs. 13 States had appropriate supply; Anambra, Bauchi, Cross river, Delta, Ekiti, Imo, Katsina, Kwara, Lagos, Osun, Plateau, Rivers and Zamfara States. Four (4) States Cooperatives societies; Bauchi, Borno, Oyo and Plateau reported (100 per cent) of untimely supply of inputs from the source. Ondo State (77.8 per cent) and FCT Abuja (75.0 per cent) also had the same complain. Nine (9) States had no problem with untimely supply; Anambra, Bayelsa, Imo, Kwara, Lagos, Niger, Sokoto and Zamfara. Oyo State had 100 per cent inaccessibility to the supplied inputs. Fifteen (15) State had full access to the inputs supplied; Anambra, Bauchi Cross river, Delta, Ebonyi, Kaduna, Kano, Katsina, Kogi, Kwara, Lagos, Niger, Osun, Plateau Sokoto and Zamfara State. States that reported (100 per cent) on problem of high cost of inputs were: Bayelsa, Borno, Ebonyi, Jigawa, Lagos, Nasarawa, Niger, Oyo, Plateau, Sokoto and Zamfara. Kogi, Kwara and Osun States had no problem with the cost of inputs. It was also observed that Oyo State cooperatives had 100 per cent problems across application of inputs. Kwara State cooperators had no problem across application of inputs.

### **5.4 Median through which Technical/Educational assistance from source of supply in the application of Inputs was extended to the societies**

One hundred percentage of In-House Training on the application of input was reported by Delta State and FCT Abuja. Table 5.4 further reveals that Ondo had (87.5 percent), while Kwara and Osun States never had In-House Training in the application of input. Six (6) different States cooperative societies reported 100 percent assistance in application of input through Agro-extension services; Benue, Borno, Delta, Ebonyi, Plateau and Yobe. Kwara, Osun States and FCT Abuja never had anything from Agro-extension service. Osun (100 percent) had provision for after sale services, while 14 States cooperatives (0.0 percent) reported there were no provision for after sale services; Akwa-Ibom, Anambra, Benue, Cross-river, Delta, Ebonyi, Edo, Enugu, Katsina, Kwara, Ogun, Oyo, Plateau, River States and FCT Abuja.

**Table 5.3 Percentage Distribution of societies problems encountered in the application of inputs by State (2007)**

	Inadequate supply	Inappropriate supply	Untimely supply	Inaccessibility	High cost	Others
Abia	75.0	8.3	58.3	33.3	75.0	0.0
Adamawa	62.5	12.5	11.1	44.4	44.4	11.1
Akwa-Ibom	53.3	20.0	26.7	73.3	53.3	0.0
Anambra	50.0	0.0	0.0	0.0	75.0	25.0
Bauchi	100.0	0.0	100.0	0.0	87.5	0.0
Bayelsa	15.4	7.7	0.0	53.8	100.0	23.1
Benue	42.9	14.3	28.6	14.3	57.1	0.0
Borno	80.0	60.0	100.0	40.0	100.0	40.0
Cross River	0.0	0.0	50.0	0.0	50.0	0.0
Delta	75.0	0.0	25.0	0.0	50.0	0.0
Ebonyi	71.4	14.3	42.9	0.0	100.0	0.0
Edo	15.4	7.7	15.4	7.7	92.3	7.7
Ekiti	47.4	0.0	31.6	31.6	89.5	10.5
Enugu	50.0	16.7	16.7	50.0	66.7	0.0
Gombe	100.0	20.0	60.0	20.0	40.0	0.0
Imo	28.6	0.0	0.0	42.9	85.7	14.3
Jigawa	73.3	13.3	60.0	26.7	100.0	0.0
Kaduna	41.7	16.7	8.3	0.0	50.0	0.0
Kano	75.0	12.5	12.5	0.0	87.5	0.0
Katsina	60.0	0.0	10.0	0.0	50.0	20.0
Kebbi	88.9	22.2	55.6	44.4	66.7	0.0
Kogi	100.0	25.0	50.0	0.0	0.0	0.0
Kwara	0.0	0.0	0.0	0.0	0.0	0.0
Lagos	100.0	0.0	0.0	0.0	100.0	100.0
Nasarawa	100.0	60.0	70.0	50.0	100.0	0.0
Niger	100.0	0.0	0.0	0.0	100.0	0.0
Ogun	50.0	50.0	50.0	50.0	50.0	0.0
Ondo	88.9	33.3	77.8	22.2	88.9	0.0
Osun	0.0	0.0	0.0	0.0	0.0	0.0
Oyo	100.0	100.0	100.0	100.0	100.0	0.0
Plateau	50.0	0.0	100.0	0.0	100.0	0.0
Rivers	22.2	0.0	22.2	44.4	33.3	0.0
Sokoto	33.3	33.3	0.0	0.0	100.0	33.3
Taraba	83.3	41.7	41.7	58.3	83.3	0.0
Yobe	88.2	23.5	47.1	11.8	88.2	0.0
Zamfara	100.0	0.0	0.0	0.0	100.0	0.0
FCT Abuja	25.0	25.0	75.0	50.0	75.0	0.0
National	61.8	16.5	36.9	28.0	76.1	5.6

**Table 5.4 Percentage Distribution of medium through which technical/educational assistance from source of supply in the application of inputs was extended to the societies by State (2007)**

State	In-House training on the use	Agro-Extension services	Provision of after sale services	Others
Abia	45.5	81.8	9.1	0.0
Adamawa	62.5	87.5	37.5	0.0
Akwa-Ibom	28.6	50.0	0.0	10.0
Anambra	77.8	22.2	0.0	0.0
Bauchi	27.3	71.4	7.1	0.0
Bayelsa	85.7	21.4	64.3	7.1
Benue	25.0	100.0	0.0	0.0
Borno	42.9	100.0	28.6	0.0
Cross River	20.0	60.0	0.0	20.0
Delta	100.0	100.0	0.0	0.0
Ebonyi	63.6	100.0	0.0	0.0
Edo	40.0	55.0	0.0	5.0
Ekiti	23.1	92.3	38.5	0.0
Enugu	28.6	71.4	0.0	0.0
Gombe	71.4	85.7	42.9	0.0
Imo	66.7	22.2	11.1	0.0
Jigawa	61.1	88.9	11.1	5.6
Kaduna	36.4	66.7	8.3	0.0
Kano	58.3	66.7	25.0	0.0
Katsina	38.5	61.5	0.0	0.0
Kebbi	57.1	57.1	14.3	0.0
Kogi	71.4	57.1	14.3	0.0
Kwara	0.0	0.0	0.0	0.0
Lagos	66.7	33.3	33.3	0.0
Nasarawa	57.1	71.4	35.7	0.0
Niger	33.3	33.3	33.3	0.0
Ogun	33.3	66.7	0.0	0.0
Ondo	87.5	77.8	11.1	0.0
Osun	0.0	0.0	100.0	0.0
Oyo	75.0	25.0	0.0	0.0
Plateau	0.0	100.0	0.0	0.0
Rivers	20.0	90.0	0.0	0.0
Sokoto	16.7	50.0	16.7	16.7
Taraba	29.4	72.2	16.7	0.0
Yobe	38.5	100.0	15.4	7.7
Zamfara	75.0	93.8	12.5	0.0
FCT Abuja	100.0	0.0	0.0	0.0

## Chapter Six

### PROCESSING, STORAGE AND MARKETING

#### 6.1 Type of Processing Required

Table 6.1 shows that out of the cooperative societies whose output required processing, Kwara State (100 per cent) and Lagos State (60 per cent) required weighing, while packaging was 100 per cent required in Bauchi, Cross River and Lagos States. Storage was required in all States of the Federation, where Katsina State had the lowest percentage (46.2 per cent). Borno, Ekiti, Kano, Kwara, Lagos, Niger, Osun, Plateau and Zamfara required storage facility highly (100 per cent).

#### 6.2 Who does processing?

Table 6.2 reveals that most of the processing was carried out by the societies except Edo, Kwara, Osun and Oyo States that claimed 100 per cent private individuals processing. In Edo State, more than half of their produce was processed privately by individuals. Community processing was 40.9 per cent in Zamfara State, while Niger State claimed that NGOs processed about 33 per cent of their produce.

#### 6.3 Problems encountered in processing

From table 6.3, it was discovered that, Bauchi State cooperative societies claimed 100 per cent none availability of processing equipments, while Kwara State had reported of high cost of available processing equipment, so also FCT Abuja, Ogun, and Delta States. Lagos State (100 per cent) and Nasarawa State (72.2 per cent) reported about inappropriate processing equipment. Inadequate manpower was the problem of Ekiti (68.2 per cent), Ogun (66.7 per cent) and Taraba (65 per cent) State. Lagos (100 per cent), Nasarawa (83.3 per cent) and Borno (72.7 per cent) State had problem with inappropriate technology.

#### 6.4 Suggested Solutions to the processing problems

Every State of the federation according to table 6.4 agreed that Government should subsidize the cost of processing except Kwara State which claimed (100 per cent) that local technology should be developed to solve the problem. Lagos State and FCT, Abuja agreed (100 per cent) that local technology should be developed. Manpower development was also suggested by some States like: Lagos (100 per cent); Ekiti (72.7 per cent), Benue (66.7 per cent), Gombe (64.7 per cent), Abia (63.6 per cent) and Taraba (60 per cent). Lagos cooperative societies (100 per cent) suggested improved saving for investment in technology along with States like Nasarawa (77.8 per cent), Borno and Edo (63.6 per cent each).

#### 6.5 Ready Market for the society's products

Thirteen (13) States namely; Bayelsa, Delta, Edo, Ekiti, Kaduna, Kano, Kebbi, Niger, Ogun, Oyo, Taraba, Yobe and Zamfara had mainly (100 per cent) local ready market for their society's products compared with other States that had either International Market or no ready market at all. Table 6.5 reveals further that, among the States that had international ready market for their society's products, FCT – Abuja topped the list with 20 per cent of her cooperative societies followed by Ebonyi (5.9 per cent) and Benue States (5.9 per cent), while Akwa-Ibom, Katsina and Rivers State were the

least with 4 per cent each. Fifty per cent of cooperators in Kwara State had no ready market for their products, so also cooperative societies in Abia (28 per cent), Sokoto (24 per cent) and FCT – Abuja (20 per cent).

**Table 6.1 Percentage Distribution of cooperative societies required form of processing by State (2007)**

	Weighing	Packaging	Branding	Storage	Others
Abia	16.7	41.7	36.4	90.9	0.0
Adamawa	30.0	40.0	10.0	77.8	0.0
Akwa-Ibom	33.3	22.2	16.7	88.9	11.1
Anambra	15.0	40.0	20.0	65.0	25.0
Bauchi	72.2	100.0	55.6	94.4	0.0
Bayelsa	0.0	6.3	0.0	93.8	12.5
Benue	20.0	73.3	13.3	93.3	6.7
Borno	36.4	54.5	45.5	100.0	9.1
Cross River	77.8	100.0	22.2	77.8	0.0
Delta	20.0	20.0	0.0	60.0	20.0
Ebonyi	53.8	0.0	7.7	76.9	23.1
Edo	0.0	18.2	4.5	77.3	0.0
Ekiti	31.8	36.4	0.0	100.0	9.1
Enugu	27.3	18.2	9.1	90.9	9.1
Gombe	17.6	41.2	29.4	88.2	29.4
Imo	66.7	58.3	50.0	91.7	8.3
Jigawa	45.0	65.0	20.0	95.0	15.0
Kaduna	7.1	50.0	21.4	78.6	0.0
Kano	28.6	42.9	7.1	100.0	0.0
Katsina	7.7	53.8	15.4	46.2	0.0
Kebbi	23.5	35.3	11.8	82.4	11.8
Kogi	33.3	40.0	20.0	86.7	6.7
Kwara	100.0	0.0	0.0	100.0	0.0
Lagos	80.0	100.0	80.0	100.0	0.0
Nasarawa	50.0	94.4	33.3	94.4	5.6
Niger	0.0	14.3	0.0	100.0	0.0
Ogun	0.0	66.7	33.3	66.7	0.0
Ondo	54.5	63.6	54.5	81.8	0.0
Osun	33.3	66.7	50.0	100.0	0.0
Oyo	75.0	50.0	25.0	100.0	0.0
Plateau	0.0	0.0	0.0	100.0	0.0
Rivers	28.6	19.0	23.8	81.0	4.8
Sokoto	9.1	27.3	9.1	72.7	0.0
Taraba	55.0	90.0	50.0	95.0	0.0
Yobe	32.0	68.0	44.0	88.0	4.0
Zamfara	64.0	76.0	40.0	100.0	4.0
FCT Abuja	66.7	33.3	33.3	66.7	0.0
National	33.4	49.2	24.5	87.0	7.0



**Table 6.2 Percentage Distribution of who does processing for the cooperative societies by State (2007)**

	Society	Private Individuals	Government	Community	NGOs	Others
Abia	63.6	54.5	0.0	0.0	0.0	0.0
Adamawa	55.6	33.3	22.2	11.1	0.0	0.0
Akwa-Ibom	88.9	33.3	0.0	0.0	0.0	0.0
Anambra	76.2	19.0	0.0	0.0	0.0	9.5
Bauchi	58.8	52.9	0.0	0.0	0.0	0.0
Bayelsa	37.5	68.8	0.0	0.0	0.0	6.3
Benue	66.7	40.0	6.7	0.0	0.0	0.0
Borno	63.6	54.5	0.0	9.1	9.1	0.0
Cross River	33.3	77.8	0.0	0.0	0.0	0.0
Delta	60.0	20.0	0.0	0.0	0.0	40.0
Ebonyi	69.2	46.2	7.7	15.4	0.0	0.0
Edo	0.0	54.5	40.9	0.0	4.5	0.0
Ekiti	36.4	63.6	0.0	0.0	0.0	0.0
Enugu	54.5	54.5	0.0	0.0	0.0	0.0
Gombe	76.5	35.3	0.0	0.0	0.0	5.9
Imo	75.0	33.3	0.0	0.0	0.0	0.0
Jigawa	40.0	70.0	10.0	15.0	0.0	0.0
Kaduna	42.9	64.3	0.0	7.1	0.0	0.0
Kano	28.6	50.0	42.9	14.3	0.0	0.0
Katsina	23.1	61.5	0.0	23.1	0.0	0.0
Kebbi	52.9	58.8	17.6	0.0	0.0	11.8
Kogi	80.0	20.0	6.7	0.0	0.0	0.0
Kwara	0.0	100.0	0.0	0.0	0.0	0.0
Lagos	80.0	20.0	0.0	0.0	0.0	0.0
Nasarawa	88.9	16.7	0.0	5.6	0.0	5.6
Niger	50.0	66.7	0.0	0.0	33.3	0.0
Ogun	33.3	33.3	0.0	0.0	0.0	0.0
Ondo	9.1	90.9	9.1	0.0	0.0	0.0
Osun	0.0	83.3	0.0	0.0	0.0	16.7
Oyo	0.0	100.0	0.0	0.0	0.0	25.0
Plateau	66.7	66.7	0.0	0.0	0.0	0.0
Rivers	57.1	28.6	0.0	0.0	9.5	4.8
Sokoto	36.4	54.5	0.0	0.0	0.0	0.0
Taraba	70.0	30.0	10.0	5.0	0.0	0.0
Yobe	92.0	12.0	16.0	8.0	4.0	8.0
Zamfara	64.0	88.0	0.0	40.0	0.0	0.0
FCT Abuja	100.0	0.0	0.0	0.0	0.0	0.0
National	55.6	47.9	6.6	5.6	1.4	2.9

**Table 6.3 Percentage Distribution of cooperative societies problems encountered in processing the society's produce by State (2007)**

	Unavailability of processing equipment	Inappropriate processing equipment	Inadequate manpower	Inappropriate technology	High Cost	Others
Abia	81.8	36.4	27.3	45.5	81.8	27.3
Adamawa	77.8	55.6	33.3	33.3	44.4	11.1
Akwa-Ibom	61.1	44.4	22.2	27.8	61.1	0.0
Anambra	42.9	23.8	14.3	42.9	38.1	4.8
Bauchi	100.0	27.8	61.1	66.7	77.8	0.0
Bayelsa	62.5	18.8	6.3	31.3	100.0	6.3
Benue	73.3	33.3	6.7	20.0	46.7	0.0
Borno	63.6	54.5	9.1	72.7	90.9	9.1
Cross River	55.6	22.2	0.0	22.2	77.8	0.0
Delta	80.0	20.0	0.0	20.0	0.0	40.0
Ebonyi	69.2	38.5	30.8	30.8	69.2	0.0
Edo	13.6	18.2	4.5	22.7	63.6	4.5
Ekiti	59.1	13.6	68.2	40.9	86.4	13.6
Enugu	63.6	54.5	27.3	36.4	54.5	0.0
Gombe	70.6	29.4	47.1	64.7	64.7	5.9
Imo	75.0	58.3	50.0	16.7	66.7	8.3
Jigawa	85.0	45.0	30.0	40.0	75.0	5.0
Kaduna	76.9	30.8	7.7	30.8	46.2	0.0
Kano	71.4	28.6	14.3	28.6	42.9	0.0
Katsina	69.2	0.0	15.4	15.4	38.5	0.0
Kebbi	64.7	29.4	29.4	29.4	70.6	0.0
Kogi	93.3	26.7	33.3	40.0	20.0	6.7
Kwara	0.0	0.0	0.0	0.0	100.0	0.0
Lagos	60.0	100.0	60.0	100.0	80.0	20.0
Nasarawa	77.8	72.2	61.1	83.3	100.0	0.0
Niger	33.3	0.0	16.7	0.0	83.3	0.0
Ogun	33.3	33.3	66.7	0.0	0.0	0.0
Ondo	72.7	54.5	36.4	45.5	90.9	0.0
Osun	83.3	33.3	0.0	50.0	66.7	0.0
Oyo	50.0	0.0	50.0	50.0	50.0	50.0
Plateau	75.0	0.0	50.0	25.0	50.0	0.0
Rivers	66.7	19.0	9.5	14.3	9.5	4.8
Sokoto	54.5	27.3	0.0	36.4	36.4	9.1
Taraba	60.0	35.0	65.0	65.0	85.0	0.0
Yobe	92.0	48.0	36.0	48.0	72.0	4.0
Zamfara	76.0	36.0	32.0	48.0	88.0	4.0
FCT Abuja	33.3	66.7	0.0	0.0	0.0	0.0
National	67.6	33.8	29.3	39.6	63.7	4.9

**Table 6.4 Percentage Distribution of cooperative societies suggested solutions to the problems encountered in processing the society's produce by State (2007)**

	Government to subsidize cost	Development of local technology	Manpower development	Improved saving for investment in technology	Others
Abia	100.0	90.9	63.6	18.2	9.1
Adamawa	88.9	44.4	33.3	44.4	11.1
Akwa-Ibom	88.9	33.3	50.0	16.7	27.8
Anambra	61.9	42.9	23.8	9.5	9.5
Bauchi	88.9	88.9	33.3	44.4	5.6
Bayelsa	100.0	75.0	43.8	31.3	0.0
Benue	53.3	20.0	66.7	13.3	0.0
Borno	81.8	90.9	36.4	63.6	9.1
Cross River	100.0	44.4	22.2	11.1	0.0
Delta	60.0	60.0	40.0	20.0	20.0
Ebonyi	84.6	84.6	38.5	23.1	0.0
Edo	13.6	22.7	9.1	63.6	0.0
Ekiti	95.5	81.8	72.7	45.5	0.0
Enugu	72.7	36.4	9.1	9.1	0.0
Gombe	76.5	76.5	64.7	58.8	0.0
Imo	91.7	50.0	33.3	41.7	0.0
Jigawa	75.0	85.0	50.0	5.0	5.0
Kaduna	53.8	84.6	15.4	30.8	0.0
Kano	71.4	78.6	28.6	14.3	0.0
Katsina	53.8	69.2	7.7	7.7	0.0
Kebbi	88.2	47.1	58.8	29.4	0.0
Kogi	80.0	66.7	40.0	40.0	0.0
Kwara	0.0	100.0	0.0	0.0	0.0
Lagos	100.0	100.0	100.0	100.0	20.0
Nasarawa	100.0	77.8	55.6	77.8	0.0
Niger	66.7	50.0	33.3	16.7	0.0
Ogun	66.7	0.0	0.0	33.3	0.0
Ondo	90.9	45.5	18.2	18.2	0.0
Osun	83.3	83.3	33.3	16.7	0.0
Oyo	100.0	50.0	25.0	50.0	0.0
Plateau	50.0	75.0	50.0	25.0	0.0
Rivers	57.1	28.6	14.3	9.5	9.5
Sokoto	81.8	54.5	18.2	27.3	9.1
Taraba	95.0	85.0	60.0	50.0	0.0
Yobe	92.0	84.0	56.0	44.0	0.0
Zamfara	80.0	64.0	32.0	16.0	0.0
FCT Abuja	33.3	100.0	0.0	33.3	0.0
National	77.5	63.3	39.2	32.0	3.5

**Table 6.5 Percentage Distribution of ready market for the society's products by State (2007)**

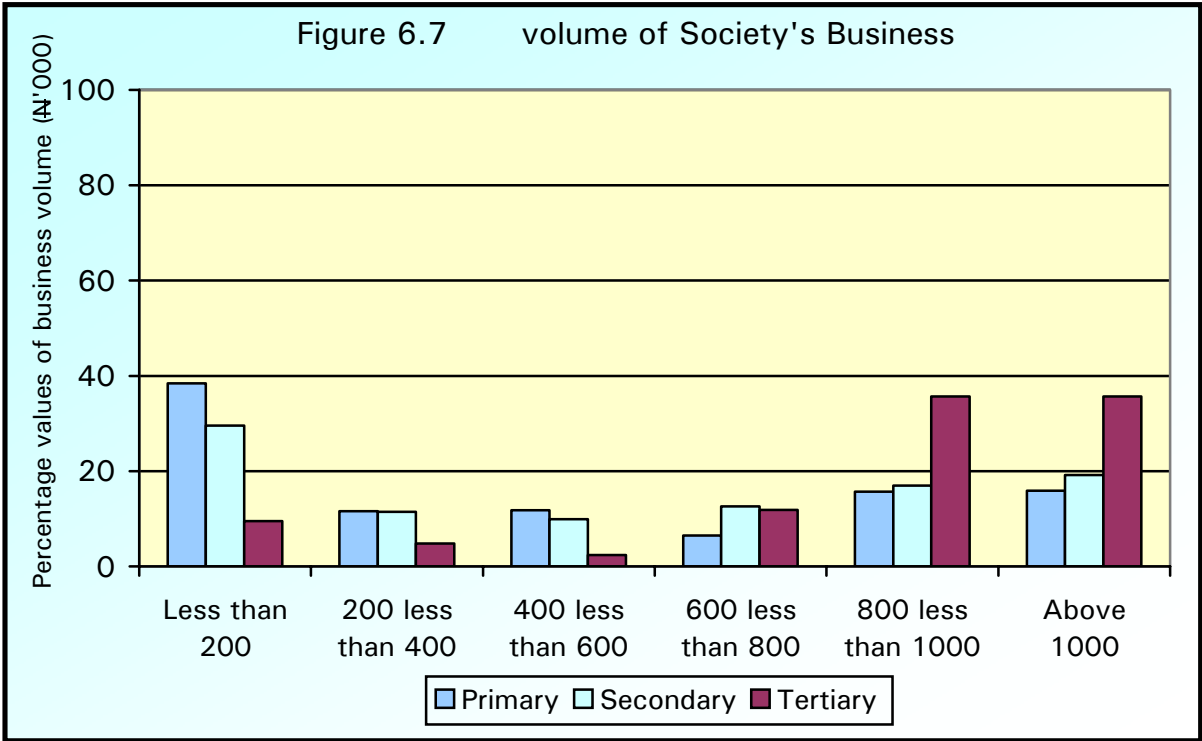
	Local	International	None
Abia	72.0	0.0	28.0
Adamawa	90.5	0.0	9.5
Akwa-Ibom	92.0	4.0	4.0
Anambra	95.8	0.0	4.2
Bauchi	95.7	0.0	4.3
Bayelsa	100.0	0.0	0.0
Benue	94.1	5.9	0.0
Borno	95.5	0.0	4.5
Cross River	92.3	0.0	7.7
Delta	100.0	0.0	0.0
Ebonyi	94.1	5.9	0.0
Edo	100.0	0.0	0.0
Ekiti	100.0	0.0	0.0
Enugu	87.0	0.0	13.0
Gombe	91.7	4.2	4.2
Imo	85.0	5.0	10.0
Jigawa	95.8	0.0	4.2
Kaduna	100.0	0.0	0.0
Kano	100.0	0.0	0.0
Katsina	96.0	4.0	0.0
Kebbi	100.0	0.0	0.0
Kogi	87.5	8.3	4.2
Kwara	50.0	0.0	50.0
Lagos	83.3	0.0	16.7
Nasarawa	84.0	4.0	12.0
Niger	100.0	0.0	0.0
Ogun	100.0	0.0	0.0
Ondo	84.6	0.0	15.4
Osun	88.9	0.0	11.1
Oyo	100.0	0.0	0.0
Plateau	83.3	0.0	16.7
Rivers	92.0	4.0	4.0
Sokoto	76.0	0.0	24.0
Taraba	100.0	0.0	0.0
Yobe	100.0	0.0	0.0
Zamfara	100.0	0.0	0.0
FCT Abuja	60.0	20.0	20.0
National	92.0	2.1	6.0

6.6 Problems encountered in marketing the society’s products

Table 6.6 reveals that six (6) States namely: Bayelsa, Delta, Kano, Lagos, Nasarawa and Rivers identified (100 per cent) transportation problem in marketing their society’s products while Ondo State reported (100 per cent) about pricing of products as problem. Benue and Plateau State identified transportation, pricing and storage as problem (100 per cent). Abia and Ondo State reported of linkage to the market (75 per cent) so also, Nasarawa and Rivers (66.7 per cent) State cooperative society. Niger (100 per cent), Oyo (70 per cent) and Kebbi (60 per cent) States reported of promotion of products as an encountered problem.

6.7 Volume of society’s business

Table 6.7 shows clearly that more than 2 out of 3 tertiary societies had the volume of their business above ₦800,000. The highest percentage of secondary societies (19.2 per cent) had the volume of their business above ₦1,000,000; so also, the highest 15.9 percent of the primary cooperative societies. Figure 6.7 shows clearly that most of the primary and secondary societies had the volume of their business less than ₦200,000 while tertiary had the volume of the societies business more than ₦800,000.



**Table 6.6 Percentage Distribution of problems encountered by cooperative societies in marketing the society's products by State (2007)**

	Transportation	Pricing	Storage	Linkage to the market	Promotion of the products	Others
Abia	100.0	100.0	75.0	75.0	50.0	0.0
Adamawa	60.0	80.0	20.0	20.0	0.0	0.0
Akwa-Ibom	66.7	44.4	77.8	22.2	33.3	0.0
Anambra	66.7	66.7	0.0	0.0	33.3	0.0
Bauchi	100.0	100.0	83.3	66.7	50.0	0.0
Bayelsa	100.0	0.0	0.0	0.0	0.0	0.0
Benue	100.0	100.0	100.0	0.0	33.3	0.0
Borno	62.5	62.5	50.0	50.0	50.0	0.0
Cross River	100.0	100.0	0.0	0.0	0.0	0.0
Delta	100.0	75.0	75.0	0.0	50.0	0.0
Ebonyi	75.0	75.0	25.0	25.0	50.0	0.0
Edo	90.0	60.0	60.0	40.0	50.0	0.0
Ekiti	80.0	40.0	80.0	60.0	20.0	0.0
Enugu	75.0	25.0	25.0	25.0	25.0	25.0
Gombe	50.0	0.0	0.0	0.0	50.0	0.0
Imo	75.0	25.0	50.0	25.0	25.0	0.0
Jigawa	57.1	42.9	57.1	14.3	14.3	0.0
Kaduna	57.1	14.3	14.3	0.0	14.3	0.0
Kano	100.0	66.7	33.3	33.3	55.6	0.0
Katsina	25.0	75.0	0.0	25.0	0.0	0.0
Kebbi	60.0	60.0	40.0	40.0	60.0	0.0
Kogi	25.0	50.0	25.0	25.0	0.0	0.0
Kwara	0.0	0.0	0.0	0.0	0.0	0.0
Lagos	100.0	50.0	50.0	50.0	0.0	0.0
Nasarawa	100.0	66.7	100.0	66.7	33.3	0.0
Niger	100.0	0.0	100.0	0.0	100.0	0.0
Ogun	50.0	0.0	16.7	16.7	33.3	0.0
Ondo	75.0	100.0	75.0	75.0	37.5	0.0
Osun	15.4	0.0	0.0	7.7	0.0	0.0
Oyo	75.0	10.0	20.0	0.0	70.0	0.0
Plateau	100.0	100.0	100.0	50.0	0.0	0.0
Rivers	100.0	66.7	66.7	66.7	33.3	0.0
Sokoto	66.7	0.0	50.0	16.7	16.7	0.0
Taraba	56.3	87.5	87.5	56.3	50.0	0.0
Yobe	75.0	66.7	83.3	25.0	83.3	0.0
Zamfara	87.5	37.5	75.0	50.0	37.5	0.0
FCT Abuja	20.0	40.0	40.0	20.0	40.0	40.0

**Table 6.7 Percentage Distribution of the volume of the society's business by type of Society (2007)**

Amount	Volume		
	Primary	Secondary	Tertiary
Less than ₦50,000	7.1	7.1	2.4
₦50,000 and less than ₦100,000	12.4	7.7	0.0
₦100,000 and less than ₦150,000	10.4	6.6	7.1
₦150,000 and less than ₦200,000	8.5	8.2	0.0
₦200,000 and less than ₦400,000	11.6	11.5	4.8
₦400,000 and less than ₦600,000	11.8	9.9	2.4
₦600,000 and less than ₦800,000	6.5	12.6	11.9
₦800,000 and less than ₦1,000,000	15.7	17.0	35.7
₦1,000,000 above	15.9	19.2	35.7

## Chapter Seven

### INVESTMENT AND FACILITIES

#### 7.1 Types of Investments Involved by he societies

Table 7.1 shows Zamfara State cooperative society had 100 per cent Investment in Land and Housing, while Katsina, Edo and Kebbi cooperative societies had never invested. State cooperative societies with high investment in land and Housing included: Ondo (95.7 per cent), Oyo (88 per cent), Osun (76 per cent) and Kogi (72.7 per cent). The major investment of Edo State cooperatives was into Stock Market. High investment into stock market was high in States like Ondo (91.3 per cent), Oyo (80 per cent), Enugu (75 per cent), Cross River (72.7 per cent) and Kano (71.4 per cent). Five (5) States; Katsina, Kogi, Sokoto, Yobe and Zamfara, cooperatives said they had never investments in Stock Market. About 85.7 per cent of the cooperative societies in Niger State claimed investing in fixed deposit. Other States with more cooperatives investment in fixed deposit were; Katsina (66.7 per cent), Yobe (66.7 per cent), Adamawa (66.7 per cent) and Sokoto (60 per cent). About 9.1 per cents of cooperative societies in Cross River, Kogi and Kwara State invested in deposits which happen to be the lowest among the States.

#### 7.2 Required Facilities by the societies

From table 7.2 it was discovered that all cooperative societies in Ondo State requested for Agro-processing facilities. Other State that requested highly for Agro-processing facilities included: Yobe (90.9 per cent), Nasarawa (90.5 per cent) and Bauchi (83.3 per cent). However there were no requests from Delta and Kwara States cooperatives for Agro-Processing facilities. Ondo State cooperatives (100 per cent) led in the request for Agro-inputs facilities. The other States that followed in the request were Nasarawa (85.7 per cent), Bauchi (83.3 per cent), Taraba (84.6 per cent) and Yobe (80 per cent). The States with low request for Agro input facilities were Kano (7.1 per cent), Ogun (7.7 per cent) and Delta (9.1 per cent). The highest percentage of cooperatives requesting for infrastructural facilities came from Taraba State, where 92.3 per cent of the cooperatives made the request. Other States where cooperatives requested highly for infrastructure were: Nasarawa (85.7 per cent), Oyo (82.6) and Yobe (80 per cent). The request for financial facilities attracted high percentage of cooperatives in most States with 100 per cent request from 5 States: Bayelsa, Gombe, Lagos Nasarawa and Taraba. About twenty-one per cent of the cooperatives in Anambra State requested for financial facilities, which was the least request from all the States. Storage facilities were requested for, by 95.8 per cent of Zamfara State cooperatives. Also, Taraba (84.6 per cent), Ondo (87.5 per cent), Nasarawa (81 per cent) and Yobe (80 per cent) of the cooperatives requested for storage facilities. Tractor Maintenance and Repair facility was the request of Ondo State cooperatives (100 per cent), Yobe (90 per cent) and Adamawa (71.4 per cent).



**Table 7.1 Percentage Distribution of types of investments the cooperative societies are involved in by State (2007)**

	Land/Housing	Stock Market	Deposits	Others
Abia	29.4	11.8	41.2	35.3
Adamawa	40.0	26.7	66.7	13.3
Akwa-Ibom	57.1	9.5	38.1	23.8
Anambra	35.7	28.6	14.3	28.6
Bauchi	62.5	37.5	37.5	0.0
Bayelsa	58.3	41.7	0.0	8.3
Benue	57.1	7.1	35.7	7.1
Borno	35.7	35.7	35.7	28.6
Cross River	45.5	72.7	9.1	0.0
Delta	68.8	25.0	31.3	31.3
Ebonyi	50.0	25.0	37.5	6.3
Edo	0.0	100.0	0.0	0.0
Ekiti	52.6	52.6	36.8	10.5
Enugu	33.3	75.0	41.7	0.0
Gombe	42.1	36.8	42.1	36.8
Imo	58.3	25.0	16.7	33.3
Jigawa	20.0	40.0	20.0	20.0
Kaduna	40.0	40.0	30.0	10.0
Kano	0.0	71.4	14.3	14.3
Katsina	33.3	0.0	66.7	0.0
Kebbi	0.0	14.3	42.9	71.4
Kogi	72.7	0.0	9.1	0.0
Kwara	54.5	36.4	9.1	27.3
Lagos	63.2	63.2	42.1	10.5
Nasarawa	20.0	40.0	50.0	10.0
Niger	19.0	33.3	85.7	4.8
Ogun	52.4	42.9	28.6	4.8
Ondo	95.7	91.3	56.5	0.0
Osun	76.0	64.0	52.0	0.0
Oyo	88.0	80.0	44.0	16.0
Plateau	30.0	55.0	35.0	20.0
Rivers	47.6	23.8	28.6	23.8
Sokoto	40.0	0.0	60.0	20.0
Taraba	55.6	50.0	33.3	0.0
Yobe	16.7	0.0	66.7	33.3
Zamfara	100.0	0.0	40.0	0.0
FCT Abuja	46.7	60.0	20.0	21.4
National	50.9	41.5	37.5	15.2

**Table 7.2 Percentage Distribution of cooperative society’s type of facilities needed by State (2007)**

	Agro Processing facilities	Agro input facilities	Infrastructur al facilities	Financial facilities	Storage Facilities	Tractor Maintenance/ Repair facility	Others
Abia	58.3	54.2	50.0	79.2	50.0	12.5	0.0
Adamawa	42.9	71.4	64.3	78.6	64.3	71.4	14.3
Akwa-Ibom	55.6	50.0	38.9	83.3	55.6	50.0	0.0
Anambra	57.9	26.3	42.1	21.1	36.8	5.3	0.0
Bauchi	83.3	83.3	58.3	83.3	66.7	25.0	0.0
Bayelsa	11.8	17.6	23.5	100.0	23.5	5.9	11.8
Benue	36.8	45.0	60.0	80.0	45.0	10.0	0.0
Borno	40.0	46.7	46.7	73.3	60.0	40.0	0.0
Cross River	36.8	26.3	26.3	52.6	31.6	5.3	0.0
Delta	0.0	9.1	9.1	90.9	9.1	0.0	18.2
Ebonyi	23.5	17.6	23.5	41.2	11.8	5.9	0.0
Edo	44.4	33.3	38.9	38.9	38.9	0.0	0.0
Ekiti	76.2	57.1	28.6	71.4	66.7	28.6	0.0
Enugu	56.5	47.8	60.9	82.6	56.5	30.4	4.3
Gombe	66.7	42.9	57.1	100.0	71.4	42.9	0.0
Imo	52.6	31.6	63.2	73.7	26.3	10.5	0.0
Jigawa	50.0	50.0	33.3	58.3	50.0	33.3	8.3
Kaduna	35.3	35.3	23.5	29.4	5.9	11.8	5.9
Kano	35.7	7.1	35.7	35.7	28.6	28.6	0.0
Katsina	66.7	33.3	16.7	16.7	33.3	16.7	0.0
Kebbi	68.8	62.5	37.5	75.0	50.0	25.0	12.5
Kogi	47.8	30.4	30.4	34.8	39.1	21.7	0.0
Kwara	0.0	0.0	0.0	90.0	5.0	0.0	0.0
Lagos	20.0	20.0	20.0	100.0	20.0	20.0	6.7
Nasarawa	90.5	85.7	85.7	100.0	81.0	81.0	0.0
Niger	50.0	20.0	40.0	55.6	55.6	22.2	22.2
Ogun	23.1	7.7	15.4	92.3	30.8	23.1	0.0
Ondo	100.0	100.0	87.5	87.5	87.5	100.0	0.0
Osun	13.6	13.6	13.6	77.3	27.3	13.6	0.0
Oyo	17.4	17.4	82.6	95.7	21.7	13.0	0.0
Plateau	46.7	40.0	53.3	86.7	60.0	20.0	0.0
Rivers	72.7	54.5	54.5	86.4	54.5	31.8	9.1
Sokoto	15.0	10.0	5.0	40.0	0.0	5.0	15.0
Taraba	30.8	84.6	92.3	100.0	84.6	53.8	0.0
Yobe	90.9	80.0	80.0	90.0	80.0	90.0	10.0
Zamfara	75.0	45.8	50.0	66.7	95.8	41.7	0.0
FCT Abuja	26.7	37.5	31.3	50.0	31.3	18.8	6.3
National	45.4	39.1	42.3	70.6	43.6	25.1	3.4

## APPENDIX I

### DEFINITIONS OF TERMS

The indicators have been derived from the National Cooperative Baseline survey 2007 and are based on a sample of 925 Cooperative societies.

<b>Name of Society:</b>	The name of the society as at registration
<b>Area of Operation:</b>	Area where the society is located or where the operation covered
<b>Input:</b>	What is required put into the society to keep the society functioning
<b>Share capital:</b>	The equal part into which the society's capital is divided to create ownership.
<b>Member's savings:</b>	Monthly/weekly contribution made by members of the society
<b>Members deposit:</b>	Fixed contribution made by members of the society for a certain period
<b>Commerce:</b>	Buying and selling activities and what makes it possible e.g. Banking, transport
<b>Apex body:</b>	The top or the highest body
<b>Primary:</b>	Society that registered at local government level
<b>Secondary:</b>	Society that registered at State level
<b>Tertiary:</b>	Society that registered at the national level
<b>Agro service:</b>	Agricultural services e.g. fertilizer, tractor hiring, and storage facilities
<b>Affiliate:</b>	Join to another larger body. Associating with others
<b>Finance house:</b>	An organization that finance or lend a large sum of money
<b>Service provider:</b>	Services rendered to members
<b>Books of records:</b>	Books use for documentation in the society e.g. personal ledger, pass book
<b>Paid employee:</b>	Someone paid for rendering services
<b>Credit limit:</b>	The maximum /minimum amount can be given to members
<b>Recovery rate:</b>	The rate at which loan is repaid (recovered)
<b>Print media</b>	Information through posters, newspapers, journals etc
<b>Electronic media</b>	Information through, television, radio etc
<b>Open market</b>	Where selling and buying takes place
<b>Branding</b>	Packaging of product
<b>Stock market</b>	A place where stocks and shares are sold and brought
<b>Long term</b>	Loan repayment over a year
<b>Short term</b>	Loan repayment under a year
<b>Ledger</b>	Book use for recording personal activities of a member
<b>Assets</b>	Things owned by the society
<b>Liabilities</b>	Legal responsibility of the society
<b>Promulgated</b>	Broadcast, Disseminate, Circulate, Transmit
<b>Surplus</b>	Excess profit in-cured at the end of the year
<b>Annual due/ subscription</b>	Amount paid yearly to the apex body
<b>Leaders/Executives</b>	These are elected members to manage the affairs of the society

**APPENDIX II**  
**STATISTICAL TABLES**

**Table 8.1      Percentage Distribution of main occupation of cooperative society's members by State (2007)**

S/N	State	crop farming	livestock farming	fish farming	public Service	commerce	others
1	Abia	88.0	0.0	0.0	8.0	4.0	0.0
2	Adamawa	60.0	0.0	0.0	8.0	24.0	8.0
3	Akwa-Ibom	60.0	12.0	8.0	0.0	12.0	8.0
4	Anambra	64.0	8.0	4.0	4.0	16.0	4.0
5	Bauchi	68.0	0.0	4.0	8.0	16.0	4.0
6	Bayelsa	40.0	0.0	24.0	0.0	12.0	24.0
7	Benue	76.0	0.0	0.0	8.0	16.0	0.0
8	Borno	52.0	0.0	4.0	28.0	16.0	0.0
9	Cross River	44.0	4.0	4.0	40.0	4.0	4.0
10	Delta	14.3	0.0	0.0	42.9	42.9	0.0
11	Ebonyi	76.0	0.0	0.0	16.0	4.0	4.0
12	Edo	91.7	0.0	0.0	8.3	0.0	0.0
13	Ekiti	92.0	0.0	0.0	4.0	4.0	0.0
14	Enugu	52.0	0.0	0.0	24.0	24.0	0.0
15	Gombe	60.0	0.0	0.0	4.0	32.0	4.0
16	Imo	68.0	0.0	0.0	4.0	20.0	8.0
17	Jigawa	81.0	0.0	4.8	0.0	14.3	0.0
18	Kaduna	64.0	8.0	8.0	0.0	20.0	0.0
19	Kano	72.0	4.0	0.0	0.0	16.0	8.0
20	Katsina	69.2	3.8	0.0	3.8	7.7	15.4
21	Kebbi	68.0	8.0	8.0	4.0	8.0	4.0
22	Kogi	76.0	0.0	0.0	12.0	12.0	0.0
23	Kwara	0.0	0.0	0.0	36.0	64.0	0.0
24	Lagos	4.3	17.4	0.0	30.4	47.8	0.0
25	Nasarawa	88.0	0.0	0.0	0.0	12.0	0.0
26	Niger	32.0	12.0	0.0	12.0	32.0	12.0
27	Ogun	32.0	0.0	0.0	0.0	64.0	4.0
28	Ondo	75.0	4.2	0.0	8.3	8.3	4.2
29	Osun	20.0	0.0	4.0	8.0	68.0	0.0
30	Oyo	0.0	0.0	0.0	16.0	84.0	0.0
31	Plateau	38.1	0.0	0.0	52.4	4.8	4.8
32	Rivers	44.8	0.0	27.6	17.2	6.9	3.4
33	Sokoto	60.0	8.0	0.0	8.0	12.0	12.0
34	Taraba	100.0	0.0	0.0	0.0	0.0	0.0
35	Yobe	88.0	8.0	0.0	0.0	4.0	0.0
36	Zamfara	96.0	4.0	0.0	0.0	0.0	0.0
37	FCT Abuja	36.0	8.0	0.0	24.0	28.0	4.0

**Table 8.2      Percentage Distribution of cooperative societies by affiliation (2007)**

	State federation	State Apex	Union	National Apex	Cooperative Federation of Nigeria	None
Abia	29.2	16.7	37.5	4.2	4.2	8.3
Adamawa	4.0	12.0	72.0	4.0	8.0	0.0
Akwa-Ibom	8.0	20.0	56.0	0.0	8.0	8.0
Anambra	4.0	40.0	28.0	0.0	24.0	4.0
Bauchi	0.0	28.0	4.0	0.0	8.0	60.0
Bayelsa	0.0	50.0	0.0	0.0	4.2	45.8
Benue	8.0	0.0	28.0	4.0	0.0	60.0
Borno	4.0	12.0	64.0	12.0	0.0	8.0
Cross River	52.2	13.0	4.3	0.0	4.3	26.1
Delta	5.0	25.0	45.0	5.0	5.0	15.0
Ebonyi	24.0	32.0	20.0	0.0	8.0	16.0
Edo	4.2	0.0	4.2	0.0	83.3	8.3
Ekiti	40.0	8.0	40.0	8.0	0.0	4.0
Enugu	16.0	40.0	24.0	0.0	8.0	8.0
Gombe	8.0	44.0	8.0	0.0	20.0	20.0
Imo	8.3	70.8	16.7	0.0	4.2	0.0
Jigawa	25.0	41.7	25.0	0.0	4.2	4.2
Kaduna	8.0	20.0	68.0	0.0	4.0	0.0
Kano	16.0	8.0	52.0	4.0	0.0	20.0
Katsina	3.8	15.4	15.4	0.0	19.2	46.2
Kebbi	20.8	50.0	12.5	8.3	4.2	4.2
Kogi	8.0	12.0	12.0	0.0	8.0	56.0
Kwara	0.0	20.0	44.0	0.0	4.0	32.0
Lagos	52.2	13.0	21.7	0.0	4.3	4.3
Nasarawa	8.0	32.0	52.0	0.0	4.0	4.0
Niger	4.0	12.0	16.0	8.0	4.0	56.0
Ogun	40.0	8.0	48.0	4.0	0.0	0.0
Ondo	8.3	45.8	33.3	0.0	4.2	8.3
Osun	16.0	28.0	48.0	4.0	4.0	0.0
Oyo	28.0	32.0	36.0	0.0	4.0	0.0
Plateau	28.6	23.8	4.8	0.0	9.5	28.6
Rivers	27.6	6.9	44.8	0.0	6.9	13.8
Sokoto	12.0	12.0	8.0	4.0	4.0	52.0
Taraba	36.0	24.0	36.0	0.0	4.0	0.0
Yobe	8.0	20.0	64.0	8.0	0.0	0.0
Zamfara	29.2	12.5	50.0	0.0	4.2	4.2
FCT Abuja	8.7	13.0	4.3	0.0	13.0	60.9

**Table 8.3      Percentage Distribution of cooperative society’s total Balance (2007)**

	Bank	Cash
Less than ₦50000	29.8	66.1
₦50000 Less than ₦100000	15.3	12.6
₦100000 Less than ₦150000	9.3	4.9
₦150000 Less than ₦200000	5.7	2.6
₦200000 Less than ₦400000	14.4	5.9
₦400000 Less than ₦ 600000	7.0	1.8
₦600000 Less than ₦800000	4.8	0.9
₦800000 Less than ₦1000000	2.3	2.6
₦1000000 and above	11.3	2.7

**Table 8.4 Percentage distribution of societies by type (2007)**

Types of Society	Percent
Primary	68.0
secondary	25.1
State Apex	6.7
National Apex	0.1

**Table 8.5 Percentage distribution of the cooperative societies who paid annual dues/Membership subscription by State (2007)**

	Pay Annual Due	Did Not Pay Annual Due
Abia	88.0	12.0
Adamawa	92.0	8.0
Akwa-Ibom	84.0	16.0
Anambra	92.0	8.0
Bauchi	21.7	78.3
Bayelsa	48.0	52.0
Benue	40.0	60.0
Borno	96.0	4.0
Cross River	44.0	56.0
Delta	90.5	9.5
Ebonyi	84.0	16.0
Edo	87.5	12.5
Ekiti	92.0	8.0
Enugu	52.0	48.0
Gombe	28.0	72.0
Imo	96.0	4.0
Jigawa	60.0	40.0
Kaduna	92.0	8.0
Kano	44.0	56.0
Katsina	42.3	57.7
Kebbi	60.0	40.0
Kogi	52.0	48.0
Kwara	58.3	41.7
Lagos	87.5	12.5
Nasarawa	88.0	12.0
Niger	62.5	37.5
Ogun	100.0	0.0
Ondo	95.8	4.2
Osun	100.0	0.0
Oyo	100.0	0.0
Plateau	57.9	42.1
Rivers	75.9	24.1
Sokoto	60.0	40.0
Taraba	92.0	8.0
Yobe	76.0	24.0
Zamfara	60.0	40.0
FCT Abuja	36.0	64.0

**Table 8.6 Percentage Distribution of bodies to which cooperative societies pays their dues by State (2007)**

	Union	Apex	Federation (National)
Abia	63.6	18.2	18.2
Adamawa	69.6	21.7	8.7
Akwa-Ibom	66.7	19.0	14.3
Anambra	65.2	34.8	0.0
Bauchi	0.0	60.0	40.0
Bayelsa	0.0	91.7	8.3
Benue	70.0	0.0	30.0
Borno	73.9	17.4	8.7
Cross River	9.1	45.5	45.5
Delta	73.7	21.1	5.3
Ebonyi	38.1	57.1	4.8
Edo	5.0	0.0	95.0
Ekiti	56.5	30.4	13.0
Enugu	15.4	61.5	23.1
Gombe	28.6	28.6	42.9
Imo	29.2	66.7	4.2
Jigawa	30.8	61.5	7.7
Kaduna	69.6	21.7	8.7
Kano	72.7	27.3	0.0
Katsina	50.0	20.0	30.0
Kebbi	26.7	26.7	46.7
Kogi	53.8	15.4	30.8
Kwara	50.0	50.0	0.0
Lagos	68.4	26.3	5.3
Nasarawa	52.2	43.5	4.3
Niger	85.7	7.1	7.1
Ogun	52.0	44.0	4.0
Ondo	39.1	56.5	4.3
Osun	40.0	48.0	12.0
Oyo	44.0	44.0	12.0
Plateau	25.0	66.7	8.3
Rivers	54.5	13.6	31.8
Sokoto	86.7	0.0	13.3
Taraba	56.5	39.1	4.3
Yobe	73.7	21.1	5.3
Zamfara	50.0	42.9	7.1
FCT Abuja	33.3	33.3	33.3

**Table 8.7 Percentage distribution of amount paid as annual due by types of society (2007)**

	Primary	secondary	State Apex	National Apex
Less than 50000	94.6	87.8	73.5	0.0
50000 - 100000	4.7	10.2	12.2	0.0
200000 - 300000	0.5	0.7	12.2	0.0
3000000 - 400000	0.2	1.4	0.0	0.0
500000 - 600000	0.0	0.0	2.0	0.0

**Table 8.8 Percentage distribution of the last pay of cooperative societies annual due by State (2007)**

State	2007	2006	2005	Others
Abia	66.7	9.5	14.3	9.5
Adamawa	8.7	60.9	26.1	4.3
Akwa-Ibom	23.8	66.7	4.8	4.8
Anambra	78.3	21.7	0.0	0.0
Bauchi	100.0	0.0	0.0	0.0
Bayelsa	58.3	33.3	8.3	0.0
Benue	60.0	20.0	20.0	0.0
Borno	50.0	20.8	12.5	16.7
Cross River	10.0	10.0	60.0	20.0
Delta	77.8	16.7	0.0	5.6
Ebonyi	61.9	33.3	4.8	0.0
Edo	90.5	9.5	0.0	0.0
Ekiti	100.0	0.0	0.0	0.0
Enugu	46.2	30.8	7.7	15.4
Gombe	57.1	28.6	14.3	0.0
Imo	66.7	20.8	8.3	4.2
Jigawa	20.0	53.3	13.3	13.3
Kaduna	52.2	26.1	17.4	4.3
Kano	72.7	18.2	9.1	0.0
Katsina	9.1	9.1	72.7	9.1
Kebbi	33.3	53.3	13.3	0.0
Kogi	58.3	25.0	8.3	8.3
Kwara	38.5	61.5	0.0	0.0
Lagos	66.7	23.8	4.8	4.8
Nasarawa	43.5	21.7	26.1	8.7
Niger	20.0	46.7	33.3	0.0
Ogun	100.0	0.0	0.0	0.0
Ondo	4.3	95.7	0.0	0.0
Osun	96.0	4.0	0.0	0.0
Oyo	96.0	4.0	0.0	0.0
Plateau	45.5	27.3	27.3	0.0
Rivers	45.5	22.7	22.7	9.1
Sokoto	86.7	0.0	13.3	0.0
Taraba	26.1	60.9	8.7	4.3
Yobe	31.6	52.6	15.8	0.0
Zamfara	40.0	33.3	6.7	20.0
FCT Abuja	40.0	40.0	20.0	0.0



**Table 8.9      Percentage Distribution of how often annual due was paid by the societies by State (2007)**

	Regular	Irregular
Abia	85.7	14.3
Adamawa	87.0	13.0
Akwa-Ibom	100.0	0.0
Anambra	100.0	0.0
Bauchi	100.0	0.0
Bayelsa	100.0	0.0
Benue	90.0	10.0
Borno	75.0	25.0
Cross River	50.0	50.0
Delta	94.4	5.6
Ebonyi	81.0	19.0
Edo	100.0	0.0
Ekiti	100.0	0.0
Enugu	69.2	30.8
Gombe	71.4	28.6
Imo	87.5	12.5
Jigawa	60.0	40.0
Kaduna	65.2	34.8
Kano	72.7	27.3
Katsina	18.2	81.8
Kebbi	85.7	14.3
Kogi	91.7	8.3
Kwara	100.0	0.0
Lagos	95.2	4.8
Nasarawa	52.2	47.8
Niger	86.7	13.3
Ogun	100.0	0.0
Ondo	100.0	0.0
Osun	100.0	0.0
Oyo	100.0	0.0
Plateau	63.6	36.4
Rivers	72.7	27.3
Sokoto	86.7	13.3
Taraba	82.6	17.4
Yobe	89.5	10.5
Zamfara	66.7	33.3
FCT Abuja	70.0	30.0

**Table 8.10 Percentage distribution of why society’s annual dues were not paid by State (2007)**

	None rendering of service by affiliated body?	None affiliation	Non submission for auditing by the society
Abia	66.7	33.3	0.0
Adamawa	100.0	0.0	0.0
Akwa-Ibom	50.0	50.0	0.0
Anambra	100.0	0.0	0.0
Bauchi	35.0	65.0	0.0
Bayelsa	30.8	53.8	15.4
Benue	20.0	80.0	0.0
Borno	100.0	0.0	0.0
Cross River	40.0	60.0	0.0
Delta	0.0	100.0	0.0
Ebonyi	50.0	50.0	0.0
Edo	0.0	66.7	33.3
Ekiti	0.0	0.0	100.0
Enugu	50.0	50.0	0.0
Gombe	55.6	44.4	0.0
Imo	100.0	0.0	0.0
Jigawa	33.3	33.3	33.3
Kaduna	50.0	0.0	50.0
Kano	50.0	35.7	14.3
Katsina	28.6	57.1	14.3
Kebbi	33.3	11.1	55.6
Kogi	16.7	83.3	0.0
Kwara	0.0	100.0	0.0
Lagos	33.3	66.7	0.0
Nasarawa	66.7	33.3	0.0
Niger	22.2	66.7	11.1
Ogun	0.0	0.0	0.0
Ondo	0.0	100.0	0.0
Osun	0.0	0.0	0.0
Oyo	0.0	0.0	0.0
Plateau	12.5	87.5	0.0
Rivers	42.9	42.9	14.3
Sokoto	54.5	45.5	0.0
Taraba	100.0	0.0	0.0
Yobe	33.3	0.0	66.7
Zamfara	75.0	25.0	0.0
FCT Abuja	13.3	80.0	6.7

**Table 8.11    Percentage Distribution of how often the society meets by State (2007)**

	Monthly	Quarterly	Annually	Others
Abia	72.0	20.0	8.0	0.0
Adamawa	48.0	36.0	4.0	12.0
Akwa-Ibom	84.0	12.0	4.0	0.0
Anambra	72.0	24.0	0.0	4.0
Bauchi	68.0	24.0	4.0	4.0
Bayelsa	76.0	24.0	0.0	0.0
Benue	88.0	4.0	4.0	4.0
Borno	44.0	40.0	8.0	8.0
Cross River	68.0	28.0	0.0	4.0
Delta	71.4	14.3	4.8	9.5
Ebonyi	50.0	41.7	8.3	0.0
Edo	95.8	4.2	0.0	0.0
Ekiti	92.0	8.0	0.0	0.0
Enugu	76.0	24.0	0.0	0.0
Gombe	52.0	32.0	12.0	4.0
Imo	68.0	24.0	0.0	8.0
Jigawa	41.7	50.0	4.2	4.2
Kaduna	60.0	32.0	0.0	8.0
Kano	52.0	36.0	0.0	12.0
Katsina	53.8	26.9	15.4	3.8
Kebbi	28.0	28.0	40.0	4.0
Kogi	100.0	0.0	0.0	0.0
Kwara	76.0	24.0	0.0	0.0
Lagos	79.2	8.3	4.2	8.3
Nasarawa	48.0	40.0	0.0	12.0
Niger	80.0	16.0	0.0	4.0
Ogun	95.8	4.2	0.0	0.0
Ondo	95.8	0.0	4.2	0.0
Osun	88.0	12.0	0.0	0.0
Oyo	76.0	16.0	4.0	4.0
Plateau	33.3	42.9	14.3	9.5
Rivers	69.0	24.1	3.4	3.4
Sokoto	87.5	12.5	0.0	0.0
Taraba	56.0	44.0	0.0	0.0
Yobe	20.0	76.0	0.0	4.0
Zamfara	68.0	24.0	0.0	8.0
FCT Abuja	56.0	32.0	8.0	4.0

**Table 8.12 Percentage distribution of how often the society organizes election by State (2007)**

	Every Year	Every 2 years	Every 3 years	I cannot remember
Abia	16.0	56.0	28.0	.0
Adamawa	8.0	12.0	80.0	.0
Akwa-Ibom	36.0	24.0	40.0	.0
Anambra	8.0	24.0	68.0	.0
Bauchi	4.0	68.0	24.0	4.0
Bayelsa	48.0	36.0	16.0	.0
Benue	4.0	68.0	28.0	.0
Borno	.0	56.0	44.0	.0
Cross River	24.0	40.0	28.0	8.0
Delta	76.2	23.8	.0	.0
Ebonyi	12.5	41.7	45.8	.0
Edo	.0	25.0	66.7	8.3
Ekiti	88.0	4.0	4.0	4.0
Enugu	24.0	36.0	20.0	20.0
Gombe	8.0	40.0	52.0	.0
Imo	4.0	32.0	60.0	4.0
Jigawa	56.0	16.0	16.0	12.0
Kaduna	8.0	52.0	40.0	.0
Kano	.0	24.0	60.0	16.0
Katsina	36.0	16.0	44.0	4.0
Kebbi	26.1	4.3	43.5	26.1
Kogi	52.0	28.0	20.0	.0
Kwara	60.0	40.0	.0	.0
Lagos	37.5	33.3	16.7	12.5
Nasarawa	4.0	28.0	68.0	.0
Niger	12.0	72.0	16.0	.0
Ogun	100.0	.0	.0	.0
Ondo	95.8	.0	4.2	.0
Osun	80.0	8.0	12.0	.0
Oyo	84.0	8.0	8.0	.0
Plateau	.0	57.1	38.1	4.8
Rivers	17.2	27.6	34.5	20.7
Sokoto	8.3	62.5	29.2	.0
Taraba	8.0	24.0	68.0	.0
Yobe	20.0	64.0	12.0	4.0
Zamfara	8.0	52.0	40.0	.0
FCT Abuja	20.0	64.0	12.0	4.0

**Table 8.13 Percentage distribution of response to cooperative society’s members attend meetings by State (2007)**

	Members Attended	Members did not Attend
Abia	100.0	0.0
Adamawa	96.0	4.0
Akwa-Ibom	100.0	0.0
Anambra	100.0	0.0
Bauchi	100.0	0.0
Bayelsa	96.0	4.0
Benue	96.0	4.0
Borno	100.0	0.0
Cross River	100.0	0.0
Delta	100.0	0.0
Ebonyi	92.0	8.0
Edo	95.8	4.2
Ekiti	100.0	0.0
Enugu	96.0	4.0
Gombe	96.0	4.0
Imo	100.0	0.0
Jigawa	92.0	8.0
Kaduna	96.0	4.0
Kano	84.0	16.0
Katsina	80.0	20.0
Kebbi	91.7	8.3
Kogi	88.0	12.0
Kwara	92.0	8.0
Lagos	100.0	0.0
Nasarawa	100.0	0.0
Niger	92.0	8.0
Ogun	100.0	0.0
Ondo	100.0	0.0
Osun	100.0	0.0
Oyo	100.0	0.0
Plateau	95.2	4.8
Rivers	96.6	3.4
Sokoto	88.0	12.0
Taraba	96.0	4.0
Yobe	100.0	0.0
Zamfara	100.0	0.0
FCT Abuja	72.0	28.0

**Table 8.14 Percentage distribution showing cooperative societies that had books of records by State (2007)**

	Yes	No
Abia	100.0	0.0
Adamawa	96.0	4.0
Akwa-Ibom	100.0	0.0
Anambra	96.0	4.0
Bauchi	100.0	0.0
Bayelsa	100.0	0.0
Benue	100.0	0.0
Borno	100.0	0.0
Cross River	100.0	0.0
Delta	100.0	0.0
Ebonyi	100.0	0.0
Edo	100.0	0.0
Ekiti	100.0	0.0
Enugu	100.0	0.0
Gombe	100.0	0.0
Imo	100.0	0.0
Jigawa	96.0	4.0
Kaduna	100.0	0.0
Kano	100.0	0.0
Katsina	88.5	11.5
Kebbi	88.0	12.0
Kogi	88.0	12.0
Kwara	100.0	0.0
Lagos	100.0	0.0
Nasarawa	100.0	0.0
Niger	100.0	0.0
Ogun	100.0	0.0
Ondo	100.0	0.0
Osun	100.0	0.0
Oyo	100.0	0.0
Plateau	100.0	0.0
Rivers	100.0	0.0
Sokoto	100.0	0.0
Taraba	100.0	0.0
Yobe	100.0	0.0
Zamfara	100.0	0.0
FCT Abuja	100.0	0.0

**Table 8.15 Percentage showing response to societies been audited since registration  
by State (2007)**

	Yes	No
Abia	88.0	12.0
Adamawa	80.0	20.0
Akwa-Ibom	76.0	24.0
Anambra	45.8	54.2
Bauchi	64.0	36.0
Bayelsa	28.0	72.0
Benue	44.0	56.0
Borno	92.0	8.0
Cross River	56.0	44.0
Delta	90.5	9.5
Ebonyi	91.7	8.3
Edo	20.8	79.2
Ekiti	92.0	8.0
Enugu	52.0	48.0
Gombe	56.0	44.0
Imo	72.0	28.0
Jigawa	62.5	37.5
Kaduna	54.2	45.8
Kano	68.0	32.0
Katsina	39.1	60.9
Kebbi	59.1	40.9
Kogi	69.6	30.4
Kwara	100.0	0.0
Lagos	83.3	16.7
Nasarawa	52.0	48.0
Niger	68.0	32.0
Ogun	100.0	0.0
Ondo	100.0	0.0
Osun	100.0	0.0
Oyo	100.0	0.0
Plateau	70.0	30.0
Rivers	58.6	41.4
Sokoto	72.0	28.0
Taraba	96.0	4.0
Yobe	80.0	20.0
Zamfara	60.0	40.0
FCT Abuja	60.0	40.0

**Table 8.16 Percentage Distribution of number of times the society was audited since established by State (2007)**

	How many times?				
	1-5 times	6-10 times	11-15 times	16-20 times	Above 20 times
Abia	45.5	22.7	18.2	9.1	4.5
Adamawa	47.6	33.3	14.3	0.0	4.8
Akwa-Ibom	52.6	15.8	10.5	5.3	15.8
Anambra	60.0	20.0	0.0	0.0	20.0
Bauchi	43.8	25.0	12.5	6.3	12.5
Bayelsa	28.6	71.4	0.0	0.0	0.0
Benue	63.6	18.2	0.0	18.2	0.0
Borno	73.9	4.3	0.0	4.3	17.4
Cross River	57.1	14.3	7.1	14.3	7.1
Delta	42.1	26.3	10.5	15.8	5.3
Ebonyi	36.4	18.2	4.5	9.1	31.8
Edo	20.0	20.0	0.0	40.0	20.0
Ekiti	21.7	21.7	8.7	8.7	39.1
Enugu	53.8	15.4	23.1	7.7	0.0
Gombe	50.0	28.6	7.1	14.3	0.0
Imo	55.6	33.3	5.6	5.6	0.0
Jigawa	26.7	20.0	13.3	26.7	13.3
Kaduna	92.3	0.0	0.0	7.7	0.0
Kano	52.9	23.5	11.8	0.0	11.8
Katsina	77.8	0.0	11.1	0.0	011.1
Kebbi	61.5	15.4	7.7	7.7	7.7
Kogi	56.3	37.5	6.3	0.0	0.0
Kwara	56.0	28.0	12.0	0.0	4.0
Lagos	55.0	25.0	10.0	5.0	5.0
Nasarawa	53.8	46.2	0.0	0.0	0.0
Niger	17.6	52.9	17.6	0.0	11.8
Ogun	20.0	24.0	16.0	12.0	28.0
Ondo	26.1	4.3	4.3	4.3	60.9
Osun	8.3	12.5	41.7	8.3	29.2
Oyo	4.0	16.0	20.0	16.0	44.0
Plateau	50.0	21.4	14.3	7.1	7.1
Rivers	50.0	37.5	6.3	6.3	0.0
Sokoto	50.0	38.9	.00	5.6	5.6
Taraba	70.8	8.3	8.3	4.2	8.3
Yobe	70.0	5.0	15.0	5.0	5.0
Zamfara	28.6	21.4	14.3	28.6	7.1
FCT Abuja	53.3	33.3	6.7	0.0	6.7



**Table 8.17 Percentage distribution of who does auditing of the society’s account by State (2007)**

	Who does the auditing?			
	Apex body	Government cooperative Office	Audit committee	Audit firms
Abia	4.5	95.5	0.0	0.0
Adamawa	9.5	61.9	23.8	4.8
Akwa-Ibom	5.3	89.5	5.3	0.0
Anambra	0.0	100.0	0.0	0.0
Bauchi	6.3	50.0	18.8	25.0
Bayelsa	28.6	57.1	0.0	14.3
Benue	0.0	36.4	54.5	9.1
Borno	0.0	47.8	47.8	4.3
Cross River	0.0	100.0	0.0	0.0
Delta	0.0	94.7	5.3	0.0
Ebonyi	4.5	81.8	9.1	4.5
Edo	0.0	40.0	60.0	0.0
Ekiti	65.2	26.1	0.0	8.7
Enugu	7.7	61.5	23.1	7.7
Gombe	7.1	50.0	28.6	14.3
Imo	0.0	83.3	16.7	0.0
Jigawa	20.0	73.3	6.7	0.0
Kaduna	0.0	61.5	23.1	15.4
Kano	5.9	82.4	5.9	5.9
Katsina	0.0	55.6	44.4	0.0
Kebbi	0.0	69.2	30.8	0.0
Kogi	6.3	81.3	6.3	6.3
Kwara	0.0	100.0	0.0	0.0
Lagos	5.0	95.0	0.0	0.0
Nasarawa	0.0	84.6	7.7	7.7
Niger	0.0	76.5	23.5	0.0
Ogun	80.0	20.0	0.0	0.0
Ondo	30.4	69.6	0.0	0.0
Osun	92.0	8.0	0.0	0.0
Oyo	72.0	24.0	4.0	0.0
Plateau	7.1	7.1	21.4	64.3
Rivers	0.0	41.2	35.3	23.5
Sokoto	0.0	0.0	88.9	11.1
Taraba	4.2	75.0	20.8	0.0
Yobe	20.0	70.0	10.0	0.0
Zamfara	0.0	14.3	85.7	0.0
FCT Abuja	13.3	66.7	20.0	0.0

**Table 8.18 Percentage distribution of number of paid employees in the society by State (2007)**

	How many paid employee?					
	1-5	6-10	11-15	16-20	21 and above	None
Abia	20.8	8.3	4.2	0.0	0.0	66.7
Adamawa	20.0	0.0	0.0	0.0	0.0	80.0
Akwa-Ibom	54.2	16.7	0.0	0.0	0.0	29.2
Anambra	37.5	8.3	4.2	0.0	4.2	45.8
Bauchi	21.7	0.0	4.3	4.3	4.3	65.2
Bayelsa	4.0	0.0	0.0	0.0	0.0	96.0
Benue	16.0	16.0	4.0	4.0	4.0	56.0
Borno	28.0	4.0	0.0	0.0	0.0	68.0
Cross River	45.8	0.0	0.0	0.0	0.0	54.2
Delta	28.6	0.0	0.0	0.0	0.0	71.4
Ebonyi	21.7	13.0	0.0	0.0	4.3	60.9
Edo	0.0	0.0	0.0	0.0	0.0	100.0
Ekiti	52.0	28.0	0.0	4.0	0.0	16.0
Enugu	8.3	4.2	4.2	0.0	0.0	83.3
Gombe	48.0	8.0	0.0	0.0	4.0	40.0
Imo	32.0	16.0	4.0	0.0	4.0	44.0
Jigawa	20.0	0.0	0.0	0.0	0.0	80.0
Kaduna	32.0	0.0	0.0	0.0	0.0	68.0
Kano	16.0	4.0	8.0	0.0	0.0	72.0
Katsina	8.7	4.3	4.3	0.0	0.0	82.6
Kebbi	20.8	0.0	0.0	0.0	0.0	79.2
Kogi	25.0	0.0	0.0	0.0	0.0	75.0
Kwara	80.0	0.0	0.0	0.0	0.0	20.0
Lagos	45.8	16.7	4.2	8.3	4.2	20.8
Nasarawa	16.0	0.0	4.0	0.0	0.0	80.0
Niger	48.0	12.0	4.0	4.0	0.0	32.0
Ogun	75.0	4.2	0.0	0.0	0.0	20.8
Ondo	50.0	12.5	4.2	0.0	33.3	0.0
Osun	80.0	8.0	8.0	0.0	4.0	0.0
Oyo	60.0	20.0	4.0	4.0	12.0	0.0
Plateau	52.6	5.3	0.0	0.0	0.0	42.1
Rivers	24.1	6.9	0.0	0.0	6.9	62.1
Sokoto	4.0	8.0	0.0	0.0	4.0	84.0
Taraba	4.0	4.0	0.0	0.0	0.0	92.0
Yobe	24.0	0.0	0.0	0.0	0.0	76.0
Zamfara	24.0	4.0	4.0	0.0	12.0	56.0
FCT Abuja	36.0	8.0	4.0	4.0	4.0	44.0

**Table 8.19    Percentage distribution of responses to accessibility of financial institutions in cooperative society’s area by State (2007)**

	Are they easily accessible?	
	Yes	No
Abia	36.0	64.0
Adamawa	84.0	16.0
Akwa-Ibom	32.0	68.0
Anambra	68.0	32.0
Bauchi	50.0	50.0
Bayelsa	48.0	52.0
Benue	48.0	52.0
Borno	84.0	16.0
Cross River	48.0	52.0
Delta	66.7	33.3
Ebonyi	36.0	64.0
Edo	75.0	25.0
Ekiti	28.0	72.0
Enugu	52.0	48.0
Gombe	88.0	12.0
Imo	64.0	36.0
Jigawa	16.0	84.0
Kaduna	73.9	26.1
Kano	44.0	56.0
Katsina	34.6	65.4
Kebbi	60.0	40.0
Kogi	76.0	24.0
Kwara	37.5	62.5
Lagos	65.2	34.8
Nasarawa	64.0	36.0
Niger	64.0	36.0
Ogun	72.0	28.0
Ondo	100.0	0.0
Osun	37.5	62.5
Oyo	60.0	40.0
Plateau	28.6	71.4
Rivers	24.1	75.9
Sokoto	76.0	24.0
Taraba	52.0	48.0
Yobe	28.0	72.0
Zamfara	36.0	64.0
FCT Abuja	37.5	62.5

**Table 8.20 Percentage distribution of response to “if Loan is given to members” by State (2007)**

	Does the society give loan to members?	
	Yes	No
Abia	56.0	44.0
Adamawa	88.0	12.0
Akwa-Ibom	84.0	16.0
Anambra	68.0	32.0
Bauchi	65.2	34.8
Bayelsa	80.0	20.0
Benue	76.0	24.0
Borno	88.0	12.0
Cross River	79.2	20.8
Delta	100.0	0.0
Ebonyi	96.0	4.0
Edo	100.0	0.0
Ekiti	100.0	0.0
Enugu	60.0	40.0
Gombe	88.0	12.0
Imo	70.8	29.2
Jigawa	56.0	44.0
Kaduna	73.9	26.1
Kano	60.0	40.0
Katsina	46.2	53.8
Kebbi	24.0	76.0
Kogi	100.0	0.0
Kwara	100.0	0.0
Lagos	91.3	8.7
Nasarawa	64.0	36.0
Niger	88.0	12.0
Ogun	96.0	4.0
Ondo	100.0	0.0
Osun	100.0	0.0
Oyo	100.0	0.0
Plateau	85.7	14.3
Rivers	86.2	13.8
Sokoto	88.0	12.0
Taraba	96.0	4.0
Yobe	48.0	52.0
Zamfara	56.0	44.0
FCT Abuja	88.0	12.0

**Table 8.21 Percentage Distribution of cooperative society’s members and employees level of literacy by State (2007)**

S/N	State	Member					Employee				
		No Educati on Membe r	Primary 1-6	JSS 1-3	SSS 1-3	Higher Educa tion	No Educa tion Memb er	Primar y 1- 6	JSS 1-3	SSS 1-3	Higher Educa tion
1	Abia	100.0	98.4	100.0	97.2	97.9	0.0	1.6	0.0	2.8	2.1
2	Adamawa	99.5	97.2	100.0	98.6	99.7	0.5	2.8	0.0	1.4	0.3
3	Akwa-Ibom	97.4	90.5	94.5	93.9	96.8	2.6	9.5	5.5	6.1	3.2
4	Anambra	99.1	93.7	74.7	87.7	99.3	0.9	6.3	25.3	12.3	0.7
5	Bauchi	100.0	92.2	94.7	99.0	96.3	0.0	7.8	5.3	1.0	3.7
6	Bayelsa	100.0	100.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0
7	Benue	99.7	99.0	99.8	98.2	98.8	0.3	1.0	0.2	1.8	1.2
8	Borno	99.8	99.1	99.7	99.4	99.1	0.2	0.9	0.3	0.6	0.9
9	Cross River	100.0	100.0	99.8	98.2	99.8	0.0	0.0	0.2	1.8	0.2
10	Delta	100.0	100.0	100.0	99.4	99.8	0.0	0.0	0.0	0.6	0.2
11	Ebonyi	99.6	97.9	98.9	99.4	100.0	0.4	2.1	1.1	0.6	0.0
12	Edo	100.0	100.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0
13	Ekiti	90.2	91.9	81.6	87.2	92.4	9.8	8.1	18.4	12.8	7.6
14	Enugu	100.0	97.6	100.0	97.8	98.9	0.0	2.4	0.0	2.2	1.1
15	Gombe	93.8	92.5	100.0	94.2	94.4	6.3	7.5	0.0	5.8	5.6
16	Imo	88.2	90.8	70.0	85.7	97.5	11.8	9.2	30.0	14.3	2.5
17	Jigawa	100.0	99.3	96.0	98.8	98.5	0.0	0.7	4.0	1.2	1.5
18	Kaduna	97.8	99.7	98.1	96.4	95.8	2.2	0.3	1.9	3.6	4.2
19	Kano	99.5	99.9	100.0	99.3	98.0	0.5	0.1	0.0	0.7	2.0
20	Katsina	99.9	100.0	100.0	99.9	92.6	0.1	0.0	0.0	0.1	7.4
21	Kebbi	99.9	98.0	100.0	99.9	99.5	0.1	2.0	0.0	0.1	0.5
22	Kogi	0.0	100.0	100.0	99.9	100.0	0.0	0.0	0.0	0.1	0.0
23	Kwara	100.0	100.0	100.0	98.2	99.6	0.0	0.0	0.0	1.8	0.4
24	Lagos	85.7	97.1	100.0	32.5	65.5	14.3	2.9	0.0	67.5	34.5
25	Nasarawa	98.7	99.9	100.0	99.8	100.0	1.3	0.1	0.0	0.2	0.0
26	Niger	94.9	95.6	85.4	87.4	85.3	5.1	4.4	14.6	12.6	14.7
27	Ogun	100.0	75.3	97.1	96.1	92.0	0.0	24.7	2.9	3.9	8.0
28	Ondo	0.0	0.0	0.0	0.0	93.1	0.0	100.0	100.0	100.0	6.9
29	Osun	99.8	99.1	98.6	96.8	97.0	0.2	0.9	1.4	3.2	3.0
30	Oyo	99.4	99.1	100.0	90.7	53.3	0.6	0.9	0.0	9.3	46.7
31	Plateau	100.0	100.0	100.0	98.7	99.2	0.0	0.0	0.0	1.3	0.8
32	Rivers	24.3	94.9	100.0	94.4	97.9	75.7	5.1	0.0	5.6	2.1
33	Sokoto	98.0	99.9	100.0	100.0	100.0	2.0	0.1	0.0	0.0	0.0
34	Taraba	99.7	100.0	100.0	100.0	100.0	0.3	0.0	0.0	0.0	0.0
35	Yobe	99.8	99.8	100.0	100.0	100.0	0.2	0.2	0.0	0.0	0.0
36	Zamfara	88.9	99.4	96.5	99.4	93.8	11.1	0.6	3.5	0.6	6.3
37	FCT Abuja	98.5	99.5	100.0	95.7	96.2	1.5	0.5	0.0	4.3	3.8

**Table 8.22 Percentage distribution of responses to cooperative society’s members attending training (2007)**

	Have members attended any form of training?	
	Yes	No
Abia	92.0	8.0
Adamawa	70.8	29.2
Akwa-Ibom	92.0	8.0
Anambra	84.0	16.0
Bauchi	68.0	32.0
Bayelsa	56.0	44.0
Benue	56.0	44.0
Borno	80.0	20.0
Cross River	48.0	52.0
Delta	90.5	9.5
Ebonyi	96.0	4.0
Edo	83.3	16.7
Ekiti	100.0	0.0
Enugu	60.0	40.0
Gombe	80.0	20.0
Imo	96.0	4.0
Jigawa	72.0	28.0
Kaduna	95.8	4.2
Kano	88.0	12.0
Katsina	42.3	57.7
Kebbi	52.0	48.0
Kogi	75.0	25.0
Kwara	100.0	0.0
Lagos	100.0	0.0
Nasarawa	96.0	4.0
Niger	88.0	12.0
Ogun	100.0	0.0
Ondo	95.8	4.2
Osun	100.0	0.0
Oyo	96.0	4.0
Plateau	66.7	33.3
Rivers	93.1	6.9
Sokoto	20.0	80.0
Taraba	68.0	32.0
Yobe	76.0	24.0
Zamfara	80.0	20.0
FCT Abuja	84.0	16.0

**Table 8.23 Percentage distribution of the organizers of training for cooperative societies by State (2007)**

	Departments of Cooperative	The Society	The Apex Body	NGOs	International Development Agencies	Others
Abia	95.7	21.7	13.0	39.1	0.0	0.0
Adamawa	82.4	11.8	29.4	47.1	11.8	5.9
Akwa-Ibom	95.7	8.7	21.7	13.0	8.7	4.3
Anambra	95.2	0.0	0.0	9.5	0.0	4.8
Bauchi	76.5	5.9	23.5	23.5	5.9	23.5
Bayelsa	28.6	21.4	71.4	0.0	0.0	14.3
Benue	78.6	0.0	7.1	28.6	14.3	7.1
Borno	75.0	35.0	5.0	20.0	0.0	25.0
Cross River	91.7	8.3	0.0	0.0	0.0	8.3
Delta	84.2	47.4	26.3	15.8	0.0	5.3
Ebonyi	91.7	12.5	20.8	4.2	0.0	4.2
Edo	25.0	0.0	5.0	70.0	0.0	0.0
Ekiti	60.0	0.0	72.0	4.0	0.0	4.0
Enugu	93.3	26.7	6.7	6.7	0.0	6.7
Gombe	90.0	35.0	30.0	35.0	20.0	5.0
Imo	70.8	4.2	41.7	8.3	12.5	12.5
Jigawa	94.4	11.1	5.6	.0	0.0	5.6
Kaduna	95.8	0.0	4.2	16.7	12.5	4.2
Kano	90.9	22.7	9.1	18.2	9.1	0.0
Katsina	72.7	0.0	9.1	0.0	18.2	0.0
Kebbi	84.6	23.1	46.2	0.0	15.4	15.4
Kogi	72.2	5.6	5.6	5.6	11.1	5.6
Kwara	100.0	0.0	.0	0.0	0.0	0.0
Lagos	100.0	47.8	43.5	4.3	4.3	0.0
Nasarawa	87.5	33.3	12.5	45.8	4.2	4.2
Niger	90.9	13.6	27.3	27.3	9.1	4.5
Ogun	48.0	16.0	88.0	8.0	0.0	8.0
Ondo	100.0	21.7	82.6	0.0	0.0	0.0
Osun	68.0	8.0	80.0	0.0	8.0	0.0
Oyo	58.3	58.3	62.5	8.3	4.2	0.0
Plateau	57.1	42.9	71.4	28.6	7.1	7.1
Rivers	51.9	0.0	37.0	22.2	3.7	14.8
Sokoto	80.0	20.0	40.0	0.0	0.0	0.0
Taraba	88.2	5.9	11.8	17.6	17.6	0.0
Yobe	89.5	21.1	47.4	26.3	5.3	0.0
Zamfara	85.0	30.0	25.0	0.0	5.0	10.0
FCT Abuja	66.7	19.0	9.5	9.5	9.5	19.0

**Table 8.24 Percentage distribution of response to “either the cooperative society’s training organized was beneficial to the society” by State (2007)**

	Was the training received by the members beneficial to the society?	
	Yes	No
Abia	100.0	0.0
Adamawa	88.2	11.8
Akwa-Ibom	100.0	0.0
Anambra	95.2	4.8
Bauchi	100.0	0.0
Bayelsa	100.0	0.0
Benue	100.0	0.0
Borno	100.0	0.0
Cross River	100.0	0.0
Delta	100.0	0.0
Ebonyi	100.0	0.0
Edo	100.0	0.0
Ekiti	100.0	0.0
Enugu	100.0	0.0
Gombe	100.0	0.0
Imo	95.8	4.2
Jigawa	100.0	0.0
Kaduna	91.7	8.3
Kano	95.5	4.5
Katsina	90.9	9.1
Kebbi	100.0	0.0
Kogi	88.9	11.1
Kwara	100.0	0.0
Lagos	100.0	0.0
Nasarawa	100.0	.0
Niger	95.5	4.5
Ogun	100.0	0.0
Ondo	100.0	0.0
Osun	100.0	0.0
Oyo	100.0	0.0
Plateau	100.0	0.0
Rivers	100.0	0.0
Sokoto	80.0	20.0
Taraba	100.0	0.0
Yobe	100.0	0.0
Zamfara	100.0	0.0
FCT Abuja	95.2	4.8



**Table 8.25 Percentage distribution showing how cooperative society’s farmlands were owned by State (2007)**

	Collectively	Individually
Abia	80.0	20.0
Adamawa	25.0	75.0
Akwa-Ibom	81.8	18.2
Anambra	73.9	26.1
Bauchi	5.6	94.4
Bayelsa	58.3	41.7
Benue	50.0	50.0
Borno	30.8	69.2
Cross River	46.2	53.8
Delta	57.1	42.9
Ebonyi	53.3	46.7
Edo	0.0	100.0
Ekiti	22.7	77.3
Enugu	50.0	50.0
Gombe	43.5	56.5
Imo	81.8	18.2
Jigawa	36.8	63.2
Kaduna	36.8	63.2
Kano	41.2	58.8
Katsina	11.1	88.9
Kebbi	16.7	83.3
Kogi	68.8	31.3
Kwara	0.0	100.0
Lagos	60.0	40.0
Nasarawa	61.9	38.1
Niger	92.3	7.7
Ogun	50.0	50.0
Ondo	23.1	76.9
Osun	100.0	0.0
Oyo	100.0	0.0
Plateau	50.0	50.0
Rivers	61.1	38.9
Sokoto	6.7	93.3
Taraba	69.6	30.4
Yobe	16.0	84.0
Zamfara	36.0	64.0
FCT Abuja	60.0	40.0

**Table 8.26    Percentage distribution of how cooperative society’s farmlands were acquired by State (2007)**

	How did you acquire your farmland?				
	Outright ownership	Mortgage	Lease	Rental	Others
Abia	46.7	0.0	33.3	20.0	0.0
Adamawa	56.3	12.5	6.3	25.0	0.0
Akwa-Ibom	63.6	0.0	18.2	13.6	4.5
Anambra	26.1	8.7	26.1	34.8	4.3
Bauchi	72.2	0.0	22.2	5.6	0.0
Bayelsa	36.4	0.0	63.6	.0	0.0
Benue	60.0	0.0	0.0	30.0	10.0
Borno	53.8	0.0	7.7	38.5	0.0
Cross River	61.5	0.0	23.1	15.4	0.0
Delta	100.0	0.0	0.0	.0	0.0
Ebonyi	60.0	0.0	26.7	13.3	0.0
Edo	100.0	0.0	0.0	0.0	0.0
Ekiti	81.8	4.5	9.1	0.0	4.5
Enugu	50.0	0.0	28.6	21.4	0.0
Gombe	59.1	4.5	0.0	18.2	18.2
Imo	54.5	0.0	36.4	9.1	0.0
Jigawa	88.9	0.0	0.0	11.1	0.0
Kaduna	47.4	10.5	10.5	31.6	0.0
Kano	58.8	.0	0.0	35.3	5.9
Katsina	88.9	5.6	0.0	5.6	0.0
Kebbi	94.1	.0	0.0	0.0	5.9
Kogi	75.0	6.3	6.3	6.3	6.3
Kwara	0.0	0.0	0.0	100.0	0.0
Lagos	0.0	0.0	0.0	100.0	0.0
Nasarawa	19.0	4.8	28.6	38.1	9.5
Niger	8.3	8.3	8.3	75.0	0.0
Ogun	100.0	0.0	0.0	0.0	0.0
Ondo	92.3	0.0	0.0	7.7	0.0
Osun	85.7	0.0	0.0	0.0	14.3
Oyo	60.0	0.0	20.0	20.0	0.0
Plateau	75.0	0.0	0.0	25.0	0.0
Rivers	33.3	0.0	27.8	38.9	0.0
Sokoto	73.3	0.0	0.0	26.7	0.0
Taraba	82.6	4.3	8.7	4.3	0.0
Yobe	76.0	0.0	16.0	8.0	0.0
Zamfara	96.0	0.0	0.0	0.0	4.0
FCT Abuja	60.0	0.0	30.0	0.0	10.0

**Table 8.27 Percentage distribution of responses to “the delivery of required cooperative society’s inputs from source” by State (2007)**

	Where they delivered on time for use?	
	Yes	No
Abia	37.5	62.5
Adamawa	72.2	27.8
Akwa-Ibom	16.7	83.3
Anambra	69.6	30.4
Bauchi	47.4	52.6
Bayelsa	75.0	25.0
Benue	40.0	60.0
Borno	30.8	69.2
Cross River	50.0	50.0
Delta	90.0	10.0
Ebonyi	60.0	40.0
Edo	76.2	23.8
Ekiti	63.6	36.4
Enugu	57.1	42.9
Gombe	73.9	26.1
Imo	64.3	35.7
Jigawa	20.0	80.0
Kaduna	63.2	36.8
Kano	64.7	35.3
Katsina	61.1	38.9
Kebbi	55.6	44.4
Kogi	87.5	12.5
Kwara	0.0	100.0
Lagos	60.0	40.0
Nasarawa	40.9	59.1
Niger	100.0	0.0
Ogun	50.0	50.0
Ondo	45.5	54.5
Osun	71.4	28.6
Oyo	80.0	20.0
Plateau	25.0	75.0
Rivers	65.0	35.0
Sokoto	93.3	6.7
Taraba	41.7	58.3
Yobe	60.0	36.0
Zamfara	100.0	0.0
FCT Abuja	50.0	50.0

**Table 8.28 Percentage distribution of responses to the questions on application of the society’s inputs by State (2007)**

	Did the Society encounter any problem in the application of the supplied inputs?	
	Yes	No
Abia	64.3	35.7
Adamawa	41.2	58.8
Akwa-Ibom	68.2	31.8
Anambra	18.2	81.8
Bauchi	50.0	50.0
Bayelsa	54.2	45.8
Benue	70.0	30.0
Borno	38.5	61.5
Cross River	16.7	83.3
Delta	50.0	50.0
Ebonyi	46.7	53.3
Edo	59.1	40.9
Ekiti	86.4	13.6
Enugu	46.2	53.8
Gombe	21.7	78.3
Imo	42.9	57.1
Jigawa	75.0	25.0
Kaduna	63.2	36.8
Kano	47.1	52.9
Katsina	55.6	44.4
Kebbi	50.0	50.0
Kogi	25.0	75.0
Kwara	0.0	100.0
Lagos	20.0	80.0
Nasarawa	45.5	54.5
Niger	7.7	92.3
Ogun	66.7	33.3
Ondo	71.4	28.6
Osun	0.0	100.0
Oyo	20.0	80.0
Plateau	50.0	50.0
Rivers	45.0	55.0
Sokoto	20.0	80.0
Taraba	52.2	47.8
Yobe	68.0	32.0
Zamfara	12.0	88.0
FCT Abuja	40.0	60.0

**Table 8.29 Percentage distribution of response to “if there was need for technical/educational assistance from the source(s) of supply in the application of inputs to enhance productivity” by State (2007)**

	Did your society require any	
	Yes	No
Abia	62.5	37.5
Adamawa	44.4	55.6
Akwa-Ibom	28.6	71.4
Anambra	39.1	60.9
Bauchi	66.7	33.3
Bayelsa	58.3	41.7
Benue	80.0	20.0
Borno	53.8	46.2
Cross River	41.7	58.3
Delta	12.5	87.5
Ebonyi	73.3	26.7
Edo	90.9	9.1
Ekiti	59.1	40.9
Enugu	50.0	50.0
Gombe	30.4	69.6
Imo	60.0	40.0
Jigawa	90.0	10.0
Kaduna	66.7	33.3
Kano	70.6	29.4
Katsina	72.2	27.8
Kebbi	38.9	61.1
Kogi	43.8	56.3
Kwara	0.0	100.0
Lagos	60.0	40.0
Nasarawa	63.6	36.4
Niger	23.1	76.9
Ogun	100.0	0.0
Ondo	61.5	38.5
Osun	28.6	71.4
Oyo	80.0	20.0
Plateau	40.0	60.0
Rivers	50.0	50.0
Sokoto	26.7	73.3
Taraba	73.9	26.1
Yobe	52.0	48.0
Zamfara	64.0	36.0
FCT Abuja	10.0	90.0

**Table 8.30    Percentage Distribution of responses to “if outputs require a form of processing” by State (2007)**

	Does your input require a form of processing?	
	yes	No
Abia	40.0	60.0
Adamawa	40.9	59.1
Akwa-Ibom	79.2	20.8
Anambra	86.4	13.6
Bauchi	81.0	19.0
Bayelsa	64.0	36.0
Benue	88.2	11.8
Borno	44.0	56.0
Cross River	69.2	30.8
Delta	55.6	44.4
Ebonyi	52.0	48.0
Edo	91.7	8.3
Ekiti	88.0	12.0
Enugu	47.8	52.2
Gombe	68.0	32.0
Imo	57.1	42.9
Jigawa	83.3	16.7
Kaduna	73.7	26.3
Kano	54.2	45.8
Katsina	50.0	50.0
Kebbi	68.0	32.0
Kogi	62.5	37.5
Kwara	4.2	95.8
Lagos	83.3	16.7
Nasarawa	72.0	28.0
Niger	25.0	75.0
Ogun	12.5	87.5
Ondo	47.8	52.2
Osun	24.0	76.0
Oyo	16.0	84.0
Plateau	66.7	33.3
Rivers	77.8	22.2
Sokoto	40.0	60.0
Taraba	87.0	13.0
Yobe	100.0	.0
Zamfara	100.0	.0
FCT Abuja	12.0	88.0

**Table 8.31    Percentage distribution of response to “if society is linked to any cooperative marketing organization” by State (2007)**

	Does the society linked to any cooperative marketing organization?	
	Yes	No
Abia	12.0	88.0
Adamawa	26.1	73.9
Akwa-Ibom	30.4	69.6
Anambra	12.5	87.5
Bauchi	26.1	73.9
Bayelsa	24.0	76.0
Benue	17.6	82.4
Borno	33.3	66.7
Cross River	7.7	92.3
Delta	50.0	50.0
Ebonyi	16.0	84.0
Edo	41.7	58.3
Ekiti	40.0	60.0
Enugu	17.4	82.6
Gombe	8.0	92.0
Imo	20.0	80.0
Jigawa	28.0	72.0
Kaduna	30.0	70.0
Kano	36.0	64.0
Katsina	16.7	83.3
Kebbi	22.7	77.3
Kogi	16.7	83.3
Kwara	0.0	100.0
Lagos	33.3	66.7
Nasarawa	12.0	88.0
Niger	14.3	85.7
Ogun	30.0	70.0
Ondo	53.8	46.2
Osun	8.3	91.7
Oyo	83.3	16.7
Plateau	16.7	83.3
Rivers	14.8	85.2
Sokoto	24.0	76.0
Taraba	66.7	33.3
Yobe	48.0	52.0
Zamfara	32.0	68.0
FCT Abuja	20.0	80.0

**Table 8.32 Percentage Distribution of responses of cooperatives with linkage to cooperative marketing organization on satisfaction with the services received (2007)**

	If yes, is the society satisfied with their services?	
	Yes	No
Abia	50.0	50.0
Adamawa	66.7	33.3
Akwa-Ibom	12.5	87.5
Anambra	100.0	0.0
Bauchi	83.3	16.7
Bayelsa	83.3	16.7
Benue	100.0	0.0
Borno	55.6	44.4
Cross River	0.0	100.0
Delta	75.0	25.0
Ebonyi	33.3	66.7
Edo	90.0	10.0
Ekiti	40.0	60.0
Enugu	50.0	50.0
Gombe	100.0	0.0
Imo	100.0	0.0
Jigawa	42.9	57.1
Kaduna	62.5	37.5
Kano	100.0	0.0
Katsina	40.0	60.0
Kebbi	40.0	60.0
Kogi	75.0	25.0
Kwara	0.0	0.0
Lagos	50.0	50.0
Nasarawa	100.0	0.0
Niger	0.0	0.0
Ogun	33.3	66.7
Ondo	75.0	25.0
Osun	100.0	0.0
Oyo	85.0	15.0
Plateau	0.0	100.0
Rivers	50.0	50.0
Sokoto	66.7	33.3
Taraba	50.0	50.0
Yobe	83.3	16.7
Zamfara	50.0	50.0
FCT Abuja	100.0	0.0



**Table 8.33 Percentage distribution of how the societies dispose off their produce by State (2007)**

	How does the society dispose off their produce?	
	Collectively	Individually
Abia	88.9	11.1
Adamawa	56.5	43.5
Akwa-Ibom	76.0	24.0
Anambra	79.2	20.8
Bauchi	27.3	72.7
Bayelsa	37.5	62.5
Benue	47.1	52.9
Borno	47.6	52.4
Cross River	66.7	33.3
Delta	70.0	30.0
Ebonyi	64.7	35.3
Edo	25.0	75.0
Ekiti	36.4	63.6
Enugu	69.6	30.4
Gombe	56.0	44.0
Imo	84.2	15.8
Jigawa	12.5	87.5
Kaduna	35.0	65.0
Kano	60.0	40.0
Katsina	25.0	75.0
Kebbi	21.1	78.9
Kogi	91.3	8.7
Kwara	0.0	100.0
Lagos	60.0	40.0
Nasarawa	73.9	26.1
Niger	83.3	16.7
Ogun	25.0	75.0
Ondo	75.0	25.0
Osun	64.3	35.7
Oyo	100.0	0.0
Plateau	40.0	60.0
Rivers	70.8	29.2
Sokoto	35.0	65.0
Taraba	82.6	17.4
Yobe	36.0	64.0
Zamfara	37.5	62.5
FCT Abuja	40.0	60.0

**Table 8.34 Percentage distribution showing responses to societies involvement in any form of investments (2007)**

	Is the society involved	
	Yes	No
Abia	68.0	32.0
Adamawa	60.0	40.0
Akwa-Ibom	87.0	13.0
Anambra	54.2	45.8
Bauchi	33.3	66.7
Bayelsa	48.0	52.0
Benue	56.0	44.0
Borno	56.0	44.0
Cross River	50.0	50.0
Delta	75.0	25.0
Ebonyi	64.0	36.0
Edo	4.2	95.8
Ekiti	76.0	24.0
Enugu	50.0	50.0
Gombe	76.0	24.0
Imo	48.0	52.0
Jigawa	20.0	80.0
Kaduna	41.7	58.3
Kano	28.0	72.0
Katsina	16.7	83.3
Kebbi	28.0	72.0
Kogi	45.8	54.2
Kwara	44.0	56.0
Lagos	82.6	17.4
Nasarawa	40.0	60.0
Niger	84.0	16.0
Ogun	84.0	16.0
Ondo	95.5	4.5
Osun	100.0	0.0
Oyo	100.0	0.0
Plateau	95.2	4.8
Rivers	72.4	27.6
Sokoto	20.0	80.0
Taraba	72.0	28.0
Yobe	24.0	76.0
Zamfara	20.0	80.0
FCT Abuja	60.0	40.0

**Table 8.35 Percentage Distribution of duration of Investments involved by Cooperative societies by State (2007)**

	Short term			Long Term		
	Less than 5 months	5 months less than 10 months	10 months less than 12 months	1yr less than 11yrs	11 yrs less than 21yrs	21 yrs less than 31yrs
Abia	40.0	0.0	60.0	100.0	0.0	0.0
Adamawa	25.0	0.0	75.0	100.0	0.0	0.0
Akwa-Ibom	0.0	0.0	100.0	87.5	12.5	0.0
Anambra	0.0	0.0	0.0	0.0	0.0	0.0
Bauchi	0.0	0.0	0.0	0.0	0.0	0.0
Bayelsa	0.0	0.0	0.0	83.3	16.7	0.0
Benue	0.0	0.0	0.0	0.0	0.0	0.0
Borno	0.0	0.0	100.0	87.5	0.0	12.5
Cross River	100.0	0.0	0.0	50.0	50.0	0.0
Delta	0.0	0.0	0.0	0.0	0.0	0.0
Ebonyi	0.0	0.0	100.0	100.0	0.0	0.0
Edo	0.0	0.0	0.0	100.0	0.0	0.0
Ekiti	0.0	0.0	100.0	100.0	0.0	0.0
Enugu	0.0	0.0	0.0	100.0	0.0	0.0
Gombe	100.0	0.0	0.0	100.0	0.0	0.0
Imo	0.0	0.0	100.0	100.0	0.0	0.0
Jigawa	0.0	0.0	0.0	100.0	0.0	0.0
Kaduna	100.0	0.0	0.0	100.0	0.0	0.0
Kano	0.0	0.0	100.0	100.0	0.0	0.0
Katsina	0.0	0.0	0.0	100.0	0.0	0.0
Kebbi	0.0	40.0	60.0	100.0	0.0	0.0
Kogi	0.0	0.0	0.0	0.0	0.0	0.0
Kwara	50.0	0.0	50.0	100.0	0.0	0.0
Lagos	0.0	0.0	100.0	100.0	0.0	0.0
Nasarawa	0.0	16.7	83.3	100.0	0.0	0.0
Niger	28.6	57.1	14.3	92.9	7.1	0.0
Ogun	0.0	50.0	50.0	100.0	0.0	0.0
Ondo	0.0	100.0	0.0	100.0	0.0	0.0
Osun	0.0	81.8	18.2	73.3	26.7	0.0
Oyo	0.0	14.3	85.7	100.0	0.0	0.0
Plateau	100.0	0.0	0.0	100.0	0.0	0.0
Rivers	0.0	20.0	80.0	92.9	7.1	0.0
Sokoto	0.0	50.0	50.0	100.0	0.0	0.0
Taraba	0.0	16.7	83.3	100.0	0.0	0.0
Yobe	0.0	0.0	0.0	0.0	0.0	0.0
Zamfara	0.0	0.0	100.0	0.0	0.0	0.0
FCT Abuja	50.0	50.0	0.0	50.0	25.0	25.0

**Table 8.36 Percentage Distribution of responses to “if there is any facilities put in place by the government, or apex organizations which enable the society fulfill its mandate” by State (2007)**

	Are there any facility (ies) put in place by the government, or Apex organizations within your area, which enable your society, fulfill its mandate?	
	Yes	No
Abia	4.0	96.0
Adamawa	40.0	60.0
Akwa-Ibom	24.0	76.0
Anambra	8.0	92.0
Bauchi	24.0	76.0
Bayelsa	32.0	68.0
Benue	20.0	80.0
Borno	40.0	60.0
Cross River	13.6	86.4
Delta	45.0	55.0
Ebonyi	32.0	68.0
Edo	25.0	75.0
Ekiti	16.0	84.0
Enugu	8.0	92.0
Gombe	72.0	28.0
Imo	16.7	83.3
Jigawa	52.0	48.0
Kaduna	28.0	72.0
Kano	40.0	60.0
Katsina	26.1	73.9
Kebbi	36.0	64.0
Kogi	4.2	95.8
Kwara	12.0	88.0
Lagos	34.8	65.2
Nasarawa	16.0	84.0
Niger	36.4	63.6
Ogun	48.0	52.0
Ondo	54.5	45.5
Osun	12.5	87.5
Oyo	8.0	92.0
Plateau	21.1	78.9
Rivers	24.1	75.9
Sokoto	20.0	80.0
Taraba	40.0	60.0
Yobe	48.0	52.0
Zamfara	4.0	96.0
FCT Abuja	37.5	62.5