

# Impact of Farmers' Cooperative Society Membership on Rural Household Livelihood Development in Oyo State

M.O Olojede, W.A. Rasaki, A. Adeoye, O. Amoo, A.I. Olayanju  
*Oyo State College of Agriculture and Technology, Igboora, Oyo State, Nigeria*

**Abstract:** - The study examined the impact of farmer's cooperative societies on livelihood development of rural households in Oyo State, Nigeria. Multistage random sampling technique was adopted to select 240 cooperators and 120 non-cooperator farmers from each village to make three hundred and fifty- nine respondents (360). Data collected were subjected to descriptive analysis, Probit Analysis and T- test analysis. The findings revealed that 66.53% and 70.00% of the cooperators and non-cooperators respectively were male with mean age of 45 years. The study also revealed that 99.33% of the respondents were full time farmers and that farmers' cooperative was their main source of agricultural credit. Pseudo R<sup>2</sup> value of 0.37 revealed that about 37% variation in livelihood development of cooperators of rural household in the study area are explained by the various independent variable such as age, sex, marital status, religion and household size etc. Farm size, educational level and membership of cooperative society have a positive significant effect on livelihood development of cooperators at 1%, 5% & 10% level respectively. Test of mean difference between cooperators and non-cooperators in the study area showed that there is a significant difference ( $\alpha$  0.01) between the various socioeconomic distributions of non-cooperators and cooperators tested in the study area which implies that cooperators perform better than non-cooperator farmers in term of income, productive assets and land cultivated in the study area.

**Keywords:** Impact, cooperators, non- cooperators livelihood development.

## I. INTRODUCTION

Agriculture remains the main stay of the rural economy in Nigeria as it provides employment for about 70% of the work force. However, less than 50% of the country's cultivable agricultural land is under cultivation because small-holders' farmers often use rudimentary production techniques to cultivate most of the land thereby resulting in low productivity (Manyong et al, 2005). The small-holder farmers are constrained by many problems including those of poor access to modern inputs, inadequate credit facilities, poor infrastructure, inadequate access to markets, environmental degradation, and inadequate agricultural extension services (Venerakumaran, et al, 2005).

Livelihood is a set of economic activities involving self employment and or wage employment by using one's endowment to generate adequate resources for meeting the

requirements of self and household and this is usually carried out repeatedly; as such become a way of life (Wikipedia, 2014). Ideally, agriculture should keep a person meaningfully occupied in a sustainable manner with dignity. Agricultural cooperatives have long been recognized as a source of generating income for the African poor rural household as well as engine for economic growth. The ability of household to exchange or move surplus from region of comparative advantage to region with less potential within a country or across national borders is an important ingredient towards the growth of agriculture and improvement of rural livelihood (Muchopa, 2011).

A cooperative society is a group of people with common interest, organized to promote the social welfare of its members. It offers various social and economic solutions to most rural problems, the synergized effect of group activities and influence affords benefit that may not be achieved by individually feasible for most of the rural poor. (Mure et al., 2012). Marshall (1998) defines a cooperative as action taken by a group to achieve common interest. Cooperative action lead to the creation of people's organization that bring together individuals with common problems and aspirations and who cannot as individual, meet certain goals as effectively, if at all (Carter and Weibe 1990; Putnam 2000; Barham, 2006). Cooperative society is an organization of group of people with collective responsibilities and thoughts for the development of needy, especially under privileged. The rural community, whose main occupation is agriculture, produces the food consumed in the country, but which is hardly sufficient to feed the people, because farmers still use crude farming implements to till the land. The federal government, in a bid to fight the perplexity of poverty therefore, has set up some agents essentially to provide financial assistance particularly to youths and women involved in small scale businesses. So recently, Cooperate Societies, a concept that was given birth from the traditional thrift collection, began to spread like harmattan fire in virtually every part of Nigeria. There is hardly any workplace in Nigeria today particularly government establishments, where there is no cooperative society. It's quite effective because transactions of money are carried out in conjunction with employers of labour on behalf of their staff. For example, staff's savings into the co-operatives are deducted at source

and repayment of loans is done through deductions from staff salaries as requested by the operators of the societies (Godwin 2011).

Co-operative societies play important role in agricultural activities both at the on farmer and off-farmer levels.(Oguoma, 1994). Farmer cooperative societies have proven to be successful in channeling loans to farmer engaged in agricultural production, micro processing or marketing (Emah, 1986).

#### *Problem Statement*

From the perspective of sustainable agricultural growth and development in Nigeria, one of the fundamental constraints is the peasant nature of the production system, with its low productivity, poor response to technology adoption strategies and poor returns on investment. It is recognized that agricultural commercialization and investment are the key strategies for promoting accelerated modernization, sustainable growth and development and, hence, poverty reduction in the sector. The farmer cannot supply input out of his own resources, leading to lower productivity, underemployment, low income, low savings, low investment in farm and low yield. It does appear therefore, that rural farmers may not get out of their present predicament without positive external intervention. Government at various level and non-governmental developmental agencies have tried their best to improve livelihood of the people, but despite this efforts people still lack hope to improve their livelihood (World Bank, 2005). This could be because some of these rural farmers still do not understand and believe in the operational system of the cooperative societies, preferring and trusting their own simple but crude way of helping themselves financially. This, in turn leads to lack of sufficient fund for their production which in turn result in low productivity in agricultural sector as a whole.

Therefore this study was able to evaluate the impacts of agricultural cooperative societies on livelihood development of rural household in Oyo state.

The specific objectives of this study are to:

- Describe the socio-economic characteristics of cooperators and non-cooperators.
- Identify various livelihood development activities among the cooperators.
- Compare the level of livelihood development of cooperators and non-cooperators.
- assess the impact of cooperative membership on livelihood development of cooperators

#### *Justification of the study*

Cooperatives have proven to be a lasting, resilient approach to support people building sustainable livelihood, thereby reducing poverty and vulnerability. This study will make government to be better informed of the challenges confronting the agricultural cooperative societies in a bid to

proffer solution that would enhance efficiency and this will assist policy makers as well. Farmers' cooperative societies would be educated as well as enlightened on the benefits they stand to gain from their activities in terms of profits maximization, increased income and the assistance the government is willing to offer them such as extending credit facilities to them, education on farming techniques, provision of farm items, such as fertilizers, at a cheaper price than they would have obtained outside of the societies. Lastly, it would also be of benefit to as many who wish to go into agricultural business at any point in time, to take advantage of cooperative societies in order to excel and compete in the international markets across the globe.

## II. MATERIALS AND METHODS

The study was carried out in Oyo state Nigeria. The state is in Southwestern Nigeria with its capital in Ibadan. It is bounded in the north by Kwara State, in the east by Osun State, in the south by Ogun State and in the west partly by Ogun State and partly by the Republic Benin. Oyo state is homogenous. Mainly inhabited by the Yoruba ethics group who are primarily agrarian but have a predilection for living in high density urban centers. The indigenes mainly comprises the oyo, the okeogun, the Ibadan and the Ibarapas, all belonging to the Yoruba family and indigenious city in Africa. Ibadan had been the center of administration of the old Western Region, Nigeria since the days of British colonial rule. Other notable cities and town in oyo state include oyo,ogbomoso, iseyin , kishi,okeho, sakiEruwa,iroko,lanlate, ojeowode, seperi, ilora, Awe, ilero, igbeti, igboeti, igboho,andigboora,. The State is divided into four agricultural zones namely Ibadan/Ibarapa zone, Oyo zone, Ogbomosho zone and Saki zone, notably having dry and wet seasons. The vegetation pattern is of rainforest in the south and savannah in the north. The climate favours crops like maize, yam, cassava, millet, tomato, cocoa, plantain, cashew, sorghum, etc. The population of the study comprised the rural households in the study area including the cooperators and non-cooperators.

#### *Sampling procedure and sampling size*

Multistage sampling procedure was adopted for this study. It involves random selection of two zones out of four ADP zones in oyo state, namely oyo zone and saki zone. From Oyo Zone, Atiba and Iseyin LGA were randomly selected while Saki west and Saki East LGA were randomly selected from Saki zone. From each local government selected, 30 cooperator farmers were randomly selected from the registered farmers to make up 120 cooperators farmers while 60 non cooperators were randomly selected from each local government to make up 240 non cooperators farmers. Altogether, 360 respondents were select from the study area.

#### *Method of data Analysis*

The data collected will be analyzed with both descriptive statistical tools, Probit Analysis, T -test, Descriptive statistic such as frequency counts, percentages, means were used.

### Probit Analysis

Probit Analysis is a method of analyzing the relationship between a stimulus (dose) and the quantal (all or nothing) response. Quantitative responses are almost always preferred, but in many situations they are not practical. In these cases, it is only possible to determine if a certain response and typical quantal response experiment,

The probit Model assumes that the percent response is related to the log dose as the cumulative normal distribution. That is the log dose may be used as variables to read the percent dying from the cumulative using the normal distribution. Probit analysis may be express mathematically as follows;

- $Y_1 = X_1 + X_2 + X_3 + \dots + X_n + \epsilon$
- Let  $Y_1$  = Rural Household livelihood development
- $X_1$  = Age (in years)
- $X_2$  = Marital status (Single=1, Married= 2, Divorced=3, Widowed=4)
- $X_3$  = Household size (Number)
- $X_4$  = Educational status (Primary=1, Secondary=2, Tertiary=3, None=4)
- $X_5$  = Farm size (in hectares)
- $X_6$  = Non farm income generating activities
- $X_7$  = Use of credit services (Regularly=1, Occasionally=2)
- $X_8$  = Use of chemical fertilizer (Regular=1, Occasionally=2, None=3)
- $X_9$  = Use of improved seed (Often=1, Regular=2, None=3)

Livelihood impact of cooperative business on users could be measured using different indicators. The following are the selected **impact indicators**;

- Household income
- Accumulated of productive assets
- Land cultivated

### III. RESULTS AND DISCUSSION

Table 1 shows the mean age of cooperative members interviewed in the study areas as 45 years which implies that the farmers are still in their active age, in the study areas. 66.53% of the cooperators are male and 33.47% are female while only 30% of non cooperators are female and 70% are male in the study areas, agriculture seems to have male quality than female because it is a very laborious profession that reflect the common culture of male, Female are found more in small scale farming which involve light farm operations such as processing and marketing, 54.83% of cooperator are single and 37.5% are married while 31.37% are widowed and 13.12% are divorced while 9.48% of non cooperators are single while 19.89% are married, 7.50% are widowed and 84% are divorced. This implies that most of the respondents in the study areas are married. Cooperators with no formal education are 10.06% ,7.11% have primary education, 59% have secondary education and 22.85% have

tertiary education. 7.50% of non-cooperators are without formal education, 85.82% have secondary education while 6.67% have tertiary education. This implies that both the cooperators farmer non co-operators farmer can read and write but there are more in non cooperators than the cooperators. The mean household size was 4.8 which is approximately 5 for the cooperator and non-cooperators farming household. 57.56 % of cooperators are fall within the range of <5 person 39.08% fall within the range of 6-10 person and 3.36% fall within the range of 11- 15 person . This implies having 5 people per household as mean size will make farming activities less laborious there will be division of labour. The mean farm size was 6.12 acres for the cooperators and non cooperators. 48.95% fall within the range of <5 for the cooperators and 38.91% fall within the range 6-10 and 12.13% fall within the range of 11-15 acres of land. 55.83% of non cooperators fall within the range of <5 acres of land, 36.67% fall within the range of 6-10 acres of land and 7.50% of non cooperators fall within the range of 11-15 .This implies adequate in driving the economic activities of members.1.27% of the cooperators farmer does not use credit and 29.24% are using it occasionally while 59.49% are uses it regularly, 20.00% of non-cooperators does not uses credit service, 60.00% of non cooperators uses it occasionally and 10.00% non-cooperators are uses it regularly. This implies that the cooperators and non cooperators farmer are using credit but cooperators have easy access to agricultural credit service via the cooperative societies as one of the benefit derived from being members. 0.82% of cooperators does not use chemical fertilizer and 66.00% uses it occasionally while 26.17% are uses it regularly. 24.69% of non cooperators do not use chemical fertilizer, 51.46% of non cooperators use chemical fertilizer regularly and 22.85% use it occasionally. This implies that most of the cooperators farmers apply fertilizer on a regular basis.

Table 2 shows that 45.19% of cooperators farmer are traders, 25.98% are artisan and 18.82% of the cooperators are civil servant while 25.00% of non cooperators are traders, 40.00% of non cooperators are artisan and 25.00% are civil servant. Majority of non cooperators are civil servant followed by those that are trader and few of them are civil servant, while majority of cooperators are traders follow by those who are civil servant while few of them are civil servant. This implies that cooperators who are traders will largely depend on cooperative society and few returns from their trading while non cooperators who are civil servant will depend more on monthly income because they are not member of cooperative society.

Maximum livelihood of probit regression revealed the factors affecting livelihood development of cooperator in the study area are presented in Table 3. Pseudo  $R^2$  value of 0.37 revealed that about 37% variation in livelihood development of cooperator of rural household in the study area are explained by the various independent variable such as age, sex, marital status, religion and household size. Farm size,

educational level and membership of cooperative society have a positive significant effect on livelihood development of cooperators at 1%, 5% & 10% level respectively. This implies that a unit increase in farm size, educational level & membership of cooperators will be transformed to 0.07, 1.39 & 2.68 increment in rural household livelihood development respectively.

Test of mean difference between cooperators and non-cooperators in the study area was accomplished with the use of t-test of difference of mean and the result is presented in Table 4. The various socioeconomic distributions tested for include income for livelihood activities, productive assets and hectares of land cultivated. Thus, the result of the t-test showed that there is a significant difference ( $\alpha$  0.01) between the various socioeconomic distributions of non-cooperators and cooperators tested in the study area. This implies that the farmers belonging to cooperative society perform better than their counterpart of non-members in term of income, productive assets and land cultivation in the study area.

Table 1: Social Economic Characteristics of the Respondents

Variable	Frequency		Percentage %		Mean
	Coop	Non coop	Coop	Non coop	
<b>AGE</b> (year)					
< 30	21	33	6.79	27.50	45.608
31-40	67	41	28.03	34.17	
40-50	81	19	33.89	14.17	
51-60	47	17	19.67	14.17	
Above 60	23	12	9.62	10.0	
<b>SEX</b>					
Female	80	36	33.47	30.00	
Male	159	84	66.53	70.00	
<b>MARITAL STATUS</b>					
Single	54	33	54.83	9.48	
Marriage	97	71	37.5	19.89	
Widowed	15	6	31.37	7.50	
Divorced	30	10	13.12	8.40	
<b>EDUCATIONAL LEVEL</b>					
Non Formal	24	9	10.06	7.50	
Tertiary	57	6	22.85	6.67	
Secondary	141	102	59.00	85.82	
Primary	17	0	7.11	0.00	
<b>HOUSEHOLD SIZE</b>					
<-5	137	86	57.56	71.43	4.841
6-10	93	34	39.08	28.57	
11-15	9	1	3.36	0.00	
<b>FARM SIZE</b>					
<-5	117	67	48.95	55.83	6.128

6-10	93	44	38.91	36.67	
11-15	29	9	12.13	7.50	
<b>MAINOCCUPATION</b>					
Farming	235	99.33	115	5.83	
Trading	0	0.00	1	0.83	
Artisan	4	1.67	4	3.33	
<b>CREDIT SERVICE</b>					
Non	2	26	1.27	20.00	
Occasionally	92	72	29.24	60.00	
Regularly	141	12	59.49	10.00	
<b>CHEMICAL FERTILIZER</b>					
Non	59	1	0.82	24.69	
Occasionally	57	78	66.00	51.46	
Regularly	122	41	26.17	22.85	

Source: Field Research, 2017

TABLE 2: Non-farm income generating activities for the respondents

VARIABLE	FREQUENCY				POOLED	
	COOPERATOR		NON-COOPERATOR			
	Freq	%	Freq	%	Freq	%
TRADING	108	45.19	42	25.00	189	
ARTISAN	86	25.98	48	40.00	86	
CIVIL SERVANT	45	18.82	20	25.00	84	

Source: Field Research, 2017

TABLE 3: Maximum Livelihood of Probit Regression

Variables	Coef.	Std. Err.	Z	p> z
Age	.0070196	.0104495	0.67	0.502
Sex	-.3256774	.2493615	-1.31	0.192
Marital status	-.0768256	.2734971	-0.28	0.779
Religion	.0655092	.14909319	0.44	0.660
Farm size	.0785869***	.0257787	3.05	0.002
Household size	.0220978	.0602459	0.37	0.714
Educational level	1.39399**	.6136713	2.27	0.023
Cooperative membership	2.688468*	.610589	4.40	0.000
Main occupation	-.2270974	.1698567	-1.34	0.181
_cons	.1775119	.7277796	0.24	0.807

Source: Field Research, 2017

Number of obs = 359

Prob > chi2 = 0.0000

Pseudo R2 = 0.3663

\*\*\*, \*\*, \* implies Significant at 1%, 5% & 10% respectively

Table 4: Test of Mean Difference between Non-cooperators and Cooperators in the study area

Category	Mean	Standard deviation	N	DF	t-value
<b>Income</b>					
Non-cooperators	99054.67	154132.7	120	357	-4.4866***
Cooperators	2908659	449596.4	239		
<b>Productive Asset</b>					
Non-cooperators	1.20026	.5308171	120	357	-9.1824***
Cooperators	1.698526	.4603919	239		
<b>Land cultivated</b>					
Non-cooperators	5.716667	3.934727	120	357	-15.6246***
Cooperators	13.86192	4.982509	239		

\*\*\* implies significant at 1 percent

Source: Field Research, 2017

#### IV. CONCLUSION

The findings of the study indicate that farmers cooperative societies have a positive contribution towards cooperators household livelihood development as it enhances farmers' ability to purchase farm inputs and easily acquire other farm requirements. Members of cooperative societies demonstrated the attainment of higher food crop yields to meet household needs and had capacity to utilize more capital for production than non-members. This indicates that membership to a cooperative society enables members to access credit, which becomes useful in improving agricultural production. Availability of credit through cooperatives made a very good contribution towards augmenting available capital to enhance production. Capital and land are the most important factors contributing towards higher food crops yield. Their coefficients point out that their additional use can further enhance output if these variables are available in their right amount and properly used.

#### V. RECOMMENDATION

- The farmer cooperatives in the study area are operating as isolated entities and it calls for the presence of an apex body at district and national levels to consolidate the co-operatives into larger forms thus, creating an enabling environment for the co-operatives to benefit from economies of scale.
- There is need for enhancing members' technical skills and regular training in co-operative business in order to help them gain a better understanding of their statutory function. This will improve the quality of member's participation and steer the co-operatives toward success.
- The development authority needs to provide necessary support for farmers' co-operatives so as to meet the challenges of boosting agricultural

production. It could be ensuring farmers' cooperatives to gain accessibility to capital.

- Although the cooperatives are intended to be autonomous organizations, there is need to support them with regulatory and administrative measures in order to ensure satisfactory service delivery to members in particular and society at large. The control measures will ensure smooth running and safe-guard untimely collapse of the cooperative organizations. This will call for occasional check on the financial records and adequate monitoring of the activities by the appropriate government agency.
- Planning for agricultural development should incorporate agricultural co-operatives and other community based organizations (CBOs) in order to enhance sustainability of agricultural development. Indeed, farmers' co-operatives should be given the desired attention with a bid to make a remarkable achievement in the agricultural sector.
- Government should subsidize the price of farm input like fertilizer, seeds etc. This will serve as encouragement to the farmers.

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