

SOCIO-ECONOMIC ANALYSIS OF COOPERATIVE BUSINESS MANAGEMENT IN ABIA STATE, NIGERIA

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ABSTRACT

The widespread advocacy of support for small-scale farmers and cooperative organizations, most of which have sufficiently demonstrated economic efficiency, appear justified both on equity and economic grounds. The foregoing premise informed the socio-economic analysis of cooperative societies operating in Abia State. Various aspects of the organizational structure of the groups were investigated to ascertain their implications for predictability of human relations, members' communication behaviour and groups performance. Major instruments used in data collection were the questionnaire and interview schedule. Data obtained showed evidence of positive disposition to joining cooperatives by Abia people. Sensitivity to family care responsibilities was found to be a motivating factor influencing participation in cooperatives. Gender was not a barrier to cooperative membership. The middle aged and middle income dominated membership of the groups. Given the high relevance of cooperatives as instruments of economic self reliance and empowerment, policy initiatives that would strengthen these groups are recommended.

Key words: *Economic rationality, Socio-economic differential, Group formation.*

INTRODUCTION

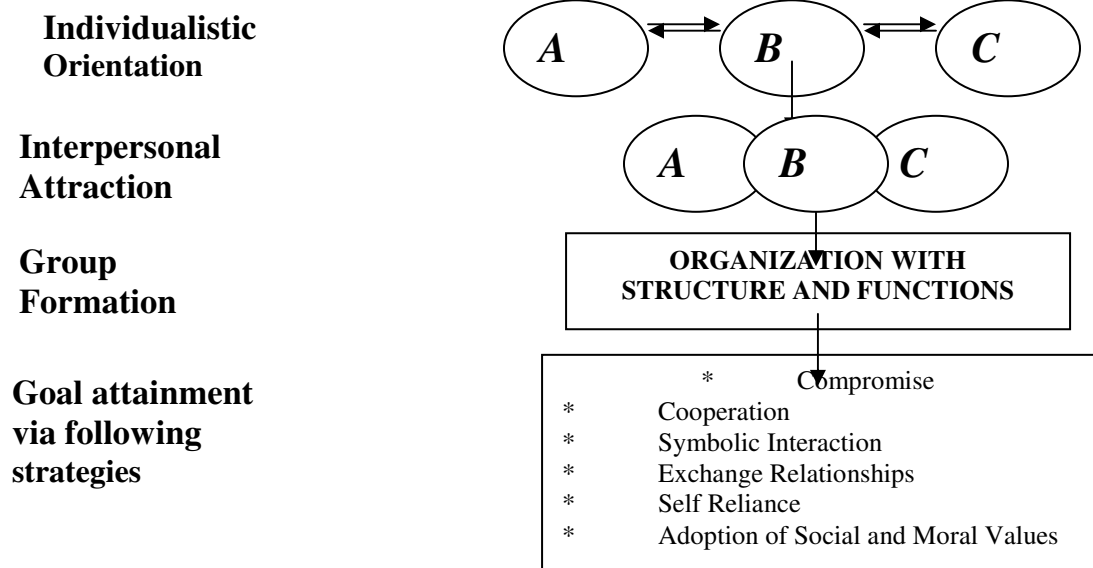
The bleak economic scenario in most countries of the world has generated a lot of concern and prompted scholars to recommend a policy of total development through diversification of economies, exploration of sustainable pathways to development and judicious use of human, technological and economic resources. Smith (2001) advocated a reform in policy framework for agricultural and economic development through promotion of grassroots organizations. In Nigeria, measures taken in this direction include structural transformation of the economy, concentration on the small-scale enterprises, and a reform in the policy framework for agricultural and economic development with focus in promotion of grassroots farmers organizations (D'silva and Bysouth, 1992).

The Federal Government of Nigeria, as part of her food policy measures, intensified the campaign for the formation of cooperatives and other forms of Community Development Associations (FMNP, 1981; Koinyan, 1991), and the result was that by the mid-nineties, over 500,000 thrift and credit units, 40,000 agricultural cooperatives, 15,000 marketing cooperatives and 10,000 informal and multi-purpose cooperatives operated in Nigeria (Nwobu, 1998). This high figure recorded is indicative of the people's positive disposition to adopting the cooperative system as a strategy for enhancing agricultural and rural

development in Nigeria. It also supports the view that Nigerians have the unique capacity to form associations of all sorts (Mijindadi (1992).

The process of group formation is complex (Fig. 1). When two or more individuals possessing distinct attributes meet, they directly or indirectly present and evaluate their needs, interest and social experiences. Compatibility of such attributes generates interpersonal attraction and leads to a more permanent relationship (group formation).

In practice, a pattern of relationship involving a merger between the attitudes and behaviour of one member with those of others emerges in a phenomenon explained by the contagion theories (Ibara and Andrews, 1993; Burkhardt, 1994; Meyer, 1994; Feely and Barnett, 1996; Pollock *et al.*, 2000). The behavioural contagion phenomenon or relationship brings members into contact with the attitude and behaviour of other members, and all involved find themselves unwittingly drawn into the activities of the group. This contagion phenomenon or cooperative tendency is facilitated by man's communicative behaviour.



This paper is derived from a survey of the sociology and economics of

Fig. 1: Group Formation Process: Adapted from Gahagan, (1975)

Study Objectives

This paper is derived from a survey of the sociology and economics of cooperative societies in Abia State. The purpose of this sociological analysis was to delineate organizational and procedural underpinnings which, underestimated or neglected, may result in fluidity of numerical strength of cooperative societies or transience of cooperative groups population in Abia State. Furthermore, the study assessed the bargaining strength and capacities, and gave

insight into several structural factors that impinge on members motivational intensity and, consequently, influence membership turnover.

METHODOLOGY

Study Area

The study was conducted in Abia State, Nigeria. Abia lies within the humid tropics and shares physical boundaries with Akwa Ibom, Anambra, Cross River, Ebonyi and Rivers States. Abia States high agricultural potentials, large farming population and abundant natural resources, which maximum utilization could be guaranteed through group action and cooperation justified its choice for the study.

Sampling Procedure

A multi-stage, stratified sampling technique was adopted in selecting 25 (twenty five) cooperative societies and 150 (one hundred and fifty) cooperators covered in the study. The population comprised all registered cooperatives in Abia State, and stratification was based on cooperative interest and geographical location or operational base (Table 1)

Data Collection and Analysis

Data were collected from both primary and secondary sources, and major instruments used were questionnaire and interview schedules. Physical inspection of each group's operational environment was also undertaken. The various groups were evaluated, and judgment made in an intra-group context. Research on inter-group relations has shown that membership of a group influences evaluation of the group and perception of the group's variability relative to other groups (Brewer and Brown, 1998). In order to reduce out-group bias (Brewer, 1979), group members served as respondents in self, group and peer rating sessions.

Two levels of investigation were targeted, namely, individual and group. Individual characteristic investigated were members' personal and socio-economic variables such as age, marital status, sex, level of education and income (aggregated financial returns from different sources). Group characteristics investigated include size of group, major activities or business undertakings and operational environment (physical and sociological) which make communication possible or impossible; effective or ineffective. Descriptive and inferential statistics-percentages, frequencies and cross tabulation were employed in data analysis. The cooperatives were thus categorized according to their task dimensions and on socio-economic background characteristics of cooperators.

Analysis of the socio-economic status of members of cooperative societies in Abia state was extended to determining the coefficient of relative variation (CRV) and index of qualitative variation (IQV). The CRV provided standardized measure of deviation in age and income

level, and the process involved expressing the standard deviation as a percentage of the mean. The process adopted in computing the IQV involved determining the difference between values obtained for marital status, sex and educational level for each group as a proportion of the total number of possible differences.

Table 1: Study Population and Sample

Category	Population		Agricultural Zones			Sample taken
	No	%	Aba	Ohafia	Umuahia	
Farming	1104	54.87	441	321	342	12
Trading	397	19.73	121	124	152	8
Agro-industrial	101	5.02	50	14	37	5
Others	410	20.38	239	78	93	-
Grand Total	2012	100	851	537	624	25

RESULTS AND DISCUSSION

Overview of Cooperative Societies in Abia State

The organizational characteristics investigated include the pattern of authority or administrative structure of cooperative societies. There was evidence of hierarchical differentiation of functions among members of all the cooperative groups studied. The administrative structure comprised officers charged with coordinating, facilitating and supporting group activities. All the groups had standing executive committees and sub-committees which handled specific and ad-hoc assignments. In addition cooperative affairs in Abia State is managed by a crop of desk officers who performed legitimization and supervisory roles.

Registered or full-fledged members of the cooperative societies, in all cases, exceeded ten (Table 2). A minimum of ten persons is required by law before a primary society is registered (Nigerian Cooperative Societies Decree and Regulations, 1993). The exceptions are economically viable industrial societies which may be allowed to operate with a minimum of six members. Membership of 73 percent of the groups studied exceeded thirty. This large membership size lends support to the high affiliative tendencies of Abia people and gives an indication of the high volume of communication going on within the groups.

Frequent communication is associated with enhanced group relationship and performance (Patton and Giffin, 1978). Although, most good affiliators readily share their thoughts and feelings and are friendly and cooperative, there is need to regulate the sizes of the group to forestall creating an environment that breeds factionalization, low cohesion or loss of communication accuracy.

Table 2: Characteristics of Cooperative Societies

	Farming		Trading		Agro-Industrial		Total	
	No	%	No	%	No	%	No	%
1. Years of Corporate Existence								
1 - 5 years	2	13.3	1	6.7	2	13.3	5	33.2
6 – 10 years	1	6.7	1	6.7	2	13.3	4	26.5
11 – 15 years	1	6.7	2	13.3	-	-	3	19.9
15 – 25 years	1	6.7	1	6.7	1	6.7	3	19.8
Total	5	33.4	5	33.3	5	33.3	15	100
2. Gender Composition								
Males only	-	-	1	6.7	1	6.7	2	13.4
Females only	3	20	1	6.7	-	-	4	26.7
Males and Females	2	13.33	3	20.0	4	26.66	9	59.9
Total	5	33.33	5	33.34	5	33.33	15	100
3. Scale of Enterprise/No. of tasks handled								
One	-	-	1	6.7	-	-	1	6.7
Two	-	-	2	13.3	2	13.3	4	26.7
Three and Above	5	33.3	2	13.3	3	20.0	10	66.6
Total	5	33.3	5	33.3	5	33.3	15	100
4. Group Size								
10 - 21	1	6.7	1	6.7	-	-	2	13.34
22 – 32	-	-	1	6.7	1	6.7	2	13.34
32 - 50	4	26.6	3	20.0	4	26.6	11	73.32
Total	5	33.3	5	33.3	5	33.4	15	100
5. Meeting Schedule								
Weekly	-	-	-	-	-	-	-	-
Monthly	5	33.3	5	33.3	4	26.7	14	93.3
Bi- annually	-	-	-	-	1	6.7	1	6.7
Total	5	33.3	5	33.3	5	33.3	15	100
6. Venue for Meeting								
Group's own building	1	6.7	-	-	-	-	1	6.7
Rented building	2	13.3	3	20	2	13.3	7	46.6
Community School Hall	2	2	2	13.3	3	20.0	7	46.6
Total	5	33.3	5	33.3	5	33.3	15	100

Source: Field survey, 2004

Over 90 percent of the groups handled multiple functions or tasks, and held monthly meetings. This suggests that there was a cumulative high rate of communication among members, a situation that was expected to impact positively on group performance.

There was ample evidence of gender integration in cooperative business in Abia State. In other words, gender was not a barrier to participation in cooperative activities in the State. Unamma (2003) explained the term 'gender' as the sex role identity used by humans to emphasize the distinction between males and females. Women-only groups constituted 27 percent, while 60 percent of the group had both male and female members. Abia women, therefore, exhibited economic rationality and shrewdness as reflected in their active participation in cooperative business. Women's participation in cooperative activities maximize their empowerment opportunities and, consequently, enhanced the economic security and welfare of rural households, a good number of which are headed by women.

Less than 10 percent of the cooperative societies held their activities in their own building, while the rest operated in rented apartments and community or school halls (Table 2). The meeting places of most of these groups were found to be small, and lacked reasonable communication facilities. Apart from the fact that renting of halls increased operational costs of such groups, limited or restricted access to such facilities could not be ruled out, given the plethora of grassroots organizations and cooperatives operating in Abia State.

Moreover, it is difficult to ensure that a conducive climate exists for developing trust and cooperation in rented facilities. A positive physical environment consists of adequate space for members to sit; tables and chairs arranged in a form that will permit members to see one another for direct open discussion; comfortable room temperature to keep members alert; adequate lighting for seeing people and using resources; and limited noise and distraction (Beck, 1982).

Socio-Economic Characteristics of Cooperators

Apart from group behaviour variables, participation in cooperative activities was influenced by members' personal characteristics and socio-economic endowments or interest. Personal and socio-economic variables considered relevant to this study were age, marital status, educational level and income level.

Age of Cooperators

The results of this study (Table 3) shows that over 80 percent of members of cooperatives studied are adults, and 63 percent of these adults were within the middle age bracket (26 – 49 years). Members of trading cooperatives had the highest mean age (42.94), followed by

those of agro-industrial (41.02) and farming groups (39.58). The standard deviation for these groups were 10.93, 7.83 and 11.78 for farming, trading and agro-industrial groups respectively. The mean and median ages were approximately equal for farming and trading cooperatives indicating that the samples were approximately symmetric in age.

Age plays a prominent role in group organization in Africa. For instance, the age grade system, which is an arrangement where sons and daughters of the same age group in the community take on, or are given specific projects to perform (Koinyan, 1991), facilitated implementation of social and economic projects in the south-eastern part of Nigeria (Abasiokong, 1980).

The result obtained on age is of significance when viewed from sociological and economic perspectives. Most people within the middle age group are adults who have partially or fully attained economic independence; and are either contributing or have the potentials to contribute to societal economic development. Traditionally, this group has the responsibility for providing economic support for the less-productive children and aged adults.

Furthermore, some people within the middle age bracket are household heads. The strong pressure on household heads to provide for their families serves as a motivating factor to among other coping strategies join self-help organizations that could advance their self-reliance and economic needs. Experience has equally shown that older adults possess greater insight and understanding of indigenous farming practices; and that the younger ones are more educated and less risk-averse (Nwaru, 2004). It is, therefore, expected that a good blend of these desirable qualities will be found in the middle age group that dominated membership of cooperative societies in Abia State.

Marital Status of Cooperators

Data in Table 4 show that majority (87 percent) of cooperative members have experienced some form of marital relationship. This is expected, given the dominant adult structure of the groups, and the fact that most of the members were within the legal and mature age of marriage which is 25 years for males and 18 years for females (FRN, 1988). Getting married is a highly cherished value among ruralites in Nigeria (Ekong, 2003)

Table 3: Distribution of Respondents by Age

Age	Farming		Trading		Agro Industrial		Freq	Cum Freq	%	Cum %
	No	%	No	%	No	%				
18 – 28	8.0	5.3	-	-	7.0	4.7	15	15	10	10
29 – 39	6.0	4.0	6.0	4.0	8.0	5.3	20	35	13.3	23.3
40 – 50	12	8.0	16	10.7	9.0	6.0	37	72	24.7	48.0
51 – 61	13	8.7	16	10.7	8.0	5.3	37	119	24.7	72.7
62 – 72	11	7.3	12	8.0	18	12	41	150	27.3	100
Total	50	33.3	50	33.4	50	33.3	150		100	
Mean (\bar{X})		39.58		42.94		41.02				
Median		42.50		45.60		51.10				
Std. dev.(s)		10.93		7.83		11.78				

Source: Field survey, 2004

Over half of the members (59.3%) were currently married. Although marriage confers respect on people, it nevertheless, is challenging since it attracts greater responsibility and involvement in social and economic activities. However, being single, as found in 13 percent of the cases, does not exonerate people from family care responsibilities.

Widows and divorcees accounted for 27 percent of membership of cooperative societies. These people were, by their current status, expected to assume breadwinner roles in their families and most of them had done so. It is pertinent to point out that housing, feeding, healthcare and other basic human requirements are still largely the primary responsibilities of individual households in Nigeria. This is probably because, as observed by the United Nations, traditional support systems in Africa which served as social securities for the aged, the sick and the poor, have crumbled and have not been replaced by more efficient structures (UNEP, 2002).

Education Level of Cooperators

Participating effectively and efficiently in group activities requires proper orientation and attitudinal adjustment on the part of group members, and this is guaranteed through education. Although education was, in all cases investigated not a fundamental requirement for admission of members, over 90 percent of cooperators had formal education, with 16 percent being above secondary level (Table 5).

Table 4: Distribution of Respondents by Marital Status

	Farming		Trading		Agro - Industrial		Freq	Cum Freq.	%	Cum %
	No.	%	No.	%	No.	%				
Single	11	7.3	9.0	6.0	-	-	20	20	13.3	13.3
Married	32	21.3	14	9.3	43	28.7	89	109	59.3	72.6
Divorced/ Separated	-	-	19	12.7	-	-	19	128	12.7	85.3
Widowed	7.0	4.7	8	5.3	7.0	4.7	22	150	14.7	100
Total	50	33.3	50	33.3	50	33.4	150		100	

Source: Field Survey, 2004

The findings indicate that members of cooperative societies in Abia State were not just literate, but had reached an educational threshold that empowers them to comprehend and act upon written instructions, understand government policies on cooperative organization, and to also make qualitative contributions prior to collective decision making in their groups. Furthermore, members' level of education was sufficient to equip them to utilize credit and other technological packages and services from government and other relevant agencies.

Table 5: Distribution of Respondents by Educational Level

Educational Status	Farming		Trading		Agro- Industrial		Freq	Cum Freq.	%	Cum %
	No.	%	No.	%	No.	%				
No formal Education	20	1.3	-	-	9.0	6.0	11	11	7.3	7.3
Primary Education	19	12.7	8	5.3	14	9.3	41	52	27.3	34.6
Secondary Education	21	14	29	19.3	24	16	74	126	49.4	4
Tertiary Education	8	5.3	13	8.7	3.0	2.0	24	150	16	100
Total	50	33.34	50	33.3	50	33.3	150		100	

Source: Field Survey, 2004

Farmers with low level of education or without education, research have shown, are less receptive to improved farming techniques (Ajibefun and Aderinola, 2004). On the contrary, groups that are better educated have a natural advantage over others in influencing public policy (World Bank, 2001).

Income Level of Cooperators

Inequalities in income status of members of cooperative societies are evident from data on members' average monthly income distribution (Table 6). The inequalities is, in consonance with *a priori* expectations and consistent with the observed differentials in educational attainment and primary occupation of members both of which influence income considerably (Table 5).

The magnitude of the differential was, however, not very high. The lower and middle-level income groups dominated membership of the cooperative groups in the State. The three groups were negatively skewed in terms of their income level given the fact that their means were lower than median. The samples were, therefore, asymmetric in their distribution. Furthermore, the standard deviation of trading and agro-industrial groups for members' income level was about equal (Table 6) indicating that there was a little difference in dispersion.

Findings show there was ample opportunity for moderate financial investments and fulfilling financial obligations by members of all cooperatives. It also reveals that the risk-bearing capacity and volume of investments made was likely to be lowest among members of farming cooperatives and highest among trading groups (Table 6).

There is a relationship between educational achievement, occupational status and income earnings. Usually, disparities in income mirror disparities in educational attainment. More importantly, income is one of the factors or variables associated with welfare. There is, also, a relationship between social capital and development (Serageldin and Grootaert, 2000). Glaeser *et al.*, (2000) describe the former as the social skills of individuals or one's propensity for cooperative behaviour, conflict resolution and tolerance.

Natural as it may appear, the income differential among members of any group ultimately impacts upon communication within that group. Level of income is a basis for status ranking. Consequently, high income confers high status on members and vice versa. There is research evidence that high status members (highs) communicate more than low status members (lows); that highs communicate more with highs than with lows; and that lows communicate more with highs than with lows (Hurwitz *et al.*, 1968). This communication pattern implies that status is correlated with the amount of giving or receiving information.

Table 6: Distribution of Respondents by Income Level (₦ Per month)

Income Status (₦)	Farming		Trading		Agro-Industrial		Freq	Cum Freq	%	Cum %
	No.	%	No.	%	No.	%				
0 - 10,000	14	9.33	6.0	4.0	14	9.33	34	34	22.7	22.7
10,001 – 20,001	14	9.33	6.0	4.0	8.0	5.4	28	62	18.7	41.4
20,002 – 30,002	14	9.33	13	8.7	9.0	6.0	36	98	24	65.4
30,003 – 40,003	8	5.33	14	9.33	9.0	6.0	31	129	20.6	86
40,004 – 50,004	-	-	11	7.3	10	6.7	21	150	14.0	100
Total	50	33.3	50	33.3	50	33.4	150		100	
Mean \bar{X}	10,780		19,420		15,820					
Median	17,902		30,002		23,335					
Standard deviation	7,578		20,595		19,380					

Source: Field survey, 2004

Generally, people with low levels of income tend to have higher incidence of poverty (FOS, 1999). Since income differential could lead to unequal power and influence on cooperative matters, the economically-poor members of such groups are likely to be muzzled or oppressed in the distribution of resources accruing from their programmes (Feldman, *et al.*, 1980; Feldman and McCarthy, 1984). To forestall this, Greely (1991) recommends a single class cooperative, arguing that the chances of exploitation or dependence syndrome would be less if members come from similar economic background.

Socio-Economic Statuses (SES) Differentials among Cooperatives: As shown in Table 7, trading cooperatives exhibited the least variation in terms of age. Members of agro-industrial cooperatives showed more variation in age (10.49%) than trading cooperatives. The variation in age between members of farming and agro-industrial cooperatives was not significant. Agro-industrial cooperatives displayed more variation in members' income level than farming cooperatives (52%) and trading cooperatives (16%), while trading cooperatives showed 36% more variation in members' income level than farming cooperatives.

Table 7: Socio-economic Differential among Cooperative Societies

Coefficient of Relative Variation (CRV)		Categories of Cooperatives	Index of Qualitative Variation (IQV)		
Age	Level of Income		Marital Status	Sex	Education Level
27.61	70.29	Farming	0.696	0.974	0.869
18.23	106.05	Trading	0.959	0.806	0.760
28.72	122.50	Agro Industrial	0.321	0.942	0.873

Source: Field survey, 2004

The index of qualitative variation was used to measure the level of dispersion of data on marital status, gender composition and educational level. The three groups showed high level of variation in terms of gender composition and educational status. The variation for gender composition were for farming groups, 0.97; trading groups, 0.81; and agro-industrial groups, 0.94, while that of educational status of members were 0.87, 0.76 and 0.87 for farming, trading and agro-industrial groups respectively. Agro-industrial cooperatives had very low level of variation (0.32) in terms of members' marital status, while farming and trading groups exhibited high (0.67) and very high (0.96) level of variation for this variable. We may, thus, conclude that the most homogeneous groups were for marital status (Agro-industrial), sex (Trading) and Educational level (Trading) considering their low coefficient of variation, relatively speaking.

CONCLUSION AND RECOMMENDATIONS

It is evident from the power configuration of the cooperatives that adequate provision, including corporate backing, has been made for the running of cooperative societies in Abia State. However, there is need to address the issue of restricted access to operational venues and facilities.

The number of cooperative members who are married was quite high. In Nigeria, marriage is critical to social status and economic security especially for women. Women are making positive contributions toward food security in Abia State considering their level of participation in cooperative business. The active participation of women, as was seen in this study, lends support to the prevailing global concern for gender equity in social matters. Since the socio-cultural design which vested breadwinner status on men or which created strict division in work structure is fast becoming obsolete, policies and programmes that would remove legal, social and institutional constraints to women's participation in such economic empowerment programmes should be pursued with greater vigor.

Over 50 percent of members of cooperative societies in Abia State were middle-aged adults. Members realizing that by their age they were expected to bear paternalistic and legalistic responsibility for the welfare of their families (providing feeding, housing and healthcare) must have been under some pressure or motivated to participate in cooperative activities. To the extent that this behaviour is consistent with conventional wisdom, increased efforts and financial investment in cooperative societies is recommended.

The middle-aged character of members of cooperative societies in Abia State is considered ideal. It gives an indication that the groups have a blend of individuals with advantages of the old, such as considerable insight and high indigenous knowledge, and those of the young including innovativeness, low risk aversion and vibrancy.

Cooperative societies in Abia State need to demonstrate genuine desire for total and sustainable development by utilizing their resources to boost their corporate image reduce their operational costs in the long run and instill confidence in their members. In other words, they should address both their short and long term developmental needs of their members in order to reduce the chance of mutation and mortality of these groups.

Finally, evidence from this study, particularly the varied nature of their business undertakings lends support to the high relevance of cooperatives as instruments of economic empowerment. This provides a strong case for policy initiatives that would favour formation of new groups and strengthen existing ones.

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