

# The Role of Cooperative Societies in Poverty Alleviation among Crop Farmers in Benue State, Nigeria

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## Abstract

*Poverty has remained endemic among small scale farmers in rural areas of most developing societies including Nigeria. The failure of government designed alleviation strategies to bring the desired succour to the suffering rural populace has presented cooperative societies as a strong and viable channel for rural and agricultural transformation. It is against this backdrop that the study investigated the role of cooperatives in reducing poverty among crop farmers in Benue State. The study specifically assessed some roles of cooperatives in poverty reduction as well as challenges militating against cooperatives. This paper utilized secondary data obtained from textbooks, research reports, journals and internet sources. The collective Action theory was used to guide the study. The paper revealed the roles of cooperative societies in poverty alleviation among crop farmers to include but not limited to providing credit at low interest rate, providing goods and services at low cost, expunging the exploitation of the middlemen, protecting the rights of the less privileged, protecting the rights of producers and consumers; and sensitizing and educating members of cooperatives. Challenges identified as hampering these roles include low education and illiteracy of members, low capital base, high interest rates, lack of access to farmland; poor management style, small membership and lack of adequate government support which affects the management of cooperatives. The paper concluded that cooperative societies have impacted crop farmers in Benue State positively, although much is desired to be done. In the light of the above it was recommended that farmers should be timely provided with farm inputs and services; adequate awareness campaign should be created to ensure that farmers join cooperative societies*

**Keywords:** *Agriculture, Benue State, Cooperative Societies, Crop farmers, Poverty alleviation*

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## Introduction

Farming is the main occupation of Nigerians living in the rural areas (Yamusa & Adefila, 2014). Akinsuyi cited in Mgbenka, Mbah and Ezeamo (2015:19) maintained that “more than 80% of the total farmers, including medium and large ones are small scale farmers”. These small scale farmers mostly are rural dwellers with low incomes because they produce on subsistence basis with little surplus to sell and raise money to satisfy those things they cannot produce by themselves. This situation makes them wallow in abject poverty. Addressing the plight of rural

dweller has been the concern of the Nigerian government over the years. However, one of the serious impediments in this regard has been to develop a functional organizational and institutional structure to mobilize and motivate people at the grassroots to produce maximally (International Cooperative Alliance, ICA, 2010). According to Ibitoye (2012:98), “rural farmers who are characterized by low income, low resource utilization, small farm holdings and scattered nature of farm land, find it difficult to pool their resources together in order to raise their farm income and substantially improve their living conditions”.

In contemporary times where many small scale farmers are powerless and grounded in poverty, cooperative societies represent formidable and viable economic alternative (Ibitoye, 2012; Yamusa & Adefila, 2014; Gomina, 2015) to organize and mobilize farmers and their resources for optimal performance to alleviate their suffering. Based on the financial support farmers get from cooperatives, Adewakun cited in Gomina (2015) posited that:

Cooperatives in all societies of the world have been seen as one of the ways of reaching out to the un-banked and the neglected in the society and not a few have come to see it as an alternative to the regular banking, since it in most cases provide members of the group the financial incentives without the rigours usually experienced in banking halls (Gomina, 2015:1).

Gomina (2015) further observed that although cooperative societies are common, in Nigeria, however, they are organized by people based on primary identities and are as such relatively small groups. Like their counterparts elsewhere in the world, cooperatives in Nigeria are formed to cater for the common benefits of their members. As noted by Attah, Mbah and Okeke (2018), cooperative societies are effective mechanisms to improve the living standards of members by mobilizing their scarce resources to boost their productivity and bring about development in their communities.

Similarly, Arua cited in Attah, et al (2016:105) viewed cooperatives as essential instruments for raising the standard of living of rural smallholder farmers. According to him, cooperatives play vital roles for instance by training farmers, identifying the needs of farmers, helping farmers to take decisions, as well as provide input and services to farmers. Arua (2004) further maintained that cooperatives are viable channels through which farmers obtain the necessary requirements for higher productivity and efficient performance; mobilize and

distribute credit to farmers, provide health, recreational and housing facilities as well as dissemination of information about improved agricultural practices.

In Nigeria, cooperative societies perform a plethora of functions by engaging in the production, processing, marketing, distribution and financing of agricultural products. According to Attah, et al (2018), agricultural cooperative societies cover a plethora of human activities undertaken by farmers in Benue state. The fact that small holder rural farmers in Benue State live in conditions of abject poverty and malnutrition notwithstanding; Ibitoye (2012) observed that small scale farmers can help themselves by organizing for them cooperative societies to address their common benefits and also enhance their farming yields.

Although, cooperative societies have performed laudable roles in enhancing the social and economic standard of living of farmers in Nigeria, there are some important factors which have affected their performance significantly over the years. According to Borgens (2001), these challenges involve inadequacy of trained personnel, illiteracy of cooperative members and their inability to cope with global best techniques and practices. Baarda (2004) also observed that in developing countries like Nigeria, cooperative societies have not given adequate attention to empowering their members educationally. This implies that most rural farmers in Nigeria are not educated and this affects them adversely when taking farming decisions.

Although small scale farmers in the rural areas cultivate most of the food crops produced in Nigeria, it has been noted that the level of rural poverty in Nigeria is disheartening and very alarming (Attah, Mbah & Okeke, 2018; Uzonwanne, 2015). A report by the National Bureau of Statistics (NBS, 2010) indicated the level of rural poverty in Nigeria to be 69 percent. This is an indication that the rural population who are mostly subsistent crop farmers are in deplorable conditions of living. This is reflected in their meagre incomes, poor access to improved farming techniques, small-farm sizes and isolated nature of farm plots which place them in a difficult position to harness their resources, enhance productivity and improve their living conditions. This has posed a serious threat to rural farmers; and to bring succour to them, successive governments at all levels have embarked on programmes aimed at alleviating the scourge of poverty.

According to Girel, et al cited in Gomina (2015:2-3), some of these programmes include. Agricultural Development Programme (1975), Operation Feed the Nation

(1986), National Directorate for Employment (1987), National Fadama Development Programme (1992), Family Support Programme (1996), National Poverty Eradication Programme (2001), Special Programme on Food Security (2001), National Fadama II Programme (2004), National Special Food Security Programme (2004), National Fadama III Programme (2009), and Sure-P Programme (2013). In spite of these concerted efforts, poverty level has continued to be very high and creates worry (NBS, 2010). It is based on the inability of the above mentioned programmes to impact positively on the lives of the masses that an alternative in the form of cooperative society has become imperative to mobilize the limited resources of crop farmers to alleviate their suffering.

Although Benue state is the hub of agricultural production in Nigeria, Attah, et al, (2018) observed that farming is highly practiced on subsistence basis. These rural farmers are poorly mobilized, lack good knowledge of marketing information, depend on rain water for farming and lack access to irrigation services to practice dry-season farming. All these factors affect negatively the productivity of rural farmers. This is corroborated by the report of the National Bureau of Statistics that indicated the poverty head count rate in the State in 2019 to be 32.90% which placed Benue State below the national average (NBS, 2020). This is an indication that poverty is predominant in the rural areas of Benue State.

Although a lot of researches have been conducted in other parts of the country including that carried out by Attah, et al (2018); Anigbogu, Abdulahi, and Nwachukwu (2016); Naswem, Soomiyol and Aande (2019) on Benue State on the activities of cooperative societies, little or no study has been conducted on the role of cooperative societies in alleviating poverty among crop farmers in Benue State. It is against this neglect that this paper undertakes an assessment of the role of cooperative societies and poverty alleviation among crop farmers in Benue State with specific emphasis on the provision of credits/loans and goods and services to farmers at low rates and poverty alleviation, elimination of middlemen's profit and poverty alleviation, prevention of exploitation of the weak members of society and poverty alleviation, protecting the rights of producers and consumers and poverty alleviation; and promoting mutual understanding and training among members and poverty alleviation as well as examine the challenges faced by cooperative societies and suggest ways to enhance their performances in the study area.

## **Conceptual Clarifications**

Some concepts used in this work need to be conceptualized for the purpose of clarity. These include the concepts of poverty, cooperative societies and poverty alleviation.

### **The concept of Poverty**

Poverty defies a common universally accepted definition due to its multi-dimensional nature. Many writers have attempted to define poverty based on their perceptions or discipline. While some writes have approached the concept from the perspective of human development, others have defined it from economic point of view. Defining poverty from the perspective of human development, the United Nations Development Programme and Millennium Development Goals (2015) defined poverty as restriction of human freedom, dignity and self-respect. Similarly, expressing their perception of poverty from the viewpoint of human development, Effiong and Archibong (2014) posited that indicators of poverty include insecurity, high rate of crime, unemployment, child labour and high illiteracy rate. According to Abbas (2016:267), poverty can similarly manifest in “poor health, insecurity, voicelessness, powerlessness, low level of income, food insecurity and other social exclusions in the society.” All these indices make life miserable for small scale farmers.

Those who define poverty from the economic view point underscore material wellbeing as the basis for its understanding. Considering this perspective, Brown cited in Abbas (2016:267) argued that a person is poor when he is incapacitated by his scarce resources. According to Brown (1975), poverty exists because people are unable to acquire those necessities that are needed to improve their standards of living. From the foregoing, it is clear that a universal definition of poverty is not common. However, an acceptable definition of poverty should have basic attributes of human recognition and adequate resources to live decently. In Nigeria for instance, the Central Bank of Nigeria (CBN) cited in Abbas (2016) defined poverty as:

A state where an individual is not able to carter adequately for his or her basic needs of food, clothing and shelter, is unable to meet social and economic obligations; lacks gainful employment, skills, assets and self-esteem; and has limited access to social and economic infrastructure such as education, health, portable water and

sanitation and consequently has limited chances of advancing his or her welfare to the limit of his or her capabilities (Abbas, 216:267).

This implies that there is no society free of poverty. Poverty therefore is a general problem in the society. Although we have three types of poverty namely absolute, relative and subjective poverty (Aliyu, 2002), emphasis in this work is on absolute poverty. Absolute poverty means a lack of resources that is life-threatening (Macionis, 2008). Congruently, Aliyu (2002) defines poverty as the lack of basic requirements of an individual to live a healthy and fulfilled life. Thus, situation of absolute poverty according to Abbas (2016) includes poor or lack of food, clothing, shelter, healthy, clean water, recreation, safety, transportation and education among others.

Relative poverty according to Aliyu (2002) is measured based on a particular yardstick in terms of individual per community. In this line of thought Macionis (2008:291) defines poverty as “the lack of resources of some people in relation to those who have more. This type of poverty is created by systems of inequality prevalent in the society; and this does not mean that the person affected is living a life unworthy of human dignity (Abbas, 2016).

### **Poverty Alleviation**

Any deliberate measure taken to cushion the effect of poverty can be regarded as poverty alleviation. Abbas (2016:268) defined poverty alleviation as “deliberately designed policies and action either by individuals, governments or international bodies aimed at reducing the misery, hardship and suffering of people in a given place at a particular time.” He emphasized the provision of the basic needs that improve the standards of living of the people.

In Nigeria and Benue State in particular, poverty alleviation policies implemented by successive administrations over time to improve the living standards of farmers as mentioned earlier have not brought the desired results to the targeted poor farmers due to the corrupt tendencies of some politicians at the detriment of the targeted beneficiaries (Abbas, 2013; Oshewolo, 2010; Ugoh & Ukpere, 2009). Based on the realization that the responsibility of poverty alleviation cannot be left in the care of government alone, cooperative societies have come on board as a strong and reliable alternative for poverty alleviation among rural farmers.

## **Cooperative Societies**

A respected cooperative scholar, Ivan Emelianoff in 1942 remarked categorically that the diversity of cooperatives is kaleidoscopic and their variability is literally infinite (Zeuli & Cropp, 2004). This implies that there exists no universally accepted definition of a cooperative. However, there are two definitions of cooperative that are often presented. The International Cooperative Alliance (ICA) cited in Zeuli and Cropp (2004:1) defined a cooperative as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.” Voluntary membership is emphasized in this definition. This means that true cooperatives are formed voluntarily which also allow members to leave at any time when they wish to.

Another definition of cooperative that is widely accepted is that adopted by the United States Department of Agriculture (USDA) in 1987 cited in Zeuli and Cropp (2004:1) which states that “a cooperative is a user-owned, user-controlled business that distributes benefits on the basis of use.” The three relevant attributes of cooperatives which are user ownership, user control and proportional distribution of benefits are provided in the foregoing definition. It is these characteristics that present cooperative societies as viable channels for poverty alleviation and rural transformation.

Cooperative societies cover every aspect of human activity and thus perform different functions. However, cooperative societies are generally classified in three ways. Zeuli and Cropp (2004) for ease of explanation and analysis classified cooperative societies into: 1) Cooperatives by primary business activity. The types of cooperative societies that fall under this classification include agricultural production cooperatives, marketing cooperatives, consumer cooperatives, purchasing cooperatives, and service cooperatives which comprise of finance, insurance, utilities, housing, health, among others. ( 2) Cooperatives by market area. This categorization includes local cooperatives, interregional and national cooperatives and international cooperatives. (3) Cooperatives by ownership structure include centralized cooperatives, federated cooperatives, hybrid cooperatives, New Generation Cooperatives (NGCs) and other business structures. In Benue State, the types of cooperative societies found are majorly those organized to provide primary business activities. These are the agricultural cooperative societies that have much to do for rural farmers.

## **Theoretical Framework**

A number of theories have tried to explain the organization of people into groups to pursue their desired aspirations. However, with respect to the formation of cooperative societies, this paper has found the Collective Action Theory more suitable as demonstrated below.

### **The Collective Action Theory**

The Collective Action theory was propounded by Mancur Olson in 1965. According to Uzonwane (2015:488), the theory states that “individuals under certain institutional arrangements and shared norms are capable of organizing and sustaining cooperation that advances the common interest of the group in which they belong.” This means that individuals can organize and govern themselves to attain benefits which may not be individualized but which benefit the entire group. The theory is applied widely to groups, organizations, agencies, as well as community action. Olson saw collective action as a voluntary action taken by a group to achieve perceived common needs of members which help in reducing the challenges of the group. According to Uzonwane (2015), such collective action has a lot of positive impact on the society, for instance, by bridging the gap created by poverty inequalities and improving the livelihood of marginalized and vulnerable group such as the elderly and widowed.

Although the collective action theory is lauded, it has some weaknesses. The proponent in his model of the ‘rational’ individual suggests that where individuals believe that they can enjoy the benefits of cooperation without contributing to the costs, they will free-ride and leave the cooperation to others. This implies the corrupt nature of human beings which impacts negatively on organizations. However, it is argued that individuals are always motivated to act collectively by their emotions/passion for a cause. In this perspective, Olson’s definition of rationality is considered to be too narrow. In spite of this shortcoming, cooperative societies being organizations formed by collective action voluntarily and democratically controlled by individuals to pursue common benefits which cannot otherwise be effectively achieved individually; the collective action theory therefore, is suitable to this paper as it sets the premise for cooperative societies to be formed and operated.

### **Research Methodology**

The study setting is Benue State, situated in the North Central region of Nigeria. The 2016 projected population of Benue State was 5,741,800 people (NPC, 2016).

The state comprises of three senatorial districts, namely, Benue North East (Katsina-Ala, Kwande, Konshisha, Logo, Ukum, Ushongo and Vandeikya), Benue North West (Gboko, Guma, Buruku, Gwer-East, Gwer-West, Makurdi and Tarka), Benue South (Ado, Agatu, Apa, Obi, Ogbadibo, Ohimini, Oju, Okpoku and Otukpo) Local Government Areas (Attah, et al, 2018). Benue State shares boundary with Nasarawa State in the north, Taraba State in the east, and Cross River State in the south; Enugu State in the south-west and Kogi State in the west, as well as Republic of Cameroon in the south-east.

Benue state occupies a landmass of 34,059 square kilometres (Attah, et al., 2018) and most of the land is arable. Farming is the major economic activity of the indigenes and it employs more than 80% of the population (Attah, et al, 2018). The major crops cultivated include rice, cassava, yam, beans, groundnut, potato, maize, soybean and sesame in addition to other tree crops such as oranges, mango, oil palm, cashew, guava, pears, and pineapples. It is this agricultural premise that informed the choice of the study setting.

This paper utilized secondary data obtained from textbooks, unpublished research reports, journals, conference proceedings, statistical databases and other internet sources.

### **Cooperative Societies and Poverty Alleviation among Crop Farmers in Benue State**

People organize themselves into cooperatives so that they can pursue mutual interests and attain common benefits. It therefore means that cooperative societies are not formed without basic objectives. In Benue state cooperative societies are not new. Different types of cooperatives are in existence, but the most common are the agricultural cooperative societies considering the fact that agriculture is the mainstay of the economy of Benue state. Most farmers in Benue state are members of cooperative societies. In the study conducted by Anigbogu, et al. (2016) on “Performance assessment of farmers multipurpose cooperative societies (FMCS) in marketing of members’ farm produce in Benue state, Nigeria,” 306 respondents were drawn from 80 farmers’ multipurpose cooperative societies across two agricultural zones in the state. The study revealed that cooperative societies perform several roles such as marketing of farm produce for members, as well as enhancing social inclusion of members, mobilizing capital to provide loan facilities and farm inputs at subsidized rates; assisting members in storage and processing of their farm

produce. These findings were in conformity with Naswem, et al. (2019) who worked on “The role of cooperative societies in marketing of agricultural produce in Ushongo Local Government Area of Benue state, Nigeria and found that cooperative societies in the study area perform many functions. These roles include, creating a forum for farmers to bargain for better prices for their farm produce, regulating prices of farm produce by offering related marketing functions, educating farmers on best production practices and marketing information, helping members procure farm inputs timely and at low cost, as well as creating jobs and mobilizing farmers resources to generate more income. The functions highlighted above were confirmed by Uzouwanne (2015) that cooperatives are formed to achieve basic objectives which include providing goods and services at low cost; expunging the middlemen in the marketing chain, protecting the rights of poor small scale farmers, protecting the rights of producers and consumers; and sensitizing and educating members of cooperatives. It is therefore pertinent to appraise some key roles performed by cooperative societies in relation to poverty alleviation among crop farmers as presented below.

**i. Providing credits/loans, goods and services at low rates and poverty alleviation among crop farmers**

One of the important roles of cooperative societies is providing credit facilities as well as goods and service to their members at very low cost. Attah, et al (2018) worked on prospects of cooperative society and sustainable agriculture in Benue State and found that cooperative societies help farmers in areas of information needs, income generation, and enhancement of agricultural productivity and increased access to credit facilities. This implies that farmers in Benue State benefit from cooperative societies immensely as they are empowered economically and socially. Poverty among crop farms can be alleviated through these numerous roles played by cooperatives in Benue State. Similarly, Ikwuba (2011) conducted a study on rural people oriented poverty coping strategy in Benue state and found that cooperative societies play important roles such as giving credits/loans, training of members in technical skills acquisition and enhancement of social inclusion of their members. This position was supported by Nweze cited in Yamusa and Adefila (2014:167) that cooperative societies empower disadvantaged smallholder farmers financially and technically to enhance their productivity. Ibitoye (2012) also made an assessment of the performance of agricultural cooperatives in Kogi State, Nigeria and found that cooperative societies play various roles of assisting farmers to save, procure farm inputs, obtain loans, process crops and provide storage

services. As observed by Onje cited in Ibitoye (2012), by uniting the people and assisting them to identify their needs and mobilize their resources, cooperative societies are viable alternatives for reducing hardships among small scale subsistent farmers.

Also, Elem (2018) investigated the role of cooperative societies in ending poverty and hunger in Nigeria with focus on women rice farmers' cooperative societies and found that women rice farmers cooperative societies have proven to be the best tool for poverty alleviation in rural areas because members were able to afford to train their children in schools, provide shelters for themselves and members of their family; as well as take care of the health needs of their relations, feed them adequately and also create job opportunities for both members and non-members.

**ii. Eliminating the unnecessary profits of middlemen in trade and commerce and poverty alleviation among crop farmers**

In respect of the role of cooperative societies in eliminating unnecessary profits of middlemen in trade and commerce, Anigbogu, et al. (2016) assessed the performance of farmers' multipurpose cooperative societies in marketing of members farm produce in Benue state and found that cooperatives provide marketing services to their members. This helps to minimize the involvement of middlemen in the marketing of members farm produce. Naswem, et al (2019) worked on the role of cooperatives in marketing of agricultural produce in Ushongo Local Government Area of Benue State and revealed that cooperatives societies create a forum to bargain better prices of farm produce for farmers and also market farm produce for them. This finding was corroborated by Laraki cited in Uzonwanne (2015:470) who found that cooperative societies play leading roles in the production and marketing of food stuff in rural areas. Marketing of agricultural produce for farmers is enhanced when cooperative societies create returns on behalf of members according to Uzonwanne (2015:490) such as "better prices than alternatives, valuable services, access to markets otherwise not available, increased market power and valuable market information". These activities enhance the income of farmers which otherwise would have been exploited by middlemen to the detriment of the less privileged rural farmers.

**iii. Preventing the exploitation of poor members of society and poverty alleviation among crop farmers**

Small scale farmers need farm inputs and credit facilities to enhance their productivity. More often these agricultural inputs and implements are scarce and even available are very costly for the poor farmers to procure them adequately. In a study conducted by Naswem, et al (2019) on the role of cooperative societies in Ushongo Local Government Area of Benue state, they found that cooperative societies help their members to get farm inputs and loans at subsidized rates, create jobs and mobilize farmers resources to generate income to improve their standard of living. Gomina (2015) corroborated these findings in his study of impact analysis of savings and credit cooperative societies in combating poverty among crop farmers in three Local Government Areas in Niger state, Nigeria found that cooperatives assist crop farmers to procure farm inputs at low cost and also get loans at low rates. Similarly, Ebonyi and Jimoh (2012) & Ibitoye (2012) noted that although small scale farmers are financially constrained because they lack the collateral often demanded by financial institutions to procure loans, cooperative societies are able to pool resources to give loans as well as provide inputs to farmers at affordable rates. Cooperatives therefore provide a soft landing platform for their members to obtain loans and other services not easily obtainable elsewhere. Through this process the exploitation of the poor small scale farmers in society is prevented.

**iv. Protecting the rights of producers and consumers and poverty alleviation**

Cooperative societies enable producers and consumers of agricultural produce to pool their resources for mutual benefits. Several studies conducted on the role of cooperative societies in Benue state revealed the roles of cooperatives in protecting the rights of producer to include creating a forum to bargain better prices for members farm produce, regulating prices of farm produce, marketing farm produce for members, giving farmers strong bargaining power as well as enhancing their social inclusion (Naswem, et al, 2019; Anigbogu, et al, 2016 & Gbangba, 2007). Corroboratory, Gertler cited in Yamusa and Adefila (2014) explained that,

Cooperative societies are practical vehicles for cooperation, collective action and they build and reinforce community, stabilize regional economies and provide a favourable climate for further investment. Cooperatives reduce inequality and

promote equitable sharing of the cost and benefits of development. Cooperatives can promote economic democracy and the empowerment of marginalized groups—a hallmark of sustainable development and a precondition for shared responsibility (Yamusa & Adefila, 2014:163).

It is based on the foregoing that cooperatives are seen as viable and appropriate medium for mitigating hardships and improving the standards of living of people at the grassroots. In this wise, Uzonwanne (2015) maintained that cooperatives empower their members by imparting skills and other capabilities essential for transformational change in their rural domains. Consumers and producers are made to be accountable through democratic participation in the activities of cooperatives.

#### **v. Educational training of cooperative members and poverty alleviation**

The role of promoting mutual understanding and education among farmers/members by cooperative societies in Nigeria can never be over emphasized. Knowledge is power; and cooperatives are impactful in this regard. This has been emphasized by many scholars in their study of cooperatives in Benue state (Attah, et al, 2018; Ikwuba, 2011; Akpehe, 2006; Naswem, et al, 2019; Gbangba, 2007). This finding is congruent with Hermida cited in Ibitoye (2012:100) that cooperative societies train their members by building their capacity to be able to produce, process and market their farm produce. He further maintained that the capacity building can be formal, for example where members are trained in courses like accounting and farm management. The training could be informal when members attend seminars, workshops and conferences, as well as acquire appropriate knowledge about and use of farming best practices and modern methods of production. Education of farmers is necessary to encourage the acceptance of agricultural innovations necessary to raise farm productivity and income.

#### **Challenges Constraining Cooperative Societies from Effective Role Performance in Poverty Alleviation among Crop Farmers in Benue State**

Cooperative societies have played leading roles in uplifting the standard of living of rural dwellers (who are mostly small scale farmers) in Nigeria. This is not to say that cooperatives operate without challenges. Cooperative societies elsewhere and Benue State in particular operate under serious challenges that have continued to hamper them in attaining their set objectives. Attah, et al. (2018) worked on

prospects of cooperative societies and sustainable agriculture in Benue state, and identified problems constraining them from effective role performance to include institutional, funding and agricultural inputs related factors. Institutional factors identified include low educational status, poor extension services and training of members, poor access roads and other basic facilities, lack of trust and small sizes of farm plots as well as lack of adequate government support which affects the management of cooperative societies (Mohammad, 2014; Nnadozie, Oyediran, Njoku & Okoli, 2015; Elem, 2018).

Challenges relating to funding are, inadequate funds, lack of collateral, high interest rates on loans, and high tendency for misappropriation of cooperative funds, among others (Attah, et al., 2018; Ikwuba, 2011; Ebonyi & Jimoh, 2012; Muhammad, 2014; Elem, 2018).

Factors related to inputs include insufficient membership, poor access to farm inputs and services, high cost of farm inputs, and poor access to markets and market information as well as limitations imposed by culture and land tenure system which hinder access to land (Gomina, 2015; Elem, 2018).

### **Conclusion and Recommendations**

The findings in the paper showed that there is a prevailing poverty situation among rural farmers in Nigeria and Benue State in particular which government efforts have failed to address adequately. Cooperative societies are voluntary organizations formed by individuals to pursue their mutual needs in order to improve their standard of living. In this regard, agricultural cooperative societies have been very impactful on the poverty situation of small scale crop farmers in Benue state in areas such as increasing incomes and food security of members, increase in farm output, increased access to information, timely procurement of farm inputs and loans at affordable rates, enhancing access to improved extension and market services (Ibitoye, 2012; Attah, et al., 2018; Elem, 2019; Yamusa & Adefila, 2014).

The study concludes with the report of the Secretary General of the United Nations (2001) on cooperative societies cited in Imoisili (2001:6) that “cooperative enterprises provide the organizational means whereby a significant proportion of humanity is able to take into its own hand the tasks of creating productive employment, overcoming poverty and achieving social integration.”

In the course of the review, a lot of problems were identified as hampering the activities of cooperative societies in Nigeria and Benue State in particular. In order to enhance efficient performance of cooperatives, the following recommendations are considered germane.

1. Cooperative societies in Nigeria need government assistance to sustain them in their role of poverty alleviation through training, increasing their financial base, access to land, agricultural inputs, and education of farmers among others. This can be achieved by organizing regular training workshops and symposiums for farmer cooperative societies as well as instituting government regulatory and administrative measures to boost the activities of cooperative societies. These measures when carried out by the appropriate government agency will help to minimize cases of financial misappropriations associated with cooperative societies.
2. Small scale crop farmers find it difficult to cultivate their crops on time due to their poverty conditions. This predicament can be addressed when farmers are timely provided with adequate farm inputs to improve their productivity. In addition, adequate awareness campaign should be created to ensure that farmers join cooperative societies as this will enable them pool their limited resources for greater productivity and sustainable agriculture.
3. In order to reduce the stress that small-scale farmers go through amidst farming activities which impedes on their productivity, government should make concerted efforts to pursue rural development policies that provide the basic and essential infrastructural facilities that will bring holistic development to the nooks and crannies of our rural areas. These facilities will impact positively on farmers as the time lost due to lack of these essential facilities can be channelled to productive use in farming which may equally raise their income, improve their standard of living and further alleviate the level of poverty among them.

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