



**Alliance Coopérative Internationale
International Co-operative Alliance
Alianza Cooperativa Internacional
Internationaler Genossenschaftsbund
Международный Кооперативный Альянс**

**SEARCH FOR NEW LINES OF ACTION AND
STRATEGIES FOR COOPERATIVE DEVELOPMENT
SPECIFIC TO WEST AFRICA**

PHASE ONE

THE NIGERIA COUNTRY REPORT



DET KGL. SELSKAP FOR NORGES VEL

**THE ROYAL NORWEGIAN SOCIETY FOR RURAL DEVELOPMENT
& SOCIÉTÉ ROYALE NORVÉGIENNE DE DÉVELOPPEMENT RURAL**

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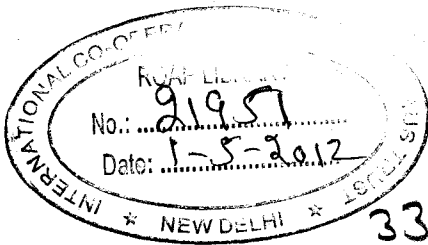
INTERNATIONAL COOPERATIVE ALLIANCE (ICA)
REGIONAL OFFICE FOR WEST AFRICA (ROWA)

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STRATEGIES FOR COOPERATIVE DEVELOPMENT
SPECIFIC TO WEST AFRICA

PHASE ONE

THE NIGERIA COUNTRY REPORT



334 (669.1)

LAGOS - NIGERIA

March, 1986



THE INTERNATIONAL COOPERATIVE ALLIANCE

THE International Cooperative Alliance (ICA), a Non-Governmental Organization, was established in LONDON, England, in 1895.

It is made up of Cooperatives from over seventy (70) countries with a membership of some 500 million people including their families.

The main objectives of the Alliance are to:

- act as world representative of all Cooperatives irrespective of their field of activities;
- promote friendly and economic relations among Cooperatives both nationally and internationally;
- foster economic and social advancement of the working classes; and
- help to establish a Permanent Secretariat with its headquarters in GENEVA, Switzerland.

For closer contact with the people requiring its assistance, ICA has set up three Regional Offices: NEW DELHI (India), MOSHI (Tanzania) and ABIDJAN (Côte d'Ivoire).

The ABIDJAN-based Regional Office became operative in March 1981 and covers sixteen (16) countries in West Africa. The ICA/ROWA has two Statutory Bodies: the Regional Council and the Executive Committee on which there is an equal number of representatives from Cooperative Movements and from Government institutions responsible for Cooperatives in the sub-region.

The Regional Office (ROWA) is currently working in three programme areas:

- Education and Training in Cooperatives,
- Cooperatives' Research and Projects, and
- Assistance to Small-Scale Cooperative Projects undertaken by Women.

P R E F A C E

THE International Cooperative Alliance is pleased with the inter-institutional cooperation that has enabled it to implement the "Search for New Lines of Action and Strategies for Cooperatives' Development Specific to West Africa" project.

Institutional collaboration offered opportunities for:

- West African experts to conduct comparative studies of their experiences in Cooperative Movements in the sub-region since independence, thereby making use of the available human resources within the countries;
- ending the compartmentalization of Cooperatives' promotional experiences between countries in West Africa and especially between English-speaking, French-speaking and Portuguese-speaking countries;
- setting up a Data-bank and a Pool of African Consultants on Cooperatives' issues in West Africa, a first step towards innovative future action; and
- publishing documents under Phase I in order to provide interested individuals and institutions with information and data on Cooperatives, their administrative, economic, legal and social contexts.

The information in the various national reports were provided by national consultants and supervisory institutions.

"The Search for New Lines of Action and Strategies for Cooperatives' Development Specific to West Africa" Project was funded, on the request of the International Cooperative Alliance, by a three-year subvention granted by the Canadian International Development Agency (CIDA) to ROWA through the Canadian Cooperatives Council (CCC).

The project also received financial support from Desjardins International Development Corporation (SDID) and the Agency for International Development Cooperation (SOCODEVI).

The National Federation of Consumer Cooperatives (FNCC-France) also provided material support on several occasions.

With regards to the publication of Anglophone reports, we owe special thanks to the Royal Norwegian Society for their financial assistance, within the framework of their support to ROWA's Cooperative Education and Research Programmes.

The preparation and publication of the study were undertaken with the assistance of the Centre for Food and Agricultural Development of the German Foundation for International Development (DSE/ZEL) as part of the "Appropriate Management of Small-Holder Cooperatives" (GACOPEA) programme aimed at using research results, and which is jointly run by DSE and the United Nations Food and Agricultural Organization (FAO) in the Franco-phone countries of West Africa.

ICA wishes to express its appreciation to the donor and funding institutions mentioned above for their invaluable assistance in the smooth conduct of the study. Its gratitude also goes to Governments, National Consultants, Research and Training Institutes and Non-Governmental Organizations for their unflinching

support and helpfulness in carrying the common task. As in any human endeavour, the study does not claim to be either perfect or exhaustive. The study, however, is a compendium of data, a basis for reflexion and improvement, and a guide to future action.

The study, which raised considerable enthusiasm and expectations, is a practical demonstration of North-South and South-South cooperation. Such multilateral cooperation is born of our faith in mankind's ability to develop and of its desire to make man both the agent and beneficiary of progress in the countries of the sub-region.

THE SEARCH FOR NEW LINES OF ACTION AND STRATEGIES FOR COOPERATIVES' DEVELOPMENT SPECIFIC TO WEST AFRICA

1. Inception, Background and Objectives of the Project

The first meetings and consultations with representatives of West African Cooperatives organized in 1979 by the International Alliance pointed to a general need for programmes designed to assist them to better understand their problems (research programme) and to acquire the capabilities for resolving them (training programmes).

At the IBADAN Symposium held in 1979 top priority was given to education and training.

In May 1983 in PRAIA a Committee of the Regional Council drew up a five-year research and training programme beginning 1984.

The Research Programme was aimed at enabling national experts to assess the current situation, analyze the reasons for success and failure, prepare the ground for new strategies and draw up programmes and projects for Cooperatives' Development that meet the needs of the concerned people. The Regional Council at its session in May 1983 recognized the need to set up a Research and Information Section and a Projects and Consultancy Section as early as possible at the Regional Office in Abidjan. The Sections would enable the Office to provide consultancy services and assistance to applicant Cooperatives and countries.

It was against this background that a project entitled "Search for New Lines of Action and Strategies for Cooperatives' Development Specific to West Africa" was mooted and submitted to the Canadian Cooperatives Council (CCC) which agreed to finance it over a three-year period with an initial grant from the Canadian International Development Agency (CIDA).

2. Justification of the Research Project

At the time of independence considerable hopes were placed in the cooperative method. It was often presented as a tool of African socialism, a cross between the "traditional" sense of community action and modern techniques of management. Twenty-seven years later, it was found that wide gaps existed between expectations and achievements as well as between countries. In some countries the cooperative movement has petered out while in others its success has been limited.

The West African sub-region has been experiencing the adverse effects of the world economic crisis in recent years.

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The West African sub-region has been experiencing the adverse effects of the world economic crisis in recent years.

For more than a decade many countries have been afflicted by the so-called "cyclical" drought while other regions have been grappling with quasi-permanent drought. The effects have been a drop in production especially of agricultural produce, unemployment among women and young people, rural migration, a plunging purchasing power, poverty and frequent political and social unrest.

What to do, in the circumstances: in other words, what are the targets to pursue, what resources to mobilize and by what method? Food self-sufficiency through the raising of agricultural production levels is still top priority in a number of countries.

One of the options adopted, at least in official statements, is to organize the population into autonomous self-managed units able to take an active part in development actions, projects and programmes because human resources are yet to be fully utilized in the continent.

3. Method and Organization of the Study

The study comprises two phases.

Phase I

This phase comprises a general situation analysis of the sixteen (16) countries in West Africa, and collection of standardized data based on a commonly designed plan that can be adjusted to take account of the special features of each country, and thereby allow for temporal and country comparisons.

Thirteen (13) national reports and summaries were prepared under this phase. The publication of the present documents forms part of the first phase.

Phase II

This phase is now underway and aims at conducting an in-depth study for each of the countries for which a national report was submitted. A sampling of 21 (twenty-one) units of formal Cooperatives and informal mutual assistance organizations per country has been effected. The survey and analysis document has been designed. The questionnaire is made up of one hundred and eleven (111) questions divided into six (6) themes on six (6) cards. Each question is framed to ascertain an aspect or part of the structure concerned (Cooperative, Pre-Cooperative) by using criteria and methods appropriate for each case.

At the end of Phase II national evaluation and recommendations seminars will be organized in each country. These seminars will bring together individuals, representatives of government agencies and non-governmental donors and support organizations and, obviously, Cooperative organizations.

For the conduct of the study under Phase I multi-disciplinary teams of consultants and national experts were set up for each country, drawn from among research workers, field experts, trainers, and sociologists involved in the promotion, development or supervision of Cooperatives and mutual assistance organizations.

Individuals were designated to coordinate activities within the countries and regional coordination was effected through several seminars. The officer-in-charge of ICA/ROWA Projects and Research undertook several missions to monitor, lend support to and evaluate activities.

Moreover national experts were selected from among the consultants to assist the Regional Office in the analysis and preparation of summaries of national reports, which led to the drafting of the synoptic analytical documents.

At a later stage all the data collected will form the basis of a data-bank for the use of countries, Cooperatives, research and training institutes, and donor and funding organizations.

For regular supply and updating of the information in the Data-bank, a network for the collection and collation of Cooperatives' data will be set up in the sub-region.

The final goal of the study is to develop programmes and projects based on a new approach to the promotion of Cooperatives specific to West Africa.

The results of the current research will be determined by the intellectual honesty, political commitment, professional integrity and the faith of those involved, be they Cooperative Members, National Institutions, Non-Governmental Organizations, ICA/ROWA or Bilateral and Multilateral Donors that give assistance to Cooperatives and informal mutual assistance associations.

Cooperative Department,
Federal Ministry of Employment,
Labour and Productivity,
P.M.B. 12576
Lagos

27th March, 1986

Mr. Babacar Ndiaye,
ICA - ROWA,
01 B.P. 3969,
Abidjan,
Ivory Coast.

Dear Sir,

RESEARCH FOR NEW LINES OF ACTION AND STRATEGIES
FOR COOPERATIVE DEVELOPMENT SPECIFIC TO WEST AFRICA -
PHASE I: NIGERIA COUNTRY REPORT

On behalf of my colleagues and myself on the National Team of Experts, I submit herewith the NIGERIA COUNTRY REPORT regarding the above research project. The study was carried out in keeping with the guidelines provided by our office.

May I express on behalf of the National Team of Experts our deep and sincere gratitude to the Regional Office and to you personally for the opportunity given us to participate in this pioneer research project on the development of Cooperatives in the West African sub-region, members of the National Team of Experts are very conscious of the task that lies ahead concerning the final and more critical phase of this very important research project and wish to assure you of our fullest cooperation.

This first phase of the project has been quite challenging. I wish to add that the problems the Team had to surmount in the tortuous journey of information gathering did not dampen our enthusiasm.

Let me place on record our indebtedness to the sponsors of the project for their concern for the development of the West African sub-region through Cooperative action.

With Cooperative greetings.

Yours sincerely,

(P.S. Akpoghor)

Chief Registrar of Cooperatives Societies
(Coordinator, National Team of Experts)

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INTRODUCTION

THIS study has been carried out within the framework of the first phase of ICA - ROWA's project on research and study on Cooperative projects throughout the West African sub-region. The project aims at looking "for new guidelines and strategies to promote the development" of Cooperatives in the sub-region.

In compliance with the guidelines set down by ICA-ROWA on this first phase, this is a description and "general analysis" of the current situation in the country regarding the Cooperative Movement, Cooperative administration and Cooperatives-related institutions in Nigeria.

The study is divided into four chapters. Chapter One addresses four main areas. These include geographical location and related questions, developmental constraints in the areas of rural, social and industrial sectors. Chapter Two describes and analyses existing institutional, legal as well as non-governmental support in the promotion of Cooperatives. Specifically, the Chapter analyses, amongst other things, the structure of Cooperative administration at national and State levels; training institutions and Cooperative legislation in Nigeria. Other specific areas handled in this chapter are non-governmental organisations and institutional support institutions.

Chapter Three begins with a narration of the historical development of the Cooperative Movement in Nigeria, describing briefly administrative/political changes and their effect on Cooperative promotion. It tries the early efforts at formation of Cooperatives. The Chapter analyses forms of mutual assistance and focuses attention on the present situation of the Cooperative Movement, the status of pre-Cooperatives and the role played by private initiative. The role of Cooperatives, pre-Cooperative bodies and of traditional self-help organizations is also examined.

CHAPTER I

GENERAL INFORMATION

1. Geographical Location

The Federal Republic of Nigeria lies entirely within the tropics. It is located between the latitudes 4° and 14° north of the Equator and longitudes 3° and 14° east of the Greenwich meridian.

Nigeria is bounded on the north by Niger Republic; on the west by Republic of Benin; on the east by the United Republic of Cameroon and on the north-eastern fringe by the Republic of Chad. In the south, Nigeria is washed by the Atlantic Ocean for over 800 km.

The largest country in English-speaking West Africa, the Federal Republic of Nigeria has a land mass of 923,768 square kilometres. The longest distance from east to west stands at over 1,120 kilometres, while that from north to south is some 1,040 kilometres.

2. Climate¹

The climate of the Federal Republic of Nigeria varies from the tropical at the coast to sub-tropical as one travels further north.

2.1 Temperature

The mean maximum temperature is about 30.55° Celsius in the coastal belt. In the north it is about 34.44°C . The highest maximum temperatures are recorded between the months of February and April in the south, and from March to June in the north. The lowest maximum temperatures are experienced in July and August in most parts of the country.

The general conclusions arising from the study are concisely summarized at Chapter Four. Three main methods have been adopted in obtaining data and information for this study. They are (a) collection of secondary data through consultation of relevant books, government publications and other documents, (b) direct request for data by means of official letters and (c) personal observation.

Data on the Cooperative Movement and NGOs was received by means of the second method. The 4th National Development Plan 1981-85 and the 1985 national budget which served as main sources for developmental budgets were obtained from the 1985 budget. It was not possible to carry out any field interview for the study.

The study was originally designed to be carried out by the National Team Coordinator and Messrs Fagbenro and J.Z. Musa. In view of serious difficulties encountered during the course of the study and the change in programme on the side of the ICA-ROWA owing to shortage of funds, obvious personnel changes had to be made to the National Team accordingly.

I want to place on record my deep gratitude to the former Acting Director of Cooperatives for nominating me as Coordinator of the project, to the Permanent Secretary who supported the Director's recommendation and to the Honourable Minister who approved it. I must also not forget to express my deep appreciation to the Principals of the three Federal Cooperative Colleges together with their staff who, in true Cooperative spirit, collected necessary data on the Cooperative Movement and structure of the State Cooperative Societies Divisions in some of the States which form their catchment areas.

Lagos,

March, 1986

ERRATUM

Une erreur s'est glissée dans la pagination.

*Prière de bien vouloir considérer la Page 3
comme nulle.*

Merci pour votre compréhension.

The mean minimum temperatures in the southern and northern parts of the country are about 22.2° Celsius and 18.88° Celsius respectively. In the south, the minimum temperatures are generally highest in March and April and in the north they are highest in April and May.

2.2 Seasons

There are two main seasons, namely the rainy season and the dry season. The rainy season begins about March or April and lasts until October or November. The rainfall is heavier in the south with an annual average of 177.8 cm at the western end of the coast. It increases to about 431.8 cm in the eastern coastal area. It decreases northwards with 127 cm in the central or middle belt and as low as 50.8 cm in the extreme north. Usually the rains are heaviest in July around the coast; the month of August enjoys less rain and the period is popularly referred to as 'August Break.'

The dry season commences in November or December and lasts until March. In the height of the dry season some rains still fall in the south, especially in the south eastern part of the country.

2.3 Humidity

Humidity is an important feature of Nigeria's climate. Near the coast, relative humidities are between 95% and 100% throughout the year. Humidities are usually lower during the afternoons due mainly to the higher temperatures at this particular time of the

day. In December, January and February, the dry harmattan winds considerably reduce the humidity. Like other aspects of Nigeria's climate, humidity decreases as one travels northwards, with sharp variations depending on whether it is the monsoon or harmattan winds that are blowing.

3. Population

The first post-independence and only successful population census was conducted in 1963. It put the population of Nigeria at 56 million people. The State by State distribution of the population in 1963 according to the present nineteen States political structure of the country is shown at Table I.

According to the Fourth National Development Plan 1981-85 document, Nigeria's official population in 1980 is estimated at 83 million people.² This makes Nigeria the most populous country in Africa and one of the 15 largest populated countries in the world.

Officially, Nigeria's population grows constantly at 2.5% per annum. Private estimates, however, put it at between 2.8% and 3.5%. It is believed that the natural population increase is high mainly because of a continuing high birth rate and a declining death rate.

The crude birth rate has stood at about 50 per thousand (50/1,000) people per annum in the last twenty years. This is against the background of a consistently declining crude death rate which has fallen from 30 per thousand in the fifties to about 20/1,000 by 1980. This decline in crude death rate has been attributed to (a) rising standards of living and (b) improved health services. Perhaps the most important factors in Nigeria's rapid population growth are declining death rate and high fertility. The latter is estimated at 6.9 children per woman. It is,

therefore, genuinely feared that Nigeria's population might double itself by the end of the century. And quite significantly about 47% of the entire population are young people under ³15 years of age, thus showing a high dependency ratio.

Most Nigerians live in rural areas. The country has, however, experienced considerable rural-urban drift in recent years. This phenomenon is attributed to the so-called relative buoyancy in urban economies as opposed to the situation in rural areas. Current estimates have it that roughly 27% of Nigerians live in urban areas as against about 19% in 1963. Should this trend continue, it is projected that by the year 1990 Nigeria's urban population would hit the 39% mark.

The population density is about 140 persons per square kilometre. There are, however, significant variations between different parts of the country. Some of the densely populated areas are situated in (a) the Yoruba-speaking areas of south-west Nigeria and in (b) the south-east especially around Owerri in Imo State and Anambra State. Other concentrations of people are in Katsina, Kano and Sokoto in the present day Kaduna, Kano and Sokoto States respectively.⁴

4. Major Socio-Economic Development Options

4.1. Rural Development

Rural development covers a wide range of activities. These include creation of job opportunities, income distribution, health care facilities, transport and communications and housing. Others are education, savings and credit facilities as well as all efforts aimed at "creating other opportunities for individuals to realize their full potential through education and sharing in the decisions and actions which affect their lives."⁵

4.1.1 Constraints in Rural Development

The following are the constraints impeding rural development in Nigeria.

(a) Illiteracy

This represents a major problem. By 1980 about 27.6 million adult Nigerians of between 15 years and over were illiterate. "This is about 5.5 million over the figure in 1970 which was 23.1 million and Nigeria is listed among the six African countries whose illiteracy rate is increasing."⁶

The Fourth National Development Plan 1981-85 apparently lamented this sorry situation when it acknowledged that despite commendable efforts in education, in the past, the high illiteracy ratio still persisted.

(b) Food Problems

The rural areas are far from being self-sufficient in food production. Farms are still small, usually between one and two hectares. Primitive methods of production are still largely present. During the third National Development Plan, the National Accelerated Food Production Programme designed to increase the production of staple food crops was launched. Although in absolute terms, Nigeria has produced more food in the past decade, "when matched with population growth, the per capita share of locally-produced food is lower and hence the sharp increases in food imports" as shown in Table 2.⁷ At present Nigeria's projected growth rate of food demand stands at 3.5%

with a production growth rate of 1%, leaving a deficit of about 2.6 million tonnes of grains equivalent that must be imported as shown at Table 3.

Unfortunately only very little of estimated imports of N2.716 billion gets to the rural areas because of poor communication and long chain of distribution dominated by greedy distributors, wholesalers and retailers.

(c) Problem of Stock Breeding

Small-scale livestock farming is part of the Nigerian rural economy.⁸ Chicken, goats and sheep are kept virtually by every farmer in the south. In the north, nomadic herdsmen breed most of the cattle and other livestock bred down south. Six main problems have been associated with livestock breeding over the years in Nigeria. They are (i) shortage of manpower, (ii) inadequate extension services due to shortage of trained personnel and funds, (iii) inadequate marketing facilities and market information, (iv) shortage of pasture and water supply in the north and presence of tse-tse fly in the south, and (vi) lack of credit facilities.

(d) Deforestation and Afforestation Problems

Nigeria's forest reserves cover an area of about 96,518 square kilometres. Of this, 76% is savanna forest, 20% is moist tropical forest and the remaining 4% freshwater and mangrove swamps. "There has been no significant increase since early 1970s in the area of forest estate."⁹ Studies have shown

that going by the present rate of exploitation, "the reserves of the moist forest will be exhausted by the end of the century."¹⁰ Significantly firewood and charcoal take the lion share of over 95% of total domestic consumption of forest products.

The following have been identified as deforestation and afforestation problems in the country:

- (i) ignorance, carelessness and indifference on the part of Nigerians to preserve forest resources;
- (ii) inadequate seed supply, poor seed quality and lack of good storage facilities resulting in high seedling mortality;
- (iii) incidence of waste during harvesting and processing;
- (iv) inadequate environmental control and misuse of land; and
- (v) lack of trained manpower.

(e) Problems Related to Fishing

Fishing is a full-time or off-season occupation for rural Nigerians, depending on whether they live either along the coast and around inland rivers and lakes, or in the hinterland. It is "predominantly artisanal." The main problems associated with the industry are (i) shortage of manpower, (ii) lack of fishing terminals and other infrastructural facilities, (iii) inadequate

supply of inputs (fishing nets and accessories, boats and engines), (iv) inadequate fisheries extension services and (v) lack of facilities.

(f) Problems Related to Cash Crop Farming

For many years, Nigeria's policy concentrated on the production of so-called cash crops, namely cocoa, rubber, palm produce (palm oil and palm kernel), cotton, timber, groundnuts as well as hides and skin. Among the problems currently affecting the area are (i) low prices perpetuated by the former marketing boards; (ii) rural depopulation occasioned by the Nigerian Civil War 1967-1970; (iii) neglect fostered by the oil boom years; (iv) lack of encouragement by the present commodity boards notably because of uneconomic prices just like the days of the marketing boards; and (v) smuggling of cash crops especially cocoa, across the border.

4.1.2 Policy Options In Rural Development Sector

Several strategies have been evolved for the development of the rural sector. They may be summarized as hereunder:

(a) Self-Sufficiency In Food Production

The issue of self-sufficiency in food production has been vigorously pursued in successive national development plans through programmes of intensified research and actual food production. In the Fourth Plan the government believed that a radical improvement called for the performance of all

aspects of agriculture. Government also concluded that to meet the shortfall in supply an annual production growth rate of 6.5% was necessary. Aspects of the policy include direct food production (which is now under review), improved input supply, agricultural mechanization and extension services, etc.

(b) Land Reform

No land reform programme has yet been embarked upon by the Government of Nigeria. The Land Use Act 1978, however, made it possible for large-scale farmers to acquire farm land with relative ease while simultaneously curbing land speculation.

(c) Agricultural Credit

The Federal Government of Nigeria recognizes the vital role of credit facilities in the agricultural and rural development sector. In 1977 it established the Agricultural Credit Guarantee Scheme Fund by a decree which provided for a revolving fund of N100 million subscribed to by the Federal Government and Central Bank of Nigeria at 60% and 40% respectively. The fund provides "guarantee in respect of loans granted by any (commercial) bank for agricultural purposes."¹¹

These include (i) establishment or management of plantations, (ii) cultivation or production of cereals, fruits, cotton, beans, groundnuts and (iii) animal husbandry. The fund is managed by the Central Bank of

Nigeria. A summary of loans granted under it in its first year of operation is shown in Table 4.

The Nigeria Agricultural and Cooperative Bank Limited (NACB) was established in 1973. Together with the Fund, they make the two key financial institutions ministering to agriculture at national level. In addition, several State governments have established their own Agricultural Credit Corporations; there are seven State Cooperative banks two of which operate beyond State borders and several additional Cooperative banks are being planned. At the grassroot level Credit and Produce Marketing Cooperatives are engaged in on-lending to local peasant farmers.

(d) Fight Against Desertification and Tree Planting Programmes

Since the seventies, the Nigerian Government has vigorously addressed itself to the ominous problem of desert encroachment, and pursued a dynamic afforestation programme. In the Third National Development Plan 1975-80, the Federal Government had over ten projects designed to fight desert encroachment and promote afforestation on a grand scale by a determined tree planting programme.¹² In 1981 the Government launched the annual tree planting programme. During the Fourth Plan period, an afforestation programme of the arid zones of the country was planned for execution by the Federal Department of Forestry. The programme was estimated to cost ₦32 million. In addition,

the Government has also envisaged that some 3,500,000 tree seedlings would be raised by States annually for distribution to the public.

Some 200 hectares of village and 120 kilometre of road side plantations and "rural tree planting" were also planned in the Fourth Plan.

4.2 Policy Options in the Social Sector

4.2.1 Mass Communication and Information

Nigeria has a virile network of print and electronic mass media. In the nation's capital, Lagos, the Federal Government operates three radio stations serving local, national and international audience. Radio Nigeria Two, also owned by the Federal Government, is a frequency modulated station devoted to mostly entertainment. There are relay stations of Radio Nigeria in all State Capitals. Most States of the Federation also have their own radio stations.

Like radio, the Federal Government is the leader in television broadcasting. It runs three channels in Lagos, one in the Federal Capital Territory of Abuja and one station in each State. Many State Governments also have their own television stations.

In the print media, the New Nigerian Daily and Sunday New Nigerian published in Kaduna and Lagos are owned wholly by the Federal Government. The Government is also the majority shareholder in the Daily Times of Nigeria, publishers of Daily Times, the country's most widely circulated daily. About ten State Governments also have their own dailies or weeklies.

As Table 5 shows, the private sector is well represented in the information field. Some of the leading privately owned dailies are the Guardian, Punch, Concord, Tribune and Vanguard. There are a host of provincial papers, including over five in vernacular languages. There are also three economic and financial weeklies as well as a large number of indigenous weekly magazines serving both local and international readership.

Gossip papers are not left out, while over five evening papers are published nation-wide, three of which are in Lagos alone.

The Nigerian press is free. The aim of Government is to make the mass media more efficient channels for the mobilization of the people for meaningful "self-sustaining development."

4.2.2 Primary, Secondary, Technical and University Education

Education plays a very important role in the economic and social development of Nigeria. It has therefore, been accorded full recognition by way of resource allocation by successive governments. In the Third Plan 1975-80 about ₦3.2 billion or 12% of ₦26.5 billion went to education.

Primary education is essentially a responsibility of the States. But the introduction of the Universal Primary Education (UPE) by the Federal Government in 1976 brought it (the Federal Government) into financing teacher and primary school education for several years until 1979. This Federal involvement has now, by implication, been resuscitated in the 1986 annual budget. As a result of the Federal Government intervention in 1976 the number of primary schools rose

from 21,223 in the 1975/76 academic session to 37,469 in 1980. During the same period primary school enrolment rose from 5,950,296 to 12,749,403.

Secondary education is a concurrent subject. The new education policy popularly known as 6-3-3-4 system came into effect in 1982 with ten of the nineteen States participating. The nine other States joined the system in the 1985/86 academic year. The system divides the secondary school career into two phases, namely (a) junior secondary and (b) senior secondary, each lasting three years. The new system lays emphasis on pre-vocational and vocational training, hoping to make secondary school graduates more useful within the Nigerian society.

There is an efficient system of technical colleges and vocational training institutions for the training of artisans, craftsmen and technicians. At the higher level are polytechnics and colleges of technology. Almost every State has one. The Federal Government has established polytechnics in various States, the ultimate goal being to open one in each State.

Teacher education is given special attention. During the Fourth Plan it was government's intention to rapidly expand "the stock of qualified teachers at all levels" and enhance their quality "through the provision of adequate equipment and materials."¹³

At the tertiary level are the Universities. At present there are 16 Federal and 9 State Universities. Among the former are three Universities of Technology, while two of the latter are also Universities of Technology.

Special education, adult and non-formal education are not left out. In the Fourth Plan, the policy on special education was directed towards the establishment of educational centres for handicapped children,

while efforts are being intensified to train more teachers of special education. Similar arrangements are also planned for adult and informal education.

4.2.3 Health

"It is estimated that only about 35% of the Nigerian population is presently covered by any form of modern health-care services."¹⁴ Nevertheless, the position is quite better today than it was some 25 years ago. Infant mortality has dropped considerably, while life expectancy has increased from 33.5 years and 36.5 years in 1950-55 to 45.9 and 49.2 years for men and women respectively by 1975-80. In the past two decades health manpower in the various cadres has recorded positive growth, see Table 6. The country has also met the World Health Organization's stipulation of one doctor to 10,000 patients. Yet a lot remains to be done.

During the Fourth Plan, the Federal Government provided for a health care system to offer services of a promotional, protective, restorative and rehabilitative nature. The new health care system has been developed at three levels, namely: (i) a Primary Health Care programme designed to provide basic health care services at health centres, clinics and out-patient departments of hospitals in rural, sub-urban and urban areas; (ii) a secondary Health Care system designed to provide health care services, much of it in hospitals, as well as provide referral services to support the basic and the specialist services of individuals; and (iii) Tertiary Health care programme designed for delivery in specialist and University teaching hospitals and institutions in support of (i) and (ii) above.

4.2.4 Creation of Employment

The problem of unemployment is real and its elimination is a key policy objective of the Government. In this regard, the manufacturing sector is highly ranked as an employer of labour. It is also seen as providing the surest market for graduates from the country's many educational institutions. The two steel plants and three steel rolling mills which went into operation in the 1981-85 period were expected to create over 20,000 jobs at various levels. Another 60,000 job opportunities were estimated to be created as an indirect effect of the steel industry. The petrol-chemical industry and other projects were also rated high as job creators during the Fourth Plan.

The Federal Ministry of Employment, Labour and Productivity runs labour exchanges in Lagos and most State capitals as well as in various cities. They serve unskilled labour and school leavers. The Professional and Executive Registry caters for high level manpower. The labour exchanges and the Professional and Executive Registry assist in bringing prospective employers and job-seekers together.

4.3 The Industrial Sector

4.3.1.1 Mining and Quarrying

According to the Fourth Plan the Mining and Quarrying sub-sector is seen as the most important foreign exchange earner for the Government. The leading minerals are petroleum, tin, limestone, columbite, cassiterite and coal. Total production from 1975 to 1979 is at Table 7. There are four main constraints in the mining and quarrying sub-sector as articulated below.

(a) Environmental Problems

Some of the main environmental problems are oil spillages and pollution. Spillages and environmental pollution pose very serious threat to both life and property in oil producing areas. Economic life is disrupted from time to time. This is evidenced by destruction of marine life occasioned by oil poisoning, degradation of farm lands and the consequent abandonment of farms by the inhabitants.

(b) Manpower Shortages

The sub-sector suffers from relatively acute managerial and skilled manpower. This in turn hampers transfer of technology to Nigerians. In other words, rapid growth of educational and training facilities in recent years has not yet succeeded in meeting the manpower needs of the sub-sector.

(c) Supply Constraints

Frequent flooding and the problem of evacuating coal from coal mines constitute the major supply constraints.

(d) Inadequacy of Demand

The vagaries of world demand for oil has adverse effect on prices. The same goes for solid minerals. In the case of the latter, rising costs of production has led to drastic reduction in production.

4.3.1.2 Manufacturing

Manufacturing contributed about 4% to the Gross Domestic Product (GDP) between 1970 and 1974. This rose to roughly 7% in 1976, but fell to 6% later. The main problems of the sub-sector are:

(a) Lack of Infrastructural Facilities

Lack of infrastructure was identified since the 1970s as a major impediment to manufacturing. It was not terribly felt during the immediate post-independence years because there were few industries. Since the rapid economic growth of the past decade and a half, industrial demand for electricity and water has out-stripped supply, resulting in frequent power cuts to private homes and industries.

(b) Weak Raw Materials Base

Another major constraint is shortage of agricultural raw materials. Such projects as dairy, tomato puree plants, flour mills and fruit canning could not be undertaken during the Third Plan for lack of agricultural raw materials. The situation has not fared better in the Fourth Plan, leading to acute shortages accentuated by inability of the Government to import raw materials due to shortage of foreign exchange.

(c) Lack of Technological Know-How and Shortage of Manpower

As in mining and quarrying, lack of technological know-how and manpower shortage constitute some of the major constraints in

the manufacturing sector. According to the Fourth Plan, Nigeria is still a net importer of technical manpower at various levels. "Several enterprises are run almost wholly and at exorbitant cost by foreign technical labour with Nigerians providing only low to middle Manpower."¹⁵

(d) Heavy Dependence on Imports

Arising from the preceding is the heavy dependence of Nigeria on imports necessary for keeping the manufacturing machine running. Between 1973 and 1975 dependence on raw materials was 60%. Dependence on importation of capital goods, spare parts and other accessories is also almost total. This is seen as a very serious short-coming of the Nigerian economy.

4.3.2 Policies and Strategies in the Industrial Sector

In both the Third and Fourth Development Plans, Government policies and strategies were designed to put the industrial sector on a better footing.

In the field of mining and quarrying, the Federal Government has become more active in all areas. The active participation policy in the exploitation of hydrocarbons which was begun in the Third World has been continued during the Fourth Plan. Government has also decided to introduce measures to cope with hazards associated with petroleum by passing appropriate laws. Other policy objectives in the sector include (a) intensification of mineral exploitation; (b) expansion of local petroleum refineries to enable supply to meet demand, and (c) commitment of government to stop further "wasteful flaring of gas."¹⁶

Specifically, it is government intention to pursue the following policy objectives:

- (i) ensure increased level of self-reliance in the supply of industrial products;
- (ii) increase volume of local raw materials content in the manufacturing sector;
- (iii) raise to a minimum of 12% the contribution of the sector to GDP;
- (iv) increase job opportunities; and
- (v) improve efficiencies of government-owned enterprises.

4.4 Commerce and Finance

This sector covers distributive trade, exports and imports, banking, insurance, tourism and hotel development and provision of markets, etc.

4.4.1 Constraints

Seven problems have been officially identified as impeding commerce and finance. They are:

- (i) rising wave of smuggling;
- (ii) acute shortage of essential commodities;
- (iii) an inefficient retail trade system characterized by a long chain of distribution and high, arbitrary prices;
- (iv) declining importance of non-oil exports and non-existence of an export market;
- (v) rising cost of insurance owing to certain practices which tend to reduce confidence in insurance business;

- (vi) shortage of hotel accommodation, high tariffs and poor quality service;
- (vii) poor quality banking services.

4.4.2 Policy Measures

Several policy measures have been evolved to contain the above problems and raise efficiency and productivity of the sector.

One, it is the aim of the Government to rationalize distributive trade system and make it more efficient. It is also the aim of government to (a) ensure that essential commodities get to the consumer by giving priority to the importation of essential raw materials, (b) using the Cooperatives for the distribution of essential commodities and (c) taking appropriate measures to solve existing storage problems.

Two, another aim of Government is to foster the mobilization of savings by encouraging better banking services and channel adequate credit to the private sector.

Three, Government is committed to an improved and efficient insurance sector. This is done by way of a thorough examination of the problems plaguing the insurance industry. Also, a systematic registration of insurance companies has been introduced. By December, 1985, over 71 insurance companies and 98 Insurance Registry of the Federal Ministry of Finance have been established. Already, the National Insurance Corporation of Nigeria (NICON), Nigerian Re-Insurance Company (Nigeria-Re) and the African Re-Insurance Company were playing a major role in the sector.

As in the other sub-sectors discussed above, a number of strategic policy objectives and measures have also been evolved in the area of tourism, and hotel development, among others.

CHAPTER II

INSTITUTIONAL, LEGAL AND NON-GOVERNMENTAL SUPPORT IN THE PROMOTION OF COOPERATIVES

1. Definition, Identification and Execution of State Promotion Policies

1.1 Administration of Cooperatives at National Level

There are two agencies charged with the administration and promotion of Cooperatives at the national level. They are the Federal Cooperative Department (FCD) located in the Federal Ministry of Employment, Labour and Productivity and the Federal Department of Agricultural Cooperatives under the Federal Ministry of Agriculture, Water Resources and Rural Development.

1.1.1 The Functions and Organization of the Federal Cooperative Department

The Federal Cooperative Department was established as Cooperative Development Division in the then Federal Ministry of Labour in 1974. It was subsequently upgraded to the status of a full-fledged Department in recognition of its onerous responsibilities.

The Cooperative Development Decree 1974, as amended by the Cooperative and Social Development (Transfer of Functions) Decree 1976, charged the Department with the following responsibilities:

- (a) coordination of inter-governmental and inter-state Cooperative activities;

- (b) formulation of broad national economic policy for Cooperative Development and financing, and the integration of Cooperative policies into national development plans;
- (c) registration and supervision of national Cooperative societies and the implementation of development policies relating to national Cooperative projects;
- (d) disbursement of Federal and foreign assistance to the Nigerian Cooperative Movement;
- (e) liaison with Federal economic institutions and representation of Cooperative interests at inter-ministerial meetings;
- (f) relations on Cooperative matters with central labour organizations and similar bodies especially in matters relating to jointly sponsored welfare schemes;
- (g) coordination of research into Cooperative problems;
- (h) compilation of information on all matters relating to Cooperative development;
- (i) coordination of publicity on Cooperative matters including relations with international Cooperative organizations and specialized agencies of the United Nations;
- (k) Cooperative education and training at the national level and relations with appropriate Nigerian and foreign educational institutions;

- (l) organization of national and international conferences and seminars on Cooperative matters including visits by representatives of foreign Cooperative societies and bodies; and
- (m) National Advisory Council for Cooperative Development.

The Federal Cooperative Department is headed by the Director of Cooperatives who reports to the Permanent Secretary of the Ministry. His immediate deputy is an Assistant Director of Cooperatives who coordinates, see Figure 2, the activities of the Heads of the four Divisions into which the Department is organized for purposes of effective discharge of its statutory responsibilities. Their functions may be summarized as follows:

(i) Education and Training Division

The Education and Training Division has responsibility for:

- coordination and supervision of the three Federal Cooperative Colleges;
- administration of technical assistance and liaison with appropriate bodies;
- planning and organization of conferences, seminars, workshops and symposia. Among these are the Conferences of Ministers/Commissioners responsible for Cooperative matters and of Directors/Chief Registrars of Cooperative Societies.

(ii) Cooperative Development Division

It is responsible, among other things, for

- supervision of national Cooperative organizations of which there are currently four in number;
- matters pertaining to the National Advisory Council for Cooperative Development;
- relations between the national Cooperative apex organizations and international Cooperative organizations;
- promotional and advisory services.

(iii) Research, Statistics and Publicity

This is a new outfit. Its functions include collection of statistical data and initiation of research projects on Cooperatives.

It prepares quarterly and annual reports on the activities of the Department.

It has recently been charged with the additional function of assembling materials for and publishing the Department's house magazine "The Nigerian Cooperator."

(iv) Labour Cooperatives Division

The Labour Cooperatives Division has the responsibility for the promotion of Cooperatives in central labour organizations, namely, the Nigerian Labour Congress (NLC)

and the over forty industrial unions (see Table 8). Staff of the Division act as advisors to the organizations in the initiation and promotion of new labour-sponsored Cooperative societies, and also in subsequent development of these societies.

At the moment, the activities of the Division are restricted to the Lagos area. However, it is invited from time to time to address and play very positive role in activities such as seminars and workshops organized by State branches of industrial unions at different centres.

1.1.2 The Functions and Organization of the Federal Department of Agricultural Cooperatives (FDAC)

The Federal Department of Agricultural Cooperatives was established in October, 1979. Historically, it has its origin in the Federal Cooperative Department of which it was an integral part.

The functions and responsibilities of the FDAC may be summarized as follows:

- (i) formulation of national agricultural Cooperative policy;
- (ii) coordination of inter-governmental cooperation in agricultural Cooperative matters;
- (iii) promotion, development and supervision of national agricultural Cooperative organizations;

- (iv) promotion of the National Programme for Accelerated Development of Agricultural Cooperatives;
- (v) Agricultural Cooperative Information Services and Broadcasts;
- (vi) Agricultural Cooperative Research and Statistics;
- (vii) coordination, implementation and monitoring of Federal Agricultural Cooperative projects;
- (viii) national and inter-State agricultural Cooperative trade; and
- (ix) relationship with national Cooperative apex organizations, Federal and State Cooperative training institutions, Cooperative banks, Commodity Boards and international agencies.

For purposes of effective discharge of its functions FDAC is organized into four main divisions. It has a field office in each State capital throughout Nigeria. The functions and responsibilities of the divisions are as follows:

(i) Planning and Development and Marketing Division

- agricultural Cooperative planning and development, coordination and implementation of Federal Government policies on agricultural Cooperatives;
- promotion and supervision of national agricultural Cooperatives "for crop farmers";

- agricultural Cooperative statistics, and establishment and development of national agricultural Cooperatives statistics bureau;
- promotion and development of the National Agricultural Cooperative Marketing Organization (NACMO); and
- relations with relevant bodies such as the four national Cooperative apex organizations.

(ii) Education and Training Division

- agricultural Cooperative Training;
- planning and organization of national and international conferences, seminars and workshops;
- publication of reports on conferences, workshops and seminars;
- National Agricultural Cooperative Development Committee matters;
- liaison with the Cooperative Federation of Nigeria, ILO, IFAP and other agencies on agricultural Cooperative training; and
- matters pertaining to National Advisory Council for Cooperative Development.

(iii) Public Relations and Extension Division

- development of national publicity bureau for agricultural Cooperatives;
- agricultural Cooperative publicity and public relations;
- national radio and television promotional programmes for agricultural Cooperative development;
- membership drive programme;
- agricultural shows and exhibitions; and
- agricultural Cooperative mass enlightenment activities.

(iv) Supply, Project Implementation and Monitoring Division

- coordination and implementation of development policies on national agricultural Cooperative projects;
- coordination, development and monitoring of Federal Cooperative feedmills, storage depots and Cooperative in-shore fishing projects;
- Cooperative bush-clearing activities, agricultural mechanization and land use schemes;
- coordination, development and expansion of Tractor Hiring Cooperative Schemes;

- inter-ministerial committee meetings on project implementation and monitoring of agricultural Cooperative projects; and
- coordination of distribution of Federal-sponsored agricultural inputs and services to State agricultural Cooperative organizations.

1.1.3 Staff Position

The Federal Cooperative Department (FCD) and the Federal Department of Agricultural Cooperatives are each headed, as pointed out already, by a Director, a post which currently is grade level 16. According to the 1985 approved budget only the Federal Cooperative Department has provision for the post of Assistant Director. Both departments have a host of senior management, middle management and junior staff.

Table 9 shows the approved staff position in 1985 fiscal year for the FCD. There are the posts of Director of Cooperatives and Assistant Director of Cooperatives. The latter is followed by five posts of Chief Registrars of Cooperative Societies on GL 14. Two of these posts are provided at the Departments headquarters in Lagos while three are reserved for Principals of the Colleges. There are also six posts of Assistant Chief Registrars of Cooperative Societies, thus bringing the total senior management staff to 13.

At Table 10 are the corresponding personnel provisions for the FDAC in 1985. Apart from the post of Director, there are six senior management posts comprising two Chief Registrars of Agricultural Cooperatives and four Assistant Chief Registrars of Cooperative Societies. Other posts are those of (a)

three Principal Assistant Registrars (b) six Senior Assistant Registrars of Agricultural Cooperatives and (c) twenty-four Assistant Registrars of Agricultural Cooperatives grade one.

Because of the nature of their responsibilities the FCD and FDAC engage in the main young university graduates as opposed to grassroots level extension workers. However, not many graduates of the polytechnic and/or Colleges of Technology are being drawn into the two national Cooperative agencies. The main problem is that of remuneration.

During the 1985 financial year the sums of N961,814 and N725,874 were budgeted for FCD and FDAC respectively as personnel costs. The corresponding provisions for the FCD and FDAC in 1984 were N101,499 and N800,920 respectively.

In spite of these budgetary provisions both Departments have been beset with such constraints as (a) inadequate funds (b) high staff turn-over owing to lack of promotion prospects and (c) lack of understanding from some other departments and high officials with little or no knowledge of Cooperatives.

1.1.4 National Policy on Cooperatives

The general attitude of the Federal Government towards the Cooperative Movement is very positive. This is demonstrated in the successive five-year national development plans, in various official addresses, speeches and statements.

In the Fourth National Development Plan the Federal Government recognized that "Cooperatives can play a major role in the process of economic development and general social transformation." It therefore declares that it would give all necessary

encouragement to the growth and development of the Cooperative Movement in Nigeria. These policy declarations are also reflected in various addresses and speeches at different occasions.

Some seven years ago, the Federal Government came up with a 'White Paper' on the Report of the Review Panel on Cooperative Principles, Laws, and Regulations.¹⁸ In this document which was published in 1978, the Federal Government stated its Cooperative policy objectives as follows:

- (i) improving the bargaining position of agricultural producers;
- (ii) widening the democratic base in local communities through Cooperative efforts;
- (iii) bringing about increased participation and involvement of the 'Majority' in decision-making which affects the lives of over 75% of the population, i.e. small farmers and low income workers in urban and rural areas;
- (iv) using the Cooperative Movement for the achievement of some macro-economic objectives - low rate of inflation, self-sufficiency in food production, full employment and equitable distribution of scarce commodities;
- (v) using the Cooperative system as the chief means of increasing the general level of skills in the country and therefore bringing about higher productivity not only in agriculture but also in small and medium-scale industries; and

- (vi) sharing of risks and personnel involvement, and the achievement of political unity and political certainty for the people of Nigeria.

Although Government policy is undoubtedly positive there are slight differences in translating this policy into action. This is not necessarily due to lack of sympathy for the Cooperative cause. Rather, it has to do with normal priority ranking in a situation where various sectors compete for the allocation of limited resources. Thus, education and agriculture, not to talk of national defence and security, have for obvious reasons higher priority ranking than Cooperatives. On the other hand, instances abound at the ministerial level where Cooperative projects have either been treated at par with other projects or have in fact been accorded greater attention, e.g. in the Cooperative training sphere.

1.2 The State Cooperative Authorities

Each State of the Federation has its own Cooperative Societies Division headed by the Chief Registrar of Cooperative Societies. In fact, the promotion of Cooperatives at grassroot level is constitutionally a State responsibility. A State Cooperative Societies Division which may be attached to any ministry deemed fit by the State Governor, is responsible for the promotion, registration and supervision of Cooperatives within the State boundary only.

Of course, apart from the national Cooperative apexes, only a few Cooperative bodies such as the Cooperative Supply Association (CSA) and some Cooperative Banks cut across State boundaries.

The Staff complement in each State Cooperative Societies Division depends on the financial resources available to the State. Generally, however, each division has at least one Deputy Chief Registrar who assists the Head of Division in the overall administration. Then there is a complement of senior staff ranging from the rank of Assistant Chief Registrar on GL 13 down to that of Cooperative Officer on GL 07. Table 11 shows the personnel budget in Lagos State in the 1985 fiscal year.

Because of their direct involvement in the promotion of Cooperatives at grassroot level, State Cooperative authorities employ large numbers of Cooperative Inspectors for essentially Cooperative extension services. Present economic conditions, epitomized in dwindling State resources, have led to a rapid decline in the recruitment of Cooperative Inspectors-in-Training. As a matter of fact the past few years have seen that only a handful of States now recruit Cooperative Inspectors-in-Training on a grand scale.

In order to reach the grassroots, there is a network of Cooperative Offices in each State. These so-called Area or District Offices serve definite geographical areas or communities. Each District Cooperative Office is headed by an experienced Cooperative official, usually about the rank of Assistant Registrar of Cooperative Societies. Zonal offices, covering several Area or District Offices are usually headed by officers not below the rank of Senior Assistant Registrars. He is assisted by a Staff complement that is commensurate with the needs of the area covered by the office.

The District Cooperative Office is the first port of call for persons wishing to set up new societies. It is also from there that Cooperative Inspectors are sent out for promotional and inspection duties. The Head of the District Office forwards regular reports to the office of the Chief Registrar of Cooperatives. He also advises the Chief Registrar on the registration of societies being formed in his area of jurisdiction.

State Cooperative programmes usually include provision of infrastructure. In the Fourth Plan, for instance, nine States proposed the establishment of Cooperative banks, over ten States for the establishment and expansion of Cooperative training facilities and provision of loans and grants. Several States also planned for the establishment of large-scale Cooperative farms and purchase of tractors. In order to see these programmes through, Cooperative extension services take the form of short courses, workshops and talks, etc. These educational activities are usually directed at specific areas such as consumer Cooperatives, agricultural inputs distribution and marketing of produce.

In a Federal set-up such as Nigeria's, some services complement others. For instance, Federal and State governments are involved in Cooperative training albeit at different levels. Their activities are seen as being complementary to one another. Within the States themselves some Cooperative programmes and some policies in industry and social development also complement each other. Cooperative banking projects, for example, serve the need of both the Movement and industry. Cooperative training facilities complement social and rural development programmes as indeed Cooperative work demands an inter-disciplinary approach. But there are also areas of duplication.

A credit scheme for small-scale industry could well be extended to Cooperatives. So, too, are some agricultural credit programmes. Unfortunately, officials of the sectors have often engaged in disputes as to who controls what. Sometimes, Cooperative Societies Divisions have been known to be placed under ministries that have little to do with Cooperatives. Such contradictory situations are not unknown in government policies. However, successful efforts have been made to contain them. They do not, therefore, pose any meaningful threat to development.

1.3 Cooperative Training Facilities

1.3.1 Federal Cooperative Colleges (FCC)

There are three Federal Cooperative Colleges under the supervision of the Federal Cooperative Department. These are located in Ibadan, Awgu and Zaria. The Federal Cooperative College, Ibadan is the oldest Cooperative College in the country. Founded as a Cooperative Training School in 1943, it attained the status of a College in 1963 and was taken over from the Governments of Oyo, Ondo and Ogun States by the Federal Government in 1976.

The Federal Cooperative College, Awgu and Zaria were established by the Federal Government in 1976 and 1979 respectively. They are both operating from temporary sites. Construction works at their permanent sites in Oji River and Kaduna, respectively, are in progress. The student in-take in the 1985/86 academic year is shown at Table 12.

1.3.1.1 Staff Strength of Federal Cooperative Colleges

Each Federal Cooperative College is headed by an officer of the rank of Chief Registrar of Cooperative Societies. He is designated Principal, and his immediate deputy who is designated Vice-Principal holds the rank of Assistant Chief Registrar of Cooperative Societies.

According to 1985 authorized staff structure, the least senior Cooperative Official on the tutorial list of any given College is a Cooperative Officer.

Teachers at the Colleges are deployed there from the FCD Headquarters in Lagos. Table 13 shows the actual staff strength in each College in the 1985 fiscal year. It should be noted that the actual situation is a reflection of the Staff situation in the FCD itself.

1.3.1.2 Target Population of Federal Cooperative Colleges

At present Federal Cooperative Colleges train mostly government Cooperative Officials. Personnel of Cooperative organizations also participate in the regular courses. As a means of stemming staff turn-over in the Cooperative departments throughout the country, a system of open admission was introduced in 1983. At present, therefore, the target population at the Federal Cooperative Colleges can be generally summarized as including junior and senior Cooperative Officials, leaders, members and staff of Cooperative organizations as well as private students. ¹⁹

To achieve their objectives the three Colleges run the regular Certificate in Cooperative Studies course for Cooperative Inspectors-in-Training or junior cadre Cooperative staff. In addition, the Federal Cooperative College, Ibadan runs the Diploma in Cooperative Studies course for graduate Assistant Registrars of Cooperative Societies, experienced Cooperative Officers and senior personnel of Cooperative organizations. Both courses last nine months.

The Colleges also conduct short refresher courses, seminars and workshops.

In this area, the target population is matched with the depth and/or content of the programme concerned. Such activities take place mostly during the long vacation July - September, or during the period of the practical fieldwork which normally is scheduled for January and February each year.

1.3.1.3 Teaching Methods and Programmes in FCCs

The most common mode of instruction used in the Federal Cooperative Colleges is the Classroom lecture. This is reinforced with role plays, discussions and case studies. Role plays and case studies feature mostly during short courses, seminars and workshops.

Practical fieldwork is a major integral part of the regular course programmes. As already hinted, during the months of January and February the students in both regular courses are sent on attachment to experienced officers on the field. The fieldwork attachment enables students to acquaint themselves with Cooperatives at work and to reinforce their classroom learning with field experience. The practical fieldwork is divided into two phases at the end of which each student is expected to submit a report on his activities to the Principal.

Students on attachment are supervised both by the Cooperative Official/Manager to whom they are attached and by tutorial staff of the college. The latter travel round to designated students with a view to monitoring their progress and discuss any problems that are identified or which may crop up during the attachment period.

1.3.1.4 Material Resources at FCCs

The Federal Cooperative Colleges are comparatively well provided for in budgetary terms. Although funds are centralized in the Headquarters of the Ministry, allocations are made to each College on a quarterly basis through the system of a so-called 'Authority to Incur Expenditure' (AIE). This makes them relatively independent of the Department's head office in financial terms.

Transport is properly taken care of. Each Principal has an official chauffeur-driven car, while a reasonable pool of utility vehicles is kept in every College.

Until recently, students were fed at cost of the Government. This policy had to be abolished in the light of rising costs. Students now contribute money towards their feeding which is managed by an autonomous students' committee where the Principal is represented by the Vice-Principal.

Funds are also provided for meeting the claims associated with the annual practical fieldwork. Such claims arise from travelling by supervising tutorial staff, hotel accommodation and related expenses. In recent times, the poor economic situation has adversely affected the funds provided for this purpose. This situation is seen as seriously threatening the practical fieldwork aspect of the regular courses. ²⁰

1.3.2 State Cooperative Colleges

Table 14 is a list of State Cooperative Colleges and training institutions. They serve mainly grassroot training needs. The major focus is on the training of Cooperative Inspectors, members of the Movement and Cooperative leaders.

The regular course leads to the award of the Certificate in Cooperative Studies which as in the FCCs, is a nine-month programme. At the Ondo State Cooperative Training Institute, however, the Certificate course lasts two academic years. Since the introduction of the harmonized syllabi in 1978, State Cooperative Colleges run the same syllabus as the Federal Cooperative Colleges.

Besides the regular course, State Cooperative training institutions are involved at varying degrees in conducting short refresher courses for different target groups in book-keeping and accounts, management and in other specialized areas. In Oyo State such short courses as seminars and workshops are organized at designated Cooperative Training Centres.

The Imo State Cooperative College is different from other State institutions. It runs a Certificate and Diploma for Cooperative Inspectors and Assistant Registrars of Cooperative Societies respectively. The Cross River State Cooperative Management Institute was established in 1972 with assistance of the International Labour Organization. It runs short courses in different Cooperative fields on a regular basis.

A striking attitude of many State Cooperative Departments is that they still patronize the Federal Cooperative Colleges. This has a dual salutary significance. First, it enables some States to learn from the experience of the areas in which the Colleges

are located. Second, States whose Colleges/ Institutions lack the necessary capacity are able to avail themselves of facilities at the Federal Cooperative Colleges.

1.3.3 Role of Institutions of Higher Learning in Cooperative Training

Several polytechnics and universities are also involved in Cooperative Education and Training. Among these are the Kaduna Polytechnic, Kwara State College of Technology, Ilorin and the Institute of Management and Technology (IMT), Enugu.

The Kaduna Polytechnic, Kaduna is owned by the ten northern States. It runs three courses, namely Basic Certificate and Higher Certificate courses for Cooperative Officers and the one year Assistant Registrars course introduced in 1976. The three courses are conducted in the College of Administrative and Business Studies. The I.M.T., Enugu runs Ordinary and Higher National Diploma Courses in Cooperative and Management Studies.

Faculties of Social Sciences of Nigerian Universities have traditionally awarded higher degrees with dissertations based on Cooperatives themes. In recent times some universities have gone as far as running post-graduate degree programmes in Cooperatives. Notable among them are the Universities of Ife and Ibadan. The University of Nigeria, Nsukka has a post-graduate programme leading to awards of masters and doctorate degrees, and a post-graduate diploma with emphasis in Cooperatives. The University also conducts refresher courses for Cooperative personnel in its Centre for Cooperatives and Rural Development Studies. The University of Ife's Department of Agricultural Economics also has a higher degree programme in Agricultural Cooperative and Marketing.

1.3.4 Overseas Training

Over the years, a large number of Nigerian Cooperative officials and Movement personnel have received training overseas under bilateral and multilateral arrangements, especially since independence in 1960.

The only case of any effort to evaluate overseas training is that contained in the report of the Evaluation Mission on the project, "Optimization of Cooperative Development through Intensive Training." The project was evolved and implemented under a tripartite agreement between the Federal Ministry of Employment, Labour and Productivity, the European Economic Community (EEC) and International Labour Organization from 1979 to 1983.

While training abroad is carried out in rather different environment, it nevertheless has positive influence on the participants. Overseas training widens the horizon of course participants. It also exposes them to a variety of experiences by virtue of participants' interaction with people from other parts of the world. This is apart from the fact that overseas training fills a major gap between existing facilities and training requirements. Perhaps the only demerits of overseas training is first that the number of candidates is usually small because of funds. Second, overseas training where financed by the Government depletes limited foreign reserves.

1.4 Functional Literacy and Non-Formal Training for Cooperators

Functional literacy training is carried out usually as part of extension services as well as at Cooperative Training Centres such as in Oyo State. Occasionally, functional literacy seminars are also

organized often for trainers and field officers. The Federal Cooperative College, Ibadan, has a mobile training unit which has been engaged in field training for farmers for some time.

Non-formal education is carried out at conferences and seminars or whenever meetings are held or addressed. Field-workers take advantage of gatherings of Cooperators to address them, sometimes during the visit of some high government officials or some other appropriate occasion.

The General Committee Meetings are also used for educational purposes.

1.5 Cooperative Training and Information Through the Mass Media

Cooperative radio programmes have been mounted from time to time. There is however, no permanent Cooperative radio training programme. In 1983/84 the Federal Department of Agricultural Cooperatives introduced a weekly half-hour programme on agricultural Cooperatives over Radio Nigeria national network. The programme was dropped when Radio Nigeria decided to charge money for the service.

For about four years running two business weeklies have been running columns on Cooperatives. It is, however, difficult to monitor their coverage in terms of readership. The weeklies themselves are circulated nationwide.

A few newsletters are published by various Cooperative departments and organizations. They are, in the main, house journals.

1.6.1 The Legal Framework of Cooperative and Pre-Cooperative Societies

1.6.1.1 Historical Development of Cooperative Legislation in Nigeria

(a) The Cooperative Societies Ordinance 1935

The history of Cooperative legislation in Nigeria goes back to colonial days. In 1935 the Cooperative Societies Ordinance was enacted to regulate the orderly development of the Cooperative Movement. It was followed in 1936 by the promulgation of the Cooperative Societies Regulations. The Nigerian Cooperative Societies Ordinance resembled in several respects the Indian Cooperative Societies Act of 1912 which also served as model in other British colonies.

But the Nigerian Cooperative Societies Ordinance showed greater improvement than that of the then Gold Coast (now Ghana) which was enacted in 1931. According to Hanel, the Nigerian Cooperative Law, as opposed to the Ghanaian Ordinance, created Cooperatives with a legal personality.²¹ The Nigerian Ordinance further facilitated the formation of secondary and tertiary Cooperative Societies as well as Cooperative Thrift and Credit Societies.

With this innovation, the Cooperative Societies Ordinance 1935 became the basis for Cooperative legislation for British West Africa. A shining example is the former Gold Coast which in 1937 substantially reviewed its own Cooperative Law using the Nigerian legislation as model.²²

As in the other British colonies, the Registrar was made head of the Cooperative Department. He was (as is still the case today) assisted by a full complement of staff. Under the Ordinance, the Registrar had and still has a kind of 'life and death' hold over Cooperatives under his jurisdiction.

(b) Cooperative Legislation after 1952

Following the introduction of the Federal Constitution in 1952, the three new regions - Eastern, Northern, and Western Nigeria established their own Cooperative Societies Divisions. This was followed up by the enactment by each regional legislative house of a Cooperative Societies Law. The Regional Laws were based on the 1935 Cooperative Societies Ordinance, with the Registrar, as Head of the new outfit, having responsibility for the promotion, registration, inspection, auditing and dissolution (where necessary) of all societies within each region.

In 1956, the Cooperative Societies (Miscellaneous Provisions Ordinance was passed, creating a Cooperative Societies Division in the Federal Ministry of Labour. The Department became fully responsible for the promotion of Cooperative Societies in the Federal Territory of Lagos. Under this Ordinance, the new department took over from the Western Region Government the responsibility for "the welfare of Cooperatives²³ in the city of Lagos and its environs." As a result, all Cooperative societies except apex organizations, which were formerly registered in Ibadan, the

capital of Western Region, were re-registered under the Cooperative Societies (Miscellaneous Provisions) Ordinance N° 1 of 1956.

Further Cooperative Legislative changes became necessary in 1963 following the creation of Midwest State, and in 1967 and 1976 respectively when the 12 and then the present 19 States structure came into existence. As is to be expected the new States based their Cooperative Societies laws on those of the regions from which they were excised. This was by any standards a re-enactment of the 1963 situation, when the Midwest region was carved out of Western Nigeria. It is also likely that the Federal Capital Territory, Abuja, now treated as a State, will eventually enact its own Cooperative Societies law to facilitate the development of Cooperatives in the area.

1.6.2 Legal Analysis

1.6.2.1 Establishment, Approval and Registration

The minimum membership for establishment of a primary Cooperative Society under the law is ten. For secondary and apex Cooperative organizations there must be at least two registered Cooperative Societies.

A group of individuals, with or without the promoting of Government Cooperative Officials, may form any primary society of their choice provided they work in collaboration with the office of the State Chief Registrar of Cooperative Societies in accordance with the law. To qualify for registration as a Cooperative Society, an association must have as its objects the furtherance of the economic interests of its members in accordance with Cooperative principles.

A society may be registered with or without limited liability. In practice, however, most societies at local, secondary or tertiary level are registered with limited liability.

Before a society reaches the stage whereby it can apply for registration, it must be under the constant superintendence of a Cooperative Office in whose territory it is going to operate. The supervising Cooperative official is usually a Cooperative Inspector or some officer of a higher status. This depends on whether a primary, secondary or tertiary society is concerned.

An application for registration as a primary society must be signed by at least ten persons qualified for membership under the Cooperative Societies Law of the State concerned. Where members of the proposed society are registered societies the application for registration should be signed by legally authorized persons on behalf of each of the registered societies. Where all the members are not registered societies, the application should be signed by "ten other members," while where there are less than ten other members, all of them should sign the application.

The application for registration must contain details of the society's objects; it is submitted to the State Chief Registrar of Cooperatives along with:

- (a) two duly completed copies of the society's proposed bye-laws;
- (b) an economic survey (a kind of feasibility study); and
- (c) an 'A' report which shows the society's financial position as at the date of application.

The sponsors of the society are required by the law to furnish the Registrar with necessary information concerning the society as he may demand for purposes of discharging his duties.

The Chief Registrar may make alterations in the proposed bye-laws of the society as he deems fit. Where such alterations are considered to be material, they should first of all be ratified by the applicants or promoters of the society and then re-submitted to the Registrar.

If, after carefully examining the application viz-a-viz the objects of the society, etc., the Chief Registrar is satisfied that the society has complied with the Law and Regulations, he may, if he thinks fit, register the society and its bye-laws. It should be stated that power to register is, therefore essentially discretionary.

Upon registration, a society becomes a body corporate by the name under which it is registered. It has power to acquire movable and immovable property, enter into contracts and sue and be sued. Furthermore, it can do all things necessary for purposes of its constitution.

A certificate of registration is issued to a registered society. It shall be signed and sealed by the Chief Registrar. It serves as a conclusive evidence that the society mentioned on it is duly registered. It is also proof that the registration of the society concerned has not been cancelled.

A Registrar has a right to refuse to register a society. In that case, the society may within two calendar months from the date of notification of such refusal to it by the Registrar, appeal to the State Commissioner in charge of Cooperative matters.

When in the course of operations, a registered society decides to amend, add to or replace its bye-laws such decision requires the approval of the Chief Registrar. According to the law, no amendment, addition or replacement is valid without the approval of the Chief Registrar. Three copies of such amendment, etc., must be submitted to the Registrar. He may approve the same if such amendments or additions are not contrary to the provisions of the Law. A duly registered amendment must be certified and sealed by the Registrar to serve as conclusive evidence that it has been duly registered by him.

1.6.2.2 Rights and Liabilities of Members

(a) Acquisition of Membership

To qualify as a member of a Cooperative Society, a person must (i) have legal capacity, that is, he should be able to enter into a legally binding contract; and (ii) be resident within the society's area of operation or in the case of a limited liability society, it should be holder of landed property within the area. The Registrar has power to grant exemption from the second condition.

(b) Rights and Liabilities

The law rarely says positively what the rights of individual members are. The language dealing with this section is, therefore, mostly couched in a manner showing what the member should not do. The provisions of the law may be summarized as follows:

- (i) No member of a registered society should exercise the rights of a member until he has either paid the stipulated entrance dues or acquire adequate interest by way of shares capital as provided for in its bye-laws.
- (ii) A member cannot hold more than one-fifth of the share capital of any Cooperative society, except such member is a registered society. (This provision seems difficult to justify since Cooperatives have no statutory fixed nominal or paid-up capital).
- (iii) Except with the approval of the Registrar no person can join more than one thrift and credit society. (This provision is designated to prevent likely cases of fraud as well as to save the member from financial embarrassment and reduce loan delinquency).
- (iv) Each member has only one vote in discussions affecting a registered society. In the event of a tie, however, the Chairman at the relevant meeting has a casting vote. Where the member is a registered society, it may appoint a proxy to vote on its behalf on any matter affecting the society.
- (v) No member can transfer his share or interest in the society at will. In the case of registered society with unlimited liability, member can transfer any share held by him or any part thereof except either he has held the shares or interest for less than 12

months or the transfer or charge is made to the society or to a member of the society.

- (vi) Upon the death of a member, a registered society may transfer the share or interest of the deceased to his nominee in accordance with the law. If there is no such nominee, the Committee of Management of the society may transfer such funds or interest to personal representatives of the deceased.

1.6.2.3 Composition, Rights and Liabilities of Committee Members

The 'Committee' under the Cooperative Societies Ordinance is the governing body of a registered society with responsibilities for managing its (society's) affairs. The Ordinance and the State Cooperative Societies Laws are, however, silent on the composition of the committee (of management). It is taken care of in the bye-laws.

In practice it consists of a President, Vice-President, Treasurer, Secretary and three members. Members of the Committee of Management are elected at the Annual General Meeting. They hold office for one year, and are eligible for re-election. In some States such as Lagos State, an officer or a member of the committee cannot hold office for more than three years.

The committee is responsible for conducting the affairs of a society. In discharging its responsibilities the committee "shall exercise the prudence and diligence of ordinary men of business and shall be responsible for any loss sustained through any acts of commission or omission contrary to the law...."²⁴

The President presides at all General and Committee Meetings of a society. He has powers to convene any of these meetings allowed under the law. In his absence the mantle of leadership falls upon the Vice-President, or upon some other Committee member in the absence of the Vice-President.

The President, the Secretary and Treasurer are the principal officers of each society. They constitute its Trustees. It is their duty to sign all cheques and other legal documents on behalf of the society. Such legal documents include those involving transfer of funds, and acquisition and disposal of property.

The Treasurer is charged with all monies received by the society. He makes disbursements in tune with the Committee's directives. He signs the society's cash book in token of its correctness and is duty-bound to produce the society's cash balance whenever it is asked for.

The Secretary may be part-time or a full-time employee of a society. Either status never diminishes his wide-ranging responsibilities. These include (a) summoning and covering the General and Management Committee meetings, (b) keeping and maintenance of a society's books and registers, (c) preparation of receipts and vouchers and documents required under the Law or Bye-laws, (d) conducting the business of a society as directed by the Management Committee, and (e) the preparation and submission to the Management Committee the annual accounts and statements of his society.

As an organ, the Committee of Management also has a number of key statutory powers. For example, when a question arises as to the age or residence of a member or as to whether member owns landed property, it is decided by the Committee "subject to an appeal to the

appropriate Registrar" (Section 35(1-2)). The Committee may further decide in matters pertaining to transfer of interest in the event of the death of a member, or may on its own volition request the Registrar to inquire into the constitution, working and financial condition of a registered society (Section 49(1)).

1.6.2.4 Administrative and Financial Control and Supervision

The Cooperative Societies Ordinance and the State Cooperative Societies Laws together with the Regulations give a general framework for the operation of Cooperative Societies at primary, secondary and tertiary levels.

Model Bye-laws for various types of Cooperatives are prepared by the office of the State Chief Registrar and sold to new societies for adoption. In other words, no proposed society can on its own draw up its bye-laws without reference to the model bye-laws. The position is slightly different at national level. There the members can draw up their own bye-laws and may be approved by Director of Cooperatives without any problems provided such proposed bye-laws comply with the Ordinance and are not repugnant to Cooperative principles.

Administrative and financial controls as well as supervision are effected through a variety of measures as laid down in the law. These range from modalities for registration to settlement of disputes. A whole gamut of provisions relating to annual audit, inspection and inquiries (Sections 47-53) and those relating to dissolution.

Annual audits are carried out to the letter where the necessary staff are available. Each audit report is followed by the Registrar's audit comments in which the management of a society is asked to make explanations pertaining to any queries raised in an audit report. Routine inspections are common typical supervisory measures. The frequency of inspections depend on availability of staff, and the stage of development of a society among other factors. A key financial control is spelt out in section 27 of the Ordinance which stipulates that a registered society can invest its funds but subject to the approval of the Registrar.

At national level the Director of Cooperatives or his representative may attend an Annual General Meeting, any general meetings or a Board Meeting of any of the national apex Cooperative Organizations under his supervision. The Director or his representatives does so purely in an advisory capacity. He has no voting right. Where the Director is personally present, he can use the opportunity to brief the meeting on current government thinking or explain key policy matters pertaining to Cooperatives. The Director, on the other hand has the responsibility for reporting to the Minister through the Permanent Secretary key developments or decisions reached at such meetings.

The situation is similar at State level. But because of large number of societies, the Chief Registrar is often represented at Cooperative meetings, be they Ordinary, General, Special General, Annual General or Committee Meetings. Where the Chief Registrar attends any meeting, his report also goes to the Permanent Secretary in the first instance who may or may not forward it to the State Commissioner (the equivalent of a Minister) in charge of Cooperatives depending on the topicality of decisions or developments.

Where the Chief Registrar is represented, his representative reports to him. The decision whether or not to pass on the report to the Permanent Secretary depends on the nature of decisions reached or matters discussed.

1.6.2.5 Statutory Role of Authorities in Charge of Technical Assistance and of Cooperative Departments.

In Nigeria, there are no statutory provisions regulating the role of authorities in charge of the administration of technical assistance. The Cooperative departments at national and State levels have, however, to keep to certain administrative guidelines in matters concerning technical assistance.

Official aid is administered by the Federal Ministry of National Planning and Bureau for External Aid for Education. The latter deals with academic studies under technical assistance. The Ministry of National Planning (Development Aid Division) handles short-term training, bilateral and multinational technical assistance programmes, etc. The Cooperative Departments at national levels must follow laid down procedures and route all correspondence through proper channels such as the Ministry of National Planning, Bureau for External Aid for Education or any other competent government agency. The State Cooperative Societies Divisions also follow similar procedure.

Cooperative apex organizations as independent bodies can, however, deal directly with certain aid donors, on a 'Cooperative - Cooperative' basis. For example, national apex organization may successfully and validly enter into a collaborative arrangement without going through official channels. Where the donor country or organization wants to follow the usual government guidelines the competent government agencies

for technical assistance and the Cooperative Departments readily cooperate provided the financial and other implications of such assistance are known as not being detrimental to the interests of the country.

1.6.2.6 Statutory Role of Unions and Federations

The Nigerian Cooperative Movement is based on a three-tier system. At the State level are (a) primary societies at local or village level, (b) secondary societies which are societies formed by registered primary societies engaged in one trade, e.g. thrift and credit, produce marketing, or retail and distribution, and (c) tertiary Cooperative organizations. The latter, are variously referred to as (State) Cooperative Unions or Federations, and may be general or specialized in nature. General State unions include, for example, Bendel State Cooperative Federation, Oyo State Cooperative Union, or Lagos State Cooperative Federation. Specialized State apexes include State Cooperative Central Financing Agencies, Consumer Associations, etc. Whether a State Cooperative Movement has a general apex or one general umbrella organization and several specialized apexes, or tertiary organizations depends on its level of development, and its financial standing.

In line with the administrative and political structure of the country, the State Cooperative organizations are currently grouped under four national Federal apex organizations. These are the Cooperative Federation of Nigeria, and the three specialized organizations, namely, National Cooperative Insurance Society of Nigeria (NCISN), National Cooperative Credit Unions of Nigeria (NACCUN) and the Nigeria National Cooperative Wholesale Association (NNCWA). All four national apexes are registered by the Federal Director of Cooperatives.

The registration and supervision of the national bodies are provided for in the Cooperative Development Decree 1974 as amended. Nothing more is said about their operations or activities, except their representation in the National Advisory Council for Cooperative Development (NACCD).

Under the Provisions of the Cooperative Societies Ordinance (Chapter 39 of the 1948 Revised Edition of the Laws) secondary and apex Cooperative organizations are referred to as any "society established for the purpose of facilitating the operations of registered societies...." (Section 7(2). What is generally inferred from the law is that the objects of Cooperative secondary and apex organizations are to promote the economic interests of societies affiliated to them. How they achieve their goal is articulated in their bye-laws. This includes, as in the case of a Cooperative Thrift and Credit Union, "regular and careful supervision of the operations of societies affiliated to it."²⁵

Perhaps the only outstanding legislative provision is the Cooperative Societies (Audit and Supervision Fees) Order. It prescribed payment by all Cooperative Societies of certain audit and supervision fees to the Cooperative Federation of Nigeria, "provided that the appropriate registrar shall have power, in his discretion, to reduce the fees payable by any society, or any association or union of societies."²⁶

1.6.2.7 Financing

There are about nine different sources of funds recognized under the law. They are: (a) share capital, (b) entrance fees, (c) annual subscriptions (in the CTCS Unions), (d) borrowings, (e) savings and fixed deposits by members, (f) deposits and loans from

non-members, (g) fines, (h) donations, (i) surplus arising out of normal business operations and (j) miscellaneous sources approved by the Chief Registrar.

The Law provides that no one member in a primary society may hold more than one-fifth, i.e. 20% subscribed share capital. To the extent that it safe-guards the members against domination and preserves the special nature of Cooperative societies, the provision appears to be in order. However, since Cooperatives have "undetermined number of shares" the clause deserves to be critically looked into with a view to enhancing the shareholding in Cooperatives.

1.6.3 Special Legal Provisions

A careful examination of the Cooperative Societies Ordinance 1935 and Regulations as revised, sundry subsidiary legislations as well as the State Cooperative Societies Laws reveals very few special legal provisions in respect of any type of Cooperative Society. The following are, however, of some interest.

(a) Thrift and Credit Societies

Under sub-section 19(1) a registered society should not make a loan to a non-member. This provision definitely applies to thrift and credit unions only by virtue of the nature of their operations. Second, the Cooperative societies Regulations provide under sub-section 4(2), any society whose objects include the creation of fund for lending purposes is obliged to make bye-laws on three main issues, namely (i) conditions on which loans may be made, (ii) consequences of default of payment and (iii) disposal of annual surplus. The conditions under (i)

span over six areas. They are rate of interest, maximum amount loanable to a member, maximum period of payment and extension of the term and renewal of loans. Others are purposes of loans and security of payment.

Another provision under the Cooperative Societies Regulations 1951 stipulates that (i) no person shall be admitted as member of an urban CTCS if he resides "outside the sphere of operations of the society". Similarly any member who has resided outside the so-called sphere of operations for one-year ceases to be member; (ii) in former times a CTCS could admit any person not residing in Nigeria or in "the Cameroons under United Kingdom Trusteeship" if such person holds property in the sphere of operations of the CTCS.

(b) Consumers and Housing Cooperatives

Sub-section 25(b) of the Cooperative Societies Ordinance (Chapter 39 of the 1948 Revised Edition of the Laws) stipulates that "any outstanding dues payable to a housing society by any member or past member in respect of rent, share capital, loans, purchase money," etc., "shall be a first charge upon his interest in the immovable property of the society."

There is no identical special legal provision for Consumer Cooperatives. However, there is the government policy, as in Lagos State, which provides that one person cannot be member of several Consumer Cooperative Societies simultaneously. The aim is to

reduce fraudulent practices among Cooperators determined to play a fast one in the face of scarcity.

(c) Handicraft and School Cooperatives

There are at present no special legislative provisions pertaining to Handicraft or School Cooperative Societies.

(d) Special Legal Provision on Pre-Cooperatives

The Cooperative Societies Ordinance has no provision for pre-Cooperatives. Newly formed Cooperatives which are yet to be registered are described as 'societies under development' or 'proposed societies.' They are tended and nurtured into adulthood. But in some States, proposed Cooperative Societies are granted so-called provisional Certificates of Registration or officially recognized to enable them carry on business before they are eventually registered.

2. Non-Governmental Organizations

There is a large number of NGOs operating in the country. In the Directorate of Social Development which addresses itself to matters relating to them at national level, the various NGOs are grouped into three loose types, (a) NGOs involved in the rehabilitation of the handicapped, (b) NGOs under the National Council of Women Societies which preoccupy themselves essentially with women activities and (c) essentially voluntary organizations. The various types of NGOs are not in water-tight compartments. Their activities overlap. The two main religions in the country, namely christianity and islam are behind many of the various NGOs.

The Directory of Institutions for the Rehabilitation of the Handicapped in Nigeria published by the Directorate of Social Development in 1981 is a State-by-State coverage of NGOs involved in rehabilitation. Altogether 158 voluntary agencies were counted in 17 States. The various organizations run centres, camps and schools for different types of disabled persons. Nearly all the NGOs covered by the Directory obtain their funds by way of subventions from Federal, State and local governments as appropriate, philanthropists, and donations from other public-spirited individuals.

The organizations care for the blind, the physically handicapped, the deaf, amputees, cerebral palsies and many more. They also train their inmates in various trades and see to their placement on discharge from the centre or home.

The Young Men Christian Association and its counterpart Young Women Christian Association (YMCA/YWCA) run youth hostels and vocational training for young men and women.

A number of NGOs are involved in organizing rural dwellers into Cooperatives. Some promote existing Cooperatives. Prominent among them are Christian religious bodies, such as Misereor and Bread for the World. They are predominantly foreign organisations. To this class too, may be added foundations such as the Konrad Adenauer Foundation and the Friedrich Ebert Foundation of West Germany both of which are quite active in Nigeria.

The relationship between NGOs and governments at various levels in Nigeria is that of partners-in-progress. Except in very care cases, there is no strict dependence of one party upon the other. Rather, the activities of NGOs and of government agencies are complementary.

3. Support Institutions

3.1 Agricultural Credit Institutions

The two leading national agricultural credit institutions are the Agricultural Credit Guarantee Scheme Fund (ACGSF) and the Nigeria Agricultural and Cooperative Bank. Both establishments have been discussed above. The existence of State Credit Corporations was also touched upon.

By the end of the fourth year of the Third National Plan 1975-80, NACB had disbursed loans valued at ₦157.45 million to a large number of individuals and private agricultural companies. The Fourth Plan document acknowledges that the Agricultural Credit Guarantee Scheme "also played a very significant role in the provision of Credit for agricultural production activities"²⁷ during the Third Plan period. Apart from this, many State Governments' credit institutions disbursed agricultural loans in cash or kind to food crop and livestock farmers as well as fishermen.

The efforts of both national agricultural credit establishments and of the State Credit institutions are by any standards complementary. First, while NACB operates a direct and an on-lending credit scheme, Agricultural Credit Guarantee Scheme permits the private or corporate farmer to deal directly with a commercial bank of his choice. The operations of one institution has not, to date, been seen as duplicating the efforts of the other. Second, State Credit Corporations only serve indigenes of the States concerned. Thus farmers who are non-indigenes of a State can avail themselves of the services of such Federation institutions as the NACB and ACGS wherever they may be.

3.2 Marketing Institutions

About ten years ago a system of commodity boards was introduced with the establishment of seven commodity boards. They are the Grains Board, Groundnut Board, Cocoa Board, Rubber Board, Cotton Board, Root Crops Board, and Oil Palm Board.

The commodity boards are engaged in price fixing, purchase, storage and export of crops under their charge. Their link with Cooperatives manifests itself in two main ways. Firstly, Cooperatives can serve as Licensed Buying Agents (LBAs) just as private produce buyers. Secondly, there is the normal relationship of supplier and buyer where individual Cooperative farming societies or unions sell their produce to the commodity boards.

3.3 Agricultural Development Agencies

The Agricultural Development Projects and River Basin and Rural Development Authorities (RBRD) are two agencies of note at the moment. The ADPs are joint Federal Government, World Bank and State Government agricultural projects. RBRDAs are entirely Federal Government outfits. The main link between them is their involvement in agricultural and rural development. Both schemes collaborate with Cooperatives, Cooperative groups and pre-Cooperatives in the areas of seed and fertilizer distribution, loans and actual crop production.

3.4 Agencies for Small and Medium Scale Enterprises

In the words of the Fourth Plan document, "The bulk of Nigerian investors are small-scale industrialists."²⁸ From 1974/75 to 1977/78 the average contribution of the small-scale sub-sector was 8.6% of the total added value to the manufacturing sector.

It is the objective of the government to give all possible encouragement to small-scale industries through loans, provision of necessary infrastructure, extension services as well as relevant incentives.

In this connection, several agencies are involved in the promotion of small and medium-scale industries in the country. The outstanding institutions at national level include the Nigeria Industrial Development Bank (NIDB) and the Nigerian Bank for Commerce and Industry (NBCI). A third agency, the Nigerian Enterprises Promotion Board (NEPB) is essentially an administrative outfit.

Apart from the promotion and financing of small-scale and medium-scale industry and investment, the NIDB and NBCI are also leading lenders to statutory corporations and government companies. During the Fourth Plan, "The NBCI will be expected to be more involved in the small-scale industry development programme both by way of developing programme packages and by acting as the prime institution for disbursing Federal Government loans to small-scale industries. The NIDB on its part will play more dynamic role in the industrial sector."²⁹

The NEPB was created in 1972 as a result of the Nigerian Enterprises Promotion Act of 1972 a.k.a. the Indigenization Decree. The Act was passed to reduce foreign capital and influence in the Nigerian economy and enable Nigerians to buy shares in business enterprises owned by foreigners. The Act which was amended in 1977 classified businesses into three schedules, with some businesses exclusively reserved for Nigerians while in others Nigerians must hold 60% of the equity shares. The NEPB was established to oversee the implementation of the provisions of the Indigenization Decree and ensure that areas reserved exclusively for Nigerians are not interfered with by foreigners.

CHAPTER III

ANALYSIS AND IMPORTANCE OF MUTUAL ASSISTANCE ORGANIZATIONS

1. Historical Development of the Cooperative Movement
- 1.1 The Strickland Report, the Cooperative Societies Ordinance and Administrative Changes

The history of the Nigerian Cooperative Movement cannot be told without the mention of C.F. Strickland. His monumental "Report on the Introduction of Cooperative Societies into Nigeria" was published by the colonial Government Printer in 1934.

C.F. Strickland was a British Cooperative expert with whom has been credited the introduction of Cooperatives into India and a number of Asian countries. He was invited to tour Nigeria and advise the colonial administration on how Cooperatives could be introduced into Nigeria. His views about the prospects for Cooperatives in Nigeria can be inferred from this very first sentence in his Report:

"So far as I am able to judge, the population of Nigeria, at all events in the north and the west, will afford excellent material for Cooperative organization."³⁰

The Strickland Report touched upon a whole gamut of areas in which Cooperatives could be formed. These ranged from farmers' Cooperatives, thrift and credit societies to Cooperative settlements, handicrafts, Cooperative housing and so-called education societies.

In 1935 the Cooperative Societies Ordinance was enacted by the colonial Nigerian Government. The draft of the Ordinance was submitted by Strickland who said:

"An Ordinance under which a Cooperative Movement will succeed in an African colony is materially different from an Ordinance adapted to a White Dominion or a European country."³¹

He, therefore, recommended the appointment of a Registrar who, with his staff "must take the initiative and exercise control over the Movement in a degree quite unsuitable to the conditions of an advanced and educated population...."³²

The Ordinance subsequently formed the basis for Cooperative legislation in other British West African colonies (see earlier).

The main feature of the Ordinance was the creation of the post of Registrar as head of the Cooperative Societies Division in the colonial Department of Agriculture. He was assisted in his job by senior Cooperative officials and a host of itinerant Cooperative Inspectors.

The historical development of Cooperatives in Nigeria has been unconsciously tied to administrative changes. In this regard, three major periods may be conveniently distinguished. They are (a) the period from 1935 to 1952; (b) the period from 1953 to 1967; and (c) the period since 1968.

(a) The period from 1935 - 1952

This period marked the enactment of the Cooperative Societies Ordinance and the operation of a single Cooperative authority in the country.

The Cooperative Societies Division in the Department of Agriculture in Ibadan, the present capital of Oyo State, had responsibility for promotion of Cooperatives throughout the country. The first Registrar was one Major E.F.G. Haig, a colonial administrator.

Under the Ordinance the first Cooperative society the Gbedun Cooperative Marketing Society Limited was established at Gbedun, an Ibadan district, in 1936, and subsequently registered in 1937. A foremost Nigerian Cooperative leader, the late Chief Akinpelu Obisesan was its President. Most Cooperative societies formed in what later became known as Western Nigeria were agricultural societies.

The pattern was different in the Eastern and Northern parts of the country to which the Movement gradually spread. In these parts of the country the development was predominantly in the area of Cooperative thrift and credit.

The period witnessed the establishment of the premier Cooperative training institution in 1943 (see chapter two).

(b) The period from 1952 - 1967

In 1952 the Federal Constitution was introduced into the country. With it was the division of the country into three regions, namely, Western, Eastern and Northern Regions.

With regionalization, the old central Cooperative authorities gave way to three different Cooperative Societies Division, each headed by a Registrar of Cooperatives. Each of the Regions passed its own Cooperative Societies Law and Regulations to facilitate the Registrar and his staff in the job of promotion, supervision, registration and inspection, etc. These regional Cooperative Societies laws were in the main adaptations of the original Cooperative Societies Ordinance and Regulations of 1935.

In 1956, a Cooperative Societies Division was established in the then Federal Ministry of Labour to promote Cooperatives in the then Federal Territory of Lagos. Again the Cooperative Societies Ordinance was adopted to facilitate the performance of the statutory duties of the Registrar. The Division existed until 1967.

Another major event affected the administration of Cooperatives during the period. Barely ten years after the introduction of the Federal constitution, the Midwest Region was created from the Western Region in 1963. This had as a result the creation of a fifth Cooperative Societies Division in the country. The Midwestern Region Cooperative Societies Law that was

eventually passed in the Regional House of Assembly was based on the Western Nigeria Cooperative Societies Law.

This period abruptly came to an end in 1967 with the first exercise of creation of States on May, 28th of that year. One significant effect of the creation of States was the determination of the Status of Lagos which became part of the newly-created Lagos State. The full impact of this administrative change on the involvement of the Federal Government in Cooperatives is described in the period that follows.

(c) Cooperative Administration since 1968

The period since 1968 has seen tremendous changes in the administration of Cooperatives in Nigeria.

First, mention should be made of the 1967 creation of States. As has been hinted, the exercise left the Federal Government without a Federal Territory. The former Cooperative Societies Division in the Federal Ministry of Labour was excised from that Ministry and transferred with its staff to newly-created Lagos State.

The Lagos State and all other eleven States having been firmly established, enacted their Cooperative societies laws. It is important to point out that in each case, the new States based their laws on the ones of the regions from which they (the new States) were carved. Thus, even up till today, most State Cooperative Societies are still very much a replica of the Regional Cooperative Societies Laws of 1956. Second, shortly after the creation of States, a kind of

vacuum was felt at the centre. Cooperative leaders and administrators felt there was the need for a Cooperative authority at the national level. The functions of such a body, it was reasoned, should include formulation of broad Cooperative policies coordination of State Cooperative activities and promotion of national Cooperative apex organizations. After a series of consultations between Federal and State officials, the Cooperative Development Division, the fore-runner of the present Federal Cooperative Department, was established in the Federal Ministry of Labour in 1974. Before being formally established, however, provision for a skeletal staff had been made by late 1972, therefore, the Division already had a few senior officers in the grade of Assistant Registrars of Cooperative Societies on its pay-roll.

The next important administrative development came a year later with the creation of the Federal Ministry of Cooperatives and Supply. The Cooperative Development Division was excised from the Ministry of Labour and transferred to the new Ministry. It is here that the Division was eventually upgraded to the status of a Department in 1977 with a Director of Cooperatives at its head. The Division had a Federal Registrar as head.

The Federal Ministry of Cooperatives was short-lived. It was dissolved in 1978. But the three-year period witnessed the most dynamic Federal Government involvement in Cooperative activities in the country. The conferences of Commissioners responsible for Cooperative matters, a major forum for the exchange of views and experiences was held regularly, and government assistance to the Cooperatives increased considerably.

When the Ministry was dissolved the Cooperative Department was transferred to the Federal Ministry of Trade in August, 1978. It remained there until September 1979.

In October, 1979 the Second Republic was born. The new civilian administration, in its wisdom, decided to establish a Cooperative Unit in the Federal Ministry of Agriculture. Ostensibly the purpose was to help in accelerated food production. Thus, the Agricultural Cooperatives Division of the Cooperative Department was excised to form nucleus of the Federal Department of Agricultural Cooperatives. The Cooperative Department was again transferred to the newly-created Federal Ministry of Employment, Labour and Productivity. This thus explains the rationale behind the two Federal Cooperative authorities in existence today.

Before drawing the curtain on this section one very significant event of the period deserves brief mention.

In 1977, the Federal Military Government appointed the Review Panel on principles, Laws and Regulations in Nigeria. Its full terms of reference are set out in Annex I to this Study.

The Panel, the first of its kind in the country submitted its report called "Report of the Review Panel on Cooperative Principles, Laws and Regulations in Nigeria 1978." A Government White Paper on the Report, which unfortunately has not yet been given the attention it deserves, accepted in principle most of the recommendations of the Panel.

1.2 The Early Modern Cooperative Efforts

Before anything else, it is appropriate to mention albeit briefly some early Cooperative efforts before the Strickland Report.

The earliest known efforts were made towards the end of the World War I by some Europeans living in the then Lagos Colony who organized a consumers' society to cater for their own needs. The society faded away when the harsh effects of the war were no longer felt.

In 1926, the Department of Agriculture organized cocoa farmers around the cities of Abeokuta and Ibadan in Western Nigeria to sell their produce on Cooperative basis. As time went on, cocoa producers' societies and marketing unions promoted and supervised by the colonial Department of Agriculture spread across the Western Provinces of the Protectorate of Southern Nigeria and the Cameroons. Quite interestingly, it was these early efforts at Cooperativization which encouraged the colonial administration in Nigeria to appoint C.F. Strickland to advise her on the possibility of introducing Cooperatives into Nigeria.

2. Present Situation of the Cooperative Movement in Nigeria

2.1 Cooperatives

2.1.1 Problems of Members' Participation

Participation, which in this case means the involvement of Cooperative members in the activities and decision-making in their Cooperative organization or in the Movement in general, is an important aspect of Cooperative development. This is particularly so in a country where the government right from colonial

times has been involved in Cooperative promotion. Generally, participation can be expressed in (a) purchase of share capital, (b) payment of entrance fees, (c) performing those duties due to the society, e.g. attending meetings, holding a post in the society, and (d) patronizing the Cooperative society. In other words, participation does presuppose the existence of certain obligations or responsibilities.

In Nigeria, several constraints have been observed as adversely affecting members' participation in the activities of their societies. Regarding share capital, the law decrees, as noted earlier that no one individual member should acquire more than one-fifth of the total share capital. This is further compounded by the fact that Cooperative shares are not transferable as in the case of public company. The need to acquire more shares does not arise. In tertiary organizations the problem of shortage of capital arises from the failure of affiliates to finance their organizations. A second problem of participation involves inability to perform. Where a Cooperative society is unable to meet members' needs, the members lose interest and detach themselves from that society. Price differentials also have been known to affect members' involvement in the affairs of their societies. Farmers are known to easily forsake their Cooperative society by turning to local produce buyer because of price differentials.

Illiteracy prevents some members from fully appreciating their rights and obligations. This has often led to an attitude of aloofness on the part of members. Another, well-known problem of members' participation is inadequate education, especially informal-education. Extension services are inadequate, leading to a situation whereby marginal Cooperative members are known to recoil into their shells as soon as a generated momentum begins to wane. Finally,

corruption by the functionaries of some societies has been identified as literally killing the interest of members.

2.1.2 Problems of 'Self-Help' Mutual Assistance

Like other African countries, there are different types of autonomous "self-help" mutual assistance bodies throughout Nigeria. In urban areas, the most prominent one is the "Esusu" saving club. Here, a group of persons usually comprising four to ten persons, save money regularly which is paid to a member of the group in turns, often on a monthly basis. Esusu clubs are mostly informal outfits, and they have no restrictions regarding the purpose for which a loan or the money so collected by a member may be used or invested. Next to the Esusu is the so-called "daily contribution." Here, a person goes round to collect daily "contributions" from petty traders and market women who may or may not know each other as such. Although 'primitively' run, Esusu clubs and 'daily contributions' are great rivals to the development of Cooperative Thrift and Credit Societies. Esusu clubs are easy to organize, do not require any official permission to start operations and are free from permanent official control or supervision. These are perhaps some of the reasons why they cannot be easily transformed into Cooperatives.

In the field of agriculture, various forms of ad-hoc 'self-help' mutual assistance are common. These are organized during and for purposes of bush clearing, sowing, weeding and harvesting. As in the case of esusu clubs, they are informal associations but nevertheless pose great problems to development of agricultural Cooperatives.

2.1.3 Problems in the Training of Members:
Women, Youth and Adults

Membership training among women, youth and adults in the Nigerian Cooperative Movement is beset with numerous problems. The following deserve special mention:

- (a) Finance - Training is an expensive undertaking. In a relative Cooperative system such as Nigeria's, the problem of generating enough funds to train all members with identified training needs is a monumental task.
- (b) Limited Facilities - Neither the Federal nor State Cooperative Colleges have adequate facilities. This hinders the annual in-take into the regular courses. On the other hand, workshop and refresher courses normally have limited places for participants, usually about 30. In that case only a few participants can be trained in any given period.
- (c) Illiteracy - Every training programme demands some degree of literacy on the part of the target group. This means that the number of members qualified to receive training is limited by the widespread illiteracy among members of rural Cooperative societies. Training becomes more expensive if training materials have to be translated into local languages.

- (d) "Opposition" to Training - Some members are known to be reluctant to attend courses of training. Some women members see it as a waste of time; others may refuse to attend because of a variety of family reasons. Some (adult) farmers may be 'opposed' to training because of lack of personnel to work and/or supervise their farms during the period of their absence at a training centre.
- (e) Segmentation of Training - Most training courses are still general in nature. No special attention has yet been given to such target populations such as women and youths. Segmentation of target populations for training purposes will, when fully addressed, make it possible for programmes to be fashioned out for different categories of Cooperative members such as women and youth.

In spite of expansion in Cooperative training facilities in Nigeria in recent years, the problems of training still persist. More attention seems to have been given to recruitment than training of serving staff. So, the Caxton-Idowu Panel laments that: "It is regrettable that no serious thought has been given to the question of training as given to that of recruitment.....there is no consistent training scheme and training is sporadic in some places."³³ It is necessary to add that the present adverse economic situation has further worsened training prospects in the Cooperative Movement in the country because of acute shortage of funds.

2.1.4 Problems Faced by Facilitators or Supervisors

Facilitators in the context the word is used here means all those in Cooperative extension services at national and State levels. They include grassroot workers such as Cooperative Officers and Cooperative Inspectors.

Both categories of Officers form the core of extension services in Cooperative development in Nigeria. In a wide sense, however, every Cooperative official is a facilitator or supervisor of some kind.

The involvement of the trade unions in Cooperative development in recent years has given birth to a new brand of facilitators, namely, Trade Union Cooperative Organizers who are themselves members of the Movement. As can be observed, the Nigeria Union of Teachers has such knowledgeable members that its staff are in a position to cover some of the extension services being currently carried out by government officials.

Cooperative extension services involve a lot. It is designed to (a) disseminate general information on the Cooperative Movement, (b) elaborate on the benefits of Cooperation, (c) teach members on rudimentary book-keeping as necessary, (d) regularly remind members of their rights and obligations, and (e) explain government policy.

Cooperative extension work in-so-far as it involves inspection, control and supervision is unpopular. Allegations of government interference is quite common. This often renders sour the Government/Movement relationship. The Facilitator, thus, has to be quite diplomatic and tactful to get along.

Beside the problems associated with control and supervision, the following problems are associated with the job of facilitators in Nigeria:

- (a) The facilitator has to do with mental attitudes and behaviours. The benefits of Cooperatives are not easily demonstrable. Thus the facilitator contents himself with explaining the role of Cooperatives, without much to show for the track record of the Movement.
- (b) Facilitators are often faced with open hostility of vested interests of other entrepreneurs. Since Cooperative work changes or can help to transform rural life, opposition is barely concealed by those who are likely to be adversely affected by successful Cooperatives. In agricultural produce buying, Cooperatives are a threat to established private produce buyers.
- (c) Shortage of funds hamper the effectiveness of grassroot facilitators. So also is lack of transport facilities. For several years now, many Cooperative Departments/Divisions have become unable to meet claims submitted by extension workers. As a result, extension services including regular inspections stopped, while audit into existing societies has suffered terrible set-backs.
- (d) Cooperative extension work transcends mere change of habits. It involves a whole-hearted transformation of peoples who have been used to existing local norms. It has not been easy to change rural dwellers' attitudes insofar as converting them into modern Cooperation means breaking age-long familial loyalties and bonds.

- (e) The elite has been discovered as a major constraint in some sense. Cooperative professional advisers at top level often express the view that they are not usually given free hand in the discharge of their duties. They claim this often stems from the fact that, between them and the Minister/Commissioner are officers who may or may not be positively disposed to Cooperative ideas.

2.1.5 Impact of Sociological Realities on Cooperative Societies

Every Cooperative society is an association of persons. It is a 'group' in the sociological sense. ³⁴

In Nigeria sociological realities include ethnic affinities, social strata and professions of members. Other sociological realities are religion, social inclinations of members and community spirit in individual members of societies. These and related social factors influence Cooperatives in varying degrees.

Ethnic or tribal considerations are double-edged swords. They can serve as impelling forces or impede the smooth development of a Cooperative society. In rural areas of the country primary societies definitely enjoy higher degree of cohesion due mainly to the ethnic homogeneity of members. Nevertheless, small internal factions created through family ties are not uncommon. Rivalry between ambitious leaders of the same society is also not unheard of.

The social strata to which members belong play generally a cementing role. Ordinary members are known to follow wholeheartedly members of considerable material substance. Opposition to the latter, if any, is usually very minimal. What is easily observable is

that a member who belongs to a slightly or considerably higher social stratum, if he is willing to lead, is easily accorded full respect and supported. This situation is observable at primary, secondary and tertiary levels of the Cooperative Movement. It works generally in favour of the Cooperative Movement. The main problem associated with it, however, is that it breeds hero-worship and ultimate inefficiency as those elected to position of authority (until the law is changed as it is now in Lagos State) tend to remain indefinitely in office.

Members' professions usually work in favour of a Cooperative society. This is more so when each member has developed a sense of identification with the particular profession or trade. Farmers Cooperative Societies tend to thrive because members have similar needs - for credit, professional advice, marketing and storage, etc. Better still when the members are engaged in the production of the same crop or similar crops. A problem arises, however, when it is recognized that professional homogeneity among farmers means that all members have similar demands at the same time on their Cooperative society.

While religion is a unifying factor in certain respects, it has not been seen in Nigeria as negatively affecting the operation of Cooperative societies in spite of the diversity of the people. This situation is true at all levels of the Cooperative Movement in the country. What is prominent is the involvement of some religious bodies such as the christian churches and christian orders to encourage Cooperatives as part of their evangelistic pursuits.

Other sociological factors include social inclinations and community-spiritedness of individual members of the society. It is a well-known fact that some people in the country's Cooperative Movement today are there not necessarily because of what they

can derive as Cooperators but for what service they can render to the community. They stand as pillars to the Cooperative Movement, strengthening the Cooperative spirit in individual societies, especially at the grassroot level.

However, the fact cannot be denied that ethnic considerations could be a major threat to Cooperative organizations at tertiary level. So also is rivalry among leaders of the Movement at the national or State level. Unhealthy rivalry obstructs normal development of societies even if such effect is not intended by the 'feuding' leaders.

2.1.6 Statistical Data On Cooperatives

One of the major problems in Cooperative administration and promotion in Nigeria is data collection. This is in spite of the value of reliable data to Cooperative administrators, planners and the governments of the Federations. It is fully realized that reliable Cooperative statistical data are necessary for (a) identifying what exists on the ground (b) planning for the future and (c) self-evaluation and appraisal.

Since the early 1970s, the Federal Cooperative Department has addressed itself to the problem of Cooperative data collection to no avail. Between 1975 and 1981, there was hardly any conference of Directors/Chief Registrars of Cooperatives and of Ministers/State Commissioners responsible for Cooperative matters in which Cooperative data collection was not discussed. The purpose was not only to draw attention to availability of reliable data in the Cooperative departments at all times for planning purposes, but also to create an awareness for data collection among State Cooperative authorities who are primarily responsible for Cooperative data collection at grassroot level. The FCD and FDAC depend on them for reliable figures.

All efforts of the Federal Cooperative Department since its establishment to build up a Cooperative Data Bank has not yet yielded any results. The scheme has therefore been proposed as a project in the next National Development Plan in the hope that it will receive greater attention. The Department is currently compiling a National Cooperative Directory. After over one year, only about a quarter of the States of the Federation have responded to the call circulars issued so far on the data drive. A questionnaire on Cooperative training and Cooperative Colleges issued by the Department in 1984 is yet to be returned by all the States. Nevertheless, efforts at Cooperative data collection paid off fairly well (see Table) when this study was embarked upon. Meanwhile, the Federal Cooperative Department is now considering two options as means for collecting Cooperative statistics. First, the Department proposes to send its staff out to each State for purposes of on-the-spot collection of data. Second, it proposes to use the three Federal Cooperative Colleges each of which will be assigned to cover a 'catchment area'. And thirdly, it is proposed that if the first two options fail to materialize for lack of funds, the Federal Office of Statistics will be requested to include Cooperative data collection in its portfolio. As at the time of this study, a memorandum on the first option was already receiving attention of the Ministry.

Several constraints have been identified as militating against data collection in Cooperatives in the country. They are : (a) Failure by those charged with data collection at grassroot level to fully address themselves to this vital responsibility. (b) General national attitude to data collection that lacks a spirit of deep commitment. (c) Lack of funds for on-the-spot data collection. And (d) Lack of national system of storing data if at all collected.

The Federal Cooperative Department hopes to at least ameliorate if not totally remove these problems in its new thrust into Cooperative data collection and storage.

2.1.7 Types of Cooperative Societies

Table 16 shows different types of Cooperative societies in 9 States of the 19 States of Nigeria as at July, 1985. It is a fair representation of the true position of things in terms of types of societies in various States of the Federation. They may be discussed under the following main heads.

(a) Societies involved in Savings and Credit Services

Under this head are Cooperative Thrift and Loan Societies (CTLS). The CTCS is about the most popular type of Cooperative amongst urban dwellers, especially among workers.

(b) Agricultural Cooperatives

Several societies fall under this class. They include produce marketing societies, farmers multipurpose Cooperative societies, group farms as well as so-called 'agricultural/farmers' Cooperatives. The last named is definitely well-represented in the Cooperative Movements of Anambra, Benue, Imo and Rivers States. In Anambra, Benue and Imo 'Agricultural/Farmers' Cooperative occupy the first position in terms of number and membership.

(c) Cooperative Craft and Industrial Societies

Cooperative crafts and industrial societies are to be found in nearly all States of the Federation as can be seen at Table 15. On the whole, there are some 185 Co-Crafts and Industrial Societies in 9 States with a total membership of 33,021.

(d) Consumer Cooperatives

In the States of Ogun, Ondo, and Oyo, this category of Cooperatives is relatively well established. The idea of Cooperative buying clubs is common to all three States, where they only seem to exist on a grand scale. The existence of Buying clubs on a traditional basis cannot be ruled out in any State of the country. The number of consumer Cooperatives is relatively small, it is instructive to note however that in Bauchi State alone they were responsible for distributing commodities valued at over ₦4,741,000.00 in 1984.

(e) Fishery Cooperatives

These are to be found in especially the riverine States in the country. In the South-east, Rivers State boasts of over 97 fishery (or Fishermen's) Cooperatives with a membership of 2,780.

(f) Multipurpose Cooperatives

These are to be found more in the agricultural sector than in other sectors. They may therefore be counted among agricultural Cooperatives. Quite often, they are Consumer societies or CTCSS which have assumed more functions in an attempt to increase their services to their members.

(g) Trade Union Cooperatives

They are a new development in the Nigerian Cooperative Movement. Trade Unions started forming Cooperatives in the 1970s. At present, each of the 42 industrial unions has one CTCSS or Multipurpose Cooperative society in Lagos or in the State capitals.

2.2 Pre-Cooperatives

2.2.1 Origin, Definition and Planned Development Trends

As already indicated, Pre-Cooperatives are to be understood in this study as any Cooperatives societies which are already involved in business operations but which are yet to be registered.

In the words of Professor Muenkner, "the term pre-Cooperative covers all stages of the formation of a Cooperative society, starting from the decision of the founder-members to establish the Cooperative, over the election of a formation committee, the preparation and conduct of the first meeting of members, the adoption of the bye-laws, and the application for registration, ending with the registration of the Cooperative society."³⁵

They are clearly different from autonomous or traditional forms of Cooperative activities as described at head 2.1.2 above.

In Nigeria today the two broad types of Cooperatives in legal terms are registered 'Cooperative societies' and 'unregistered Cooperative societies.' The latter is not mentioned in existing laws at national and State levels. The only resemblance to official legal recognition of pre-Cooperatives is in Lagos State and some other States where the Chief Registrar may provisionally authorize a society in formative stage to commence operations. The term generally used in place of Pre-Cooperative staff spells out in clear terms that an economic survey should be carried out on any proposed society before it is placed under development. The aim is to ascertain the potentials and/or viability of the association as a business enterprise.³⁶

As pointed out elsewhere above, the Nigerian experience in the treatment of yet-to-be registered societies is therefore clearly administrative. This is in contrast to the situation in some French-speaking countries of West Africa such as Niger Republic, Ivory Coast and Senegal, as well as in Kenya, Tanzania and Uganda where there are statutory provisions³⁷ concerning pre-Cooperatives or probationary societies.

In any case, societies under development, while they are not recognized, are expected by the Chief Registrar to work within the ambit of the law; they have similar aims and objectives as registered societies and may be single or multipurpose. Until they are registered, they "work with unlimited liability of their members."³⁸

2.3 The Role of Cooperatives in the Development Process

2.3.1 Place of Cooperative in Economic Development

The place of Cooperatives in economic and social development is fully recognized in the advanced and developing countries. In Nigeria, it has been the declared government objective, since the first Cooperatives were formed, to use Cooperative societies for the development of the country, particularly in the rural areas. This stand was emphasized by the World Bank Report of 1953 which stated that:

"We think full support should be given to the Cooperative Movement as a vehicle for economic development, for it is a form of economic organization fully compatible with Nigerian tradition and social sentiment."³⁹

In the Fourth National Development Plan, government declared that "Cooperatives can play a major role in the process of economic development and general social transformation."⁴⁰

In 1978, the Federal Government in a White-Paper on the Report of the Review Panel on Cooperative Principles, Laws and Regulations in Nigeria approved the six Cooperative Policy Objectives, namely: ⁴¹

- (a) improving the bargaining position of agricultural producers and other areas of the economy;
- (b) widening the democratic base in local communities through Cooperative efforts;
- (c) bringing about increased participation and involvement of the "Majority" in decision making which affect the lives of over 75% of the population i.e. small farmers and low income workers in urban and rural areas;
- (d) using the Cooperative Movement for the achievement of some macro-economic objectives, namely low rate of inflation, self-sufficiency in food production, full employment and equitable distribution of scarce commodities;
- (e) using the Cooperative as the chief means of increasing the general level of skill in the country and therefore bringing about higher productivity not only in agriculture but also in small and medium-scale industries; and
- (f) sharing the risks and personal involvement, and the achievement of political unity and political certainty for all our people.

2.3.1.1 Supply of Inputs

Although there are no reliable data, the Cooperative Movement has been involved at varying degrees in the distribution of inputs, both in agriculture and small-scale production for some time.

In the field of craftsmen Cooperatives, Hanel reported in 1967 that members of the Lagos Benin Ebony Carvers Cooperative Society Limited obtained⁴² their main raw materials, Wood, through the society. All the 15 registered craftsmen Cooperatives in the old Western region and two in the former Eastern region studied in 1966 were engaged in supplying raw materials to their members.⁴³

In the field of agriculture, Cooperatives are not known to have been actively engaged in farm input supply on a large scale. The outstanding case of the Cooperative Supply Association which "has had a long and successful history of distributing copper sulphate, a cocoa fungicide in the cocoa belt of Western Nigeria"⁴⁴ is however worthy of note. A study of involvement of agricultural Cooperatives in farm input distribution showed that:⁴⁵

- (a) in Anambra State - 10 farmer Multipurpose Cooperatives were involved in tractor hiring, while the Anambra Cooperative Financing Agency was involved in the distribution of livestock and fishery inputs.
- (b) in Kaduna State - 3 agricultural Cooperatives were engaged in tractor hiring, while several societies were involved in tomato seed and fertilizer distribution.

(c) in Bauchi State - 10 Cooperative unions serving 256 primary societies were in tractor hiring; 1 union engaged in land clearing; while Bauchi State Cooperative Federation Limited distributed fertilizers, and livestock inputs.

(d) in Bendel State - Bendel Cooperative Federation was involved in supply of insecticides.

The foregoing analysis does not include production credit in agriculture, agro-industries and small-scale industry.

2.3.1.2 Cooperative Production

The Cooperative Movement is yet to fully address the issue of production. There is evidence, however, that some significant progress has actually been made.

In Ogun State some 254 societies with a membership of 11,517 are engaged in food production. In Anambra and River State 12 societies with a membership of 288 are in poultry and livestock production. There are also small-scale manufacture of candle and rice-milling.

2.3.1.3 Marketing: Sales, Consumption, and Export

Nigerian Cooperatives in the field of marketing are consumer societies and produce marketing societies.

Consumer societies serve essentially urban population. The stage of development differs from one State to another. The usual articles on sale are so-called essential commodities. Many of the Consumer societies are very weak. Consequently they are hardly

able to stand on their own not to talk of competing effectively with well-established retail shops and the supermarkets.

Table shows that there were 362 consumer Cooperative Societies in 12 States of the country in 1984. The average membership was 41,469 in seven States thus making it doubtful to attach much importance to their impact. It should be borne in mind, however, that in isolated cases they can be said to be making considerable impact. Some of the successful ones are to be found among the Nigeria Police with its system of Cooperative Shops in various formations of the force, and among Civil Servants and trade union Cooperatives. In Lagos the Federal Secretariat Consumer Cooperative Society has over 3,000 members; Many Cooperative Thrift and Credit Societies are also engaged in procurement of essential commodities and sale to their members.

The Cooperative Supply Association is the oldest consumer apex association in the country with retail outlets spread over Lagos, Oyo, Ondo and Ogun States.

There is a Consumer Cooperative apex association in nearly every State, serving unions and primary consumer Cooperative societies. The Nigeria National Cooperative Wholesale Association was registered in 1978 as the national apex of Consumer societies throughout the country.

Owing to its poor capital base, the association is yet to make any real impact in Cooperative distributive trade.

Again no concrete data are available to monitor the strength and contribution of these societies. But the small-industrial sector is one place where the Cooperatives can really make some significant impact with some extra effort.

2.3.2. Social and Cultural Development

The contribution of Cooperatives to social and cultural development in the country is not in doubt. Until recently, the Cooperative Movement helped to facilitate contact between the seat of government and many rural settlements. Cooperatives also facilitated functional literacy and education generally for the rural population and made rural adherents of the Cooperative Movement to assume social responsibilities.

Thrift and Credit societies inculcated a spirit of thrift among rural and urban dwellers and saved them from userious moneylenders. They still perform these functions.

Produce Marketing societies greatly assist the poor farmers. As opposed to private produce buyers they try to protect the farmers' interest and save them from exploitation of private Licensed Buying Agents.

Culturally, Cooperatives brought new thinking into rural and urban communities in terms of absorbing new ideas and assimilation for improvement.

2.4 Problems of Financing the Movement

One of the major constraints impeding the Cooperative Movement in Nigeria today is shortage of capital for capital projects and for recurrent expenditure. Several factors can be identified as contributing to the unfortunately poor base of Nigeria Cooperatives.

First, most societies are small in membership terms, with some just barely fulfilling the statutory requirement of ten. Second, the law, as seen above, provides that no one individual member of a primary society can hold more than 20% of the total shares. Third, is that, like in many parts of the Western world Cooperative shares in Nigeria are not transferable and cannot be acquired for speculative purposes. In practice, therefore, members barely manage to pay the minimum shares allowable in the bye-laws of a society. There is no doubt that this is one area which the law maker would definitely want to look into.

At tertiary level, the situation is similar. It is governed by the same statutory provisions. The situation here, unfortunately is further compounded by the unwillingness among affiliates to meet their financial obligations at national and State levels. In the case of the latter, the situation is much, much worse.

Unable to generate own funds, Cooperatives can also not obtain loans from financial institutions easily for lack of collateral securities. In some cases, therefore, government as a good partner-in-progress of the Cooperative Movement comes in readily to guarantee loans to the movement. Such magnanimous gestures are, however, followed by a certain degree of control, or at least supervision.

3. Indigenous or Traditional Mutual Structures and Hybrid Set-Up

3.1 Traditional Communal Mutual Assistance Structures

Nigeria as a multicultural country is well known for her communal life and traditional Cooperative institutions. These can be found in economic, social cultural, religious and political spheres. The over-riding factor for such groups is a felt need and the desire to satisfy that need through mutual assistance.

The commonest mutual assistance Cooperatives are the Esusu Club, the 'contribution society' and ad hoc mutual assistance groups among peasant farmers. All three associations were discussed above. The ad hoc mutual assistance farmers' group is a little known but popular traditional Cooperative among the Urhobo people of Bendel State. Known as 'IFO' - literally meaning obligation among the Urhobo people, this kind of group farming comprises usually about 4 and 5 women who work in turns in each other's farm. In case of default, there is no legal means of redress. The loser can only bear the defaulter a grudge! It can also be referred to as traditional labour Cooperative.

3.1.1 Territorial Unit Mutual Assistance Structures

These are expressed in ethnic or town improvement unions tribal unions, clan associations and related organizations. In the rural areas, several assignments are carried out mutually. Village street clearing or cleaning is done mutually. This was a common occurrence during the good old days of sanitary inspectors.

Women clubs in the villages are associations for self-help in times of need, e.g. when a member of the club gives birth to a new baby or loses an old parent.

Voluntary mutual associations of a territorial nature are very common in all urban areas in Nigeria. Members of such groups comprise persons from the same ethnic group, clan or village. They meet regularly to discuss their problems and share experiences and render assistance to one another in times of need, or rejoice with one another. Territorial Unit Mutual Assistance groups are also known to form Cooperative Societies among members.

3.1.2 Partnership Structures

In Nigeria partnerships of various types may be formed. The over-riding consideration is the common interest of those who float such partnerships.

Members may be drawn from members of the same professions.

3.2 Hybrid Groups or Associations

Several hybrid groups and associations contribute in different ways towards the over-all development of the country. Examples are:

- (a) age groups;
- (b) celebrated title holders;
- (c) councils of elders;
- (d) social clubs; and
- (e) family and extended family groups.

Many of these groups are voluntary associations. Membership of some, however, is based on local customs and traditions. For example, membership may be determined by particulars of birth, etc.

In a predominantly illiterate society, age-groups were formed originally by 'assessing' (ascertaining) the age of contemporaries. In several Nigerian societies, as in the present Anambra and Imo States, three distinct 'committees' may be created, namely, adult group, adolescence and infant group. Thus any member of society may move from one group to another.

Each age group has its aims and objectives. Usually these are to strive for the upliftment of the communities in which the societies are formed. The different age groups and similar traditional rural associations are often defined by customs and conventions.

Title-holders are highly respected personalities and sometimes perform judicial and administrative functions.

3.3 Economic, Social and Cultural Roles of Indigenous Structures and Hybrid Set-Ups

Various indigenous structures and hybrid associations play considerable role in the economic, social and cultural life of the country. Some of these associations have been discussed above. Their specific roles may be briefly outlined as hereunder:

- (i) mobilization of rural savings for productive and socio-cultural purposes;
- (ii) provision of credit facilities; this is a very important role when one considers the stringent banking conditions;
- (iii) provision of infrastructural facilities such as access roads, pipe-borne water, schools, clinics and maternity homes and rural electricity, etc., through the execution of self-help programmes;

- (iv) ~~creation~~ of awareness among the people, an awareness for self-reliance;
- (v) fostering rural development by influencing government policies in favour of community development;
- (vi) furtherance of education and knowledge through establishment of schools and vocational training centres;
- (vii) encouraging the development of arts, crafts and culture of the people by way of identifying with local aspirations; and
- (viii) alleviating the feeling of frustration and disappointment among rural dwellers.

CHAPTER IV

GENERAL CONCLUSION

The Nigerian Cooperative Movement has come a long way. In 1985 the Movement celebrated its fifty years of existence.

From one department in the 1930s Cooperative administration in Nigeria has undergone various changes. At present there are 19 State Cooperative Societies Divisions promoting Cooperatives at grassroot level, and two departments at national level charged with national policy matters and education and training of officials, Cooperative staff members and leaders.

Government policy towards the Cooperative Movement is favourable. Indeed, all governments of the country recognize Cooperatives as instruments of socio-economic development and promote the Movement administratively and financially. Legislative measures aimed at improving the performance of the Movement have also not been lacking.

Training is receiving full attention. The three Federal Cooperative Colleges now turn out on the average over 400 graduates annually in addition to the efforts of the State Colleges and Training Centres. In addition to existing local institutions, Nigeria avails itself of facilities available in the traditional Cooperative training centres overseas.

Data on the Movement are not reliable. With about 2 million members, assuming a household of four, Nigerian Cooperatives could be assumed to directly benefit some 8 million persons of various ages.

A lot needs to be done to enable the Cooperative Movement to play its proper role in the country. Its poor financial position has to be improved upon. Financial dependence on a large-scale is not in the interest of the Movement.

Present orientation to Cooperative thrift and credit societies as well as consumer Cooperatives needs to be changed. Attention should be focused on production. There are many fields in which the Movement can be active. It should avail itself of government goodwill and patronage and play its proper role.

Cooperative legislation in the country is still largely based on the 1935 Cooperative Societies Ordinance. The law deserves to be reviewed in the light of present-day realities with a view to making it more relevant to the development needs of the country.

If possible, a new Cooperative Societies Law should provide for regulations concerning pre-Cooperatives. It should also provide for the development of traditional 'Cooperative' bodies which could survive side by side with modern Cooperative Societies.

The state of statistical data is sadly disappointing. During the course of this study we discovered to our chagrin that most seminar papers, even those presented by eminent scholars lacked substance in terms of data. It is thus difficult if not impossible, to truly assess the true worth of the Movement as well as of the efforts of officials involved in Cooperative promotion.

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33. J.T. Caxton-Idowu, Report of Inquiry into Cooperative Produce Marketing Union Ltd., (Ibadan: 1963).
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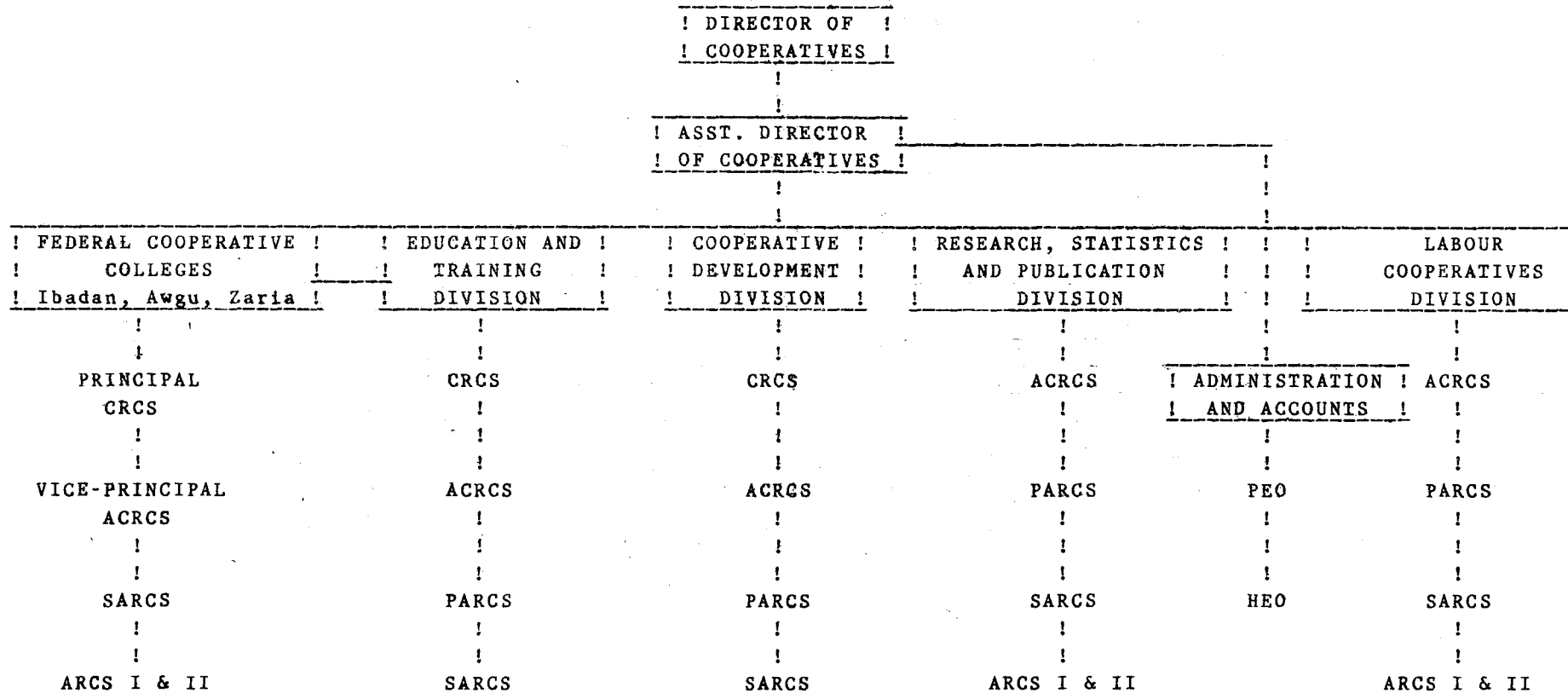
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FIGURE 1:

POLITICAL MAP OF THE FEDERAL REPUBLIC OF NIGERIA

Source: 1986 Nigeria Official Diary

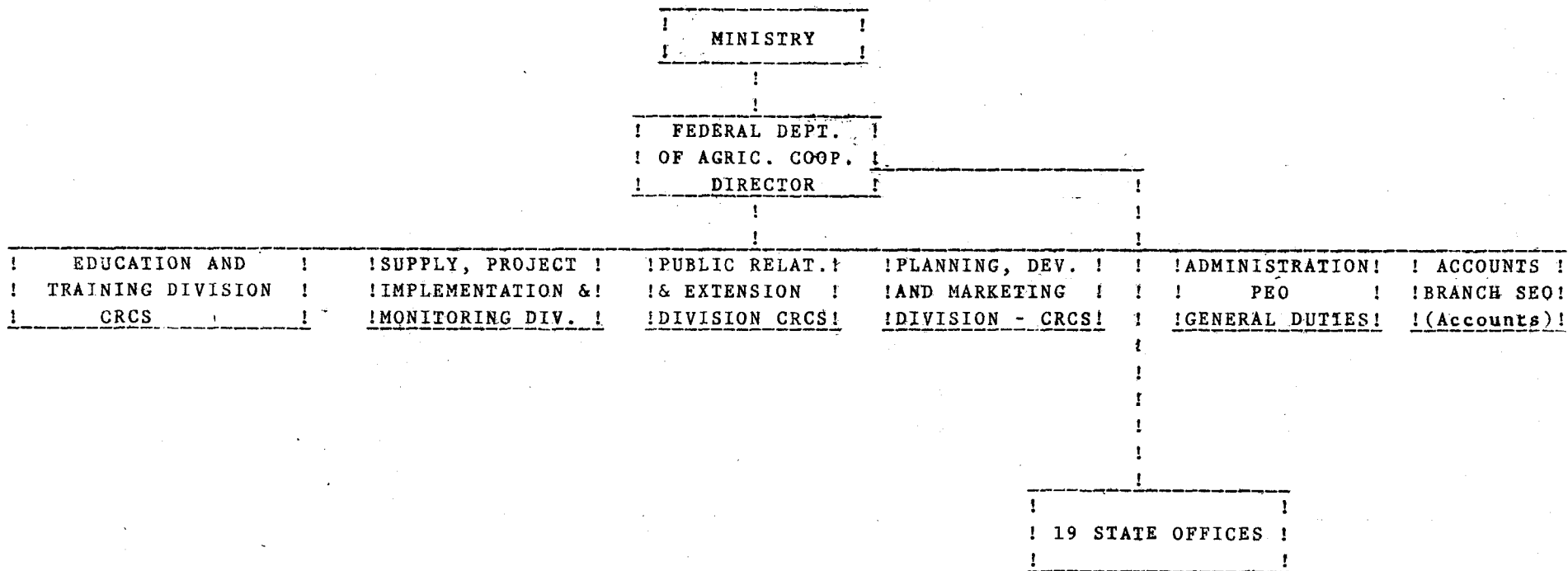
FIGURE 2:
ORGANISATION CHART OF THE
FEDERAL COOPERATIVE DEPARTMENT



Note:

- CRCS : denotes Chief Registrar of Cooperative Societies
- ACRCS : denotes Assistant Chief Registrar of Cooperative Societies
- PARCS : denotes Principal Assistant Registrar of Cooperative Societies
- SARCS : denotes Senior Assistant Registrar of Cooperative Societies
- ARCS I&II : denotes Assistant Registrar of Cooperatives Societies

FIGURE 3:
ORGANISATION CHART OF THE
FEDERAL DEPARTMENT OF AGRICULTURAL COOPERATIVES, LAGOS



Note:

CRCS denotes Chief Registrar of Cooperative Societies.

TABLE 1

STATE BY STATE POPULATION OF NIGERIA

(1963 CENSUS)

STATE	!	POPULATION
Anambra	!	3,596,618
Bauch	!	2,431,296
Bendel	!	2,460,962
Benue	!	2,427,017
Borno	!	2,997,498
Cross River	!	3,478,131
Gongola	!	2,605,263
Imo	!	3,672,654
Kaduna	!	4,098,306
Kano	!	5,774,840
Kwara	!	1,714,485
Lagos	!	1,443,568
Niger	!	1,191,508
Ogun	!	1,550,966
Ondo	!	2,729,690
Oyo	!	5,208,884
Plateau	!	2,026,657
Rivers	!	1,719,925
Sokoto	!	4,538,787
TOTAL	!	55,662,055

Source: Daily Times of Nigeria, Nigeria Year Book 1985 (Lagos: Daily Times of Nigeria Ltd., 1985) p. 63.

TABLE 2

FOOD IMPORTATION IN NIGERIA*

(1969-1979)

Year	!	Value (N million)
1969	!	41.732
1970	!	57.694
1971	!	87.910
1972	!	95.104
1973	!	126.260
1974	!	155.708
1975	!	277.863
1976	!	438.927
1977	!	702.013
1978	!	1,108.662
1979	!	1,105.901

* Food here includes cereals, beef, dairy products, fish, chicken, etc.

Source: O. Awoyemi, "Problems of Agriculture in Nigeria," in M.O. Ojo et al., (eds), Agricultural Credit and Finance in Nigeria - problems and prospects, p. 39.

TABLE 3: ESTIMATED BALANCE SHEET OF SOME FOOD ITEMS IN NIGERIA FOR 1980

Commodity	Domestic	Imports	Food Supply	Annual Growth	Categories/Cap/ Day	Protein/Cap/ Day
	Production			Rate of Domestic Production		
	1980	1980	1980	1976-80	1980	1980
	('000 tons)	('000 tons)	('000 tons)			
CEREALS						
Maize	1,330	75	1,405	1.3	145	3.8
Millet	2,475	-	2,475	0.9	239	4.7
Sorghum	2,720	-	2,720	0.9	263	7.6
Rice	925	650	1,575	0.8	168	3.8
Wheat	15	1,490	1,505	8.1	147	4.7
Other	60	15	75	0.0	7	0.1
Sub-Total	7,525	2,230	9,755	1.0	969	23.9
Grain Equivalent	7,240	2,110	9,350	1.0	-	-
ROOTS AND TUBERS						
Cassava	6,660	-	6,660	0.6	197	1.8
Sweet Potato	215	-	215	1.8	6	0.1
Irish Potato	30	-	30	0.0	1	-
Yams	7,865	-	7,865	0.9	148	3.3
Cocoyams	1,690	-	1,690	1.0	36	0.6
Plantains	2,005	-	2,005	1.0	49	0.6
Sub-Total	18,465	-	18,465	0.8	437	6.4
Grain Equivalent	4,865	-	4,865	0.8	-	-
GRAIN LEGUMES						
Groundnuts	180	-	180	1.1	21	1.0
Beans	855	-	855	1.2	74	5.0
Other Legumes	135	5	140	0.0	16	1.1
Sub-Total	1,170	5	1,175	1.0	111	-
Grain Equivalent	1,240	5	1,245	1.0	-	-
OIL SEEDS AND NUTS						
Melon Seeds	140	-	140	1.9	19	0.8
Other	23	7	30	0.0	4	0.1
Sub-Total	163	7	170	1.6	23	0.9
Grain Equivalent	240	10	250	1.6	-	-

TABLE 4
Loans Granted Under the Agricultural Guarantee Scheme Fund
in its first year of operation : 1978

STATES	LIVESTOCK								MIXED FARMING		FOODCROPS					OTHER CROPS		TOTAL		
	POULTRY		CATTLE		OTHERS		TOTAL		FARMING		GRAINS		TUBERS & ROOT CROPS		TOTAL		OTHER CROPS		TOTAL	
	N°	AMT.	N°	AMT.	N°	AMT.	N°	AMT.	N°	AMT.	N°	AMT.	N°	AMT.	N°	AMT.	N°	AMT.	N°	AMT.
ANAMBRA	12	209.4					12	209.4			2	13.0	2	25.0	4	38.0			16	247.4
BAUCHI									5	14.3	5	923.5	4	138.7	9	1062.2	1	194.7	15	1271.2
BENDEL	13	455.7					13	466.7			2	33.0	1	13.5	3	46.5	2	45.0	18	558.2
BENUE	1	203.0					1	203.0			1	37.5			1	37.5	1	50.0	3	290.5
BORNO											9	137.0	1	3.0	10	140.0	2	38.4	12	178.4
CROSS RIVER	11	421.5					11	421.5	1	50.0							1	12.0	13	483.5
GONGOLA																				
IMO	12	431.0					12	431.0					7	68.6	7	68.6	7	105.7	26	605.3
KADUNA	4	409.5	8	106.0	3	10.0	15	525.5			33	198.2	7	65.7	40	263.9	22	196.2	77	985.6
KANO	4	394.0	6	131.0			10	525.0			9	76.8	2	22.0	11	98.8	1	4.0	22	627.8
KWARA	4	803.0	2	32.0			6	835.0	3	108.0	16	801.7	6	156.0	22	957.7	13	142.4	44	2043.1
LAGOS	5	300.0					5	300.0											5	300.0
NIGER			1	8.0			1	8.0			1	55.0			1	55.0	1	20.0	3	83.0
OGUN	11	754.3					11	754.3			1	2.0	2	10.0	3	12.0	1	6.5	15	772.8
ONDO									1	25.0									1	25.0
OYO	19	856.0					19	856.0	2	151.8							1	5.8	22	1013.6
PLATEAU									3	600.7			5	88.0	5	88.0			8	688.7
RIVERS	13	431.6			3	3.0	16	434.6											16	434.6
SOKOTO			5	70.0			5	70.0	20	605.7									25	675.7
TOTAL	109	5680.0	22	347.0	6	13.0	137	6040.0	35	1555.5	79	2277.7	37	590.5	116	2868.2	53	820.7	341	11284.4

Note:

N° = Number of loans

AMT. = Amount of loan in thousands of Naira

Source: Agricultural Credit Guarantee Scheme Fund. Annual Report and Statement of Accounts for the Year Ended 31st December, 1978.

TABLE 5

Nigerian Press: Some Daily and Weekly Newspapers

NAME	PROPRIETOR	WHERE PUBLISHED
Daily Times	Federal Govt./The Public	Lagos
The Guardian	Private	Lagos
New Nigerian	Federal Government	Lagos
Nigerian Tribune	Private	Ibadan
The Nigerian Observer	Bendel State Government	Benin City
The Nigerian Chronicle	Cross River State Government	Calabar
Nigerian Statesman	Imo State Government	Owerri
Daily Sketch	Ogun, Ondo & Oyo State Governments	Ibadan
Daily Star	Anambra State Government	Enugu
The Punch	Private	Lagos
Evening Times	Federal Government/Public	Lagos
Evening Punch	Private	Lagos
Guardian Express	Private	Lagos
National Concord	Private	Lagos
The Nigerian Voice	Benue State Government	Makurdi
The Satellite	Private	Enugu
The Vanguard	Private	Lagos
Opener	Private	Enugu
Business Times	Federal Government/Public	Lagos
Sunday Times	Federal Government/Public	Lagos
Irohin Yoruba	Private	Ibadan
Lagos Weekend	Federal Government/Public	Lagos
The Sunday Sketch	Ogun, Ondo & Oyo State Governments	Ibadan
Isokan	Private	Lagos
Amona	Private	Zaria
Sunday Concord	Private	Lagos
Sunday Punch	Private	Lagos
Financial Punch	Private	Lagos
Business Concord	Private	Lagos

TABLE 6

Health Manpower and Facilities in Nigeria: 1960-1972

(End of Year Data)

Year	Registered Medical Practi- tioners	Registered Dentists	Registered Veterinary Surgeons	Registered Nurses (RN/SRN)	Registered Midwives (RM/SCM only)	Registered Pharma- cists	Registered Medical Lab Techno- logists	Radiogra- phers	Dental Techno- logists	Dental Therapists	Hospital Beds
1960	1,079	49	53	5,938	2,040	542	30	30	8	-	20,272
1961	1,185	52	57	6,493	2,329	554	40	32	9	2	20,272
1962	1,354	58	54	7,107	2,594	583	51	35	11	5	21,986
1963	1,575	59	59	7,894	2,982	618	56	36	15	9	22,860
1964	1,777	59	77	8,650	3,422	652	59	38	19	13	25,099
1965	1,981	72	100	9,502	3,958	662	85	39	20	14	25,099
1966	2,134	82	56	10,377	4,645	672	100	40	24	19	26,028
1967	1,982	68	89	11,103	5,147	713	104	42	25	19	26,557
1968	2,180	72	95	11,630	5,660	841	112	46	29	21	28,064
1969	2,431	83	104	12,296	6,312	866	112	59	34	29	27,774
1970	2,683	95	137	13,046	7,156	870	113	70	38	37	29,789
1971	2,878	120	182	14,086	8,145	910	211	85	47	40	34,705
1972	3,112	124	228	15,529	9,194	1,005	243	99	52	45	42,698
1973	3,615	141	265	16,065	10,248	1,141	309	127	65	51	43,266
1974	3,785	151	346	16,906	11,748	1,270	326	138	72	60	47,309
1975	4,248	168	393	17,904	13,101	1,482	413	168	80	68	54,171
1976	4,874	182	406	19,129	13,957	2,162	404	174	89	78	56,049
1977	5,657	213	499	20,852	15,906	2,379	586	200	102	92	57,944
1978	7,552	277	572	22,501	17,355	2,540	913	250	117	102	61,360
1979	6,584	269	740	24,607	19,652	2,780	1,083	300	222	138	69,750

Source: Fourth National Development Plan 1981-85, page 286

TABLE 7

Total Crude Oil Production in Nigeria
1975-1979

<u>Year</u>	<u>!</u>	<u>Total Production</u> <u>(Million Barrels)</u>
1975	!	651.315
1976	!	757.652
1977	!	765.297
1978	!	692.269
1979	!	840.864

Source: Fourth National Development Plan, page 127.

TABLE 8

Some Trade Union Cooperatives in Nigeria *

Trade Union Organization	Type of Cooperative Society
1. Nigerian Labour Congress	! - Multipurpose
2. Nigerian Union of Teachers	! - Thrift and Credit Cooperative Society
3. National Union of Chemical and Non-Metallic Products Workers	! - Multipurpose
4. Nigeria Union of Railwaymen	! - Multipurpose
5. National Union of Postal and Telecommunications Employees	! - Multipurpose - Runs a Cooperative Bread Bakery
6. Dockworkers Union	! - Multipurpose
7. National Union of Textile Garment & Tailoring Workers	! - Multipurpose
8. National Union of Construction and Civil Engineering Workers	! - Multipurpose

Trade Union Organization	Type of Cooperative Society
9. National Union of Shop and Distributive Trade Employees	- Multipurpose
10. National Union of Beverage and Tobacco Employees	- Consumer
11. Precision Electrical & Related Equipment Workers Union	- Multipurpose
12. Civil Service Technical Workers Union	- Multipurpose
13. National Union of Public Corporation Workers	- Thrift and Credit
14. Non-Academic Staff Union of Education and Associated Institutions	- Consumer
15. Medical and Health Workers Union of Nigeria	- Thrift and Credit
16. Automobile, Boat-yards, Transport Equipment & Allied Workers Union of Nigeria	- Multipurpose

TABLE 9

Approved Senior Professional Staff
Provision for FCD 1985 (HQ Lagos)

TITLE/RANK	N°
(i) Director of Cooperatives	1
(ii) Asst. Director of Cooperatives	1
(iii) Chief Registrar of Cooperative Societies	2
(iv) Asst. Chief Registrar Cooperative Societies	3
(v) Principal Assistant Registrar of Societies	5
(vi) Senior Assistant Registrar of Societies	4
(vii) Asst. Registrar of Cooperative Societies I	2
(viii) Asst. Registrar of Cooperative Societies II	10
(ix) Higher Cooperative Officer	4
(x) Cooperative Officer	5
(xi) Chief Cooperative Inspector	4

TABLE 10

FDAC - Approved Senior Staff Position 1985

TITLE/RANK	!	N°
(i) Director of Agric. Cooperatives	!	1
(ii) Chief Registrar of Agric. Cooperatives	!	2
(iii) Asst. Chief Registrar of Cooperatives	!	4
(iv) Principal Asst. Registrar of Agric. Cooperatives	!	3
(v) Senior Assistant Registrar of Agric. Cooperatives	!	6
(vi) Assistant Registrar of Agric. Cooperatives Grade I	!	24
(vii) Senior Agric. Cooperative Officers	!	2
(viii) Asst. Registrar of Agricultural Cooperatives Grade II	!	17

TABLE 11

Approved Professional Staff Budget, 1985
of Cooperative Societies Division, Oyo State

TITLE/RANK	!	N°
(i) Chief Registrar of Cooperative Societies	!	1
(ii) Deputy Chief Registrar of Cooperative Societies	!	2
(iii) Asst. Chief Registrar of Cooperative Societies	!	7
(iv) Principal Registrar of Cooperative Societies	!	5
(v) Senior Registrar of Cooperative Societies	!	7
(vi) Registrar of Cooperative Societies I & II	!	44
(vii) Chief Cooperative Officer	!	1
(viii) Asst. Chief Cooperative Officer	!	1
(ix) Principal Chief Cooperative Officer	!	5
(x) Senior Cooperative Officer	!	2
(xi) Higher Cooperative Officer	!	9
(xii) Cooperative Inspector	!	34
(xiii) Senior Cooperative Inspectors	!	40
(xiv) Cooperative Inspectors	!	269
TOTAL	!	427

TABLE 12

Admission into Federal Cooperative Colleges

1976/77 - 1985/86

	! FCC ! Ibadan ! Diploma ! Course	! Certi- ! ficate ! Course	! FCC, ! Zaria ! Cert. ! Course	! FCC, ! Awgu ! Cert. ! Course
1976/77	! 28	! 111	! -	! 90
1977/78	! 35	! 110	! -	! 154
1978/79	! 42	! 94	! -	! 92
1979/80	! 46	! 76	! 39	! 86
1980/81	! 73	! 144	! 36	! 63
1981/82	! 83	! 87	! 42	! 55
1982/83	! 104	! 110	! 40	! 95
1983/84	! 120	! 176	! 58	! 52
1984/85	! 120	! 192	! 81	! 48
1985/86	! 92	! 206	! 92	! 39

TABLE 13

Tutorial Staff Strength of Federal Cooperative Colleges 1984 and 1985

P O S T S	FCC, IBADAN		FCC, ZARIA		FCC, AWGU	
	1984	1985	1984	1985	1984	1985
(i) Chief Registrar of Cooperative Societies	1	1	1	1	1	1
(ii) Asst. Chief Registrar of Cooperative Societies	1	1	1	1	1	1
(iii) Princ. Asst. Registrar of Coop. Societies	2	2	1	1	1	1
(iv) Senior Asst. Registrar of Coop. Societies	4	3	1	1	1	1
(v) Asst. Registrar of Coop. Societies Grade I	4	3	2	3	2	2
(vi) Asst. Registrar of Coop. Societies Grade II	5	2	3	5	2	2
(vii) Higher Cooperative Officers	5	2	3	-	2	1
(viii) Cooperative Officers	1	3	2	1	1	1

* Note:

The posts of Chief Registrar and Assistant Chief Registrars of Cooperative are reserved for Principal and Vice-Principal respectively.

TABLE 14

List of State Cooperative Training Institutions*

Institution	Courses Run
1. Bendel State Cooperative College, Benin-City	- Certificate in Cooperative Studies.
2. Imo State Cooperative College, Orlu	- Short refresher courses for Movement personnel and members. - Orientation and short refresher courses for Cooperative officials Movement personnel and members.
3. Cooperative Management Institute, Calabar, Cross River State	- Cooperative Management and other short courses for Cooperative officials, Movement personnel and members.
4. Cooperative College Birni Kebbi, Sokoto State	- Certificate in Cooperative Studies. - Orientation and refresher courses for Cooperative officials, Movement personnel and members.
5. Ondo State Cooperative Training Institute, Akure	- Two-year Certificate in Cooperative Studies.

Institution	Courses Run
5. Ondo State Cooperative Training Institute, Akure (cont'd)	- Short orientation and refresher courses for Cooperative officials, Movement personnel and members.
6. Kaduna State Cooperative Training Centre, Ikanra	- Certificate Course in Cooperative Studies. - Orientation and refresher courses for Cooperative officials, Movement personnel and members.
7. Plateau State Cooperative Training Centre, Jos	- Basic Course in Certificate Studies. - Orientation and refresher courses for Cooperative officials, Movement staff and members.
8. Oyo State Cooperative College, Oyo	- Certificate in Cooperative Studies. - Orientation and refresher courses for Cooperative officials, Movement staff and members.

* This list does not include Colleges of Technology/ Polytechnics and other institutions of higher learning running Cooperative courses.

TABLE 15

The State by State Strength of the
Cooperative Movement in Nigeria
as at December, 1982

State	N ^o of Primary Societies	Total Membership
Anambra	344	21,490
Bauchi	489	50,736
Bendel	1,425	70,713
Benue	2,721	148,217
Borno	815	133,812
Cross River	959	63,136
Gongola	406	22,375
Imo	1,502	80,132
Kaduna	1,311	128,400
Kano	714	59,104
Kwara	517	26,116
Lagos	N/A	N/A
Niger	N/A	N/A
Ogun*	1,156	6,721
Ondo*	2,333	177,265
Oyo*	2,815	175,844
Plateau	750	110,210
Rivers	954	33,647
Sokoto	254	46,991
TOTAL	19,465	1,354,909

Source: State Statistical Returns.

* Denotes data as at July, 1985.

TABLE 16

Primary Societies
Statistics on Cooperative Movement in Anambra, Benue,
Cross River, Imo, Rivers, Ogun, Ondo, Oyo, Kwara States
as at July, 1985

S/ V°	TYPES OF COOPERATIVE SOCIETIES	ANAMBRA STATE		BENUE STATE		CROSS RIVER STATE		IMO STATE		RIVERS STATE		OGUN STATE		ONDO STATE		OYO STATE		KWARA STATE		TOTAL	
		N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship
1	Thrift & Credit	57	1251	3	360	575	25609	179	8153	30	1416	723	36186	1998	65162	2644	188408	52	3652	6261	330197
2	Produce Mktg/ Farming	14	4421	413	23135	-	-	22	1810	6	187	265	9950	386	44397	671	68223	128	7351	1911	159474
3	Consumer	32	2120	7	416	-	-	38	2997	21	793	38	9793	58	4682	52	20668	16	682	262	42151
4	Housing	7	414	-	-	-	-	-	-	2	122	-	-	-	-	3	355	-	-	12	891
5	Poultry/ Livestock	6	143	-	-	-	-	-	-	6	145	-	-	-	-	-	-	2	23	14	311
6	Agric/ Farmers	867	45257	2253	126993	-	-	1158	60109	197	7875	254	11517	-	-	496	25032	-	-	5225	276783
7	Group Farm/ Settlement	31	3472	-	-	-	-	-	-	12	536	-	-	-	-	-	-	176	5618	219	4008
8	Industrial/ Craft	34	2015	-	-	7	301	35	2475	6	434	94	13614	1	-	8	982	3	38	188	19859
9	Multi- purpose	71	3906	38	2721	482	38729	231	13444	562	18669	-	-	199	5970	-	-	55	2035	1638	83439

S/ N°	TYPES OF COOPERATIVE SOCIETIES	ANAMBRA STATE		BENUE STATE		CROSS RIVER STATE		IMO STATE		RIVERS STATE		OGUN STATE		ONDO STATE		OYO STATE		KWARA STATE		TOTAL	
		N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship	N°	Member- ship
10	Fishing	1	27	32	2334	21	1517	-	-	97	2780	-	-	54	2421	-	-	7	353	212	9432
11	Thrift & Loans	-	-	3	514	-	-	-	-	6	462	-	-	-	-	-	-	-	-	9	976
12	Transport	-	-	-	-	-	-	-	-	8	228	-	-	-	-	-	-	-	-	8	228
13	Buying Club	-	-	-	-	-	-	-	-	-	-	149	9793	-	-	89	10704	-	-	238	20497
14	Textile	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	6	-
15	Investment	-	-	-	-	-	-	-	-	-	-	-	-	2	62	4	-	-	-	6	62
16	Others	59	1199	8	743	33	1521	-	-	-	-	214	4939	-	-	-	9276	1	12	315	17690

Source: Statistical Returns of the Nine States (Obtained in course of this project).