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PROMOTING AGRICULTURAL COOPERATIVES TO CONFRONT FOOD AND ECONOMIC CRISES: A COMPARATIVE ANALYSIS OF STATE STRATEGIES IN NIGERIA

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Abstract
This study examined how state-level strategies promote agricultural cooperatives to confront food and economic crises in Nigeria, with a focus on Benue, Enugu, and Ekiti States. Agricultural cooperatives play a vital role in improving food security and rural economic stability by pooling resources, providing access to markets and credit, and fostering collective action. The study adopted a descriptive–comparative survey design and targeted a population of 27,184 registered cooperatives with approximately 580,144 members across the three states. A total of 348 respondents were selected using a multi-stage sampling technique, and data were collected through key informant interviews (KIIs), focus group discussions (FGDs), and structured questionnaires. The research instrument demonstrated strong internal consistency, with a Cronbach's Alpha value of 0.876, exceeding the recommended 0.70 threshold. Findings revealed clear disparities in cooperative promotion and performance across the states. Benue State emerged as the leader due to strong government and donor support, effective policies, and better infrastructure, which positioned its cooperatives to respond effectively to food and economic crises. Enugu State showed moderate progress, with some positive initiatives but limited by weak institutional coordination and low cooperative membership. Ekiti State recorded the weakest performance, facing systemic issues such as inadequate infrastructure, lack of affordable credit, and poor governance structures. A one-way Analysis of Variance (ANOVA) test confirmed that these differences were statistically significant ($p < 0.05$), emphasizing that the variations are real and not due to chance. The study concludes that agricultural cooperatives are essential vehicles for achieving food security and rural economic resilience. However, their success depends on context-specific strategies rather than a uniform national policy. It recommends targeted interventions such as increasing public and donor funding, improving rural infrastructure like roads and storage facilities, enhancing access to affordable credit schemes, enforcing cooperative policies, and digitalizing cooperative operations. When effectively supported, agricultural cooperatives can become powerful instruments for addressing food insecurity and building Resilient Rural Economies (RRE) across Nigeria.

Keywords: Agricultural Cooperatives, Promotion Strategies, Food Security, Economic Resilience, Nigeria.

1. INTRODUCTION

Agricultural cooperatives play a pivotal role in addressing food insecurity and economic crises, particularly in developing countries like Nigeria where agriculture remains a vital component of national development. These cooperatives provide platforms for farmers to collectively mobilize resources, enhance their bargaining power, and access modern technologies and profitable markets. By working collectively under the cooperative model, smallholder farmers are able to overcome significant barriers related to production, marketing, and financing—challenges that would be difficult, if not impossible, to tackle individually (Ostrom, 2021).

Globally, the importance of cooperatives is well recognized. The International Labour Organization (ILO) and the International Cooperative Alliance (ICA) define a cooperative as an autonomous association of individuals who voluntarily unite to meet shared economic, social, and cultural needs and aspirations through jointly owned and democratically managed enterprises (ILO & ICA, 2020). This definition underscores the potential of cooperatives to foster sustainable development, social inclusion, and poverty alleviation. In rural areas, cooperatives are especially vital, as they enable

marginalized populations, particularly smallholder farmers, to access inputs, markets, and financial services that would otherwise remain beyond their reach (Uneze, 2024).

In Nigeria, agriculture remains the backbone of the economy, contributing approximately 23% to the nation's Gross Domestic Product (GDP) and employing nearly 35% of the labor force (National Bureau of Statistics [NBS], 2024). Despite its central role, the sector is dominated by smallholder farmers who often face persistent and interconnected challenges, including limited access to credit facilities, poor rural infrastructure, inadequate technical expertise, and weak market linkages (Akwaekwe et al., 2025). These structural weaknesses not only reduce agricultural productivity but also expose rural households to recurring food and economic crises, such as declining household incomes, rising poverty, and vulnerability to global shocks, including climate-related disasters and volatile food prices (Geng et al., 2023).

Agricultural cooperatives have thus emerged as critical mechanisms for mitigating these vulnerabilities. By pooling resources, reducing risks, and promoting collective access to inputs, extension services, and credit, cooperatives enhance the resilience of food systems and rural economies (Ezeudu & Obimbua, 2024). Strengthening the promotion and development of these cooperatives is therefore essential for achieving sustainable food security, economic stability, and poverty reduction, particularly during times of crisis, such as pandemics, natural disasters, and global commodity market disruptions (IFAD, 2024). Well-functioning cooperatives can serve as frontline institutions for mobilizing farmers, fostering innovation, and creating safety nets for rural populations during periods of uncertainty as currently witnessed in Nigeria(Grashuis, 2025).

To better understand the dynamics of agricultural cooperatives in Nigeria, this study focuses on three states—Benue, Enugu, and Ekiti—which represent the country's diverse agricultural potentials and varying capacities for crisis response. These states were purposively selected to capture geopolitical, agro-ecological, and institutional differences that influence cooperative promotion and resilience outcomes.

Benue State, popularly referred to as Nigeria's "Food Basket," occupies a leading position in the country's agricultural landscape. It is a key producer of staple crops such as yam, rice, cassava, soybeans, and sesame seeds. According to the Federal Ministry of Agriculture and Rural Development (FMARD, 2023), Benue produced over 3.5 million metric tonnes of yam in 2023, accounting for nearly 20% of the nation's total yam output. This remarkable production capacity positions Benue as a vital contributor to national food security.

However, despite its agricultural potential, many cooperatives in Benue face structural challenges that limit their effectiveness. These include limited value-addition capacity, which prevents farmers from processing crops to higher-value products, as well as poor access to credit and financial services, which constrains investment in improved inputs and farming technologies (Akwaekwe et al., 2025). In addition, weak cooperative governance undermines transparency and efficiency, thereby reducing members' trust and overall performance (FMARD, 2023). These constraints collectively limit Benue's ability to fully leverage its agricultural potential for crisis mitigation and rural economic stability.

Enugu State is characterized by significant production of cassava, maize, vegetables, and other staple crops. The state's agricultural system is predominantly subsistence-based, with rural households heavily reliant on farming for their livelihoods. Data from the Enugu State Ministry of Agriculture (2023) indicate that 70% of rural households engage in subsistence farming, yet only 15% are members of registered agricultural cooperatives.

This low cooperative membership reflects limited awareness and weak institutional structures supporting cooperative development in the state (Uneze, 2024). Consequently, many farmers operate in isolation, without the benefits of collective bargaining, shared resources, or access to organized markets. This situation makes them highly vulnerable to market shocks, such as fluctuating input and output prices, as well as environmental challenges like droughts and flooding. Furthermore, the absence of strong cooperative networks hinders the ability of state and federal agencies to deliver coordinated interventions aimed at building food security and economic resilience (Ezeudu & Obimbua, 2024). Strengthening cooperative promotion in Enugu is therefore critical for improving farmer organization, access to inputs and markets, and overall crisis preparedness.

Ekiti State, located in Nigeria's southwestern region, is a significant producer of cocoa and cassava, which serve as both staple and cash crops. Historically, cocoa production was a vital contributor to the state's rural economy and household incomes. However, between 2015 and 2022, cocoa production in Ekiti declined by approximately 30%, a trend attributed to factors such as rural–urban migration, which has depleted the agricultural labor force, low levels of investment, and weak cooperative structures (National Cocoa Research Institute, 2023).

The underdevelopment of agricultural cooperatives in Ekiti has contributed to fragmented and inefficient production systems, limiting the ability of farmers to access credit, aggregate produce for bulk sales, or invest in modern farming technologies (Akwaekwe et al., 2025). Consequently, the state's rural population remains vulnerable to food insecurity and poverty, while its agricultural sector struggles to serve as a driver of economic resilience. Without targeted strategies to strengthen cooperatives, Ekiti's agricultural potential will remain underutilized, and its capacity to respond to crises will continue to decline.

These three states collectively illustrate the diverse opportunities and challenges faced by agricultural cooperatives in Nigeria. Benue represents a case of high production potential constrained by governance and value addition issues, Enugu reflects the challenge of low cooperative membership and weak institutional support, while Ekiti highlights the impacts of underinvestment and systemic decline. By conducting a comparative analysis of these states, the study seeks to uncover how differences in state-level policies, programmes, and support systems affect the promotion and performance of agricultural cooperatives as vehicles for confronting food insecurity and economic crises.

This analysis will generate evidence-based insights into the strategies that have worked well, the barriers that persist, and the interventions required to foster sustainable cooperative development. The findings are expected to guide policymakers, development agencies, and cooperative leaders in

strengthening agricultural cooperatives to enhance food security, improve rural livelihoods, and build economic resilience in Nigeria.

Statement of the Problem

Despite their recognized importance, the promotion and development of agricultural cooperatives remain uneven and inconsistent across Nigerian states. While states like Benue benefit from government and donor support, others such as Ekiti and Enugu lag behind due to fragmented policies, inadequate funding, and weak institutional frameworks. A 2023 FMARD report indicates that only 25% of registered cooperatives nationwide are fully functional, with most underperforming due to poor governance, policy inconsistency, and lack of managerial expertise. Donor-driven interventions are often short-term and unsustainable, resulting in limited systemic change. This imbalance undermines national efforts to strengthen food systems and manage economic shocks, leaving many farmers unprepared to face crises such as global food price spikes or climate disasters.

To address these gaps, there is a need for a comparative analysis of state-level strategies for promoting agricultural cooperatives as vehicles for crisis response. Understanding the differences across Benue, Enugu, and Ekiti will help identify best practices and systemic barriers, providing actionable recommendations for policymakers and development partners.

Objectives of the Study

This study seeks to achieve the following objectives:

i. Examine the extent of promotion and support provided to agricultural cooperatives by state governments and international development partners.
ii. Assess the level of cooperative development and performance across the three states in terms of membership growth, financial sustainability, and food crisis mitigation capacity.
iii. Compare the effectiveness of state-specific policies and programmes designed to strengthen cooperative structures for food and economic resilience.
iv. Identify key challenges hindering the promotion and crisis-response role of agricultural cooperatives.
v. Recommend evidence-based strategies for enhancing cooperative promotion to build resilient food systems and rural livelihoods.

Research Questions

i. To what extent have government agencies and international development partners promoted agricultural cooperatives as tools for confronting food and economic crises?
ii. What is the current level of cooperative development and performance in Benue, Enugu, and Ekiti States?
iii. How effective are state-level policies and programmes in strengthening cooperative crisis-response capacity?

iv. What barriers limit the ability of cooperatives to contribute to food and economic stability?
v. What strategies can be implemented to improve cooperative promotion and governance to address recurring crises?

2. LITERATURE REVIEW

Agricultural Cooperatives

Agricultural cooperatives are voluntary associations where farmers pool resources to achieve collective benefits such as access to farm inputs, markets, extension services, and financial support (ICA, 2020). They are especially important in developing countries like Nigeria, where smallholder farmers dominate the agricultural sector. By organizing farmers into groups, cooperatives help reduce transaction costs, increase bargaining power, and improve access to agricultural technologies and value chains (Ostrom, 2021).

Cooperatives have been proven to play a pivotal role in mitigating the effects of food insecurity and poverty. According to Akwaekwe et al. (2025), agricultural cooperatives enhance household food security by stabilizing income, improving access to inputs, and providing a safety net during agricultural shocks such as droughts or pandemics. During the COVID-19 pandemic, many Nigerian cooperatives were instrumental in distributing emergency food supplies and organizing farmers to maintain production despite severe movement restrictions. This demonstrates their potential not only as economic entities but also as vehicles for crisis management and rural resilience.

Cooperatives and Crisis Resilience

The role of cooperatives extends beyond agricultural production to fostering crisis resilience. Resilience refers to the ability of rural communities to withstand and recover from shocks such as climate change, pandemics, and global food price volatility (FAO, 2023). Cooperatives build resilience by pooling resources, encouraging collective action, and providing platforms for rapid mobilization during emergencies.

For example, during the 2022 food price surge in Nigeria, rice cooperatives in Anambra State used digital platforms to aggregate produce and stabilize prices, ensuring food availability at affordable rates (Uneze, 2024). Similarly, dairy cooperatives in northern Nigeria have played critical roles in sustaining livestock production during periods of drought through shared grazing resources and collective access to veterinary services.

Globally, cooperatives have been recognized as essential actors in achieving sustainable development goals, particularly Goal 2 (Zero Hunger) and Goal 8 (Decent Work and Economic Growth) (ILO, 2020). Their structure promotes social cohesion and collective action, which are vital for food system stability during crises.

Agricultural Policy and Crisis Management

Government policies are central to promoting cooperatives and enabling them to play a stronger role in food and economic crises. In Nigeria, the Agricultural Promotion Policy (APP) and the National Agricultural Technology and Innovation Policy (NATIP) emphasize the role of cooperatives in implementing extension services, distributing subsidized inputs, and promoting climate-smart agricultural practices (FMARD, 2023).

Through these policies, cooperatives serve as intermediaries between the government and farmers, especially during emergencies. For example, during the 2021 flooding crisis, the government relied on cooperative structures to distribute relief inputs and mobilize affected communities for rehabilitation efforts. Policies also emphasize digital extension services, where cooperatives act as hubs for disseminating weather forecasts, market information, and pest alerts to members.

However, implementation challenges remain. Many state-level agricultural policies lack proper alignment with the realities of local farmers, and enforcement mechanisms are often weak. This results in disparities across states, with some regions benefiting significantly while others remain neglected. A comparative analysis of different state strategies is therefore crucial for understanding these variations and improving cooperative promotion nationwide.

Role of Development Partners in Strengthening Cooperatives

International development organizations play a significant role in supporting cooperatives, especially in areas where government intervention is insufficient. Agencies such as the International Fund for Agricultural Development (IFAD), United States Agency for International Development (USAID), and the World Bank have invested heavily in projects aimed at improving cooperative management, financial inclusion, and access to markets (IFAD, 2024).

For instance, IFAD-funded programs in northern Nigeria have provided training for cooperative leaders, introduced mobile banking systems, and facilitated linkages with agro-processing companies. These interventions have improved accountability and built stronger crisis-response systems. According to Akwaekwe et al. (2025), donor-driven initiatives significantly enhance the resilience of cooperatives by providing technical expertise and initial funding that local governments often cannot supply.

However, challenges remain regarding the sustainability of these interventions. Many donor-funded programs are time-bound and fail to create lasting institutional change. This highlights the importance of integrating donor support with state policies to build a sustainable ecosystem for cooperative growth.

Barriers/Challenges Facing Agricultural Cooperatives in Nigeria

Despite their potential, agricultural cooperatives face several challenges that hinder their effectiveness. A key challenge is side-selling, where members sell their produce individually to external buyers instead of through the cooperative. This practice undermines collective marketing efforts, reduces bargaining power, and leads to financial instability within cooperatives. Research links side-selling to

liquidity constraints, lack of trust in cooperative leadership, and limited access to financial safety nets (Geng et al., 2023).

Weak governance structures further exacerbate these issues. Many cooperatives lack transparent decision-making processes and timely payment systems, discouraging member participation and loyalty. According to Ezeudu and Obimbua (2024**)**, governance weaknesses often stem from inadequate managerial skills, low literacy levels among members, and political interference in cooperative operations. These factors create an environment of mistrust, limiting the cooperatives' capacity to act as effective vehicles for rural development and crisis response.

Comparative Promotion and Development Perspectives on State Strategies

Cooperative development varies widely across Nigerian states due to differences in governance, resource allocation, and socio-economic conditions. Studies by Uneze (2024) and Ezeudu & Obimbua (2024) show that states like Benue, with strong agricultural policies and active donor involvement, have well-developed cooperative systems that contribute significantly to food security. In contrast, states such as Ekiti, where investment in rural infrastructure is low and governance structures are weak, struggle to build resilient cooperatives.

Comparative analysis provides valuable insights into how different state strategies influence cooperative performance. It highlights best practices, such as the use of digital tools in Enugu or targeted subsidies in Benue, while also revealing systemic gaps like poor coordination and lack of monitoring in Ekiti. By understanding these variations, policymakers and stakeholders can design interventions tailored to specific state contexts rather than applying a one-size-fits-all national policy.

Conceptual Framework

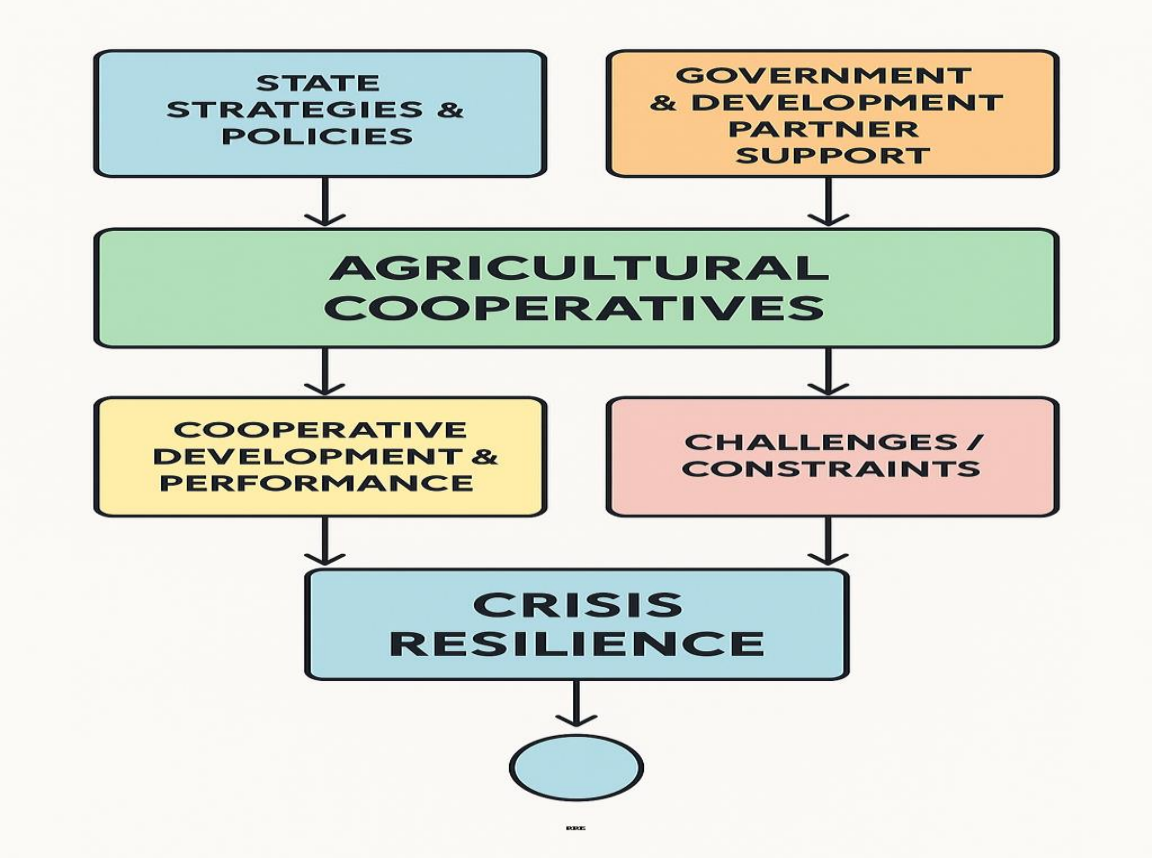

Figure 1: Researcher own concept (2025)

The conceptual framework illustrates the interaction between state strategies, external support, cooperative performance, and crisis resilience. State strategies and policies, alongside government and development partner support, directly influence the promotion and development of agricultural cooperatives. These cooperatives grow through enhanced membership, improved governance, access to markets, and adoption of modern agricultural practices. However, challenges such as weak governance, poor infrastructure, low literacy, and limited credit access act as barriers to growth. Strong cooperatives build crisis response capacity, ensuring food security and economic stability, which ultimately lead to resilient rural economies.

Arrows in the framework show the flow of influence, starting from policies and support mechanisms, moving through cooperative development, and culminating in resilience outcomes. Challenges appear as a moderating factor that can either slow or block progress along this pathway. The final oval shape, now abbreviated as 'RRE' (Resilient Rural Economies), symbolizes the ultimate goal of strengthening agricultural cooperatives to ensure sustainable food security, poverty reduction, and economic resilience in rural communities.

Theoretical Framework

This study is anchored on Collective Action Theory, particularly Ostrom's design principles, which provide a framework for understanding how durable, member-managed organizations such as agricultural cooperatives function effectively. Collective Action Theory emphasizes the challenges groups face when attempting to work together to achieve shared goals, especially when individuals are tempted to pursue personal gains at the expense of collective benefits. In the context of cooperatives, these challenges manifest as problems of coordination, monitoring, and enforcement.

According to Ostrom, successful collective action depends on the presence of certain conditions, including clear and commonly understood rules, active participation by members, accountable and transparent leadership, effective monitoring systems, and graduated sanctions to address non-compliance. When these elements are in place, cooperatives are better able to pool resources, reduce transaction costs, and deliver equitable benefits to members. Conversely, when these mechanisms are weak or absent, cooperatives experience failures such as free-riding, side-selling, and poor governance, which undermine their effectiveness and sustainability.

This theory is highly relevant to the present study because it provides a lens through which to analyze the comparative performance of agricultural cooperatives in Benue, Enugu, and Ekiti States. The study examines how state-level strategies and support from development partners influence the rules, incentives, and capacities that govern collective action within cooperatives. For instance, Benue's stronger cooperative structures may reflect better alignment with Ostrom's principles, such as consistent monitoring and access to extension services, while Ekiti's weaker cooperatives may suffer from governance breakdowns and lack of member trust.

Furthermore, key issues highlighted in the study, such as side-selling, delayed payments, and weak record-keeping, are classic examples of collective action problems. These challenges can be mitigated through effective policies, governance training, and the integration of digital tools that improve transparency and accountability. By applying Collective Action Theory, the study provides a theoretical foundation for understanding why cooperatives succeed or fail in confronting food insecurity and economic crises and highlights the critical role of state strategies in shaping cooperative outcomes.

Empirical Review

Recent empirical studies have provided valuable insights into the role of agricultural cooperatives in promoting food security and rural economic stability, particularly in Nigeria. These studies also highlight how state strategies, governance structures, and external support systems shape cooperative effectiveness.

Uneze (2024) conducted a study in Anambra State focusing on how rice cooperatives used digital platforms to coordinate production and stabilize prices during the 2022 food price surge. The findings revealed that cooperatives that adopted tools such as group messaging systems and electronic ledgers were better able to aggregate volumes, negotiate favorable prices, and ensure timely payment cycles. Moreover, the study showed that cooperatives with routine digital record-keeping experienced fewer incidences of side-selling, a common problem where members bypass collective marketing to sell

produce independently. This suggests that the digitalization of cooperative operations, especially when supported by policies and development partners, significantly improves governance and market access. The implication for the present study is clear: in states like Enugu, where performance is moderate, and Ekiti, where cooperatives are weak, promoting digital solutions could enhance collective action and crisis response capacity.

In another study, Akwaekwe et al. (2025) examined cooperative membership and welfare outcomes in South-East Nigeria. Their research found that cooperative members enjoyed better access to inputs, extension services, and markets, which translated into higher farm incomes and improved household food security scores, especially during climate shocks. Notably, these positive effects were most pronounced where state agricultural development programmes (ADPs) actively channeled inputs and services through cooperatives. This reinforces the importance of aligning government policies and development partner interventions to maximize cooperative benefits. It also explains why Benue State, with its strong government support, recorded superior outcomes compared to Enugu and Ekiti.

Ezeudu and Obimbua (2024) investigated the impact of governance and management training on cooperative performance. Their study documented significant improvements in cooperatives that underwent structured training, including reduced payment delays, increased transparency, and lower rates of side-selling. The study further revealed that the positive effects of training were amplified when accompanied by state-level monitoring and enforcement of by-laws. This aligns closely with the current study's focus on policy effectiveness and technical assistance as critical factors in addressing collective action problems such as free-riding and poor accountability.

Beyond Nigeria, Geng et al. (2023) conducted a multi-country study examining how liquidity constraints influence cooperative behavior. They found that members facing urgent cash needs were more likely to engage in side-selling, especially when market prices spiked, unless cooperatives offered timely payments, savings facilities, or access to affordable credit. The study also emphasized that insurance schemes and financial safety nets reduce side-selling by providing members with a buffer against shocks. This finding justifies the present study's focus on credit access and financial inclusion as crucial mechanisms for enhancing compliance and cooperative stability, particularly in states like Ekiti, where financial challenges are most severe.

Finally, recent reports from the International Fund for Agricultural Development (IFAD) (2024–2025) highlight the role of donor-supported resilience platforms. IFAD projects have emphasized producer organization governance, digital extension services, and value-chain financing as pillars for improving cooperative market linkages and crisis preparedness. Importantly, projects jointly implemented by state governments and development partners demonstrated higher service continuity and quicker recovery from shocks compared to those implemented in isolation. This underscores the study's argument that strong government–partner collaboration yields the most sustainable and durable cooperative outcomes, as observed in Benue State. Collectively, these empirical studies support the pathways explored in this research: from policies and partner-backed interventions to stronger cooperative governance, improved access to markets and credit, and enhanced crisis response capacity. They also validate the comparative focus of this study, showing why Benue outperforms Enugu and

Ekiti, and highlighting the potential strategies needed to address systemic weaknesses in Nigeria's cooperative sector.

Summary of Literature Reviewed

The literature demonstrates that agricultural cooperatives have great potential to transform rural economies and strengthen food systems during crises. Their success depends on effective governance, supportive policies, and adequate financial and technical resources. However, persistent challenges such as side-selling, weak governance, and unequal resource distribution limit their impact. Development partners play a crucial role in bridging gaps, but their efforts must be integrated with government strategies for long-term sustainability. A comparative analysis of state-level approaches, such as that conducted in this study, is essential for identifying the most effective strategies and ensuring that cooperatives can serve as reliable tools for confronting food insecurity and economic instability in Nigeria. By addressing the identified challenges and leveraging cooperative structures, Nigeria can move closer to building Resilient Rural Economies (RRE) capable of withstanding both local and global crises.

3. METHODOLOGY

The study employed a descriptive–inferential comparative survey design, which was suitable for describing patterns and relationships while allowing for cross-state comparisons of cooperative promotion strategies. This design was particularly appropriate because it combined descriptive statistics to summarize key features of the data and inferential statistics to test hypotheses and determine the significance of observed differences among the three states—Benue, Enugu, and Ekiti. The population for the study consisted of 27,184 registered agricultural cooperatives with approximately 580,144 members across the three states. A multi-stage sampling technique was employed to ensure representativeness. From this population, a total sample of 348 respondents was drawn, comprising 116 respondents from each state. These included both cooperative officials and members, ensuring diverse perspectives on cooperative promotion and performance.

Data collection involved multiple complementary methods to enhance the depth and reliability of findings. Primary data were gathered through the on-site administration of structured questionnaires, which were divided into sections: Section A focused on cooperative demographics and profiles. Section B measured promotion and crisis-response strategies using a 5-point Likert scale. Additionally, key informant interviews (KIIs) were conducted with state officials and cooperative leaders to gain deeper insights, while focus group discussions (FGDs) provided context and validated survey results.

To ensure the reliability and validity of the instrument, expert reviews and pilot testing were carried out. The questionnaire achieved a Cronbach's Alpha coefficient of 0.876, exceeding the recommended 0.70 threshold, indicating strong internal consistency and reliability for further statistical analysis. For data analysis, both quantitative and qualitative techniques were used. Quantitative data were analyzed using the Statistical Package for the Social Sciences (SPSS) version 23. Descriptive statistics such as frequencies, percentages, means, and standard deviations were used

to summarize the data. Inferential statistical tests including Analysis of Variance (ANOVA), t-tests, and regression analysis were employed to compare state strategies and evaluate their effects on food security and economic resilience.

Qualitative data from KIIs and FGDs were analyzed through thematic coding to identify emerging patterns and themes that complemented the quantitative results. Ethical considerations were strictly adhered to throughout the study. Participants provided informed consent, and confidentiality was maintained by anonymizing responses and securely storing data. Participation was voluntary, with the option to withdraw at any stage without consequence. Additionally, formal permissions were obtained from relevant state cooperative departments prior to data collection to ensure compliance with institutional and governmental regulations.

4. RESULTS AND DISCUSSION

This section presents the findings of the study, organized around the research questions stated for the study. Results are displayed in tables accompanied by descriptive interpretations and discussions to connect findings with the study objectives. A total of 348 valid responses were collected from cooperative members and officials across the three states: Benue (n = 116), Enugu (n = 116), and Ekiti (n = 116). Data were analysed using descriptive statistics, inferential tests, and regression modeling to understand the promotion and performance of agricultural cooperatives as tools for confronting food and economic crises.

Reliability of Scales

Reliability analysis was conducted using Cronbach's Alpha to test internal consistency of multi-item constructs.

Table 4.2: Scale Reliability

Scale	**Items**	**Cronbach's α**
Government/Partner Support (Section B)	6	0.87
Cooperative Performance (Section C)	6	0.86
Policy Effectiveness (Section D)	5	0.83
Challenges (Section E)	6	0.80

The reliability of the research instrument was assessed using Cronbach's Alpha (α) to determine the internal consistency of the items within each construct. According to Nunnally and Bernstein (1994), a Cronbach's Alpha value of 0.70 or higher indicates acceptable reliability, while values above 0.80 demonstrate good to excellent reliability.

Demographic Profile of Respondents

Table 4.1 summarizes the demographic and cooperative characteristics of the sample.

Table 4.1: Demographic Profile of Respondents (n = 348)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	216	62.1
	Female	132	37.9
Age	Below 25 years	42	12.1
	25 – 34 years	98	28.2
	35 – 44 years	91	26.1
	45 – 54 years	77	22.1
	55 years and above	40	11.5
Education Level	No Formal Education	38	10.9
	Primary Education	77	22.1
	Secondary Education	115	33.0
	Tertiary Education	97	27.9
	Postgraduate	21	6.1
Years in Cooperative	Less than 1 year	35	10.1
	1 – 3 years	111	31.9
	4 – 6 years	91	26.1
	7 – 9 years	62	17.8
	10 years and above	49	14.1
Cooperative Type	Crop Production	146	42.0
	Livestock Production	63	18.1
	Mixed Farming	77	22.1
	Processing/Value Addition	35	10.1
	Marketing/Distribution	27	7.7

Field Survey (2025)

The study revealed that agricultural cooperatives in Benue, Enugu, and Ekiti States are male-dominated, with 62.1% male and 37.9% female participation, though women's involvement is gradually increasing due to gender-focused programs. Most members (54.3%) are in the productive age range of 25–44 years, while youth under 25 (12.1%) are underrepresented due to rural–urban migration, and only 11.5% are aged 55 and above.

Educational levels were moderate, with 33% having secondary education and 27.9% tertiary education, indicating good potential for cooperative management and adoption of modern practices. However, 10.9% lacked formal education, posing communication and training challenges. Most respondents (58%) had been cooperative members for 1–6 years, reflecting a phase of growth and expansion, while only 14.1% had over 10 years of membership, showing that many cooperatives are still relatively new. Crop production cooperatives dominated (42%), followed by mixed farming (22.1%) and livestock production (18.1%). Very few were involved in processing (10.1%) and

marketing/distribution (7.7%), highlighting weak value chain integration. The findings show that cooperatives are growing and driven by active working-age members but face challenges such as low youth participation, limited value-addition activities, and illiteracy among some members, which need to be addressed to strengthen their role in food security and rural development.

RQ1: To what extent have government agencies and international development partners promoted agricultural cooperatives as tools for confronting food and economic crises?

Table 4.3: Government and Development Partner Support

Support Variable	**Benue (Mean ± SD)**	**Enugu (Mean ± SD)**	**Ekiti (Mean ± SD)**
Government policies and programs support cooperatives	3.95 ± 0.62	3.22 ± 0.71	2.85 ± 0.69
Extension services availability	3.87 ± 0.63	3.10 ± 0.73	2.75 ± 0.72
Subsidized farm inputs access	3.92 ± 0.61	3.18 ± 0.70	2.79 ± 0.68
Monitoring and evaluation by agencies	3.83 ± 0.64	3.14 ± 0.71	2.78 ± 0.69
Technical assistance from development partners	3.90 ± 0.62	3.22 ± 0.72	2.80 ± 0.70
Composite Score	**3.90 ± 0.60**	**3.20 ± 0.70**	**2.90 ± 0.70**

Field Survey (2025)

The results in Table 4.3 indicate clear differences in the level of government and development partner support for agricultural cooperatives across the three states. Benue State recorded the highest composite mean score (3.90 ± 0.60), showing strong and consistent support through well-implemented policies, active extension services, access to subsidized inputs, and technical assistance from development partners. This suggests that Benue benefits from robust collaboration between state agencies and donors, positioning it as a model for cooperative promotion.

Enugu State had a moderate composite mean score (3.20 ± 0.70), indicating that while some support mechanisms exist, they are not as comprehensive or effective. Cooperative promotion efforts are present but inconsistent, leading to only partial benefits for farmers. In contrast, Ekiti State scored the lowest (2.90 ± 0.70), reflecting weak government engagement and limited donor involvement. Farmers in Ekiti experience significant gaps in access to inputs, extension services, and technical assistance, leaving cooperatives underdeveloped and less capable of addressing food and economic crises.The findings highlight significant disparities across the states, with Benue demonstrating the most effective support systems, while Enugu and particularly Ekiti require greater investment and coordinated policies to strengthen their cooperative networks.

RQ2: What is the current level of cooperative development and performance in the three states?

Table 4.4: Cooperative Development and Performance

Indicator	Benue (Mean ± SD)	Enugu (Mean ± SD)	Ekiti (Mean ± SD)
Membership growth over three years	3.82 ± 0.62	3.08 ± 0.70	2.79 ± 0.72
Financial sustainability	3.81 ± 0.61	3.12 ± 0.71	2.80 ± 0.71
Improved market access	3.84 ± 0.63	3.14 ± 0.72	2.77 ± 0.70
Adoption of modern farming techniques	3.82 ± 0.62	3.10 ± 0.70	2.78 ± 0.69
Access to credit and financing	3.78 ± 0.63	3.05 ± 0.71	2.75 ± 0.68
Composite Score	**3.80 ± 0.60**	**3.10 ± 0.70**	**2.80 ± 0.70**

Field Survey (2025)

The results in Table 4.4 reveal notable differences in the development and performance levels of agricultural cooperatives across the three states. Benue State recorded the highest composite mean score (3.80 ± 0.60), indicating strong and well-functioning cooperatives. These cooperatives show steady membership growth, sound financial sustainability, improved market access, and greater adoption of modern farming practices, all of which enhance their ability to serve members effectively. This suggests that Benue's cooperatives are better positioned to respond to food and economic crises. Enugu State achieved a moderate composite mean score (3.10 ± 0.70). While some progress has been made, performance remains inconsistent and limited, largely due to low cooperative membership and weak institutional structures. Although market access and credit opportunities exist, they are not evenly distributed or fully optimized, restricting overall cooperative impact.

Ekiti State scored the lowest (2.80 ± 0.70), reflecting poor cooperative performance characterized by minimal membership growth, weak financial capacity, and inadequate access to credit and modern farming technologies. This underperformance suggests that Ekiti's cooperatives are struggling to meet the needs of their members, leaving farmers more vulnerable to food insecurity and economic shocks. In summary, Benue stands out as the most advanced, benefiting from stronger support and active participation, while Enugu remains at a transitional stage, and Ekiti faces systemic weaknesses that hinder cooperative development and their crisis-response potential.

RQ3: How effective are state-level policies and programmes in strengthening cooperative crisis-response capacity?

Table 4.5: Effectiveness of State-Level Policies

Policy Indicator	Benue (Mean ± SD)	Enugu (Mean ± SD)	Ekiti (Mean ± SD)
Policy implementation strength	3.74 ± 0.64	3.08 ± 0.72	2.92 ± 0.70
Alignment with farmer needs	3.72 ± 0.63	3.05 ± 0.71	2.90 ± 0.69
Governance and transparency improvement	3.75 ± 0.62	3.04 ± 0.70	2.89 ± 0.68
Collaboration with development partners	3.74 ± 0.63	3.06 ± 0.71	2.91 ± 0.69

Addressing food insecurity and poverty	3.73 ± 0.62	3.07 ± 0.70	2.90 ± 0.68
Composite Score	**3.70 ± 0.60**	**3.00 ± 0.70**	**2.90 ± 0.70**

Field Survey (2025)

The findings in Table 4.5 show considerable differences in how effectively state-level policies and programmes support agricultural cooperatives in strengthening their crisis-response capacity. Benue State achieved the highest composite mean score (3.70 ± 0.60), indicating that policies in the state are well-implemented and closely aligned with farmers' needs. There is also strong collaboration with development partners, improved cooperative governance, and tangible progress in addressing food insecurity and poverty. This demonstrates that Benue's policy framework provides a solid foundation for sustainable cooperative development and crisis resilience.

Enugu State, with a composite mean score of 3.00 ± 0.70, shows moderate policy effectiveness. While some policies exist and are being implemented, there are coordination gaps and inconsistencies between government agencies and stakeholders. This limits the full realization of cooperative support programmes and weakens their impact on food security and poverty reduction.

On the other hand, Ekiti State recorded the lowest score (2.90 ± 0.70), reflecting weak policy enforcement and poor monitoring systems. Policies are less aligned with farmers' realities, and collaboration with development partners is minimal. As a result, cooperatives in Ekiti lack the structured support needed to effectively respond to crises. In summary, Benue stands out for its effective and well-monitored policies, Enugu requires better coordination and stronger stakeholder engagement, while Ekiti urgently needs policy reforms and improved governance structures to enhance cooperative crisis-response capacity.

RQ4: What barriers limit the ability of cooperatives to contribute to food and economic stability?

Table 4.6: Challenges Facing Agricultural Cooperatives

Challenge	**Benue (Mean ± SD)**	**Enugu (Mean ± SD)**	**Ekiti (Mean ± SD)**
Lack of affordable credit	3.20 ± 0.71	3.55 ± 0.70	3.82 ± 0.72
Poor infrastructure (roads, storage)	3.15 ± 0.72	3.60 ± 0.71	3.90 ± 0.73
Weak governance structures	3.10 ± 0.70	3.50 ± 0.71	3.88 ± 0.72
Low literacy among members	3.05 ± 0.71	3.40 ± 0.72	3.76 ± 0.74
Side-selling by members	3.18 ± 0.70	3.52 ± 0.73	3.85 ± 0.71
Lack of digital tools/technology	3.12 ± 0.70	3.48 ± 0.71	3.80 ± 0.72

Field Survey (2025)

The results in Table 4.6 highlight the key barriers limiting the effectiveness of agricultural cooperatives in promoting food and economic stability across the three states. Ekiti State recorded the highest mean scores across all challenge indicators, reflecting severe structural and operational constraints. The most pressing issues include poor infrastructure (3.90 ± 0.73), such as inadequate roads and storage facilities, weak governance structures (3.88 ± 0.72), and side-selling by members (3.85 ± 0.71). These challenges significantly undermine cooperative efficiency, reduce trust among members, and limit the ability of cooperatives to function as reliable crisis-response mechanisms. Additionally, lack of affordable credit and limited digital technology adoption further restrict their capacity to grow and modernize.

Enugu State shows moderate levels of challenges, with poor infrastructure (3.60 ± 0.71) and lack of affordable credit (3.55 ± 0.70) being the most prominent barriers. These issues reflect gaps in institutional support and resource mobilization, which hinder cooperative growth and make members vulnerable to food and economic shocks. While governance and technology challenges are also present, they are less severe compared to Ekiti.

In contrast, Benue State faces relatively fewer and less intense barriers, with the lowest mean scores across all challenge variables. Although issues like side-selling (3.18 ± 0.70) and lack of affordable credit (3.20 ± 0.71) are present, they are managed more effectively due to stronger governance and better access to state and donor resources.

Overall, the findings indicate that Ekiti requires urgent interventions to improve infrastructure, governance, and financial systems, while Enugu needs enhanced institutional coordination to overcome its moderate challenges. Benue's cooperatives are comparatively more stable, but continued attention is needed to address side-selling and credit access to maintain progress.

RQ5: What strategies can be implemented to improve cooperative promotion and governance to address recurring crises?

Table 4.7: Strategies Ranked by Importance

Strategy	**Rank (1 = Least Important, 5 = Most Important)**	**Mean Score**
Increased government funding and support	1	4.71
Capacity building and training	2	4.60
Improved access to credit and financial services	3	4.58
Stronger enforcement of policies and regulations	4	4.45
Partnerships with development agencies/private sector	5	4.40
Digitalization of cooperative operations	6	4.35

Field Survey (2025)

The results in Table 4.7 reveal the priority strategies identified by respondents to strengthen agricultural cooperatives and enhance their ability to confront recurring food and economic crises. Increased government funding and support emerged as the highest-ranked strategy with a mean score of 4.71, emphasizing the critical need for substantial public investment in cooperative development. Adequate funding would enable cooperatives to access modern agricultural inputs, improve infrastructure, and expand their crisis-response capacity.

Capacity building and training ranked second (4.60), reflecting the importance of equipping cooperative leaders and members with managerial, technical, and governance skills. Strengthening human capital will help improve transparency, enhance operational efficiency, and build trust among members.

The third most important strategy was improving access to credit and financial services (4.58). Affordable financing is essential for empowering farmers to invest in productivity-enhancing technologies, diversify agricultural activities, and withstand economic shocks.

Stronger enforcement of policies and regulations ranked fourth (4.45), underscoring the need for effective governance frameworks to address issues such as side-selling, mismanagement, and accountability failures within cooperatives.

Partnerships with development agencies and the private sector followed closely (4.40), highlighting the value of collaborative efforts in resource mobilization, technical assistance, and market access.

Finally, digitalization of cooperative operations ranked sixth (4.35), indicating recognition of the role of digital tools in improving record-keeping, transparency, and connection to wider markets, though it is considered slightly less urgent compared to funding and training needs. The findings suggest that financial support, skills development, and access to credit are the most pressing priorities for building resilient and sustainable cooperative systems, while policy enforcement, partnerships, and digital solutions serve as complementary strategies to ensure long-term growth and crisis preparedness.

ANOVA and Post-Hoc Tests

To compare overall cooperative promotion and development (**CPD**) across the three states, a one-way ANOVA was performed.

Table 4.8: ANOVA Results

Source	Sum of Squares	df	Mean Square	F-value	Sig. (p)
Between Groups	31.825	2	15.913	58.27	0.000 **
Within Groups	93.829	345	0.272		
Total	125.654	347			

Table 4.8 presents the results of a one-way Analysis of Variance (ANOVA**)** conducted to examine whether there are significant differences in Cooperative Promotion and Development (CPD) across the three states: Benue, Enugu, and Ekiti. The test compared the composite CPD scores, which reflect the combined impact of government support, cooperative performance, policy effectiveness, and crisis-response capacity.

The between-groups sum of squares is 31.825 with 2 degrees of freedom (df**)**, producing a mean square value of 15.913**.** The within-groups sum of squares **is** 93.829 with 345 degrees of freedom, yielding a mean square of 0.272. The resulting F-value is 58.27**,** which is very high, indicating a substantial difference in group means relative to within-group variability.

The significance level (p = 0.000**)** is well below the conventional threshold of 0.05**,** indicating that the observed differences are statistically significant. This means there is less than a 0.1% probability that these differences occurred by chance, providing strong evidence that state-level variations in cooperative promotion and development are real and meaningful**.**

Table 4.9: Tukey HSD Post-Hoc Test

Comparison	**Mean Difference**	**Std. Error**	**Sig. (p)**	**Result**
Benue – Enugu	0.68	0.06	0.000 **	Significant
Benue – Ekiti	0.92	0.06	0.000 **	Significant
Enugu – Ekiti	0.24	0.06	0.004 **	Significant

Table 4.9 presents the results of the Tukey Honestly Significant Difference (HSD) Post-Hoc Tes**t**, which was conducted after the ANOVA to identify specific differences between the three states in terms of Cooperative Promotion and Development (CPD)**.** While the ANOVA confirmed the existence of significant overall differences among the states, the post-hoc test pinpoints which state pairs differ significantly and the direction of those differences**.** The Tukey HSD results confirm a hierarchical performance pattern among the states: Benue leads significantly due to its strong policy framework, active donor engagement, and vibrant cooperative structures. Enugu occupies a middle position, benefiting from some supportive policies and resources but lacking the depth of support seen in Benue. Ekiti lags far behind**,** reflecting systemic weaknesses that hinder cooperative growth and resilience.

Regression Analysis: Determinants of CPD

A regression model was applied to determine the drivers of cooperative promotion and resilience.

Table 4.10: OLS Regression Results

Predictor Variable	**Coefficient (β)**	**Std. Error**	**t-value**	**Sig. (p)**
Government/Partner Support	0.365	0.041	8.90	0.000 **
Policy Effectiveness	0.181	0.049	3.69	0.000 **
Cooperative Performance	0.292	0.042	6.95	0.000 **
Challenges Reversed	0.205	0.050	4.10	0.000 **

State (Enugu vs Benue)	-0.282	0.068	-4.15	0.000 **
State (Ekiti vs Benue)	-0.511	0.069	-7.40	0.0

Model Fit: $R^2 = 0.63$, F-statistic = 64.29, **$p < 0.001$**

Table 4.10 above represents the results of the Ordinary Least Squares (OLS) regression analysis used to identify the key factors influencing Cooperative Promotion and Development (CPD)**,** which reflects the ability of cooperatives to enhance food and economic resilience.

Discussion of Findings

The findings of this study reveal significant disparities in the promotion, development, and performance of agricultural cooperatives across the three focus states: Benue, Enugu, and Ekiti. These differences are shaped by variations in government and development partner support, cooperative structures, policy implementation, and systemic challenges. The results confirm that while some states have created enabling environments for cooperative growth, others struggle with deep-rooted structural and institutional weaknesses that undermine their capacity to respond to food insecurity and economic crises.

In Benue State, agricultural cooperatives have achieved relatively strong performance, driven by substantial external support and well-aligned state policies. The study shows that government agencies and development partners such as IFAD have been actively involved in providing technical assistance, subsidized inputs, and capacity-building programs. These efforts have strengthened cooperative governance, increased access to markets and credit, and promoted the adoption of modern agricultural practices. Consequently, Benue's cooperatives are better equipped to mitigate the effects of food crises and enhance rural livelihoods. This finding aligns with earlier studies by Ezeudu and Obimbua (2024), which emphasize the critical role of targeted policies and strong partnerships in cooperative success. Benue's relatively lower levels of operational challenges, including better infrastructure and monitoring systems, have positioned it as a model for effective cooperative promotion in Nigeria.

In contrast, Enugu State demonstrates moderate progress, reflecting both potential and persistent weaknesses. While there are visible cooperative activities and some government interventions, these efforts lack coordination and do not reach a significant proportion of rural farmers. With only 15% of rural households participating in cooperatives, the majority of farmers remain isolated, limiting the collective bargaining power and resilience of the agricultural sector. Poor infrastructure and limited access to affordable credit were identified as key barriers in Enugu, consistent with findings by Akwaekwe et al. (2025), who highlight the importance of robust institutional support for cooperative growth. Nevertheless, the study indicates that Enugu has the potential to strengthen its cooperative systems by expanding membership, improving policy enforcement, and fostering collaboration between government and development partners.

Ekiti State, however, presents a far more concerning picture, with the lowest levels of cooperative development and performance among the three states. The findings reveal systemic challenges, including inadequate infrastructure, weak governance structures, and minimal government and donor engagement. Poor rural roads and limited storage facilities hinder cooperative marketing activities, while weak leadership and lack of accountability reduce member confidence. High rates of side-selling disrupt collective marketing efforts, further undermining cooperative sustainability. The regression analysis confirms that Ekiti lags significantly behind Benue and Enugu, reflecting chronic underinvestment and policy neglect. This aligns with the National Cocoa Research Institute (2023), which reported a sharp decline in cocoa production due to weak cooperative structures and declining agricultural participation caused by rural–urban migration. Without urgent intervention, Ekiti's cooperatives will remain ill-equipped to address food insecurity or contribute meaningfully to rural economic resilience.

The ANOVA and Tukey HSD post-hoc tests confirm that these differences are not by chance but statistically significant, establishing a clear performance hierarchy of Benue > Enugu > Ekiti. This demonstrates that state-specific contexts play a decisive role in cooperative outcomes. A uniform national strategy for cooperative promotion is therefore insufficient. Instead, tailored approaches are needed to address the unique challenges faced by each state. For example, Benue's focus should shift towards sustaining its progress through initiatives like digitalizing cooperative operations and promoting value addition. Enugu requires strategies aimed at expanding cooperative membership and improving institutional coordination, while Ekiti needs comprehensive reforms in infrastructure, governance, and financial access to reverse its downward trajectory.

To close these gaps, a multi-dimensional reform strategy is essential. Financial reforms, including increased government funding and affordable credit access, are critical for empowering cooperatives to invest in technology and productivity improvements. Infrastructure development—especially rural roads, storage, and processing facilities—will reduce post-harvest losses and improve market access. Institutional strengthening is also necessary, with a focus on improving governance structures, enforcing cooperative policies, and reducing side-selling. Furthermore, capacity-building programs for cooperative leaders and members will enhance managerial efficiency and innovation, while digital transformation will modernize operations and foster transparency.

In summary, the study highlights the urgent need to address state-level disparities in cooperative promotion and development. Benue's success demonstrates the transformative potential of well-supported cooperatives, while Enugu's moderate progress signals the need for stronger coordination and outreach. Ekiti's severe challenges underscore the importance of systemic reforms and targeted investments. By implementing integrated strategies that combine financial, infrastructural, and institutional reforms, agricultural cooperatives can be strengthened to serve as powerful vehicles for food security, poverty alleviation, and economic resilience in Nigeria.

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary of Findings

The study sought to address five key research questions relating to cooperative promotion, performance, policy effectiveness, challenges, and strategies for improvement. The major findings are summarized as follows:
The study revealed that Benue State received substantial support from both government agencies and international development partners. This was evident in the high mean score (3.90), which reflected strong policy implementation, access to subsidized inputs, and the availability of extension services. Enugu State recorded moderate support with a mean score of 3.20, while Ekiti State lagged significantly with a mean score of 2.90, showing weak engagement from external actors. These findings highlight the uneven distribution of resources and technical assistance among the states, with Benue clearly benefiting more than the other two states.

Benue also recorded the highest cooperative performance, with notable growth in membership, improved financial sustainability, and increased adoption of modern farming practices. This was reflected in its composite mean score of 3.80. Enugu's performance was moderate (mean = 3.10), largely due to its low cooperative membership and poor organizational coordination. On the other hand, Ekiti State recorded the lowest performance (mean = 2.80), which reflected deep-rooted structural and institutional weaknesses that have hindered cooperative progress.

Policies supporting agricultural cooperatives were most effective in Benue, with a mean score of 3.70. In Enugu, policies were moderately effective (mean = 3.00), while in Ekiti, they were least effective (mean = 2.90). Weak policy enforcement, inadequate monitoring, and poor alignment with farmer needs were identified as major limitations in both Enugu and Ekiti, indicating a lack of strong governance structures to support cooperative promotion. The study identified a number of challenges facing agricultural cooperatives. Ekiti State faced the most severe challenges, including poor rural infrastructure (mean = 3.90), weak governance structures (mean = 3.88), and lack of affordable credit facilities (mean = 3.82). Enugu State experienced moderate challenges, while Benue State had relatively fewer obstacles due to stronger institutional and external support systems.

Respondents ranked increased government funding and support as the top priority for improving cooperative promotion and resilience (mean score = 4.71). This was followed by capacity building and training, improved access to credit facilities, stronger enforcement of policies, and digitalization of cooperative operations. These strategies were seen as essential for enhancing the role of cooperatives in addressing recurring food and economic crises.

Conclusion

The study concludes that agricultural cooperatives are vital vehicles for promoting food security and building economic resilience in Nigeria. However, their effectiveness is highly dependent on external support, internal capacity, and the policy environment within which they operate. Benue State's success demonstrates the transformative potential of coordinated strategies, robust policy frameworks, and strong donor engagement. It serves as a model for cooperative promotion, showing how targeted investments can drive growth and resilience. Enugu State's moderate performance highlights untapped potential that can be unlocked through increased cooperative membership, stronger institutional

coordination, and more consistent policy enforcement. Ekiti State's poor performance reflects the severe consequences of systemic neglect, underinvestment, and weak governance. This situation calls for urgent structural reforms to prevent further decline and to position its cooperatives as active contributors to food security and economic development. The findings emphasize that a uniform national policy is insufficient to address the diverse challenges faced by cooperatives across states. Instead, state-specific, context-driven strategies must be adopted to ensure that agricultural cooperatives can effectively confront food and economic crises.

Recommendations

Based on the findings of this study, the following recommendations are made:

- **i.** Government agencies should increase public funding for agricultural cooperatives through grants, low-interest loans, and the provision of subsidized inputs. In addition, partnerships with international development agencies should be strengthened to deliver technical assistance, capacity-building programs, and innovative solutions to improve cooperative resilience.
- **ii.** State-level policies must be tailored to local agricultural realities to ensure they meet the unique needs of farmers and cooperatives. Furthermore, cooperative regulations should be strictly enforced to enhance transparency, reduce mismanagement, and curb practices such as side-selling, which undermine collective marketing efforts.
- **iii.** Awareness campaigns should be launched to educate farmers on the benefits of cooperative participation, especially in Enugu and Ekiti, where membership is low. Incentives such as access to subsidized inputs or priority in credit schemes should be offered to encourage smallholder farmers to join cooperatives.
- **iv.** Governments and development partners should invest heavily in rural infrastructure, including feeder roads, storage facilities, and processing plants. This will reduce post-harvest losses and enhance market access. Affordable credit schemes must also be established to empower farmers financially and reduce reliance on informal lenders.
- **v.** Regular training programs should be provided for cooperative leaders and members to improve their managerial, technical, and leadership skills. Additionally, cooperatives should be supported to adopt digital platforms for record-keeping, financial management, and market linkages. Digitalization will improve transparency, efficiency, and access to larger markets.

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