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**An Evaluation of the Indigenous Practice of Osusu
Cooperatives among the Benins of South-South,
Nigeria**

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Abstract

The paper examines the indigenous cultural practice of Osusu strategy of poverty alleviation among the Benins of Benin-City, South-

South, Nigeria. The survey research design was adopted for the study. The instrument of data collection was the questionnaire and in-depth interview of the leaders of the cooperative societies who were our key informants. The cluster sampling method was used to select the three Osusu co-operatives societies used for the study while the simple random sampling method was used to select the participants. A total of 150 questionnaires were administered to the participants. The data collected were analysed by simple percentage, SPSS and the variables were cross tabulated. The results of the analysis of data show that Osusu co-operatives are veritable tools for poverty alleviation because of their viable traits; trust and confidence building among the members; and easy access to capital for their business ventures. The implication for social policy development and social work practice were also discussed and recommendations made on the way forward.

Key words: Co-operative societies, Trust, Loan, Poverty alleviation

Introduction

All over the world cooperative societies have been recognized as a very veritable poverty reduction strategy. This is because of the roles cooperative societies have played and are still playing in alleviating poverty and empowering their members through the provision of low interest loans and other services to their members. This is even more pronounced in Nigeria where there are little or no policies or programmes on the side of government on how to reduce the endemic poverty and squalor that are the lot of majority of Nigerians. Cooperative societies are not alien to the Nigerian people. Their existence predates colonialism and contact with Europeans.

Prior to the advent of colonialism and the modern Nigerian society, there were some indigenous practices which were part of our cultural heritage. These practices were some of the binding and uniting forces that ensured communalism that hitherto African societies were known for. One of these indigenous practices was the *Osusu* cooperative societies among the Benins of South-South, Nigeria. The *Osusu* cooperative societies like other cultural heritage were based on trust

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form of documentation and written laws and regulations, but they however thrived because of the mutual trust between the members of various cooperative societies then.

Modern cooperative societies date back to few decades. Agbo and Chidebalu (2010) noted that the introduction of modern cooperative business into Nigeria dates back to the year 1935 following the acceptance by the colonial administration of Mr. C.F. Strickland's report on the prospects of cooperative in Nigeria. After seventy-four years of operation, the cooperative movement in Nigeria can boast of a membership of more than thirty thousand cooperative societies in Nigeria (FMA & RD, 2002).

The advent of colonialism altered the structural ordering of the Nigerian societies and profoundly affects our cultural heritage and practices. The mutual trust of the indigenous cooperative ventures was replaced with monetised associations, the deification of money and reduction of every relationship to business and formal situations. But despite the plethora of cooperative ventures Spear-headed by the defunct Nigerian Agricultural Cooperative Bank (NACB) and the proliferation of cooperative societies, numbering over thirty thousand, poverty is still endemic and members of cooperative societies can hardly say that their membership of cooperative societies have had positive impact on their lives with special reference to their financial/economic statuses. The need to re-examine the philosophy, goals and aspirations and operational ability of the modern cooperatives became imperative. This calls for the need to look inward and revive some indigenous practices that put fewer burdens on members but achieve much more. The evaluation of the indigenous *Osusu* mutual trust and practices among the Benin people is the focus of this paper. The paper evaluates the practices of *Osusu* cultural ventures using the *Ikwue-evbo*, *Akugbe* and *Uwaye* cooperative societies in Benin-City, Edo State south-south Nigeria as case studies.

Statement of Problem

Poverty reduction is one of the 8 millennium goals the governments of the world planned to tackle head-on and reduce to the barest minimum by the year 2015. The programmes of poverty reduction seem a mirage and hence untenable despite the proliferations of cooperative and micro credit organisations. The reasons or factors responsible for the failure of these programmes to reduce poverty can be attributed to the alien nature of the modern cooperative societies. The modern cooperative societies and micro credit ventures are weighed down and inundated by administrative bottlenecks and bureaucratic inertia. This is in addition to the inordinate and unwholesome desires and excesses of the management of the most cooperative societies who are more careless about the welfare of the members of cooperative societies, and who burden the members with series of levies and payments in the name of loan servicing and administrative costs.

The need to re-evaluate the indigenous cultural practice of *Osusu* Mutual Trust Cooperative Societies becomes imperative. The modern cooperative societies seem to have failed to extricate most of their members from the grip of the vicious circle of poverty. This paper therefore examines the philosophy, goals, tenets and overall principles of indigenous *Osusu* cooperative ventures. The paper also evaluates how *Osusu* cooperative societies can be a veritable strategy in the war against poverty. The paper will also attempt to examine the strong traits of *Osusu* cooperatives as being practiced among the people and how the strength of *Osusu* cooperative societies can be harnessed for the welfare of the people. Looking inward and reassessing the good cultural practices of Nigerian people may well help Nigeria attain its desired Eldorado and sustainable development like the Asian Tigers.

Objectives of Study

The main goal of this paper is the evaluation of the indigenous cultural practices of *Osusu* cooperative societies among the Benins of Edo State South-South Nigeria. Other specific objectives are:

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cooperative societies.

- (ii) To evaluate the salient principles of *Osusu* cooperative societies that are unique and help sustain the cooperative societies for ages.
- (iii) To assess the viability of the *Osusu* cooperative societies in the modern times and the socio-economic realities of the Nigerian society.
- (iv) To make recommendations appropriately based on the findings of this study on how to improve and revive the indigenous practices of *Osusu* to help reduce poverty and empower the members.

Methodology

The mutual trust of *Osusu* cooperative society is an informal organization formed by people of like minds, social status and most times in the same occupation, vocation and geographical location.

Three *Osusu* cooperatives were randomly selected from different location and vocation. They were: the *Ikwuevbo Osusu* formed and managed by market women (traders), the *Uwaye* cooperative formed by artisans' mechanic workshops in New Benin area of Benin City and the *Akugbe Drivers Osusu* cooperatives in New Benin motor parks also in Benin City. The study uses the survey method and relied on primary data from the administration of questionnaire. The questionnaire contains structured questions that were close and open-ended and 18 questions in all. The questionnaires were self administered by the researchers and 2 research assistants. This is because most of participants were illiterates hence the researchers and research assistants administered the questionnaires directly to the participants.

Sampling method was the simple random sampling. The membership registers of the *Osusu* cooperatives were used and every fifth name

was picked and the member served the questionnaire. On the whole, 50 members of each *Osusu* group were administered the questionnaire. A total of 150 participants from the total population of 380 of the 3 *Osusu* cooperatives earlier selected for the study. The leaders of the three *Osusu* cooperatives selected were also interviewed as key informants. The three leaders popularly called chairmen/chairlady were interviewed separately at the house where the members always meet on regular basis to make their contributions and deliberate on issues affecting them.

Literature Review

Cooperative society is one of the economic miracles of the 19th century. It is a form of economic organization based on certain human values. It is a voluntary and democratic association of human beings based on equity (of distribution), equality (of control and opportunity) and mutuality for the promotion of their common interests as producers or consumers (Swami, 1978). Generally speaking, cooperation means living, thinking and working together. In this sense, cooperation existed even before the advent of contact with the west and colonialism (Bedi, 1976). *Osusu* cooperatives though informal organization play the same role of pooling resources of members together in order to raise their income/capital for their businesses; hence *Osusu* like other cooperatives represent a strong and viable economic alternative for the teeming population of the informal sector in Nigeria.

International Cooperative Alliance (I.C.A) (2010) defines cooperative as an autonomous association of persons unified voluntarily to meet their common economic, social and cultural needs through a jointly-owned and democratically controlled enterprise. It is a business voluntarily owned and controlled by its members, patrons/matrons and operates for them and by them on a non-profit basis. It is also a business enterprise that aims at complete identity of the component factors of ownership, control and use of services (Nweze, 2001). Omoha (2002) in his study of cooperative history in Nigeria noted that

there are traditional and modern cooperative societies. The modern cooperative societies are those formed and managed under the various enabling laws legalising cooperative societies in Nigeria like the Nigerian Cooperative Law 1935 which introduced the modern cooperatives to Nigeria. The traditional cooperatives are those indigenous associations that are built and managed on trust with little or no formalities, documentation and legality based on written or coded statutory documents. Rather, traditional cooperatives are based on mutual trust of the normative order and cultural heritage of the people. Such traditional and informal cooperatives were known by various names in different ethnic groups making up Nigeria. It is called *Osusu* among the Benins of Edo State, *Ajo* among the Yorubas of South-West, and is called *Adashi* among the Hausa of Northern Nigeria. Among the Ibos it is called *Utu-Ego* (Umoh and Ibanga, 1997).

Osusu Mutual Trust Cooperative Societies like their formal statutorily registered cooperative societies counterparts in Nigeria and all over the world are formed to meet people's mutual needs. Cooperatives are considered useful mechanism to manage risks for members in different business ventures. Through cooperative ventures members pool their limited resources together to improve their capital base and thus enhance the socio-economic activities of the members (Ebonyi and Jimoh, 2002). Similarly, Arua (2004) viewed cooperatives as an "important tool for improving the living conditions of members." According to Bhuya (2007), cooperatives are specially seen as significant tools for the creation of business ventures and jobs, and for the mobilization of resources for income generation. Levi (2005) noted that cooperatives employed more than 100 million men and women worldwide. In Nigeria, cooperatives provide locally needed services, employment and inputs to farmers, business men and women and local entrepreneurship; they also provide opportunities to farmers/businessmen/women to organise themselves into groups for the purpose of providing services which will facilitate output of members (Ibitoye, 2012) and provide functional education to members

in the areas of production, processing and marketing of produce (Hermida, 2008).

Some problems facing cooperative societies (traditional and modern) include shortage of skilled personnel, inadequate financing, excessive government control, and lack of trust among members and dishonesty among cooperative leaders (Onje, 2003). Borgens (2001) also included poor organizational structure, inadequate infrastructural facilities and administrative bottlenecks.

Data Analysis and Discussion of Findings

Socio-Economic Characteristics of Respondents

The data collected from the field survey were coded and analyzed. The simple percentage was used to analyze the bio data characteristics of the respondents. Thereafter the research questions were used to cross tabulate the variables and to ascertain the impact of the bio data of the participants on their responses. The result of the analysis and cross tabulations is presented below.

Table 1: Bio-data of the participants

Characteristics	Frequency (x)	Percentage %
Sex		
Males	78	52
Females	72	48
<i>Total</i>	<i>150</i>	<i>100</i>
Age		
18 – 35	64	42.67
36 – 55	56	37.33
56 – above	30	20
<i>Total</i>	<i>150</i>	<i>100</i>
Marital Status		
Single	42	28
Married	88	58.67
Divorced	18	12
Widow	2	1.33
<i>Total</i>	<i>150</i>	<i>100</i>

Religious Affiliation		
Christianity	120	80
Islam	20	13.33
African Religion	8	5.33
Others	2	1.33
<i>Total</i>	<i>150</i>	<i>100</i>
Educational Status		
1st School Leaving Certificate	94	62.67
WAEC/NECO holders	40	26.67
NCE/OND	12	8
B.Sc degree	4	2.67
<i>Total</i>	<i>150</i>	<i>100</i>

Table 2: Cross-Tabulation and Responses of Participants by Age

Variables	Responses	Younger %	Older %	Total
Experience (years) of membership of <i>Osusu</i> cooperative societies.	Below 5	46 (30.67%)	53 (35.33%)	150
	Above 5	35 (23.33%)	16 (10.67%)	
Frequency of attending meetings of <i>Osusu</i> cooperative societies.	Above 3	49 (32.67%)	58 (38.67%)	150
	Below 3	17 (11.33%)	26 (17.33%)	
Frequency of contribution to the <i>Osusu</i> cooperatives.	Weekly	50 (33.33%)	70 (46.67%)	150
	Non weekly	9 (6%)	21 (14%)	
Accessing of loan/credit provided by <i>Osusu</i> cooperatives.	Many	41 (27.33%)	33 (22%)	150
	Few	30 (20%)	46 (30.67%)	
Performance of the <i>Osusu</i> cooperative to benefit members.	Satisfactory	42 (28%)	69 (46%)	150
	Non satisfactory	24 (16%)	15 (10%)	
Whether women are discriminated against as members.	Yes	32 (21.33%)	38 (25.33%)	150
	No	46 (30.67%)	34 (22.67%)	

Membership has positive impact on lives of members.	Agreed	51 (34%)	56 (37.33%)	150
	Disagreed	28 (18.67%)	15 (10%)	
Loan from the <i>Osusu</i> is enough for business.	Agreed	40 (26.67%)	45 (30%)	150
	Disagreed	34 (22.67%)	31 (20.67%)	
<i>Osusu</i> is a veritable tool of poverty alleviation.	Agreed	53 (35.33%)	54 (36%)	150
	Disagreed	20 (13.33%)	23 (15.33%)	
Improvement can be attained through government intervention like subsidy and good tax regime.	Agreed	39 (26%)	36 (24%)	150
	Disagreed	46 (30.67%)	29 (19.33%)	
Getting a loan from <i>Osusu</i> cooperative is easy for members.	Agreed	38 (25.33%)	49 (32.67%)	150
	Disagreed	24 (16%)	39 (26%)	
Given a second chance I will join another <i>Osusu</i> cooperative.	Yes	46 (30.67%)	53 (35.33%)	150
	No	35 (23.33%)	16 (10.67%)	

The results of the data analysis and cross tabulation show that *Osusu* cooperatives are not only indigenous and popular but also a veritable tool for poverty alleviation in the study area. The findings show that patronage of *Osusu* cooperatives cut across all ages and social strata. The data also reveals that members of *Osusu* cooperatives are from all walks of life including religious affiliations and sexual orientations. Although Christians were more, (80%) this does not mean that *Osusu* has strong link with Christianity rather it is a pointer to the fact that Christianity is fast spreading to every nook and cranny of Nigeria. The analysis also show that people with low level of education, i.e., first leaving school certificate and secondary school leavers were more than others, with primary school leavers making up 62.67% while secondary school leavers were 26.67%. The analysis also shows that respondents that were married were 88 (58.67%) while the singles and

divorced were 42 (28%) and 18(12%) respectively and the widowed were 2 (1.33%).

The results of the cross tabulation show that age have very little impact on the perceptions of the members and their answers to the research questions. For example on the question of period of membership, both the younger and older respondents joined the cooperative at the same time. The younger participants of below five years were 46 (30.67%) while the older respondents of below 5 years membership were 53(35.33%). Similarly, the younger generation with membership of *Osusu* cooperatives society for a period of over 5 years were 35(23.33%) while the older respondents who have been members of *Osusu* cooperative society for over 5 years were 16(10.67%) This does not mean that the younger participants patronises the *Osusu* cooperatives more than the older, rather it is a reflection of the numerical strength of the sample of study hence their higher percentage. It also shows that the youths are striving hard to make a living out of the so-called white collar jobs that are hard to find because the jobs are few. Joining and accessing the loans of indigenous *Osusu* cooperatives helps them to source for funds and embark on business ventures on their own.

On the question of how many times the respondents have accessed the loan facilities of the *Osusu* cooperatives, 41 (22.33%) of the younger respondents claimed to have accessed the loan facilities many times while 33(22%) of the older participants have also accessed the loan many times. Similarly, 30 (20%) younger and 46(30.67%) older respondents have accessed the loan facilities of the cooperatives less than 5 times respectively. The lack of significant difference between the younger and older respondents in their accessing the loan facilities of the of cooperative is a pointer to the fact that the *Osusu* cooperative is open, voluntary and caring cooperatives founded by people of like minds and of the same social stratum hence the hindrances and other bureaucratic inertia and bottlenecks that characterise formally registered cooperative societies are usually lacking in *Osusu*

cooperatives because its process of organization are mainly informal and personal.

On the question of whether women are discriminated against as members of *Osusu* cooperative societies 32(21.33%) and 38(25.33%) of younger and older respondents respectively agreed. However, 46(30.67) and 34 (22.67%) of younger and older respondents declared that women are not discriminated against as members of the cooperative societies. The lack of significant difference between the younger and older participants demonstrated the tenets of patriarchal society which Nigerian societies epitomised in all ramifications. In a patriarchal society men wield power and authority and lord it over women in every facet of human endeavour. It is not surprising therefore that in mutual trust organizations like *Osusu* cooperative the men still overtly assert themselves and play leadership positions to the detriment of the women folk. On the question of whether *Osusu* cooperative societies are veritable tool for poverty alleviation, 53(35.33%) and 54 (36%) of younger and older participants respectively agreed with the assertion that *Osusu* cooperatives help in poverty reduction because of the numerous benefits the members enjoy. However, 20(13.33%) of younger and 23(15.33%) older participants disagreed that *Osusu* cooperatives help to alleviate poverty. The reason for the similarity of opinion of younger and older respondents may be attributed to societal constraints placed on women and the harsh economic realities associated with the present global economic meltdown.

On the question of whether the loan from *Osusu* is adequate, 40(26.67) and 45(30%) of younger and older respondents agreed to the claim. Similarly, on the question on how improvement can be attained through government intervention in form of subsidies and healthy tax regime in favour of cooperatives and small scale business enterprises of the poor people, both younger and older participants agreed to such proposal/suggestion. Many of participants also declared that if given a second chance they will gladly join or associate with *Osusu* cooperative societies. This may be attributed to

the positive impact and other benefits of their membership of cooperative societies.

Some participants lamented the minimal impact that *Osusu* cooperatives have on them because of the size of contributions and the capital base of their businesses. As earlier mentioned, the *Osusu* cooperative societies operate on the principle of payment based on ones contributions- the bigger the amount, the more profitable for the individual. The contributions are usually daily, weekly or monthly. Members usually have a roster on seniority (i.e. when the member joined the cooperative and not on age or social statuses). But a member can appeal to other members to oblige him/her based on compassionate ground and not on legality or logic. The bigger the amount a member contributes daily/weekly/monthly, the bigger his/her total entitlement/take home. The import of this is that a member who contributes or invests much will benefit and reap far better than the member who contributes little. In some *Osusu* cooperatives, the amount individuals contribute on daily, weekly or monthly basis are invested by giving loans to members and non members. Members who access the loan are given the loan at a much reduced interest rate while the interest rate of non members is higher. At the end of the year usually in the month of December the loan are paid back to the coffers of the cooperative societies. The principal sum contributed is returned to the members intact. The interest on the principal is calculated and shared among the members according to the amount contributed. This is why the richer members benefit more than the poor members. But the loans are given out without collaterals. The unique trait of *Osusu* cooperatives is that it is based on mutual trust and not on legality or modern economic or business principles of documentation, surety, guarantors and other formalities.

The study also reveals that *Osusu* cooperatives like other formally registered cooperatives are viable means of poverty reduction and grassroots sustainable development for developing and under-developed nations of the world. The views of the participants of this study reveals that the living standards of members of *Osusu*

cooperatives selected for the study have positively been impacted. The fact that accessing loans is made easy, easily accessed and dynamic in consonance with the level of business capacity of members attest to the viability of *Osusu* cooperatives in Nigeria. This study confirms the assertions of Bhuya (2007) and Ebonyi & Jimoh (2002) that cooperative societies improve the living standards of the members. The study also confirm the findings of Arua (2004) that cooperatives are good and viable source of credit facilities to the low income earners and small business ventures all over the world especially in the third world nations. The study shows that most of the members of the cooperative societies selected for the study rely solely on the loans from the *Osusu* cooperatives for their business from inception. There is no way the lowly placed members of the cooperatives would have accessed loans from financial institutions in Nigeria because of the stringent requirements needed to qualify for loans from banks and other financial institutions. This is a plus for cooperative societies whether formal or informal like the *Osusu* cooperative societies which are the focus of this study

Recommendations

The focus of this study was the indigenous *Osusu* cooperative societies in Benin City, Edo state, South-South Nigeria. Based on the findings of this study, the following recommendations are made to improve the services of *Osusu* cooperative societies not only in the study area but in other parts of Nigeria:

The government, nongovernmental organizations and other stakeholders should as a matter of urgency set up modalities to strategise on how to revive the *Osusu* indigenous cultural practices because of its viability and practicability and benefit to the people especially those at the lower spectrum of the society. There is no doubt that cooperatives are veritable and viable poverty reduction tool for the attainment of sustainable development at grass root levels. Cooperatives help create wealth and help people navigate their way out of the vicious circle of poverty. This is why the government

should go beyond rhetoric and be very proactive in using cooperative societies as vehicles for the much desired sustainable development.

Government should also as a matter of policy set aside 3% of its annual budget to subsidise the capital base of cooperatives in Nigeria especially the cooperatives at the grassroots. But government should be wary of the cooperatives formed by corrupt politicians who use such cooperatives to arm-twist government officials and siphon public money abroad or into private pockets and add nothing to the economy but misery and more problems to the people. Subsidising the cooperatives will help shore up their capital base and hence more money to the members. The multiplier effects will rejuvenate the economy because of wealth creation and income generation.

There should be free extension services, training and seminar/workshops periodically for cooperatives on business etiquettes, investment opportunities and other related issues concerning entrepreneurship, sales, commercial and even banking principles. This is because most of the members of *Osusu* cooperatives lack the modern business management acumen required for business development, and many of them still have phobic dispositions towards modern banking. Many of them still keep cash in their shops/store hence risk losing all during fire outbreak or armed bandit/burglary incidence.

There should be good tax regimes whereby the poor are exempted from any form of taxation. The unfortunate scenario in Nigeria is that the poor who are just managing to survive are overtaxed or subjected to all kinds of taxation by the federal, state and local government in the name of revenue drive by government officers.

Mass literacy should be another area of government priority. This is because an educated person is enlightened, liberated and has foresight. This will help the small business owners to make good decisions about investments and diversification of business ventures.

Conclusion

Cooperative societies no doubt are veritable tool for poverty alleviation and wealth creation all over the world. There is need therefore to revive some of the indigenous practices like *Osusu* cooperatives because of the salient positive traits and benefits to the members and by implication the society in general. Looking in-ward and reviving some of the enduring cultural practices will accelerate the much desired sustainable development that have remained elusive and has been a mirage to Nigeria partly because of the tenets of the modern and post modern capitalist society which are alien to us. The presently acclaimed miracles of Asian Tigers were made possible because of their cultural practices which form the bedrock of their society till date. Nigeria should be the regional leader and showcase our rich cultural practices in that regard.

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