



## Effect of Agricultural Cooperatives on Cocoa Marketing among Farmers in Akure-North Local Government Area, Ondo State, Nigeria

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### ABSTRACT

This study investigates the effect of agricultural cooperatives on cocoa marketing among farmers in Akure North Local Government Area, Nigeria. A multi-stage sampling procedure was used to select 120 cocoa cooperative members. Data were collected using a well-structured and validated questionnaire. Findings from the study revealed that agricultural cooperatives provided essential services, including technical advice (95.0%), group marketing opportunities (93.3%), and access to buyers (92.5%). Key reasons for joining cooperatives included gaining better market access and collective bargaining power (99.2%). Consequently, the respondents perceived cooperatives positively, noting improvements in market access ( $\bar{x} = 4.97$ ) and income ( $\bar{x} = 4.82$ ). However, they express concerns about restrictions on marketing options and delays in payments. Additionally, significant constraints identified included a lack of transportation (97.5%) and poor road infrastructure (77.5%). Moreover, a significant relationship exists between the reasons for joining cooperatives and the farmers' perceived effect of agricultural cooperatives on cocoa marketing ( $r = 0.267$ ,  $p = 0.003$ ). Therefore, the study concluded that while cooperatives help in enhancing cocoa marketing, some of the identified constraints to the effectiveness of agricultural cooperative should be looked into by all necessary stakeholders.

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## **INTRODUCTION**

Agricultural cooperatives have played an essential part in the development of the agricultural sector, especially in developing countries like Nigeria, where farmers face multiple challenges. Historically, the introduction of cooperatives in Nigeria can be traced back to 1935, during the British colonial era, with the establishment of formal cooperative societies to alleviate the marketing and credit problems of farmers (Naswem, Soomi Yol, & Aande, 2019). The introduction of these cooperatives was particularly relevant for cocoa farmers, as cocoa has been a major cash crop and an important source of foreign exchange in Nigeria. Today, Nigeria is the third-largest producer of cocoa in Africa, contributing significantly to the global cocoa market (Muritala et al. 2024). This strategic crop is crucial not only to the national economy but also to the livelihoods of millions of farmers, especially in cocoa-producing regions such as Akure-North Local Government Area in Ondo State. However, despite its economic potential, the cocoa sector faces persistent challenges that limit the ability of farmers to access profitable markets and realize optimal returns on their production. These challenges make the role of cooperatives critical in providing a sustainable solution to improve market access, increase income, and enhance overall welfare for cocoa farmers.

The marketing of cocoa involves more than just producing and harvesting cocoa beans. It requires an organized approach to post-harvest processing, including cleaning, drying, packing, and selling, all of which impact the final quality and market value of the product. Farmers who lack access to infrastructure and storage facilities are often forced to sell their cocoa at lower prices to middlemen, who exploit the farmers' urgent need for cash and absence of alternative buyers (Owoeye, et al. 2024). As much as 40% of Nigeria's agricultural produce is lost due to poor market access, inefficient supply chains, and inadequate storage options (Ayodeji, 2021). These losses directly affect farmers' income and overall food security in rural communities. Agricultural cooperatives are seen as a potential mechanism to address these constraints. By organizing farmers into collective entities, cooperatives help pool resources, improve farmers' negotiating power, and offer access to essential services, including credit facilities, market information, and technological innovations. Through cooperative membership, farmers can reduce transaction costs, gain access to better market prices, and obtain the necessary inputs for improved production efficiency. The collective bargaining power offered by cooperatives can also reduce farmers' dependence on middlemen, enabling them to sell their produce directly to exporters or processors at more competitive rates.

However, the potential of cooperatives is not without its limitations. Many agricultural cooperatives in Nigeria face challenges of internal mismanagement, lack of transparency, and inadequate capacity to meet the needs of their members. Buttressing this assertion, Oluwasola et al. (2015) posited that in some cases cooperatives fail to provide the expected benefits due to poor governance and inefficient organizational structures. Moreover, limited access to technological innovations and lack of infrastructure, such as roads and storage facilities, further hinder the ability of cooperatives to operate effectively.

Mobile phone technology, which has been instrumental in providing farmers with real-time market information, remains underutilized in many rural communities due to low levels of literacy and poor network coverage. This study seeks to examine how these challenges affect the overall efficiency of agricultural cooperatives in improving cocoa marketing. Furthermore, the study will investigate whether cooperatives truly help farmers overcome these barriers or if they remain insufficient in addressing the broader systemic issues within the cocoa marketing value chain. The role of cooperatives in the cocoa marketing process is critical to understanding how farmers can improve their income and secure better market positions. By examining the case of cocoa farmers in Akure-North, this study will explore the extent to which cooperatives have enhanced market access for these farmers and assess their impact on mitigating the challenges associated with post-harvest losses, middlemen exploitation, and poor market linkages. Cooperatives are designed to serve as intermediaries between farmers and the global market, helping to eliminate some of the inefficiencies that characterize the cocoa value chain in Nigeria. Through collective action, farmers can negotiate better prices, access larger markets, and secure loans or credit that would otherwise be inaccessible to them as individual farmers (Ayodeji, 2021). However, the question remains whether cooperatives in the Akure-North region are achieving these objectives. This study will fill the gap by assessing how effectively cooperatives are functioning in this particular context and identifying areas for improvement to maximize their potential benefits for cocoa farmers.

## **LITERATURE REVIEW**

### **Statement of Problem**

Despite the longstanding presence of agricultural cooperatives in Nigeria, there is growing concern about their actual effectiveness in improving cocoa marketing, particularly in rural Area. While cooperatives were initially introduced to help farmers overcome challenges related to market access, credit provision, and price negotiations, many cocoa farmers continue to face significant hurdles that limit their profitability. One of the most pressing issues is the exploitative nature of middlemen, who dominate the cocoa marketing process by offering low prices and unfair trading terms to farmers who lack the means to store their produce or access alternative buyers (Ige et al., 2024). Without sufficient market information and storage facilities, many farmers are forced to sell their cocoa at suboptimal prices, resulting in diminished returns. Despite being members of cooperatives, some farmers are still unable to benefit from the collective bargaining power that these organizations are supposed to provide. The disconnect between the theoretical benefits of cooperatives and the reality faced by cocoa farmers in Akure-North raises critical questions about the functionality and effectiveness of these cooperatives in improving market outcomes. Furthermore, internal challenges within cooperatives, such as poor management and governance issues, have been noted as significant barriers to their success. Many cooperatives suffer from a lack of transparency, misallocation of funds, and ineffective leadership, which can undermine the

trust and participation of members (Agbonlahor, 2021). This lack of organizational efficiency hampers the ability of cooperatives to meet the needs of their members, particularly in terms of accessing better markets and securing favorable prices for their cocoa. Consequently, some farmers may perceive cooperatives as ineffective or redundant, choosing to continue their reliance on traditional middlemen despite the potential benefits that cooperative membership could offer. This perception limits the ability of cooperatives to achieve their full potential in transforming the cocoa marketing landscape. It also raises concerns about the sustainability and relevance of these institutions in addressing the modern-day challenges that cocoa farmers face in accessing international markets and increasing their profitability.

Additionally, an infrastructure deficit remains a challenge for cocoa farmers in Akure-North. Poor road networks, inadequate storage facilities, and limited access to market information make it difficult for farmers to transport their cocoa to markets where they could fetch higher prices (Muritala et al., 2024). These challenges are further compounded by the lack of access to technology that could help farmers make informed decisions about when and where to sell their produce. Mobile phone technology, which has been publicized as a game-changer in agricultural marketing by providing farmers with real-time market prices and connecting them with buyers, remains underutilized in many rural areas. Farmers in these regions often lack the digital literacy or access to network coverage needed to take advantage of these innovations. This technological gap creates a further disadvantage for cocoa farmers, who continue to face uncertainties about market prices and trading conditions. While cooperatives are expected to mitigate these challenges by providing farmers with relevant market information and storage facilities, their effectiveness in doing so in Akure-North remains questionable.

1. In light of these challenges, this study critically examined the effect of agricultural cooperatives in enhancing the marketing of cocoa among farmers in Akure-North. Specifically, the study:
2. Identified the types of services and support provided by agricultural cooperatives to cocoa farmers in the study area;
3. Identified the reasons for joining cocoa marketing cooperative societies among cocoa farmers;
4. Assessed the respondents' perceived effects of agricultural cooperatives on cocoa marketing in the study area; and
5. Examined the constraints to cocoa marketing among cooperative members in the study area.

### **Hypothesis of the Study**

Ho1: There is no significant relationship between the reasons for joining agricultural cooperatives and cocoa marketing in the study area.

## **METHODOLOGY**

### **Study Area**

The study was conducted in Akure North Local Government Area, Ondo State, Nigeria. Akure is the capital city of Ondo State. It lies in the southern part of the forested Yoruba Hills and at the intersection of roads from Ondo, Ilesha,

Ado-Ekiti, and Owo. Akure is an agricultural trade centre for cocoa, corn (maize), bananas, rice, palm oil and kernels, okra, rubber, coffee, and pumpkins, while cocoa is by far the most important local commercial crop amongst others crops (cotton, teak, and palm produce) cultivated for export according to Britannica. Akure North has a latitude and longitude of 7.2779°N, 5.2684°E It has an area of 331 km<sup>2</sup> and a population of 353,211 at the 2006 census. The total annual rainfall in Akure is 2,548 mm, with a typical 31 days of at least 12.7 mm rainfall. The rainy season lasts about 9.6 months, from February 6 to November 24. September is the wettest month, with an average rainfall of 228.6 mm. From November 24 to February 6, the year's rainless season lasts for 2.4 months. With an average rainfall of 5.1mm, January is the driest month. Akure has a vibrant agricultural community that organizes an annual trade fair under the shield of the Ondo State Agricultural Commodities Association. The major cash crops grown include: cocoa, yam, cassava, maize, and tobacco are grown in Akure. This area was chosen due to its significant cocoa farming activities and the presence of agricultural cooperatives.

#### **Population of the Study**

The population of the study comprises cocoa farmers who are members of co-operative societies in Akure-North Local Government Area.

#### **Sampling Procedure / Sample Size**

A multistage sampling procedure was utilized for this study. The first stage is the purposive selection of the Akure-North Local Government Area because it is highly dominated by cocoa farmers who are members of co-operative societies. In the second stage, four (4) wards were randomly selected from the Local Government Area. The four (4) wards from the LGA were: Iju, Ita-Ogbolu, Ogbese, and Oba-Ile, while the last stage involved the random selection of thirty (30) respondents from each ward, giving a total sample size of 120 respondents for the study.

#### **Method of Data Collection**

The quantitative method of data collection was done using a well-structured questionnaire. The questionnaire was distributed in person to the selected cocoa farmers to ensure a high response rate and to provide an opportunity for clarifying any questions the respondents might have.

#### **Sources of Data**

Data was obtained from primary and secondary sources. Primary data sources for this study are the responses collected through the questionnaires. Secondary Data sources are from existing literature, including academic journals, reports, and publications related to agricultural cooperatives, cocoa farming, and agricultural marketing in Nigeria. The secondary data provide context and support for the analysis of primary data, ensuring a comprehensive understanding of the research problem.

#### **Validation of the Research Instrument**

To ensure the validity of the research instrument, the questionnaire was face-validated by some esteemed experts in the field of Agricultural Extension and rural Development.

## Measurement of Variables

### *Independent Variables*

1. Types of Services and Support provided by Cocoa Marketing Cooperatives respondents were asked to indicate the types of services and support offered by cocoa marketing cooperatives, as:

Organizing Training Programs: Yes ( ) No ( )  
Provision of Loans and Credits: Yes ( ) No ( )  
Providing Market Information: Yes ( ) No ( )  
Provision of Storage Facilities: Yes ( ) No ( )  
Assistance With Transportation Services: Yes ( ) No ( )  
Facilitating Access to Buyer: Yes ( ) No ( )  
Technical Advice and Support: Yes ( ) No ( )  
Group Marketing Opportunities: Yes ( ) No ( )  
Providing Insurance Schemes: Yes ( ) No ( )

2. Reasons for joining Cocoa Marketing Cooperative Societies. Respondents were asked to indicate the reasons for joining cooperative societies as:

To gain access to better markets: a reason ( ), not a reason ( )  
To receive training on cocoa marketing: a reason ( ), not a reason ( )  
To benefit from collective bargaining power: a reason ( ) not a reason ( )  
To obtain better pricing for my cocoa: a reason ( ), not a reason ( )  
For social support and networking: a reason ( ) not a reason ( )  
To access financial support and loans: a reason ( ) not a reason ( )  
To improve my marketing strategies: a reason ( ) not a reason ( )  
To use storage facilities provided by the cooperative: a reason ( ), not a reason ( )  
To get accurate and timely market information: a reason ( ) not a reason ( )  
To reduce my overall marketing costs: a reason ( ) not a reason ( )

3. Constraints to cocoa marketing among cooperative members in the study area. Respondents were asked to indicate the constraints to cocoa marketing among cooperative members in the study area as:

Lack of Transportation: a constraint ( ) not a constraint ( )  
Poor Storage Facilities: a constraint ( ) not a constraint ( )  
High Marketing Costs: a constraint ( ) not a constraint ( )  
Price Fluctuations: a constraint ( ) not a constraint ( )  
Lack of Market Information: a constraint ( ) not a constraint ( )  
Inadequate Access to Credit: a constraint ( ) not a constraint ( )  
Poor road Infrastructure: a constraint ( ) not a constraint ( )  
Limited Market Access: a constraint ( ) not a constraint ( )  
Inconsistent Government Policies: a constraint ( ) not a constraint ( )  
Delays in Payments from Buyers: a constraint ( ) not a constraint ( )

### *Dependent Variable*

Respondents' perceived effect of Agricultural Cooperatives on cocoa marketing. This was measured on a 5-point Likert scale of strongly disagree, disagree, undecided, agree, and strongly agree.

### **Reliability of the Research Instrument**

Test re-test method was used within one week for 30% of the respondents outside the area of study. The responses were analyzed to reveal the correlation between both administrations, giving an r-value of 0.73

### Method of Data Analysis

Data collected were coded and analysed using SPSS version 24. Descriptive statistics such as frequency counts, percentages, mean, and standard deviation were used for the objectives, while inferential statistics (PPMC) were used to test the stated hypothesis.

## RESULT AND DISCUSSION

### Services and Support Provided by Agricultural Cooperatives

Results in Table 1 point to the services and support provided by agricultural cooperatives to cocoa farmers, revealing varying levels of assistance across different areas. Ranked from highest to lowest, technical advice and support (95.0%) tops the list, followed closely by group marketing opportunities (93.3%) and facilitating access to buyers (92.5%). Organizing training programs also scored highly (92.5%), underscoring the cooperatives' commitment to capacity building. Provision of loans and credits (82.5%) and providing market information (80.8%) are also prominent services, while assistance with transportation services (58.3%) and provision of storage facilities (54.2%) show moderate levels of support. However, the provision of cocoa pods/seeds for marketing (45%) and insurance schemes (20%) is less frequently offered. Generally, the cooperatives are most effective in providing technical advice, marketing opportunities, and facilitating access to buyers, but less effective in areas like insurance and the provision of cocoa pods/seeds. This suggests that while cooperatives offer valuable services, there is room for improvement, particularly in areas that could provide more financial security and production resources to farmers. This corroborates the findings of Owoye et. al., who in a related study reported that cooperatives offer several services and support, especially technical support and credit facilities that are structured to effectively tackle the common problems of their members, as well as the society. The findings also indicate that there is lower emphasis on services like insurance schemes and provision of cocoa pods/seeds, implying potential vulnerabilities for farmers in terms of financial security and input availability. This imbalance could affect long-term sustainability, particularly during periods of crop failure or market instability. This suggests the need for cooperatives to expand their support, especially in areas that enhance farmers' financial stability and access to critical production inputs.

Table 1. Services and Support Provided by Agricultural Cooperatives

Items			Rank
Provision of cocoa pods/seeds for marketing	5	5.0	1 <sup>st</sup>
Organizing Training Programs	11	2.5	2 <sup>nd</sup>
Provision of Loans and Credits	9	2.5	3 <sup>rd</sup>
Providing Market Information	7	0.8	4 <sup>th</sup>

Provision of Storage Facilities	5	4.2	th
Assistance With Transportation Services	0	8.3	th
Facilitating Access to Buyer	11	2.5	th
Technical Advice and Support	14	5.0	st
Group Marketing Opportunities	12	3.3	nd
Providing Insurance Schemes	4	0.0	0th

### Reasons for Joining Cocoa Marketing Cooperative

Table 2 shows the results of the key reasons respondents joined cocoa marketing cooperatives, ranked from highest to lowest percentage. The top reasons are to gain access to better markets, benefit from collective bargaining power, and access financial support and loans, each at 99.2%. These are followed by obtaining better pricing for cocoa (96.7%), receiving accurate and timely market information (95.8%), and receiving training on cocoa marketing (93.3%). Social support and networking (92.5%), improving marketing strategies (90.8%), reducing overall marketing costs (79.2%), and using storage facilities provided by the cooperative (73.3%) rank slightly lower. This agrees with the findings of Owoeye et al., (2024) that farmers see cooperative membership as a condition for obtaining loans and other forms of assistance like marketing of farm produce and procurement of farm inputs. This result indicates that the majority of respondents view cocoa marketing cooperatives as essential for enhancing their market access, bargaining power, and financial stability. High percentages reflect the importance of cooperatives in securing better prices, receiving timely market information, and accessing training. Social and financial benefits are also highly valued. However, aspects like storage facilities and marketing cost reduction, though still significant, appear to be of relatively lower priority for the farmers.

Table 2. Reasons for Joining Cocoa Marketing Cooperative

Reasons	F	%	Rank
To gain access to better markets	119	99.2	1 <sup>st</sup>
To receive training on cocoa marketing	112	93.3	6 <sup>th</sup>
To benefit from collective bargaining power	119	99.2	2 <sup>nd</sup>
To obtain better pricing for my cocoa	119	99.2	3 <sup>rd</sup>
For social support and networking	111	92.5	7 <sup>th</sup>
To access financial support and loans	119	99.2	4 <sup>th</sup>
To improve my marketing strategies	109	90.8	8 <sup>th</sup>
To use storage facilities provided by the cooperative	88	73.3	10 <sup>th</sup>
To get accurate and timely market information	115	95.8	5 <sup>th</sup>

To reduce my overall marketing costs	95	79.2	9 <sup>th</sup>
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### Respondents' Perceived Effects of Agricultural Cooperatives on Cocoa Marketing

The analysis on Table 3 showed the respondents' perceived effects of agricultural cooperatives on cocoa marketing revealing generally positive attitudes. The highest mean scores reflect strong agreement with statements that membership has improved market access ( $\bar{x} = 4.97$ ), helped secure better prices for cocoa ( $\bar{x} = 4.89$ ), and increased bargaining power ( $\bar{x} = 4.76$ ). Similarly, respondents reported significant increases in income ( $\bar{x} = 4.82$ ) and perceived cooperatives as providing useful market information ( $\bar{x} = 4.40$ ). This finding conforms to that of Ige et al., (2024) who avowed that cooperative societies have impacted positively on the marketing of cocoa products the by reducing the level of poverty among the farmers. However, some challenges are noted, with respondents agreeing that cooperatives impose restrictions limiting their marketing options ( $\bar{x} = 4.42$ ), cause delays in payments ( $\bar{x} = 4.34$ ), and charge high service fees ( $\bar{x} = 3.83$ ). While cooperatives are seen as helping to reduce marketing costs ( $\bar{x} = 3.97$ ), the limitations on independent marketing ( $\bar{x} = 4.03$ ) also appear to be a concern. The results suggest that cooperative membership is viewed positively by the respondents, with clear benefits in terms of improved market access, better prices, increased bargaining power, and higher incomes. However, concerns over restrictions on marketing options, delays in payments, show the areas where improvements could be made to enhance the effectiveness of cooperatives in cocoa marketing. Addressing these issues could enhance farmer satisfaction and lead to more sustainable and productive engagement in cocoa marketing cooperatives. Therefore, policymakers and cooperative managers should focus on refining cooperative structures to balance the benefits with reduced restrictions and improved payment processes.

Table 3. Respondents' Perceived Effects of Agricultural Cooperatives on Cocoa Marketing

Items	Mean ( $\bar{x}$ )
Membership in cooperatives has improved my market access.	4.97
Being in a cooperative has helped me get better prices for my cocoa.	4.890
My bargaining power has increased due to cooperative membership.	4.76
I have seen an increase in my income from cocoa sales after joining the cooperative.	4.82
The cooperative provides timely and useful market information.	4.40
Cooperatives reduce my income due to marketing costs.	3.97
The cooperative charges high fees for its services.	3.83
The cooperative imposes restrictions that limit my marketing options.	4.42
There are delays in payments through the cooperative.	4.34

The cooperative has restricted my ability to market my cocoa independently.	4.03
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### Constraints to Cocoa Marketing Among Cooperative Members

Table 4 shows the constraints to cocoa marketing among cooperative members in Akure-North LGA ranked from the highest to the lowest as follows: lack of transportation (97.5%), poor road infrastructure (77.5%), inadequate access to credit (76.7%), poor storage facilities (59.2%), inconsistent government policies (54.2%), lack of market information (46.7%), limited market access (45.0%), high marketing costs (35.0%), price fluctuations (34.2%), and delays in payments from buyers (24.2%). These results shows that transportation issues and poor road infrastructure are the most significant barriers faced by cooperative members, followed closely by challenges related to access to credit. The high percentage of respondents facing these issues indicates that inadequate infrastructure and financial constraints are major obstructions to efficient cocoa marketing. Additionally, factors like inadequate storage, inconsistent government policies, and lack of market information further complicate the marketing process. Although marketing costs, price instability, and delayed payments are also concerns, they appear to be less critical in comparison to the infrastructural and financial barriers. The finding also supports the findings of Muritala et al., (2024) that inadequate infrastructure and inadequate capital are challenges in marketing cocoa among cooperative members. Overall, the results suggest that addressing infrastructure, transportation, and credit access would be critical in alleviating the major marketing challenges experienced by cooperative members in the study area.

Table 4. Constraints to Cocoa Marketing among Cooperative Members

Items	F	%	Rank
Lack of Transportation	81	97.5	1 <sup>st</sup>
Poor Storage Facilities	71	59.2	4 <sup>th</sup>
High Marketing Costs	42	35.0	8 <sup>th</sup>
Price Fluctuations	41	34.2	9 <sup>th</sup>
Lack of Market Information	56	46.7	6 <sup>th</sup>
Inadequate Access to Credit	92	76.7	3 <sup>rd</sup>
Poor road Infrastructure	93	77.5	2 <sup>nd</sup>
Limited Market Access	54	45.0	7 <sup>th</sup>
Inconsistent Government Policies	65	54.2	5 <sup>th</sup>
Delays in Payments from Buyers	29	24.2	10 <sup>th</sup>

### Hypotheses Testing

Ho1: Relationship between the reason for joining agricultural cooperatives and cocoa marketing in Akure-North LGA

Correlation analysis results on Table 5 reveals a significant and positive relationship between the reason for joining cooperatives and the farmers' perceived effectiveness of agricultural cooperatives on cocoa marketing ( $r = 0.267$ ,  $p = 0.003$ ). The contingency coefficient of 0.727, along with Kendall's tau-b (0.109) and Spearman Correlation (0.136), indicates a moderate association between these variables. This implies that farmers who join cooperatives for specific reasons, such as improving market access, gaining better price information, or securing collective bargaining power, are more likely to perceive cooperatives as beneficial to their cocoa marketing efforts. Similar results were found by Ogunleye et al. (2018) who noted that farmers motivated by economic reasons reported higher satisfaction with cooperative outcomes. This finding implies that cooperatives should tailor their services and benefits to align with the reasons that attract members, ensuring that these expectations are met to sustain long-term membership and improve cocoa marketing outcomes.

Table 5: Correlation between the Reason for Joining Agricultural Cooperatives and the Farmers' Perceived Effect of Agricultural Cooperatives on Cocoa Marketing in Akure-North LGA

Variable	r-value	p-value
Reasons* farmers perceived effect of agricultural cooperatives on cocoa marketing	0.267	0.003*

Contingency Coefficient = 0.727

Kendall's tau-b = 0.109

Spearman Correlation = 0.136

\*Significance at  $p \leq 0.05$

## CONCLUSIONS AND RECOMMENDATIONS

This study reveals the critical role of agricultural cooperatives in enhancing cocoa marketing for farmers as a significant relationship exists between the reason for joining agricultural cooperatives and the farmers perceived effect of agricultural cooperatives on cocoa marketing. This further reinforces the necessity for cooperatives to understand and respond to the socio-economic dynamics of their members, ensuring that services are tailored to meet their needs effectively. As such, policymakers and cooperative leaders are encouraged to prioritize improvements in transportation, access to credit, and the provision of essential resources, thereby creating an environment conducive to sustainable cocoa production and marketing. By addressing these challenges, agricultural cooperatives can enhance their effectiveness, ensuring they remain vital contributors to the agricultural landscape and the livelihoods of cocoa farmers in Nigeria. Based on the findings of this study the following recommendations were made:

- a. Agricultural cooperatives should enhance their support services, especially in providing access to credit and affordable loans to members and provision of cocoa pods/seeds;
- b. Cooperatives should work on improving transportation and storage facilities to facilitate easier access to markets;
- c. Cooperative management should work on addressing delays in payments and high service fees to improve farmer satisfaction and trust in cooperative operations; and
- d. Government should provide technical support that will assist cooperative operations and boost their effectiveness and sustainability.

### **FURTHER STUDY**

This research still has limitations, so further research is still needed on this topic.

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