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Impact of Trust Multipurpose Cooperative Society on Member's Economic Development in Kaduna North LGA, Kaduna State

***Muhammed Ibrahim Yusuf; **Ali Yahaya; & **Abdullahi Muhammed**

*Department of Business Administration, Kaduna Polytechnic. **Department of Cooperative Economics and Management, Kaduna Polytechnic

Corresponding Author: muhammadibrahim@kadunapolytechnic.edu.ng

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Abstract

This study examines the impact of Trust multipurpose cooperative Society on member's economic development with reference to members of Trust Multipurpose Cooperative Society Limited, Kaduna State. A survey method was used for the study. The population consisted of all the male and female members of Trust Multipurpose Cooperative Society Limited. Out of the total population of 336 members; a sample size of 175 was involved in the study. The research questions that guided the study were: What is the impact multipurpose cooperative society on member's economic development? What are the nature and type of multiple benefits rendered by multipurpose cooperatives to members? What are the problems affecting multipurpose cooperative society on members economic development? A questionnaire was developed by the researcher based on Likert 4- point Scale was used for the study. Frequencies counts and simple percentages scores were used to analyze the data based on the bio data and research questions. Research result show that the impact of multipurpose cooperative society on member's economic development includes: increase in members' incomes and rising of their standard of living, socio-economic transformation and the general improvement in the welfare of members. Result also shows that the nature and type of multiple benefits rendered by the multipurpose cooperatives are numerous and carefully designed to cater for the welfare of members. Finally, research result shows that multipurpose cooperative society in the area study faced a setback include dishonesty of the employees and officers, adverse economy, political instability, and credit sales etc.

Keywords: Trust Multipurpose Cooperative Society, Members, Economic Development, Kaduna North LGA, Kaduna State

Introduction

The concept of human cooperation is not new; it existed even before the formation of modern cooperatives movement. The history of cooperatives is full of evidence of their ability to increase their members' incomes, decrease the risks they run, and enable them to become full participants in the running of the affairs of their cooperatives society.

Multipurpose cooperatives is a type of cooperative society that carried out several functions for the members of the cooperative as stipulated in their bye law, this means that the cooperative carries out more than one function/purpose for the benefit of members reference. The cooperative carries out multiple activities for their members. Multipurpose cooperative sources are organizations formed to supply member's different types of services with good quality and at reasonable prices, this increases member's real income and standard of living. These societies were originally formed to restrain unfair trading practices on the part of other business organization particularly the members. Multipurpose cooperative societies which are the organization established to carryout verities of activities are able to operate under the following cooperative societies namely, thrift and credit cooperatives, agricultural cooperative societies, e.t.c.

These societies mentioned above can be merged together to be operating as one. The aim and objectives of the societies will be more than one i.e the problems of the members and the problems of the society. To solve these problems will be multiple actions. That is why it is called multipurpose. This type of cooperative is meant to alleviate the socio-economic problems of members (Onuoha 2019).

Statement of the Problem

Multipurpose cooperative benefit to members is so important that any multipurpose cooperative society that ignores it function is heading towards inefficiency or total failure because multipurpose cooperative society without given members multiple benefit is like a cooperative that serve members on a single purpose which is not reason for setting up multipurpose cooperative at the first place. Any multipurpose cooperative society that has succeeded must have provided multiple functions to it members (Onouha, 2019).

However, it has been found out that some multipurpose cooperative societies appear not to be carrying out dual functions as the name implies to it member. Even if they do, it is not done properly to reflect the appropriate multiple benefit of the society to the members. This tends to undermine the efficacy of multipurpose cooperative society in performing their stated objective of providing multiple benefits to the members. It is in the light of this that this research work will find out the Impact of Trust Multipurpose Cooperative Society on members Economic Development.

Research Questions

The followings research questions guided the study:

- What is the impact multipurpose cooperative society on member's economic development?

- What are the nature and type of multiple benefits render by multipurpose cooperatives to members?
- What are the problems affecting multipurpose cooperative society on members economic development?

The Concept of Cooperatives

The below concept is based on (ICA) International Cooperative Alliance 1995. A cooperative society is not a new concept. It prevails in all the countries; this is almost a universal concept. The cooperative society is active in all countries worldwide and is represented in all the sectors including agriculture, food, finance, healthcare, etc.

To protect the interest of weaker sections, the co-operative society is formed. It is a voluntary association of persons, whose motive is the welfare of the members.

A cooperative is a private business organization that is owned and controlled by the people who use its products, supplies or services. Although cooperatives vary in type and membership size, all were formed to meet the specific objectives of members, and are structured to adapt to member's changing needs. Cooperatives are formed by individuals who coordinate among themselves (horizontal coordination) to achieve vertical integration in their business activities. Although people have been working together for their mutual benefit throughout human history, the cooperative form of business organization began during the Industrial Revolution. Cooperatives were useful for promoting the interests of the less powerful members of society. Farmers, producers, workers, and consumers found that they could accomplish more collectively than they could individually.

The Concept of Multi-Purpose Cooperatives

According to Onuka (2021), multipurpose cooperative organizations are the imagine structure organization. This is because multipurpose is able to perform and played specifically by other cooperative societies and all being operated under the umbrella of multi-cooperative societies. Multipurpose cooperative societies as the name implies comprises of more than one line or more than one type of cooperative society.

Multipurpose cooperative are that cooperative which by law is allowed to embark on numerous business activities to guaranty their member's needs. In the light of this; Ofordile (2021), states that multipurpose cooperative society is into more than one line of business activities with the aim of providing members with more than one economic benefit. This is more effective when the members are men and women of outstanding skills who can handle the various lines of businesses.

Multipurpose cooperative societies simply refer to those societies that engage in more than one line of business. The multipurpose societies are the types of cooperative that combine other firms of cooperative and operate in a single structure of a business organization, multipurpose cooperative societies are cooperation societies that engage in a multi – business

activities in order to improve the standard of living of their members. It is a form business organization through a laid down principle of cooperative (Amolo, 2020).

Multipurpose is seen as an operational body that needs to process of offering various types of services to the members of the society. The societies are organization of multipurpose societies with the aid of offering different types of services to their members (Joseph 2022). Multipurpose cooperative organizations had also been seen as a voluntarily business organization where members pull their resources together to enjoy economic of scale through the aim of eliminating the middlemen were necessary so that, they could have a direct asses to the producer all being done in order to acquire services at a subsidized rate of price.

Amoto (2021) multipurpose cooperative is a form of business organization or cooperative organization that combines all other forms of cooperative organizations and operates as a single organization through laid down principles of cooperative they engaged in multipurpose business activities in order to improve the standard of living of their members.

Ogbu (2022) argues that multipurpose cooperative is backed by law to practice or engaged in virtually all business venture aimed at meeting members diverse needs-economically". That many business practices allowed it by law is only gears towards one very important thing – enhancing member's economic wellbeing.

Amahalu (2022), states that "multipurpose is that type of cooperative which is organized to offer varieties to its members" this implies that cooperative that offer numerous assistance through engaging in various economic endeavors. For instance multipurpose cooperative can engaged in thrift and credit that encourage its members to save, which in return will be given to members as loan with low interest rate, can also engaged in marketing, housing consumer cooperative. Etc. this become vital considering that human needs are numerous or unlimited and cannot be met with single endeavors.

Multipurpose cooperative is the best answer to all human needs catering for man's immediate and remote needs; economic and social needs ensure self-reliance and prevent us from servitude of the business owners outside – (Santony 2021).

Multipurpose Cooperative Society on Member's Economic Development

Samad (2020) opined that Multipurpose Cooperative Society has a relationship with the member's socioeconomic welfare which it operates with especially in a growing economy cooperatives generally thrive in problematic areas which a common problem has arisen and people feel there is need to organize themselves into a group to solve their problems. These problems vary hut basically revolve around the economic sphere. As such when people pool their resources together, revolving around multipurpose cooperative society arrangement, they use their resources to invest in productive ventures which beefs up their state economically and socially and having a direct bearing on the economy.

Having understood both concepts, it won't be out of place to say that multipurpose cooperative is a catalyst to fostering improvement in member's economy life. The economy of Nigeria is mainly agrarian in nature and this is the position that now, as more than 60% of her population

is in the agricultural sector despite the presence of crude oil as the main stay of the Nigerian economy.

Omotosho (2023), Opines that cooperative society contribute more than 35% of annual G.D.P and account for over 90% of the none oil exports and provide over 80% of the foods need of the country further in his opinion many growing/developing countries have embraced cooperative credit in its various forms and types especially the credit cooperative, as a sub-sector due to the fact that it is believed that the organization has a lot to offer their economy growth to enhance the living standard of their members. Multipurpose cooperative society now becomes the toss and cast hope of common man as his situation is evident in both rural and urban centers of our economy.

Chukwu (2023), note the credit and multipurpose cooperative helps members to attain not only business height but also economic welfare of members and a reasonable community spirit i.e. one for all and all for one, beside such, cooperative activity teaches, friendliness team work sincerity etc this creates a positive changes in people and reorients their attitude towards the economy. It is in the light of this that Chukwu (2023), Remarked that the socio-economic effects which Nigerian government for instance tries fruitlessly to generate are made possible to the cooperative member and course to the public sector. Multipurpose cooperative society also opened a consumer shop where, members of the public can come and buy some household items, snacks etc. items in this shop are been sold at a fare and considerate prices the society makes return inform of supplies, members are reward according to their patronage to the society.

Benefits of Multiple Services of Multipurpose Cooperative Society to Members Economic Development

Akinwumi (2023) said that establishment of multipurpose cooperative societies have a lot of benefits to individual members and societies as a whole. This is the reason people from all walks of life are becoming members, and many more new societies are springing up in our towns and villages. The following are some of the multiple benefits of multipurpose cooperative societies to members below:

i. Easy Borrowing System: The first best obtained from any cooperative society is that, it is the easiest place for people to borrow money. This is why members always make sure that they save ahead against emergency and other unforeseen circumstances.
ii. Provision for Emergency Spending: Money needed for emergency could be provided for head through multipurpose cooperative society. We spend money every day hence means of constant provision is needed. Business man or trader needs money to boost his/her trades, farmer need money to maintain his farm and family, while student needs money for their academic activities.
iii. The Easiest Way to save: cooperative society provides the easiest way for individual to have savings through majority of people joined this society to enjoy multipurpose facilities.
iv. Protect Common Man from Money Lenders: In the olden days, many of our fathers who had no savings usually run to money lender for help in the time of emergency most of them

enslaved themselves and their children because they had to serve these lenders until the money lent was regained (Owujugbem 2019).

Babangida (2025) states that it eradicates isolation and loneliness. Member's benefits from joining multipurpose cooperative society instead of staying in isolation and loneliness situation in order they derived an extra satisfaction, they are unable to achieved, as they interact with groups of members of the society, with these they will now regain the missing emotional aspect of life. All of this is gears toward catering for his member's needs or welfare needs. Multipurpose cooperative society engaged in numerous business venture aimed at meeting member's numerous needs economically (Gbenga 2023).

Problems Affecting Multipurpose Cooperative Societies

Most multipurpose cooperative appears not to be doing well in their business activities. No doubt, certain factors could be militating against their contemporary business practice. Amahalu (2022) argues that perhaps the problems affecting cooperative is as a result of the fact that cooperative ventures was introduce in Nigeria too early in the days when there was no adequate machinery manpower to administer it.

According to Ofordile (2021) a study of multipurpose cooperative in Nigeria shows that among all various form of business that the societies are into, the less excelling one is multipurpose cooperative. Amahalu (2022) most of the multipurpose cooperative societies are not operating up to their expectations in their business activities. As a result, the members socio economic well-being is not addressed such problems include:

i. Dishonesty of the employees and officers of multipurpose cooperative societies resulting to cases of embezzlement, misappropriate of cooperative societies funds.
ii. Adverse economy may make it difficult for patronizes to regularly patronizes the service of multipurpose cooperative societies.
iii. Lack of member's patronage which is a function of turnover and subsequently surplus lack of continued patronage by the members is a serious problem.
iv. Political instability negatively affects multipurpose cooperative societies.
v. Multipurpose cooperative societies are usually difficult to supervise and this lead to inefficiency and inadequate checks and balance.
vi. Credit sales. A credit services rendered by the multipurpose cooperative business has always been de-emphasized in their business, credit sales affects multipurpose cooperative in the present. This affects the working capital and increases debts if adequate care is not taken.

According to International Labour Organization I.L.O. (2004) believes that in the attempt to serve its members (Multipurpose Cooperatives), "The management committee should be highly economically up-dated so as to utilize every business opportunities for the benefit of members". In the absence of this adequate manager the society will be lacking behind economically which is the key to the fulfillment of member's aspirations.

Methodology

A descriptive survey design was used for this study. The target population for this study consists of all the male and female members of Trust Multipurpose Cooperative Society Limited. They are total 336 (Membership File, 2025). The rationale behind restricting the population to the members of Trust Multipurpose Cooperative Society Limited was because the members are directly involved in the activities of the society and know the impact of Trust multipurpose cooperative Society on member's economic development. Out of a total population of 336 members of Kaduna State of Assembly Multipurpose Cooperative Society Limited, 175 members were involved in the study- 134 male and 41 female (Krejcie and Morgan sample size table cited in Ogbu2012). Sample random sampling method in form of the hat drawn method was used to select the respondents in order to give every member of the population an equal chance of being selected. Pieces of paper were numbered and dropped into a can. Those who picked the odd numbers were selected for the study. This was done until the required number of 175 was obtained. The process ensured adequate randomization in the selection which was necessary in the conduct of the research.

The instrument used for the study was 4-point Likert scale questionnaire of strongly agree, agree, disagree, and strongly disagree. In scoring the items related to the likert type 4-point scale, respondents had a possible total score ranging from 4 to 1 which represented a respondent opinion. The higher the score, the more influenced the respondent was by the scale. The design of the questionnaire was clustered around four sections. Section A consist of items related to the personal date of the respondents such as sex, age while section B to D contained information dealing with impact of Trust multipurpose cooperative Society on member's economic development.

Result

Research Question 1: What is the of impact multipurpose cooperative society on member's economic development?

To answer this question, 5 items were used to gather the data needed. The frequencies and percentage scores of their responses are presented in table 1.

Table 1: Impact Multipurpose Cooperative Society on Member's Economic Development

S/No	Statement	SA	A	D	SD
1	Multipurpose cooperative increase members' incomes and raise their standard of living.	70 (40%)	40 (23%)	40 (23%)	25 (14%)
2	Multipurpose cooperative gives loan to members when needed.	60 (34%)	50 (29%)	35 (20%)	30 (17%)
3	Multipurpose cooperative encourage and help its members to save their money.	75 (43%)	60 (34%)	24 (14%)	16 (9%)
4	Multipurpose cooperative supply members with standard goods at a very affordable cost.	68 (39%)	44 (25%)	29 (17%)	34 (19%)

S/No	Statement	SA	A	D	SD
5	Multipurpose cooperative expound it members' knowledge on numerous business activities	65 (37%)	45 (26%)	35 (20%)	30 (17%)

Source: Fieldwork, (2026).

Table 4.3 displays the data on impact multipurpose cooperative society on member's economic development. Item 1shows that 110 of the respondents representing (63%) agree that multipurpose cooperative increase their members' incomes and raise their standard of living. while 65 of the respondents representing (37%) disagree with the opinion. Also in item 2, 110 of the respondents representing (63%) agree that multipurpose cooperative gives loan to members when needed while 65 of the respondents representing (37%) disagree with this. In item 3, 135 of the respondents with a percentage score of (77%) agree that multipurpose cooperative encourage and help its members to save their money while 40 of the respondents representing (23%) disagree to this. In item 4, 112 of the respondents representing (64%) agree that multipurpose cooperative supply members with standard goods at a very affordable cost while 63 of them representing (36%) disagree that multipurpose cooperative supply member with standard goods at a very affordable cost. Finally, in item 5, 110 of the respondents representing (63%) agree that multipurpose cooperative expound it members' knowledge on numerous business activities while 63 of them representing (37%) disagree that multipurpose cooperative expound it members' knowledge on numerous business activities.

Research Question 2: What are the nature and type of multiple benefits render by multipurpose cooperatives to members?

To generate the needed data for this question, 4 items were used to elicit responses from the respondents. The frequencies and percentage scores of their responses are presented in table 4.4.

Table 2: Nature and Type of Multiple Benefits Render by Multipurpose Cooperatives to Members

S/No	Statement	SA	A	D	SD
6	Multipurpose cooperative liberate me from the state of interiority, and economic dependence.	80 (46%)	40 (23%)	25 (14%)	30 (17%)
7	Multipurpose cooperative provides techniques and alternative means of income for its members.	40 (23%)	105 (60%)	15 (8.5%)	15 (8.5%)
8	Multipurpose cooperative society fosters a saving habit to members.	120 (69%)	30 (17%)	- (0%)	25 (14%)
9	Multipurpose cooperative society contributes for wealth creation and poverty reduction.	68 (39%)	44 (25%)	29 (17%)	34 (19%)

Source: Fieldwork, (2026).

Table 4.4 displays the data on the nature and type of multiple benefits render by multipurpose cooperatives to members. Item 6 shows that 120 of the respondents representing (69%) agree that multipurpose cooperative liberate them from the state of interiority, and economic dependence. while 55 of the respondents representing (31%) disagree with the opinion. In item 7, 145 of the respondents representing (83%) agree that multipurpose cooperative provides techniques and alternative means of income for its members while 30 of the respondents representing (17%) disagree to this. In item 8, 150 of the respondents representing (86%) agree that multipurpose cooperative society fosters a saving habit to members while 25 of the respondents representing (14%) disagree with this. Finally, in item 9, 112 of the respondents representing (64%) agree that multipurpose cooperative society contributes for wealth creation and poverty reduction. while 63 of the respondents representing (36%) disagree that multipurpose cooperative society contributes for wealth creation and poverty reduction.

Research Question 3: What are the problems affecting multipurpose cooperative society on members' economic development?

For this question, 4 items were used to elicit responses from the respondents. The frequencies and percentage scores of their responses are presented in table 3.

Table 3: Problems Affecting Multipurpose Cooperative Society on Members Economic Development

S/No	Statement	SA	A	D	SD
10	Dishonesty of the employees and officers affect multipurpose cooperative society.	70 (40%)	40 (23%)	40 (23%)	25 (14%)
11	Adverse economy may make it difficult for patronizes to regularly patronizes the service of multipurpose cooperative societies. .	44 (23%)	68 (39%)	34 (19%)	29 (17%)
12	Political instability affects the multipurpose cooperative society	80 (46%)	25 (14%)	40 (23%)	30 (14%)
13	Credit sales also affect the provision of multiple services to its members.	68 (39%)	44 (25%)	29 (17%)	34 (19%)

Source: Fieldwork, (2026).

Table 4.5 displays the data on problems affecting multipurpose cooperative society on members' economic development. Item 10 show that 110 of the respondents representing (63%) agree that dishonesty of the employees and officers affect multipurpose cooperative society while 65 of the respondents representing (37%) disagree with the opinion. In item 11, 112 of the respondents representing (64%) agree adverse economy may make it difficult for patronize to regularly patronize the service of multipurpose cooperative societies while 63 of

the respondents representing (36%) disagree to this. In item 12, 105 of the respondents representing (60%) agree that political instability affects the multipurpose cooperative society while 70 of the respondents representing (37%) disagree to this. Finally, in item 13, 112 of the respondents representing (64%) agree that credit sales also affects the provision of multiple services to its members while 63 of the respondents representing (36%) disagree that Credit sales also affects the provision of multiple services to its members.

Summary of Findings

Based on the responses of the respondents to the research questions as contained in the tables, the following are the findings of the study:

1. Impact of multipurpose cooperative society on member's economic development includes: increase in members' incomes and raising of their standard of living, socio-economic transformation and the general improvement in the welfare of members.
2. It shows that the nature and type of multiple benefits render by of multipurpose cooperatives are numerous and are carefully designed to cater for the welfare of members. Some of this assistance rendered to members include: liberate me from the state of interiority, and techniques and alternative means of income to members of the multipurpose cooperatives society.
3. Problems affecting multipurpose cooperative society on members' economic development include dishonesty of the employees and officers, adverse economy, political instability, and credit sales etc.

Discussion of Findings

This study finds out the impact of Trust multipurpose cooperative Society on member's economic development. This result is based on the views of members of the cooperative society under study. Result shows that impact multipurpose cooperative society on member's economic development includes: increase in members' incomes and rising of their standard of living, socio-economic transformation and the general improvement in the welfare of members. This result is in agreement with the views of Onuoha (2019), who mention that multipurpose cooperatives are organizations formed to give a varieties of services that can be operated or be seen as an enterprise that can tribute all other forms of cooperative. Result also shows that nature and type of multiple benefits render by of multipurpose cooperatives are numerous and are carefully designed to cater for the welfare of members. Some of this assistance rendered to members include: liberate me from the state of interiority, and techniques and alternative means of income to members of the multipurpose cooperatives society. This finding corroborates the study of Valent (2000) in Ofordile S O. (2021) defines, cooperative as an economic institution which within the existing system of free competition aims to correct wholly or partly the nature imperfective of the distribution of wealth.

Finally, the fact that different problems affect multipurpose cooperatives society limited, is in agreement with the findings of Amahalu (2022), who observed that multipurpose societies

could have achieved more for the members if not the bottlenecks they face, in the course of their operations.

Conclusion

Based on the research findings, it is concluded that multipurpose cooperative serves as a tool for socio-economic development of cooperatives members and the general improvement in the standard of living of members of the cooperative society under study.

Finally, the results shows that dishonesty of the employees and officers, adverse economy, political instability, and credit sales has shown as a problem that militate the efficiency of multipurpose cooperative such factors can be minimized and controlled if the recommendations herein are strictly adhered to.

Recommendations

The following recommendations are made based on the research findings so as to facilitate the impact of multipurpose cooperative society on member's economic development.

1. That any member, employees or officers that show any act of dishonest in multipurpose cooperative activities should be dealt with. This can be achieved by strictly observing the stipulations of the bye-laws as well as the objectives of the cooperative society
2. That peculiar disposition of members could be taken into consideration by officers of multipurpose cooperative under study. A positive attitude should be developed towards the members by appreciating and tolerating their position as members of the society.
3. The members should be actively involved in deciding their roles and needs as well as the pattern of business activities. They should be allowed the opportunity to demonstrate their business acumen in handling their society.
4. The social environment should be as cordial as possible by creating conclusive social climate multi-purpose cooperatives should assure good attitude and regularly have upholding, interaction with the members showing genuine interest in their membership.
5. The benefits of multipurpose cooperative should be improved to meet the demand of the modern era of cooperatives society.

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