

Democratic Leadership and Non-Financial Performance of Farmers Cooperative Societies in Anambra Agricultural Zone

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ABSTRACT

The study examined the effect of democratic leadership on the non-financial performance of Farmers' Cooperative Societies in Anambra Agricultural Zone. Specifically, the objectives are to: determine the influence of socio-economic profile of cooperatives and distributing responsibility on non-financial performance in Anambra Agricultural Zone. Descriptive survey research design was adopted. The population of the study consists of 427 agricultural cooperatives in the four local government areas which make up the Anambra Agricultural Zone. Primary source were used to generate data for this study. Data were presented and discussed through the use of descriptive statistics such as percentage, frequency distribution table, mean and standard deviation. Regression analysis was employed to analyze and test formulated hypotheses at the 0.05 levels of significance. The study concluded that Socio-economic profiles, distributing responsibility of cooperatives. On this note, the study recommended among others that Cooperative management need to emphasize more in enterprise development toward promoting small and medium enterprises as a prerequisite and a strategy for job creation and socio-economic growth in a large number of societies.

KEYWORDS: *Democratic leadership, Non-financial performance and Farmers' Cooperative Societies*

INTRODUCTION

Agricultural cooperative organizations have a long history in Nigeria and are extremely important. Their origins, according to Ihimodu (2012), may be traced back to the British administration in 1935, when the cooperative society statute was enacted. The inability of members to bear risk, the expectation of great returns on investment, and inadequate management were all blamed for the demise of the British traditional cooperative model. Over time, cooperative groups have evolved from traditional, informal institutions to modern, formal ones (Harris & Stefanson, 2005). The primary goal of establishing an agricultural cooperative was to boost crop production and provide loans to producers. They have been deeply involved in activities that have had a significant impact on the livelihood of members in particular, as well as rural people in general.

Agriculture in Nigeria contributes for 70% of non-oil exports and provides over 80% of the country's food needs (Akande, 2012). Despite this contribution, farmers in rural areas of the country face a number of

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obstacles to increasing productivity, including access to commercial bank loans, purchasing farm supplies, and marketing their products. Farmers always start noticing their weak individual economic condition at this point. As a means of addressing these difficulties, they band together and establish economic cooperation, in which farmers pool their limited resources to improve agricultural output, hence enhancing socio-economic activity in rural regions (Ebonyi and Jimoh, 2008). According to the International Cooperative Alliance (1995), a cooperative is an autonomous group of people who have come together voluntarily to achieve their common economic, social, and cultural needs and goals through a jointly owned and democratically controlled organization. Several studies have identified cooperative societies' important roles to farmers, including: production and marketing of farm products (Ibitoye, 2012); tools to create jobs and mobilize resources for income (Bhuyan, 2007); granting credit facilities to members (Adefila, 2012); mobilizing and distributing credit to farmers (Nweze,

2002; Omotesho, 2007); and tool to improve farmers' productivity (Nweze, 2002; Omotesho, 2007; Toluwase & Apata, 2013).

Cooperative groups also provide economic support to the poorest sections of society. Because they are commercial organizations with a broader set of principles than those connected solely with the profit motive, they encourage economic and social progress. Cooperatives, as people-centered community-based organizations, require effective board members to guide the cooperative and its members. The study explores the implications of democratic leadership on the non-financial performance of Farmers' Cooperative societies in Anambra North Agricultural Zone against this backdrop. Specifically, the objectives are to:

1. Determine the influence of socio-economic profile of cooperatives on non-financial performance in Anambra Agricultural Zone.
2. Determine the influence of distributing responsibility on nonfinancial performance of cooperatives in Anambra Agricultural Zone.

Review of Related Literature

Democratic Leadership

A democratic leader is one who involves members of the group in decision-making processes. It's also known as participatory leadership, which is a style of leadership in which group members participate more actively in decision-making (Kouzes & Posner, 2002). Democratic leadership, also known as participatory leadership, is a style of leadership in which group members are more involved in the decision-making process. The subjects of this leadership are success and people (Bhargavi & Yaseen, 2016). Democratic leadership promotes employees to participate in the farmers' decision-making process (Nwokocha & Iheriohanma, 2015). The democratic leader assists the cooperative's leader and other members in sharing decision-making. Arguments and compliments are presented critically, and there is a sense of belonging within the community. The leader talks with subordinates until he or she issues general or specific directives that allow them to function freely (Bhargavi & Yaseen, 2016). The superior urges the subordinates to continue to participate and use their initiative. The bosses even give their subordinates advice on how to accomplish their jobs.

Democratic leadership is characterized by the premise that team members are able to exchange ideas and opinions while the leader retains final decision-making authority, group members feel more involved in the process, and creativity is encouraged and rewarded. Democratic leadership has a number of

advantages. Subordinates are encouraged to share their experiences, which can lead to more innovative problem solving and better ideas (Sadia & Aman, 2018). Staff will also be more engaged and dedicated to projects, making them more likely to be concerned regarding the current final outcome.

Distributing Responsibility and Nonfinancial Performance

One of the cornerstones of cooperative society concepts is the concept of dispersing responsibilities (Pierik, 2008). The concept of sharing responsibility distinguishes cooperative organisations from its members (Smiley, 2017). According to Smiley (2017), cooperative societies can demonstrate two things necessary for distributing responsibility: first, a set of group actions with an identifiable moral agent, such as a governing board or a representative body, behind them capable of carrying out a group action; and second, a set of group actions with an identifiable moral agent, such as a governing board or a representative body, capable of carrying out a group action. Second, group intentions or group choices are a series of decisions made by the group self-consciously on a rational basis—or at least purposively—in the form of group intents or group choices. Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. The cooperative principle assumes that a member can use the services provided and is willing to take on the responsibilities of membership.

"When individual members act, they do so in light of the support they are receiving from other members of the group," Miller (2007) writes. As a result, if a member is ignorant or unable to be heard by its chosen representatives, it will be unable to fulfill its distinctive cooperative obligation. According to Mathews (1999), this system has implications for the many types of property ownership that occur in cooperatives: First, ownership of their jobs; second, direct personal ownership of the balances held for them in their capital accounts, which earn them additional income through interest and to which they have regular access; and third, shared ownership of their co-operatives' assets, such as buildings, equipment, and reserves. the governance and management of which they are directly responsible for; and, finally, a further shared ownership – albeit less direct – of the secondary support co-operatives in which the primary co-operatives are major stakeholders.

Studies have substantiated the effect of distributing responsibility on nonfinancial performance (Kyazze, Nsereko, & Nkote, 2020). For instance, Kyazze, Nsereko, and Nkote (2020), using a sample of savings

and credit cooperative societies in Uganda found a positive association between cooperative ownership and non-financial performance of the cooperative societies.

Non-financial performance

The word "performance" comes from the French word "parfourmen," which meaning "to do," "to carry out," or "to render." It relates to the act of performance; it includes things like execution, accomplishment, and fulfillment. In a larger sense, performance relates to how well a task is completed in relation to predetermined standards of correctness, completeness, cost, and time. It is defined as a result of activity, and the suitable measure is determined by the type of organization to be assessed and the evaluation's objectives (Hunger & Wheelan, 1997 cited in Jat, 2006). The concept of organizational performance is founded on the premise that an organization is a voluntary association of productive assets, such as human, physical, and financial resources, with the goal of achieving a common goal (Barney, 2002; Jensen, 2003). According to Othman et al. (2012), the success of cooperatives is dependent not only on the efficiency and effectiveness of governance and management, but also on the engagement of the members. This is because members play a critical part in the cooperatives' success or failure, as members are individuals who contributed monetarily and supported the cooperatives' activities. According to Othman et al. (2012), members who attend annual general meetings are one to three times more likely to contribute to the cooperatives' share increase than those who do not. The annual general meeting attendance had a favorable relationship with the share increment because attendance enhances group cohesiveness and inspires members to accomplish.

Cooperative performance can also be used to compare Farmer societies to other businesses in the same industry in terms of the degree of service provided to members, market share, and product quality. As a result, it is a reflection of the productivity of an organization's members as measured by income, profit, growth, development, and expansion. Performance Enhancing Factors: The following are some of the elements that help workers perform better: (a) The job's difficult character. (b) Appropriate collaboration with coworkers. (c) Appreciation of one individual's contribution to the organization. (d) Workplace aspirations (e) Possibilities for personal growth and development (f) A free flow of communication between upper management and lower-level employees (g) Employee engagement in managerial decisions. (h)

Re-designing jobs to allow workers for greater challenges and a broader range of participation in the organizational activities. (i) Conducive atmosphere for work (j) Better welfare packages for the workers.

Empirical Review

The moderating influence of contingent incentive on the link between democratic leadership and organizational performance was investigated by Sam, Helen, and Albert (2021). The survey designs utilized were explanatory and cross-sectional. The data was collected from 476 employees in the telecommunications business using a quantitative research approach. The data was examined using descriptive statistics, correlation, and hierarchical regression approaches in a statistics software for social science. The findings show that democratic leadership and contingent compensation have a strong favorable impact on organizational performance. In Ethiopia, Karunakaran and Roba (2018) investigated leadership qualities in basic multipurpose cooperative societies. Skill levels are positively associated with education, experience, training, motivation, engagement in social activities, and participation in cooperative management, according to regression studies. According to the findings, the majority of the directors possess fundamental leadership skills in project management, information technology, and cooperative principles application. Innocentius, Ian, and Ronnie (2018). The impact of motivation and leadership styles on organizational commitment in lecturer professions. Multiple regression analysis with the aid of the Partial Least Square (PLS) program was used to analyze the data. The findings of the investigation revealed that there is a positive link. Motivation and Leadership Style versus Job Satisfaction, Motivation and Leadership Style versus Job Performance, and Motivation and Leadership Style versus Organizational Commitment are the outcomes. Muhammad (2016) looked into the impact of transformational leadership on job satisfaction, as well as the mediating and moderating roles of employee empowerment and employee training. The information was gathered from 300 employees using convenience sampling. The data was evaluated using correlation and regression statistical methods. Transformational leadership has a considerable beneficial effect on job satisfaction, according to the findings. Employee empowerment has a considerable favorable effect on job satisfaction, according to the study. Shandy (2016) investigated the link between leadership styles, organizational performance, and organizational commitment (using ACU Curaçao as a case study). Using the convenience sampling method, data was obtained from 100 employees. The data was evaluated using correlation and regression statistical

methods. The studies revealed a link between leadership style and success. In Nigeria, Chris and Abeh (2016) investigated the impact of leadership styles on organizational performance. The Simon Oates (2011) leadership style measure was used, and 84 valid responses were received. Leadership Style [Democratic, Autocratic, and Laissez-faire] was the predictor variable, and firm performance was the criterion variable. Using one-way ANOVA, Cronbach alpha > 0.9. Managers with democratic inclinations were shown to account for more variance in performance than those with autocratic or laissez-faire tendencies. The implications of this, as well as the outcome, are examined in terms of national and individual interest, as well as proposed modifications. Ashenafi (Ashenafi) is a (2014). In East, West, and South Ethiopia, the X-rayed relationship between the function of leadership and the performance of agricultural cooperatives was investigated. A survey of N=162 leaders, managers, and directors of primary coffee farmers cooperatives was used to evaluate the hypotheses. The test's findings verified the overall beneficial association between leadership and the success of agricultural cooperatives. In Ogun State, Nigeria, Akoma, Binuyo, and Akinwale (2014) investigated leadership styles as determinants of small and medium scale enterprises. After the four organizations were stratified from the pool of registered companies in the states, the study used an ex-post factor research design, with 300 employees chosen at random from each group. The Researchers used a self-developed questioner to collect data. The data was analyzed using Analysis of Variance and Pearson Product Moment Correlation, and the results were assessed for significance at the 0.05 level. The result above indicate the autocratic leadership styles view is not significant with the organization performance, while the democratic shows a significant relationship with the organization performance. Lastly, there is a perfect positive relationship with autocratic, democratic leadership styles and organization performance. Examine cooperative practices and non-financial performance of savings and credit cooperative groups (2020). Lawrence, Isa Nsereko, and Isaac Nkote The research employs a cross-sectional reijoesp design and a mixed methodological approach, in which hypotheses were statistically tested using structural equation modeling based on survey data. The findings show that cooperative practices and non-financial performance of savings and credit cooperative societies are significantly and positively related to savings and credit cooperative societies' non-financial performance. Omeka and Onah (2012) looked into the impact of principals' leadership styles on the job

satisfaction of secondary school teachers. The method utilized was a descriptive survey. There were 280 teachers in the study. Questionnaires were utilized to collect data, and mean values and standard deviation were employed to analyze the data, while the t-test statistic was used to test the null hypothesis. The study's findings revealed that secondary school principals use all three leadership styles; the most common is autocratic leadership, but only democratic leadership has a favorable impact on their job satisfaction.

There is limited study on democratic leadership on non-financial performance of farmers' cooperative societies. It was also observed that most studies reviewed examined the effect of leadership on financial performance of firms without considering the non-financial performance indicators as it regards to cooperative societies whose main objectives are service based and these challenges have created a knowledge gap which the study seeks fill.

Methodology

Descriptive survey research design was adopted in this study, this will be suitable for this kind of research work where the respondent's opinion will be sought and evaluated for possible inferences.

No sampling technique will be used because the population size was manageable. Thus, the study used the entire population of 427 agricultural cooperatives in the zone. The type of technique in which the whole population was used is called census survey technique (Nworgu, 2015).

Sources of Data

Primary source data were used to generate data for this study. Primary data are data gathered from respondents through questionnaire, interview and personal observation. The questionnaire will be used because the main study will be a survey research while interview will be used to obtain responses that would not have been gathered by the questionnaire. It will provide opportunity for in-depth interactions with the respondents and opportunity for clarifications.

Instrument for Data Collection

The instrument that was used to collect data for the attainment of the study objectives is structured questionnaire. This instrument is structured into two sections (A and B). The section A is structured to capture socio economic profile of selected agricultural cooperatives; while section B was structured to address specific objectives 1, 2, and 3. Section B1 is designed to collect data on extent of nonfinancial performance of selected agricultural cooperatives. Section B2 will collect data on

distributed responsibility; member empowerment; and support in decision-making in selected agricultural cooperatives.

The response options of the questionnaire is a modified 5 point Likert scale with the following keys; Strongly Agree (SA) = 5; Agree (A) = 4; Undecided (UND) = 3; Disagree (D) = 2; and Strongly Disagree (SD) = 1. Also, this 5 point scale has a threshold of 3.0 which indicates that any variable that is less than 3.0 will be considered weak while any variable equal to or greater than 3.0 will be considered strong.

Method of Data Analysis

Data were presented and discussed through the use of descriptive statistics such as percentage, frequency distribution table, mean and standard deviation. Regression analysis was employed to analyze and test formulated hypotheses at the 0.05 levels of significance.

The implicit specifications of the models are stated as follows:

$$NFP_1 = f(AG, MB, CP, MA) \quad 1$$

$$NFP_2 = f(DR, ME, SD) \quad 2$$

Data Analysis

Socio economic Profiles of the Cooperatives

The Table 1 shows the socio-economic profiles of the responding cooperative societies.

Table 4.1 Socio-economic profiles of cooperatives (n= 427)

	Item	Frequency	Percentage
1	Age profile (years)		
	<10	152	35.59
	10 – 19	126	29.51
	20 – 39	85	19.91
	< 39	64	14.99
2	Membership (no.)		
	<10	40	9.37
	10 – 19	245	57.38
	20 – 39	98	22.95
	< 39	44	10.30
3	Capitalization (Naira)		
	< 200,000	60	14.05
	200,000-300,000	219	51.29
	300,000-400,000	74	17.33
	<400,000	74	17.33
4	Major business activity		
	Formers’ Multipurpose Cooperative	62	14.52
	Crop production (single purpose)	30	7.03
	Animal husbandry (single purpose)	335	78.45

Source: Survey data, 2022.

According table 1 above, a majority of the cooperatives (152 or 35.59%) were established within the past 10 years. Also 126 cooperatives or 29.51% of the responding cooperative have been operating for 10 to 19 years, while 85 cooperative (or 19.91%0 have been operating since 20 to 29 years. Only 64 cooperatives (or 14.99%) has existed for more than 39 years. This indicates that the societies in the area are relatively old.

Where:

NFP_{1&2} = Indices of non-financial performance of agricultural cooperative (grand mean of responses)

AG = Age of cooperative in 2020 (Number)

CP = Capitalization of cooperative, 2020 (Naira)

MA = Major Business Activities cooperative (Dummy: farming/animal husbandry, 1; others 0)

DR = Index of distributing responsibilities in agricultural cooperative (grand mean of responses)

The explicit models of 1 and 2 above are specified as 3 and 4 below:

$$NFP_1 = \alpha + \beta_1AG + \beta_2MB + \beta_3 CP + \beta_4MA + \epsilon_i \quad 3$$

$$NFP_2 = \alpha_2 + \beta_1DR + \beta_2ME + \beta_3SD + \epsilon_i \quad 4$$

Where:

The intercept term, α (sometimes called the “constant”) which represents the mean value of the dependent variable when all of the independent variables in the model are equal to zero. The β is the coefficient or multiplier that describe the size of the effect of the independent variable on the dependent variable. All the statistical estimates and other calculations shall be obtained through the use of version 23 of the SPSS.

The cooperatives have memberships in the ranges of ranges, with majority of them falling within the ages of 20-29 (8.42%), 30-39 (34.24%), 40-49 (22.55%) and 50-59 (27.72%). These indicate that a good number of the farmers were made up of able bodied young men and women. Almost all the farmers were either married or widowed (88.32%), which indicates that farmers marry early to raise families that will provide labour and assist them in their farm work. The family size of the respondents ranging between 6-10 (59.51%) and 11-15 (22.83%) showed that the respondents had large families.

It was also seen in the table that 14% of the cooperatives had a capitalization volume of less than 200,000 Naira; 51.29% had between 200,000 and 300,000 Naira; 17.33% had between 300,000 and 400,000; and 17.33% had above 400,000 Naira. The implication is that majority of the cooperatives were moderately capitalized to carry out business ventures.

Non-Financial Performance of Cooperatives

Table 2 Non-financial performance of responding cooperative (n= 427)

S/N	Items	SUM	MEAN	STD DEV
	Non-financial Performance of Cooperative			
1	Our cooperative has been witnessing growth in terms of size of members in my cooperative	1435.00	3.3607	.59430
2	Our members are satisfied with the quality of goods and services offered in our cooperative	1621.00	3.7963	.91065
3	After sales service offered by our cooperatives has been commended by both members and customers	1529.00	3.5808	1.15263
4	The commitment of our cooperative to development of our community is commendable	1247.00	2.9204	.91325
5	Our cooperative has been effective is addressing members socio economic needs	1631.00	3.8197	.98714
6	Emergency requests of members are given required priority	1169.00	2.7377	1.02849
	Grand Mean	1438.67	3.3692	.53589

Source: Survey data, 2022.

Table 2 shows the responses from the 427 elected cooperatives the various variables of interest: non-financial performance, distributive responsibility, member empowerment, and supporting decision making.

On non-financial performance, the cooperatives affirmed positively with a grand mean of 3.3, among others that “Our cooperative has been effective is addressing members socio economic needs”; “Our members are satisfied with the quality of goods and services offered in our cooperative”; and “Our cooperative has been witnessing growth in terms of size of members in my cooperative”.

Democratic Leadership Indicators in Cooperatives

The Table 3 shows perceptions of the nexus between non-financial performance and democratic leadership.

Table 3 Democratic leadership indicators in responding cooperatives (n= 427)

S/N	Items	SUM	MEAN	STD DEV
	Distributing Responsibility			
1	The responsibility of running our cooperative is shared by all	1515.00	3.5480	1.86880
2	The principle of democratic member control is strictly practiced in our cooperative	1701.67	3.9852	1.14718
3	In our cooperative, every member is responsible for its growth and development	1726.00	4.0422	1.07603
4	In distributing responsibility in our cooperative the skill and knowledge of the member plays a huge role	1440.00	3.3724	1.13811
5	Members with requisite skills are encouraged to take up responsibilities in our cooperative	1438.00	3.3677	1.06731
6	Apportioning responsibilities to members ensures loyalty in our cooperative	1447.00	3.3888	1.10427
	Grand Mean	1544.61	3.6174	.64290

Table 3 presents indicators of distributing responsibility, member empowerment and supporting decision making.

On distributing responsibility, the respondents, as could be seen in table 4, agreed in all the six items depicting distributing responsibility in their societies. The items had mean ratings and grand mean that are greater than 3.0. Thus the respondents agreed among others that “The responsibility of running our cooperative is shared by all; The principle of democratic member control is strictly practiced in our cooperative; In our cooperative, every member is responsible for its growth and development; In distributing responsibility in our cooperative the skill and knowledge of the member plays a huge role; Members with requisite skills are encouraged to take up responsibilities in our cooperative’ and Apportioning responsibilities to members ensures loyalty in our cooperative”.

Tests of Hypotheses

Hypothesis One

Influence of socio economic profiles of cooperatives on non-financial performance

H₀₁: Socio-economic profiles of cooperatives do not have significant influence on non-financial performance.

H_{A1}: Socio-economic profiles of cooperatives have significant influence on non-financial performance.

Table 4: Regression Estimates (Influence of socio economic profiles of cooperatives on non-financial performance)

Model	Coefficient Estimates	Std Error	T-Value	Significance
(Constant)	1.176	.008	147.409	.000
Membership size	.010	.000	138.919	.000
Age of cooperative	.001	.000	2.537	.011
Functional type of cooperative	.015	.004	3.818	.000
Capitalization	.001	.000	-.918	.359
R^2			0.964	
$Adj R^2$			0.964	
F			4,910.926 (Sig. @ 0.000)	

Dependent Variable: Non-financial performance

From the result of the simple regressions analysis in table 4, the R^2 value of 0.964 suggests that strategic financial management accounted for more than 96% of the variations in non-financial performance. The F ratio of 49.926 was significant at the 1% level. It is equally observed that membership size; age of cooperative, functional type of cooperative and capitalization bore positive signs thereby indicating their direct influence on non-financial performance of cooperative. However, only membership size, age of cooperative and functional type of cooperative was significant at the conventional five percent levels.

Decision: Based on the result of the F ratio of 49.926 which was significant at the one percent level, the researcher rejects the null hypothesis and concludes that Socio-economic profiles of cooperatives have significant influence on non-financial performance.

Influence of Democratic Leadership Dimensions in Cooperatives on Non-Financial Performance

Table 5: Regression Estimates (Influence of Democratic Leadership Dimensions in cooperatives on non-financial performance)

Model	Coefficient Estimates	Std Error	T-Value	Significance
(Constant)	-2.199	.372	-5.907	.000
Distributing responsibility	.460	.033	13.755	.000
R^2			0.983	
$Adj R^2$			0.83	
F			7545.878 (Sig. @ 0.000)	

Dependent Variable: Non-financial performance

Table 5 shows the influence of democratic leadership on non-financial performance of Farmers’ Cooperative Societies in Anambra Agricultural Zone. The result reveals that a positive correlation exists between the variables, with a correlation coefficient of .991 and that a 98% change in the dependent variable (Non-Financial Performance) is explained by changes in the independent variable (Distributing responsibility).

Table 4 equally indicates the cumulative test for the influence of the various democratic leadership dimensions on non-financial performance of Farmers’ Cooperative Societies in Anambra Agricultural Zone. With an F statistics of 7545.878 and a p-value of .000 (p-value < 0.05), it shows that cumulative, all the independent variable (Distributing responsibility) have statistically significant influences on non-financial performance of Farmers’ Cooperative Societies in Anambra Agricultural Zone.

Hypothesis Two

H_{O2}: Distributing responsibility in cooperatives has no significant influence on nonfinancial performance.

H_{A2}: Distributing responsibility in cooperatives has significant influence on nonfinancial performance.

With a t-statistics of 13.755 and a p-value of .000 (p-value < 0.05), the null hypothesis is rejected and the alternate hypothesis is accepted and it is concluded stated that distributing responsibility has a statistically significant influence on the nonfinancial performance of farmers' cooperatives in Anambra Agricultural Zone.

Conclusion

From the data analyzed, hypothesis one concludes that Socio-economic profiles of cooperatives have significant influence on non-financial performance. This result is supported by Toluwase & Apata (2013) revealed that 72.5% of the respondents were male and 46.7 years as the mean age of farmers. The study also revealed that 65% of the respondents were full time farmers and that farmers' cooperative was their main source of agricultural information. The result of t-test and correlation analysis on the relationship between the socio-economic characteristic of farmers and productivity were significant.

Hypothesis two stated that distributing responsibility has a statistically significant influence on the nonfinancial performance of farmers' cooperatives in Anambra Agricultural Zone. This result is in line with Adefila & Madaki (2014), who revealed that income generation (r = .759), duration of cooperative experience (r = .681), type of agricultural activities (r = .715) and quality of leadership (r = .874) were found to be significantly correlated with the roles of the farmers' cooperatives in agricultural development at .05 alpha value while membership enrolment in terms of population size (r = .423) was found to have a weak correlation.

Based on the findings, the study found that socio-economic characteristics, cooperative responsibility distribution, and democratic leadership had an impact on the non-financial performance of farmers' cooperatives in the Anambra Agricultural Zone.

Recommendations

The researcher advised the following based on the findings of this study:

1. Cooperative management should focus more in enterprise development toward encouraging small and medium firms as a prerequisite and strategy for employment creation and socio-economic growth in a wide range of societies.
2. Democratic leadership should be used to encourage employees to submit recommendations

by creating chances for engagement based on self-help, self-responsibility, democracy, equality, equity, and solidarity ideals.

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