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Government Policy and Administration: Effect of Integrated Personnel Payroll Information System (IPPIS) On Cooperative Societies in Obafemi Awolowo University, Ile-Ife

Agbaje, Y. T., Appiah, E.

***Abstract*— The study attempted to evaluate the effect of government implementation of IPPIS on the welfare of staff through membership in cooperatives among university staff. Questionnaire was used to elicit information among members of the four cooperative societies in Obafemi Awolowo University, Ile-Ife. The result indicated that the implementation of IPPIS is a threat to their continuous membership in their various cooperatives. This was presumed to lead to the collapse of the cooperatives, an action that sends a signal of a worsening welfare of workers. This was because of the delay that they have being witnessing whenever they apply for loans. It was also reported that payment of the check off dues to cooperatives is no longer regular from the IPPIS office. Likewise, members complain of series of deductions that do not have justification that made them unqualified for loan application in their cooperatives. The study therefore concluded that the policy of government in the introduction of IPPIS has not really stand to promote welfare of staff. It was therefore recommended that the policy administration should have offices in each of the state of the federation.**

***Index Terms*— budget, cadre, cooperatives, payback, policy, salary.**

I. Introduction

A. Background to the Study

Individuals strive to maintain their past welfare achievements and grow them into the future despite they face shrinking budget constraints all the time. This is because a new and additional need emerges every time despite the absence of full implementation the previous needs [1]. One of the factors that may elongate the point of satiety is the continually falling value of the currency, especially in a country like Nigeria as well as increasing number of direct dependents.

It may also be compounded by the uniqueness of our social, cultural, and economic framework where a working member of the community may be responsible for some bills on behalf of some indirect family members. This practice in some other instances extend to non-relative colleagues, friends, and acquaintances depending on their degree of socio-economic integration. Reasons advanced for such practice may be because the person is non-working and or working below the autonomous consumption level. In order to smoothen the transition from the point of have to the point of have-not, a saving mechanism called cooperative is being subscribed to. A cooperative society is a group of individuals who have specific common needs. It is an economic enterprise, the purpose of which is to improve the economic status of members and prevent members from falling prey into the hands of loan sharks and predatory lenders [2]. Most cooperative societies offer their products to members at the exclusion of non-members. Staff cooperatives are playing an increasingly relevant role in economies of most people in the country. Cooperative societies have varied classifications depending on what their members are concerned with. Some of the commonest classifications include: agricultural marketing cooperative, consumer cooperative, savings and credit cooperative, processing cooperative, transport cooperative, insurance cooperative, and housing cooperative. Cooperative began in 1844 in Britain by 28 weavers [3]. Later this arrangement became manifest in different countries and different sectors at different times. It aims at encouraging self-help on the part of economically weaker sections of the society but this initial belief has grown to encompass all cadres of workplace employees. Erroneous belief from some sectors was that cooperative arrangement belongs to informal sector and artisans who pool resources for the betterment of members. The current day reality has it that cooperative is part of corporate workplace social structure [4]. This is evident in the number and statuses of employees of various workplaces such as banks, insurance, hospitals, schools, and many more that register as members. The situation does not preclude staffs of universities. Along this line, the staffs of Obafemi Awolowo University (OAU) Ile-Ife are active members of one cooperative arrangement or the other with some staffs belonging to more than one cooperative at a time. For clarification, five prominent cooperative societies are identified in OAU. One of the evidences that lend credence to cooperatives as encompassing all cadres and persons of formal workplace employees is the fact that 1,216 academic staffs from a total of 1,423 are members of a cooperative solely designated for academic staff on the Obafemi Awolowo University campus. This represents more than 85% membership of academic staff on the list of just one cooperative. There are, in addition to the 85% category some members of academic staffs who belong to other cooperatives

Agbaje Yinusa Toyese, Department of Management and Accounting, Obafemi Awolowo University, Ile-Ife, Nigeria

Appiah Eugenia, Commission on Human Right and Administrative Justice (CHRAJ) Ghana

despite being academic staff but not in the cooperative designated for academic staff since there is no rule for inclusion or exemption on the other side of the divide on membership. In addition, there is another major cooperative whose membership is also not category-defined that has her members as 1,860. In essence, membership in cooperative societies is asymptotically approaching 100%. Obafemi Awolowo University operates the savings and credit cooperative system (SACCOS). This form of arrangement makes loans to members, emphasizing primarily the level of deposits, character and ability of borrower to repay. They also rely to a significant extent upon the volunteer efforts of their members. The key element in the development of SACCOS is volunteerism. With the existence of cooperatives, salary/wage earners save for the future through a soft-felt monthly contribution by the individual cooperative member deducted from source. Prior to the government policy by the introduction of integrated personnel payroll and information system (IPPIS) as a means of payment of salary of all university staff in the country, all Federal government employees in various parastatals were being paid through government integrated financial management information system (GIFMIS). The use of GIFMIS entails individual parastatal including university to prepare the monthly schedule of employees' pay; credit such after the Federal government must have released fund to implement the pay for the concerned period at the university level. With this approach, the lump sums of all the different deductions of employees in favour of the different cooperatives are also credited to the accounts of cooperatives for appropriate utilisation by the concerned cooperatives. The recent government policy of forceful enrolment of university staff by December 2019 on the IPPIS platform has generated so many arguments. The policy of IPPIS to the university is listed as one of the key issues for the ongoing industrial action by all the staff unions of universities (ASUU) in Nigeria that started on 14th February, 2022. A comprehensive assessment of IPPIS is a sharp reduction in the take home of staff of all cadre of employees. However, staff pay has been constant since 2009; a period when dollar to naira relationship is $1: ₦145, staffs expected to heed a sigh of relief as a result of the implementation of the minimum wage review from ₦19,800 to ₦30,000 that was announced in April 2019. On the contrary, they ended up getting worse than their pay was before wage review. The main explanation from the salaries and wages commission (the umbrella body saddled with estimating the net pay of employees) was that the policy of tax system being used to remit to the host state were below normal in the pre IPPIS days, but now being adjusted to appropriate proportion. Although minimum wage review brought about a reduced nominal amount, even if the wage review brought about high nominal wage increase, its value in terms of purchasing power would still be difficult to compare to what was obtainable in the 2009 period when the last wage increase of university workers was considered. This is due mainly to the damage done to the nation's currency on exchange rate frontier. Scholars, economists and knowledgeable people along policy and administration argued that the effect of the nominal decline in pay would have been justified if naira redenomination; an adjustment to put enhanced value to the national currency on international market was effected. Whatever explanations anyone has for the crash in the nominal value to less than 85% pre IPPIS days, the major economic blow also results from an exchange rate that has ripped off the value of the currency. This is because the current day exchange rate is in the average of $1:₦550. One clear line of adjustment by university staff members is the reduction in their propensity to continue with the staff cooperatives. This study therefore attempts to evaluate the effect of government implementation of IPPIS on the position of staff cooperatives.

B. Flowchart of individual's account and IPPIS

Figure 1 is a summary of the flow mechanism of an individual co-operator. It may be observed that in some instances, a member may have obtained loan, signed under an agreed length of payback time but the obligation is discharged in fewer duration than was originally agreed. This can happen if the individual has other sources of income (Fig 1). The operational mechanism is that the other sources of income enter the individual's account. This sum is thereafter transferred into the cooperative account to offset the remaining balance of the ongoing loan deduction so as to erase the co-operator's indebtedness. This practice was observed in instances when a member needs a lump sum to settle a new financial obligation. This is because minimum requirement for loan application is outright payback of any previous loan granted. It was observed in some of the cooperatives that the interest rate on the borrowed fund will be deducted upfront irrespective of whether a member exhausts the agreed length of payback time or not. On the contrary, it was observed from the practices of another major cooperative that interest is not deducted upfront. The full amount applied for, upon approval and financial backup is paid to deserving member. On each successive periodic payback, amount due per month together with the monthly interest are deducted. This approach tends to exempt borrower from paying interest on lump sum refund in case the borrower does not want to wait till the end of originally agreed tenure of payback. For clarity, a member may transfer money from another of his/her account into the cooperative account in case the member has multiple account in operation. The key factor is to approach the cooperative to tender evidence of having paid into the cooperative account and record cleared. For simplicity sake, the flowchart assumed that respondents hold only one account.

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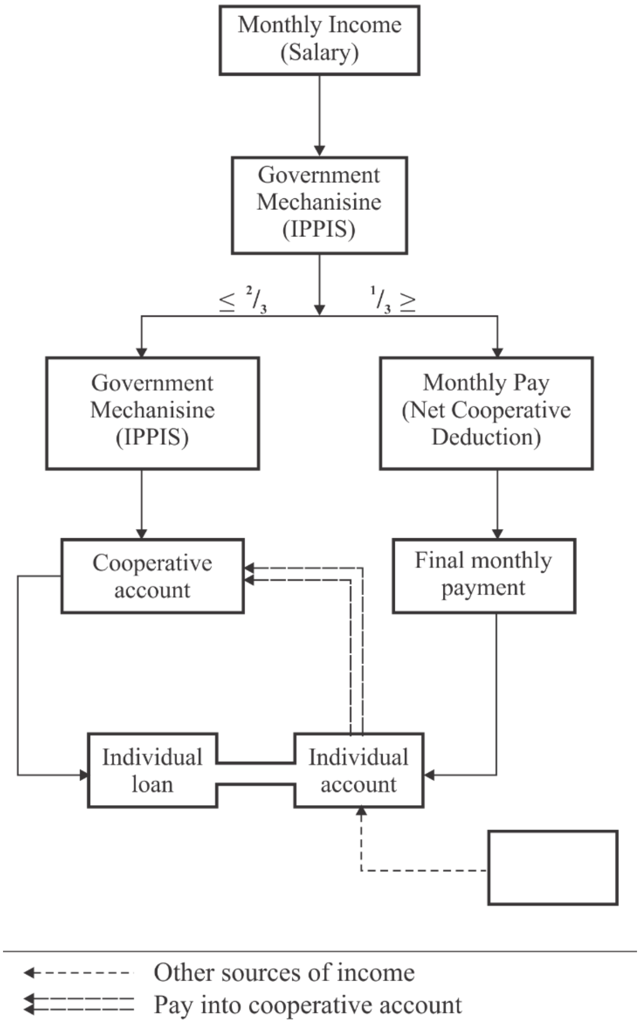

Fig 1

II. MATERIALS AND METHODS

This study used the descriptive research design as a means of investigation. Questionnaire was used to collect information from the respondents. Respondents in this study are members of the various cooperative societies. The fact that this study is a onetime study of the activities of co-operators makes it classified as primary research. This then justifies the use of questionnaire as the means of data collection. Copies of well-structured questionnaire were administered to incite responses from a large number of people at the same time. In addition, a focus group was held with the administrative staff of the cooperatives

III. POPULATION OF THE STUDY

The population of the study comprises of all members of staff in cooperative societies in Obafemi Awolowo University, Ile-Ife. Because of multiple inclusions in cooperative societies, estimating the exact figure becomes difficult but the study depended on preliminary survey carried out on members of staff in some units of the University such as the bursary where staff number was easily deduced. From the records of some units of the university, the total number of staff was estimated. We therefore hypothesize that 90% of all employees were considered as belonging to either one cooperative or a combination of cooperatives. These pooled figures gave 4367 members.

IV. SAMPLING TECHNIQUE

The study adopted purposive sampling selection procedure to select members who were offered questionnaire to fill. Any co-operator who visited any of the cooperative's offices for any form of transaction was given a copy of the questionnaire to fill. Those who could not fill the questionnaire within the visit period at the cooperative took it away, with follow up calls on time of collection. The main questions centre of their decision about saving plans and continuity with the cooperative. In all, a total of 434 members responded to the content in such a complete way that is sufficient for analyses

V. RESULTS

A. Problems Identified by Managements and Cooperatives Members of Cooperatives in OAU, Ile-Ife

From this study, a lot of decisions contrary to what had been established in cooperatives in past studies were observed. For instance, applications filed by members requesting loan which normally last one to two months before being cash backed have been recording six months without any hope of when such applications will be cash backed. The threat to continuous membership was recorded by respondents (Table 1). Major cause to this threat is the problems being encountered by cooperatives in that checks off dues were not being remitted to cooperatives on time. The leaders of cooperatives (chairmen and/or presidents) have had reason to travel to Abuja (the Federal Capital Territory), a journey of about 550 kilometres in order to plead with IPPIS office to have credited to cooperative account what ought to be credited to them as at the time when individuals' net balance were being paid as monthly salary (Fig. 1). A close monitoring has is it that some of the cooperatives were credited with two months of check off dues during the first six months of implementation of the IPPIS mode of payment. As a way to rationalise the available fund, cooperatives resorted to approving loans application on a prorated basis. That is, share the little fund available on fractional basis (part payment) so as to at least recognise every member. This approach which leaves cooperatives with no alternative however negates the objective on which loan applications are being filed by each applicant (ability to service one-time financially laden need). For example, an applicant who hopes to acquire a car either for the first time or replace an old one is confronted with the problem of insufficient money for such purchase. This problem is compounded because of the pay platform, IPPIS. With the introduction of IPPIS, all complaints such as double deduction, underpayment, inappropriate placement on employee's level and step to be channelled to the Federal capital if any arises. This is because currently the IPPIS office does not have branch offices in any of the 36 states of the federation. Cooperatives also record a major setback in its operation in that members who are on loan may have such loan stopped without any notice to that emanating from cooperative office. This may span hundreds of members. Some category of co-operators whose loan deduction got stopped without full payback deem it fit to go and cash pay into the account of cooperatives so that their payback tenure is not distorted. However, some members do not hold on to sincerity along this line closed lips, pretend as if all was normal. Efforts by cooperatives to communicate such category of people have not produced pleasant response. Some insult the administrative staff who initiate such call on them with inference that they are being termed thief. Their argument has always been that it was not their decision that led to such stoppage. Cooperatives reported that some members will justify that though they noticed a higher amount on their pay but they felt that a particular arrears or allowance was paid to staff by government. Whatever the conclusions or defence by such members on list of members having to pay back loans, the cooperatives are being put on the verge of liquidation. The difficulty in accessing payslip on time since the commencement of the IPPIS pay platform has also contributed to complexities. Payslips now come two to three months in arrears. Whatever anomaly noticed in one month, employees will have to wait until such long time for reconciliation. All these lead to threat on the performance as well as the continuous existence of cooperatives. According to [5], most African nations formed cooperative policies and legal frameworks that enable direct management of cooperatives affairs. Along this line, Ministries and Departments were set up to manage cooperative affairs. Cooperatives became the sole agent of Government, responsible for poverty alleviating policies including credit administration. This result however shows that the previously set up policy is intended to be counterproductive or a delibrate attempt of government to throw university staff into poverty level due to IPPIS implementation. Equally bedevilling the performance of cooperatives is deduction made to a particular cooperative on behalf of staff who are not members of that particular cooperative leaving off deduction on behalf of cooperative where such an individual belongs and or indebted to (Table 1)

B. Effect of IPPIS Policy on the Saving Mode of Cooperative Members

Results of the study has it that 88% of respondents are currently servicing loans already obtained from the cooperative in the past (Table 2). This is an indication that cooperatives are the pillar on which the economic affairs of members of the workforce in the university revolves. Out of this proportion, about one-third (32.5%) have had reason to renegotiate the payback period for two reasons. The first is because with enrolment on the IPPIS, the nominal net pay crashed from what it was in the pre IPPIS days despite having implemented minimum wage review. The second reason for the renegotiation of payback period is the skyrockety price regime of all products in the consumer market due to more than threefold what it was in 2009. This was done by reducing monthly deductions for them so as to be able to manage other economic affairs of their homes. The implication of this renegotiated payback is the elongation of time at which some other loan beneficiaries will be able to assess loans from cooperatives. This is a denial matrix for those waiting in line for loan. It was also observed that some loan beneficiaries who just got reimbursed (almost a quarter of the respondents) decided to pay some proportion of loan received back into the cooperative account so as to guarantee the possibility of paying the loan under a maximum two third rule of gross pay as well as to be able to comply within the maximum length of payback that the cooperative can tolerate. It was not clear whether what they previously intended to use the loan for can be executed in fraction or piecemeal. If any of these two positions are not met, the granted loan will defeat its motive ab initio. According to United States Department of Agriculture (2011), members participation would help the management of cooperatives in carrying out their responsibilities since members' involvement would maintain the direction of the cooperatives towards enhancing cooperatives' performance. One of the main elements that reflect members involvement is the patronage on cooperative products and services offered by their association. However, the policy that has truncated timely, appropriate remittance of deductions has made these products and services unavailable (Table 2). Sometimes members resort to cooperatives to pick some items of household need such as fridge, freezer, television, washing machine, rice, and mobile phone as 'commodity' for members concerned. This represents business activities to the cooperatives because they add a little margin to the item concerned for members collections. This commodity account is payable over a predetermined length of time, usually five to 10 months. This they do by making available any commodity needed by members either in stock or requesting from suppliers to the benefit of such cooperative member. From this study, it was observed that co-operators (18.1%) have collapsed their tentacle of commodity 'pick up' because of inability to service such items from their monthly pay. It was also observed that cooperatives have had their tentacle of operation affected because it is becoming difficult to attend to members needs along 'commodity line'. As part of findings from this study, we discovered members of cooperatives who have concluded that as soon as they pay up their running loans to the cooperatives, they are ready to write to withdraw their membership from their various cooperatives. This position was asserted by 14.4% of respondents. Previously, membership has always been voluntarily and held as long as a member remains in the employment of the University. The need to withdraw membership while still being in the employment of the university was not easily considered in past years. On the contrary, the last three years has introduced a difference in the operations and patronages by members (Table 2). This according to them was because their full pay is barely able to take care of their monthly bills. The economic interpretation of this scenario is that their marginal propensity to consume (MPC) is approaching unity. This portends a decline on staff welfare because little or no saving in the purse of a working class is dangerous to their socio-economic existence and development. Some members (12.8%) nurse a pessimistic view that cooperatives are being dragged to the edge of collapse. Owing to this, cooperative members have strategically guide against falling into economic abyss by minimising their savings and or retaining membership in cooperatives (Table 2).

According to respondents who are not currently on loan, three clear decisions have been summarised. Two of these three summaries have a mirror replica with what was listed among members who are currently on loan. These are; intention to withdraw membership from cooperatives and reduction of savings to the barest minimum. In addition to these two positions, members are ready to gradually deplete their wealth from their cooperatives by making 'withdrawal from savings'. This approach entails withdrawing from one's account to the tune of one-third of the portfolio at no interest and not under a duty to pay it back. It is style to ensure that total sum saved in six months is not up to what will be deducted by withdrawal from savings because withdrawal from savings is six-monthly. Since these deductions will be more than sum saved over the period concerned, commitment in gradually being eroded.

C. Determinants of monthly contributions by respondents

It is customary for cooperatives to put ceiling to deductions that can be made on members monthly pay. This is to allow them to have relative sustenance for upkeep of the family. This ceiling is pegged at two-third of pay. Another condition in addition to two-third rule is the possibility of paying back the amount sourced (usually at maximum of three times a member's saving) through loan within a stipulated maximum payback time of 30 months. From this study, 78.3% of respondents have applied and were granted loan by their cooperatives wherein monthly payback amount was pegged at two-third their pay. This is an indication that members fully depend on cooperatives for sustenance as well as developmental spending (Table 3). Ordinarily, one would expect that marginal propensity to consume should reduce as income increases. This implies that members who have been on the job for longer time have the tendency to cope with the two-third rule more than others who are new entrant on their job. On this note, new entrants are expected to limit their savings to smaller fractions which is expected to be below two-third whether or not loan is being serviced. In the absence of loan being serviced, members are of the opinion that savings per month would have a correlation with salary scale. This is to say that higher pay should go with higher saving (Table 3). Respondents also asserted that if no loan is being serviced, age and stage in life cycle of children also play significant role in contributions of respondents. Lastly, it was observed that gender; in terms of being male or female also determines to a large extent how much to contribute to one's cooperative account as savings. This is because of home makers responsibilities that are saddled as responsibilities for the male gender in this part of the world as well as the extension of financial assistance to family and friends. Thus, two employees of the same pay scale (male and female respectively) would request the male to save more than the female while female will consume more.

D. Current Savings/Contributions Status of Members of Cooperative Societies

The longer any one stays in an employment, the higher is expected to be the savings because of promotion and career progression which is normally accompanied by enhanced pay. It is also expected to translate to the possibility of pooling more funds to finance diverse of projects. From Table 4, it was evident that almost 79% of respondents have joined their cooperatives for more than three years. It was also observed that about 94% respondents have applied for and granted loan in the past; with 88% still currently servicing their loans. A detailed look at Table 4 reveals that about two-third of those on loan (64.0%) have to obey the two-third rule so as to be able to meet up with the time lag for repayment. One of the greatest hits of the government policy of IPPIS as it affects workers welfare due to reduced net pay is the assertion that was affirmed by 82% of respondents that they cannot continue with their saving rate; hence intention to either withdraw membership or drastically cut down on their saving rate. This was buttressed by the difficulty noticed by almost 95% of respondents that they cannot access the same volume of fund in the IPPIS days compared with the pre IPPIS days during their next application for loan. Unlike in the past where a newly recruited staff has array of colleagues inciting the new employee towards joining cooperatives for financial betterness, 85% of respondents in this study are of the opinion that they cannot introduce cooperative to their colleagues who are non-members or any new employee as it amounts to enlisting them on a difficult financial template.

E. Facilities Supplied by Cooperatives in the pre IPPIS and IPPIS Periods

The study found out that cooperatives members in Obafemi Awolowo University have adequate knowledge of all the areas of services that members have been attended to in the past but currently most of the areas have been collapsed as a result of the twined nature of problems associated with IPPIS mode of payment. The result indicated four different areas of welfare considerations; regular loan, household loan, emergency loan, and commodity purchase. Since the introduction of IPPIS that has distorted the equilibrium of remittance of check off dues, cooperatives only focus on regular loans leaving out the other three areas of welfare considerations (Table 5).

VI. SUMMARY AND CONCLUSIONS

The study provided a detailed assessment of the state of cooperatives within the university environment in the post IPPIS period. The result was a contradiction to the objectives with which cooperatives have been established in the past. Instead of enhancing welfare of members, the opposite seems to be the case since the implementation of IPPIS in paying workers salary by the federal government. The study summarised that workers are likely to be plunged into abyss of debt and collapsed financial position due to the unfriendly policy of IPPIS implementation. This is because an unindebted employee may be paid less that one-tenth of his/her rightful pay in any month without provision for any complain desk at the local level. Cooperatives are no longer able to discharge for the welfare of members any longer unlike it was in the pre-IPPIS period. The study also found out that any intending applicant for loan at any of the existing cooperatives may be deemed unqualified by cooperatives if the required month payslip has erratic deductions that puts the applicant in a situation that makes cooperative to conclude that payback will be difficult.

The study however recommended the following in order not to jeopardise staff welfare;

i) Establishment of IPPIS office in each state of the federation so that complaints can be easy due to volume reduction and time taken compared one office for the whole federation of 36 states

ii) Regular disbursement of check off deductions to cooperatives for regular utilisation

iii) An upward review of the salary of university workers due the high inflation that has eroded the value of their current pay that has been in existence since 2009 when a higher value of the local currency was in operation

Table 1: Problems identified in Cooperatives due to Implementation of IPPIS

listed by cooperatives	
	Untimely and irregular remittance of deductions
	Uninitiated stoppage of members loans
	Non stoppage of loans deductions for those whose loan had been offset
	Deductions for staff who are not members of the Cooperative
	The need to travel to Abuja to lobby for the release of remittance
listed by co-operators	
	Delayed response to loan application
	Piecemeal payment of loan
	Reduction in the tentacle of operations

Source: Field Survey, 2022

Table 2: Effect of IPPIS Policy on the Saving Mode of Cooperative Members

Category of members	**Decision**	**Frequency**		
		Abs.	Rel. to category (%)	Rel. to total
Those on loan (n=382:88%)	Renegotiated the payback period	124	32.5	28.6
	Payback part of the loan so as to meet two-third rule	83	21.7	19.1
	Minimised/ reduced commodity collections	69	18.1	15.9
	Intends to withdraw membership as soon as current loan is offset	55	14.4	12.7
	Reduce contribution to barest minimum so as to edge against liquidation	49	12.8	11.3
Those not on loan (n=52:12%)	Attempts to adjust monthly deductions/savings to a lower amount	27	51.9	6.2
	Already written to withdraw membership from cooperative	19	36.5	4.4
	Will only consider the cooperative for 'withdrawal from savings' henceforth but not loan unless government implements upward wage review	13	25.0	3.0

Source: Field survey, 2022

Table 3: Determinants of monthly contributions payback by respondents

Determinants	**Frequency**	
	Abs.*	Rel.
Volume of loan being serviced (not more than two third)	340	78.3
Monthly income of respondent (salary scale predicted)	205	47.2
Voluntary figure depending on propensity to consume (if no loan is being serviced)	193	44.5

Voluntary figure (if no loan is being serviced, depending on age/stage of dependent children)	409	94.2
Gender of member (male voted higher)	375	86.4

Source: Field survey, 2022

Table 4: Current Savings/Contributions Status of Members of Cooperative Societies

Membership Status of Respondents	**Social attributes**			**Freq.**	
	Characteristic		Sub Freq	Abs	Rel (%)
Length of time Since membership inclusion in cooperative	≤3 yrs	Married	68	93	21.4
		Single	25		
	>3 yrs	Married	315	341	78.6
		Single	26		
Previously applied and granted loan	Yes	Married	369	409	94.2
		Single	40		
	No	Married	14	25	5.8
		Single	11		
Current loan status	On loan	Married	377	386	88.0
		Single	9		
	Off loan	Married	5	48	12.0
		Single	43		
Current saving/ deduction status from account	Max ($^2/_3$) of pay	Few Spouse in active employment	43	247	247 (386)
		All Children in School	141		
		Self-home under construction	33		
	Own amount (less than two third)	Majority of Spouse in active employment	11	247	38 (386)
		Some Children completed School	23		
		Self-home completed	4		
Ability to continue with the pre IPPIS arrangement with cooperative	Affected			356	82.0
	Unaffected			78	18.0
Ability to assess the same volume of fund from cooperative in IPPIS days compared to pre IPPIS days	No			411	94.7
	Yes			23	5.3
Recommendation of a Co-operator to a non-member	Positive			65	15.0
	Negative			369	85.0

Source: Field survey, 2022

Table 5: Facilities supplied by Cooperatives and previously benefitted by Members

	Extent of awareness		**Previously Benefitted**		**Current state**
	Frequency		**Frequency**		**Freq.**
	Abs.	**Rel. (%)**	**Abs.**	**Rel. (%)**	**State of service**
Regular loan	434	100	409	94.2	Still available but distorted
Household Loan	401	92.4	298	68.7	Rarely available
Commodity purchase	429	98.8	259	59.7	Rarely available
Emergency Loan	392	90.3	206	47.5	Rarely available

Source: Field survey, 2022

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Dr AGBAJE Yinusa Toyese is an Associate Professor in the Department of Management and Accounting at the Obafemi Awolowo University, Ile-Ife, Nigeria (formerly University of Ife). His Doctorate thesis was in the area of Mobile Commerce. He specialises in Marketing and consumer research. He has demonstrated his competence through publications in scholarly journals (both local and abroad).

Eugenia Appiah is a top Researcher at the CHRAJ in Ghana. Armed with a MA Degree in Development Studies (ISS, The Hague), her research interests include tracking trajectories of rights of children to accessing public services delivery in Ghana, and broadly studying Nigeria's population. A couple of her important publications include 'The Rights of the Kayayei in Ghana: One Context, Many Voices', and a co-authored assessment of 'Census-taking in Nigeria'.