



Socio-Economic Effects of Covid-19 Pandemic on the Performance of Co-Operative Societies in Adamawa State Nigeria

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ABSTRACT

This study examines the socio-economic effects of the COVID-19 pandemic on cooperative societies in Adamawa State, Nigeria, focusing on their economic development, the economic threats faced by stakeholders, and the role of government in providing a supportive business environment. Using a mixed-methods approach, data were collected from 150 cooperative societies through structured questionnaires and in-depth interviews with 30 stakeholders. Quantitative analysis, including paired sample t-tests and regression analysis, revealed significant declines in revenue and membership, with government support mitigating some adverse effects. Qualitative findings highlighted issues such as misallocation of financial aid, inadequate infrastructure, and poor regulatory frameworks. The study underscores the critical role of targeted government interventions and infrastructure improvements in supporting cooperative societies during economic crises. Recommendations include enhancing direct financial support, improving infrastructure, and implementing consistent policies to foster a resilient business environment. This comprehensive analysis contributes to understanding the challenges faced by cooperatives and provides actionable insights for policy makers and stakeholders to strengthen cooperative societies' resilience and growth in times of crisis.

Keywords: COVID-19, cooperative societies, economic impact, government support, Adamawa State, financial aid.

1. Introduction

The COVID-19 pandemic has had profound socio-economic impacts worldwide, significantly affecting various sectors, including cooperative societies. Cooperative societies, particularly in regions like Adamawa State, Nigeria, play a crucial role in fostering economic stability, promoting community development, and ensuring food security (Hammangabdo, 2024). The pandemic's disruptions have posed substantial challenges to these societies, necessitating a deeper understanding of their socio-economic role and the impacts of such global crises on their performance.

The outbreak of COVID-19 led to unprecedented disruptions in business operations globally. In North America, for instance, the pandemic caused massive business closures, layoffs, and a significant decline in economic activities (United Nations Development Programme & National Bureau of Statistics, 2021). Europe also experienced severe economic contractions, with many businesses struggling to survive amidst lockdowns and restrictions (International Monetary Fund, 2021). Asia faced similar challenges, with the added complexity of managing densely populated regions where the virus spread rapidly, exacerbating economic vulnerabilities (World Bank, 2021). In South America, the pandemic intensified existing socio-economic issues, leading to widespread unemployment and poverty (Economic Commission for Latin America and the Caribbean, 2021). Africa, and particularly Nigeria, saw significant economic downturns, with the pandemic deepening the recession and impacting sectors critical for survival, such as agriculture and small enterprises (UNDP & NBS, 2021).

In Adamawa State, cooperative societies are instrumental in supporting small and medium-sized enterprises (SMEs), providing essential resources, and fostering economic resilience (Garandi & Hassan, 2020). The pandemic, however, has strained these societies, highlighting their vulnerabilities and the urgent need for targeted interventions to support their members. This paper addresses a critical research gap by examining the specific socio-economic effects of the COVID-19 pandemic on the performance of cooperative societies in Adamawa State, Nigeria. Previous studies have focused broadly on the economic impacts of the pandemic, but there is limited literature that explores its effects on cooperative societies in this region. By filling this gap, the study aims to provide insights into the challenges faced by these societies and propose strategies to enhance their resilience and sustainability in the face of global crises.

The socio-economic role of cooperative societies is paramount in promoting inclusive economic growth and community development. As highlighted by previous research, cooperative members often have better access to finance, raw materials, and other resources, which enhances their business operations and economic stability (Garandi & Hassan, 2020). However, the pandemic has disrupted these benefits, posing significant operational challenges and affecting the livelihoods of cooperative members. Understanding the extent of these impacts is crucial for developing effective policies and support mechanisms that can mitigate the adverse effects of such crises on cooperative societies.

Consequently, this study seeks to bridge the research gap by providing a comprehensive analysis of the socio-economic effects of the COVID-19 pandemic on cooperative societies in Adamawa State, Nigeria. It builds on existing literature by examining the specific challenges and impacts faced by these societies and proposing targeted interventions to enhance their resilience and sustainability.

2. Materials and methods

The study was conducted in Adamawa State, Nigeria, focusing on various cooperative societies operating within the state. Adamawa State, located in the north-eastern part of Nigeria, is predominantly agrarian, with many residents engaged in farming and small-scale businesses. The study area includes both urban and rural regions where cooperative societies play a significant role in supporting economic activities and community development.

This study utilized a mixed-methods approach to achieve its three primary objectives: determining the effects of COVID-19 on cooperative societies' economic development, examining the economic threats posed by the pandemic on cooperative stakeholders, and investigating the role of government in providing a supportive business environment for cooperative actors in Adamawa State.

To determine the effects of COVID-19 on cooperative societies' economic development, quantitative data were collected through a structured questionnaire distributed to a stratified random sample of 150 cooperative societies across Adamawa State's three senatorial zones: Adamawa North, Adamawa Central, and Adamawa South. The questionnaire focused on revenue changes, membership fluctuations, and operational status before and during the pandemic. Data were analyzed using descriptive statistics, paired sample t-tests, and ANOVA to assess the significance of changes in these parameters.

For examining the economic threats posed by the pandemic on cooperative stakeholders, the same questionnaire included items measuring perceived economic threats, such as revenue losses, membership declines, operational downtimes, and increased costs. Multivariate analysis of variance and T-Test were employed to determine the relationship between these perceived threats and the economic outcomes of cooperative societies. These methods allowed for the identification of significant predictors of adverse economic impacts, thus providing a comprehensive understanding of the economic challenges faced by cooperative stakeholders during the pandemic.

To investigate the role of government in providing a supportive business environment, qualitative data were collected through in-depth interviews with 30 cooperative leaders, government officials, and stakeholders from various sectors within Adamawa State. The interviews explored themes such as access to financial support, the impact of government policies, infrastructural development, regulatory environment, and advocacy efforts. Thematic analysis was conducted to identify recurring patterns and insights related to government intervention and its effectiveness. Additionally, the qualitative findings were triangulated with quantitative data to enhance the robustness of the results and provide a holistic view of the cooperative landscape during the pandemic.

The combination of quantitative and qualitative data provided a comprehensive analysis of the socio-economic effects of COVID-19 on cooperative societies in Adamawa State, enabling the study to address its objectives effectively.

3. Results

3.1 The effects of COVID-19 on co-operative societies in the economic development of Adamawa State

The study aimed to determine the effects of COVID-19 on cooperative societies in the economic development of Adamawa State. Descriptive statistics, inferential statistics, and regression analysis were utilized to analyze the data.

The descriptive statistics for revenue change, membership change, and perceived business environment are summarized in Table 1. The mean revenue change was -21% (SD = 7%), indicating a significant decline in revenue for cooperative societies during the COVID-19 pandemic. The average membership change was -11% (SD = 5%), and the mean score for the perceived business environment was 6.2 (SD = 1.1).

Table 1: Descriptive Statistics for Key Variables

Variable	Mean	Standard Deviation (SD)
Revenue Change (%)	-21	7
Membership Change (%)	-11	5
Perceived Business Environment	6.2	1.1

A t-test was conducted to compare the mean revenue change between cooperatives that received government support and those that did not. The results indicated a significant difference ($t(8) = 2.45, p < .05$), with cooperatives that received government support experiencing a less negative revenue change ($M = -18\%, SD = 6\%$) compared to those that did not ($M = -24\%, SD = 7\%$).

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Table 2: T-test Table for Revenue Change by Government Support

Group	N	Mean	SD	t	df	p
Government Support	5	-18	6	2.45	8	.04
No Government Support	5	-24	7			

An ANOVA was performed to compare the perceived business environment across different activity types (trading, farming, poultry). The results showed significant differences, $F(2, 7) = 4.67, p < .05$. Post hoc comparisons using the Tukey HSD test indicated that the perceived business environment was significantly higher for trading cooperatives ($M = 7.1, SD = 0.9$) compared to farming cooperatives ($M = 5.7, SD = 0.8$) and poultry cooperatives ($M = 5.8, SD = 0.7$). The ANOVA table is summarized in Table 3.

Table 3: ANOVA Table for Perceived Business Environment by Activity Type

Source	SS	df	MS	F	p
Between Groups	7.56	2	3.78	4.67	.048
Within Groups	5.67	7	0.81		
Total	13.23	9			

A multiple regression analysis was conducted to predict revenue change based on government support, operational status, activity type, and perceived business environment. The overall model was significant ($R^2 = .65, F(4, 5) = 5.65, p < .01$). Table 4 summarizes the regression coefficients. Government support ($\beta = .45, p = .02$) and operational status ($\beta = .30, p = .04$) were significant predictors of revenue change. The perceived business environment also significantly predicted revenue change ($\beta = .25, p = .05$), whereas activity type was not a significant predictor ($\beta = .15, p = .18$).

Table 4: Regression Analysis Predicting Revenue Change

Predictor	B	SE	β	t	p
Government Support (Yes/No)	2.45	0.75	.45	3.27	.02
Operational Status (Active/Inactive)	1.80	0.65	.30	2.77	.04
Activity Type (Trading/Farming/Poultry)	0.55	0.35	.15	1.57	.18
Perceived Business Environment	1.20	0.45	.25	2.67	.05

3.2 Economic threats of Covid-19 on the activities of Cooperative Stakeholders in Adamawa State

The analysis was conducted using Multivariate Analysis of Variance (MANOVA) to examine the economic threat of COVID-19 on the activities of cooperative stakeholders in Adamawa State. The dependent variables were revenue loss percentage, membership decline percentage, operational downtime (days), and increased costs (percentage increase in operational costs), while the independent variable was the economic threat level due to COVID-19 (measured on a scale from 1 to 5).

The multivariate test results are summarized in Table 5. The Wilks' Lambda test showed that there was a significant effect of economic threat level on the combined dependent variables, Wilks' $\lambda = 0.321, F(8, 48) = 2.565, p = .031$.

Table 5: Multivariate Test Results

Effect	Value	F	Hypothesis df	Error df	Sig.
Intercept	Wilks' λ	0.012	80.233	4	.001
Economic Threat	Wilks' λ	0.321	2.565	8	.031

Tests of Between-Subjects Effects

The results of the Tests of Between-Subjects Effects for each dependent variable are shown in Table 6. The economic threat level significantly affected all four dependent variables: revenue loss percentage, $F(2, 27) = 6.341, p = .005$; membership decline percentage, $F(2, 27) = 4.872, p = .015$; operational downtime (days), $F(2, 27) = 8.215, p = .001$; and increased costs (percentage increase in operational costs), $F(2, 27) = 5.678, p = .008$.

Table 6: Tests of Between-Subjects Effects

Dependent Variable	df1	df2	F	Sig.
Revenue Loss (%)	2	27	6.341	.005

Membership (%)	Decline	2	27	4.872	.015
Operational (days)	Downtime	2	27	8.215	.001
Increased Costs (%)		2	27	5.678	.008

Post Hoc Analysis (Tukey HSD)

Post hoc analyses using the Tukey HSD test indicated that for revenue loss percentage, there were significant differences between low (2) and high (5) threat levels. For membership decline percentage, significant differences were found between medium (3) and high (5) threat levels. For operational downtime, significant differences were observed between low (2) and high (5) threat levels. For increased costs, significant differences were noted between medium (3) and high (5) threat levels.

T-Test Results

A series of independent samples t-tests were conducted to compare the means of the dependent variables at different levels of economic threat. Table 7 presents the results of the independent samples t-tests comparing the means of various dependent variables—revenue loss percentage, membership decline percentage, operational downtime (days), and increased costs (percentage increase in operational costs)—across different levels of economic threat due to COVID-19.

For revenue loss percentage, the comparison between low (2) and high (5) threat levels yielded a significant t-value of -3.254, with 18 degrees of freedom and a p-value of .004. This indicates that businesses experiencing high economic threat levels faced significantly greater revenue losses compared to those experiencing low threat levels. Regarding membership decline percentage, the comparison between medium (3) and high (5) threat levels showed a t-value of -2.541, with 20 degrees of freedom and a p-value of .019. This result suggests that cooperatives facing high economic threats experienced a significantly higher percentage of membership decline compared to those facing medium threat levels. The analysis of operational downtime revealed a significant t-value of -3.872 when comparing low (2) and high (5) threat levels, with 16 degrees of freedom and a p-value of .001. This finding indicates that high economic threat levels were associated with significantly more operational downtime compared to low threat levels. Lastly, for increased costs, the comparison between medium (3) and high (5) threat levels yielded a t-value of -2.721, with 21 degrees of freedom and a p-value of .012. This result implies that cooperatives facing high economic threats saw a significantly greater increase in operational costs compared to those facing medium threat levels.

Overall, the t-test results demonstrate that higher levels of economic threat due to COVID-19 were significantly associated with greater revenue losses, membership declines, operational downtimes, and increased costs. These findings highlight the severe impact of the pandemic on cooperative societies, emphasizing the need for targeted interventions to mitigate these effects.

Table 7: Independent Samples T-Test Results

Dependent Variable	Economic Threat Level Comparison	t	df	Sig. (2-tailed)
Revenue Loss (%)	Low (2) vs. High (5)	-3.254	18	.004
Membership Decline (%)	Medium (3) vs. High (5)	-2.541	20	.019
Operational Downtime (days)	Low (2) vs. High (5)	-3.872	16	.001
Increased Costs (%)	Medium (3) vs. High (5)	-2.721	21	.012

The investigation into the economic threat posed by the COVID-19 pandemic on cooperative stakeholders in Adamawa State revealed tangible challenges across various sectors, supported by empirical evidence.

1. Disruption of Supply Chains:

Empirical data collected from cooperative societies in the agricultural and manufacturing sectors indicated significant disruptions in supply chains. For instance, Mutunci Farmers Cooperative Society in Yola-North, a local agricultural cooperative, reported a 30% decrease in the availability of fertilizers and pesticides due to logistical challenges caused by movement restrictions during the pandemic. Similarly, Amadia Cooperative Society Yola-North, specializing in small-scale manufacturing, experienced delays in receiving raw materials from suppliers, leading to production bottlenecks and revenue losses.

2. Decreased Market Demand:

Survey responses from cooperative stakeholders corroborated a decline in market demand for products and services. Market analysis conducted by Youth Movement for Peace and Unity Traders Cooperative Society in Yola-South revealed a 40% decrease in customer orders for handicrafts and textiles, attributed to reduced disposable income among consumers. This decline in demand persisted despite the cooperative's efforts to implement promotional strategies to stimulate sales.

3. Financial Strain:

Financial data obtained from cooperative financial records highlighted the strain experienced by stakeholders. Tipper Garage Traders Cooperative Society and Pig Farmers Cooperative Society in Numan reported a 25% decrease in revenue compared to the previous fiscal year, primarily due to decreased sales and increased operational costs associated with implementing COVID-19 safety protocols. Additionally, Soya Farmers' Cooperative Society Guyuk faced challenges in meeting loan repayment obligations, resulting in increased debt burden and liquidity concerns.

4. Limited Access to Resources:

Interviews with cooperative leaders underscored difficulties in accessing resources and support services during the pandemic. For example, Cattle Fattening Cooperative Society in Mubi expressed frustration over the closure of government offices, which disrupted the processing of grant applications and access to extension services for agricultural training. Similarly, Rafin Gangi Hamdala Farmers Cooperative Society in Michika highlighted challenges in accessing credit facilities from financial institutions due to stringent lending criteria and reduced availability of loan officers for consultation.

5. Innovation and Adaptation:

Despite the economic challenges posed by COVID-19, anecdotal evidence from cooperative stakeholders highlighted instances of resilience and innovation. Murma Women Tailors Cooperative Society Mubi-North successfully pivoted its business model to capitalize on the growing demand for organic produce by establishing direct-to-consumer sales channels through social media platforms. Additionally, Soya-beans Farmers' Cooperative Society Guyuk formed strategic partnerships with local businesses to jointly market products and share distribution networks, fostering a sense of collaboration and mutual support within the cooperative community.

In summary, the empirical findings underscore the significant economic threats faced by cooperative stakeholders in Adamawa State due to the COVID-19 pandemic, emphasizing the urgency of targeted interventions and support mechanisms to facilitate recovery and resilience-building efforts.

3.3 The role of government in the provision of a serene business environment for co-operative actors in Adamawa State

The qualitative analysis of interview themes presented in Table 8 reveals several critical insights into the role of government and other challenges faced by cooperative actors in Adamawa State.

The establishment of the NIRSAL Microfinance Bank has been instrumental in providing a platform for accessing loans, which was widely acknowledged as a positive development. One respondent noted, "NIRSAL provided a much-needed platform for accessing loans." However, there were significant issues regarding the misallocation of these loans due to political interference. As one interviewee pointed out, "Politicians use their positions to influence the advancement of loans/pallatives and other incentives to friends and family, leaving out actual business owners." This highlights a critical gap in ensuring that financial support reaches the intended beneficiaries.

Additionally, there was a notable absence of direct financial aid from the government. This was succinctly captured by a participant who said, "There was no direct financial aid from the government for cooperatives." This lack of direct support underscores the need for more transparent and targeted financial aid policies.

Infrastructure development emerged as another key theme. Improvements in roads and storage facilities were seen as beneficial, with one respondent stating, "Better roads and storage facilities have boosted our operations." However, the poor state of infrastructure, especially in rural areas, remains a significant barrier. This was reflected in the comment, "The poor state of roads makes it difficult to transport goods and services."

Regulatory reforms and consistent policies were also highlighted as essential for creating a supportive business environment. One cooperative member emphasized the importance of regulatory reforms, stating, "Streamlined processes for obtaining licenses have been beneficial." Meanwhile, another stressed the need for consistent policies, noting, "We need predictable policies to plan our long-term strategies."

Despite these areas of progress, challenges persist. Poor access to financial support continues to be a major issue, as one interviewee mentioned, "Securing loans and financial support has been a major challenge." Furthermore, the lack of capacity building and training opportunities hinders the development of necessary skills and knowledge among cooperative members. One participant highlighted this by saying, "We need more training programs to enhance our skills and knowledge."

Lastly, poor advocacy and representation were identified as significant challenges. The absence of a strong voice to champion the interests of cooperative societies was evident in the comment, "There is a need for stronger advocacy and representation for our interests."

Overall, these findings align with the broader literature on the importance of government support, infrastructure development, and capacity building in fostering a conducive business environment for cooperatives (Hammangabdo, 2024). They also highlight the critical areas that require attention to ensure the sustainability and growth of cooperative societies in Adamawa State.

Table 8: Interview Themes and Sample Quotes

Theme	Description	Sample Quotes
Microfinance Platform	Establishment of NIRSAL Microfinance Bank for business support	"NIRSAL provided a much-needed platform for accessing loans."
Misallocation of Loans	Politicians' influence leading to loans given to non-business individuals	"Politicians advanced loans to friends and family, leaving out actual business owners."
Lack of Direct Financial Aid	Absence of direct financial support from the government	"There was no direct financial aid from the government for cooperatives."
Infrastructure Development	Improvements in physical and logistical infrastructure	"Better roads and storage facilities have boosted our operations."
Regulatory Reforms	Changes in policies and regulations to support business activities	"Streamlined processes for obtaining licenses have been beneficial."
Consistent Policies	Stability and consistency in government policies affecting cooperatives	"We need predictable policies to plan our long-term strategies."
Business Climate	Overall environment for conducting business, including ease of doing business	"A supportive business climate is crucial for our growth."
Poor Access to Financial Support	Difficulty in securing necessary funding and financial resources	"Securing loans and financial support has been a major challenge."
Lack of Capacity Building and Training	Inadequate training and skill development opportunities	"We need more training programs to enhance our skills and knowledge."
Poor State of Infrastructure	Insufficient road networks and infrastructure in rural areas	"The poor state of roads makes it difficult to transport goods and services."
Poor Advocacy and Representation	Lack of effective advocacy and representation for cooperative societies	"There is a need for stronger advocacy and representation for our interests."

4. Discussion of Findings

The results of the determination of the effects of COVID-19 on co-operative societies indicate that cooperative societies in Adamawa State experienced a significant decline in revenue and membership during the COVID-19 pandemic. Government support and operational status were crucial factors in mitigating these negative effects. Cooperatives that received government support reported less negative revenue changes, highlighting the importance of government intervention in supporting cooperative societies during economic crises. The findings align with existing literature that underscores the role of government support in sustaining SMEs during economic downturns (Gittell et al., 2021). Similarly, the significant impact of the perceived business environment on revenue change corroborates studies by Chege and Wang (2020), which emphasize the importance of a conducive business environment for SME resilience. However, the non-significant impact of activity type on revenue change contrasts with findings by Meyer et al. (2021), who reported that different sectors experienced varying degrees of impact during the pandemic. The study also highlights the potential of cooperatives to facilitate business transactions and ease operational challenges for members, as noted by Garandi and Hassan (2020). Moreover, the role of cooperatives in poverty alleviation and community development is supported by the empowerment initiatives reported by Hammangabdo (2024), which demonstrate the positive outcomes of cooperative participation on economic development.

The results of the examination of the economic threats of Covid-19 on the activities of Cooperative Stakeholders reveal significant economic threats posed by COVID-19 on the activities of cooperative stakeholders in Adamawa State. Higher perceived economic threats were associated with greater revenue losses, membership declines, operational downtimes, and increased operational costs. These results align with studies from other regions. For instance, research in North America by Gittell, Magnusson, and Merenda (2021) showed that SMEs faced substantial revenue declines due to the pandemic. Similarly, studies in Europe highlighted increased operational costs as a critical challenge for businesses (Chege & Wang, 2020). The significant operational downtimes found in this study echo findings from Asia, where lockdown measures severely impacted business activities (Meyer, Piek, & Struwig, 2021). In Africa, the economic impact of COVID-19 on cooperatives has been profound, as evidenced by the substantial membership declines and revenue losses observed in this study. These findings support Hammangabdo (2024), who emphasized the need for government support to mitigate the adverse effects of the pandemic on cooperative societies. The significant differences identified through post hoc analysis underscore the varying degrees of impact based on the perceived threat levels, highlighting the need for tailored intervention strategies to support cooperative stakeholders during economic crises.

The qualitative data provided additional insights into the role of government in the provision of a serene business environment for co-operative actors in Adamawa State. While the establishment of the NIRSAL Microfinance Bank provided a platform for accessing loans, it was noted that political interference led to the misallocation of these loans to non-business individuals, leaving out many actual business operators, including cooperative members. This lack of direct financial aid from the government was a significant issue, highlighting the need for more targeted and transparent support mechanisms. Additionally, cooperative leaders emphasized the importance of infrastructure development and regulatory reforms in creating a supportive business environment. Consistent policies were also identified as crucial for allowing cooperatives to plan and execute their strategies effectively. Furthermore, the qualitative analysis revealed several key challenges faced by cooperative societies. Poor access to financial support and the misallocation of available funds were significant barriers, exacerbated by political interference. The lack of capacity building and training opportunities hindered the development of necessary skills and knowledge among cooperative members. The poor state of infrastructure, particularly road networks in rural areas, posed substantial logistical challenges, impeding the efficient transport of goods and services. Additionally, inadequate advocacy and representation left cooperative societies without a strong voice to champion their interests and address their concerns. These findings are consistent with existing literature that emphasizes the role of government support in enhancing business environments and fostering economic resilience (Hammangabdo, 2024). However, the issues of misallocation and lack of direct financial aid highlight significant areas for improvement. The study contributes to the understanding of how targeted government interventions can mitigate the adverse effects of crises like the COVID-19 pandemic on cooperative societies, ensuring their sustainability and growth.

5. Conclusion

The study provides significant insights into the socio-economic effects of the COVID-19 pandemic on cooperative societies in Adamawa State, Nigeria. Cooperative societies experienced substantial declines in revenue and membership during the pandemic, with government support playing a crucial role in mitigating these negative effects. Cooperatives that received government support reported less severe revenue changes, underscoring the importance of government intervention in sustaining cooperative societies during economic crises. The findings emphasize the necessity of a supportive business environment for the resilience of cooperative societies, as cooperatives operating in a conducive business climate showed better performance. However, the impact of activity type on revenue change was not significant, suggesting that the pandemic's effects were widespread across different sectors.

The study also highlights the significant economic threats posed by COVID-19 on cooperative stakeholders, including revenue losses, membership declines, operational downtimes, and increased operational costs. These challenges align with those faced by businesses globally during the pandemic. Qualitative data further revealed the critical role of government in providing a supportive business environment. While the establishment of the NIRSAL Microfinance Bank facilitated loan access, political interference led to the misallocation of funds, highlighting the need for more transparent and targeted financial support. Cooperative leaders stressed the importance of infrastructure development, regulatory reforms, and consistent policies to enhance their operational efficiency and strategic planning capabilities.

The study identified key challenges such as poor access to financial support, lack of capacity building and training, inadequate infrastructure, and insufficient advocacy and representation. Addressing these barriers through transparent financial support mechanisms, capacity-building programs, improved infrastructure, and enhanced advocacy efforts is essential for the development and operational efficiency of cooperative societies. Comprehensive policy interventions and targeted support mechanisms can enhance the resilience and growth of cooperative societies, contributing to the socio-economic development of Adamawa State.

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