

Cooperative Credit Facilities and Member's Profitability in Remo Division of Ogun State, Nigeria

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Abstract: Cooperatives play an important role in facilitating access to credit, procurement and storage distribution of input and marketing of products. They create employment opportunities particularly in the rural areas and allow disadvantaged groups to be organized for social and economic benefit. However, lack of access to credit facilities and high cost of borrowing poses a great challenge to many cooperative society members businesses and their ability to make profits. Extant studies on cooperatives credit facilities have attempted to elucidate on the challenges of cooperatives and the attendant supposed solutions, conversely, most of the extant research focus more on developed countries than developing countries such as Nigeria. Hence, this study examined the effect of cooperative credit facilities on member's business profitability in Remo division of Ogun State, Nigeria. Survey research design was adopted. The population was 1,331 registered cooperative society in Remo, in Ogun State, Nigeria. A sample size of 387 was determined using Cochran formula. Mix sampling was adopted. A validated questionnaire was used to collect data. Cronbach's alpha reliability coefficients for the constructs ranged from 0.71 to 0.94. The response rate was 88.2%. Data were analyzed using descriptive and inferential statistics. Findings revealed that cooperative credit facilities had significant effect on member's profitability in Remo Division, Ogun State, Nigeria ($Adj. R^2 = 0.494$; $F_{(4,336)} = 83.894$, $p = 0.000$). The study concluded that cooperative credit facilities had significant effect on member's business profitability in Remo, Ogun State, Nigeria. The study recommended to the cooperative owners/managers that the co-operators be assisted in accessing credit facilities in order to enhance their business profitability.

Keywords: Cooperative credit facilities, Long term loan, Short term loan, Trade credit, Asset financing, Profitability.

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1. Introduction

As economic enterprises and autonomous self-help organizations, cooperatives play an important role in improving the socioeconomic conditions of their members and local communities, as well as running large foreign companies (Adesina, Jegede, Abereijo, Fayomi, Akinbami, Opatola & Oguntimehin, 2015). Cooperative members business play an important role in facilitating access to credit, procurement and storage distribution of input and marketing of products. Cooperative

members businesses create employment opportunities particularly in the rural areas and allow disadvantaged groups to be organized for social and economic benefit (Yelwa, Omoniyi & Obansa, 2017). Clearly, cooperative members business from their antecedents have not only contributed to the development of small-scale business but are in themselves small scale businesses creating value for the cooperative societies.

Despite the benefits and importance of Cooperative members' businesses, the cooperative member's business performance is still faced with several challenges, including lack of adequate funds, illiteracy among its members, inadequate training and educational opportunities which make it difficult for cooperatives to contribute maximally to business promotion activities (Islam, Fujiwara Sato & Hyakumura, 2018). The amount of capital that a cooperative members can raise is very limited because the membership is generally confined to a particular section of the society (Abdullahi, 2018). Also, due to low rate of return the members do not invest more capital. Government's assistance is often inadequate for most of the cooperative societies to carry out their developmental programmes (Garandi & Hassan, 2020).

Globally, there are over 9000 cooperative societies in Canada which are widely supported by 83% of Canadians. They have 18 million members, and they employ more than 150,000 people and are the major players in many sectors (Ministry of Cooperatives report, 2016). In Finland, 75% of the population are members of a co-operative enterprise. In Belgium, when you enter a pharmacy, there is a 1 in 5 chance that you are in a co-operative. In Poland 1 out of 3 people live in houses owned by co-operatives. In France, co-operative enterprises provide nearly 1 million jobs, representing 3.5% of total employment in the country. In Germany, co-operative societies have more than 16 million members. In Italy 50% of the agro-food sector is managed by co-operatives and there are almost 34,000 service co-operatives. In the UK co-operatives have the largest assortment of Fair-Trade products compared to any other retailer (World Cooperative Monitor, 2020). Also, in Africa, the cooperative sector has continued to grow, at least in a number of countries. This is despite the economic difficulties that have been plaguing the continent. (Alam, Hossain & Al Humssi, 2019). The number of registered cooperatives in South Africa is growing very fast, from 2009 to date 22,030 cooperatives are registered with right Companies and Intellectual Property Commission (CIPC). Out of 22,030 cooperatives that were registered only 2644 are still running (Kowo, Owotutu & Adewale, 2019). However, while cooperatives have grown in importance to the economy over the past four decades, they face both long-standing and new challenges, resulting from globalisation or the presence of myriad national laws, but also from organisational and governance issues (Taiwo, Falohun & Agwu, 2018).

In Nigeria, before the modern cooperatives were put in place, there existed cooperative societies that were indigenous to the local people. These includes the labour clubs, the contribution clubs, and the indigenous and traditional farmers' societies which functioned at nearly all villages and community levels (Akerele & Adekunmbi, 2018). There is hardly any workplace in Nigeria today particularly government establishments, where there is no cooperative society (Emilia & Olumuyiwa, 2020). In Nigeria, savings of members are usually very small due to low-income status of the population and as such majority of the cooperatives do not have enough fund to give out as loan to their members (Sari & Susilowardhani, 2016). Some cooperative society give less than what members request for which may not be sufficient for the project members intend to utilize the loans on. Mastor, Omain, Ali and Earnest (2019) identified lack of adequate funding

of cooperatives as one of the inhabiting factors or the inability of most poverty alleviation strategies to yield result. Financing of cooperative society is one of the most important factors that determine the survival and growth of members business (Ojeleke, Ajayi, Lukmon & Amos, 2020). Unfortunately, cooperative members businesses in Nigeria suffer from the dearth of funding as they are not able to meet the requirement of obtaining fund from the orthodox financial institution (Yulhendri, Marna & Oknaryana, 2019). Access to finance not only allows cooperative members business to be established but also to undertake productive investment in expanding their business and to acquire the latest technologies which ensures their competitiveness and its survival.

Extant studies (Adesina, Jegede, Abereijo, Fayomi, Akinbami, Opatola & Oguntimehin, 2015; Badiru, Yusuf & Anozie, 2016; Olaore & Alao, 2019; Taiwo, Falohun & Agwu, 2018; Yelwa, Omoniyi & Obansa, 2017) have been carried out on cooperative credit facilities in developing countries. In Nigeria, such studies focused on the manufacturing sector, health workers, small and medium-sized enterprises, teaching staff and many more (Akanmu, Clement & Samaila, 2018). The various studies on cooperative thrift and credit facilities in the developed countries dwell on SMEs performance (Akinrotimi, 2018). Thus, there is inadequate empirical evidence on how loan facility, member savings, trade credit, and asset financing can influence member's business performance. Therefore, this study intends to examine the effect of cooperative credit facilities dimensions (loan facility, member savings, trade credit, and asset financing) on member's business profitability in Remo division of Ogun State, Nigeria.

2. Literature Review

Diverse views and scholarly discourse are embraced in this section along theoretical, conceptual and empirical lines on the subject matters of cooperative credit facilities dimensions (long term loan, short term loan, trade credit, and asset financing) on member's business profitability.

2.1 Cooperative Credit Facilities

A cooperative is simply an association of persons who pool their resources together on mutual basis to solve specific socio-economic problems, including income generating activities (Nwankwo, Ogbodo & Onwuchekwa, 2019). Cooperative societies constitute an avenue through which cheap credit is channelled to the rural areas and especially when it is supported by international donors and governments (Abdullahi, 2018). Financial cooperatives are described by Larocque (2015) as an avenue for those without access to commercial banking services to gain access to financial services that may include savings deposit, productive credit, consumer credit and loan. Financing is needed to start up a business and ramp it up to profitability (Gbigbi & Achoja, 2019). Kyazze, Nsereko and Nkote (2020), defined credit as the power or ability to obtain goods or services in exchange for a promise to pay later. Credit, therefore, is the power or ability to obtain money by the borrowing process, in return for a promise to repay the obligation in the future (Katula & Kiriinya, 2018) Credit facility is a type of agreement that is made with the bank along with the person or organisation in terms of taking credit (Wasinda, 2019). In the words of Al-Qudah, Abdo, Al-Qudah, Ali and Ahmad (2020) credit facility are a sort of loan made by a business to take out money within an extended period of time. Credit facility is identified as a sort of loan that is taken by a business or corporate organisation in terms of completing their operations and satisfying customer needs.

All loans payable within a period of twelve months are classified as short-term loans and are excused from having to provide any type of collateral. These loans are prominent in both rural and urban SACCOs (Arizal & Seswandi, 2019). These loans are usually used to finance basic household activities, such as acquiring groceries. Loans Medium-term loans are loans that are repayable within a period of 12 to 36 months. This type of loan, and long-term loans, require the client to save so that they can gain access to it, and then use their savings as collateral. The maximum loan amount that a member can access is often set at a multiple of the value they have saved within the SACCOs (Nwankwo, Ogbodo & Onwuchekwa, 2019). These loans are usually utilised to finance important events, such as weddings, house renovations or extensions, furniture acquisitions, loan consolidations, vehicle repairs, dowry and children's education (Garandi & Hassan, 2020).

Trade credit is the loan extended by one trader to another when the goods and services are bought on credit. Trade credit facilitates the purchase of supplies without immediate payment. Trade credit is commonly used by business organisations as a source of short-term financing (Lee, Wang & Ho, 2020). Trade credit is the loan extended by one trader to another when the goods and services are bought on credit. Trade credit facilitates the purchase of supplies without immediate payment. Trade credit is commonly used by business organisations as a source of short-term financing. It is granted to those customers who have a reasonable amount of financial standing and goodwill (Kuveya, 2020).

A financial asset is a non-physical asset whose value is derived from a contractual claim, such as bank deposits, bonds, and stocks. Financial assets are usually more liquid than other tangible assets, such as commodities or real estate, and may be traded on financial markets (Abasilim, Balogun & Adeyemi, 2019). Asset financing refers to the use of a company's balance sheet assets, including short-term investments, inventory and accounts receivable, to borrow money or get a loan (Ertor-Akyazi, 2020). Asset financing is a type of borrowing related to the assets of a company. In asset financing, the company uses its existing inventory, accounts receivable, or short-term investments to secure short-term financing (Mishra & Mohapatra, 2020).

2.2 Profitability

Firm profitability refers to a company's ability to produce more money than it invests for the capital it has. The aim of most companies is to make as much money as possible (Niresh & Velnampy, 2014). Profitability refers to an organization's, firms, or company's ability to profit from any of its business activities (Muya & Gathogo, 2016). Profit is what pushes business owners to invest, so it's important to realize that it's not something that can be wished away, as businesses exist to make money. Profitability is one of main aspects of financial reporting for many firms (Farah & Nina, 2016). Profitability is vital to the firm's manager as well as the owners and other stakeholders that are involved or associated to the firm since profitability gives a clear indication of business performance.

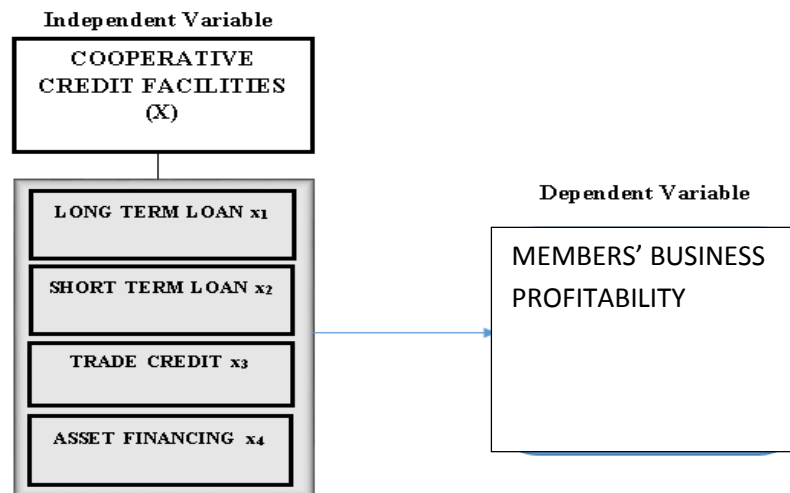
2.3 Cooperative Credit Facilities and Profitability

Jokka (2019) investigated factors influencing the profitability of saving and credit cooperatives: the case of Boloso Sore District, Wolaita Zone, southern region, Ethiopia. The findings of this study showed that, from the eleven independent variables, seven of them significantly affect the profitability of savings and credit cooperatives were age, educational status, training access,

family size, loan repayment, saving habit and service delivery. From these variables, training access and service delivery system highly affect the profitability of savings and credit cooperatives. Mishra and Mohapatra (2020), carried out an analysis on profitability and financial health of Sambalpuri Bastralaya Handloom Co-Operative Society Limited in Bargarh district and the study on SBHCSL revealed that inspite of being an apex institution and a largest cooperative society; it is still facing the burn of declining handloom market. There are number of reasons for its poor financial health, like, lack of marketing, more of credit, low sales at exhibition and retail Showroom, insufficient budget, need for more customization of products, increase in operating expenses. More studies such as Sotonye. (2020) examined the profitability of fish production by co- operative society members in Rivers State, Nigeria. The study revealed that fishery investment and revenues contribute positively to the profit of cooperative fish farmers in the state, and high cost of fishing inputs; lack of sufficient capital; poor catch; poor sales, and oil/industrial pollution are the major fish production constraints in Rivers State. Lastly, Duguma and Han (2018) conducted a research on the effect of deposit mobilization on the financial sustainability of rural saving and credit cooperatives: evidence from Ethiopia and the results of the panel regression estimates showed that, among the deposits mobilization variables, the deposit to loan ratio, deposit to total asset ratio, the volume of deposits, and demand deposit ratio had a significant direct impact on financial sustainability.

2.4 Research Model

Figure 1 Cooperative credit facilities and members' business profitability



Source: Research Model (2021)

Figure 1 above shows the research model which indicates the interaction between the independent variable cooperative credit facilities components (Long Term loan, Short Term loan, trade credit, and asset financing) and the dependent variable member's business profitability.

3.0 Theoretical Review

The Resource based View and the financial intermediation theory was adopted for this study. The resource-based view theory which was propounded by Pfeffer & Salancik in 1978 proposes that firm competitive advantage comes from the internal resources that it processes (Wernerfelt, 1984; Barney, 1991), the RBV provides a legitimate foundation upon which cooperative credit facility researchers can argue that the resources of the firm do, in fact, contribute to firm-level performance and influence strategy formulation (Allen & Wright, 2006). The resource-based view focuses on the unique internal resources within firms and exploiting firm specific assets to achieve competitive advantage. The financial intermediation theory which was developed in 1960 by Gurley and Shaw. The theory guided the establishment of how asymmetry, bargaining power and transactional costs and other market imperfections affect the ability cooperative society to source for funds and how that influences their performance. The justification for these theories was based on their theoretical explanation related to the variables in this research.

The RBV has been criticized because it is static and does not explain how a specific resource can create sustainable competitive advantage while firms do not have enough knowledge about the productivity of each individual asset (Cumberland, 2006). In addition, the concept of firm specific resources is ambiguous, and it is not easy to operationalize measurement items for them (Knott, 2009). According to Allen and Wright (2006), intermediation theory failed to provide the rationale for the existence of cooperative credit institutions and the role they play in the modern economy. Following the study of Porter (1985), in their study, Allen and Santomero (2001) and Scholtens and Wensveer (2003) suggest that the theory of intermediation needs to reflect and account for the fact that financial systems in many countries have changed substantially over the years due to expansion and existence of new financial markets; fallen transaction costs and cheaper and more available information that should have ordinarily made cooperative credit institutions to lose their relevance going by the traditional theory, but instead make them more important..

4. Methodology

This study adopted survey research design which facilitates the use of a structured research instrument in obtaining data for the analysis. This research design was appropriate for this study because it allowed the researcher to explain and translate the response from the respondents to determine the link between the independent and dependent variable and utilized descriptive and inferential statistics, to investigate the effects of cooperative credit facilities on member's business profitability in Remo division of Ogun State, Nigeria. The adoption of this research design was on the premise that several studies (Akerlele & Adekunmbi 2018; Aramburu & Pescador, 2019; Oladele, Arogundade & Aribaba, 2015) have used survey research design in similar studies which enabled them to describe similar incidences of the phenomenon to explain how factors are related in different organisations.

The population was 1,331 registered cooperative society in Remo, in Ogun State, Nigeria. A sample size of 387 was determined using Cochran formula. Mix sampling was adopted. A validated questionnaire was used to collect data. Cronbach's alpha reliability coefficients for the constructs ranged from 0.71 to 0.94. The response rate was 88.2%. Data were analyzed using descriptive and inferential statistics. The principal factors investigated were measured on a six-

point scale with anchors ranging from Very High (VH) to Very Low (VL) = 1, for the independent and dependent variables, respectively. Multiple regression equation developed along the dependent and independent variables. Thus, the models can be represented as follows:

Functional Model

$$Y = f(X)$$

Y = Members' Business Profitability (MBP)

X = Cooperative Credit Facilities (CCF)

$$Y = f(x_1, x_2, x_3, x_4)$$

Where;

x_1 = Long Term Loan (LTL)

x_2 = Short Term Loan (STL)

x_3 = Trade Credit (TC)

x_4 = Asset Financing (AF)

Functional Relationship (Fn.)

$$Y = f(x_1, x_2, x_3, x_4)$$

$$MBP = \mu_0 + \mu_1 X_{LTL} + \mu_2 X_{STL} + \mu_3 X_{TC} + \mu_4 X_{AF} + \mu_i \text{----- Eqn1}$$

μ_0 = constant of the equation or constant term, μ_1 = estimated Parameters, μ_i = Error or stochastic term and the apriori expectations are that with a p value of < 0.05; the hypotheses will be rejected.

Presentation of Results and Interpretations

The number of copies of questionnaire that were administered to top executive members, coordinators, supervisors, and ordinary members of the selected cooperative society in Remo Division of Ogun State was 387. However, a total of 341 copies of questionnaire were properly filled and returned. This represented an overall successful response rate of 88.2%. Bell, Bryman and Harley (2018) posit that a response rate of 50% is acceptable to analyse the results of the study. For this study, a response rate of 88.2% was considered very adequate and useable, hence the researcher proceeded for data analysis which was subjected to a multiple regression analysis.

4.1 Test of Hypotheses

H0₁: Cooperative credit facilities dimensions do not significantly affect member's profitability in Remo Division, Ogun State, Nigeria.

To test the hypotheses, multiple regression analysis was used. The independent variable was cooperative credit facilities dimensions (long term loan, short term loan, trade credit, and asset financing) while the dependent variable was members' profitability. In the analysis, data for cooperative credit facilities dimensions were created by adding together responses of all the items under the various dimensions to generate independent scores for each dimension. For

members' profitability, responses of all items the variable were added together to create index of members' profitability. The index of members' profitability (as dependent variable) is thereafter regress on scores (index) of cooperative credit facilities dimensions (as independent variables). The results of the analysis and parameter estimates obtained are presented in Table 1.

Table 1: Summary Results of Multiple Regression Analysis of cooperative credit facilities on member's business profitability in Remo division of Ogun State, Nigeria

Model	B	T	Sig.	F(4,336)	R ²	Adj. R ²	F(Sig)
(Constant)	5.190	4.962	.000	83.894	.707 ^a	.494	.000 ^b
Long Term Loan	.159	2.039	.042				
Short Term Loan	.151	1.690	.092				
Trade Credit	.266	3.421	.001				
Asset Financing	.145	1.790	.074				

a. Dependent Variable: Profitability

b. Predictors: (Constant), Asset Financing, Long Term Loan, Short Term Loan, Trade Credit

Source: Researcher's Field Survey, 2021

Table 1 presents the multiple regression results for the effect cooperative credit facilities dimensions on members' profitability in Remo, Ogun State, Nigeria. The results revealed that long term loan ($\beta = 0.159$, $t = 2.039$, $p = 0.042$) and trade credit ($\beta = 0.266$, $t = 3.421$, $p = 0.001$) have positive and significant effects on members' profitability in Remo, Ogun State, Nigeria. However, short term loan ($\beta = 0.151$, $t = 1.690$, $p = 0.092$) and asset financing ($\beta = 0.145$, $t = 1.790$, $p = 0.074$) have a positive but insignificant effect on member's profitability in Remo. This implies that only long-term loan and trade credit are significant predictors of members' profitability in the study area. The results further revealed that cooperative credit facilities dimensions (long term loan, short term loan, trade credit, and asset financing) explained 49.4% of the variation in members' profitability in Remo, ($Adj. R^2 = 0.494$). However, the model did not explain 50.6% of the variation in members' profitability in Remo, implying that there are other factors associated with members' profitability in Remo were not captured in the model.

Also, the results of Analysis of Variance (ANOVA) for regression coefficients used to test the overall significance of regression model has the value of 83.894 with (4,336) degrees of freedom and p-value of 0.000 which was less than 0.05 ($F_{(4,336)} = 83.894$, $p = 0.000$). This implies that the overall model was significant in predicting the members' profitability in Remo, Ogun State. That is, members' profitability is affected by cooperative credit facilities dimensions and the F value standing at 83.894. The result showed that at least one of the cooperative credit facilities dimensions has a significant effect on members' profitability in Remo. In coming up with the final regression model to predict members' profitability in Remo, Ogun State, Nigeria, cooperative credit facilities dimensions are statistically significant and were retained in the model. The multiple regression model from the results is thus expressed as:

$$PR = 5.190 + 0.159LTL + 0.266TC \dots\dots\dots \text{Eq. (i)}$$

Where:

PR = Profitability

LTL = Long Term Loan

TC = Trade Credit

From the above regression equation above, it was revealed that holding cooperative credit facilities dimensions (long term loan, short term loan, trade credit, and asset financing) constant (at zero), members' profitability in Remo, will be 5.190. This implies that if long term loan, short term loan, trade credit, and asset financing take on the values of zero (do not exist), there would be 5.190 times level of repetition of the members' profitability in Remo, Ogun State, Nigeria. The model shows that a unit change in long term loan and trade credit respectively will lead to 0.159 and 0.266 unit change in members' profitability in Remo. The results reveal that trade credit ($\beta = 0.266$, $t = 3.421$, $p = 0.001$) was the most significant predictor (among cooperative credit facilities dimensions) of members' profitability in Remo, while short term loan and asset financing were insignificant predictors of members' profitability. Since at least one of the regression coefficients is significant at 5% significance level as indicated in the table above, the null hypothesis was rejected.

Discussion of Finding

The objective of this study examined the effect of cooperative credit facilities dimensions on member's profitability in Remo, Ogun State, Nigeria. The finding on the hypothesis revealed that cooperative credit facilities dimensions significantly affect member's profitability in Remo, Ogun State, Nigeria. Several empirical findings have established positive link between cooperative credit facilities and profitability. The study of Nwankwo, Ogbodo and Onwuchekwa (2019) empirical revealed that cooperative credit enhances member's profitability. Empirically, Duguma and Han (2018) conducted a research on the effect of deposit mobilization on the financial sustainability of rural saving and credit cooperatives: Evidence from Ethiopia and the results of the panel regression estimates showed that, among the deposits mobilization variables, the deposit to loan ratio, deposit to total asset ratio, the volume of deposits, and demand deposit ratio had a significant direct impact on financial sustainability. Also, Sotonye. (2020) examined the profitability of fish production by co- operative society members in Rivers State, Nigeria. The study revealed that fishery investment and revenues contribute positively to the profit of cooperative fish farmers in the state, and high cost of fishing inputs; lack of sufficient capital; poor catch; poor sales, and oil/industrial pollution are the major fish production constraints in Rivers State.

Theoretically, the findings are validated by financial intermediation theory which is advanced by Gurley and Shaw (1960). Financial intermediaries bring together the depositors and the borrowers matching their transaction needs and providing other services and as a result reduce the transaction costs and eliminate information costs. Financial intermediaries also act as delegated monitors (on behalf of the depositors) and therefore help lower monitoring costs hence eliminating would be agency costs, lower liquidity costs, and lower price risks (Gurley & Shaw, 1960). Several researchers such as Tobin (1969), Akerlof (1970), Pyle (1971), Leland and Pyle

(1977), Fama (1980), Campbell and Kracaw (1980), Stiglitz and Weiss (1981), Diamond and Dybvig (1983), Diamond (1984); Boot, Hoffmann and Laeven (2020) contributed to the financial intermediation theory, focuses on the role of banks as lenders. In that capacity, the theory builds on the notion that banks develop close relationships with borrowers over time and such proximity facilitates monitoring and screening and overcome problems of asymmetric information. Based on this predication, banks as intermediaries serve to reduce transaction costs and informational asymmetries.

However, the theory is very relevant to this study because the cooperative societies are affected by financial intermediation, in that the laws that regulate the financial institutions who are the financial intermediaries to the Cooperative society and the economy as a whole also affect the availability of capital for the Cooperative society. The financial intermediary theory is linked to how bank manage the deficit and surplus units. Akingunola (2011), Isa and Terungwa (2011), Muritala, Awolaja, and Bako (2012) and Taiwo, Falohun and Agwu (2018) have validated financial intermediary theory in their studies and established that intermediary function between cooperative societies and surplus units, thus enhance cooperative societies member's contribution to economic activities and overall performance. This theory was useful particularly in the evaluation of the barriers and constraints the cooperative societies face in getting credit from diverse source surplus funds like deposit money banks. The theory guided the establishment of how asymmetry, bargaining power and transactional costs and other market imperfections affect the ability cooperative society to source for funds and how that influences their performance. The finding is not in agreement with those of Muthoni (2013) whose results indicate that the relationship between cooperative credit facilities and profitability is insignificant.

5. Conclusion and Recommendations

The findings of this research provided useful insight for the government agencies with regards to formulating policies and taking the appropriate measures toward designing strategies for improving access to credit facilities and overall performance of players in the cooperatives industry. However, the study recommends that cooperative societies should continue to embrace contributory saving schemes and other easy to obtain loan processes so as to continuously record higher growth and also, that cooperative managers should increase their commitment in adopting cooperative credit facilities to the entire cooperative societies marketing process to enhance member's profitability. Further study should examine the effect of cooperative credit facilities on quality of member's commitment in Nigeria. The study could be extended to small and medium scale enterprises in other States in relation to cooperative credit facilities and quality of member's commitment to generalize findings.

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