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ASSESSING THE INFLUENCE OF CORRUPTION ON CO-OPERATIVE EFFICIENCY IN ENUGU STATE, NIGERIA

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Abstract

This study focused on assessing the influence of corruption on co-operative efficiency in Enugu State, Nigeria. It was guided by two specific objectives. The study adopted descriptive survey design. The population comprises coordinating and regular members of co-operative societies drawn from the three senatorial zones of Enugu State numbering 306. The entire population was adopted for the study. A structured questionnaire was used for data collection. Mean ratings and t-test statistical tool were used for analyzing the data and testing the hypotheses. The study revealed that both forms of corrupt practices within the operations of co-operatives have significant effect on co-operatives' capacity to mobilize capital for their members as evident by result from the hypotheses tested (non-democratic control [$t(4)=0.4331$, $p<0.05$]; and embezzlement [$t(4)=1.89$, $p<0.05$]). It was further revealed, among others, that some coordinating members (representatives) exhibit autocratic leadership style, which restrict regular members involvement in decision making process in those co-operatives; that embezzling funds generated from registration/induction of new members by co-operatives representatives reduces the capital base of such co-operatives. It was concluded that corruption is a major plague that hampers the efficiency of co-operatives and at large impede their growth in the study area. The study recommended among other things that the anti-graft agencies such as the EFCC and ICPC should begin to look into the affairs of co-operatives, as it will help deter the coordinators of co-operatives from embezzling co-operative funds and government officials from diverting co-operative grants for personal use.

Keywords: ***Corruption, Co-operative Society, Efficiency***

Introduction

Corruption is a significant challenge worldwide, eroding public trust and undermining the legitimacy of both public and private institutions. It manifests as the misuse or abuse of authority, positions, or procedures to serve personal or group interests, often violating established rules and ethical standards. According to Osuagwu (2012), corruption can be seen as a deviation from right to wrong or from good to bad. This misuse of power for personal gain or influence, as Uwak and Udofia (2016) suggest, commonly involves actions aimed at accumulating wealth, power, or other advantages through illegal or unethical means.

Corruption pervades many sectors, from profit-driven enterprises to non-profit organizations, including educational, religious, and co-operative institutions. Within organizations, both individuals and the collective entity can perpetuate corrupt practices. This widespread issue has sparked substantial interest in business ethics, with the current era increasingly characterized by an emphasis on profit generation, often at the expense of ethical considerations. Ebegbulem (2012) notes that, in pursuit of corporate goals and adapting to complex business environments, managers often implement strategies that may conflict with ethical values. This tension between achieving organizational objectives and maintaining ethical integrity highlights the complex nature of corruption in modern enterprises.

In developing economies like Nigeria, business organizations face numerous challenges, including political instability, policy inconsistency, inadequate infrastructure, and intense competition. These factors create a challenging environment that can drive organizational leaders to adopt ethically questionable practices as survival strategies (Williams & Martinez-Perez, 2016). Consequently, both managers and employees may engage in corrupt actions that compromise the ethical foundation of their organizations.

The pervasive problem of corruption warrants attention from corporate executives, employees, academics, policymakers, and international agencies, as it remains a primary factor impeding economic growth and development. Corruption not only destabilizes economies but also erodes public confidence, particularly in an era of open global markets, where a loss of trust can rapidly lead to declines in investment and capital flow. The damaging effects of corruption touch all types and sizes of businesses, from global conglomerates to small enterprises and co-operatives, undermining their success and endangering the livelihoods of stakeholders (Sullivan, Wilson, & Nadgrodkiewicz, 2014). The global cost of corruption is staggering, as highlighted by Transparency International's 2012 survey, which found that one in four businesses had lost contracts due to competitors paying bribes. The survey also revealed that many businesses fail to view corruption as a serious issue, further complicating efforts to combat it.

Co-operatives, like other businesses, are not immuned to the problem of corruption. Ideally, co-operatives are autonomous associations of individuals who unite voluntarily to fulfill common economic, social, and cultural needs. Based on values such as self-help, democracy, and equality, co-operatives are intended to operate transparently and ethically, adhering to principles that counter corruption (Effiom, 2014). Yet, corruption remains a challenge within these organizations. Historically, the co-operative movement began in England in 1844, when a group of weavers, led by Charles Howarth, sought to improve working conditions for themselves and others marginalized by the capitalist economic system. The Rochdale Principles, established by this pioneering group, emphasized open membership, democratic control, and member economic participation. These principles laid the foundation for the ethical and democratic values that guide co-operatives today. However, co-operatives operating in high-risk sectors, particularly those involving public contracts, are susceptible to corrupt practices such as disregard for democratic principles, bribery, favouritism, and embezzlement (Ijewereme, 2015).

Non-democratic control in co-operatives occurs when decision-making authority is concentrated in the hands of a few individuals or groups, side-lining the voices and contributions of the broader membership. This control structure violates the co-operative principle of democratic member control, which advocates for each member's equal participation in governance (International Co-operative Alliance, 2012). When non-democratic practices take hold, co-operative efficiency often declines, as a lack of inclusivity can stifle innovation and limit access to diverse member resources (Dayanandan, 2013). Furthermore, marginalized members may become disengaged, reducing their financial contributions or willingness to participate in co-operative activities, ultimately undermining capital mobilization and organizational cohesion (Maurizio & Neha, 2017). In this way, non-democratic control not only disrupts the co-operative's internal dynamics but also hinders its ability to operate effectively, meet member needs, and fulfill its core objectives.

Bribery, often called "kickbacks," is a common form of corruption in co-operatives, affecting their competitiveness and ethical integrity. Bribery extends beyond government interactions, as private companies may also use inducements to gain advantages over competitors (International Co-operative Banking Association, 2012). Within co-operatives, some members may demand money from prospective members as a condition for joining, particularly when financial grants are available. This misuse of power undermines the co-operative's core values and principles.

Another prevalent issue in co-operatives is embezzlement, where individuals with access to funds misappropriate them for personal use. Fraud, a related issue, involves deceiving others to gain control of funds or assets. Cases have emerged where co-operative officials entrusted with managing funds have misused them, causing financial instability within the organization (Rwekaza and Mhihi, 2016). Favouritism or nepotism also undermines co-operative values, as certain members may manipulate the allocation of resources or opportunities to benefit friends, family members, or other associates (Ademilua and Aker, 2017). Such practices distort fair access to training and incentives, disadvantaging those who genuinely deserve them.

In many regions, public sector corruption exacerbates the challenges faced by co-operatives. Corrupt public officials may demand bribes to process registration or approve loan applications, adding further barriers for co-operative organizations. The co-operative movement serves an essential role in providing credit access and promoting equitable economic opportunities. However, corruption threatens to compromise these goals by entangling co-operatives in unethical practices that contravene their guiding principles.

The co-operative model, based on democratic governance and shared ownership, offers a viable alternative to traditional capitalist enterprises. By upholding transparency, ethical values, and accountability, co-operatives can inspire greater trust in an era marked by corporate misconduct and financial crises. However, for co-operatives to fulfill this role, they must strive to improve governance standards and mitigate internal corruption.

Corruption within co-operatives, whether due to internal mismanagement or external pressures, ultimately impedes their performance and sustainability. The misuse of authority, disregard for democratic principles, and external interference undermine co-operative values and can lead to financial losses and a decline in member engagement. In many cases, government and competing businesses exert influence over co-operatives, jeopardizing their autonomy and democratic governance (Kareem et al., 2012). Some government officials may solicit bribes to expedite co-operative processes, while rival businesses may engage in tactics to destabilize co-operative operations.

These forms of corruption, both internal and external, erode co-operative efficiency, member satisfaction, and overall performance. Corruption poses a profound threat to co-operative efficiency, eroding their ability to operate transparently and meet members' needs. Co-operative efficiency, as defined by Osakede and Nyekwere (2018), is the capacity of these organizations to achieve their goals effectively, mobilize capital, and maintain high levels of member satisfaction. However, corruption disrupts these functions by introducing inefficiencies, misallocating resources, and undermining trust in co-operative governance. For instance, practices like bribery, embezzlement, and favouritism can lead to reduced financial stability and a decline in member participation. This inefficiency not only weakens the co-operative's operational stability but also jeopardizes its capacity to provide essential services, such as accessible credit, training, and other forms of support, which are crucial to member welfare and co-operative sustainability (Effiom, 2014). Given these challenges, this study aims to explore the various ways in which corrupt practices affect the functioning and success of co-operatives in Enugu State, Nigeria, highlighting the need for enhanced ethical standards and governance within these organizations.

Statement of the Problem

Co-operatives are established on principles of democratic management, transparency, and accountability, aiming to deliver shared benefits to their members. However, in recent times, certain corrupt practices, including non-democratic leadership and embezzlement, have undermined these values. Co-operatives often operate in an autocratic manner, where leaders side-line the input of members, neglecting the principles of openness and voluntary participation. External influences, such as government or financial institutions, also interfere in co-operatives' operations, further eroding their democratic governance.

Moreover, embezzlement within co-operatives poses a serious threat, where funds intended for the collective benefit of members are misappropriated by individuals in positions of trust. This siphoning of resources impacts the co-operative's ability to mobilize capital, offer low-interest credit, and attract new members, ultimately harming its overall efficiency. This study seeks to examine the extent of these practices and their impact on the effectiveness of co-operatives in Enugu State, Nigeria.

Objectives of the Study

The main objective of this study is to assess the influence of corruption on co-operative efficiency in Enugu State, Nigeria. The specific objectives are to:

1. ascertain the extent to which non-democratic control influences capacity of co-operatives to mobilize capital for members;
2. assess how embezzlement within co-operatives affect their capacity to mobilize capital for members in Enugu State, Nigeria.

Research Questions

1. To what extent does non-democratic control influence capacity of co-operatives to mobilize capital for members?
2. How does embezzlement within co-operatives affect their capacity to mobilize capital for members in Enugu State?

Hypotheses

1. Non-democratic control does not significantly affect capacity of co-operatives to mobilize credit for members.
2. Embezzlement within co-operatives does not significantly affect their capacity to mobilize credit facilities for members in Enugu State.

Method

In this study, survey research design was adopted. Jalil (2016) opined that survey design is one in which a group of people or items are selected to form a sample considered to be representative of the entire group. This method allowed for the careful collection of data from targeted subjects.

The study was carried out in Enugu State. Enugu State, created in 1991 from part of the old Anambra State, has its capital and largest city in Enugu. Major cities include Nsukka, Agbani, and Awgu. Predominantly rural and agrarian, the state's economy also includes trading and services, especially in urban areas. Notable markets include the Ogbete Main Market in Enugu and the Orie Orba Market, a major grains market serving the South-East and South-South regions.

The population of this study comprises of the coordinators and members of co-operative societies drawn from the three senatorial zones in Enugu states as represented in the tables below:

Table 1 Distribution of membership population by Senatorial Zone

Zone	Farmers Co-operative Societies	Population
Enugu East	Obe Nkanu Women Farmers Multi-Purpose Co-operative Society Ltd	26
	Eden Garden Farmers MCS Limited, Ibagwa-Nike, Enugu East LGA	21
	Ikechukwu Co-operative Society Ltd, Obe	17
	Ozalla Savings and Credits Co-operative Society, Nkanu West	22
	Nkanu Youth Piggery FADAMA Co-operative Society Ltd, Amagunze	30
Enugu West	Ndeaboh Rice Sellers Co-operatives, Aninri	20
	Udoma Rice Mills Co-operatives, Aninri	15
	Ifedimma Rice Farmers Co-operative Society, Nenwe	23
	Godsgrace Yam Sellers Co-op Society, Oji-River	21
	Ikechukwu Farmers Co-operative Society, Ezeagu	29
Enugu North	Nkpologu Cashew Co-operative Society Ltd, Uzo-Uwani	18
	Divine Palm Oil Manufacturers Co-operatives, Uvuru	14
	Umulokpa Poultry Co-operative Society Ltd.	11
	Ebube Cassava Farmers Co-op. Society, Umulokpa	24
	GodsGrace Pineapple Farmers Co-op. Society Ltd, Nsukka	15
	Total	**306**

Source: Co-operative Register from Department of Co-operative, Ministry of Agriculture, Enugu, 2024

The population was adopted for the study, therefore the sample size was 306. The Sampling technique adopted for the selection of respondents was the random sampling technique because each of the elements has an equal chance of being selected.

The instrument used for the study was a structured questionnaire titled "Influence of Corruption on Co-operative Efficiency in Enugu State Questionnaire [ICCEESQ]". The instrument, which was designed with a 5 Likert scaled response options of Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D) and Strongly Disagree (SD), was validated by three experts. It was also subjected to reliability test using Cronbach Alpha, which yielded an index of 0.82.

306 copies of the instrument (questionnaire) were distributed and 230 copies (representing 75.16%) were validly returned and used for the study. Sixteen (16) of them representing 7% are coordinating members and the other 214, which represents 93% are regular members. Data collected were presented in tables and analysed using mean and standard deviation ratings. Hypotheses were tested using t-test statistics.

Results

In this section, data collected were presented and analysed as follows:

Non-democratic control influence on Capital Mobilization for members

Table 2: Responses of members on the extent non-democratic control influence capacity of co-operatives to mobilize capital for members in Enugu State

S/N	Non-democratic control influence capital mobilization in the following ways:	Coordinating members n=16			Regular Members n=214		
		$\bar{x}$	SD	Decision	$\bar{x}$	SD	Decision
1.	Some members are deemed more important than others	3.28	0.69	Great Extent	4.09	0.93	Great Extent
2.	Members whose opinion are not taken into consideration sometimes, out of spite, refuse to make their financial contributions	3.40	0.61	Great Extent	3.91	0.81	Great Extent
3.	The “know-it-all” attitudes of coop representatives deprives the entire co-operative the benefit of knowledge/contact of regular members for obtaining credit facilities	3.01	0.62	Great Extent	3.99	0.93	Great Extent
4.	Members become wary of loan application made by co-operative representatives who do not honour the democratic control principle	3.34	0.51	Great Extent	3.82	1.00	Great Extent
5.	Autocratic co-operative representatives tend to redistribute loan facilities singlehandedly and inequitably, which often hampers the repayment process	3.20	0.79	Great Extent	3.87	0.98	Great Extent
	Grand Mean	**3.25**	**0.64**	**Great Extent**	**3.94**	**0.93**	**Great Extent**

Table 2 showed that both sets of members (coordinating and regular) scored mean values above the 3.00 cut off point across all the items. This implies that to a great extent, they agreed with these items to a great extent. In other words, to a great extent, non-democratic control influences capacity of co-operatives to mobilize capital for members in Enugu State

Embezzlement within Co-operatives and Capital Mobilization for members

Table 3: Responses of members on how embezzlement within co-operatives affect their capacity to mobilize capital for members in Enugu State

S/N	The following are ways through which embezzlement affect capital mobilization to members:	Coordinating Members n=16			Regular Members n=214		
		$\bar{x}$	SD	Decision	$\bar{x}$	SD	Decision
6.	Embezzling funds generated from registration/induction of new members by co-operatives representatives reduces the capital base of such co-operatives	3.87	0.93	Agree	3.21	0.66	Agree
7.	Members' regular contributions are sometimes diverted for personal use by co-operative representatives which causes reluctance among members in making subsequent contributions	3.91	0.96	Agree	3.31	0.92	Agree
8.	Co-operatives are still able to mobilize capital maximally in spite incidences of financial embezzlement around their operations	2.56	0.99	Disagree	2.35	0.64	Disagree
9.	Government officials that divert co-operative loans/grants to private account, limit the finances available to the actual co-operatives who need it.	4.01	1.00	Agree	3.03	0.59	Agree
10.	Diverting credit facilities from financial institutions for other purposes other than the primary business it was disbursed causes distrust and impair chances of getting new facilities in the future.	3.91	1.01	Agree	3.16	0.52	Agree
	Grand mean	**3.65**	**0.98**	**Agree**	**3.01**	**0.67**	**Agree**

Table 3 revealed that both sets of members agreed with all the items, except item 8, as they had mean scores above 3.00. Item 8 had mean scores of 2.56 and 2.39 for coordinating and regular members respectively, which are less than the 3.00 cut off point. This means that respondents disagree with the item. The broad implication of this result is that items 6,7,9 and 19, in the opinion of members, are ways through which embezzlement affect the capital mobilization capacity of co-operatives in Enugu State.

Test of Hypotheses

Ho_1:
Non-democratic control does not significantly affect capacity of co-operatives to mobilize capital for members in Enugu State.

Table 4: t-test result for hypothesis 1

Members	N	$\bar{X}$	SD	df	t-cal	t-crit	Decision
Coordinating	16	3.25	0.64	228	2.9136	$\pm$1.96	Significant
Regular	214	3.94	0.93				

The analysis in Table 4 shows that the calculated value (t-cal) is 2.9136, which is greater than 1.96. The null hypothesis is rejected, meaning that non-democratic control does significantly affect capacity of co-operatives to mobilize capital for members in Enugu Sate

Ho2:

Embezzlement within co-operatives does not significantly affect their capacity to mobilize credit facilities for members in Enugu State.

Table 5: t-test for hypothesis II

Members	N	$\bar{x}$	SD	Df	t-cal	t-crit	Decision
Coordinating	16	3.65	0.98	228	3.5548	+1.96	Not significant
Regular	214	3.01	0.67				

The analysis in Table 5 shows that the calculated value is 3.5548, which is not greater than 1.96 critical value. The null hypothesis is rejected meaning that embezzlement within co-operatives significantly affects their capacity to mobilize credit facilities for members in Enugu State.

Discussion of Findings

Result from test of hypothesis I revealed that non-democratic control significantly affect co-operatives' capacity to mobilize capital for their members in Enugu. This is in line with some of the submissions of Ladele & Adewole (2020), Aliu & Buden (2020) and Dayanandan (2013). The findings further revealed that some members of co-operatives are deemed more important than others in co-operatives where the principle of democratic member control is not adhered to; members whose opinion are not taken into consideration sometimes deliberately refuse to make their financial contributions out of spite; the "know-it-all" attitudes of co-operative representatives with dictatorial tendencies deprives the entire co-operative society the benefit of knowledge/contact of other members for obtaining credit facilities; members become wary of loan application made by co-operative representatives who do not honour the democratic control principle; and that autocratic co-operative representatives tend to redistribute loan facilities singlehandedly and inequitably, which often hampers the repayment process. These findings, according to Maurizio and Neha (2017), are practices that undermine the democratic principle of co-operatives.

Findings from hypothesis II revealed that embezzlement significantly influences co-operatives' capacity to mobilize capital for their members in the study area. It was further revealed, from responses to research question 2, that embezzling funds generated from registration/induction of new members by co-operatives representatives reduces the capital base of such co-operatives; members' regular contributions are sometimes diverted for personal use by co-operative representatives which causes reluctance among members in making subsequent contributions. This affirms the submission put forward by Ikpefan (2015) that poor management of funds generated from registration and members contributions is a major limitation to agricultural co-operative financing in Nigeria.

It was also revealed from research question 2 that government officials that divert co-operative loans/grants to private account, limit the finances available to the actual co-operatives who need it. On this issue, Abeh and Echukwu (2018) noted that the endemic corruption in government often defeats the purpose for which government intervention funds are appropriated in Nigeria. Lastly, it was found that diverting credit facilities from financial institutions for other purposes other than the primary business it was disbursed causes distrust and impair chances of getting new facilities in the future. Abeh and Echukwu (2018) observed that this problem is not limited to co-operative societies but cut across all aspects of entrepreneurial ventures.

Conclusion

The findings indicate that both non-democratic control and embezzlement severely hinder co-operatives' ability to mobilize capital in Enugu. Autocratic practices, like disregarding members' input and unequal loan distribution, demotivate participation and limit access to valuable resources. Embezzlement, including misappropriating funds and government loans, reduces financial stability, erodes trust, and discourages future contributions. These corrupt practices undermine co-operative principles, confirming prior studies that highlight the impact of governance and financial integrity on co-operatives' growth and effectiveness. Addressing these issues is critical to enhancing co-operative performance and ensuring sustainable capital mobilization for members.

Recommendations

The following recommendations were made:

(1) Members of co-operatives must begin to hold their representatives to co-operative standards. They must insist that democratic principle of control is strictly adhered to. They can do this by calling out any act or sign of autocratic practices anytime it is exhibited within the leadership ranks.

(2) That the anti-graft agencies such as the Economic and Financial Crimes Commission (EFCC) and Independent Corrupt practices Commission (ICPC) should begin to look into the affairs of co-operatives. This will help deter the coordinators of co-operatives from embezzling co-operative funds and government officials from diverting co-operative grants for personal use.

i.DECLARATIONS

We do declare that the work embodied in this article is original and has not been submitted in part or full for any other publication of this nature to any other publisher/university/institution.

ii.ACKNOWLEDGEMENT

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iv.CONFLICT OF INTEREST

In this study, a conflict of interest arises primarily from the competing personal and collective interests of co-operative representatives and members. Unscrupulous representatives often exploit their positions, favouring select members, diverting funds, or exerting autocratic control, which conflicts with their responsibility to uphold democratic principles and manage resources equitably for the benefit of all members. This self-serving behaviour may compromise the integrity and trust of their responses.

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Indexing