



Co-operative Financial Intermediation and Agricultural Productivity among Smallholder Farmers in Nigeria

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Abstract

Original Research Article

Despite the fact that co-operative societies are supposed to increase productivity, food security and rural development by giving farmers access to credit and farm inputs, many farmers are still forced to rely on unofficial lenders and subpar inputs that lower agricultural productivity due to insufficient funding, bad management and weak institutional support. In view of this, the study therefore examined how co-operative financial intermediation can improve agricultural productivity among smallholder farmers in Nigeria. A descriptive survey research design was used, with 264 members from 12 selected registered co-operative societies sampled through simple random sampling. Data was gathered using a structured questionnaire that was fully validated with a reliability of 0.83 confirmed through Pearson's correlation coefficient. Frequency, simple percentages, mean and standard deviation were used to analyze the information. Using SPSS 28, the one sample t-test statistical tool was used to test the developed null hypotheses at the 0.05 level of significance. Results showed that co-operative societies made loan facilities accessible ($t(3) = 10.507, p = 0.02$) and assisted member farmers through the provision of farm inputs ($t(3) = 12.995, p = 0.01$). There is a strong need for greater support toward co-operative funding through deliberate government intervention and collaborative partnerships aimed at ensuring that loan facilities are released in adequate amounts and within the required time frame. There is also need to improve the efficiency of input distribution through regular training programmes, stronger institutional coordination, and strategic linkages with reliable suppliers to guarantee easier access for co-operative members

Keywords: Loan Facilities, Farm Inputs, Smallholder Farmers, Agricultural Productivity, Nigeria.

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INTRODUCTION

Nigeria's economy still heavily depends on agriculture, which provides raw materials for numerous industries, ensures food availability and serves as a significant source of income.

Despite its significance, the industry has not been able to realize its full potential because of ongoing challenges in obtaining funding and essential agricultural inputs, particularly for smallholder farmers. Co-operative societies have grown in importance as community-based



financial institutions that support increases in agricultural productivity by pooling members' savings and extending credit in response to these challenges (Ogbonna & Muhammad, 2025; Bashir et al., 2025). The gradual shift from highly centralized financing systems to more localized, participatory models that put inclusivity and long-term sustainability first is reflected in their emergence.

Nigeria's agricultural financing systems have undergone a number of changes over the years, but rural farmers continue to face major challenges in getting timely and reasonably priced credit. Because the ease with which co-operative societies provide credit directly influences farmers' ability to adopt modern technologies and scale up production, loan accessibility stands out as a crucial variable in this study. Studies already conducted show that having access to co-operative-based credit can significantly increase farm productivity, but problems like administrative bottlenecks, insufficient funding and disbursement delays frequently reduce its efficacy (Obinaju & Etim, 2025; Anigbogu et al., 2025). This circumstance indicates a clear discrepancy between local experiences and policy expectations.

Access to vital farm inputs, such as fertilizers, improved seeds and agrochemicals, continues to be a critical factor influencing agricultural productivity in addition to credit availability. In addition to providing financial services, co-operatives are supposed to help distribute these inputs. Research indicates that farmers gain a great deal when co-operatives carry out this function well; however, obstacles like unequal distribution systems and scarce resources still have an impact on their performance (Bashir et al., 2025).

In order to improve productivity, food security and rural development in Nigeria, co-operative societies are supposed to act as efficient financial intermediaries by providing smallholder farmers with easy access to credit and farm inputs. Co-operatives should ideally offer reasonably priced loans, fertilizers, enhanced seeds, agrochemicals and extension assistance so that farmers can increase their production and implement contemporary farming techniques. According to recent research, rural Nigerian farmers' access to

financing, income and agricultural productivity are all greatly improved by co-operative participation (Ikehi & Godswill, 2025; Akwaekwe et al., 2025).

Due to inadequate funding, poor management, high loan default rates and a lack of institutional support, many smallholder farmers in Nigeria continue to have insufficient access to co-operative loans and farm inputs. As a result, farmers continue to rely on unofficial lenders and employ subpar inputs, which lowers productivity and output. According to studies (Idowu & Akanni, 2025; Onubogu & Udeze, 2025), problems with agricultural co-operatives and financing continue to impede the growth of productivity among Nigerian smallholder farmers.

While earlier studies have examined aspects of input supply and co-operative financing, little is known about how these two factors interact in particular local contexts. A large portion of the literature currently in publication takes broad, generalized viewpoints, frequently ignoring local institutional realities and operational challenges (Oguejiofor, 2025).

The ongoing issues with poor loan accessibility and inadequate farm input provision through co-operative societies may go unsolved if this study is not conducted. Low agricultural productivity, rural poverty, food insecurity and unemployment among Nigeria's smallholder farmers could all get worse as a result. In order to help policymakers, co-operative managers and development organizations strengthen co-operative financial intermediation for sustainable agricultural production, the study must offer empirical data. In light of this, the current study aims to ascertain the extent to which co-operative societies make loan facilities easily available and provide farm inputs for member farmers for increased agricultural production.

REVIEW OF RELATED LITERATURE

Co-operative Societies

Various authors have defined the term "co-operatives" in order to better understand what it actually means. Additionally, recent research

highlights how co-operatives are different from investor-owned businesses in that they put member welfare ahead of profit maximization by incorporating mutuality, equity, and participatory governance into their institutional design. A co-operative society, for example, is by the International Co-operative Alliance (ICA, 1995) “as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise”. As emphasized by Onyeze et al. (2014) in Itodo et al. (2025), co-operatives thrive on unity, shared responsibility and joint economic participation to achieve group objectives. Across the globe, co-operatives promote equity, social justice and sustainable livelihoods by empowering members, generating employment and fostering inclusive community development (Okafor et al., 2023).

Co-operative Societies and Inputs Provision

Smallholder farmers, who are impoverished, cultivate small tracts of land, and have little access to credit and productive inputs, make up the majority of Nigeria's agricultural production (Babatunde et al., 2021). These limitations drastically lower their output and have a detrimental impact on the nation's food security. In order to overcome these obstacles, farmers frequently form co-operative societies, which are widely acknowledged in Nigeria as efficient venues for addressing shared needs and controlling agricultural risks (Adeyemo, 2021). Farmers can increase agricultural output, improve socioeconomic conditions in rural communities and pool their limited resources through co-operatives. Additionally, co-operatives serve as self-help businesses that significantly improve the welfare of their members and advance the community (Birchall, 2022). Co-operatives offer a sustainable model for economic organization in the face of global issues like food insecurity, inequality, financial instability and climate change. They are especially crucial in areas with inadequate support systems from the public and private sectors, filling in gaps in access to technology, inputs, and necessary services (Argaw, 2013).

Farmers benefit practically from this shared structure, such as lower expenses and larger learning networks that promote stability and adaptability (Ahmed & Oladele, 2023). These co-operatives support sustainable farming livelihoods and promote equitable, community-based agricultural advancement by empowering rural producers and encouraging cooperation (Bello & Musa, 2024).

Co-operative Societies and Credit Provision

Inadequate credit availability, which restricts farmers' capacity to implement contemporary technologies, is a major contributing factor to Nigeria's declining agricultural productivity. Lack of collateral prevents many farmers from obtaining loans, which further reduces agricultural output (Asogwa et al., 2018). Rural farmers, who make up a sizable portion of the agricultural workforce, face many difficulties despite agriculture being the backbone of the economy and a major source of food and raw materials. Inadequate funding exacerbates these issues, which include poor access to innovation, shoddy infrastructure, restricted market access, environmental degradation and subpar extension services. As credited to Olagunju and Ajiboye (2023), poor institutional funding and ineffective credit policies also contribute to lower agricultural performance. Farmers also encounter difficulties fulfilling loan requirements and delays in loan disbursement. Furthermore, even for farmers who are able to obtain loans, a lack of credit supply still reduces production efficiency. Nonetheless, formal financial institutions and co-operatives assist in offering subsidized loans to support farmers, and agricultural credit is still crucial because it increases productivity (National Bureau of Statistics, 2020).

Theoretical Framework

The study is anchored on the above theory, originally introduced by Pierre Bourdieu (1986) and subsequently developed further through the scholarly contributions of James Coleman (1988) and Robert Putnam (1993). The theory maintains that social connections, interpersonal

trust, co-operative interactions, shared values, and established networks function as important assets that individuals and communities can draw upon to attain both economic advancement and social well-being. Coleman (1988) emphasized that social capital is embedded within social relationships and serves as a mechanism that encourages coordinated efforts, thereby enhancing efficiency, productivity, and collective achievements. The theory further suggests that individuals who participate in structured associations, including co-operative societies, often benefit from reciprocal trust, shared obligations, and collaborative engagement. Within the agricultural sector, co-operative organizations provide members with improved opportunities to obtain credit facilities, farming inputs, agricultural information, and institutional support that might otherwise remain inaccessible when pursued individually (Putnam, 1993). The central assumptions underlying the theory include the belief that social networks possess economic significance, trust strengthens collaboration among group members, collective involvement enhances access to essential resources, and solidarity within groups contributes to development and increased productivity. Proponents of the theory argue that strong interpersonal and community ties play a vital role in promoting rural transformation, financial accessibility, and higher agricultural output (Coleman, 1988). Nevertheless, critics such as Portes (1998) contend that excessive dependence on group structures may limit personal autonomy, encourage preferential treatment, and marginalize individuals who are not members of such groups. This theory is considered relevant to the present study because co-operative societies are fundamentally built on trust, mutual assistance, and active collective participation. Through these social relationships, farmers are able to secure access to loans and agricultural inputs required to improve farming activities and increase agricultural productivity in Nigeria. The theory is applicable to this study because it provides an explanation of how

participation in co-operative societies enhances farmers' opportunities to obtain credit facilities, farming resources, agricultural training, and information-sharing networks. These benefits collectively contribute to improved agricultural productivity as well as sustainable rural economic growth and development.

METHODOLOGY

The study adopted a descriptive survey research design and was carried out in Enugu State, Nigeria, with 282 co-operative members from 12 selected registered co-operative societies in the study area sample via simple random sampling technique. The selected co-operative societies were chosen based on their active participation in agricultural financing and input support initiatives among member farmers. The instrument used for data collection was a structured questionnaire designed in line with the objectives and research questions of the study. The instrument was subjected to face and content validation. The reliability of the instrument was determined using Pearson's Product Moment Correlation Coefficient. A reliability coefficient of 0.83 was obtained, indicating that the instrument was stable and reliable for the study. Data collected were analyzed using frequency distribution, simple percentages, mean, and standard deviation based on a 5-point Likert scale. The formulated null hypotheses were tested using the one-sample t-test statistical tool at 0.05 level of significance with the aid of Statistical Package for Social Sciences (SPSS) version 28. The Likert scale was interpreted as follows: Strongly Agree (SA) = 5, Agree (A) = 4, Disagree (D) = 3, Strongly Disagree (SD) = 2, and Undecided (UD) = 1. Decision was based on a criterion mean of 3.00, where items with mean scores of 3.00 and above were accepted, while items with mean scores below 3.00 were rejected. The null hypothesis was rejected where the p-value was less than 0.05; otherwise, the null hypothesis was not rejected.

ANALYSIS AND DISCUSSION OF RESULTS

Table 1: Mean and Standard deviation on the extent co-operative societies make loan facilities easily available for member farmers for increased agricultural production

S/N	Items	SA	A	UD	D	SD	Mean	Std. Dev.
Item1	Providing loans with low-interest rates for members	80 (30.3%)	100 (37.89%)	10 (3.79%)	30 (11.36%)	44 (16.66%)	3.54	1.446
Item2	Ensuring simplified application processes for members	120 (45.45%)	64 (24.24%)	12 (4.56%)	40 (15.15%)	28 (10.60%)	3.79	1.422
Item3	Ensuring timely disbursement of funds for members	70 (26.52)	90 (34.09%)	8 (3.03%)	38 (14.39%)	59 (21.97%)	3.29	1.533
Item4	Encouraging group-based lending structures	82 (31.06%)	108 (40.91%)	14 (5.30%)	36 (13.64%)	24 (9.09%)	3.71	1.285
AGGREGATE							3.58	1.421

Source: Field Study, 2026.

The result from table 4.2 shows the responses of the respondents on extent to which co-operative societies make loan facilities easily available for member farmers for increased agricultural production, with aggregate mean of 3.58 and standard deviation of 1.421.

Table 2: Mean and Standard deviation on the extent to which co-operative societies provide farm inputs for member farmers for increased agricultural production

S/n	Items	SA	A	UD	D	SD	Mean	Std. Dev.
Item5	Informing members on the best and safest fertilizer, pesticide and herbicide products available in the market	72 (27.27%)	114 (43.18%)	6 (2.27%)	32 (12.12%)	40 (15.16%)	3.54	1.446
Item6	Providing members with information on where to buy fertilizers and herbicides at affordable rate	120 (45.45%)	60 (22.73%)	10 (3.79%)	28 (10.61%)	46 (17.42%)	3.77	1.422
Item7	By notifying members of any new seeds/seedlings or animal breeds by cultivation or rearing	112 (42.42%)	84 (31.82%)	16 (6.06%)	20 (7.58%)	32 (12.12%)	3.22	1.533
Item8	Conducting training for members on how to properly manage new seeds/seedlings or animals breeds	120 (45.45%)	86 (32.58%)	4 (1.52%)	30 (11.36%)	24 (9.09%)	3.64	1.285
AGGREGATE							3.54	1.423

Source: Field Study, 2026.

The result from table 4.3 illustrates the responses of the respondents on extent to which co-operative societies provide farm inputs for member farmers for increased agricultural production, with aggregate mean of 3.54 and standard deviation of 1.423.

Tests of Hypotheses

Hypothesis I: Co-operative societies do not make loan facilities easily available for member farmers for increased agricultural production

The mean scores from tables 4.2 was used for testing this hypothesis.

Table 3: t-test result of mean comparison of items from research question one
Table 4.4b: One-Sample Test

	Test Value = 3.0					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
H1	10.507	3	.002	.80750	.5629	1.0521

Source: SPSS, Version 28

The analysis in Table 4.4 shows that the probability associated with the calculated value of significance level was 0.002, which is less than 0.05. This implies that it was significant. In other words, the null hypothesis should be rejected, meaning that co-operative societies made loan facilities easily available for member farmers for increased agricultural production.

Hypothesis II: Co-operative societies do not provide farm inputs for member farmers for increased agricultural production

Mean scores from tables 4.3, were used to test this hypothesis

Table 4: t-test result of mean comparison of items from research question two
Table 4.5b: One-Sample Test

	Test Value = 3.0					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
H2	12.995	3	.001	.95250	.7192	1.1858

Source: SPSS, Version 28.

The analysis in Table 4.5 shows that the probability (p-value) associated with the calculated value of significance level was 0.001, which is less than 0.05. This implies that it was significant. In other words, the null hypothesis should be rejected, meaning that co-operative societies provided farm inputs for member farmers for increased agricultural production.

Discussion of Results

The outcome of the study showed that co-operative societies play a meaningful role in making loan facilities accessible to member farmers for the purpose of improving agricultural production. This result is consistent with the position of Ogbonna and Muhammad (2025), who noted that microcredit accessed through co-operative platforms contributed substantially to improved productivity among smallholder farmers in Southeast Nigeria. In a similar manner, Anigbogu et al. (2025) maintained that participation in farmers’ co-operative societies increased members’ opportunities to obtain agricultural credit and supported the expansion of their farming operations. Relatedly, Akerele and Adekunmbi (2018) observed that co-operative thrift and credit services enhanced both business performance and farm output among members by making low-interest loans more obtainable. The present result also lends support

to the submission of Okwuokenye and Iduseri (2019), who described agricultural co-operative societies as important avenues through which rural farmers gain access to credit facilities capable of promoting economic empowerment. The result obtained in this study may be connected to the relatively flexible loan procedures adopted by many co-operative societies, including simplified application methods, collective lending arrangements, and affordable interest charges, all of which encourage easier access to credit among rural farmers. In contrast to conventional financial institutions that usually insist on strict collateral requirements, co-operatives often operate on the basis of mutual trust, shared responsibility, and long-standing membership relationships. By focusing specifically on Enugu State, this study contributes further insight to existing literature by demonstrating that co-operative financial intermediation remains an important mechanism for improving agricultural production among smallholder farmers within local farming communities.

The study further indicated that co-operative societies assist member farmers through the provision of farm inputs that support increased agricultural production. This finding corresponds with the report of Bashir et al. (2025), who asserted that co-operative societies contribute significantly to food production in

Nigeria by supplying farm inputs and other forms of agricultural support to farmers. The finding also supports the work of Bello and Musa (2024), who revealed that membership in co-operative societies improved farmers' access to agricultural support services, including fertilizers, improved seedlings, and extension-related information in Northern Nigeria. In the same direction, Osuji et al. (2018) established that the availability and use of quality farm inputs positively influence productivity levels and agricultural output among farmers in Nigeria. Ahmed and Oladele (2023) equally pointed out that agricultural co-operatives enhance the livelihoods of members through shared access to productive resources, agricultural knowledge, and information exchange. The result may be explained by the active role played by co-operative societies in sensitizing members about suitable farm inputs, connecting farmers with reliable suppliers, and organizing practical training programmes on the management of improved seeds, seedlings, and animal breeds. The collective nature of co-operatives may also help members reduce the financial pressure associated with sourcing inputs independently. This study therefore broadens existing knowledge by showing that co-operative societies in Enugu State, Nigeria contribute not only through financial support but also by facilitating practical input-related services that help improve agricultural productivity among smallholder farmers.

CONCLUSION AND RECOMMENDATIONS

Co-operative societies play a substantial role in improving agricultural production by increasing farmers' opportunities to access credit facilities and essential farm inputs, which in turn contributes to higher productivity, encourages the adoption of improved farming technologies, and promotes rural economic growth in Nigeria. There is a strong need for greater support toward co-operative funding through deliberate government intervention and collaborative partnerships aimed at ensuring that loan facilities are released in adequate amounts and within the required time frame. There is also need to improve the efficiency of input distribution

through regular training programmes, stronger institutional coordination, and strategic linkages with reliable suppliers to guarantee easier access for co-operative members. The present study adds to existing body of knowledge by simultaneously examining both loan accessibility and farm input provision within a specific local setting, thereby providing deeper understanding of how co-operative structures collectively shape agricultural productivity beyond the fragmented perspectives commonly reflected in earlier studies.

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