

EFFECTS OF COOPERATIVE PARTICIPATION ON IMPROVEMENT OF SMALL-SCALE ENTERPRISES (SES) IN IJEBU NORTH-EAST LOCAL GOVERNMENT AREA OF OGUN STATE, NIGERIA

***SHITTU, K.A.,¹ OGUNDIPE, A.O.,¹ EZEUDE, N.W.,¹ NWEKE, G.F.¹ AND ADEBOWALE, S.A.²**

¹Department of Cooperative Economics and Management, Nnamdi Azikiwe University, Awka, Anambra State, Nigeria

²Department of Cooperative and Rural Development, Olabisi Onabanjo University, Ago-Iwoye Ogun-State, Nigeria

*Corresponding author: shittuadesina81@gmail.com

Abstract

*Cooperative societies have facilitated business proprietors in expanding their enterprises, income, and enhancing their standard of living as well. The study investigated the impact of cooperative involvement on the enhancement of small-scale enterprises (SES) in Ijebu North-East Local Government Area, Ogun-State, Nigeria. A multi-stage sampling technique was utilized to select a sample size of 120 respondents through a well-structured questionnaire. Data analysis was conducted utilizing descriptive and inferential statistics. The majority (79.2%) of the respondents were females within a specific age bracket, literate, and had a moderate average household size of 6 individuals. Five (5) out of ten (10) variables regressed were statistically significant. The R^2 value from the regression function estimation was 0.650, indicating that 65% of the variations in the models were accounted for. Undeniably, it was revealed that cooperative participation demonstrated a positive impact on small-scale businesses. F- Statistics 24.22*** was significant at 0.01, this showed that the overall significant indicated that the models displayed a good fit. The challenges confronting small-scale enterprises identified included insufficient capital, inadequate road networking improper business accounting and record-keeping, suitable location/accessibility, lack of necessary skills and technical expertise, absence of confidence, and inefficient management. Therefore, this study recommended that cooperatives should persist with monthly target savings as its greatly benefits members, cooperative societies need to educate and enlighten cooperators further on the importance of cooperatives and encourage them to embrace it more. Both cooperative societies and governments at all levels should provide adequate credit facilities for members to expand their enterprises and augment their income.*

Keywords: *Cooperatives, Incomes, Small-Scale Enterprises, Savings, Participations, Improvement*

Introduction

Cooperatives have long played a pivotal role in the socio-economic transformation of their communities. Their significance in fostering a more inclusive decision-making process, empowering members with substantial bargaining power, ensuring heightened economic security, fostering community empowerment, and acting as conduits for organized local development has consistently been acknowledged as fundamental elements for rural community advancement (USDA, 2015). Cooperative societies make noteworthy contributions in cultivating community solidarity, uplifting the human spirit, promoting unity, and aiding in combating the sense of helplessness that poverty can instigate (ILO, 1995). Individuals who engage with local organizations have the opportunity to harness the sense of collective solidarity that group unity fosters on various levels. As highlighted by Adekunle and Henson (2017), cooperative societies exhibit four major characteristics: they are established by groups of individuals with similar needs; they are open to all individuals willing to become members; they adhere to democratic principles; and they possess independence and autonomy. Cooperatives create employment opportunities by facilitating credit for profitable investments, while consumer cooperatives procure food and household items in bulk and distribute them to members at reduced prices, thereby diminishing the cost of purchases for members. Moreover, cooperatives have been instrumental in bolstering the socio-economic transformation of their communities. They also play a significant role in cultivating community solidarity,

uplifting individuals, fostering unity, and combating the sense of helplessness that poverty can induce (Ajibola and Ogunbayo, 2017). Residents who engage with local organizations have the chance to tap into the sense of collective solidarity that group unity engenders, which serves as crucial social capital that impoverished individuals can rely on (USDA, 2015).

Cooperatives and Small and Medium Enterprises (SMEs) occupy a vital position in Nigeria's economy, yet they encounter various obstacles that impede their growth and progress. For cooperatives, some key challenges include the scarcity of experienced managers, insufficient funding, mismanagement and embezzlement of funds by leaders, and competition from other financial institutions. These hurdles can result in insolvency and ineffective management practices within cooperative societies. Owojuyigbe (2018) proposed that cooperative organizations hold immense potential for agricultural and rural development, acting as catalysts for local entrepreneurial expansion; they retain the capital they mobilize within the communities they in which they operate along with surpluses derived from external transactions, both of which accumulate for further entrepreneurial development. Cooperative members are incentivized for efficient operations and continual innovation in response to evolving business environments as direct beneficiaries. The cooperative movement continues to strive for the advancement of entrepreneurial development and poverty alleviation (Adebayo *et al.*, 2020).

Small and Medium Enterprises (SMEs) in Nigeria grapple with restricted access to financing, a critical factor for their growth and sustainability. Despite

making substantial contributions to the country's GDP and employment figures, SMEs face hurdles such as inadequate financial backing and power shortages. To tackle these challenges, the Nigerian government has established various intervention programs and financial institutions like microcredit institutions and banks to support SMEs. However, the sustainability of these institutions is a concern due to political influences and insufficient funding. Overall, the success of cooperatives and SMEs in Nigeria is indispensable for economic advancement, poverty alleviation, and job creation. Endeavors to address the challenges faced by these sectors are crucial for the comprehensive development of the country (Allahdadi, 2021). Cooperative Society is defined 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. (Agada *et al.*, 2018).

The main objective is to examine the effect of cooperative participation on improvement of small-scale enterprises in Ijebu North-East Local Government Area, Ogun-State, Nigeria. The specific objectives are to: describe the socio-economic characteristics of the respondents; ascertain effect of cooperative societies on small-scale enterprise of cooperative members; examine effects of socio-economic characteristics on small-scale enterprise of the cooperative members and identify problems encountered by small-scale cooperative members in the study area.

Literature Review

Cooperatives are rooted in values such as self-help, self-responsibility, democracy, equality, equity, and

solidarity. Its members uphold ethical principles such as integrity, transparency, social accountability, and compassion for others. Similarly, cooperative principles serve as a guiding framework for cooperatives to embody these values in practical terms as outlined by (Phillips, 2024; Okello, 2016).

- i. Cooperatives are democratic entities where members possess equal voting rights and actively engage in decision-making processes. Elected representatives are answerable to the membership, and any profits are allocated toward the advancement of the cooperative and to benefit members in accordance with their transactions.
- ii. Cooperatives are independent and self-sufficient organizations that offer education and training to their members, managers, and employees. They strive toward sustainable community growth and raise awareness among the public regarding the advantages of collaboration. Partnerships at local, national, regional, and international levels fortify the cooperative movement.
- iii. Effective cooperative operations result in heightened accountability, transparency, and member involvement, ultimately enhancing Kenya's economic performance. Dissatisfaction with the current status of the cooperative sector, characterized by issues such as malpractice and bias, has led members to withdraw or become inactive.
- iv. The government can formulate policies for cooperatives with the objective of promoting cooperative progress in a deregulated economic setting by relinquishing state oversight over cooperatives. The transition from

a period of governmental control to one of deregulation mirrors a global tendency that underscores the necessity for cooperatives to function based on commercial principles rather than governmental mandates.

Sharma *et al.* (2015) sustainability in business refers to a company's strategy and actions to reduce adverse environmental and social impacts resulting from business operations in a particular market. An organization's sustainability practices are typically analyzed against environmental, social and governance (ESG) metrics. As we face irreversible changes in the Earth's system, the threat of climate change has become too risky to ignore. The exceedance of environmental thresholds is raising concerns about domino effects in global natural systems and societies. Businesses are seeing both pressure and opportunity to establish sustainability goals if they haven't already. Even during the COVID-19 pandemic, companies continued to align to the United Nations General Assembly sustainable development goals (SDGs) set in 2015 and intended to be achieved by the year 2030. The SDGs establish universal goals that provide a roadmap for sustainability in business in target areas such as poverty, inequality, environmental degradation and climate change. Improving energy management efficiency by using alternative power sources and carbon accounting. Deploying infrastructure that reduces greenhouse gas (GHG) emissions, preserves water resources and eliminates waste. Operating dynamic and efficient supply chains to empower a circular economy, encourage reuse, design out waste, promote sustainable consumption and protect natural resources. Enabling sustainable development by assessing

risks and improving resiliency while adhering to external regulations and development goals.

Climate change, dwindling natural resources, and ever-increasing demands on our energy and food supply are disrupting business operations and supply chains in unexpected ways. It's more important than ever for private and public organizations to fundamentally rethink the way they function. Transforming into a successful sustainable business requires new levels of resilience and agility, rooted in responsible practices that preserve our planet. Sustainable Agriculture Network (2022) sustainability is a business imperative and should be core to the strategy and operations of every business. The reasons for this are both ethical and financial: Employees are increasingly looking for mission-driven, purpose-led employers who care about the planet when deciding where to work. 71% of employees and employment seekers say that environmentally sustainable companies are more attractive employers. Consumers are willing to pay a premium for goods from brands that are environmentally responsible. 80% of consumers indicate sustainability is important to them. Governments, investors, employees and customers are demanding new levels of enterprise accountability, including action to address climate change. Many of the world's top economies have or are developing corporate disclosure requirements around environmental impact, driving businesses to curb GHG emissions.

The rise of ESG investment criteria and sustainable investing means that a sustainable business is inherently more attractive to the rising numbers of responsible investors. Investment in ESG assets may reach USD 53 trillion by 2025,

representing over a third of global assets. To safeguard our planet and our future, companies need to drive de-carbonization, meet environmental regulatory requirements and compliance deadlines, and improve resource consumption. Those paving the way in sustainable business practices are embracing new business models to win customers, increase brand loyalty and uncover new opportunities to lower costs. (Sustainable Agriculture Network, 2022).

Study Area

The study was carried out in Ijebu North-East of Ogun State South-West, Nigeria. The study area is one of the twenty (20) Local Government Areas in Ogun-State. Its headquarters are in the town of Atan at 6°54'N 4°01'E. Before the Local Government Area came into existence, various attempt had made to bring people closer to the helm of affairs, one of such attempts was the creation of Ilugun Alaro District Council in 1955, which was abolished in 1966. In 13th December 1966, the whole of the defunct Ilugun Alaro District Council and part of defunct Yemoji Local Government emerged as the present Ijebu North-East Local Government Area. The area known as Ijebu-North East Local Government is surrounded by Ijebu-East Local Government Area in the East, Ijebu-North Local Government Area in North, Ijebu-Ode Local Government in South and Odogbolu Local Government Area in West. Farming was the major occupation of the residents with a substantial number of people being civil servants and they also involved in cooperatives activities. Atan, located approximately 20km from Ijebu-Ode and 100km from Abeokuta. The region has a significant natural forest area, covering about 38% of its land as of 2020. The area is known for traditional festivals

such as Egungun Idemunu at Illese, Agemo, Epa, Jigbo, Raluwen, and Lumafon. The Local Government was originally named Ilugun-Alaro before being renamed Ijebu North-East.

Methodology

Collection of Data and Sampling Technique

Both primary and secondary data were utilized for this investigation. Primary data was acquired through a well-structured questionnaire was personally administered with scheduled interview schemes to the selected cooperative members. Secondary data was sourced from pertinent publications, journals, internet sources or documents, textbooks, among other reputable sources. Multi-stage sampling technique was utilized to determine the sample size for the study. Initially, one Division (zone) was selected from the four (4) zones in Ogun State. Subsequently, Ijebu North-East Local Government Area was selected from Ijebu Division. Following this, five communities/towns were chosen from the selected LGA, with four cooperative societies purposively selected. Lastly, six cooperators were randomly selected from each society, totaling One hundred and twenty (120) respondents used as the sample size for the study.

Methods of Data Analysis

The data was analyzed using a combination of descriptive statistics and inferential statistics. Descriptive statistics such as percentage, frequency distribution, and mean were employed to analyzed the socio-economic characteristics of the respondents and the impacts of cooperative societies on the small-scale enterprises of cooperative members. Problem associated with small-scale enterprise of cooperative members

was evaluated using a 2-point Likert-type scale. Linear regression was implemented to examine the effects of socio-economic factors influencing the small-scale enterprises of cooperative members. Multi-stage sampling technique was utilized to determine the sample size for the study.

Analytical Technique

Linear regression was used to determine effects of socio-economic characteristics on small-scale enterprises of cooperative members

Model Specification

The model is specified as

$$Y_i = B_0 + B_1X_1 + \varepsilon_i$$

Where:

Y_i = Value of goods sold (Naira)

Simple linear form:

$$Y_i = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_6 + \beta_7X_7 + \beta_8X_8 + \beta_9X_9 + \beta_{10}X_{10} + \varepsilon_i$$

X_1 = Age (years)

X_2 = Gender X_3 = Education attainment (years)

X_4 = Household size (numbers)

X_5 = Total Expenses (naira)

X_6 = Cooperative membership (years)

X_7 = Business Experience (years)

X_8 = Occupation

X_9 = Marital status

X_{10} = Monthly income (₦)

ε_i = Error term.

Results and Discussion

Socio-economics Characteristics of Small-scale Cooperative Members

The results disclosed that 79.2% of the respondents were females while 20.8% were males, this indicating a predominance of females in small-scale business activities. Among the respondents, 8.3% were under 25 years old, 36.7% were aged between 25-35, 33.3% fell within the 33-45 age bracket,

16.7% were between 46 and 55 years old, with 5.0% between aged 55 and above, averaging at 41 years. This suggests that the majority of respondents were in their economically active age group, capable of engaging in day-to-day activities. This findings aligned with (Chambers and Conway, 2020) who asserted that majority (81.0%) of individuals were in their bracket age ranging from 45-55 years study also revealed that 21.6% were single, 70.0% were married, 1.7% were divorced, 5.0% were widowed, and 1.7% were separated, highlighting the predominance of married individuals seeking to enhance their income and living standards through cooperative societies, this findings agreed with (Chaves and Sajardo, 2024) who claimed that majority (86.5%) of respondents were married and under pressure because they had family responsibilities.

In terms of household size, 20.0% had 4 or fewer members, 50.0% had 5-7 members, 21.7% had 8-9 members, and 8.3% had 10 or more members, with the majority falling within the 5-7 members range with an average of 6 persons. These findings revealed that the respondents still maintain moderate household size in the study area. This result agrees with Phillips, (2024) who reported that majority of household size that fell between 5 and 7 members still maintain household size. In terms of occupation, the occupational distribution showed that 50.0% were traders, 20.8% were farmers, 5.9% were retirees, 18.3% were civil servants, and 5.0% were artisans, all engaged in income-generating activities. This implying that respondents in the study area engaged in various occupations. This result agrees with Adebayo *et. al.* (2020) who claimed that people engaged in various jobs or

livelihoods to generate income. Furthermore, 64.2% identified as Christians, 29.2% as Muslims, and 6.6% practiced traditional religions, indicating religious diversity within the cooperative society. Education-wise, 8.3% had no formal education, 20.0% had primary education, 50.0% had secondary education, and 21.7% had tertiary education, with 91.7% being literate and possessing critical thinking skills for decision-making and business management. In terms of business experience, 37.5% had less than 6 years, 27.5% had 6-15 years, 22.5% had 16-20 years, and 12.5% had over 20 years, reflecting a wealth of experience and professionalism. Monthly income

distribution showed that 30.0% earned ₦50,000 or less, 23.3% earned ₦50,001-₦150,000, 35.0% earned ₦150,000-₦250,000, and 11.7% earned ₦250,001 and above, with an average monthly income of approximately ₦98,775. Regarding cooperative society involvement, 45.8% had 5 years or less, 16.7% had 6-10 years, 25.0% had 11-15 years, and 12.5% had over 15 years in cooperatives, indicating the positive impact on economic empowerment, employment, and income support. This result concurred with Ezeude and Nwankwo (2023), who opined that cooperatives substantially enhanced the viability of small and medium-scale businesses.

Table 1: Distribution of Socio-economic Characteristics of the Respondents (N = 120)

Variables	Options	Frequency	Percentage	Cumulative %	Average
Sex	Females	95	79.2	79.2	
	Males	25	20.8	100.0	
Age	< 25	10	8.3	8.3	
	25-35	44	36.7	45.0	
	36-45 years	40	33.3	78.3	
	46 - 55 years	20	16.7	95.0	
	> 55	6	5.0	100.0	41 years
Marital Status	Single	26	21.6	21.6	
	Married	84	70.0	91.6	
	Divorced	2	1.7	93.3	
	Widowed	6	5.0	98.3	
	Separated	2	1.7	100.0	
Household size	< or equal 4	24	20.0	20.0	
	5-7	60	50.0	70.0	
	8-9	26	21.7	91.7	
	10 & Above	10	8.3	100.0	6 persons
Occupation	Trading	60	50.0	50.0	
	Farming	25	20.8	70.8	
	Retire	7	5.9	76.7	
	Civil servants	22	18.3	95.0	
	Artisans	6	5.0	100.0	
Religion	Christianity	77	64.4	64.4	
	Islam	35	29.2	93.2	
	Traditional	8	6.6	100.0	
Educational Level	No formal education	10	8.3	8.3	
	Primary	24	20.0	28.3	
	Secondary	60	50.0	78.3	
	Tertiary	26	21.7	100.0	

Years of Business Experience	< 6	45	37.5	37.5	
	6-15	33	27.5	65.0	
	16-20	27	22.5	87.5	
	20 & above	15	12.5	100.0	11 years
Monthly Income	< ₦50,000	36	30.0	30.0	
	₦50,001-₦150,000	28	23.3	53.3	
	₦150,001-₦250,000	42	35.0	88.3	
	₦250,001 & Above	14	11.7	100.0	
Years of Cooperative Membership	< or equal to 5	55	45.8	45.8	
	6-10	20	16.7	62.5	
	11-15	30	25.0	87.5	
	16 & above	15	12.5	100.0	
Total		120	100		

Effects of Socio-economics Factors Affecting Small-Scale

Enterprises of Cooperative Members.

Results presented in table 2 indicated that five out of ten variables regressed to analyze the impact of socio-economic characteristics on small-scale enterprises were statistically significant. F- Statistics 64.22*** was significant at 0.01, this showed that the overall significant indicated that the models displayed a good fit. The R^2 value obtained from the regression model was calculated to be 0.650, representing 65% of the variations explained by the included explanatory variables. The remaining 35% was attributed to unaccounted factors within the model. Out of nine (9) variables regressed three (3) were positively

significant while two (2) were negatively significant and four (4) of the variables displayed no significant at all. Gender and duration of cooperative membership showed significance at a 5% level, monthly income and business experience were statistically significant at a 1% level, while educational attainment exhibited significance at a 10% level. These results suggest that an increase in product units will lead to a rise in income for the entrepreneurs. Undeniably, it was revealed that cooperative participation demonstrated a positive impact on small-scale businesses. Essentially, prolonged engagement in both the business and cooperative enhances the entrepreneurs' experience, effectiveness, and efficiently.

Table 3: Distribution of Effect of Cooperative Societies on the Small-Scale Enterprises of Cooperative Members

Model	R	R square	Adjusted R ²	
	0.571	0.596	0.650	
	Regression Coefficient	Std. Error	T value	F-statistic
(Constant)	0.539***	0.216	7.850	64.22***
Gender	0.312**	0.014	2.291	
Age	0.202	0.002	-0.400	
Formal education	-0.008*	- 0.002	1.921	
House hold Size	0.104	0.005	0.751	
Monthly income	6.85e-07***	2.35e-07	3.231	
Years of membership	0.701**	0.020	2.020	
Business experience	0.107***	0.002	-2.651	
Occupation	0.009	0.008	-1.062	
Marital status	0.078	1.700	1.211	
D ₁	117			
D ₂	3			

* Significant at 1%, ** Significant at 5%, *** Significant at 10%

Effect of Cooperative Societies on the Small-Scale Enterprises of Cooperative Members

The following inquiries elucidated the diverse impacts cooperative societies had on small-scale enterprises. A significant 60% of the participants concurred that the prevailing interest rates directly influenced small-scale businesses. An overwhelming majority of 85% acknowledged that the accessibility of credit had a favourable effect on small-scale enterprises, substantially enhancing their operations. Among the surveyed cooperative small-scale proprietors, 77% affirmed that the loans obtained from their societies played a pivotal role in augmenting their income. Contrary to the belief of 84% of respondents, the

adherence to monthly savings targets did not impede the accessibility of loans, ultimately fostering the advancement of their enterprises through the cooperative framework. Moreover, a substantial portion, comprising 73% and 75% respectively, refuted the notion that the management practices and innovative business concepts imparted by their cooperative societies had no bearing on their enterprises. This analysis underscores the interconnectedness between interest rates, loan accessibility, loan amounts, monthly savings targets, cooperative management, and business ideas received from these societies, all of which exert some influence on the development or improvement of small-scale enterprises.

Table 3: Distribution of Effect of Cooperative Societies on the Small-Scale Enterprises of Cooperative Members

Variables	Response	Frequency	Percent	Mean
Does the interest rate of your society affect your business	Yes	60	50.00	28.50
	No	60	50.00	31.5
Does the cooperative credit accessibility affect your business	Yes	85	70.83	43.02
	No	35	29.17	16.98
Does loan received from your society encourage you to invest more on your business	Yes	77	64.20	38.52
	No	43	35.80	21.48
Does the monthly savings target in your cooperative society help you to boost their enterprises	Yes	84	70.00	42.37
	No	36	30.00	18.73
Does your cooperative management encourage your business interest	Yes	47	62.50	27.33
	No	73	37.70	32.67
Does business idea given to you by your Cooperative society have an impact on your business.	Yes	45	37.50	22.50
	No	75	62.50	37.50

Constraints Associated with Small-Scale Enterprise of Cooperative Members in the Study Area

The study aimed to investigate the impact of Cooperative Societies on the small-scale businesses of the respondents. The responses were measured using a two-point Likert-type scale where Yes (Y) was assigned a value of 2, and No (N) was assigned a value of 1. Participants were required to indicate their views by selecting either Yes or No for the following statements. The constraints were divided into agree and disagree categories based on the mean value of each variable. Any mean value below 2.50 was considered a disagreement, while anything above was considered agreement. The challenges related to small-scale enterprises in the study area were outlined as follows. These constraints encompassed inadequate capital (98.3%), deficient road infrastructure (91.7%), inadequate financial record-keeping (84.2%),

inappropriate location/accessibility (83.3%), insufficient skills (75.0%), and lack of technical expertise (73.3%), ranking as the top six obstacles meaning that each of the constraints were ranked 1st, 2nd, 3rd, 4th, 5th, and 6th. Conversely, lack of confidence (66.3%), ineffective management (58.3%), high advertising costs (50.0%), owner behavior/attitude (41.7%), and market issues (33.3%) were positioned as 7th, 8th, 9th, 10th and 11th respectively. In conclusion, insufficient capital, poor road infrastructure, inadequate financial record-keeping, inappropriate location/accessibility, insufficient skills, lack of technical expertise, lack of confidence, and ineffective management were identified as the primary hurdles faced by small-scale enterprises. Conversely, high advertising costs, owner behaviour/attitude, and market issues were not considered significant problems for small-scale businesses.

Table 4: Problem Associated with Small-scale Enterprise of Cooperative Members in the Study Area

Constraints	YES		NO		Mean	Rank	Decision
	Frequency	%	Frequency	%			
Poor road network	110	91.7	10	9.3	5.656	2 nd	Agree
High cost of advertisement	60	50.0	60	50.0	2.111	9 th	Disagree
Lack of adequate skills	90	75.0	30	25.0	4.555	5 th	Agree
Technical no know-how	88	73.3	32	26.7	4.429	6 th	Agree
Poor location/ accessibility	100	83.3	20	16.7	4.857	4 th	Agree
Lack of sufficient capital	118	98.3	02	1.7	5.777	1 st	Agree
Lack of confidence	76	66.3	44	36.7	3.123	7 th	Agree
Lack of proper business accounting and record keeping	101	84.2	19	15.8	5.100	3 rd	Agree
Market problem (low sales/ profit)	40	33.3	80	66.7	1.413	11 th	Disagree
Lack of efficient management	70	58.3	50	41.7	2.999	8 th	Agree
Business owner's habit/ attitude	50	41.7	70	58.3	1.865	10 th	Disagree

*Multiple response

Conclusion and Recommendations

Majority of respondents were female, falling within a specific age range, possessing literacy skills, and maintaining moderate household sizes. Undeniably, the study unveiled the positive impact of cooperative involvement on small-scale businesses. The study therefore, demonstrated that cooperative societies have significantly contributed to the enhancement of business owners' enterprises, income, and overall standard of living and also to development or improvement of small-scale enterprises. Insufficient capital, poor road infrastructure, inadequate financial record-keeping, inappropriate location/accessibility, insufficient skills, lack of technical expertise, lack of confidence, and ineffective management were identified as the primary hurdles faced by small-scale enterprises. Conversely, high advertising costs, owner behaviour/attitude, and market issues

were not considered significant problems for small-scale businesses. Consequently, the study advocates for the following recommendations: Cooperative entities should persist in their monthly target savings initiatives as they prove highly beneficial to their members. Moreover, it is imperative for cooperative societies to educate and enlighten their members on the significance of cooperatives, encouraging active participation and support to enhance their businesses. In addition, both cooperative societies and governmental bodies at various levels should facilitate access to adequate credit facilities for members to expand their enterprises, ultimately leading to increased income and profitability.

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