

AN ASSESSMENT OF PERCEPTIONS ON ENTREPRENEURSHIP AND SELF-RELIANCE AMONG COOPERATIVES IN KWARA STATE, NIGERIA

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Abstract

This study examined cooperative society's perception on their entrepreneurship and self reliance activities, using kwara state, Nigeria as a case study. The study was hinged on two construct- the cooperative entrepreneurship and self-reliance. For the study, twelve (12) cooperative societies were selected. The finding revealed amongst other things that self-reliance is sequel to cooperative entrepreneurship as it allows members to govern their own lives and economies. Cooperative are community rooted and democratic which allows them to attain self-reliance through their futuristic plans and internally generated funds. The study concluded that cooperative entrepreneurship is premised on the principle of self-reliance and self-sustenance as members were able to govern themselves through cooperatives. It is recommended that viable cooperative entrepreneurship activities should be disintegrated from external influences of government and other agencies. Cooperative legislations should be tailored towards making cooperatives entrepreneurially friendly.

Keywords: cooperative legislation: cooperative societies: entrepreneurship: self-reliance

Introduction

The philosophy of cooperatives came into being in the 18th century in Europe with the notion of protecting the economically poor from capitalists exploitations (Afolaranmi & Ade 2012). A cooperative is a democratically owned and governed enterprise guided by the values of self-help, self-responsibility, democracy, equality, equity and solidarity. cooperatives put people at the heart of their activities and allow members to participate in decision-making (Kimberly & Robert, 2004). A cooperative society is an old way of accomplishing an objective that is obviously beyond the resources of an individual as resources are mobilized to help members in their day to day activities. Cooperatives generate considerable socio-economic benefits for their members. From the economic standpoint, cooperatives improve the incomes and bargaining power of their

members. The social purposes of cooperation are more diverse than the economic purposes. Cooperatives provide unique opportunity for members in the areas of education, training; and the encouragement of active participation in meetings, committee membership and leadership positions (Majurin, 2012). Cooperative brings people together to meet a shared need through their democratically controlled business and build capital in communities where they are located. Thus cooperative societies are value-based, principle-driven business organizations that are basically sustainable and participatory in nature (Ade, & Abioye, 2014).

In Africa, formal cooperative practices have been in operation for about two centuries and have contributed significantly to the nations economic growth (Berko, 2017). Although cooperative is viewed as an organization for the promotion

of economic interests of its members, it does not confine itself only to the economic aspect, it also permeates the social aspect of life as it aims at establishing a new democratic social order based on freedom and equality, where people live in harmony, caring and sharing like a family, where there is a unity of spirit and common economic bond. Cooperatives have a role to play in alleviating different shocks, and paving the way for recovery that is socially and economically sound and sustainable. Ultimately, cooperatives can create a safe environment where people increase their self-confidence, identify their own challenges, make decisions and manage risks. As a result, people are empowered to become active agents of change, entrepreneurs and promoters of social transformation through which cooperatives' well-being are improved and that of their community. Cooperatives are also effective points of entry for addressing a broad range of gender inequality issues such as unpaid work, shared responsibilities and gender-based violence. Gisaro (2013) posits that paradigm shift in cooperative parlance transited to cooperative entrepreneurship concept encompassed creativity, innovation, value addition and productivity. Women in cooperative entrepreneurship now participate in income generating activities that lead to socio-economic empowerment, which in turn is a way for sustainable development at the family, community and national levels.

In Nigeria, cooperative activities have permeated all economic sectors to about 5 million family members and covering 20 million households while total number of registered cooperative societies was put at about 150,000 (Kareem *et al.*, 2012; Berko, 2017). According to Gisaro (2013), cooperatives now participate in income generation activities that ignite socio-economic empowerment thus paving

way for sustainable development from the grassroots-household level, to the national level. Cooperative societies are known to impact positively in the community where they operate as they serve as the hub of development especially in the provision of local employment and sense of belonging (Raviichandran, & Nakkiran, 2015). Other benefits include creation and retention of local jobs, provision of local leadership and development, poverty alleviation, distribution of net earnings in equitable way and the distribution of surplus in the local community, thereby strengthening the local community (Majee & Hoyt, 2011; ICA/ILO, 2015). Despite all the cooperative merits, the poor adherence of cooperatives to their legislative laws and policies have impeded their effectiveness in entrepreneurial activities. Many do not know about the laws, bye-laws and policies that govern cooperative societies (Taiwo, Lawal, & Adetuyi, 2017). Thus members do not know their dos' and don'ts, duties and obligations as it affects the regulating agencies, their communities and themselves. Many members do not know that cooperatives are self-reliance, self-help and non-governmental organizations. Cooperative societies are still tied to the apron of government for one form of tele-guided assistance or the other, thereby eroding the entrepreneurship spirit of 'do-it-yourself syndrome' which cooperative entrepreneurship is known for. In this vein, this study examined the effect of cooperative entrepreneurship on their self-reliance in Nigeria, using Kwara State, Nigeria

There are presumptions that entrepreneurship activities by cooperatives is fully practised in advanced countries unlike what is obtainable in the developing countries. While the developed countries concentrate on creating new ventures and socio-economic empowerment; the less developed countries focus on the vulnerable

groups.. Scholars in this subject area have studied cooperative capital formation, economic development, economies of scale and social cohesion and not centered on cooperative entrepreneurship and self-reliance. Previous scholars have looked at these variables using quantitative approach, this study however thematically evaluated the effect of cooperative entrepreneurship and self-reliance among the cooperative organisations in Kwara State.

Literature Review

The Concept of Entrepreneurship

The concept of entrepreneurship emanated from the French economics in the 17th and 18th centuries depicting the process undertaken by the person who undertakes (entrepreneur). The French economist Jean Baptist says that entrepreneur is the person who shifts economic resources out of an area of lower productivity and profitability to an area of higher productivity and profitability through the process of value creation (Najamudeen *et al.*, 2012). However, in the 20th century, the economist Schumpeter (1942) views entrepreneurship as a change agent moving the economy forward by either serving new markets or creating new ways of doing things. Hence, the reason for chosen this definition has provided the foundation for the concept of entrepreneurship (Moses & Olokundun, 2014). Therefore, an entrepreneur is one who creates new business ideas, contributes to social wealth by creating new markets, new industries, new technologies and new institutional forms and not increase in real productivity. It is all about creation of micro, small and medium scale enterprises by people whom if not employed ab-initio, thus become self-employed and end up as employer of labour. According to Ogundele (2017), the term entrepreneurship is used to describe the creative, innovative, risk taking and organizational process and functions of

individuals, who initiate, run and nurture a business venture. Abdulraheem (2017) considers entrepreneurship from the perspective of an essential way to promote efficiency, improve productivity and provide better service. It also leads to social, economic and political innovations. According to him, cooperative activities are considered entrepreneurial in nature from the eclectic theory perspective of entrepreneurship as it weaves together people and activities into integrated framework aspect of culture, for better entrepreneurial opportunities in the economy (Ogundele & Ijiyah, 2017).

Cooperative Entrepreneurship

The changing economic situation everywhere calls for cooperative societies to be innovative in order to remain viable and to adapt to the needs and aspirations of their members, on the basis of their strength, opportunities, and unique features. Cooperative entrepreneurs make use of members' supports to take desired initiatives, to get resources harnessed together in order to accomplish their desired aspirations (Najamudeen, *et al.*, 2012). Cooperatives can only survive with success stories in the competitive environment, when it is led and managed by entrepreneurs who are endowed with the sense of cooperative entrepreneurial ability to innovate to meet member's needs. Therefore, cooperative entrepreneurship is the process of identifying business potentials, gathering resources that would be needed to commence operations, that will lead to the fruitfulness of the particular business concern. Qualities of cooperative entrepreneurs include high degree of motivation in risk taking, very considerate and tactical in taking decisions (Mercy, 2011)..

Self-Reliance

The term self-reliance is the quality of depending on one's self for things instead of relying on others. For a cooperative, self reliance is associated with the autonomy and independence cooperative principles. Cooperatives are formed by members for the purpose of promoting their economic interest, thus the ideal believed is that the movement is premised on self-sufficiency and self-sustenance as it emphasises strong reliance on one's efforts, abilities and mindset to think and act without the help or influence of others.

According to CEM (2008) self-reliance is of paramount importance to people in the developing countries to enable them successfully govern their own lives and economies. When reliance is put heavily on outside influence even supposed benevolent players, like government or non-governmental agencies, the control of society resources and more importantly their future are eroded and outsiders decide for them in matters of decision making, which may not be in their best interest. The quest for self-reliance gave birth to the first successful cooperative societies about 160 years ago in Rochdale, as prelude to hardship of industrial revolution and unpalatable conditions meted on factory workers. These workers decided to take their own destiny in their own hands, by forming a society, capitalized, managed and patronized in the spirit of self-reliance (Adebisi, 2016).

Theoretical Review

The study is hinged on the social exclusion theory, it was propounded by Lenoir (1974), the French scholar and social action secretary of state in the chorac government published scholarly document entitled "les exclus un francissur Dix". He built on the French school of thought initialed by Durlchein in 1897 centered on social cohesion and solidarity, the relevance of

collective values and norms, and the risk of social alienation. (Anderson *et al.*, 2002). The Anglo, American Scientific Tradition allying with the theories of social inequality and relative deprivation believes that social exclusion theory has to do with unequal access to income, basic goods, public services and citizenship right as the starting points for research into poverty and social exclusion (Saraceno, 2001: European Commission, 2002). The varied theories are indication that' poverty is camped by factors that socially exclude poor from the epicenter of political, economic and social activities. The theory holds that poverty results when people are affected by problems such as unemployment, discrimination, poor skills, low incomes, poor housing, high crime and family broken down, which are mutually reinforcing factors in nature (Burns, & Hall, 2012). Adeleke (2014) emphasized on some area of activities that determine social exclusion to include incapacitation to buy goods, inability to participate in economically or socially important activities, inability to get involved in local or national decision making and inability to integrate with family, friends and the community.

The exclusion theory considers those who are excluded from socio-economic affairs of the state where they live and this view is in tandem with the tenets of cooperative ideology, which tend to improve the socio-economic conditions of member on one hand and impact positively on the environment where they live on the other hand (Akerele, & Adekunbi, 2018). The extent of social exclusion underscores the need for the society to take responsibility, to ensure equal opportunities for all. Equal opportunities in terms of access to the labour market, education, health care system, judicial system to right decision making and social participation. Other risk factors that in pinged on social inclusion are low

income, unskilled labour, education school dropout, gender inequality, discrimination and racism, old age, divorce, drug abuse, alcoholism and living problem (European Commission, 2002). All these traits of exclusion are addressed by the cooperative entrepreneurship that enhances people's orientation and engage in people centered projects (Saraceno 2001).

The social exclusion theory posited that there is correlation between low income and unemployment on one hand, and social exclusion on the other (Burns, & Hall, 2012). Low income or absence of paid work does not lead to social exclusion and conversely, people may be excluded without low income or being unemployed thus if limited correlation exist for the two risk factors then other factor are also responsible for social exclusion and this fact became the focus of this research.

Empirical Evidences

A number of studies have been conducted to assess entrepreneurship effects on self-reliance in the cooperatives. Aime & Mbabazi (2016) examine the contribution of savings on *Umilimu sacco* cooperatives in Rwanda. The result reveals that cooperative significantly impact their members socio-economic development in determining their prosperity with no need for outside assistance whatsoever.

Ademilua, *et al.* (2017) investigated the influence of cooperative society on the entrepreneurial orientation and enterprise growth in Nigeria. The study revealed that members were given authority to act without interference in the best interest of their business and this enhanced the image of the community and reduced poverty.

Antonio et al (2016) aimed at exploring the maxim that cooperative be considered as an innovative ideal type of socially responsible enterprise, posited that the major objective of cooperative entrepreneurship was to

demonstrate that mutual relationship in cooperative businesses were of paramount importance for innovative socially responsible businesses and aided social and environmental information for all stakeholders. The paper provided insight to the mission, governance and accountability model of cooperatives as an innovative approach at enhancing a socially responsible enterprises.

Mohammed & Mohammed (2014) examined the role of cooperative societies in economic and sustainable community development. The study revealed that cooperative societies have enhanced the socio-economic well-being of their members especially in Bangladesh. It also supports the notion that cooperatives societies were effective strategy for meeting the fundamental needs of the vulnerable groups via accumulation savings. The authors opined that there is no effective substitute to cooperative societies for rural deprived, destitute and disadvantaged groups and that the cooperative acts as a social and economic weapon to preserve members interest against economic exploitation, social deprivations and the private sector exploitations.

Methodology

This study target population was arrived at based on ethnographic considerations which lead to the selection of twelve (12) cooperative societies in Kwara State, Nigeria. The respondents were purposively selected to include the experienced and educated cooperative executives. The interviewed respondents were the management committee particularly the presidents and the secretaries for the selected cooperative societies. The 12 respondents were selected from across Kwara State, Nigeria. They comprised six presidents and six secretaries. In all, one

respondent per cooperative society was selected.

The interviews covered a period of three months. Also, all the committee members were informed of the study's objectives and, methods as well as assured about the confidentiality of their participation in the survey. Each respondent was assured that none of them will be identified by name or any other means that could reveal their identity at any time. The informant codes were pseudonyms which represent the names of the committee members that were interviewed, in order to prevent identification and to observe confidentiality.

Results and Discussion

Out of the 12 societies that were interviewed, a significant number (67%) were males while the remaining 33% were females. All of the respondents were above the age of eighteen years in accordance with section 18 of the Nigerian cooperative Act (2004) requirements.

Cooperative entrepreneurship and Self-reliance

Figure 1 shows the thematic analysis of the interviewed respondents which were thematically coded into nodes and themes. Self reliance is very essential in cooperative entrepreneurship as it allows members to govern their own lives and economies (CEM 2008). Cooperatives are essentially community based, rooted in democracy, dynamic in operation and have participatory involvement that makes them a veritable tool for socio-economic development (Gertler, 2001; Dogarawa, 2005). Cooperatives entail the process of developing and enhancing the cooperative spirit, social cohesion, identity and social development. Participation in community organizations like the neighborhood, association, group and social change group

is a way to exercise compliance and control; and thus influence the environment where the society is situated (Denny, 1979). This enables the members to attain self-reliance through futuristic plans and ability to generate internal funds at cheaper rate.

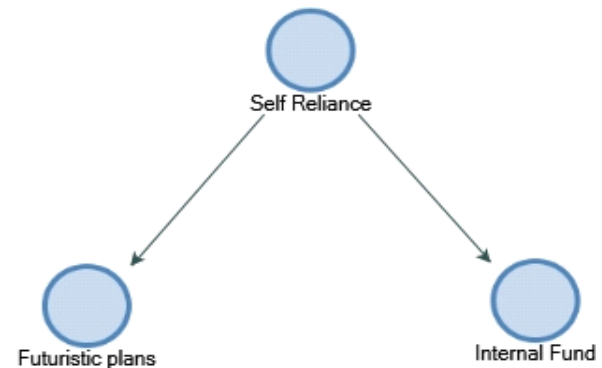


Figure1: Thematic Analysis on Self-Reliance

Figure 2 showed respondents perception on self-reliance through internal fund and futuristic plans. Intw12 (respondent 12) viewed self-reliance in cooperative entrepreneurship to imply dependability on oneself, intw3 viewed it as a means of being independent- not dependent on anybody.

Another respondent on self-reliance (intw4) suggested that entrepreneurship by cooperatives can be linked to self-reliance. For instance, cooperators determine the amount to save in order to plan for their future. In his response, intw7 opined that dependence on oneself without relying on outside assistance imply self reliance.

Same view was posed by intw9 who noted that self-reliance is when you get to a point that your reliance is unto yourself alone without recourse to anyone.

On future plans, three respondents made various submissions. Intw1 suggested that "cooperatives funds and savings can be accessed and used to establish personal businesses that will lead to self-reliance".

Int11 affirmed that cooperative receipts given out to cooperative members either in cash or kind can assist them to establish

businesses, they become self-reliant and are even able to assist other people around them

In his own opinion, Intw4 captured self-reliance to imply a situation whereby one has something to fall back on. Cooperatives cannot be separated from self-reliance. The essence of cooperative is to prepare for the raining day so that one can be self-reliant without depending on anyone.

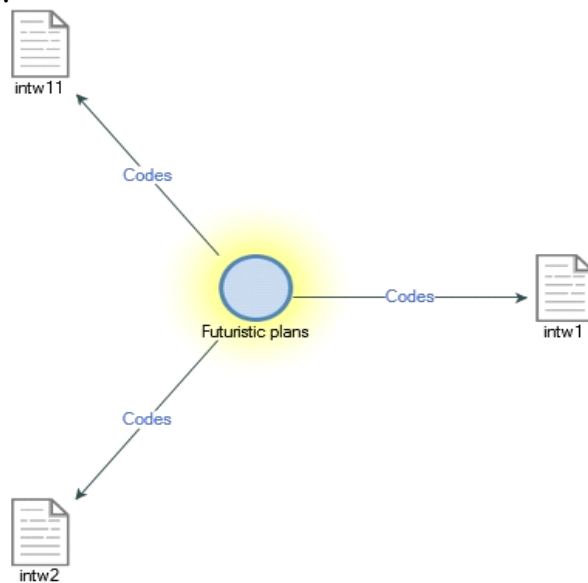


Figure 3: Respondents on Futuristic Plan

Source: Nvivo 12 output 2020

The interview result revealed that cooperative legislation significantly affects the self-reliance. Majority of the respondents agreed that cooperatives are premised on the principles of self-reliance and self-sustenance and members are able to govern themselves through cooperatives. This supports the views of Najamudeen, *et.al.* (2012) and Akerele & Adekunbi (2018). Similarly, it was emphasised that cooperative principles bring about members' autonomy. The participation of members in cooperative resulted in their wellbeing. These are in consonance with the statement of cooperative identity as regards principles and values developed by the International

Cooperative Alliance (Adofu, & Akoji, 2013 Ademilua *et al.*, 2017: Taiwo *et al.*, 2017)

Conclusion and Recommendations

This study concludes that cooperative entrepreneurship significantly affects self-reliance as ninety-nine percent of the respondents agreed that cooperative entrepreneurship is premised on the principle of self-reliance and self-sustenance. Also members were able to govern themselves through cooperatives. It is therefore recommended that a virile cooperative entrepreneurship should be disentangled from external influences like government and other agencies intervention. Cooperative legislation should be improved for empowerment among members. This would enable members to plan ahead for the future through regular contribution to generate funds for themselves by themselves., This also would enable cooperatives to plan for future projects of their individual members and household businesses. The specific business and cooperative laws and regulations promulgated by government need some modifications in order to make them environmental, financial and business friendly to cooperative entrepreneurship operations.

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