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IMPACT OF COOPERATIVE SOCIETIES ON MANPOWER AND ENTREPRENEURSHIP DEVELOPMENT USING AMCS, GWAGWALADA AS A CASE STUDY

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Abstract

This research work is central to the principles of a cooperative society that is open to all, unlimited in membership and, as an alternative to producing a profit on capital invested, produces benefits in the form of services for its members. The most general goal is to create a force on the market consisting of many small companies working together for the same objectives, and in which the aims and methods are decided upon democratically in advance according to the principle that the benefit of the collectively owned and operated business accrues as evenly as possible to all participants. There are quite considerable differences between countries in the structures of cooperatives all over the world.

Keywords: Impact, Cooperative Societies, Manpower, Entrepreneurship Development, AMCS, Gwagwalada Area Council.

Introduction

The cooperative form of organizing a business enterprise assures any group of individuals an effective means to combine their resources, however small. It permits a larger resource mobilization than that within the capacity of most individuals and small enterprises. It is a catalyst for local entrepreneurial growth; cooperatives retain within the communities in which they operate the capital that they mobilize there, as well as surplus derived from outside transactions, both accumulating for further entrepreneurial development. As direct beneficiaries, cooperative members have a strong incentive for efficient operation and continuous innovation in response to changing business environments, achieving thereby high rates of both initial success and long-term viability. They favour long-term development of their enterprise compatible with the interests of the communities in which it operates. The stability they assure within local communities itself induces further entrepreneurial expansion and manpower development.

This type of enterprise is particularly appropriate for persons who have no other vehicle for economic progress. Even the poorest and most disadvantaged women have found cooperatives an effective means for economic empowerment; for example, the Self-Employed Women's Associations (SEWA) in India have adopted them as the most effective form of entrepreneurial organization. In New York City, the Cooperative Home Care Associates was formed in 1985 mainly by young minority women who were single parents and welfare recipients.

Through intensive training and commitment to their first means of dignified employment their cooperative succeeded; by 1995, 300 worker-members provided home-care services to the elderly and disabled and had income and benefits better than any in the industry. The model is being replicated in cities throughout the eastern and central United States of America. Because they are user-owned and community-responsive, cooperative enterprises are acknowledged increasingly by Governments, especially local authorities, as means whereby citizens can assure themselves appropriate and affordable housing, utilities, infrastructure, health and social services. Consequently, they are transferring responsibilities to cooperatives. This promotes large numbers of small enterprises, which tend to be labour-intensive and to integrate as members beneficiaries, providers and other interested parties, thereby supporting local social cohesion.

The International Cooperative Alliance (ICA) in its Statement on the Cooperate Identity, in 1995, defines a cooperative 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." It is a business voluntarily owned and controlled by its member patrons and operated for them and by them on a non-profit or cost basis (UWCC, 2002). It is a business enterprise that aims at complete identity of the component factors of ownership, control and use of service, three distinct features that differentiate cooperatives from other businesses (Laidlaw, 1974).

The cooperative form of enterprise is in extensive use throughout the world. It is applied in both form and content from the international mainstream, as well as in the meaning intended here (Brazda–Schediwy, 1989; Watkins,1990; Dülfer, 1994).Cooperation is an age-old way of achieving a goal that is beyond the resources of an individual or when working together offers a more practical or favourable solution. The cooperative as a distinct form of company is already over a 150-years old. Its birth occurred at the time when the modern market economy was in its infancy and the need arose for an alternative structure than one based on the ownership of capital – or in modern terminology, a company owned by its members and/or customer-owners. Over the years quite substantial commercial and industrial operations have developed on this basis in many countries. Enterprises, the regulation of cooperative societies and their actual operating principles there are quite considerable differences between countries in the structures of cooperatives

However, irrespective of the market conditions in which they operate, these cooperatives share a common origin and history in the establishment by the flannel weavers of Rochdale, England, in 1844 of the first (consumer) cooperative society and the rules pertaining to it (Watkins,1990; Despite this glorious background, cooperation remains surprisingly unfamiliar. It is also said – with justification – that cooperation is strong in practice but weak in theory (SkurnikVihriälä, 1999). These factors together mean that throughout its long history, cooperation has often suffered from an identity or image problem (poor recognition, prejudices, misunderstandings, etc.). It is on this note that the researcher decided to venture into the impact cooperatives can to given to entrepreneurship and manpower development in Nigeria using Ashwe Multipurpose Cooperative Society (AMCS), Gwagwalada as a case study. The study intends to examine the impact of cooperative to entrepreneurship and manpower development, discuss the strategies adopted by cooperative societies in empowering the poor people. It will also examine the problematic areas of cooperatives in the

discharge this responsibilities and to provide recommendations or solutions to identified problems.

Research Problem

This research project explored empirical evidence of the contribution of cooperatives to manpower and entrepreneurship development in Nigeria. It demonstrated that cooperatives have significantly contributed to the mobilization and distribution of financial capital, created employment and income-generating opportunities, constituted a forum for education and training, and set up solidarity schemes to cater for unexpected expenses related to illness, social welfare, death and other socio-economic problems. Specifically, cooperatives impact on employment and income generation in three ways.

First, they create employment opportunities by offering direct wage employment to people who work in them, and by guaranteeing a decent self-employed income for their members.

Second, cooperatives increase income-generation by creating marketing opportunities for members, and by negotiating for better prices to improve members' profit margins.

Third, they make loans available to their members for a variety of uses, the most common of which has been the creation of employment and income-generation opportunities. These effects may spill over effects to non-members who engage in transactions with cooperatives.

Cooperatives have also supported the health and education of members and their families. Members' use incomes and loans to educate their children, and several cooperatives have undertaken (with donor funding) initiatives to educate and train their members. There are cases where cooperatives have taken part in health information campaigns. Cooperatives also play a role in social protection by providing members with emergency loans to cope with unexpected events and emergencies, such as sudden death and food crises and engage in productive entrepreneurship activities and manpower development.

Objectives of the Study

The broad objective of this study is to examine the impact of cooperative societies to manpower and entrepreneurship development using AMCS, Gwagwalada as a case study.

The specific objectives of this study are to:

- Examine the impact of cooperative societies on manpower and entrepreneurship growth and development in Gwagwalada Area Council.
- Ascertain the role of entrepreneurial activities to the sustainable growth and development of Nigeria.
- To find out whether cooperative societies' loans to entrepreneurs actually lead to high productivity and manpower development in Gwagwalada Area Council.
- Examine the challenges of accessibility to capital for the development of manpower and entrepreneurship growth in Nigeria.

Research Questions

The following questions are to guide the researcher towards finding out the solutions related to the problems, objectives and the questions of the research.

- What impact do cooperative societies have on manpower and entrepreneurship growth and development in Gwagwalada Area Council?
- What role do entrepreneurial activities play in the sustainable growth and development of Nigeria?
- Do cooperative society's loans lead to high productivity and manpower development in Gwagwalada Area Council?
- What are the challenges of accessibility to capital for the development of manpower and entrepreneurship in Nigeria?

Hypothesis

Hypothesis is defined as the tentative statement/explanation for certain behaviours or events that have occurred or likely to occur. This presents in a simple form, the statement of the researcher's expectation relating to the relationship between variables within the problem. This involves the use of description method which has to do with ordinary analysis. (H1) represents the occurrence of the event and (Ho) represents the null hypothesis.

For the analysis, the researcher made use of the number of questionnaire returned which were 220 to test the hypothesis. The chi-square system was used to test the following:
H1:Co-operative societies play vital role in manpower and entrepreneurship development in Nigeria

Ho: Co-operative societies does not play vital role in manpower and entrepreneurship development in Nigeria

H1: That cooperative societies finance entrepreneurship activities in Nigeria.

Ho: That cooperative societies does not finance entrepreneurship activities in Nigeria
H1: Do co-operatives societies' loans lead to high productivity and manpower development in Gwagwalada Area Council?

Ho: Do co-operatives societies loan lead to high productivity and manpower Development in Gwagwalada Area Council?

H1: What role do entrepreneurial activities play in the sustainable growth and development of Nigeria?

Literature Review

The word entrepreneur originated from the French word, "entreprende" which means "to undertake" (Akanni, 2010). In business context, it means to start a business, identify a business opportunity, organize resources, manage and assume the risk of a business or an enterprise. It is also used to describe those who (took charge) lead a project, which would deliver valuable benefits and bring it to completion. In other words, those who can manage uncertainty and bring success in the face of daunting challenges that would destroy a less well-managed venture.

Hornby (2006) defined an entrepreneur as a person who makes money by starting or running businesses, especially when this involves taking financial risks. Drucker (1995, quoted in

Jimngang, 2004) defined an entrepreneur as someone who shifts economic resources out of an area of lower and into an area of higher productivity and greater yield. This definition has two aspects that deserve to be underlined. First, there are resources that undergo manipulation; second, the activity seeks to attain "higher productivity" and "greater yield".

Entrepreneurs are characterized by the need to be independent, to create value, to contribute to family and society, to become rich or, quite often, not to be unemployed. Potential entrepreneurs display initiative and ambition, have business sense and foresight, and are decisive. They are agents of change who accelerate the generation, application and spread of innovative ideas (UNDP, 2010).

UNIDO (1999) defined entrepreneurship as the process of using initiative to transform business concept to new venture, diversify existing venture or enterprise to high growing venture potentials. The entrepreneur acts in a different way. The entrepreneur brings to light a differentiator, something unique, which represents ***value*** in the eyes of the buyer or consumer. The idea is that the person at the helm should consider the organization as operating under a process designed to provide "value" to the consumer. When all aspects of the business are geared towards achieving this goal – that is, value to the customer or a perception of it – then, such an organization is entrepreneurial or represents entrepreneurship. The most obvious form of entrepreneurship is that of starting new businesses (referred to as (Startup Company); however, in recent years, the term has been extended to include social and political forms of entrepreneurial activity. When entrepreneurship is describing activities within a firm or large organization, it is referred to as intra-preneurship and may include corporate venturing, when large entities spin-off organizations. Garba (2010) asserted that the term entrepreneurship means different things to different people and with varying conceptual perspectives. He stated that in spite of these differences, there are some common aspects such as risk taking, creativity, independence and rewards.

The concept of entrepreneurship has a wide range of meanings. It was first used in the early 18th century by an Irish man by name Rechard Cantillon who was then living in France. On the extreme, it is a term used broadly in connection within the innovation of modern industrial business leader, which describe an originator of a profitable business idea (Akanni, 2010). According to Joseph Scheumpeter, an Australian economist, the single function which constitute entrepreneurship concept is innovation, such as: new products, new production method, new market and new forms of organization. Wealth is created when such innovation results in new demand. Entrepreneurship is therefore a process which involves the creation of an innovative economic organization for the purpose of gain or growth under condition of risk and uncertainty (Dollinger, 2001 quoted in Akanni, 2010).

Research Methodology

The methodology adopted for this research involves evaluation of the "the impact of Co-operative society on manpower and entrepreneurship growth and development" with reference to Gwagwalada Area Council of FCT. This was a pure research that involved the collection and analysis of data that are intellectually interesting and has the capability of adding to the existing body of knowledge. The research was evaluative and analytical in nature.

It is quantitative in style even though there are tables where certain statistical or mathematical conclusion can be drawn. The data used in this work were mainly obtained through primary and secondary source of data collection. The primary sources were gotten from oral interview, questionnaires, and face-to-face observation of the respondents. The secondary source involved the use of textbooks, seminar papers, Journals, Newspapers and magazines mostly from university, polytechnics, public and specialized libraries.

Design of the Study

The aim of this chapter is to discuss the research methods and designs used to obtain concrete information on the project, which helped to build up a sound basis for the application of the findings and subsequently produced data for the research.

The basic research designs employed in this study were descriptive design. The choice of this design was chosen due to the fact that it enhances data collection. Though the researcher is allowed to adopt any technique or combination of techniques most suitable for the study, but the research designs adopted on this study was carefully planned, so as to be able to obtain accurate and complete information about the research project being used.

Population of the Study

The population of the study comprises of the population of Gwagwalada Area Council. The population size was estimated to be about 710,026 as at the time this research was carried in the Area.

Population Size of Gwagwagwa Area Council

MALES	**80,413**
FEMALES	**77, 357**
TOTAL	**157,770**

National Population Census, 2006

The population of Gwagwalada Area Council in recent times has been projected to over 1.5million people due to demolition of shanties from other parts of the FCT by successive administrations and the general increase in birth and urban migration experienced in the past few years.

Sample Size

This study centers on the Nigerian environment to uncover the impact of co-operative societies to manpower and entrepreneurship growth and development. The study uses AMCS only in Gwagwalada Area Council of The Federal Capital Territory. The sample size of 399 was used. The researcher distributed 320 questionnaires to the respondents. Out of the 320 respondents, only 220 returned their completed questionnaires. Therefore analysis of data was based on the response of the 220 respondents.

Membership and capital distribution of AMCS Gwagwalada

Year	Membership	Capital contribution	% Loan disbursement	% Loan repayment
2010	42	545,000	50	45
2011	80	950,000	60	50
2012	110	1,500,050	68	60
2013	135	3,000,800	85	81
2014	150	6,000,590	89	85
2015	195	10,250,500	92	90
2016	211	15,900,500	93	-

- ***AMCS*** *Financial register, August, 2020.*

Sampling Techniques

The YaroYamene Techniques was adopted for this research work.

Thus; n = $\frac{N}{1+N(e)^2}$

Where N = Population of the Study

n = Sample Size

(e) = Level of significance

I = Unit (a constant)

Note (e) = 0.05

= $\frac{710{,}026}{1+710{,}026(0.05)^2}$

= $\frac{710{,}026}{1+710{,}026(0.0025)}$

= $\frac{710{,}026}{1776.065}$

= 399.77

Approximately = 399 sample size

Instrumentation

Owing to the area covered by this study, questionnaire was designed for data collection. Data was also collected through relevant newspapers, journals, textbook, magazines, oral interview, and literature from author and seminar papers. Though there was apparently lack of versatility in the sources of method of data collection, which was as a result of time constraint.

Procedure of Data Collection

This study has been fashioned through the use of primary and secondary source of data in bringing out the impact of co-operative societies to manpower and entrepreneurship development, a case study of AMCS in Gwagwalada Area Council of the Federal Capital Territory. Though there exist many sources of data such as conversation, observation documentary and historical archives. But all are grouped into primary and secondary source. The primary data are such obtained from the primary source through questionnaire and frequent personal interview. In order to obtain reliable and unbiased information, the

secondary sources of data which includes textbooks, journals, newspapers, magazines and seminar paper were relevant to the researcher.

Tests for Validity and Reliability of Research Instrument

The questionnaire, which was designed, based on the research questions by the researcher were distributed to the various respondents.

The reliability of the study can be traced to the responses and result given by the people interviewed and supportive literatures by authors and corrections made on some ideas about the impact of co-operative societies to manpower and entrepreneurship development with particular reference to AMCS in Gwagwalada Area Council of the Federal Capital Territory. It was Test – retest.

According to Eugene Nweke, Test – retest is a process of retesting an already analyzed data in order to examine the validity and reliability of the data or research.

The validity of this study was established through the answer from the oral interviews in conjunction with the research questions therein, on the basis of the study, which is pilot test. The same questionnaires so designed were given to the people of the neighboring Area Council (Gwagwalada Area Council) for responses but however, same responses were given on the survey. That is to say that the validity of the questionnaire is traced to the reaction gotten from the people that responded.

Results and Data Analysis

The presentation and analysis of data was carried out with actual number of respondents that returned their questionnaire. Meanwhile, as shown in table 4.2.1 below, the respondents returned 220 out of 399 copies of questionnaire administered while the remaining 100 were not returned.

Questionnaire Distribution and Collection

No of questionnaire distributed	320
No of questionnaire returned	220
No of questionnaire not retuned	100

***Source**: Field survey, 2020*

Based on the data collected from the returned questionnaire, the study revealed that Gwagwalada Area Council which is the area of study has several cooperative societies whose members are made of both men and women, married and unmarried. The study showed that most of these cooperators have little or no education especially those in the rural areas of Gwagwalada town, Tunga Maje, Zuba, Giri, Angwan Zagere, Members of these cooperatives societies were above eighteen (18) years which is the age requirement for being a member of any cooperative society.

The study also proved that, in the remote areas of Gwagwalada Area Council and the neighbouring Kuje and Kwali Area Councils, the cooperative societies are composed of mostly women based on religion, ethnicity and interest. They meet on Sundays in order not to distract them from their farming and business activities.

Membership of Ashwe Multipurpose Cooperative Society, Gwagwalada

GENDER	NO. OF MEMBERS
Male	122
Females	89
TOTAL	**211**

***Source**: AMCS register, 2020.*

Membership of Peace and Unity Multipurpose Cooperative society, Kiyi

GENDER	NO. OF MEMBERS
Male	18
Females	37
TOTAL	**55**

***Source**: PUMCS register, 2020.*

Test of Hypotheses

That cooperative societies play vital role in manpower and entrepreneurship growth and development in Nigeria.

Test for Null Hypothesis (Rejection Level)

Respondent	Observed (O)	Exp (E)	O – E	$(O-E)^2$	$\frac{(O-E)^2}{E}$
Yes	190	110	80	6400	58
No	30	110	-80	6400	58
Total	**220**	**220**	**0**	**12,800**	**x^2 = 162**

Source: Researcher's Computation

Where $(O – E)^2$ means square of O – E
x^2 means square of x
Level of significance = 0.01
Degree of freedom (d1) = 2 – 1 = 1
1df = 66.63

162 is greater than the critical value, this means that the Null hypothesis (Ho) is rejected. This is in line with the results in the table above.

H1: That cooperative societies play vital role in manpower and entrepreneurship development in Nigeria.

Ho: That cooperative societies do not play vital role in manpower and entrepreneurship development in Nigeria.

Test for Acceptance Level

Respondent	Observed (O)	Exp (E)	O – E	$(O-E)^2$	$\frac{(O-E)^2}{E}$
Yes	220	110	110	12,100	110
No	0	110	-110	12,100	110
Total	**220**	**220**	**0**	**24,200**	**x^2 = 220**

Source: Researcher's Computation

220 is greater than the critical value of 6.63; therefore Ho is rejected while H1 is accepted. The result in the table above confirms this.

Question 1
Is there any cooperative society in existence in Gwagwalada Area Council?

To determine if cooperative society is in existence in Gwagwalada Area Council of the Federal Capital Territory.

Option	No of Respondent	Percentage
Yes	220	100
No	0	0.0
Total	**220**	**100**

***Source**: Field survey 2020*

As shown in the table above, it revealed that all the respondents are of the view that cooperative society is in existence in Gwagwalada Area Council of FCT. They also attested to the fact that there are many co-operative societies existing in the Area Council.

Question 2
Do you think co-operative societies play vital role in manpower and entrepreneurship development of the country?

To determine if co-operative management will play vital role in the development of manpower and entrepreneurship.

Option	No of Respondent	Percentage
Yes	170	77.3
No	50	22.7
Total	**220**	**100**

***Source**: Field survey 2020*

As shown in the table above it revealed that 170 of the respondent which represent 77.3% are of the view that cooperative societies play vital role in manpower and entrepreneurship development of Nigerians while 50 respondents which represent 22.7% are of the view that co-operative societies do not play vital role in manpower and entrepreneurship development of Nigerians.

Secondly the response showed that 50 or 22.7% of the respondents rates the performance of co-operative societies in development of manpower and entrepreneurship as "poor"

Question 3
Do financial problems hinder the activities of co-operative societies?

To determine if financial problem hinders the activities of co-operative societies in manpower and entrepreneurship development.

Option	No of Respondent	Percentage
Yes	180	81.8
No	40	18.2
Total	**220**	**100**

***Source**: Field survey 2020*

From the table above, 180 respondents representing 81.8% identified that financial problem hinders the activities of co-operative societies in the development of manpower and entrepreneurship activities while 40 respondents representing 18.2% were of the view that financial problem do not hinder the activity of co-operative societies in the development of manpower and entrepreneurship.

However, there are other problems that hinder the activities of co-operative societies other than finance as identified by 180 respondents. They stated these problems as corruption, favouritism, illiteracy, ignorance and poor management.

Question 4
How can government and micro-financial institutions help in enhancing the activities of co-operative societies in developing manpower and entrepreneurship?

To determine how government and financial institutions can help in enhancing the activities of cooperative societies in the development manpower and entrepreneurship.

Option	No of Respondent	Percentage
Very helpful	47	21.4
Not helpful	173	78.6
Total	**220**	**100**

***Source**: Field survey, 2020*

The above table shows that 47 or 21.4% of the respondents are of the view that government and financial institution are very helpful in enhancing the activities of co-operative societies in the development manpower and entrepreneurship, while 173 or 78.6% of the respondents were of the view that the government and financial institution are not helpful in enhancing the activities of the co-operative societies towards the development manpower and the economy. However, only 21% or 47 respondents identified that the government and financial institution enhances their activities by the means of equipment provision and loans to co-operative societies on the other hand 78.6% of the respondents do not identify any.

Question 5
Do you think co-operative societies provide the needed finance towards the development manpower and entrepreneurship?

To determine if co-operative societies provide the needed finance towards the development of manpower and entrepreneurship.

Option	No of Respondent	Percentage
Yes	140	63.6
No	80	36.4
Total	**220**	**100**

***Source**: Field survey, 2020*

From the above data, it revealed that 140 respondents, which represent 63.6% are of the view that co-operative societies provide the needed finance towards the development of manpower and entrepreneurship, on the other hand, 80 respondents or 36.4 of the respondents are of the view that co-operative societies do not provide the needed finance towards the development of manpower and entrepreneurship. This means that 63.6% or 140 respondents rate the level of provision of finance as "satisfactory " while the remaining respondent rate the level of financial provision as "not satisfactory "

Question 6

Do you consider co-operative societies as veritable tools of manpower and entrepreneurship development?

To determine if co-operative societies are veritable tools of manpower and entrepreneurship growth and development.

Option	No of Respondent	Percentage
Yes	220	100
No	0	0.0
Total	**220**	**100**

***Source**: Field survey, 2020*

The above table shows that 220 responders representing 100% are of the view that co-operative societies are veritable tools of manpower and entrepreneurship development while none of them said no. The respondents also contributed that both "on-the job training" and "off the job training" of personnel should be adopted to enhance efficient manpower development.

Question 7

Do you think the problems faced by co-operatives societies affect manpower and entrepreneurship activities?

To determine if the problems of the co-operative societies affect manpower and entrepreneurship activities

Option	No of Respondents	Percentage
Yes	200	90.9
No	20	9.1
Total	**220**	**100**

***Source**: Field survey, 2020*

The above table shows that 200 or 90.9% of the respondents are of the view that the problem faced by co-operative societies affects manpower and entrepreneurship activities as they are the major sources of finance for many SMEs while 20 or 9.1% of the respondents do not agree that the problem faced by co-operative societies affect manpower and entrepreneurship activities.

Lastly, the 200 respondents who are of the view that the problems faced by co-operative societies affect manpower and entrepreneurship development also suggested measures to curb these problems faced by co-operative societies. These measures are as follows: proper record keeping, good audit system, training of personnel, honesty, adopting good financial management techniques, financial grants from government and other financial institutions etc.

4.3: Discussion of Findings

In view of the responses from respondents in question 1, the study uncovered that there are many cooperative societies in existence in Gwagwalada Area Council and their membership status is much encouraging.

From the analysis of data collected from different respondents in question 2, the researcher gathered that, co-operative societies and its management play vital or significant role in manpower and entrepreneurship development of small scale business as well as the provision of economic, political, social and education aid to the people so as to bring about sustainable development and economic transformation in the rural areas.

The researcher has also in question 3 discovered that financial problems or constraints hinder the activities of co-operative societies towards the enhancement of manpower and entrepreneurship activities and economic development of the people. From the analysis, the researcher also discovered that good financial management techniques should be adopted to conquer this phenomenon as suggested by various respondents.

In question 4, the researcher also discovered that government and financial institutions are not helping as expected in enhancing manpower and entrepreneurship development and transformation of the economy.

The researcher also discovered in question 5 that cooperative societies also provide the needed finance in the facilitation of business activities of the people and the general empowerment of the populace in entrepreneurship activities.

Not only left out, in question 6, the researcher discovered that co-operative societies are veritable tools of manpower and entrepreneurship development. Through cooperative actions, the living standards of people are boosted, level of income increase etc.

Finally, the study uncovered in question 7 that most of the problems affecting cooperative society also affects manpower and entrepreneurship development activities because cooperative societies are one the major drivers of economic transformation. They better the lives of the rural populace as they (rural people) constitute the direct beneficiaries of the products of these cooperatives societies. They suggested ways in which these menace can be

curbed which includes: proper record keeping, good audit system, training of personnel, honesty, as well as adopting good financial management techniques and financial assistance from government and other financial institutions.

Conclusion

The importance of cooperatives for manpower and entrepreneurship development in Nigeria has been recognized by the government of Nigeria. As a result, the Government has been committed to the promotion of cooperative development through the establishment of cooperative colleges in some parts of the country such as Kaduna, Enugu Ibadan etc. These efforts have seen a steady increase in the number of cooperatives in Nigeria in the recent years. However, the level of support has been inadequate as demonstrated by the effort to increase the number of primary cooperatives and unions without giving due attention to improving their functionality and technical viability.

Without doubt, globalization has created new and different pressures, problems, challenges and opportunities for cooperatives. Continuing with a 'business as usual' approach will have repercussions for the vibrancy of many cooperatives in Nigeria. The time requires a new mind set, quality leadership, modern cooperative management and modern financial management techniques in order to ensure cooperatives are sustainable and able to meet their multiple objectives.

All stakeholders in cooperative development in Nigeria should not only focus on increasing the number of cooperatives, but should also give due attention to enhancing cooperative functionality and technical viability. Coordination among stakeholders involved in cooperative promotion is necessary. The capacity to do this should be strengthened across the all the states and local government areas of the federation.

Involvement of cooperatives in new product processing and marketing lines should be encouraged. This will enable them to be more active in the value chain and increase their market shares and surplus margins.

Given the diverse range of activities that primary cooperatives and cooperatives unions are engaged in and the variation of these activities by regions, cooperative unions may have trouble providing a representative and coherent voice for their members. This calls for the formation of more cooperative federations.

However, realization of a cooperative confederation is necessary for advocacy, policy and representation of the cooperative movement. All stakeholders should give the necessary support required for the realization of cooperative federations and seek to replicate this model within their own regions.

The cooperative movement has been facing critical shortage of skilled human resources. The institutions supporting cooperatives in Nigeria suffer from frequent structural changes. This affects the performance of cooperatives and the data management system. Overcoming these problems will enhance the role of cooperatives in manpower and entrepreneurship development.

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