



**INFLUENCE OF COOPERATIVE MEMBERSHIP PARTICIPATION AMONG
SMALL-SCALE WOMEN ENTREPRENEURS IN ODOGBOLU LOCAL
GOVERNMENT AREA OF OGUN STATE, NIGERIA**

Badejo, A. O., Adewunmi, O. I. and Adebowale, S. A.

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

Corresponding Author's Email: shittuadesina81@gmail.com,

GSM: 2348074359460, ORCID ID: 0009-0003-6381-8926

ABSTRACT

The study investigated the effect of cooperative membership participation among small-scale women entrepreneurs in Odogbolu Local Government Area of Ogun-State, Nigeria. Multistage sampling technique was used to select 100 respondents. Data were collected through a well-structured questionnaire administered and analysed using both descriptive and inferential statistics. The result showed that majority (85%) of the respondents were married, with an average age of 47 years. Majority (92%) of the respondents had formal education, with an average of household size of 5 person as family members. The findings from the regression analysis indicated that four (4) variables in the model were positively significant, while only marital status was negatively significant. Education, marital, business experience, access to loans and marital status were significant at 5%, 5%, 5% and 1% respectively, and determinant factors influenced women entrepreneurs of both their decision to join and their intensity of participation in cooperatives. In addition, women participation were constraints by low levels of literacy, lack of advertisements, suspicious low income, poor management, high expenditure incurred, low members' savings and others to proffered suggested solution to constraints. Conclusively, cooperatives had great impact on women's livelihoods and promote sustainable economic women's empowerment. The study therefore recommended that, small-scale women entrepreneurs should improve on their saving culture. Cooperatives and governments should sensitize women cooperators on marketing strategy for easy marketing improvement for profit maximization. Cooperatives should try to provide credit facilities for women cooperative entrepreneurs at appropriate time. Cooperatives should facilitate livelihood diversifications and supporting formation of social enterprises to cooperatives entrepreneur women.

Keyword: Women, Cooperators, Small-scale, Entrepreneurs, Incomes, Membership

INTRODUCTION

Economic development is better achieved through cooperation to solve the problem of scarcity (Okojie, 2019; Godwin, 2021). Ogundele, (2018) concluded that cooperative societies have effect on member's welfare and the role of co-operative society in poverty reduction and capital formation cannot be overlooked in the development process of any country particularly the undeveloped countries like Nigeria. Promoting the livelihoods of the poor has become more urgent in the current economic climate. It calls for organizations such as cooperative societies to use their resources optimally to achieve maximum scale. Chikaire (2021), the primary reason to promote livelihoods is the belief in essential right of all human beings to equal opportunities and ensuring that poor households have a stable livelihood which will substantially increase their income over a period of time; as well as their asset ownership; self-esteem, and sense of socio-economic inclusion. The Cooperative Society has long been recognized as a source of livelihood for the African women entrepreneurs as well as engine for economic growth. The ability of a household to exchange or move surplus from a region of comparative advantage to a region with less potential within a country or across national borders is an important ingredient towards the growth of cooperative societies and improvement of rural livelihood (Muchopa, 2021). According to Ortmann *et. al.*, (2019), cooperatives originated in Europe, before they spread to other industrialized countries during the late 19th century. However, the development of these cooperatives was taken as a measure to counter extreme conditions of poverty. Schwettmann, (2024)



also noted that at least 40% of the households in Africa are members of cooperative societies. Thus, when taken as a whole, the cooperative movement is considered as Africa's biggest Non-Governmental Organization (NGO). The cooperatives play a significant role in many national economies and have created a great number of self-employment opportunities in Africa. An International Labour Organization (ILO) study in 2019 estimated that the cooperative sector in 15 African countries was responsible for nearly 160,000 direct jobs (Wanyama *et al.*, 2018). In Nigeria, cooperative societies have been recognized as a vital tool for promoting economic empowerment, particularly among women entrepreneurs. Women entrepreneurs in Nigeria face numerous challenges, including limited access to finance, markets, and business skills (Adeyeye, 2017). Cooperative societies have the potential to address these challenges by providing women entrepreneurs with access to financial services, business training, and market opportunities.

In the African continent, Nigeria is one of the countries with the longest history of cooperative development characterized by strong growth, which has made significant contributions to the overall economy of the nation since independence (Oyebanji, 2020; 2018; Akintonde, 2017). Despite their growth and potential, cooperative societies in Nigeria still face numerous challenges, including inadequate funding, poor management, and lack of government support (Ogundele, 2018). The impact of cooperative societies on the livelihood of women entrepreneurs in Nigeria is a topic that has received limited attention in the literature. While there are studies on the role of cooperative societies in promoting economic development in Nigeria (Okojie, 2019; Akintonde, 2017). A number of studies highlight the significant role of cooperative societies in promoting women's livelihoods. Kareem *et al.*, (2022) found that workplace cooperatives in Nigeria significantly enhance member welfare through loan facilities, group savings, and income-generating opportunities. They concluded that cooperatives play a pivotal role in poverty reduction and capital formation. (Akintonde, 2017) conducted a study on the role of cooperative societies in economic development in Nigeria and found that cooperative membership significantly improved access to credit and training for women. This led to increased business profitability and resilience. (Ogundele, 2018), however, highlighted several challenges facing cooperative societies including poor management, lack of government support, and insufficient training. These challenges limit the potential impact of cooperatives, especially for women who often face additional barriers such as time poverty and low literacy. (Oladele, 2019) examined women's participation in cooperatives and noted that despite high potential, participation remains limited due to lack of awareness, traditional norms, and exclusion from leadership roles. Presently, the cooperative movement is on the increase for the search of sustainability in an agricultural system. While sustainability is possible when we encourage the agricultural activities of cooperatives. It is in the light of fighting to survive/improve the living standard of women farmers that they have to come to form cooperatives, which help them to battle the problems they face as individuals with ease. As a cooperative member, the women have a new sense of direction, hope and empowerment, because they are in control of their lives and are able to contribute to their family's needs and economic growth of the community (Claston, 2020; Emefesi *et al.*, 2024)

Recognizing women cooperative societies seem to be the "quickest way innovations could get individual farmers and it is the surest way of increasing food that is available to the masses (Fayese *et al.*, 2019). The issue of women's entrepreneurial participation in cooperative organizations in Nigeria, and its impact on their livelihoods has therefore at best received peripheral attention. Women entrepreneurship refers to women's participation in initiating, owning, and managing businesses. It plays a critical role in reducing poverty, promoting gender equality, and improving household livelihoods. In Nigeria, women entrepreneurs are heavily involved in informal and micro-enterprises, particularly in trade, food processing, agriculture, and services (Adeyeye, 2017). Despite their contributions, women entrepreneurs face significant challenges including limited access to financial services, low levels of formal education, cultural restrictions, and legal inequalities (Lawless *et al.*, 2020). According to the World Bank (2020), although women contribute up to 60–80% of the labor in agriculture and produce over 50% of food globally, they control significantly fewer productive resources and are often marginalized in financial systems. Livelihood refers to the means by which people secure the necessities of life, including food, shelter, and income. Cooperative societies, by



providing access to training, group savings, loan facilities, and shared market opportunities, contribute directly to strengthening all five livelihood capitals (Chikaire, 2021). Therefore, this research aims to describe socio-economic characteristics of small-scale entrepreneurs, to identify various livelihoods of women small-scale entrepreneurs, evaluate the determinants of women small-scale entrepreneurs participation in cooperatives and identify the constraints militating against the success of the small-scale women entrepreneurs cooperative societies in the study area.

METHODOLOGY

Area of the Study

The study area is Odogbolu Local Government Area. Odogbolu LGA is one of the twenty Local Government Areas in Ogun State, Nigeria, with its headquarters in the town of Odogbolu at 6°50'N 3°46'E in the North-West of the Area. Odogbolu LGA spans approximately 640 square kilometers and is bounded by Ijebu-North LGA to the North, Ikene LGA to the East, and Epe LGA in Lagos State to the South. It has an area of 541 km² with a population of 127,123 (NPC, 2006). It is located in the Southwestern part of the country, is known for its Yoruba inhabitants who are involved in farming, hunting, and handicrafts, and is an area that is seeing an increase in industrialization. Primarily driven by agriculture, with crops such as cassava, yams, maize, and palm oil being cultivated. Towns under Odogbolu Local Government Area includes, Adofe, Aiyepe, Araromi, Eyinwa, Ijesa Ijebu, Isaye, Itamerin, Moloko, Odogbolu, Ogoji, Ogudu, Okunowa, Omju Warun and Owoyade.

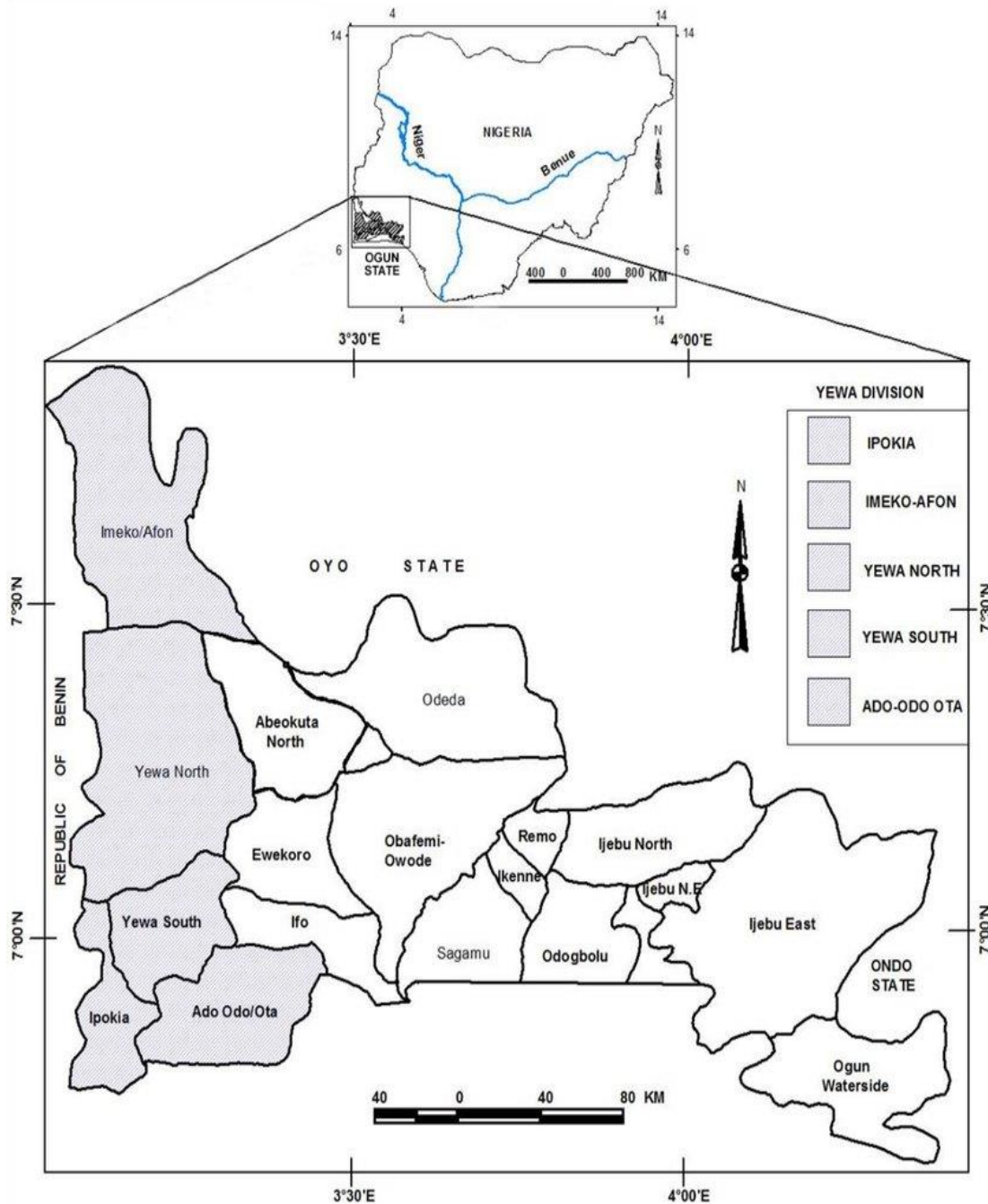


Figure 1: Map of Ogun State Showing the Study Sites

Sampling Technique and Sample Size

Multi-stage sampling technique was adopted to determine the sample size for the study. The first stage involved selection of one zone out of the four (4) divisions in Ogun-State. Subsequently, Odogbolu Local Government Area was selected from the zone. Following this, four communities/towns were chosen from the selected LGA, with five (5) cooperative societies were purposively selected. Lastly, six (6) small-scale women business owner were randomly selected from each society, totaling One hundred and twenty (120) respondents that received the questionnaires. Out of one hundred and twenty (120) questionnaires distributed, one hundred and twelve (112) were retrieved while twelve (12) of the retrieved questionnaires were also discarded due to incomplete information produced by the



women small-scale entrepreneurs. The remaining One hundred (100) questionnaires were used as the sample size for the study.

Data Collection and Analysis

Data for the study were collected through administration of structured questionnaire. Both descriptive and inferential statistics were used to analyzed collected data. The descriptive statistics such as frequency counts, percentage and means was used to describe the socio-economic characteristics of the farmers, identify the various livelihoods of small-scale women entrepreneurs and identify problems confronting cooperative women entrepreneurs in the study area. while Inferential statistics such as multiple regression was utilized to describe the determinants factors of small-scale women entrepreneurs' participation in cooperatives.

Model Specification

$$Y_i = b_0 + b_i X_i + \varepsilon_i$$

Four functional forms of linear, double-logarithm, semi-logarithm and exponential were fitted to the data.

Where:

Y_i = Total annual income (₦)

β = Is the vector of parameters to be estimated

X 's = Is the matrix of the explanatory variables

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + U_i \dots (1)$$

X_1 = Age of the women entrepreneurs (years)

X_2 = Marital status

X_3 = Educational level (years spent in school)

X_4 = House hold size (number)

X_5 = Membership of cooperative (years)

X_6 = Total annual income from the entrepreneur (₦)

X_7 = Amount loan accessed from cooperative in the last 5 years (₦)

X_8 = Loan obtained

X_9 = Loan interest

X_{10} = Business experience

RESULTS AND DISCUSSIONS

Socio-economic Characteristics of Surveyed Cooperative Respondents

The results in Table 1, revealed that 32% of the respondents were within the age bracket of 31-40 years while 27%, 21%, 10% and 10% of the women entrepreneurs fell within 41-50, 51-60, less than or equal to 30 and above 60 years respectively with an average age of 47 years, respectively. This indicated that the majority of respondents in their prime working years, possessing the energy and potential for high productivity. This aligns with the assertion made by Kareem *et al.*, (2022) that individuals within the age bracket of 20-50 are economically active and are likely to exhibit a strong drive towards productivity. The study also revealed that a substantial 85% of the respondents were married, with only 15% the respondents were single. This suggested that most of the respondents had family responsibilities. This implying that their livelihoods and farming activities likely support not only themselves, but also their family members. This observation resonates with the findings of Esseim (2020) who noted that between 84 to 89% of the farmers surveyed were married. Furthermore, In terms of household size, the study highlighted that 22% of the participants had family members less than 3 people, the study also revealed that less than half (47%) of the respondents had moderate-sized households, comprising between 3 and 6 individuals and 21% of the respondents had between 7 and 9 people per households size, with a mean household size of 5 persons while only 10% of the respondents had 10 or more individuals as family members. The results also showed a significant disparity in the level of experience among respondents, with only a small fraction 19% having 1-5 years of experience in business, 23% of the respondents had being in their business between 6 and 10 years. The results also revealed that 30% and 20% of the respondents had spent 11-15 and 16-20 years in their enterprise while only 8% of women entrepreneurs had been in their venture for 20 years or more. This indicated that



substantial majority 81% boasted more than 5 years of experience, showing a high level of expertise and familiarity with the business activities. This result supported Oladele (2019) who asserted that it is expected that the more the years they had in their business, the more experienced they become, meaning that the entrepreneurs are highly possessed wealth of experience that could significantly contribute to the success of their business operations. Data presented in Table 1, indicated that 18% had no formal education, educational background of the respondents showed that 30% had primary education, 32 had secondary education, and 20% had tertiary education. Notably, a significant majority 82% of the respondents possessed formal education, indicating a relatively high level of educational attainment among the respondents. This showed that the respondents are literates and they had ability to adopt innovation easily. This finding is consistent with Fayese *et, al.*, (2019) who opined that people with higher educational attainment will have capacity to grab new technology easily to increase the income of their livelihood. The results also revealed that 15% of the respondents joined cooperatives less than 11 years ago, 24% had being a member between 6 and 10 years, 28% of the respondents had joined cooperatives between 11 and 15 years ago, and 27% the respondents joined cooperatives between 16 and 20 years ago and, 7% of the respondents had been members of cooperatives over 21 years. This showed that majority 89% of the cooperative farmers had being in cooperatives as members between 6 years and 21 years or more.

Table 1: Distribution of Socio-Economic Characteristics of the Respondents

Variable	Value	Frequency	Percentage	Cumulative frequency	Average
Age (years)	<30	10	10.0	10.0	47 years
	31-40	32	32.0	42.0	
	41-50	27	27.0	69.0	
	51-60	21	21.0	90.0	
	Above 60	10	10.0	100.0	
Marital status	Single	15	15.0	15.0	5 persons
	Married	85	85.0	100.0	
Household size	< 3	22	22.0	22.0	14years
	3-6	47	47.0	69.0	
	7-9	21	21.0	90.0	
	10 & above	10	10.0	100.0	
Bussiness experience (years)	<5	19	19.0	19.0	13 years
	6-10	23	23.0	42.0	
	11-15	30	30.0	72.0	
	16-20	20	20.0	92.0	
Educational level (years)	>20	8	8.0	100.0	8.0
	No formal education	8	8.0	8.0	
	Primary education	37	37.0	45.0	
	Secondary education	45	45.0	90.0	
Cooperative Membership	Tertiary	10	10.0	100.0	11.0
	< 5	11	11.0	11.0	
	6-10	25	25.0	36.0	
	11-15	38	38.0	74.0	
	16-20	17	17.0	93.0	7.0
	21 & above	7	7.0	100.0	
	Total	100	100		

Source: Field Survey, 2024



Livelihoods of Cooperative Small-scale Women Entrepreneurs

The various main occupations of small-scale women entrepreneurs were showed in Table 2 below. The result revealed that 30. 0% of the respondents were traders, meaning that they engage in trading activities on small-scale size as primary occupation. The findings further showed that 25.0% of the respondents were farmers engaging in agricultural/farming activities on small-scale operation. Furthermore, 16.0% of them were civil servants who were also involved in small-scale trading activities apart from servicing government. The findings also revealed that 12.0% and 11.0% of the women cooperators were Artisans and services/Crafts respectively on small-scale operation as main jobs. Meanwhile, 6.0% of the respondents also engaging in other occupations either as primary or additional secondary jobs or livelihood for themselves to increase their income. This finding aligned with Godwin 2021.

Table 2: Distribution of Livelihoods of Cooperative Small-scale Women Entrepreneurs

Livelihoods of Cooperative Small-scale Women Entrepreneurs	Frequency (F)	Percentage (%)	Ranking
Civil servants	16	16.0	3 rd
Farming	25	25.0	2 nd
Artisans	12	12.0	4 th
Trading	30	30.0	1 st
Services/ Crafts	11	11.0	5 th
Others	6	6.0	6 th
Total	100	100.0	

Source: Field Survey, 2024

Factors Influencing Small-scale Women Entrepreneurs' Participation in Cooperatives

Based on the R² F-value, t-statistics, and theoretical expectations of the variables, the linear function was selected as the lead equation. The R² coefficient of 0.73 indicates that 73% of the dependent variable can be explained by the independent variables in the model, leaving the remaining 27% unexplained. The F-statistics value of 63.519 validated the appropriateness of the overall regression equation, demonstrating statistical significance at the 1% level. The findings indicate that five (5) out of the ten (10) variables in the model were significant while the remaining variable five (5) showed no significant. Specifically, the amount of loan applied for by members and marital status were significant at 1% while business experience showed positive significance at the 5% significant level. But educational attainment and loan obtained exhibited its positive significant at 5% significant level. Among the five (5) significant variables only marital status was negatively significant. This suggests that the, business experience, amount of loan applied for by members, amount of loan obtained were determinants factors of small-scale women entrepreneurs to participate in cooperative societies while marital status had an inverse relationship with women entrepreneurs cooperators due to expenses incurred on their family members by them. This result supported Akintonde (2017), who asserted that married women about 54% are more likely to participate in cooperative than their single counterparts, due to larger households marginally push women toward cooperative membership because this will assist them to pooled resources together and shared credit to support their business operations and their family. From the result educational attainment had significant relationship on loan obtained by the respondents meaning that the higher literate profile, demand higher capacity to utilize loan obtained from their cooperative societies to improve their business. This finding aligned with (Adeyeye, 2017) who claimed that education emerges as a powerful enabler, each additional level of schooling boosts the odds of participation by roughly 40%, underscoring the role of literacy and skills in navigating cooperative rules and opportunities (Adeyeye, 2017). Business experience was also exhibited significant influence on membership participation of the respondents on cooperatives, this implies that the more experienced they are in their enterprise, the more the respondents will be able to handle their business effectively and efficiently to increase their income and maximize their profit margin.



Conclusive, amount of loan obtained, amount of loan applied by members, business experience, marital status and educational attainment had significant relationship on membership participation of women entrepreneurs in cooperatives.

Table 3: Determinants of Small-scale Women Entrepreneurs
 Participation in cooperative

Variables	Co-efficient	Standard Error	T-value	Decision
Constant	5.952	1.088	4.212***	S
Age	0.508	0.536	1.086	NS
Marital status	1.662	- 0.843	-2.354***	S
Education Level	1.006	0.547	1.672*	S
House hold size	1.167	0.899	1.047	NS
Membership of cooperative	-1.009	1.701	-0.832	NS
Total annual income (₦)	0.752	0.841	1.267	NS
Amount loan applied by members (₦)	1.929	0.208	2.662***	S
Loan obtained (₦)	-2.308	-1.400	1.939*	S
Loan Interest (%)	1.607	0.981	1.225	NS
Business experience	1.665	0.876	2.123**	S
F-Statistics	63.519			
R-square	0.7341			
Adjusted R ²	0.7910			

Source: Field Survey, 2024, * Significant at 10% level, ** Significant at 5% level, ***Significant at 1% level.

Problems Militating Against Small-Scale Women Entrepreneurs

Results of constraints hindering cooperative small-scale women entrepreneurs showed in Table 3. An analysis of these constraints revealed that high limited access to fund (6.990) emerged as most predominant challenges adversely affecting the entrepreneurs' women which was ranked 1st. Followed by lack of advertisements (5.441) and suspicious low income (5.111), ranked 2nd and 3rd respectively within the study area. Other notable impediments included low members' savings (4.916), low levels of literacy (4.420), poor management (4.221), high expenses incurred (3.916) and lack of marketing information (3.442) were ranked 4th, 5th, 6th, 7th and 8th positions respectively. By facilitating adequate financial assistance, small-scale entrepreneurs can finance their businesses adequately and effectively, thereby improve their income and overall business profitability. The data also indicated that high members' savings, proper and adequate management and reduction of expenditure incurred by women cooperative entrepreneurs of business will in turns promote their sales. High formal education, regular and adequate marketing information, will lead to increase income generated by the business owners and also enhances their, standard of living and well-being.



Table 4: Distribution of Respondents based on Constraints Associated with Small-Scale Women Entrepreneurs

Problems Facing Cooperative Small-scale Entrepreneurs Women	Mean	Standard deviation	Rank
Low members' savings	4.916	2.304	4 th
Poor management	4.221	2.111	6 th
Lack of marketing information	3.442	1.332	8 th
Lack of advertisements	5.441	2.343	2 nd
Limited access to capital	6.990	2.660	1 st
Low levels of formal education	4.420	2.221	5 th
Low income	5.111	2.334	3 rd
High expenses incurred	3.916	1.430	7 th

Source: Field Survey, 2024.

CONCLUSION AND RECOMMENDATION

The study concluded that education, household size, amount of loan applied, amount of loan obtained and marital status, were the significant determinants of women decision to join and intensely participate in cooperatives societies in the study area. Also, participation were evident in terms of increased income and business diversification. In addition, women participation were constraints by low levels of literacy, lack of advertisements, suspicious low income, poor management, high expenditure incurred, low members' savings and others proffered suggested solutions to constraints in order to further enhance the impact cooperatives on women's livelihoods and promote sustainable economic women empowerment in the study area.

Small-scale women entrepreneurs should improve their savings culture. Cooperatives and governments should sensitize women cooperators on marketing strategy for easy marketing improvement for profit maximization. Cooperative should endeavours to provide credit facilities for cooperative women entrepreneurs at appropriate time to meet the purpose. Lastly, cooperatives should facilitate livelihood diversification and supporting formation of social enterprises to women entrepreneurs, helping them to scale and diversify their businesses.

REFERENCES

Adeyeye, A. (2017). Challenges facing women entrepreneurs in Nigeria. *Journal of Entrepreneurship and Business*, **5**(1): 1-12.

Akintonde, O. (2017). Cooperative societies and economic development in Nigeria. *Journal of Cooperative Studies*, **10**(1): 1-15.

Claston, D. G. (2020). Sustainable rural livelihoods: Practical concepts for the 21st century. *IDS Discussion Paper 296*.

Chikaire, J. (2021). Cooperatives as a strategy for rural development in Nigeria. *International Journal of Cooperative Studies*, **1**(1): 1-9.

Emefesi, B. O., Hamidu, B. M & Haruna. U. (2024). Role of Women Farmers' Cooperative Societies In Agricultural Production: A Case Study of Bauchi Local Government Area of Bauchi State, Nigeria. *Paper prepared for presentation at the Farm Management Association of Nigeria Conference, Abuja, Nigeria. Oct. 19-21, 2024 27-32. AgEcon Search*<http://ageconsearch.umn.edu/ageconsearch@umn.edu>.

Essein, A. J. (2020). Effect of investment decision on financial performance of savings and credit cooperatives: The case of Kitui Central Sub-County, Kenya. *Journal of Economics and Sustainable Development*, **7**(16): 56-64.

Fayese, C. L., Goldsmith, P. D., & Taylor, W. J. (2000). Key success factors for emerging agricultural marketing cooperatives. *Journal of Agricultural Cooperation*, **16**: 14-24.

Godwin, C. R. (2021). Managerial miscalibration. *The Quarterly Journal of Economics*, **128**(4): 1547-1584.

International Labour Organization. (2018). Cooperatives and the sustainable development goals.



- Kabeer, N. (2020). Resources, agency, and achievements: Reflections on the measurement of women's empowerment. *Development and Change*, **30**(3): 435-464.
- Kareem, R. O., Arigbabu, Y. D., Akintaro, J. A., & Badmus, M. A. (2022). The impact of cooperatives on the welfare of members in Nigeria. *International Journal of Cooperative Studies*, **1**(1): 30-36.
- Lawless, R. M., Hutchison, K., Schuler, R., Dean, H., & Martins, D. (2020). Barriers to women's economic participation in Nigeria. *Journal of Gender Studies*, **13**(1): 22-36.
- NPC (2006). National census commission, Ogun State, Nigeria.
- Ogundele, M. H. (2018). Gender disparity in cooperative societies. *African Journal of Development Studies*, **6**(2): 89-102.
- Okojie, J. A. (2019). Cooperative societies and economic development in Nigeria. *Journal of Economic Studies*, **38**(1): 34-45.
- Oladele, P. (2019). Women's participation in cooperative societies in Nigeria: Challenges and prospects. *Journal of Women Studies*, **10**(1): 1-12.
- Ortmann, G. F., & King, R. P. (2019). Agricultural cooperatives I: History, theory and problems. *Agrekon*, **46**(1): 18-46.
- Oyebanji, A. (2020). Women's empowerment through cooperative societies in Nigeria. *Journal of Empowerment and Development*, **5**(1): 1-15.
- Muchopa, R. D. (2021). *Bowling alone: The collapse and revival of American community*.
- Schwettmann, J. (2024). Cooperatives and employment in Africa. *ILO Working Paper*.
- Wanyama, F. O., Develtere, P., & Pollet, I. (2018). Encountering the evidence: Cooperatives and employment creation in Africa. International Labour Organization (ILO), World of Work Report No. 9. Geneva: ILO.
- Ogundele, O. (2018). Challenges facing cooperative societies in Nigeria. *Journal of Business and Management*, **10**(2): 1-10.
- World Bank (2020). Gender and development: An evaluation of World Bank support.