ENHANCING MEMBERS LIVELIHOOD THROUGH COOPERATIVE ENTREPRENEURIAL ACTIVITIES IN AWKA SOUTH LGA OF ANAMBRA STATE

Chilokwu Okechukwu, PhD[1] Chilokwu, Chioma Glory[2] Egor, Hikarofem Ise, PhD[3] Akubuilo, Cletus. J. C. PhD[4]

[1]*Department of Cooperative Economics and Management, Nnamdi Azikiwe University, Awka,*
[2]*Department of Entrepreneurship Studies, Chukwuemeka Odumegwu Ojukwu University, Igbariam, Anambra State.*
[3]*Department of Cooperative Economics and Management, Federal Cooperative College, Oji River, Enugu State.*
[4]*Department of Agricultural Economics and Extension, Enugu State University of Science and Technology, Enugu State.*
Correspondence:

Abstract

This study examined the enhancement of members livelihood through cooperative entrepreneurial activities in Awka South LGA of Anambra state. It was observed that lack of innovation has placed members of cooperatives in the same economic status quo and has resulted to the inability of the cooperative enterprise to add more value to members individual enterprise which would therefore lead to the enhancement of members livelihood. The objective of the study are to evaluate the various entrepreneurial activities carried out by cooperatives; to determine the effects of the entrepreneurial services on members livelihood enhancement and to identify the challenges that limits Cooperatives in enhancing members livelihood. The survey research design was adopted and the purposive sampling technique was employed to select 8 cooperative societies. The Taro Yamane formula to obtain a sample of 142 members. Data was obtained through the administration of a structured questionnaire and data obtained were analyzed using the simple percentage, mean and frequency table. The research findings by the researchers revealed that there is a positive effect of the entrepreneurial activities on members livelihood enhancement through increase in dividend and patronage rebate for members, expansion of members business etc. It was also observed that inadequate finance as well as bad management by cooperative leaders are some of the constraints in enhancing members livelihood. Based on the findings, the study recommends that Cooperatives should organize seminars and workshops for both members and non-members in order to attract new members and increase equity. The management committee should be well educated on cooperative principles as well as entrepreneurship to ensure effectiveness in carrying out entrepreneurial activities.

Key words: *Livelihood, Entrepreneurship, Cooperatives, Awka South LGA*

Introduction

While Nigeria has made some progress in socio-economic terms in recent years, it's human capital development remains weak due to under-investment in skilled labour force, and the country ranked 152 of 157 countries in Work Bank's 2018 human capital index. The country continues to face massive developmental challenges, which include the need to reduce the dependency on oil and diversify the economy, address insufficient infrastructure and build strong and effective institutions as well as government issues and public financial management systems. During a time if economic downturn and high unemployment particularly among young people, society needs innovative strategies to generate growth. Cooperatives are one strategy based on fairness, democracy and equality. This business model has a global track record in helping communities become sustainable and achieving more equitable distribution of wealth. According to Ravensburg (2009), cooperative entrepreneurs play major roles in stabilizing and enhancing members' business, crafts, people, or professionals by partaking in some risk sharing and mutual help among members. They also increase income and satisfactory conditions of work that are involved in poverty alleviation and prevention, social dialogue and empowerment of industrialized and developing countries, cooperatives contribute to the socio-economic development, support employment growth and sustain a more balanced redistribution of wealth (Borzoga and Galara, 2012).

The entrepreneurship sector of the economy has failed to grow as a result of lack of innovation in products and processes. None of the infant industries has been able to meet with the total demand for their products (Adeyemi and Abiodun, 2013). To some, entrepreneurship means primarily innovation, to others it means risk taking, to others a market stabilizing force, and to others still, it means starting, owning and managing a small business. Entrepreneurship in it's simple form is seen as the ability and willingness to develop, organize and manage a business venture with its risk(s) in other to make profit. The concept of entrepreneurship has been associated with several activities concerned with the establishment and operation of business enterprises. These activities include: identification of investment opportunities; decision making as to the opportunities to exploit; promote and establish the business enterprise, aggregation of the scarce resources required for the production and distribution; organization and management of human and material resources for the attainment of the objectives of the business enterprises (Chilokwu, 2007). Furthermore, in terms of livelihood, cooperatives have long been recognized to play important roles in the society that translate into the improvement of living conditions of their members, particularly the lowincome earning cadres of the population; the rural people or the urban poor. Cooperatives aggregate people, resources and capital into economic units. Being voluntary, democratic and self-controlled business organizations, cooperative offer its

members control over the productive activities from which they derive their livelihood. (Ojiagu, 2015). Cooperatives improve living conditions, solve specific socio-economic problems which include income generation; support rural development and preserve viability of rural communities.

Lack of innovative ideas in cooperative activities has placed members in the same economic status quo and the inability of the cooperative enterprise to add more value to the members individual enterprise. This therefore, alongside other factors have been the building block towards this study to help unravel the hidden potentials of cooperative societies in enhancing the livelihood of its members as well as promoting development through the merging of cooperative principles with the capital economy. The objectives of this study are: to evaluate the various entrepreneurial activities carried out by cooperatives in Awka South LGA; to determine the effects of cooperative entrepreneurial activities on members' livelihood in Awka south LGA.; and to identify the challenges that limits entrepreneurial services delivered by cooperatives to its members.

Literature Review

Concept of Entrepreneurship

According to the Wiley Online Library, entrepreneurship is defined as the process of doing something new and something different for the purpose of creating wealth for the individual and adding value to society.

Literature abounds as to what entrepreneurship is all about. Davis in 1983, as cited in Igbo (2005) sees entrepreneurship as the creation and running of one's own business. Timmons in 1987 also cited in Igbo (2005), sees it as the creation, building and distribution of something of value from practically nothing to individuals, groups, organizations and society. He summed up by stating that it involves planning and organizing small business ventures through the mobilization of people and resources to meet people's needs. According to Schumpeter (1995), entrepreneurship is a process of change where innovation is the most vital function of the entrepreneur. It is the basic requirement for economic development in a free enterprise or mixed economy where innovation is the basis of development. Innovation in a system can increase the marginal productivity of the factors of production. 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 above definitions and discussions point to the fact that entrepreneurship involves innovation, development, recognition, seizing opportunities and converting

opportunities to marketable ideas, value while bearing the risk of competition. Entrepreneurial development is a catalyst for economic, social and industrial development. Peter and Clark in 1997 as cited in Egai (2008) affirms that entrepreneurial development is a disposition to accept new ideas, new methods and making people more interested in present and future than the past. The entrepreneurial class provides leadership in resource change, innovation, technical progress and capital formation to produce new knowledge, new production techniques/possibilities, profits and economic growth. Historically, entrepreneurship development in Nigeria has remained excluded from industrial policy until changes began to occur in 1980s due to am bivalency of competition and increasing service sector. According to Audretsch and Thurik (2001) the role of the entrepreneurial sector changed when industrial comparative advantages shifted towards knowledge-based economic activities. Large firms lost their competitive edge while smaller and more flexible entrepreneurial firms gained new importance in the increasing knowledge-based economy. New dynamic ventures are acknowledged to be drivers of innovation

Concept of Livelihood

A person's livelihood refers to their means of securing the basic necessities-food, water, shelter and clothing of life. Livelihood is defined as a set of activities performed to live for a given life span, involving securing water, food, fodder, medicine, shelter, clothing and the capacity to acquire above necessities working either individually or as a group by using endowments (both human and material) for meeting the requirements of the self and his/her household on a sustainable basis with dignity. For instance, a Fisher man's livelihood depends on the availability and accessibility of fish. A simple and working definition of the term 'livelihood' was proposed by Robert Chambers and Gordon Conway, 1992: "A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living".

According to Young (2002), livelihood are the ways in which people access and mobilize resources that enable them to pursue goals necessary for their survival and longer-term well-being and thereby reduce the vulnerability created and exacerbated by conflict. Livelihood is best understood by taking into cognizance the- financial, physical, natural and human endowments perhaps the "human" element being the most critical amongst all the five. The utmost concern which comes to mind when designing the strategies of livelihood for the poor is to address the challenges faced particularly by the labour (Rakesh, 2010).

Concept of Cooperative Entrepreneurship

There is no universal consensus on the definition of cooperative entrepreneurship. The concept of cooperative entrepreneurship is fundamental. It is closely linked to the viability and sustainability of cooperative enterprises and the cooperative movement. Applied in the cooperative sphere, Cooperative entrepreneurship is a process whereby a group of people others mobilizes financial and non-financial resources to launch a new cooperative or revamping the existing cooperative to satisfy the socio-economic and cultural needs and aspirations of group of members.

Cooperative entrepreneurship in fact seeks to bring creativity, innovation, and strategic management in the management of cooperative society. To do this, it is essential that cooperative should have dynamic governance structures, qualified, competent and dedicated human resource and modern management system. According to Ravensburg (2009) he noted that cooperative entrepreneurs play major roles in stabilizing and enhancing member business, crafts, people or professionals by partaking in some risk sharing and mutual help among members. They also increase incomes and satisfactory conditions of work. Furthermore, according to Drucker (1988), the main task of Cooperative entrepreneurship is taking innovative initiatives, it means trying to search, discover and exploit opportunities that exist for the sake of common interests. Innovative acts not only done when starting a business but also at the business running, even when the cooperative effort was in decline at the time of starting a business, so that Cooperatives can grow quickly and produce. The task of cooperative entrepreneurship appears to be quite heavy because there are many interested parties in cooperative environment such as members, cooperative enterprises, employees, surrounding communities and others. The main purpose of cooperative entrepreneurship however is to satisfy the real needs of cooperative members and improve their common welfare (Mershi, 2011). Entrepreneurship in Cooperatives can be done by the members, managers, bureaucrats who play a role in the development of Cooperatives and the catalyst i.e. people who care about the development of Cooperatives.

More so, entrepreneurial activities of the cooperative must hold fast to the principle of cooperative identity, namely as a member or the owner and as well as the customers (Mershi, 2011). Members' interest should be Paramount so that members will participate actively in the cooperative. Therefore, entrepreneurs in charge of Cooperatives improve services by providing various needs of its members. It is also pertinent to state that although cooperative entrepreneurship has been perceived to be one of the world's most dynamic emerging economic sectors in the most recent times with a lot of potentials to be exploited. According to Ravensburg (2009), it is yet the be accorded the needed attention identified and treated like any other areas of

entrepreneurship.

Concept of Innovation

In simple terms, innovation involves the exploitation of new ideas. Innovation is often confused with invention. An invention may not necessarily lead on to innovation. This distinction is made clear by Freeman (1982: 7) when he noted that "an invention is an idea, a sketch or model for a new and improved device, product, process or system", whereas "an Innovation in the economic sense is accomplished only with the first commercial transaction involving new product, process, system or device...".

Theoretical Framework

Classical Theory of Poverty

The classical theory of poverty typically assumes that the outcomes of the exchanges taking place in the marketplace are efficient, and hence wages faithfully reflect individual productivity. Accordingly, poverty is mainly seen as a consequence of poor individual choices (e.g. the poor lack of "self-control") that affect productivity negativity, although it is also acknowledge that pure differences in underlying genetic abilities are all potential causes of poverty. (Philip and Miguel, 2014). The wrong choices made by individuals may lead them to find themselves in a 'poverty or welfare trap'. Beyond a minimum level to prevent destitution, state intervention is generally viewed adversely as a source of economic inefficiency; by generating incentives that are misaligned between poor individuals and society as awhile, welfare programs are perceived as a potential cause for or reinforcement of poverty (through welfare dependence). The government is at most, justified to intervene whenever poor people need supportive activities or threats to correct for perverse economic incentives. A large majority of the policy prescriptions under this view focus one efforts to raise the productivity of deprived individuals in order for them to join the labour force as soon as possible (although it is acknowledging that some individuals- the young, the sick, the old- cannot participate and will need alternative support).

Classical views on poverty correspond for the most part to the market-espousing, laussez-faire principle that tends to attribute responsibility for the outcomes of individuals, such as their well-being, to their own economic decisions (Esping-Andersen, 1990). Hence, in this view, people are to be held accountable for their experiences of poverty which are ultimately linked to purely individual deficiencies. Rank (2003) pointed out that these individuals like characteristics can range from "the lack of an industrious work ethic or virtuous morality to low levels of education or competitive market skills", a view which they contend has gained ground since the mud 1970s. This implies that there is virtually no role for the state to intervene, given that

the individual traits that cause poverty are either given or determined by market forces.

Methodology

Descriptive survey research design was employed. The population of the study was 221 members of the cooperatives drawn, using simple random sampling technique, from eight cooperative societies within the Awka South LGA.

Table 1: Distribution of selected active Cooperative Societies in Awka South LGA.

S/N	Name of cooperative societies	Membership strength
1.	Orient Daily (Awka) Cooperative Thrift and Credit Society	40
2.	Umuazugo Nwogbo (Mbaukwu) Fishery Cooperative Society Ltd	25
3.	Ulukanachukwu (Awka) Multipurpose Cooperative Society Ltd.	15
4.	Greater People's Forum (Okpuno) Multipurpose Cooperative Society Ltd	32
5.	Oganiru (Nibo) Multipurpose Cooperative Society	20
6.	Umuazu (Nise) Cooperative Society Ltd	25
7.	Paul University (Awka) Staff Multipurpose Cooperative Society Ltd	52
8.	Global Market Centre (Awka) MSMES Forum Multipurpose Cooperative Society Ltd	12
	Total	221

Source: Divisional Cooperative Officer, Awka South LGA, 2024

The sample was thereafter determined by using the Taro Yamane Formular:

The Formular is given as: $n = N/ 1+ N(e)^2$

Where; n = sample size

N = Total population

e = Level of significance

1 = unity (a constant)

Using the Formula to determine the sample size:

$n = N/ 1+ N(e)^2$

$n = 221/ 1+221(0.05)^2$

$n = 221/ 1.5525$

$= 142. 35$

Therefore, based on the Formular, the sample size is 142 members which will be adequate to represent the entire population.

In order to determine the number of questionnaires to be distributed to each of the selected cooperative societies, Bowler's formula will be used:

- Bowler's formula = Membership size × Sample size ÷ Total population
- Orient daily (Awka) CTCS Ltd = 40 × 142 ÷ 221 = 26
- Umuazugo Nwogbo (Mbaukwu) Fishery Cooperative Society = 25 × 142 ÷ 221 = 16
- Ulukanachukwu (Awka) MCS Ltd = 15 × 142 ÷ 221 = 10
- Greater People's Forum (Okpuno) MSC Ltd = 32 × 142 ÷ 221 = 21
- Oganiru (Nibo) Multipurpose Cooperative Society = 20 × 142 ÷ 221 = 13
- Umuazu (Nise) Cooperative Society Ltd = 25 × 142 ÷ 221 = 16
- Paul University (Awka) Multipurpose Cooperative Society Ltd = 52 × 142 ÷ 221 = 33
- Global Market Center (Awka) MSMES Forum MCS Ltd = 12 × 142 ÷ 221 = 8

Data Presentation and Analysis

This chapter deals with the presentation and analysis of data collected for the study through the distribution of questionnaires to respondents. To facilitate the analysis,

tabular representations were adopted to summarize the responses to the various questions contained in the questionnaire.

A total of 142 copies of questionnaires were distributed to members of the cooperative society within the study area. A total of 130 copies were properly filled and returned,

Various Entrepreneurial Activities Carried Out by Cooperatives

Table 1: Distribution of Entrepreneurial Activities carried out by Cooperatives

Items	SA (5)	A (4)	UD (3)	D (2)	SD (1)	Total	Mean	Decision
Provision of Information on new techniques of production	30 (150)	61 (244)	18 (54)	21 (42)	_	130	3.8	Accept
Identification of investment opportunities/investing surplus on viable projects	43 (215)	72 (288)	6 (18)	9 (18)	_	130	4.2	Accept
Provision of goods and services to members on installmental payments	35 (175)	68 (272)	14 (42)	13 (26)	_	130	4.0	Accept
Managerial advice on credit management	69 (345)	41 (164)	11 (33)	9 (18)	_	130	4.3	Accept

Skill acquisition classes like craft, beadmaking, baking, tailoring, etc	27 (135)	52 (208)	25 (75)	24 (48)	2 (2)	130	3.6	Accept
Education and training of members	51 (255)	63 (252)	8 (24)	7 (14)	1 (1)	130	4.2	Accept
Developing safety net programme e.g food and nutrition programme, medical treatment, insurance etc for members	18 (90)	32 (128)	14 (42)	52 (104)	14 (14)	130	2.9	Reject
Grand mean							3.86	

Source: Field Survey,2024

The Table 1 shows the various entrepreneurial activities engaged in by Cooperatives in the study area. With the adoption of the five-point Likert scale, the table reveals that all the items displayed on the table except one showing negative (rejected), were accepted indicating that Cooperatives in the study area carries out all of the entrepreneurial activities as identified in the table except one (developing safety net programme e.g food and nutrition, medical treatment, insurance etc) for members.

Effects of Cooperative Entrepreneurial Activities on Members Livelihood Enhancement

Table 2 Distribution of effects of cooperative entrepreneurial activities on members livelihood enhancement

Items	**SA (5)**	**A (4)**	**UD (3)**	**D (2)**	**SD (1)**	**Total**	**Mean**	**Decision**
Expansion of members business	41 (205)	70 (280)	12 (36)	7 (14)	_	130	4.1	Accept
Increase in dividend and patronage rebate	78 (390)	42 (168)	4 (12)	6 (12)	_	130	4.5	Accept
Reduced cost of production and increase in sales	24 (120)	63 (252)	24 (72)	19 (38)	_	130	3.7	Accept
Easy access to goods and services	35 (175)	70 (280)	12 (36)	12 (24)	1 (1)	130	4.0	Accept
Improved technical know-how/ effectiveness of members	45 (225)	68 (272)	9 (18)	7 (14)	1 (1)	130	4.1	Accept
Creation of jobs in a dwindling economy	17 (85)	58 (232)	28 (84)	24 (48)	3 (3)	130	3.5	Accept
Improved healthy status of members	19 (95)	46 (184)	23 (46)	31 (62)	11 (11)	130	3.1	Accept

Grand mean							3.86	

Source: Field Survey,2024

Table 2 assesses the various effects of entrepreneurial activities engaged in by Cooperatives on the enhancement of members livelihood in the study area. The table reveals that the items contained in the table were accepted with a grand mean of 3.86, indicating a positive relationship between the cooperative entrepreneurial activities and it's effect on members livelihood enhancement.

Challenges that hinder Cooperatives in Enhancing Members Livelihood

Table 3: Distribution of challenges that hinder Cooperatives in enhancing members livelihood.

Items	**SA (5)**	**A (4)**	**UD (3)**	**D (2)**	**SD (1)**	**Total**	**Mean**	**Decision**
Inadequate finance as a result of low membership strength	27 (135)	68 (272)	12 (36)	21 (42)	2 (2)	130	3.8	Accept
Bad management by Cooperative leaders	67 (335)	42 (168)	12 (36)	9 (18)	_	130	4.3	Accept
Frequent government interference in the activities of the cooperatives	39 (195)	29 (116)	26 (78)	32 (64)	4 (4)	130	3.5	Accept
Activities carried out by the cooperative's most times results in	8 (40)	32 (128)	36 (108)	50 (100)	4 (4)	130	2.9	Reject

failure								
Grand mean							3.63	

Source: Field Survey,2024

The table above assesses the challenges that hinder Cooperatives in enhancing members livelihood. All items contained in the table has a positive mean value which were accepted as challenges hindering Cooperatives enhancing the livelihood of its members, except one which shows a negative mean value and was rejected. This shows that the item (Activities carried out by Cooperatives most times results in failure) is not one of the challenges that hinder Cooperatives in enhancing members livelihood. The survey however indicates that bad management by cooperative leaders and inadequate finance as a result of low membership strength are the major factor/challenge hindering Cooperatives in enhancing members livelihood.

Findings

The research work on "Enhancing Members Livelihood Through Cooperative Entrepreneurial Activities" showed the following findings:

1. Majority of the respondents are females and more than average are married and are self employed. Most of the respondents are within the economic active age, literate, operates on a medium scale and earn a monthly income ranging from #50000 and above. It was also revealed that majority of the respondents have been a member of the cooperative for more than a year and have a working knowledge of what a cooperative is, it's laws and regulations.

2. Cooperatives within the study area engage in various entrepreneurial activities like provision of information on new techniques of production; identification of investment opportunities and investing members surplus on viable projects; provision of goods and services to members on installmental payments; managerial advice on credit management; organising skill acquisition program etc. It was also revealed that most of the cooperative society in Awka do not engage in developing safety net programme e.g insurance for their members.

3. A positive and direct effect of these entrepreneurial activities is seen on members livelihood enhancement through increase in dividend and patronage rebate for members, expansion of members business, easy accessibility of goods and services for members, creation of jobs, etc.

4. Inadequate finance as well as bad management by cooperative leaders constitute the major challenge that hinder Cooperatives in Awka South from effectively enhancing members livelihood. The findings corresponds to that of Ogboh Attah and Ebong (2010) who argues that Cooperatives are vital tools for job creation, if it is effectively managed, supported and given necessary technical and financial assistance needed to boost their operation .

Recommendations

Based on the research findings, the researchers recommend the following for effective performance is f Cooperative enterprise in enhancing members livelihood:

1. Cooperatives should organise seminars, workshops and conferences for both members and non-members to attract new members to the cooperative's thereby increasing their capital strength (equity).

2. The management committee and other hired personnel should be well educated on cooperative values and principles as well as should be given routine training to ensure effectiveness in their functioning and carrying out of entrepreneurial activities. The functioning and carrying out of entrepreneurial activities.

3. The cooperative department should ensure routine supervision and auditing of work carried out by the cooperative leaders in order to ch ck their excesses.

4. Government should endeavor to give loans, grants and other incentives to Cooperatives to help finance their activities, but care should be taken not to hinge deep into their affairs.

5. Cooperative Societies in Awka South should organise safety net programmes such as food and nutrition programme, medical check-up as well as insurance for members to help improve their health and social status.

Conclusion

Cooperative societies are effective tools for enhancing the well being/ livelihood of the young and old are known to thrive in any environment. Entrepreneurship however is one vital tool that helps Cooperatives in the creation and enhancement of livelihood of the people. Therefore, Cooperatives should think out of the box and source out innovative ways of either carrying out it's regular activities of enhancing members livelihood or creating new sources/means of livelihood for it's members. Cooperatives should also endeavor to tackle the various problems faced by it while trying to

effectively enhance its members livelihood.

References

Adeyemi, K. and Abiodun, A. (2013), Development of the non-oil sector in Nigeria; challenges and lessons for less developed countries. *Covenant journal of business and social sciences* 2013.

Anian, P. and Faustine, K. (2018), Emerging global trends and the opportunities for African Cooperatives in improving members well-being. *Journal of Cooperative and business studies* vol 1, 2018.

Bayram, H. (2012), The relationship between Entrepreneurship and Innovation: A Dynamic panel data Analysis.

Birchall, J. and Simmons R., (2009), Cooperatives and poverty reduction; Evidence from Sri Lanka and Tanzania. The cooperative college, 2009 ISBN 978-0-85195-316-8

Crossan, M.M, and Apaydin, M. (2010). A multi-dimensional framework of organizational Innovation: A systematic review of the literature. *Journal of management studies.* 47(6), 1467-6486.

Dermound Becker, (2010) How do we define a cooperative? https://EzineArticles.com/expert/DermoundBecker.

Diarmund, M. et al. (2012) Cooperative entrepreneurship cooperative for growth retrieved from https://ssrn.com//abstract=2163491.

Izuka, C. and Emejulu, G.A (2010): Impact of entrepreneurial skills on survival of small business in Anambra State, Nigeria. Nigerian *Journal of Cooperative Economics and Management.* Vol 5. No 1; 13-25.

Jacinta, I.O. (2018) Entrepreneurial studies for university students. Key difference-Innovation vs Entrepreneurship. The Entrepreneur Africa Magazine. Retrieved from https://www.theentrepreneurafrica.com. 2 May, 2017.

Manion, H. K (2015), International social problems: A systems perspective: international encyclopedia of the social and behavioural sciences (second edition), 2015.

Mhembwe, S. and Dube, E. (2017), 'The role of cooperatives in sustaining the livelihood of rural communities: The case of rural Cooperatives in Shurugwi District, Zimbabwe. *Journal of Disaster Risk Studies* 9(1), a341

https://doing.org/10.4102/Jamba. vai 1.341.

Nicole, G.V.R (2009), Enterprise future lies in cooperation - Entrepreneur Cooperatives in Cooperatives in Africa: An introductory paper. International Labour Organization (ILO).

Ravensburg, N.G.V (2009), Enterprises future lies in cooperative – Entrepreneur Cooperatives in Africa. Working paper, International Labour Organization (ILO).

Rajasthan, J. (2010), Innovative Approaches in creating livelihoods: Rajasthan mission on skills and livelihoods retrieved from https://www.rajasthanlivelihoods.org April, 2010.

Schumpeter, J.A. (1947), The creative response in economic history. *The Journal of Economy History*, vol 8(2), 149-159.

Skurnik, S. (2002) The role of cooperative entrepreneurship and firms in organizing economic activities - past, present and future. LTA, issue 1 103-124.

United Nations, 2019. International day of cooperatives on "Coops 4 Decent work" retrieved from https://www.UN.org>2019/06zidc-2.

Wanyama, F.O, et Al (2008), Encountering the eveudence: Cooperatives and poverty reduction in Africa, viewed 13 March 2013, retrieved from https://www.cooperatiefondernemen. be/count/click.php?if=3.