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Co-operative Institutions and Sustainable Livelihood Development in Nigeria: Integrating Entrepreneurship and Social Capital Perspectives

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Abstract

Co-operative societies ought to be inclusive, member-focused organizations that genuinely support the development of sustainable livelihoods. They are intended to operate through the development of strong interpersonal relationships among members, effective access to market opportunities, consistent support for entrepreneurs, and active participation in democracy. However, in many Nigerian co-operative societies, there appears to be a stark difference between these expectations and the actual outcomes. The study therefore examined the impact of co-operative entrepreneurship support and assessed the impact of co-operative social capital development on members' business performance and members' social inclusion. Descriptive survey research design was employed, and 340 co-operative members sampled using a multistage sampling technique. Data were collected through a structured and validated questionnaire, which yielded a reliability coefficient of 0.83 through the test–retest method. Descriptive statistics, including frequencies, percentages, means and standard deviations were used for data analysis, while hypotheses were tested using simple linear regression at 0.05 significance level with SPSS version 27. The findings revealed that co-operative entrepreneurship support ($\beta = 0.991$, $p < 0.05$) and co-operative social capital development ($\beta = 0.988$, $p < 0.05$) had significant impact on their level of members' business performance and members' social inclusion in Nigeria. The study recommended improving support for entrepreneurship by routinely offering members affordable financing options, mentorship and ongoing business training and also strengthening social capital through co-operative activities, ongoing education about co-operative values, and trust-building initiatives.

Keywords: Co-operative, Entrepreneurship Support, Business Performance, Social Capital Development, Social Inclusion

INTRODUCTION

Due to its crucial role in lowering poverty, fostering economic empowerment and enhancing the well-being of people and communities, sustainable livelihood development has emerged as a major global development priority. The idea goes beyond generating revenue to include the skills, resources, opportunities and institutional support that allow people to maintain steady livelihoods while withstanding social, environmental and economic shocks. Governments, development organizations and academics are paying more and more attention to sustainable livelihood development in developing nations like Nigeria, where social exclusion, poverty, unemployment and income inequality continue to impede socioeconomic development. Co-operative organizations, which combine economic involvement with social solidarity to enhance members' welfare through collective action, are one of the institutional mechanisms found for bolstering sustainable livelihoods. They are now seen as significant catalysts for inclusive and sustainable development due to their expanding contributions to community development, financial inclusion, resource mobilization and entrepreneurship promotion (International Labour Organization, 2022; United Nations, 2023).

Co-operative institutions in Nigeria have evolved from traditional self-help associations into formal socio-economic organizations established to improve members' economic and social conditions through democratic ownership and collective responsibility. Co-operative societies have expanded their operations beyond savings and lending services to include entrepreneurship development, business assistance, agricultural marketing, capacity building and community empowerment initiatives since the implementation of numerous co-operative policies and reforms. The importance of co-operative institutions as partners in attaining sustainable livelihood outcomes has been reinforced by recent policy emphasis on inclusive growth, enterprise development and poverty reduction. This shift reflects the growing understanding that strong community-based organizations that can mobilize local resources, encourage entrepreneurship and fortify social networks among citizens are necessary to achieve sustainable development (World Bank, 2022; African Development Bank, 2024).

Co-operative organizations are voluntary organizations that are democratically run and owned by their members, who work together to achieve shared social and economic goals through group business. The process by which people gain the skills, productive assets, knowledge, social connections and institutional support required to enhance their living conditions while retaining resilience against future uncertainties is known as sustainable livelihood development. According to this framework, entrepreneurship is the capacity to spot opportunities, gather resources and start or grow profitable businesses that create jobs and revenue. While social inclusion refers to the process by which people actively participate in economic, social and community life without prejudice or marginalization, social capital refers to the networks, trust, shared norms and reciprocal relationships that enable cooperation among individuals and groups for mutual benefit. Together, these ideas clarify how co-operative organizations simultaneously improve members' social and economic well-being by providing integrated institutional support (Organization for Economic Co-operation and Development, 2023; International Co-operative Alliance, 2023).

Contemporary co-operative institutions increasingly provide entrepreneurship support through business training, managerial education, financial assistance, mentoring, innovation promotion, market information, networking opportunities and enterprise development services designed to strengthen members' business capabilities. These interventions equip members with entrepreneurial knowledge and practical skills required for identifying business opportunities, improving managerial competence, adopting innovative production techniques and expanding enterprise performance. Access to entrepreneurship support also lowers obstacles that frequently impede small-scale entrepreneurs' ability to grow their businesses, such as poor managerial experience, limited funding, weak marketing capabilities and inadequate business knowledge. According to recent research, by improving members' entrepreneurial competencies and decision-making skills, entrepreneurship support programs increase enterprise survival, business expansion, profitability and employment creation (United Nations Development Programme, 2022; Global Entrepreneurship Monitor, 2023). However, different co-operative societies have seen different results due to differences in institutional capacity, training program quality and member participation levels. While some co-operatives are limited by insufficient funding, shoddy institutional frameworks and a lack of technical know-how, others offer comprehensive entrepreneurship development services that dramatically boost enterprise performance. Therefore, assessing how co-operative entrepreneurship support affects members' business performance is crucial to comprehending how co-operative institutions contribute to the development of sustainable livelihoods in Nigeria.

Beyond their economic purposes, co-operative organizations give their members the chance to build networks that support group problem-solving and mutual aid, as well as to build trust, improve interpersonal relationships and share knowledge. Co-operatives foster strong social ties that improve member cooperation through frequent meetings, collaborative decision-making, community projects, group marketing initiatives and shared responsibilities. Members' access to information, financial resources, emotional support and economic opportunities can all be improved by these social connections, which make up important social capital. In addition to fostering solidarity, collective identity, civic engagement and mutual accountability, strong co-operative social capital also lessens social isolation and improves community cohesion. According to recent research, social capital gained through co-operative participation improves access to opportunities that were previously unattainable for marginalized groups and increases people's ability to participate meaningfully in social and economic activities (United Nations Educational, Scientific and Cultural Organization, 2022; International Fund for Agricultural Development, 2023). However, the degree to which co-operative social capital translates into significant social inclusion is frequently influenced by variations in leadership quality, member commitment, institutional governance and organizational culture. Therefore, in order to comprehend the wider social contributions of co-operative institutions within sustainable livelihood development, it is necessary to analyze the impact of developing co-operative social capital on the social inclusion of participants.

Even though co-operative organizations are becoming increasingly important in fostering sustainable livelihoods, many of their members still face a variety of social and economic obstacles. Small-scale business owners often face challenges such as low enterprise competitiveness, poor innovation capacity, weak market connections, restricted access to financing and inadequate business management skills. Similar to this, vulnerable groups such as women, young people and low-income households continue to face varying degrees of social exclusion, which is typified by poor social integration, restricted access to institutional support and limited participation in economic opportunities. Even though co-operative organizations are supposed to tackle these issues by fostering entrepreneurship and creating social capital, their overall influence is frequently constrained by variations in institutional efficacy, governance standards, member involvement and resource accessibility. The degree to which co-operative institutions successfully support the development of sustainable livelihoods through integrated entrepreneurship support and social capital development is called into question by these realities.

Co-operative societies, entrepreneurship development, social capital and livelihood improvement have all been thoroughly studied in the literature. While some studies have focused on social capital or community involvement as distinct constructs, others have examined co-operative finance, agricultural productivity, microenterprise development and poverty reduction. However, relatively few empirical studies have simultaneously examined how co-operative entrepreneurship support influences members' business performance and how the development of co-operative social capital contributes to participants' social inclusion within a unified sustainable livelihood framework. Furthermore, due to variations in geographic contexts, institutional arrangements, methodological approaches and socioeconomic conditions, results from earlier studies continue to be inconsistent. Additionally, the majority of studies that are currently available place a strong emphasis on economic results while paying relatively little attention to the complementary role that social capital plays in attaining inclusive livelihood development. These unanswered questions represent important knowledge gaps that call for more empirical research.

Nigeria continues to prioritize entrepreneurship development, inclusive economic growth, poverty reduction and social cohesion as essential elements of national development, making the current study both pertinent and timely. Increasing opportunities for social inclusion and enhancing members' business performance at the same time can be accomplished through strengthening co-operative institutions in a practical and community-driven manner. This study offers empirical data that can strengthen co-operative policies, enhance institutional practices and promote sustainable livelihood development in Nigeria by assessing the impact of co-operative entrepreneurship support on business performance and examining the impact of building co-operative social capital on participants' social inclusion. Specifically, the study integrates the economic and social dimensions of co-operative development, thereby contributing to a more comprehensive understanding of how co-operative institutions promote resilient, inclusive and sustainable livelihoods among their members.

METHODS

The study adopted a descriptive survey research design because it enabled the researcher to examine existing variables without manipulation, collect data from a large population, support quantitative analysis and investigate the relationship between co-operative activities and members' sustainable livelihood development. A multistage sampling technique was employed to sample 340 respondents in order to ensure adequate representation and minimize sampling bias. Data were collected using a structured questionnaire. The instrument's validity was established through face and content validity. Reliability was determined using the test–retest method through a pilot study. The instrument produced a reliability coefficient of 0.83, confirming satisfactory consistency. Data analysis involved frequency counts and percentages, mean and standard deviation based on a four-point Likert scale, while the hypotheses were tested using simple linear regression analysis with the aid of Statistical Package for Social Sciences (SPSS) Version 27 at a 0.05 level of significance.

Interpretation of the 4-point Likert Scale

Key: SA = 4; A = 3; D = 2; SD = 1

Decision Rule: If mean $\geq$ 2.5, the respondents accept, if mean < 2.5, the respondents reject

Model Specification

$Y1=\beta0+\beta1X1+\mu$ $Y2=\beta0+\beta2X2+\mu$

Where:

Y1 = Members' Business Performance

Y2 = Social Inclusion of Members

X1 = Co-operative Entrepreneurship Support

X2 = Co-operative Social Capital Development

$\beta0$ = Constant

β1, β2 = Regression coefficients

μ = Error term

Decision Rule: Reject H_0 if p-value ≤ 0.05, otherwise do not reject H_0 if p-value > 0.05

ANALYSIS AND RESULTS

Table 1 Respondents' Opinions on Co-operative Entrepreneurship Support

Item	Statement	SA	A	D	SD	Mean	Std. Dev.
1	I receive useful business support that helps me grow my enterprise steadily	93	100	86	61	2.67	1.311
2	Co-operative training has improved my entrepreneurial skills and business management capacity	117	90	60	65	2.76	1.093
3	I benefit from financial and advisory support for expanding my business	85	108	73	74	2.60	.934
4	The co-operative provides resources that strengthen my ability to run businesses	88	112	79	61	2.67	1.513

Source: Field Survey, 2026, through SPSS, 27.

Table 1 shows the respondents' opinions on co-operative entrepreneurship support. The respondents reported that they received useful business support that helped them grow their enterprises steadily (Mean = 2.67; Std. Dev. = 1.311). They also indicated that co-operative training had improved their entrepreneurial skills and business management capacities (Mean = 2.76; Std. Dev. = 1.093). Furthermore, the respondents stated that they benefited from financial and advisory support for expanding their businesses (Mean = 2.60; Std. Dev. = 0.934). They equally reported that the co-operative provided resources that strengthened their ability to run businesses (Mean = 2.67; Std. Dev. = 1.513). Since all the mean values are above the benchmark of 2.50, the respondents generally agreed that co-operative entrepreneurship support contributes positively to business development

Table 2 Respondents' Opinions on Business Performance

Item	Statement	SA	A	D	SD	Mean	Std. Dev.
1	My business has grown steadily due to co-operative support and guidance received	91	119	71	59	2.71	1.217
2	I record higher profits now compared to before joining the co-operative	114	95	69	62	2.77	1.151
3	My business operations have improved with co-operative assistance and shared knowledge	111	97	73	59	2.76	1.218
4	I manage my business more efficiently	79	121	77	63	2.64	1.162

	because of co-operative support services

Source: Field Survey, 2026, through SPSS, 27.

Table 2 presents the respondents' opinions on business performance. The respondents reported that their businesses had grown steadily due to the co-operative support and guidance they received (Mean = 2.71; Std. Dev. = 1.217). They further stated that they recorded higher profits compared to before joining the co-operative (Mean = 2.77; Std. Dev. = 1.151). In addition, they reported that their business operations had improved through co-operative assistance and shared knowledge (Mean = 2.76; Std. Dev. = 1.218). The respondents also indicated that they managed their businesses more efficiently because of co-operative support services (Mean = 2.64; Std. Dev. = 1.162). The mean ratings above 2.50 indicate that the respondents agreed that co-operative support has improved their business performance.

Table 3 Respondents' Opinions on Social Capital Development

Item	Statement	SA	A	D	SD	Mean	Std. Dev.
1	have built strong relationships with other members through co-operative activities	120	95	66	59	2.81	1.817
2	The co-operative helps me connect with people who support my growth	115	93	70	62	2.77	1.394
3	I feel more socially connected through interactions within the co-operative environment	91	119	66	64	2.70	1.003
4	Trust and cooperation among members have improved my social relationships significantly	95	117	63	65	2.71	1.281

Source: Field Survey, 2026, through SPSS, 27.

Table 3 presents the respondents' opinions on co-operative social capital development. The respondents reported that they had built strong relationships with other members through co-operative activities (Mean = 2.81; Std. Dev. = 1.817). They also stated that the co-operative helped them connect with people who supported their growth (Mean = 2.77; Std. Dev. = 1.394). Furthermore, the respondents indicated that they felt more socially connected through interactions within the co-operative environment (Mean = 2.70; Std. Dev. = 1.003). They equally reported that trust and cooperation among members had improved their social relationships significantly (Mean = 2.71; Std. Dev. = 1.281). Since all the mean values are above 2.50, the respondents generally agreed that co-operative activities enhance social capital development.

Table 4 Respondents' Opinions on Social Inclusion

Item	Statement	SA	A	D	SD	Mean	Std. Dev.
1	I feel accepted and included in community activities through co-operative membership	109	94	71	66	2.72	1.209
2	The co-operative has improved my sense of belonging in society greatly	110	88	69	73	2.69	1.117
3	I now participate more in social events due	90	121	67	62	2.70	.619

	to co-operative involvement						
4	My voice is recognized in the community because of co-operative participation	100	88	74	78	2.62	1.593

Source: Field Survey, 2026, through SPSS, 27.

Table 4 presents the respondents' opinions on social inclusion. The respondents reported that they felt accepted and included in community activities through co-operative membership (Mean = 2.72; Std. Dev. = 1.209). They further stated that the co-operative had improved their sense of belonging in society greatly (Mean = 2.69; Std. Dev. = 1.117). In addition, the respondents indicated that they now participated more in social events due to their involvement in the co-operative (Mean = 2.70; Std. Dev. = 0.619). They also reported that their voices were recognized in the community because of their participation in the co-operative (Mean = 2.62; Std. Dev. = 1.593). The mean ratings, which are all above 2.50, indicate that the respondents agreed that co-operative participation enhances their social inclusion.

Test of Hypotheses

Co-operative entrepreneurship support has no significant impact on members' business performance

Table 5a Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.991[a]	.981	.981	.58062

Table 5b ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6042.627	1	6042.627	17.924	.000[b]
	Residual	113.946	338	.337		
	Total	6156.574	339			

a. Dependent Variable: Co-operative entrepreneurship support

b. Predictors: (Constant), Members' business performance

Table 5c Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.200	.087		-2.288	.023
	Co-operative entrepreneurship support	1.001	.007	.991	133.882	.000

Dependent Variable: Members' business performance

The regression analysis reveals that co-operative entrepreneurship support has a significant positive impact on members' business performance. The correlation coefficient ($R = 0.991$) indicates an exceptionally strong positive relationship between entrepreneurship support and business performance. The coefficient of determination ($R^2 = 0.981$) implies that **98.1%** of the variation in members' business performance is explained by co-operative entrepreneurship support, while only **1.9%** is explained by factors outside the model. The ANOVA result ($F = 17.924$; $p = 0.000 < 0.05$) confirms that the regression model is statistically significant. The regression coefficient ($\beta = 0.991$; $t = 133.882$; $p = 0.000$) further demonstrates that entrepreneurship support significantly enhances members' business performance. Since the significance value is below 0.05, the null hypothesis is rejected. The study therefore concludes that co-operative entrepreneurship support has a significant positive impact on members' business performance.

Co-operative social capital development has no significant impact on members' social inclusion

Table 6a Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.988[a]	.977	.976	.65819

Table 6b ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6099.526	1	6099.526	14.080	.000[b]
	Residual	146.427	338	.433		
	Total	6245.953	339			

a. Dependent Variable: Co-operative social capital development

b. Predictors: (Constant), Members' Social Inclusion

Table 6c Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.575	.095		6.065	.000
	Co-operative social capital development	YY.970	.008	.988	118.658	.000

a. Dependent Variable: Members' Social Inclusion

The regression results show that co-operative social capital development has a significant positive impact on members' social inclusion. The correlation coefficient ($R = 0.988$) indicates a very strong positive relationship between social capital development and members' social inclusion. The coefficient of determination ($R^2 = 0.977$) shows that **97.7%** of the variation in members' social inclusion is explained by co-operative social capital development, while **2.3%** is accounted for by other factors outside the model. The ANOVA result ($F = 14.080$; $p = 0.000 < 0.05$) indicates that the regression model is statistically significant. Similarly, the regression coefficient ($\beta = 0.988$; $t = 118.658$; $p = 0.000$) demonstrates that improvements in co-operative social capital development significantly enhance members' social inclusion. Since the probability value is below the 0.05 level of significance, the null hypothesis is rejected. The study therefore concludes that co-operative social capital development has a significant positive impact on members' social inclusion.

Discussion of Findings

The result demonstrated that co-operative entrepreneurship support had a significant impact on members' business performance in Nigeria. This finding indicates that entrepreneurship-related services provided by co-operative societies, including business training, mentoring, technical assistance, financial advisory support and access to start-up resources, play an important role in improving members' productivity, profitability and the long-term sustainability of their enterprises. By equipping members with practical entrepreneurial knowledge and essential business skills, co-operatives create opportunities for them to manage their enterprises more efficiently and respond effectively to changing market conditions. The present finding is consistent with Ibe and Nwachukwu (2022), who reported that entrepreneurship support significantly improved business planning, managerial competence and profitability among small-scale entrepreneurs in Nigeria. Likewise, Alulu (2025) found that entrepreneurial support combined with collective action improved enterprise performance and business sustainability among agricultural co-operative members in Kenya. Similar evidence was provided by Apprey (2025), whose study in Ghana revealed that structured entrepreneurship programmes, mentorship and capacity-building initiatives enhanced enterprise growth and increased the survival rate of newly established businesses. However, the finding differs from Eze and Obinna (2021), who argued that entrepreneurship support in Nigeria is often weakened by inadequate documentation, poor monitoring systems and informal business operations. The difference may be associated with variations in the operational practices of the co-operative societies investigated, where members appear to receive practical and continuous support that improves managerial capabilities, innovation skills, operational efficiency and adaptation to changing economic conditions. This study contributes to existing knowledge by providing empirical evidence from Nigeria that entrepreneurship support functions as an important strategic mechanism for improving business performance and promoting sustainable enterprise development among co-operative members.

The result further revealed that co-operative social capital development had a significant impact on members' social inclusion in Nigeria. This indicates that the trust, mutual cooperation, shared values, interpersonal relationships and collaborative networks developed within co-operative societies contribute meaningfully to greater social participation, stronger community integration, and reduced social exclusion among members. The result suggests that social capital remains an important resource through which co-operatives promote both individual wellbeing and collective community development. The finding is consistent with Mariotti and Meacci (2025), who reported that strong co-operative social networks improved labour market integration, strengthened civic participation and enhanced access to public services among vulnerable groups in Italy. The outcome is equally in line with Folorunsho *et al.* (2025), whose qualitative investigation showed that bonding and bridging social capital reduced social isolation, strengthened emotional support networks and improved members' access to healthcare and social welfare services. However, the finding differs from Abubakar *et al.* (2023), who argued that the benefits associated with social capital may be limited where co-operative societies experience weak governance, inadequate transparency, ineffective leadership, or unequal participation among members. The positive relationship observed may be explained by the strong interpersonal trust, regular interaction, shared responsibilities and collaborative culture among members of the co-operative societies studied in Nigeria. The study contributes to existing knowledge by providing context-specific empirical evidence that co-operative social capital promotes inclusive development, strengthens social cohesion and enhances meaningful participation in community life.

CONCLUSION AND RECOMMENDATIONS

Co-operative societies are essential for raising the socioeconomic well-being of their members. Co-operatives greatly improve members' economic empowerment, business performance, income stability and social inclusion through active participation in co-operative activities, support for entrepreneurship, enhanced market access and the growth of strong social relationships. In order to promote sustainable livelihoods, reduce poverty and foster inclusive socioeconomic development in Nigeria, the study confirms that bolstering co-operative institutions and promoting increased member participation are crucial tactics. Co-operative societies should improve support for entrepreneurship by routinely offering members affordable financing options, mentorship and ongoing business training. They should also strengthen social capital through co-operative activities, ongoing education about co-operative values and trust-building initiatives. By analyzing market connections, social capital, entrepreneurship support and participatory governance within a single framework, this study added to the body of existing literature. It offers factual data from Nigeria regarding their collective impact on members' general well-being and socioeconomic empowerment.

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