



The Impact of Cooperative Education and Training on Effective Management of Cooperative Business Enterprise in Ekiti State Civil Service

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ABSTRACT

The study examined at how cooperative education and training affected the Ekiti State Civil Service's ability to operate cooperative business enterprises effectively. As of 2025, 521 active cooperative societies in Ekiti State's public service were chosen as the study population. Using the Taro (1967) algorithm and stratified sampling approaches, the study's sample consisted of 226 respondents. Descriptive and inferential statistics were used to analyse the collected data. Simple regression analysis was employed as an inferential statistic, while the primary descriptive statistics used were mean, standard deviation, percentages, and frequency tables to assess the particular aims. Cooperative business firms were shown to be successful ($t = 25.669$, $p = 0.000 < 0.05$). The findings showed that cooperative businesses have a major impact on cooperative training and education. The study came to the conclusion that training and education are essential to cooperative organisations' development. It is also recognised that access to these opportunities is restricted by financial obstacles.

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INTRODUCTION

A cooperative is defined as a group of people working together to help one another out of a difficult circumstance in order to better their living conditions and achieve socioeconomic improvement. The cooperative concept is based on one of the cooperative society's tenets, which is education and training. Members must be promptly informed in order to comprehend the concepts behind the establishment of cooperatives, their roles, responsibilities, goals, rights, and privileges as members, as well as the advantages that come with belonging to a cooperative (Beshel & Anthony, 2019). According to Arman, Soeganda, Husen, and Helmawati (2021), a cooperative management team for education and training is a methodical and planned endeavour to optimise all components of education and training in order to meet program objectives effectively and efficiently.

According to the International Cooperative Alliance's (ICA) fifth principle, cooperatives should educate and train their members, elected officials, managers, and staff so they can effectively contribute to the growth of their cooperative business enterprise (Erin & Annabella, 2016).

According to Kinyuira (2017), cooperative education and ongoing training are essential to cooperative societies because they enable the efficient application of other cooperative principles. It is crucial in all fields of cooperation and promotes cooperative performance and development. According to the 1993 cooperative decree and the cooperative rules, laws, and bylaws of the individual cooperative societies, a specific portion of the cooperative society surplus should be set aside for member, management committee, and other cooperative officials' education, training, and information (Lawrence, Komba, Iwata, 2023). Since cooperative education and training are interconnected and dependent on one another, it is impossible to address them separately. While training improves skills and moderates one's (mental) capabilities, education helps to develop mental facilities and increases knowledge as it sharpens the intellect, broadens the vision, and builds up an individual's character (Paulo & Gratian, 2018).

Since cooperative societies in Ekiti State organise local resources to suit the requirements of a sizable number of people, especially those in the local communities, their existence has significantly increased the economic growth of their members (Ajayi, Dada & Obisesan, 2021). Activities that involve a group of individuals who share shared interests and goals namely, the development of

economic power that promotes the welfare of its members are known as cooperatives (Usman, 2022). The Rochdale Society of Equitable Pioneers was founded in 1844 as a way to attain economic and self-determination, which is where the contemporary cooperative enterprise got its start (Tim, Elena & Sophie, 2011). A group of elected members of a cooperative society who oversee the day-to-day operations and affairs of the cooperative business enterprise is known as the management of cooperative business enterprises. It goes without saying that management is crucial to every organisation. The calibre of the management committee has a significant impact on whether a business succeeds or fails. The total performance of the cooperative society's enterprise and its members is determined by the efficient and successful administration of cooperative business enterprises (Bewketu, 2019). Around the world, cooperative businesses are founded to further the interests of their members. Members have set up this company model so that people donate money collectively in order to raise investment, finance, and give members cheap loans. Promoting member savings and offering loan facilities are the primary objectives in order to enable members to engage in economic activity (Tawakalitu, Omolara, & Oluwakayode, 2025).

Every business, whether it is an investor-owned company, a small or medium-sized business, or a cooperative as a business model, must prioritise education and training. The genuine value of cooperative education and training is the foundation for the push to promote cooperatives as the best alternative to shared capital organisations for business models (Ajeniyi & Ayoade, 2021). The lack of competent cooperative leadership is one of the major obstacles to the efficient management of cooperative business enterprises, according to Bewketu's (2019) study. Other factors include inadequate access to training, limited leader engagement, bad management, ignorance of cooperative values and principles, improper meeting scheduling, and a lack of commercial acumen (Awol, 2012). Even while cooperative societies are founded on well-defined principles that direct their operations, it is regrettable that so few of their businesses continue to exist, with many having completely vanished. The significance and foundation of cooperative groups have been greatly diminished as a result. Although there are a sizable number of registered cooperative societies in Ekiti State, statistics from the ministry of trade, commerce, investment, and cooperatives have revealed that the reality remains that most cooperative businesses in the state cannot be guaranteed to be active, which has an impact on the majority of cooperative societies' ability to continue as a going concern. The impact of education and training has not translated into efficient management of cooperative business enterprises within the state, despite the fact that the civil service is the largest employer of labour in Ekiti State and the majority of its members actively participate in cooperative activities. Therefore, through cooperative education and training, the study aims to close the identified gap and reposition how cooperative commercial firm may fulfil its mission in Ekiti State.

LITERATURE REVIEW

Cooperative Education and Training

According to the study by Arman et al. (2021), education is generally related to preparing future workers that an organisation or agency needs, whereas training is related to improving the abilities or skills of employees who already occupy a position. In essence, education and training are two terms that are nearly the same but have different meanings and orientations. In terms of cooperative practice, cooperative education and training have been on the worldwide agenda. When humans began living together, cooperative societies were formed, which is where the history of cooperative education and training can be traced (Lawrence et al., 2023). In order to spread cooperative knowledge, skills, and positive attitudes among members, cooperative education and training are crucial. In order to increase the effectiveness and efficiency of the services offered to cooperative members, it teaches committee members and staff relevant management, business, and entrepreneurial skills (Paulo & Gratian, 2018). According to Gathigia (2008), one of the main reasons cooperative business enterprises keep failing is a lack of cooperative education and training for board members on cooperative ideals and practices. In certain instances, it has been determined that the majority of cooperative societies lack the capacity to hire top-tier management personnel, leaving the onus of due diligence to a small number of members who may not have received much training in cooperatives. Cooperatives suffer from poor management, problems with governance, and insufficient capabilities as a result. Planning, organising, implementing, and monitoring are the first steps in the management process. In the workplace, there is also an assessment and measurement process, sometimes known as an evaluation process. This procedure is used to ensure the effectiveness and efficiency of the training and education that is provided (Arman et al., 2021). Cooperative education and training contribute to the development of highly educated individuals who will contribute their abilities, competencies, and knowledge to the different roles they play in society (Beshel & Anthony, 2019).

Paulo and Gratian's (2018) study listed the following issues that have an impact on the delivery of education and training in cooperative societies:

- i. Inadequate funds for education and training initiatives where cooperatives cannot facilitate provision of regular training and education as a result of financial shortages.
- ii. Large number of membership and cost of training where large membership demand many resources to make them access education and training.
- iii. Lack of serious training programmes and policy where most of the cooperative do not have well prepared training programmes and policies for education and training

- iv. Lack of standardized education and training where each cooperatives has a different package to train members based on the needs of his/her institutions or funders
- v. Since the business process is now thought to be extremely complex, education and training play a crucial role in determining managerial competence, which includes intellectual, attitude, behaviour, and managerial competence, for the effective management of cooperative business enterprises (Chilokwu, Udemadu & Attah, 2023).

Cooperative Business Enterprise

A business is a collection of connected activities that are conducted with the intention of turning a profit; the business enterprise is the fundamental economic unit in which this collection of activities is carried out. According to Aderoba and Babajide (2015), a business enterprise is an organisational setting that combines people, ideas, money, materials, and machinery to provide necessary goods or services in order to turn a profit. According to Chilokwu et al. (2023), cooperative enterprise is defined as the capacity to envision the creation of a new market where cooperatives take advantage of emerging opportunities to create wealth for members. Cooperative business enterprise is a unique business model where a group of individuals voluntarily associate to meet their common economic, social, and cultural needs through a jointly owned and democratically controlled enterprise (Tim et al., 2011). According to Fekadu (2020), cooperatives are successful as voluntary organisations when the wealth they create is managed well in order to provide benefits to their members.

Cooperatives must run a business in order to sustain their viability and improve their commercial capabilities, even though they do not prioritise earnings. A cooperative business enterprise that is managed well should be able to operate independently and generate income from its operations (Ghazali, 2016). Because cooperatives have demonstrated success in their economic endeavours, the area has become fertile. In the current business environment, cooperatives play a significant role in wealth creation by opening the door for a variety of cooperative products to reach the terminal market. These days, cooperative unions handle the export of commodities like as coffee, cereal, oilseeds, fruits, and vegetables (Fekadu, 2020).

Empirical Review

Aderoba and Babajide's (2015) study looked at Nigerian business enterprises and entrepreneurial practices in order to ascertain how entrepreneurship practices affect business enterprise culture. The study found that while the majority of retirees engage in retail trading, entrepreneurship has a significant positive impact on product innovation. However, there is no significant positive relationship between entrepreneurship and government policies. Ajeniyi and Ayoade (2021) went on to investigate the effect of cooperative education on the growth of small businesses, and their findings confirmed that training should be promoted among small business operators for improved performance, regardless of who is engaged in business activities. In their analysis of the relationship between cooperative societies and poverty alleviation in Ekiti State, Ajayi et al. (2021) found that over time, cooperative societies have faced a number of significant financial and economic difficulties that have had a detrimental impact on the sustainability of their finances. According to the findings of Arman et al.'s (2021) investigation into education and training management in enhancing the performance of Kartika Cooperative Employees, the training's implementation starts with the manager's guidance, attendance, and the training's opening. It concludes with a participant evaluation process to determine whether the training is adequate for cooperative business enterprise to succeed.

In order to improve performance in cooperative societies, Paulo and Gratian (2018) conducted research on cooperative education and training. While the study by Lawrence et al. (2023) showed that cooperative education and training has a positive impact towards the effective implementation of set goals in cooperative organisations because it helps leaders of the cooperative societies know the direction in which the organisation should move, the study findings indicated that cooperative education and training is not well provided as per guiding instruments because members rarely receive education and training while leaders (in Boards and committees) and staff receive priority.

METHODOLOGY

Research Design and Focused Area

The goal of this study is to gather data from a population or sample at a single point in time using a cross-sectional survey research design, which is frequently employed in the social sciences. Cooperative societies inside Ekiti State's civil service will be the study's primary emphasis. One of the six states in the southwestern part of Nigeria is Ekiti State, and the state's biggest employer of workers is the civil service.

Population of the Study

Active cooperative societies in Ekiti State's public service were chosen as the study population. There are more than 25 active cooperative societies in the public service as of 2025.

Table 1: Population of the Study

Names Of Selected Ministries	Population Of Cooperative Members
Ekiti State Housing Corporation CMS LTD	127
Ministry of Agricultural Staff CMS	162
Ekiti State Social and Welfare Staff CMS	134
Ekiti State Sport Council CMS LTD	98
Total	521

Source: Author's Computation (2025)

Sample Size Determination and Sampling Techniques

Using the Taro Yamane (1967) formula, the sample size for the study is two hundred and twenty six while the breakdown of the sampling technique is as seen below.

Table 2: Summary of distributed questionnaire to selected Cooperatives

S/N	Names of Selected Cooperatives in the Civil Service	Population	Number of Questionnaire
1.	Ekiti State Housing Corporation CMS LTD	127	$\frac{(127)(226)}{521} = 55$
2.	Ministry of Agricultural Staff CMS	162	$\frac{(162)(226)}{521} = 70$
3.	Ekiti State Social and Welfare Staff CMS	134	$\frac{(134)(226)}{521} = 58$
4.	Ekiti State Sport Council CMS LTD	98	$\frac{(98)(226)}{521} = 42$
		521	226

Source: Ministry of Cooperative/Author's Computation (2025)

Data Collection and Method of Data Analysis

The study made use of primary data. In order to get pertinent and first-hand information for the study, a structured questionnaire was used to collect primary data from a chosen group of respondents. Journal publications were used to gather secondary data. Descriptive and inferential statistics were used to analyse the collected data. Simple regression analysis was employed as an inferential statistic, while the primary descriptive statistics used were mean, standard deviation, percentages, and frequency tables to assess the particular aims.

Model Specification

For the purpose of this study, the study makes use of a simple regression model which is stated thus in its implicit form

$$CET = \beta_0 + \beta_1 CBE + \mu \dots \dots \dots (1)$$

Where:

CET is the dependent variable (Cooperative Education and Training)

CBE is the independent variable (Cooperative Business Enterprise)

β_0 is the constant term

β_1 is the slope coefficient

μ is the error term

RESULTS AND DISCUSSION

Demographic Distribution

Out of two hundred and twenty-six questionnaire distributed to the selected active cooperative societies in the civil service of Ekiti, one hundred and sixty-nine were returned and used for this research work. The gender distribution of respondents revealed that 95(56.2%) of the respondents are male respondents while 74(43.8%) of the respondents are female respondents which implied that male respondents participated more than the female respondents for this research. Age distribution of respondents indicated that 40(23.7%) of the respondents are ages between 18-29years, 90(53.3%) of the respondents are ages between 30-39years while 39(23.1%) of the respondents are between the ages of 40-49years. This implies that the age bracket of those who participated in the survey are youths in their active age. Educational qualification of the respondents showed that 8(4.7%) of the respondents claimed

no formal education, 20(11.8%) of the respondents are primary school qualification, 10(5.9%) of the respondents are secondary school certificate attendance while 131(77.5%) of the respondents attended tertiary institutions. The implication of this shows that majority of the participant of the research are well educated and informed about the activities of cooperative societies in the civil service. Years of membership of the respondents revealed that 4(2.4%) of the respondents have been a members between 1-3years, 98(58%) of the respondents have been a member between 4-6years, 36(2.13%) of the respondents have been a member for between 7-10Years while 31(18.3%) of the respondents have been a member for above 10years. This is an indication that most participants in the research have been actively involved in the business of cooperative societies and as such provides accurate information that guides the researcher's analysis and findings. Cooperative position of the respondents indicated that 15(8.9%) of the respondents are either present or fast president of the cooperative in their various societies, 29(17.2%) of the respondents are secretary of the various societies, 37(21.9%) of the respondents are other position while 88(52.1%) of the members also respondent to the questionnaire. This implies that there is a consistency in the operations of various cooperative societies in the civil service of Ekiti State.

Table 3: Demographic Distribution of Respondents

	Frequency	Percent
Gender Distribution		
Male	95	56.2
Female	74	43.8
Total	169	100.0
Age Distribution		
18-29Years	40	23.7
30-39Years	90	53.3
40-49Years	39	23.1
Total	169	100.0
Education		
No Formal Education	8	4.7
Primary	20	11.8
Secondary	10	5.9
Tertiary	131	77.5
Total	169	100.0
Years of Membership		
1-3Years	4	2.4
4-6Years	98	58.0
7-10Years	36	21.3
Above 10Years	31	18.3
Total	169	100.0
Cooperative Position		
President	15	8.9
Secretary	29	17.2
Other Position	37	21.9
Members	88	52.1
Total	169	100.0

Source: Author's Computation (2025)

Descriptive Statistics of Cooperative Business Enterprise

The interpretation of each variable using Mean (M) and Standard Deviation (SD) is broken out here, along with a conclusion and suggestions: "Members will drive the business of cooperative if they are well informed on its benefits" (M = 4.25, SD = 1.057): There is broad consensus that knowledgeable members are crucial to the success of cooperative businesses. While the majority of respondents agree, there may be those who are unsure or disagree, as indicated by the moderate variability indicated by SD. Respondents highly agree that education through cooperatives increases the benefits members receive. "The benefit accrued to members of cooperative societies is a reflection of the level of education gotten from cooperative societies" (M = 4.32, SD = 0.978). Consistent responses with minimal disagreement are indicated by low SD. "Growth of cooperative business enterprise is achieved through education and training that restores confidence in members" (M = 3.91, SD = 1.366): Moderate to strong agreement is present, but a large SD indicates that opinions differ significantly. It's possible that some members have doubts regarding the connection between growth and training. Respondents largely concur that business surplus draws in new members. "Surplus made

from cooperative business enterprise is a source of information to those who want to participate in cooperative activities” ($M = 4.08$, $SD = 1.126$). Moderate SD suggests some variance in perception, maybe as a result of varying exposure to excess information. “Unavailability of financial resources hinders active organisation and participation in cooperative education and training” ($M = 4.16$, $SD = 1.043$): There is broad consensus that educational engagement is hampered by a lack of funding. The moderate SD indicates that many respondents had similar experiences. “The key to participation in financial decisions as it affects cooperative business enterprise is a function of the level of education and training” ($M = 3.91$, standard deviation = 1.209): There is moderate to strong consensus that participation in financial decision-making is influenced by education and training. Once more, a high SD suggests a range of viewpoints, suggesting that not every member feels equally informed or empowered.

Table 4: Descriptive Statistics of Cooperative Business Enterprise

	N	Sum	Mean	SD
Members will drive the business of cooperative if they are well informed on its benefits	169	718	4.25	1.057
The benefit accrued to members of cooperative society is a reflection of the level of education gotten from cooperative societies	169	730	4.32	.978
Growth of cooperative business enterprise is achieved through education and training that restores confidence in members	169	661	3.91	1.366
Surplus made from cooperative business enterprise is a source of information to those who wants to participate in cooperative activities	169	690	4.08	1.126
unavailability of financial resources hinders active organization and participation in cooperative education and training	169	703	4.16	1.043
The key to participation in the financial decisions as it affects cooperative business enterprise is a function of the level of education and training	169	661	3.91	1.209
Valid N (listwise)	169			

Descriptive Statistics of Cooperative Education and Training

The Mean (M) and Standard Deviation (SD) for each item are explained in depth below, along with a conclusion and suggestions. The statement “Lack of cooperative education and training is a determining factor in the failure of cooperative business enterprise” ($M = 3.86$, $SD = 1.274$) indicates a moderate to strong consensus regarding the role that insufficient education and training play in cooperative failure. SD (1.274) indicates a wide range of replies; some participants strongly concur, while others might not believe it to be a significant influence. Strong agreement that regular education and training are essential for maintaining member commitment is indicated by the high mean of “When there are no consistent education and training, it affects members’ commitment that drives cooperative business enterprise” ($M = 4.33$, $SD = 0.828$). The low SD suggests that the majority of respondents hold this opinion. ($M = 2.99$, $SD = 1.105$) “When there is constant education and training for members, it assists in achieving the objective of cooperative business enterprise”: A mean close to 3 indicates neutral or mixed opinions regarding the efficacy of ongoing training in accomplishing cooperative goals. Respondents’ opinions differ, as seen by the moderate SD (1.105). While some people are certain of its worth, others are not. There is broad consensus that education enhances members’ comprehension of cooperative value. “Education and training is a tool that assists members to understand the importance of cooperative business enterprise” ($M = 3.68$, $SD = 0.922$). Consistent replies are shown by low SD . “The financial implication of educating and training members slows down the growth of cooperative business enterprise” ($M = 2.47$, standard deviation = 1.291): The low mean suggests that the notion that training expenses substantially impede growth is not widely accepted or supported. Diverse viewpoints are revealed by the high SD (1.291); some people think it has an impact on growth, while others disagree. “Priorities not given to education and training does not allow members show concern to cooperative business enterprise” ($M = 3.82$, standard deviation = 0.884): There is broad consensus that ignoring education lowers member concern and involvement for the cooperative. Consistent member perceptions are shown in low SD .

Table 5: Descriptive Statistics of Cooperative Education and Training

	N	Sum	Mean	SD
Lack of cooperative education and training is a determining factor in the failure of cooperative business enterprise	169	652	3.86	1.274
When there are no consistent education and training, it affects members commitment that drives cooperative business enterprise	169	731	4.33	.828
When there is constant education and training for members, it assist in achieving the objective of cooperative business enterprise	169	506	2.99	1.105
Education and training is a tool that assist members understand the importance of cooperative business enterprise	169	622	3.68	.922
The financial implication of educating and training members slows down the growth of cooperative business enterprise	169	417	2.47	1.291
Priorities not given to education and training does not allow members show concern to cooperative business enterprise	169	645	3.82	.884
Valid N (listwise)	169			

Cooperative Business Enterprises and Cooperative Education and Training

To test this hypothesis, the respondents' ratings on two variables cooperative commercial companies and cooperative education and training were computed and subjected to a simple regression analysis. The positive R (correlation coefficient) value of 0.893 in Table 6 indicates a significant and positive relationship between cooperative commercial enterprises and cooperative education and training. The R² is the proportion of the total fluctuation of the dependent variable that can be explained by the variation of the independent variables. The findings indicate that cooperative business businesses accounted for approximately 79.8% of the variance in cooperative education and training, with R² equalling 0.798. This is further corroborated by the adjusted R², which shows the model's goodness of fit and yields a value of 0.797. This indicates that, after accounting for all errors and adjustments, the model can only explain 79.7% of the variance caused by cooperative business enterprises, with the model's error term accounting for the remaining 20.3%, as shown in Table 6.

The unstandardised beta coefficient for cooperative business firms was 1.077, $t = 25.669$, and $p = 0.000 < 0.05$. These results showed that cooperative commercial enterprises and cooperative education and training were positively correlated. This implies that the benefits that members of cooperative societies receive are a reflection of their level of knowledge, and that the growth of cooperative commercial enterprises depends on education and training that increases members' self-confidence. Even though the majority of retirees engage in retail trading, the study supported the findings of Aderoba and Babajide (2015) that entrepreneurship practices have a considerable favourable impact on product innovation. Nonetheless, there is no discernible positive relationship between government policies and the actions of entrepreneurs. Regardless of who is involved in business activities, training should be encouraged among small business operators for increased performance, according to research findings by Ajeniyi and Ayoade (2021). Paulo and Gratian (2018) found that members rarely receive education and training while staff and leaders (in boards and committees) are prioritised, indicating that cooperative education and training is not sufficiently provided in accordance with guiding instruments. The debate's findings, which used F-Stat. 658.902 and a p-value of $0.000 < .05$, refute the null hypothesis that cooperative commercial businesses have no discernible influence on cooperative education and training. Given this, we accepted the alternative view that cooperative training and education are influenced by cooperative commercial firms.

Table 6: Cooperative Business Enterprises and Cooperative Education and Training

Variable	Coeff.	Std. Error	t-value	Sig.
Constant	-0.717	0.184	-3.904	0.000
Cooperative Business Enterprises	1.077	0.042	25.669	0.000
R	0.893			
R Square	0.798			
Adj. R Square	0.797			
F Stat.	658.902(0.000)			

Dependent variable: Cooperative Education and Training

CONCLUSION

Despite the fact that most respondents agreed that cooperative education and training are important in the drive for business growth, enabling financial participation, and improving member benefits, it has been acknowledged that financial barriers limit access to these opportunities. It therefore becomes important for cooperative societies to do more in terms of educating and training their members on the need to see cooperative business enterprise as critical success factor for the growth of their societies.

RECOMMENDATIONS

In line with the conclusion of the study, the following recommendations were made;

- i. That cooperative societies should adopt a standard training and education initiatives so that all members gain equally, particularly in areas where responses are more variable.
- ii. To overcome the obstacle of resources that prevent members from participating in education and training programmes, financial assistance (such as grants or cooperative education funds should be made available.
- iii. Cooperative societies should adopt the strategy of success stories and surplus as marketing tools to educate and entice prospective members. This will encourage greater entries.
- iv. Also, while participation from members in group decision-making, holding training on leadership and financial literacy programmes is key to driving cooperative business enterprise, in order to find weaknesses and enhance programs, it is important to regularly assess the results of education and training activities.

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Section A: Demographic characteristic

Please tick as appropriate

1. Name of Cooperative Society:.....
2. Gender: Male ☐ Female ☐
3. Age (years): 18-29 ☐ 30-39 ☐ 40-49 ☐ Above 50 ☐
4. Educational Qualification: No Formal Education ☐ Primary ☐ Secondary ☐ Tertiary ☐
5. Number of years of memberships in a cooperative society: 1-3 ☐ 4-6 ☐ 7-10 ☐ Above 10 ☐
6. Cooperative Position: President ☐ Secretary ☐ Other Positions ☐ Members ☐

Please rate the extent to which you agree with each statements according to the scale

Key Note: 5 = Strongly Agree [SA], 4 = Agree [A], 3 = Strongly Disagree [SD],
2 = Disagree [D] and 1 = Undecided [D].

Section B: Cooperative Education and Training

S/N	ITEMS	SA (5)	A (4)	U (3)	D (2)	SD (1)
7	Lack of cooperative education and training is a determining factor in the failure of cooperative business enterprise					
8	When there are no consistent education and training, it affects members commitment that drives cooperative business enterprise					
9	When there is constant education and training for members, it assist in achieving the objective of cooperative business enterprise					
10	Education and training is a tool that assist members understand the importance of cooperative business enterprise					
11	The financial implication of educating and training members slows down the growth of cooperative business enterprise					
12	Priorities not given to education and training does not allow members show concern to cooperative business enterprise					

Section C: Cooperative Business Enterprise

S/N	ITEMS	SA (5)	A (4)	U (3)	D (2)	SD (1)
13	Members will drive the business of cooperative if they are well informed on its benefits					
14	The benefit accrued to members of cooperative society is a reflection of the level of education gotten from cooperative societies					
15	Growth of cooperative business enterprise is achieved through education and training that restores confidence in members					
16	Surplus made from cooperative business enterprise is a source of information to those who wants to participate in cooperative activities					
17	unavailability of financial resources hinders active organization and participation in cooperative education and training					
18	The key to participation in the financial decisions as it affects cooperative business enterprise is a function of the level of education and training					