



ASSESSMENT OF THE ROLE OF CO-OPERATIVE SOCIETIES IN THE DEVELOPMENT OF ENTREPRENEURSHIP AMONG YOUTH IN KADUNA STATE, NIGERIA

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Abstract

This research work was conducted to assess the role of co-operative societies in the development of entrepreneurship among youth in Kaduna State. The following research questions guided the study were; What are the activities of co-operative societies in developing entrepreneurship attitude among youth in the study area? What are the challenges of the co-operative societies in entrepreneurship development of youth in the study area? Multi-stage sampling techniques were employed in selection of 201 co-operative members in Kaduna metropolis. A questionnaire was developed based on 5-point Likert scale to gather the data. Frequencies and simple percentages were used to analyze the respondent bio data while mean score was used based on the research questions. Research results show that the activities of co-operative societies in developing entrepreneurship attitude among youth includes assisting members in developing business plant, encouraging savings habit among youth, creating cheap and easy avenue for loans, providing socio-economic security to youth and creating awareness on self reliance e.t.c result also show that challenges of the co-operative societies in entrepreneurship development of youth include weak financial strength, poor management, lack of managerial and technical know-how and fraud and financial malpractice. It was recommended among others that the youth should be encouraged to join co-operative society which will attract the attention of the government. Since most government policies revolves around the youth.

Keywords: *Assessment of role, Co-operative societies, Development, Entrepreneurship among youth.*

Introduction

Youth development has received the attention of many experts and researchers, organizations such as United Nation Organization (UNO) International Labour Organization (ILO), United Nations International Children's Emergency Fund (UNICEF), World Health Organization (WHO), Non-Governmental Organization NGO, as well as the government. This is because as declared by the National Youth Policy (2010), they constitute an invaluable asset of the nation, because of courage, innovativeness, inquisitiveness and high level of self-confidence, which is also considered to be a main source of nation building they are not only a vital source of the state but also a change agent, the youths are pioneers of economic, social, political and cultural transformation and change driving force. Youth development as captured in National Youth Policy (2004-2014), is an intentional comprehensive approach that provides space

opportunities and support for young people to maximize their individual and collective creative energies for personal development as well as development of the broader society of which are an integral part (NYP, 2014).

Helms (2005) on the other hand defined co-operative society as an association of persons who have voluntarily joined together to have a common end through the formation of a democratically controlled enterprise, making equitable contribution to the capital required and accepting a fair share of the risk and benefit of the undertaking in which the member activity participate. On the other hand it could be seen as a voluntarily association of persons having mutual ownership in providing themselves some needed service on non-profit basis usually organized as a legal entity to accomplish objectives through joint participation of its members.

As it is, the problems faced by youth in Nigeria today are complex. Co-operative environment provides working conditions more favorable to youth engagement than to other organizational forms because of it democratic governance structure and organizational aims which go beyond profit maximization.

Young people have the opportunity to develop social consciousness and attain a sense of self actualization through their democratic governance; co-operative societies also explore young members to democratic values and culture. The experience attained through engaging with an environment of accountability and solidarity gives young people the confidence to take on leadership roles in various contexts even beyond the cooperative movement.

Statement of the Problem

The major problem confronting the youth today is unemployment which leads to high rate of poverty. World Bank (2013) confirms 112million Nigerians living below poverty line. This followed another depressing disclosure by the World Bank, which said that the population of Nigerians in poverty has increased considerably and significantly. The figure represents about sixty seven percent (67%) of the entire population. In spite of all the orchestrated policies and programmes of successive government in Nigeria as well as several works and researches conducted by various authors and organization, the Nigeria youth still leave a lot to be desired.

Such programs which range from in school education programme for physical and mental development of out of school programmes aimed at shaping the character and behavior of the youth, as well as promoting competitive spirit and national unity and integration. In the light of these problems, the researcher wants to probe into the role of co-operative societies in the development of entrepreneurship among youth in Kaduna State.

Objectives of the Study

The general objective of this study is to assess the role of co-operative societies in the development of entrepreneurship among youth in Kaduna State.

The specific objectives are as follows:

- i. To find out the socio-economic characteristics of members
- ii. To find out the activities of co-operative societies in developing entrepreneurship attitude among youth in the study area.
- iii. To ascertain the challenges of the co-operative societies in entrepreneurship development of youth in the study area.

Research Question

The following research questions guided the study:

- i. What are the socio-economic characteristics of members?
- ii. What are the activities of co-operative societies in developing entrepreneurship attitude among youth in the study area?
- iii. What are the challenges of the co-operative societies in entrepreneurship development of youth in the study area?

Literature Review

Conceptual Framework

The Concept of Cooperatives

The term co-operative is derived from the Latin word *co operatic*, where the word *co* means with and *opera* means to work thus co-operative means working together. So those who want to work together with some common economic objective can form a society, which is term as co-operative society" it is a voluntary association of persons who work together to promote their economic interest.

The International Co-operative Alliance (ICA) in its Statement on the Co-operative Identity, in 1995, defines a cooperative as "an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically controlled enterprise." It is a business voluntarily owned and controlled by its member patrons and operated for them and by them on a nonprofit or cost basis (UWCC, 2014). It is a business enterprise that aims at complete identity of the component factors of ownership, control and use of service, three distinct features that differentiate co-operatives from other businesses (Laidlaw, 2019).

The International Labour Organization (2018) Define co-operative societies as an association of persons usually of limited means who have joined together to achieve common economic goals through the formation of democratically controlled business organization, making equitable contribution to the capital required and accepting a fair share of risk and benefit of undertaken.

The Concept of Youth and Development

Youth is best understood as a period of transition from the dependence of childhood to adulthood independence as members of a community. Youth is more fluid category than a fixed age-group.

The United Nation Organization (UNO) defines as those persons between the ages of 15-24 years, without prejudice to other definition by member states. They went on to declare that young people between the ages of 15-24 represent approximately 18% of the global population nearly 1.2 billion people. 87% of youth live in developing countries, 62% of youth live in Asia, and 17% of youth live in Africa. As members of societies, youth deserve full access to education, adequate health care employment, financial service, participation in public lives.

The Activities of Cooperative

According to Usman (2010) said that the activities of any co-operative depend on the type of society. The socio-economic activities of cooperative societies include.

- i. To assist members to plan wiser, richer and sooner.

- ii. To encourage savings habit that is more convenient to the members.
- iii. To provide socio-economic security for members, thus enhancing industrial harmony and productivity.
- iv. To create cheap and easy avenue for loans by members for productive and emergency purpose.
- v. To give members the opportunity to own property with jointly and individually

The Challenges of Cooperative Societies for Youth Development

According to Akinwunmi (2016) is leadership. If there is purposeful leadership, if leaders are transparent, dedicated and truly serving, the cooperative society will succeed. A true leader does not cut corners, does not inflate contracts so as to receive kickbacks, does not have favorites among members and does not mismanage the resources.

Asaolu (2014) as quoted by Mass Mobilization for Social and Economic Recovery (MAMSER) in its studies of 1998, while identifying the problems facing cooperative societies in Nigeria to be generally due to political and socio-economic factors.

The socioeconomic and political environment in Nigeria poses a great challenge to the youths. Economic and social statistics present a sober picture that leaves much to be desired. Almost half a century after flag independence, the economy continues to be dominated by the primary sector agriculture, oil and minerals. This is partly because the country has not been able to create an environment for high value added economic activities (Andow, 2018).

Methodology

The Study Area

Kaduna State is located at the centre of Northern Guinea savannah. It lies between latitudes $9^{\circ}10' - 11^{\circ}30'$ north and longitude $6^{\circ} - 9^{\circ}10'$ east. It has a total area of about 67,000 square kilometres (KADP, 2007) with a population of 6,066,562 people comprising of 3,112,028 males and 2,954,534 females, the estimated population of Kaduna State as at 2015 would be 8,252,366 people with annual population change 2006-2015 (+1.4% per year) (NPC 2016). This study assesses the role of cooperative societies in the development of entrepreneurship among youth in Kaduna State. To this end, this chapter discusses and describes the design and procedure for the study, the population and the sample used. A description is also made of the instrument for data collection as well as its validity and reliability. Also discussed in this chapter is the procedure for the administration of the instrument, statistical analysis as well as the limitation of the study.

Research Design

A survey method was used for this study. This method involves gathering data about the target population from a selected sample and generalizing the findings obtained from the analysis of the sample to the entire population. This method was adopted because it enabled the researcher to discover relative incidences and distribution on the characteristics of the population. Besides, it facilitated the researcher to assess the role of cooperative societies in the development of entrepreneurship among youth in Kaduna State.

Population of the Study

The study was conducted using 10 registered cooperatives societies within Kaduna metropolis, the population consists of all the members of the cooperatives used for the study. The cooperatives used for the study include:

S/N/LOCATION	NAME OF SOCIETY	DATE OF REG	REG.NO.
1.KD NORTH L/G. AREA	GWARI/JAMA'A RD ASHEYEWU AGRIC. COOP.	2/8/2010	KDS/DKA/CS/0516
2. "	KAD STATE BLIND WELFARE COOP SOCIETY	2/12/2010	KDS/DKA/CS/0737
3. "	ZANGO AYA RD KAWO FARMERS COOP SOCIETY	9/02/2006	KDS/DKA/CS/1276
4. "	MURTALA SQUARE FINANCE/INVESTMENT COOP SOCIETY LTD	14/4/2011	KDS/DKA/CS/1579
5. "	UNGWAR MAISAMARI BAPTIST INVESTMENT COOP SOCIETY LTD	11/4/2011	KDS/DKA/CS/1570
6 "	RAFIN GUZA MATA MAKIYAYA MPCs	11/3/2010	KDS/DKA/CS/1627
7. "	ABAKWA CENTRAL FARMERS COOP SOCIETY	17/6/1996	KDS/DKA/CS/1802
8. "	HIGHER HEIGHET MPCs LTD	13/9/2011	KDS/DKA/CS/2046
9. "	KATURU ROAD FARMERS COOP. SOCIETY LTD	3/5/2012	KDS/DKA/CS/3753
10. "	KIFC MPCs LTD	23/3/2011	KDS/DKA/CS

Source: Field Survey (2021)

Sample and Sampling Procedure

Multistage sampling procedure was adopted in selecting the respondents for the study. In the first stage a total of 10 registered cooperative societies were randomly selected within Kaduna metropolis, in the second stage the sample for the study was proportionately selected among the selected cooperative societies based on their population using simple random sampling. A total of 201 respondents were selected, this gives every member of the selected cooperative societies equal chance to be selected for the study. To determine the sample size for the study, Krejcie and Morgan (1970) sample size table cited in Ogbu (2012) was used.

Research Instruction

The instrument used for the study was the questionnaire. The questionnaire was developed by the researcher. Questionnaire is appropriate because the members of the cooperative society under study were literate. Besides the questionnaire method facilitated easy coverage and is more appropriate in survey studies of this nature (Nwana, 1982) cited in Ogbu (2012). The questionnaire was tagged Assessment of the Role of Cooperative Societies in the Development of Entrepreneurship among Youth in Kaduna State (ARCSDEY) Questionnaire.

The instrument was designed on 5-point Likert scale of strongly agree, agree, undecided, disagree, and strongly disagree. The items in the questionnaire were generated through a view of previous studies. In scoring the items related to the Likert type 5-point scale, respondents had a possible total score ranging from 5 to 1 which represented a respondent opinion. The higher the score, the more influenced the respondent was by

the scale. The design of the questionnaire was clustered around five sections. Section A consist of items related to the personal date of the respondents such as sex, age while section B to E contained information dealing with the subject matter of the investigation.

Results

The data generated is presented using tables. The demographic variables of the respondents involved in the study are presented in table of frequencies and percentages. The responses to the individual items in the questionnaire were presented along the research questions in the study. In the course of scoring the items, the magnitude of the respondents' response to the option in the five point Likert scale was used to determine the direction of the respondents' opinion.

Socio-economic Characteristics of Respondents

Table 1: Sex Distribution of the Respondents.

Items	Frequency	Percentage (%)
Male	115	57.21
Female	86	42.79
Total	201	100

Source: Field work (2016)

Source: Field Survey (2021)

Table 1 shows the socio-economic characteristics of the students based on sex status. In the table 115 respondent representing 57.21% are male while 86 respondent representing (42.79%) are female.

Table 2: Marital Distribution of the Respondents.

Items	Frequency	Percentage (%)
Single	15	7.46
Married	181	90.04
Divorcee	4	1.99
Widow	1	0.49
Total	201	100

Source: Field work (2016)

Source: Field Survey (2021)

Table: 2 show the socio-economic characteristics of the students of the based on marital status. In the table 15 respondents representing (7.46%) are single, 181 respondents representing (90.04%) are married, 4 respondents representing (1.04%) are divorcee and finally 1 respondent representing (0.49%) is a widow.

Table 3: Age Distribution of the Respondents.

Items	Frequency	Percentage (%)
15-20	5	2.49
21-25	16	7.96
26-30	35	17.41
36 and above	145	72.14
Total	201	100

Source: Field Survey (2021)

SourSource: Field Survey (2021)

Table 3 shows the socio-economic characteristics of the students of the based on age status. In the table 5 respondents representing (2.49%) are between the ages of 15-20, 16 respondents representing (7.96%) are between the ages of 21-25, 35 respondents representing (17.41%) are between the ages of 26-30 and finally 145 respondent representing (72.14%) are between the ages of 36 and above.

Table 4: Respondent Occupation

Occupation	Frequency	Percentage (%)
Civil servant	98	48.75
Business	16	7.96
Trader	22	10.94
Farmer	19	9.45
Tailor	17	8.45
Carpenter	10	4.97
Builder	7	3.48
Printer	12	5.97
Total	201	100

Source: Field work (2021)

Table 4.4 above shows the occupation of respondents used for the study. From the table, 98 respondents representing (48.75%) are civil servant, 16 respondents representing (7.96%) are business man and women, 22 respondents representing (10.94%) are traders, 19 respondents representing (9.45%) are farmers. 17 respondents representing (8.45%) are tailor, 10 respondents representing (4.97%) are carpenter, 7 respondents representing (3.48%) are builders while 12 respondents representing (5.97%) are printer. This brings the total number of respondents to 201 (100%).

Research question 2:- What are the activities of cooperative societies in developing entrepreneurship attitude among youth in the study area?

Table 4.5: Distribution according to the activities of cooperative societies in developing entrepreneurship attitude among youth in the study area

S/N	Statement	SA	A	U	D	SD	X	Remarks
19	Establishing of vocational skill acquisition centre	111	71	-	5	14	4.00	Agree
20	Organizing training workshop for youth on development of entrepreneurial skill	91	100	-	3	7	3.78	Agree
21	Assisting youth in developing To creates cheap and easy avenue for loans for members	130	74	-	-	2	4.20	Agree
22	To provide socio-economic security to members	95	81	-	1	24	3.18	Agree

23	Creating awareness on self reliance	95	96	-	2	8	3.78	Agree
24	Giving members the opportunity to own property jointly or individually	95	81	-	1	24	3.18	Agree
25	Assisting members in developing business plant							

Source: Field Survey (2021)

The data on the table 4.5 above shows the activities of cooperative societies in developing entrepreneurship attitude among youth in the study area. In item 19 result shows that a larger number of the respondents (N= 201; X = 4.00) agree that their cooperative assist members in developing business plant. In item 20 result shows that a larger number of the respondent (N = 201; X = 3.78) agrees that their cooperative society encourage savings habit among youth. In item 21, result shows that a larger number of the respondent (N=201, X = 4.20) agree that their cooperative society creates cheap and easy avenue for loans for members. In item 22 result shows that larger number of the respondents (N = 201; X = 3.18) agree that their cooperative society provide socio-economic security to youth. In item 23 result shows that a larger number of respondents (N= 201; X = 3.78) agree that their cooperative society create awareness on self reliance. Finally, in item 24 result shows that a larger number of respondents (N= 201; X = 3.18) agree that their cooperative society give members the opportunity to own property jointly or individually

Research Question 2: What is the impact of cooperative society's activities in developing entrepreneurship attitude among youth in the study area?

Table 4.7: Distribution according to the impact of cooperative society's activities in developing entrepreneurship attitude among youth in the study area

S/N	Statement	SA	A	U	D	SD	X	Remarks
25	I own personal poultry farm.	99	83	-	5	14	3.59	Agree
26	I was able to acquired proper entrepreneurship skills	91	100	-	3	7	3.78	Agree
27	I was able to established computer business center	130	74	-	-	2	4.20	Agree
28	I own catering outdoor services though the activities of cooperative society	95	81	-	1	24	3.18	Agree
29	I produce Soap with the help of Vocational training received from cooperatives	95	96	-	2	8	3.78	Agree
30	It develops leadership skills for taking over	100	91	-	-	10	3.66	Agree

	responsibility within and beyond the cooperative sector							
31	It helps develop ethics	66	116	-	5	14	3.10	Agree
32	It helps young people to become creative in cooperative environment	88	94	-	5	14	3.02	Agree

Source: Field Survey (2021)

The data on the table 4.7 above shows the impact of cooperative society’s activities in developing entrepreneurship attitude among youth in the study area. In item 25 result shows that a larger number of the respondents (N= 201; X = 3.59) agree that their society help them to own personal poultry farm. In item 26 result shows that a larger number of the respondent (N = 201; X = 3.78) agrees that were able to acquired proper entrepreneurship skills through their cooperative society. In item 27, result shows that a larger number of the respondent (N=201, X = 4.20) agree that they were able to established their owned computer business center. In item 28 result shows that larger number of the respondents (N = 201; X = 3.18) agree that they owned catering outdoor services through the activities of their cooperative society. In item 29 result shows that a larger number of respondents (N= 201; X = 3.78) agree that they produced soap with the help of vocational training received from their cooperatives. In item 30 result shows that a larger number of respondents (N= 201; X = 3.66) agree that activities of their cooperative society helps to develops leadership skills for taking over responsibility within and beyond the cooperative sector. In item 31 result shows that a larger number of respondents (N= 201; X = 3.10) agree that activities of their cooperative society helps to develop business ethics. Finally, in item 32 result shows that a larger number of respondents (N= 201; X = 3.02) agree that activities of their cooperative society helps young people to become creative in cooperative environment.

Research Question 3: What are the challenges of the cooperative societies in entrepreneurship development of youth in the study area?

Table 4.6: Distribution according to the challenges of the cooperative societies in entrepreneurship development of youth in the study area

S/N	Statement	SA	A	U	D	SD	X	Remarks
33	Weak financial strength of the society	155	40	-	-	6	4.00	Agree
34	Poor management of the society	100	91	9	1	10	3.96	Agree
35	Lack of managerial and technical know-how	86	95	-	-	10	3.89	Agree
36	Fraud and financial malpractice	75	106	-	10	10	3.03	Agree
37	Lack of cooperative knowledge	101	83	-	7	10	3.55	Agree

Source: Field Survey (2021)

The data on the table 4.6 above shows the challenges of the cooperative societies in entrepreneurship development of youth in the study area. In Item 33, results indicate

that a larger number of respondents (N= 201; X = 4.00) agree that their cooperative society financial strength is weak. In item 34, a larger number of the respondents (N = 201; X = 3.96) agree that their cooperative society poor management affect their cooperative society. In item 35, a larger number of respondents (N = 201, X =3.89) agree that lack of managerial and technical know-how affect their cooperative society. In item 36, a larger number of respondent (N = 201 X = 3.03) agree that fraud and financial malpractice affect their cooperative society. Item 37, show a larger number of respondents (N = 201 X = 3.55) agree that their cooperative society lack of cooperative knowledge.

Discussion

This study assesses the role of cooperative societies in the development of entrepreneurship among youth in Kaduna State. This result is based on the opinions of respondents understudy.

The result shows that activities of cooperative societies in developing entrepreneurship attitude among youth includes assisting members in developing business plant, encouraging savings habit among youth, creating cheap and easy avenue for loans, providing socio-economic security to youth and creating awareness on self reliance e.t.c. This result is in agreement with the views of Usman (2010) who said that the activities of any cooperative depend on the type of society. The socio-economic activities of cooperative societies include assisting members to plan wiser, richer and sooner, to encourage savings habit that is more convenient to the members, to provide socio-economic security for members, thus enhancing industrial harmony and productivity, to create cheap and easy avenue for loans by members for productive and emergency purpose and to gives members the opportunity to own property with jointly and individually.

Impact of cooperative society's activities in developing entrepreneurship attitude among youth includes owning personal poultry farm, to acquiring proper entrepreneurship skills, opportunity of establishing computer business center, owning catering outdoor services, developing leadership skills for, promptly taking over e.t.c. This statement is in agreement with opinion of Adebolu (2018) who stated that youth can be referred to the entire time of life when one is young, including childhood but often refers specifically to the time of life that is neither childhood nor adulthood but rather somewhere in between. Youth is an alternative word to the scientifically oriented adolescent and the common terms for youth are young person and young people.

Challenges of the cooperative societies in entrepreneurship development of youth include weak financial strength, Poor management, lack of managerial and technical know-how and fraud and financial malpractice. This findings is in agreement with the work of Atiomo, (2017) who mentioned that miss governance is marked by exclusion of the people from governance, non-accountability of public officials, lack of transparency in decision-making, electoral fraud and the colonialisation and personalization of the state and national resources by the political elite. This situation presents particular challenges for the Nigerian youths.

Conclusion

From the findings, it reveals that adequate savings are not been mobilized and loans provided by the society is limited and cooperative societies are finding it difficult in meeting and enhancing a very good percentage of their development activities.

Education could be a significant indicator that can effectively mobilize cooperative group to attract government presence to assist the group. This has been the reason why cooperative societies have existed in isolation to government assistance which is a hindrance to effective performance by cooperative societies in discharging their development activities. Failure of members to participate actively will reduce the performance of the society in savings mobilization.

It is therefore believed that if the recommendations of this study will be implemented by both members, committee members of the society and the government, it will aid the cooperative society in effectively contributing to youth Entrepreneurship Development.

Recommendations

The following recommendations are made based on the major findings of this study. The recommendations are aimed at addressing challenges of the cooperative societies in entrepreneurship development of youth in the study area.

1. Members should show participation and being more active for a stronger and stable society. Education could be a significant indicator that can effectively mobilize cooperative group to attract government presence to assist the group. This has been the reason why cooperative societies have existed in isolation to government assistance which is a hindrance to effective performance by cooperative societies in. Also lack of education could greatly hinder the leadership structure of the group. Education of members could also help to organize cooperative societies for an effective and efficient managements, which could help to bring back the already loss of trust and confidence in leaders. This could be achieved through capacity building of members in areas of bookkeeping, recording, general administration of the group, as well as improved welfare packages for Members.
2. Adequate knowledge of cooperative education should be instilled in members and committee members by organizing seminars and workshop.
3. The youth should be encouraged to join cooperative society which will attract the attention of the government. Since most government policies revolves around the youth.
4. Government should create an enabling environment for cooperative society by Providing basic infrastructural facilities for the society

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