IMPERATIVES OF COOPERATIVE EDUCATION ON ENTREPRENEURSHIP DEVELOPMENT AMONG STUDENTS

By

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Abstract

The rate of unemployment in the country has made it necessary for individuals to begin to seek to help themselves by establishing businesses of their own so as to avoid being dependants. However, the capital as well as the managerial skill required to establish and grow such business have remained a reoccurring issue. Cooperative education is, therefore, advanced as a veritable solution to the challenges encountered by would-be entrepreneurs. The main point of argument in this paper is that cooperative education is capable of ensuring entrepreneurship development among students. The paper started by discussing the concept of cooperative education and also highlighted its functionalities. The paper also examined the meaning of entrepreneurship and entrepreneurship development. Finally, the paper analysed the imperatives of cooperative education on entrepreneurship development among students.

Keywords: Cooperative Education, Entrepreneurship, Entrepreneurship Development

Introduction

One of the benefits of the tertiary level of education is that it improves the economic standard of living of its beneficiaries through the acquisition of formal or white collar jobs. Tertiary education is, therefore, seen and considered as a preparatory ground for the world of work. This

explains why students in tertiary institutions put in all efforts and do everything possible to ensure to come out with goods grades and fall within a good class of degree so as to be found appointable.

However, over the years and with increasing interest and quest for tertiary education, there seem to be more job seekers than available spaces. In fact the common phrase among several organisations, especially government owned establishments is “no vacancy” Some government establishments even past notices on notice boards, doors and every other available space for prospective readers and job seekers to see that there is an embargo on employment. This translates to the fact that such institution cannot recruit anyone even it had need to.

The lack of job or employment situation in Nigeria has made the cry and quest for skill acquisition and entrepreneurial knowledge become louder. Students were admonished to acquire skills even before entering higher institutions or before graduating so as not to be found roaming the streets in search of non-available jobs. Higher institutions of learning also keyed into the drive by introducing courses on entrepreneurship to help students develop sellable and managerial skills that will enhance their standard of living and make them self-reliant, self-dependent and self-sustained.

Entrepreneurship is a system of operating business in which opportunities existing within the scope of a market are exploited. Self-employment necessitates that any available opportunities within the economic system should be utilized in the creation and functioning of new organizations. A potential entrepreneur should show the interest to seek out investment opportunities in the market, so that they can run the enterprise successfully based on the identifiable opportunities. The entrepreneurial function implies the discovery, assessment and exploitation of opportunities, in other words, new products, services or production processes new strategies and organizational forms and new markets for products and inputs that did not previously exist (Venkataraman, 2025). This means that the would-be entrepreneur would have to undergo some form entrepreneurship education or development programme if he or she is to become a successful entrepreneur.

The beauty of entrepreneurship development programme is that it provides individuals with insights into the world of business, enables individuals manage their businesses properly and profitably, of course, it makes the entrepreneur self-employed.

The benefit of entrepreneurship not withstanding, many individuals who would have loved to establish their own ventures or business are being handicapped by lack of capital to start up (Chandy 2018). In other words, many business ideas do not see the light of the day due absence of start-up capital. This is because, every business, no matter how small, requires capital to start it up and make it function. Families and friends would have been a source of help but the reality of the current economic situation in Nigeria seems to have made that impossible. Even commercial banks are being very careful and reluctant to give out loans to small businesses and when they do, it comes with high interest rate. This in itself is actually detrimental to the business and may sometimes exhume more problems than it was meant to solve.

In the face of this challenge, it has become imperative look the direction of cooperative society which, according to Apple, (2019), has been acknowledged as a time-tested source of income. Cooperative societies generally refer to a group of people who voluntarily come together, pull their resources together for the singular objective of ensuring the welfare of members through the provision of funds or non-interest loans. According to Lambert cited in Dalley and Hamilton, (2020) cooperative society refers to an enterprise formed and directed by an association of users, applying within itself, the rules of democracy and directly intended to serve both its own members and the community as a whole. In other words, cooperative societies are organised by members, run by members, assist members and even its community at large.

One major characteristic of a cooperative society is that resources belonging the group are jointly owned by members and can be assessed democratically and proportionally assessed by members (Apple, 2019). In other words, though all members of a cooperative society are co-owners of whatever resources they have, assess to these resources, however, is according to one's rate or level of contribution.

However, despite the existence of cooperative societies in various communities and organisations, as well as its avoid benefits, many people, including students are still reluctant in joining or actively participating in it. In line with this Nweze (2019) who reported that people prefer to have personal accounts to joining and participating in cooperative societies.

There may be several reasons for this apathy, but the principal reason, according to Nweze (2019) is ignorance. This therefore buttresses the fact that there is need for cooperative education to enable groups and individuals, especially students, to understand the benefits of cooperatives

with particular reference to entrepreneurship development. It is against this background that this paper seeks to address the imperatives of cooperative education on entrepreneurship development among students.

Concept of Cooperative Education

The basic philosophy of rural cooperative education is that personal growth and professional development can be achieved by an educational method that combines classroom learning experience with planned and supervised practical experience. Learning does not confine itself to attempts of achieving academic mastery. The positive development of a student's attitude, interest, values, and motives are equally dependent upon experimental learning.

Cooperative education generally, is not easy to define in a short phrase because of its broad objectives. It covers areas like economics, business management, agriculture, home economics and community development. These areas interact with each other and are therefore difficult to separate. As a result of this, the term cooperative extension education may simply be referred to as the extension education in a particular field. The aim of cooperative education is to teach people how to raise their standard of living by their own efforts, using their own resources of manpower and material, with minimum assistance from government.

According to Eiya (2025), cooperative education is the creation and extension of educational aids particularly with the intention of enabling develop a critical mindset and creative abilities to identify and analyse their production problems and to become aware of the opportunities for improvement. Chandy (2018) posits that cooperative education is a method of instruction that combines career and technical classroom instruction. He explained that cooperative extension education is a voluntary, out of school educational programme designed to help rural people or farmers learn new skills, knowledge and acquire favourable attitude as a basis for making changes in their ways of living. From the above submissions, it is clear that cooperative extension is a voluntary, out of school education, directed at farmers/rural dwellers to help them improve on their standard of living through efficient utilisation of the resources of production available to them. Essentially, the term embraces all scientific activities aimed at helping farmers and non-farmers solve their problems with their own resources- not only on the farms and other business forms, but also in their families.

Cooperative education can be considered as method of instruction which can be applied to a variety of educational purposes. When this cooperative method of instruction is used for a vocational education programme of instruction; it is referred to as cooperative vocational education. According to Osuala (2018) cooperative education as an instructional plan, which combines learning gained through regularly scheduled supervised employment in the community and vocationally oriented in school instruction. The concept of cooperative education is to combine academic education with practical work experience. Cooperative education is carefully planned and executed in order to augment or raise the level of acquisition of employable skills in technical colleges/universities of technology.

Watkins cited in Apple, (2019) clearly pointed out that cooperative education is an economic movement employing educational action. In other words, cooperative education is an educational activity which adopts economic action with the aim of producing humans with a sense of responsibility. This is perhaps the interpretation that must be given to the instinctive and laborious efforts of humanity, throughout the course of its history. It is undoubtedly the ultimate aim of cooperation, just as it is the aim of all education is a coincidence which goes a long way to explain the attraction that cooperation has always had for a large number of teachers, preachers, and physicians whose vocation it is to reflect constantly on the frailty and the grandeur, the aspirations and the fate of mankind. Thus, students work through a cooperative arrangement between school and employers. There is a systematic scheduling of coordination of activities planned and supervised by the school and employers so that each contributes to the student's education and employability. The job experience of the student not only contributes to the occupational competency, but can make learning a pleasant experience. For the students, it means developing personal initiative, learning to work with others in the adult world, and recognizing the importance of attitude and behaviour in association with co-workers.

Functionalities of Cooperative Education

National development is multi-dimensional and cuts across positive changes in the economic, social, political, legal and administrative pattern of a national life. Cooperative education like other aspects of education in Nigeria is been programmed as mandated in the National Policy on Education to impart skills and knowledge necessary to achieve the following five national objectives which are;

- To build a free and democratic society
- A just and egalitarian society
- A united, strong and self-reliant nation
- A great and dynamic economy
- A land of bright and full opportunities for all citizens (FGN, 2004)

Cooperative education Play the following functions

Economic Function: Cooperative education provides its recipients the knowledge, skills and attitudes that enables than to be employed (self or paid), productive and self-reliant. It develops the human capital in a nation with skills and abilities to perform creditably in the world of work, increase the quality of their services or goods produced, increases personal earnings and the national income; thereby improving the standard of living of the general populace. Cooperative education improves the performance of existing cooperatives and even brings new primary societies into existence. Cooperative education at formal and non-formal settings enables their recipients to discover their potentials and guides them to reach beyond themselves. Some members of the public are empowered to setup their own business and manage them successfully. Also they participate in important community projects for the development of their communities.

Learning Functions: Learning experiences are integrated into the cooperative education curriculum in a systematic academic instruction or programmed in non-formal setting and imparted in bits as a life-long training affair. This is to achieve individual, cooperative and the societal objectives of cooperative business and the movement. Learning experiences provided in cooperative education includes;

- Cooperative ideology and its development
- Principles and practices of cooperatives
- Principles of management of cooperative organizations
- Principles and practices of book keeping/accounts
- Modern agricultural practices and technology
- Food processing and storage
- Principles and practices of marketing
- Principles of economics

- Consumer education
- Cooperative education
- Cooperative financing
- Cooperative field administration
- Agricultural insurance
- Culture and national development
- Cooperative legislation
- Cooperative auditing
- Entrepreneurship
- International Comparative Cooperatives.

Social and Political Function: Cooperative education provides its members with information that is capable of liberating them from ignorance, poverty, diseases etc. it awakens political consciousness among members with high degree of participation in political matters to improve their economic and social well-being. It serves as tools to integrate its members and provide them with some socially desirable traits as patriotism, loyalty and honesty.

Self Actualization and Fulfilment Functions: Cooperative education provides the terminal function of self-actualization and fulfilment, which is an outcome of self-development. Through exposure to knowledge, the personal characteristics of individual cooperative member are developed and grow gradually to become advanced and stronger.

Functional Relevance of Cooperative Education

Specifically, cooperative education is undertaking for the following reasons:

- It increases members and workers knowledge of cooperative ideologies. The truth behind its establishment and what it is expected to achieve among owners and the community where it operates.
- It provides the recipients the knowledge of cooperative principles and practices for success.
- It provides the recipients the knowledge of the nature of cooperatives and how members could benefit from it.
- It provides members with knowledge and skills required for active membership in cooperative business.

Concept of Entrepreneurship

Entrepreneurship is often discussed under the title of the entrepreneurial factor, the entrepreneurial function, entrepreneurial initiative, and entrepreneurial behaviour and is even referred to as the entrepreneurial "spirit. The entrepreneurial factor is understood to be a new factor in production that is different to the classic ideas of earth, work and capital, which must be explained via remuneration through in-come for the entrepreneur along with the shortage of people with entrepreneurial capabilities. Its consideration as an entrepreneurial function refers to the discovery and exploitation of opportunities or to the creation of enterprise.

Reference to entrepreneurial initiative underlines the reasons for correctly anticipating market imperfections or the capacity to innovate in order to create a "new combination". Entrepreneurial initiative covers the concepts of creation, risk-taking, renewal or innovation inside or outside an existing organization. Lastly, the entrepreneurial spirit emphasizes exploration, search and innovation, as opposed to the exploitation of business opportunities pertaining to managers.

All this explains why entrepreneurship is described in different ways. The business process includes the identification and assessment of opportunities, the decision to exploit them oneself or sell them, efforts to obtain resources and the development of the strategy and organization of the new business project (Eckhardt & Shane, 2020). Stevenson and Jarillo cited in Cuervo, Ribeiro and Roig (2019) posited that entrepreneurship is a process by which individuals –either on their own or within organizations– pursue opportunities.

The entrepreneur's central activity is that of business creation, which can be studied at an individual and/or group level –analyzing psychological aspects and social variables of education, background or the family- either at an environmental level using variables that enable business development, or by analyzing aspects of the economic, social and cultural environments. The study of entrepreneurs as individuals analyzes the variables that explain their appearance, such as personal characteristics, the psychological profile (the need for achievement, the capacity to control, tolerance of ambiguity and a tendency to take risks) or non-psychological variables (education, experience, net-works, the family, etc.)

Entrepreneurship is an essential element for economic progress as it manifests its fundamental importance in different ways: by identifying, assessing and exploiting business

opportunities; creating new firms and/or renewing existing ones by making them more dynamic; and by driving the economy forward through innovation, competence, job creation- and by generally improving the wellbeing of society.

Entrepreneurship affects all organizations regardless of size, or age, whether they are considered a private or public body, and independently of their objectives. Its importance for the economy is reflected in its visible growth as a subject of interest for the economic press and in academic literature. For this reason, it is a matter of interest to academics, businessmen and governments the world over.

Meaning of Entrepreneurship Development

Entrepreneurship is the mindset and process to create and develop economic activity by blending risk-taking, creativity and/or innovation with sound management, within a new or an existing organisation. Ofojebe (2024) posited that entrepreneurship development is a system of determinants of entrepreneurial activity which are very cogent to the development of new business and to produce innovation launch. Later concepts help to introduce the current supply function as a foundation of entrepreneurship development by formation of social capital.

In modern times, social activity-based business is finding niches to develop itself. Entrepreneurship development is starting tool for any significant business. Consequently, the debates about entrepreneurship development are concerning with entrepreneurial activity and individual traits. According to Ofojebe (2024), conceptual model of entrepreneurship development includes two types of factors, entrepreneurial orientation and business infrastructure development (social and cultural environment, operational process, knowledge transformation), which impact on entrepreneurial activity results, new business, opportunity exploitation, growth maximization. The opportunities to get business growth appear on activity-based perspective (top-down approach) and effective exploitation of business re-sources (button-up approach). It is, therefore, unarguable that entrepreneurial activity prospers the strategic management construct, which is harmonized with entrepreneurial activity construct and applied into entrepreneurship function.

Imperatives of Cooperative Education on Entrepreneurship Development among Students

Cooperative education is very beneficial to both groups and individuals. Students as a special group can benefit maximally from cooperative education especially in areas regarding

setting business ventures and becoming self-employed. Jones and Penaluna, (2017) identified various areas through cooperative education can be useful for Entrepreneurship development. They include;

Enhancement of Business Enterprises: cooperative education has contributed tremendously towards the development of commerce in Nigeria. It produces skilled workers for specialized jobs. It provides its recipients with skills inventiveness, respect for dignity of labour and healthy attitude towards business organization. The contribution of cooperative education to national industrial development is very pervasive. Oshogwa (2025) noted that cooperative education is a deliberate strategy that can be used to empower and equip youths with necessary skills and competences which will enable them become innovative and creative such that will lead to establishment or creation of jobs both for themselves and for others. This implies that cooperative education provides the individuals with the knowledge, attitude and skills needed by all citizens in order to effectively manage their personal and cooperative business and economic affairs.

Awareness of loan schemes for entrepreneurs: One of the major concern of cooperative education is the creation of awareness about credit facilities, where and how to obtain and most optimally utilize these loans for the establishment and sustainable management of business enterprises. The awareness is brought to the individual through formal instructions. According to Mccrea, (2019) cooperative education facilitate the acquisition and utilization of loans by individuals for the purpose of starting a new business or expanding the productive capacity of an existing enterprise. He added that cooperative education does this through formal orientation of the individuals. Educating recast the intending and existing entrepreneurs on the acquisition of financial and materials resources is a pre-requisite to the funding and sustainable management of cooperatives and is very important since the level of success of the macro enterprises determine the extent of success of the objectives of the national development plan, and of cooperatives as well as other businesses.

Knowledge of Cooperative Ideologies: cooperative education is capable of increasing students' knowledge of cooperative ideologies. The truth behind its establishment and what it is expected to achieve among owners and the community where it operates.

Skills for Effective Human Resource Management: Among all the factors of production, the human factor is considered the most important because all other factors are managed by him. Cooperative education, therefore, provides recipients with knowledge and skills required to effectively manage and administer human resources in their business environment or ventures. Okoligwe (2024) reported that there is a significant relationship between the level of education entrepreneurs and their managerial effectiveness in organisations under their charge. In other words the level of education entrepreneurs can be linked to their ability to effectively and efficiently manage human and material resources at their disposal

Knowledge of Cooperative Principles: The success of endeavour lies, to a large extent, in the understanding of its philosophy and operational principles. Cooperative education avails recipients and students of the principles and practices of cooperatives in relation to entrepreneurship activities. This is to ensure that their participation yields desired results.

Production of Goods and Services: Cooperative education is also relevant in providing recipients with technical knowledge for effective production of goods and services which translates to growth of business, employment opportunities and improved standard of living.

Conclusion and Recommendations

Cooperative education is no doubt, very useful in ensuring entrepreneurship developments among students. The various functions of cooperative education makes it a veritable tool in advancing the course of entrepreneurship activities among students and improving their standard of living. Cooperative education is capable of creating awareness of loan schemes and providing knowledge of cooperative ideologies. It provides skills that are very essential in managing of human and material resources. More importantly, cooperative education is very useful in the management of production of goods and services. Considering the benefits of cooperative education both to individuals and the nation at large, the following recommendations are made;

1. Cooperative education is obviously very key in the establishment of business and growing same to a successful height. It is, therefore, important that cooperative education be introduced and taken with all manner of seriousness that it deserves.

2. Secondly, it is necessary that cooperative education programmes be reviewed at regular intervals so that its contents will be in line with current realities in terms of changes in individual and societal needs.
3. Government of nations and international bodies should specifically set aside some percentage of funds provided for cooperative development for cooperative education of members and the public. This is to improve the knowledge of the cooperators and for effective usage of funds available for their cooperative businesses.
4. Research studies in cooperative education should be encouraged through collaboration of educational institutions, government and cooperative enterprises. This is to improve performances of cooperative businesses in line with the environmental and technological demands of the modern economy.

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