CO-OPERATIVE ENTREPRENEURSHIP AND SUSTAINABILITY IN ANAMBRA STATE: CHALLANGES AND OPPORTUNITIES

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Abstract
The study addresses the challenges and opportunities attributed to sustainable cooperative entrepreneurship in Anambra State, Nigeria. The objectives are to investigate the economic challenges as it affects the performance of cooperative entrepreneurship and economic impact on the growth of cooperative entrepreneurship in Anambra State. The study is anchored on Stakeholders' Theory. The study adopted a descriptive survey research design in order to obtain relevant and adequate information from respondents. The population of the study was drawn using simple random sampling from eight local government areas, two each from the agricultural zones of the State and making up of four thousand two hundred and thirty-eight (4,238), while the total sample was 353. Inferential statistics used was multiple regression analysis. The result showed that cooperative entrepreneurship disruption ($p= 0.000 < 0.05$) and challenges cooperative entrepreneurship ($p= 0.000 < 0.05$). The study concluded that cooperative entrepreneurship disruption was a driver to entrepreneurial success and entrepreneurial innovation has been a challenge among cooperative societies. The study recommended that cooperatives should strive for larger performance in the face of adversity.
Keywords: *Cooperatives, entrepreneurship, disruption, challenges , opportunities.*

Introduction

In a country of over 200million individuals where survival cannot be guaranteed and becomes increasingly difficult to meet up with responsibilities via job unavailability on the part of both the private and public institutions, government have acknowledged giving priorities to entrepreneurship and ensure survival of cooperative societies in terms of aids and grants. The involvement of entrepreneurship and cooperative societies is seen in job creation and increase in standard of living that have impacted the economy (Abeh & Echukwu, 2018). cooperative societies within the limited carving space has assisted people to have power over their living standard as it channels available opportunities for the attainment of more economics goals in a competitive nation where resources are limited. Cooperative focuses on self help to members and ensures they are self-reliance thereby giving mutual assistance to individuals who wishes to start-up business or expand their business prospect to improve their socioeconomic living (Winifred & Nwankwo, 2023). In an attempt for cooperative societies to give power to members to improve their wellbeing, the business of cooperative societies has allowed for the formation of different types of cooperative societies to include agricultural cooperative societies, producers cooperative societies, consumers cooperative societies, marketing cooperative societies etc. the formation of cooperative societies is built on cooperative identity that in togetherness, a group can achieve specified objectives that becomes too difficult as an individual (Kowo, Akinbola, & Akinrinola, 2018). Essentially, the strength of cooperative societies is on the premises of democratically controlled enterprise and member owned institutions. This therefore differentiate it from been a philanthropist organisation that are set up to benefit the interest of ungrouped individualsor investment companies controlled by shareholders interest (Roy, Lufuno, & Kola, 2018). Cooperatives are designed for the sole purpose of providing the desired services to members, and because of this structure, each

member is considered as part of owners, major stakeholder and also users of the cooperative resources.

Niazi (2017), entrepreneurship is viewed as the ability to imagine the creation of new market where people takes advantage of emerging opportunities to create wealth while Agarwal and Selma (2022) towards driving the economy of every nation, entrepreneurship cannot be neglected as it reduces job losses and an instrument for a country's revenue generation. This therefore opines that the business of entrepreneurship if well formulated will be an instrument of creating more and reliable employment opportunities irrespective of the class and will also ensure a revenue drive for the government to execute developmental projects.

The participation of members and the activities of cooperative societies is being strengthened in the guiding principles of cooperative movement that allows for open membership for members and are guided by cooperative laws. The evolvement of entrepreneurship is seen to be carried out in cooperative movement as the idea is premised on facilitating changes within the society through a share believed enterprise that is focused on community wellbeing and sustainable growth. According to Rohanaraj (2021), in explaining cooperative entrepreneurship, opines that it gives recognition to human value that recognises the seven principles of cooperative than for profit making. This is said to have been the idea on which the founding fathers built cooperative principles and values on. Cooperative entrepreneurship becomes possible when individuals who shares same ideas, beliefs and wants are faced with constraints that has not been attended too either by the government or organisations. Benefits connected to cooperative enterprises are not restricted to members of cooperative communities alone but also affect positively the economy in which they are created.

Nigeria is a nation where the level of standard of living drops drastically on a daily basis. This is evident in the study of Ajayi and Chilokwu (2021) where the Nigerian labour force is characterised with high level of dissatisfaction in working condition that impaired the living condition. Despite this, individuals still strive for daily survival to meet up with economic reality and to ensure an improved in family wellbeing. This assertion was supported in the study of Ojiagu and Ezemba (2021) who opines that the citizen's way of life is categorised as been in a deplorable state who engages in self-entrepreneurial activities for survival and not for commercial purpose as a result of inadequate capital, high cost of living standard, and uncertainty in the level of security among others. The formation of cooperative movement was tailored towards a cooperative entrepreneurship pattern that will have the ability to empower the middle and low income individuals within the society, inspire self-sustainability and to encourage economic diversity through togetherness and openness. This allowed for surplus resources to be shared and engage in activities that promote protection for vulnerable members of society and create social equity (Marinés, 2017).

Owing to the fact that cooperative societies and entrepreneurship are of importance to the society as the adoption of technology and constant changes has increased innovations that have brought about significant improvement in productivity and efficiency of cooperative entrepreneurs. Cooperative entrepreneurship stresses the idea of conducting business while solving societal difficulties and supporting in the development of members towards self-sustainability while cooperative entrepreneurship disruption refers to a concept in business where cooperative organizations (like cooperatives or co-ops) embrace disruptive technologies or approaches to bring

about positive change within cooperative businesses. It therefore involves embraces the use of technology or business models to overcome traditional barriers and create new opportunities.

Unfortunately, the area of Cooperative that relates to entrepreneurship disruption is an area relatively less explored by researcher as it has not been seen with the potential of developing economic resources for individuals and nation at large. There has been little research focus on cooperative entrepreneurship. Few studies that includes Oyo-Ita, Chris-Ossai, Oputa, Sodeinde, Ogunnaike, Worlu, Ogbari, and Ukenna (2020) examined the disruptive Innovation: A Driver to Entrepreneurial Success, Ojiagu and Ezemba (2021) focuses on the nexus between cooperative entrepreneurship and social empowerment while Agarwal and Selma (2022) understudy the disruptive thinking in social entrepreneurship: Challenges and effectiveness. The present study therefore seeks to examine cooperative entrepreneurship disruption: challenges and prospect focusing on selected cooperative societies in Ekiti State.

In an attempt to address the challenges and prospect attributed to cooperative entrepreneurship, the study pursues the study objectives by seeking answers to the following research questions to what extent does economic challenges affect the performance of cooperative entrepreneurship and to what level does cooperative prospect impact the growth of cooperative entrepreneurship

Review of Related Literature

Concept of Entrepreneurial Competence

For every business to survive in a modest environment, the entrepreneurs need to be competent significantly in different aspects such as intellectual, attitude, behavior and managerial competence because the business process is considered to be very complex today. The role of the entrepreneur in business enterprise is pondered as a limit and it is considered through the competency approach. Due to the importance of studying entrepreneurial characteristics, the competence approach has become popular. According to Bird (1995) entrepreneurial competences has principal features such as basic and specific knowledge, traits, roles, motives, self-image and skills which is needed for business startup, survival, growth and expansion. She further opined that competencies can be seen as behavioural and observable. Man et al (2002) were of the opinion that entrepreneurial competences can be learnable and possible to change through intervention such as selection and teaching of entrepreneurship. Entrepreneurial competence in its nature showed that it is an indispensable concept for improving entrepreneurship.

Furthermore, researches conducted in the past have tried to group these entrepreneurial characteristics into means of competency areas. Most vigorouscapabilityranges for Jamaican businesspersons are planning, budgeting and marketing (Huck & McEwen, 1991). However, two essential competencies for entrepreneur role iscapability to identify and forecast, as well as taking advantage of prospects and seeing firm creation through end results. By observing the real behavior of an entrepreneur, the features of businesspersoncapabilities can be examined from process perspectives. Entrepreneurial competence is the entire strength of entrepreneur to achieve the job role excellently. These competence encompasses the following major areas, which include opportunity, organizing, strategic, relationship, commitment and conceptual competencies (Man, et al, 2002).

Opportunity Competence

A uniquefeature of entrepreneurial character is the capability to recognize and take necessary advantage of available opportunities. This specific competency is similarlyrelated with the aptitude of entrepreneurs to pursue, develop and measure high worth opportunities that are available in the marketplace (Man, 2001). The recognition of high value opportunities stimulates entrepreneurs to buildestablishments and embrace substantial risks to turn the opportunity into positive result. It was revealed that a vital competency prerequisite for growing firms is the enthusiasm to seize pertinent opportunities (Snell & Lau, 1994). Entrepreneurs are also required to engage in a continuous search for products and services that could add value for the buyers or end users because the decision to exploit the opportunities depends on the entrepreneur'sacquaintance of buyer demand (Choi & Shepherd, 2004).In relation to opportunity competence, Man et al. (2002) describes opportunity competencies as relating to the identification and development of market opportunities through diverse avenues. Furthermore, Chandler and Jansen (1992) inferred that the skill to spot, visualize and takebenefit of opportunities is one of most indispensable entrepreneurial roles.

In the same vein, Shane and Venkataraman (2000) proposed that vital concepts of entrepreneurship are opportunity identification and exploitation. This is operationalized by determiningseveral behaviours which involve identifying the products desired by the customers, perceiving unmet needs of the customers, looking for beneficial product and services for the customers, and availing the best opportunities. De koning (2003) associated the opportunity development with the entrepreneur's ability to seek, explore, develop and assess better existing opportunities in markets. One of the chieffeatures of entrepreneur is that they can see or recognize the opportunities where others cannot do so (Allison, Chell, &Hayes, 2000).

Relationship Competence

In the words of Man et al. (2002) relationship competencies is about interactions, for instance, collaboration with environment by means of persuasive aptitude, communication and interactive skill. Drawing from Bird (1995),building relationship is considered as entrepreneurial attachment with people, which involves making and reforming relationship. Furthermore, the creation of cordial relationship with the both customers, potential customers and other stake holders will help enhance the fortune of the firm. Relationship competence is vital and indisputable in this era of stiff and unending completion among firms. In a way to efficaciously secure corporate dealings with clients, entrepreneurs areengross in relationship actions which are referred to as entrepreneurial tie that reflects building and restructuring relationships with important interested party such as consumers and suppliers (Bird, 1995).

Networking Competence

The relevance of the traits and characteristics of the entrepreneur cannot be overemphasized from the perspective of their tendency to act and the influence of the social, cultural, psychological, political and economic contextual factors.

It has been observed that men and women diverge considerably in their networking skills. Men spend more time neworking in order to further their business goals than do women. This doesn't imply that women are less social. In fact women value their ability to develop relationships. It may be that men integrate business into their social lives more than women do. Therefore, researchers have argued that a unique of the keyissues influencing a small-scale manufacturing creation and

performance is the interactive manner in which the entrepreneurial individual characteristics network with human capital and salient aspects in the environment to impact decisions regardingfresh venture creation, performance and growth (Cheskin, 2000). In firms, entrepreneurs need to deal with numerous people likegovernment authorities, customers,suppliers, employees, and other stakeholders. Being in touching base with a diverse group of individuals is vital for entrepreneurs as it provides them accessibility to information and additional resources (Jenssen & Greve, 2002).

Evidence suggests that small firms are engaged in networks especially in gaining advice and support from professionals and experts such as lawyers, consultants and accountants (Ramsden & Bennett, 2005).

Risk Taking competence

According to Calvin (2003)Risk takingencompassesthe entrepreneurs perception that he a businessman and not a mere gambler. He takes reasonable risks if he seesthat he has a good likelihood of accomplishment. He looks for other alternatives to challenges and unconventional means based on risks versus returns. The study conducted by Paladan (2015) indicated that both gender respondents have a moderate level of risk taking. Bagheri & Pihie (2011) posits that risk-taking is vital to business/enterprise survival and success. Regardless of gender and ages they have the same degree of individual entrepreneurial competency.

Various research have recognized that opportunity alertness and development is the feature of entrepreneurial undertakings (De Koning, 2003). Thus to explore and develop these opportunities, entrepreneurs act under the condition of uncertainty which require them to take risks. In fascinating these roles, entrepreneurs do ensure that they avoid blindfolded actions; they study from earlier mistakes made by them and other people (Smilor, 1997). Obviously, they merelydo not take risk lacking of considering the benefit and cons of the decisions. Entrepreneurs assess and examine risks in an informally manner before taking business-related decisions.

Cooperative and cooperative entrepreneurship

The concept of cooperative entrepreneurship cannot be discussed outside the structure of cooperative society. Cooperative society is structured in a way that it gives a helping hand to the low income earners and the vulnerable in the society. Understanding the view point of cooperative has gone beyond its traditional approach of local communities as it has been adopted by residence in the urban communities who has seen it as a way of meeting their financial obligations. Cooperatives are societies are built on principles of sustaining democracy and self-management that are influenced by their operational principles. Cooperatives are anchored on ownership by democracy that gives all members the same tasks and the right to partake in decision-making (Sanchez‐Robles, Saura&Ribeiro‐Soriano, 2023).

The definition of cooperative society by ICA, the principles and ethical values that establishes cooperative societies emphasises the importance of cooperative societies to include: Promotion of economic growth, empowering communities, promote cooperation, provide access to goods and services, encouraging responsible consumption, promoting education and training, supporting small businesses, empowering marginalized groups, encouraging democratic participation and building social capital.

According to Simkhada (2013) the business of cooperative society is vested in making available financial and non-financial services to members. Financial services engaged by cooperative societies includes saving services, loan product services (either in short, medium or long term services), insurance services (livestock insurance and member welfares scheme) while the non-financial services include Literacy and awareness-raising activities, Community development activities, Preventive and curative health care services and Training on income-generation activities. Participation in decision making of an organisation, public service or private investment is a function of academic stability, employment generation, and job versatility, measurement of individual standard of living, age and marital status. According to

Entrepreneurship Disruption

The definition of Nigeria's economy is characterised by small and medium scale enterprises that operates as an entrepreneur as they have been established in various sectors of the economy, cooperative inclusive. The form of entrepreneurship in small and medium scale enterprise can be hairdresser, barber, farming, beverages, raw food items or restaurants (Winifred & Nwankwo, 2023). The purpose of entrepreneurship either in a small or medium scale is the maximisation of profit or satisfaction of an identified purpose of providing goods and services. Therefore, entrepreneurship is a business initiative that grows with an individual with the perception of generating revenue by making resources available to meeting identified objective. The business of entrepreneurship is not limited to making resources available, it deals with a creative mind to generating the needs of the society (Katekhaye & Magda, 2017). An individual with a business idea is referred to as an entrepreneur, the business of an entrepreneur is referred to as an enterprise and the activities involved by the individual in the business is referred to as entrepreneurship. Therefore, anyone who sets up a business taking into consideration financial risk, making a living and with the motive of adding value to the society is an entrepreneur.

The idea behind cooperative entrepreneurship disruption is to leverage the benefits of collaboration and cooperation while also harnessing the power of disruptive forces to drive transformation and progress. This approach aims to challenge the status quo and outdated practices, leading to improvements in efficiency, competitiveness, and sustainability.

Organizational performance of SMEs

Performance is what determines the life span of any establishment that ensures its Survival continuity and growth. SME performance represent a very central fragment of the Nigeria economy. The SME segment of the economy is a maindevice which inspires the development of jobs and formation of wealth in the economic system of the country.Performance of SMEsrepresent a noteworthy part that is related to the consolidation and improvement of the country (Enila & Ektebang, 2014). Performance and progress of the SMEs in manufacturing, services and agriculture, has been perceived as the paramount drive and has immensely added to the economy of Nigeria. Sustainable progress and the proliferation of SME performance, will open abundant doors for employment openingsin the environment (Enila & Ektebang, 2014).

Empirical Review

Several scholars has over time tried to look at the various construct under study. Ibidunni, Atolagbe, Obi, Olokundun, Oke, Amaihian, Borishade and Obaoye (2018) did a work where they examined the how entrepreneurial orientation affect entrepreneurial competencies and

performance. The descriptive research design was used in their study. The primary data was collected through the use of questionnaire. A total population of 1500 senior managerial cadre employees was identified, and a sample of 316 employees was drawn from their study. However, 232 copies which represented 73.4% of the distributed questionnaire was used in the study. The simple random sampling was used. The data analysis was done using hierarchical multiple regression. The outcomesshown that entrepreneurial competences have a linear influence on Agro-based SMEs performance.Sanchez (2011) surveyedhow entrepreneurial competencies influence small firm performance. A survey research was carried out of which a total of 700 business owners was identified. From the 700 people, 450 questionnaire was correctly filled and used for the study.

The structural equation model was employed for data analysis. Theoutcomes showed that entrepreneurs competence influence firms performance. They also observed that these competence of entrepreneur have dominant role in enhancing businessability and competitive scope.

Nwachukwu, Chladkova and Zufan (2017)**s**tudied the linkamongstentrepreneurial competencies and firm performance. Several literature review was carried out in a way to come up with a valid result. They argued that entrepreneurial competence is extremely vital for the success of firms. Again, they asserted that opportunity seeking is paramount in the literature of entrepreneurial leadership. They observed that competence of entrepreneurial has positive relationship with SMEs business performance.Umar and Ngah (2016) surveyed the linkamong entrepreneurial competencies and business success of SMEs in Malaysian. They did a conceptual review in a way to identify the relationship between the variables. From their study, they remarked that entrepreneurial competence is the vital factor needed when the business domain is dynamic and hostile. They also observed that competence of entrepreneur has a direct relationship with firms performance.

Tamyez, Ali and Ishak (2017) investigated how competence of entrepreneur and its networks relate with entrepreneur success of contractors of small size in Malaysia. The quantitative approach was adopted. The stratified random sampling was used. The primary data was gotten through questionnaire and a sample size of 368 respondents was covered. The regression analysis was carried out. The result revealed that personal competence has the greatest impact on the success of a firm with Beta value of 0.405. They observed that all the dimensions of entrepreneurial competence, do significantly related with the success of the firm with the exception of social responsibility. They observed that networking competence (inter-organizational network and social network) significantly relate with business success with Beta value of 0.231 and 0.223 respectively.Bendassolli, Borges – Andrade Gondim and Makhamed (2016) examined performance, self-regulation and entrepreneurs competencies of Brazilian creative industry. A convenience sampling was used in the study questionnaire was used to collect relevant data from the respondent. 295 expertsof the Brazilian creative industry was covered. The data was analyzed using both multivariate multiple linear regression and factor analysis. The result revealed that strategy and planning competencies were predictors of performance with $R^2 = 0.20$. Social relationship and career predict performance with $R^2 = 0.24$.

Theoretical Framework

Stakeholder Theory

The creation entrepreneurship rationale for stakeholder management places enterprises at the centre of a union of stakeholders. Stakeholder theory was prounded by Freeman in 1944.

According to Freeman (1994), a company's stakeholders include any group of people who have an impact on or are negatively impacted by the company, including its shareholders, vendors, personnel, consumers, competition, local communities where the company works, regulatory bodies, and so on (Touboulic and Walker, 2015).

Many organizations may confront various crises or epidemics. Hermann (1963) defined a crisis as "an unexpected threat to the fundamental principles of an organization, requiring a swift response." Within an organization, its employees can be seen as one of these fundamental principles. They represent the essential workforce responsible for the daily operations, particularly the blue-collar workers.

Phillips (1997) suggests that every organization relies on different groups for its success, which we can refer to as stakeholders. These are individuals or entities that have an influence on a business, both from within and outside. Employees are also among these stakeholders.

Phillips (2007) emphasizes that the management team should prioritize serving the collective interests of the company's stakeholders over serving the interests of society at large. These stakeholders encompass a broad spectrum, ranging from the society in which the organization operates to the employees who sustain it. The organization has a responsibility to ensure that its employees are following the best path, not only for the benefit of society but also for their own well-being.

Most businesses have opted to outsource and expand various manufacturing and supply chain operations, leading to an increased dependence on international suppliers and heightened complexity. This heightened reliance has also rendered them more vulnerable to disruptions in their supply chains, as noted by Bozarth and Handfield (2016, p. 226). Such disruptions can be triggered by a range of external factors that are beyond the company's control, including events like the Covid-19 pandemic and other natural disasters.

This growing dependency on external partners is explained by the resource dependence theory. Rooted in a social exchange theoretical framework, resource dependence theory (RDT) considers cross-management as a strategic response to situations characterized by uncertainty and interdependence among market participants (Heide 1994). RDT primarily investigates how certain companies come to rely on others for essential resources, including goods and materials, and how organizations can effectively manage such interdependent relationships (Jajja et al., 2017). It is widely believed that the uneven interdependence inherent in these relationships plays a crucial role in reducing environmental uncertainty (Ketchen and Hult 2007).Because supply chain participants frequently collaborate to achieve shared objectives and become more dependent on one another, RDT places a strong emphasis on the impact of pandemics on the resources that may have an impact on logistics businesses' operating capacities. The availability of goods, information, and the demand for them along the supply chain are examples of these resources.

Methodology

The study adopts a descriptive survey research design. This was done to obtain relevant and adequate information from respondents. The research was carried out in Ekiti State, Nigeria. Ekiti State majorly is an entrepreneurial state where the citizens depend majorly of entrepreneurship as a civil service state. The population of the study is restricted to participants of cooperative societies in the Ekiti Central Senatorial District that comprises of Ado, Efon, Ekiti West, Irepodun/Ifelodun

and Ijero Local Government. The Ministry of Local Government (2023) sum up the total population in the selected local government to be four thousand two hundred and thirty-eight (4,238) while the total sampling size is 353 and the total sampling techniques for respective Local Government are thus:

The study adopted a systematic sampling to select participants for the study while questionnaires were used for data analysis. The research instrument was validated through content validity and the accuracy of the questionnaire was checked through the application of Cronbach Alpha with a score of 0.78 (or 78%).

Results and Discussion

The sex distribution of respondents revealed that one hundred and fifty-four (60.6%) of the respondents are male while one hundred of the respondents are female respondents. Age distribution of respondents revealed that fifteen (5.9%) of the respondents are between 21-30years, sixteen (6.3%) of the respondents are between 31-40years, one hundred and fifteen (45.3%) of the respondents are between 41-50years old while one hundred and eight (42.5%) of the respondents are above 51years.

Marital status of the respondents showed that ninety-seven (38.2%) of the respondents are single, one hundred and thirty-four (52.8%) of the respondents are married while twenty-three (9.1%) of the respondents are divorced. Salary distribution of the respondents indicated that nineteen (7.5%) of the respondents received between N50,000 to N100,000 in the course of the business, forty-three (16.9%) of the respondents received between N100,000 to N200,000 inform of salary, fifty-seven (22.4%) of the respondents receive between N210,000 to N400,000 as salary while one hundred and thirty-five (53.1%) of the respondents receive salary.

Occupation of the respondents indicated that four (1.6%) of the respondents are farmers, eighty-seven (34.3%) of the respondents are civil servants while one hundred and sixty-three (64.2%) of the respondents are traders. Cooperative society of the respondents showed that six (2.4%) of the respondents have being with the cooperative below 3years, ninety-five (37.4%) of the respondents have spent between 4-6years with the cooperative, one hundred and fifty-three (60.2%) of the respondents have spent 7years and above with the cooperative society.

Household of the respondents revealed that one hundred and nine (42.9%) of the respondents have below three children in the family, one hundred and forty-three (56.3%) of the respondents have between 3 to 5 children and two (.8%) of the respondents have 5 and above children in the family.

Table 3: Demographic distribution of Respondents

	Frequency	**Percent**
Sex Distribution		
Male	154	60.6
Female	100	39.4
Total	254	100.0
Age Distribution		
21-30Years	15	5.9
31-40Years	16	6.3
41-50Years	115	45.3
Above 51Years	108	42.5

Total	254	100.0
Marital Status		
Single	97	38.2
Married	134	52.8
Divorced	23	9.1
Total	254	100.0
Salary Distribution		
N50,000 to N100,000	19	7.5
N100,000 to N200,000	43	16.9
N210,000 to N400,000	57	22.4
Above N400,000	135	53.1
Total	254	100.0
Occupation		
Farmer	4	1.6
Civil Servant	87	34.3
Trader	163	64.2
Total	354	100.0
Cooperative Society		
Below 3Years	6	2.4
4-6Years	95	37.4
7Years and above	153	60.2
Total	254	100.0
Household		
Below 3	109	42.9
3 to 5	143	56.3
5 and Above	2	.8
Total	254	100.0

Cooperative Entrepreneurship Disruption: Challenges and Opportunities

To test this hypothesis, the respondents' scores on two variables of agricultural cooperative (cooperative entrepreneurship disruption and challenges cooperative entrepreneurship) and opportunity of cooperative entrepreneurship were computed and subjected to multiple regression analysis. From Table 4, the R (correlation Coefficient) gives a positive value of 0.917; this indicates that there is a very strong and positive relationship between agricultural cooperative and opportunity of cooperative entrepreneurship. The R^2 is a portion of the total variation in the dependent variable that is explained by the variation in the independent variables. From the results obtained, R^2 is equal to 0.840, this implies that agricultural cooperative brought about 84% variance in opportunity of cooperative entrepreneurship, this is further proven by the adjusted R^2 that shows the goodness of fit of the model which gives a value of 0.839, implying that when all errors are corrected and adjustments are made, the model can only account for 83.9% by agricultural cooperative; while the remaining 16.1% are explained by the error term in the model as shown in Table 4.

The unstandardized beta co-efficient of cooperative entrepreneurship disruption is 0.597 with t= 14.832 and ($p= 0.000 < 0.05$). These results showed that cooperative entrepreneurship disruption have a positive relationship with opportunity of cooperative entrepreneurship. This suggest that cooperative society is structured in a way that it gives a helping hand to the low income earners, disruptive innovation is a necessity for cooperative entrepreneurial that seek bigger performance,

cooperative entrepreneurship disruption is a driver to entrepreneurial success and entrepreneurial disruption has not been effective within cooperative societies.

From the Table 4 discussed, and by F-Stat. 659.601 p-value 0.000< .05, it showed that the null hypothesis, agricultural cooperative does not significantly affect opportunity of cooperative entrepreneurship is not true therefore, the null hypothesis is rejected. Based on this, we accepted the alternative hypothesis that agricultural cooperative has effect on opportunity of cooperative entrepreneurship.

Table 4: Cooperative Entrepreneurship Disruption: Challenges and Opportunities

Variable	Co-eff.	Std. Error	t-value	Sig.
Constant	0.582	0.138	4.205	0.000
Social-Economic factor	0.597	0.040	14.832	0.000
Challenges cooperative entrepreneurship	0.239	0.058	4.105	0.000
R	0.917			
R Square	0.840			
Adj. R Square	0.839			
F Stat.	659.601(.000)			

Dependent Variable: Opportunity of cooperative entrepreneurship

Conclusion

The study concluded that cooperative society is structured in a way that it gives a helping hand to the low-income earners, disruptive innovation is a necessity for cooperative entrepreneurial that seek bigger performance, cooperative entrepreneurship disruption is a driver to entrepreneurial success and entrepreneurial disruption has not been effective within cooperative societies. Cooperative entrepreneurship still battles with challenges despite the establishment of government agencies, lack of hard work, management skills, and good customer services are challenges of cooperative entrepreneurship and cooperative entrepreneurship growth are not encouraged by governments through effective and efficient government policies.

Recommendations

The study based on the findings and conclusion, the study recommended the following:

i. From elementary school through university education, the government should include cooperative education as a subject in the curriculum. Cooperative members will be better equipped to comprehend the role that cooperatives play in rural development and agriculture as a result.
ii. In order to support farmers in joining cooperative organisations and pooling their limited resources for increased productivity and sustainable agriculture, sufficient awareness campaigns should be developed.

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