

Training and Capacity Building as Determinants of Performance Efficiency among Women-Owned Co-operative Enterprises in Nigeria

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ARTICLE INFORMATION

Article history:

Published: February 2026

Keywords:

Women Co-operatives
 Training and Capacity Building
 Skills Acquisition
 Resource Mobilization Ability
 Operational Efficiency
 Livelihood Improvement

ABSTRACT

The study centred on training and capacity building as determinants of performance efficiency among women-owned co-operative enterprises in Nigeria. The specific objectives were to ascertain the effect of skills acquisition on operational efficiency and to determine the effect of resource mobilization ability on livelihood improvement of women co-operatives. Descriptive survey research design was adopted. The population of the study comprised 14000 registered co-operatives out of which 371 were sampled through a multistage sampling technique. A structure questionnaire, thoroughly validated with its reliability coefficient ($\alpha > 0.820$) through Cronbach's Alpha, was the instrument used. Data via SPSS 27 were descriptively analyzed through a five point Likert Scale in frequency distributions, simple percentages, mean and standard deviation, while hypotheses were inferentially tested through simple linear regression analysis to determine their significance. Results showed that skills acquisition [$r^2 = 0.500$, $f = 0.206$, $p < 0.05$] and resource mobilization ability [$r^2 = 0.371$, $f = 4.394$, $p < 0.05$] had a significant positive effect on the operational efficiency and livelihood improvement of women co-operatives in Nigeria. The study recommended institutionalizing continuous training for co-operative members through collaborative programs with government agencies and development partners and strengthening savings and credit systems via regular financial literacy sessions and partnerships with microfinance institutions.

1. Introduction

Training and capacity building remain fundamental drivers of co-operative growth, efficiency, and long-term sustainability. Katz and Kahn (2020) highlight that organizations perform better when members possess the technical expertise, leadership ability, and interpersonal competence required to manage collective goals effectively. Similarly, the International Labour Organization (ILO, 2022) emphasizes that continuous learning and skill development empower co-operative members, particularly women, to innovate, adapt to changing markets, and engage productively in socio-economic activities. These global insights reinforce the notion that training serves as a cornerstone for inclusive participation and sustainable development, especially within emerging economies.

Across Africa, and notably in Nigeria, women's co-operatives have become crucial vehicles for entrepreneurship, financial inclusion, and poverty alleviation (Umeh & Nwakoby, 2023). Their effectiveness, however, largely depends on the quality and consistency of training available to members. Ogbede *et al.* (2024) observe that skill acquisition strengthens co-operative performance by improving members' efficiency in bookkeeping, marketing, and decision-making. Adewale and Yusuf (2024) similarly contend that capacity-building programs enhance co-operative governance, accountability and transparency, factors that directly influence productivity and member satisfaction.

In Anambra State, women's co-operatives significantly contribute to local economic activities through small enterprises and social projects but often face operational constraints linked to inadequate training and weak institutional support (Okafor & Ezeani, 2022). Ugwu and Aja (2023) note that targeted vocational training in areas such as leadership, financial management, and entrepreneurship equips members to handle business operations more effectively. Yet, limited access to funding, mentorship, and technical guidance continues to restrict the full realization of these benefits, reducing both productivity and long-term sustainability.

Resource mobilization remains another decisive factor for co-operative performance. Adeyemo and Akinola (2023) found that savings accumulation, credit access, and partnership funding are key determinants of co-operative resilience and member welfare in Nigeria. In Kenya, Mwangi and Njoroge (2023) similarly reported that well-organized women's co-operatives that effectively pooled resources experienced higher household income and improved social welfare. Nwankwo and Nwaeze (2024) further assert that resource mobilization enhances members' economic independence and strengthens their livelihoods through collective effort and self-reliance.

Women co-operatives would operate efficiently and enhance members' livelihoods through continuous skill development and effective resource mobilization. Consistent training should strengthen members' managerial, technical, and entrepreneurial abilities, enabling them to manage co-operative affairs productively and sustain income growth. However, many of these co-operatives face inadequate access to training, leading to poor record-keeping, weak leadership structures, and ineffective resource utilization. Their limited capacity to mobilize funds or attract financial support further hinders business expansion and welfare improvement. If these gaps persist, the long-term viability and impact of women co-operatives on poverty alleviation and community progress may decline. Therefore, this study examines training and capacity building as determinants of performance efficiency among women-owned co-operative enterprises in Nigeria. It specifically ascertains the effect of skills acquisition on operational efficiency of women co-operatives and determines the effect of resource mobilization ability on livelihood improvement of women co-operatives.

2. Review of Related Literature

2.1 Conceptual Review

2.1.1 Women Co-operatives

Women's co-operatives act as powerful instruments for economic participation, empowerment, and collective growth, particularly in developing societies. In Nigeria, evidence shows that these co-operatives stimulate entrepreneurship, elevate women's financial independence, and improve rural well-being (Nwankwo & Ugwueze, 2023). They also expand access to credit, markets, and training, which in turn strengthen women's social and economic positions (Adelakun *et al.*, 2021). Yet, many still struggle with weak governance, limited funding, and exclusion from mainstream financial structures. Recognizing women's co-operatives as key partners in poverty reduction and gender equity remains essential for shaping inclusive development policies and practices.

2.1.2 Training and Capacity Building

Training and capacity building play a vital role in equipping members of women's co-operatives with the technical, managerial, and interpersonal skills necessary to improve performance and sustainability. Around the world, well-structured capacity-building initiatives have been instrumental in enhancing women's confidence, leadership abilities, and access to economic resources. In Rwanda, for instance, targeted training in leadership and financial literacy empowered women's co-operatives to expand their businesses and strengthen group cohesion (Bank of Kigali/Resonate, 2020). In Nigeria, however, limited access to quality training and weak institutional support remain significant obstacles to co-operative growth (Onyeze *et al.*, 2022). Continuous investment in capacity development is therefore essential for ensuring resilient and high-performing women's co-operatives.

2.1.3 Skills Acquisition

Skills acquisition refers to equipping co-operative members with technical, vocational, and entrepreneurial abilities that enhance their productivity and adaptability. In Nigeria, structured skill acquisition programmes have been shown to reduce poverty, promote self-employment, and increase income levels among women (Olabisi & Ekpenyong, 2024). Likewise, vocational training across northern states such as Kaduna, Kano, and Sokoto has strengthened women's entrepreneurial engagement and financial independence (Badaru & Adedoyin, 2023). For women's co-operatives, developing relevant skills fosters efficiency, accurate record-keeping, and innovative practices that diversify income sources and enhance overall performance.

2.1.4 Resource Mobilization Ability

Resource mobilization ability reflects the capacity of co-operatives to effectively source, organize, and utilize both financial and non-financial resources such as savings, credit, partnerships and human expertise, for sustained growth. In Nigeria, effective resource mobilization has been linked to improved income levels and stronger welfare outcomes for members (Azeez, 2022). Similarly, women's agricultural co-operatives in Enugu State that prioritized savings and financial training recorded higher productivity and stability (Nwoha & Erimma, 2024). Evidence from Kenya also shows that women's groups that pooled resources strategically achieved greater household welfare, highlighting its importance across African contexts.

2.1.5 Operational Efficiency

Operational efficiency in women's co-operatives measures how effectively resources such as time, labour, and finances that are managed to achieve desired results. Greater efficiency enhances responsiveness, reduces waste, and boosts overall performance. Studies in Nigeria indicate that co-operatives emphasizing continuous training and structured operations achieve better productivity and member satisfaction (Onyeze *et al.*, 2022). Globally, capacity-building efforts have proven that when co-operative members refine their management and organizational skills, their institutions function more cohesively and deliver greater socio-economic value (Council for the Development of Social Science Research in Africa, 2015). Thus, operational efficiency remains a key benchmark for evaluating co-operative performance.

2.1.6 Livelihood Improvement of Women Co-operatives

Livelihood improvement captures the tangible outcomes of co-operative participation, ranging from higher income and asset ownership to improved food security and education. In Osun State, studies revealed that women's involvement in co-operatives enhanced household welfare by improving access to savings and credit (Adelakun *et al.*, 2021). Similarly, in Anambra State, participation in skill acquisition programmes significantly boosted women's self-reliance and reduced poverty (Okeke *et al.*, 2021). Such improvements affirm that women's co-operatives play a transformative role in advancing economic resilience and social well-being through collective empowerment and resource mobilization.

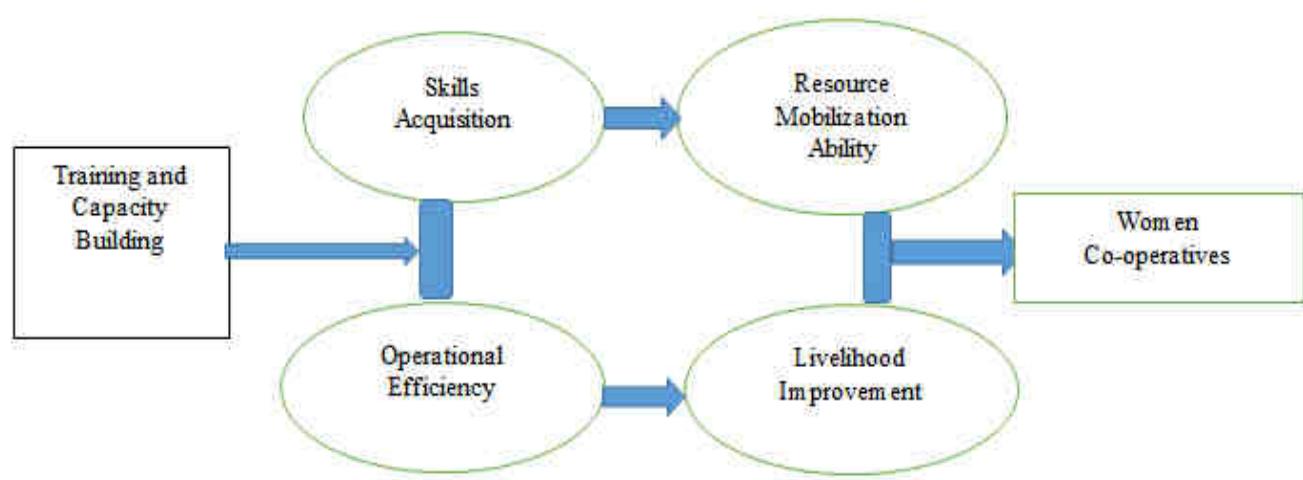


Fig 1 Conceptual Framework
Source: Researchers' Model, 2025.

The conceptual framework illustrates that training and capacity building empower women co-operative members to acquire relevant skills and strengthen their resource mobilization ability. These improvements enhance operational efficiency and promote better livelihood outcomes, which collectively lead to higher performance, sustainability, and socio-economic empowerment of women co-operatives in Nigeria.

2.2 Theoretical Review

This study is grounded in the Human Capital Theory, developed by Gary Becker (1964), which emphasizes that both individuals and organizations can boost performance, productivity, and efficiency through deliberate investment in education, skills, and training. Becker viewed training and capacity building as crucial investments that generate lasting economic and social value. However, Bowles (1970) critiqued the theory for neglecting social and structural inequalities that hinder equal access to learning opportunities. In contrast, Schultz (1971) upheld that education and skill development are fundamental drivers of national growth and individual advancement. The theory's relevance to this research lies in its focus on skill acquisition as a foundation for co-operative effectiveness. Its application reflects how training and capacity-building initiatives empower women co-operative members with managerial and technical capabilities, fostering operational efficiency, better resource management, and improved livelihoods, thereby enhancing the long-term performance and sustainability of women co-operatives in Nigeria.

2.3 Empirical Review

Aliyu *et al.* (2020) analyzed the contribution of technical skill development to efficiency among women's co-operatives in Northern Nigeria. Drawing from 240 respondents, their quantitative results indicated a strong positive link between technical competence and the effectiveness of production and service operations.

Ogunleye *et al.* (2022) examined how digital and vocational training affects productivity within women's multipurpose co-operatives in Nigeria. Survey evidence showed that members trained in ICT and value-added processing achieved higher production efficiency, minimized losses, and developed innovative market networks, demonstrating that skill acquisition drives competitiveness.

Adewale and Yusuf (2025) explored how skill development initiatives affect the operational outcomes of women's agricultural co-operatives in Southwest Nigeria. Using regression analysis on 320 participants, they discovered that vocational and agribusiness training substantially enhanced productivity, improved product quality, and increased profit margins—establishing skill acquisition as a major contributor to operational efficiency.

Mwangi *et al.* (2021) investigated the influence of co-operative savings mobilization on livelihood diversification among women's community groups in Kenya. Their study revealed that consistent savings culture and reinvestment practices empowered members to start microenterprises, improving income security and social inclusion.

Okafor and Nnadi (2022) explored the relationship between resource pooling and livelihood outcomes among women's multipurpose co-operatives in Anambra State, Nigeria. Using correlation and multiple regression analyses, they confirmed that stronger mobilization capacity promoted higher productivity, income growth, and community cohesion.

Abiola and Fapohunda (2025) evaluated how financial resource mobilization influences livelihood sustainability in women's co-operatives in Ogun State, Nigeria. Through panel data analysis, they found that improved savings habits, credit pooling, and joint investments enhanced income generation and household welfare.

3. Materials and Methods

3.1 Research Design

The study adopted a descriptive survey research design method, and was conducted in Anambra State the Southeastern region of Nigeria, bordered by Delta to the west, Imo and Rivers to the south, Enugu to the east and Kogi to the north. Awka is the

state's capital while Onitsha is its most populous city. Boundaries are formed by Delta State and Edo State to the west for about 97 km across the River Niger, Imo State and Rivers State to the south, Enugu State to the east for 139 km, and Kogi State to the north for about 40 km. The name was derived from the Anambra River (Omambala) which flows through the area and is a tributary of the River Niger. The state has a Tropical wet and dry or savanna climate with yearly temperature of 28.99 °C (84.18 °F) and it is -0.47% lower than Nigeria's averages. The people of Anambra State are majorly known for commerce, entrepreneurship, education, craftsmanship, hospitality, and vibrant cultural heritage.

3.2 Population and Sample Size

The population of the study comprised 14000 registered co-operatives in Anambra State (Anambra State Ministry of Commerce and Industry). To determine the adequate sample size, the study used Freund and William's statistic formula as shown below:

$$n = \frac{Z^2 N(pq)}{N(e)^2 + Z^2(pq)}$$

Where n = Sample Size

N = the population

p = Probability of success/proportion

q = Probability of failure/proportion

Z = Standard error of the mean

e = Limit of tolerable error of 0.05 (or level of significance)

$N = 14000$

$p = .5$

$q = (1 - .5) = .5$

$Z = 95$ percent = 1.96

$e = 0.05$ percent

$$\begin{aligned} &= \frac{(1.96)^2 \times 14000 \times .5 \times 5}{14000(0.05)^2 + (1.96)^2 \times .5 \times 5} \\ &= \frac{3.8416 \times 14000 \times .25}{35 + 3.8416 \times .25} \\ &= \frac{13356}{35.9604} = 371.4085494 \sim 371 \end{aligned}$$

3.3 Sampling Technique

The study adopted a multistage sampling technique to ensure equity and practicality in participant selection across Anambra State. In the first stage, the State was systematically divided into three senatorial districts to achieve balanced geographical and administrative representation. This division is justified since the districts, recognized by INEC and NPC, represent administrative boundaries encompassing roughly one-third of the State's land and population, ensuring generalization of findings. At the second stage, one Local Government Area (LGA) was randomly selected from each district. This randomization minimized bias, enhanced fairness, and ensured equal inclusion chances, thereby improving the sample's representativeness. (See Table 1)

Table 1 Sampling Procedure

S/N	Senatorial District	LGA	Sample
1	Anambra Central	Awka South	80
2	Anambra North	Onitsha North	161
3	Anambra South	Nnewi	130
Total			371

Source: Fieldwork, 2025.

3.4 Method of Data Collection and Analysis

Data were gathered directly from respondents in the field by the researcher through a structured. Using SPSS 27, data were descriptively analyzed in frequency distributions, simple percentages and mean while hypotheses were inferentially tested through simple linear regression analysis to determine their significance.

Likert Scale Interpretation: Strongly Agree (SA) 5; Agree (A) 4; Undecided (UD) 1; Disagree (D) 2; Strongly Disagree (SD) 3. Decision Rule: If mean ≥ 3.0 , the respondents agree; If mean < 3.0 , the respondents disagree. Reject the H_0 if p value is > 0.05 , otherwise do not reject H_0

4. Results and Discussion

Table 2 Questionnaire Response Rate

Features of Questionnaire	Number	Percentage (%)
Questionnaire administered	371	100
Questionnaire collected	340	91.64
Questionnaire withheld	31	8.36

Source: Fieldwork, 2025.

Table 2 indicates that 371 copies of the questionnaire were administered, 340 were retrieved, and 31 were not, giving a 91.64% response rate, as it is deemed sufficient and reliable for meaningful analysis.

Table 3 Effect of skills acquisition on operational efficiency of women co-operatives

Item	Variables	SA	A	UD)	D	SD	Mean
1	Learned bookkeeping improved financial tracking and organization	138 (40.59%)	100 (29.41%)	10 (2.94%)	52 (15.29%)	40 (11.76%)	3.93
2	Leadership training enhanced teamwork and workflow coordination	98 (28.82%)	129 (37.94%)	8 (2.35%)	48 (14.12%)	57 (16.76%)	3.74
3	Marketing training improved client relations and timely service	125 (36.76%)	100 (29.41%)	11 (3.24%)	44 (12.94%)	60 (17.65%)	3.78
4	Digital records reduced errors and improved accountability	103 (30.29%)	130 (38.24%)	6 (1.76%)	57 (16.76%)	44 (12.94%)	3.82
5	Time management training improved planning and reduced wastage	94 (27.65%)	116 (34.12%)	9 (2.65%)	52 (15.29%)	69 (20.29%)	3.64
AGGREGATE							3.782

Source: Fieldwork, 2025.

The illustration in table 4.2 shows the responses of the respondents on the effect of skills acquisition on operational efficiency of women co-operatives, with a mean value of 3.782 and standard deviation of 1.135, indicating that the respondents were in agreement with all the items.

Table 4 Effect of resource mobilization ability on livelihood improvement of women co-operatives

Item	Variables	SA	A	UD	D	SD	Mean
6	Mobilized funds improved equipment and income levels	119 (35.00%)	94 (27.65%)	7 (2.06%)	57 (16.76%)	63 (18.53%)	3.75
7	Access to grants expanded business and education support	97 (28.53%)	115 (33.82%)	12 (3.53%)	60 (17.65%)	56 (16.47%)	3.67
8	Savings culture increased capital and steady income	117 (34.41%)	89 (26.18%)	5 (1.47%)	56 (16.47%)	73 (21.47%)	3.70
9	Collective farming ensured food security and extra income	91 (26.76%)	119 (35.00%)	11 (3.24%)	60 (17.65%)	59 (17.35%)	3.64
10	Fundraising skills created partnerships and stable livelihood	114 (33.53%)	95 (27.94%)	8 (2.35%)	61 (17.94%)	62 (18.24%)	3.72
AGGREGATE							3.696

Source: Fieldwork, 2025.

Table 4 shows respondents' responses on the effect of resource mobilization ability on livelihood improvement of women co-operatives, with a mean value of 3.696 and standard deviation of 1.167, indicating that the respondents were in agreement with all the items.

Test of Hypotheses

Test of Hypothesis I: Skills acquisition has no significant effect on operational efficiency of women co-operatives

Table 5a: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.502 ^a	.500	.500	.98362	1.966

a. Predictors: (Constant), Skills acquisition

b. Dependent Variable: Operational efficiency of women co-operatives

Table 5b: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.096	1	.096	.206	.000 ^b
	Residual	259.727	339	.463		
	Total	259.822	340			

a. Dependent Variable: Operational efficiency of women co-operatives

b. Predictors: (Constant), Skills acquisition

Table 5c: Coefficients^a

Model	Unstandardized Coefficients			Standardized Coefficients	T	Sig.
	B	Std. Error	Beta			
1	(Constant)	3.715	.160		23.226	.000
	Skills acquisition	1.312	.041	.502	.050	.960

a. Dependent Variable: Operational efficiency of women co-operatives

R = 0.502

R² = 0.500

F = 0.206
 T = 0.050
 DW = 1.966

The model explained a significant portion of the variance in “skills acquisition and operational efficiency of women co-operatives” ($R^2 = 0.500$, $F = 0.206$, $p < 0.05$), indicating that the model explained 50% of the variance. The results showed that “skill acquisition” predicted “operational efficiency of women co-operatives” ($\beta = 1.312$, $n = 563$, $t = 0.050$, $p < 0.05$). A 1966 Durbin-Watson statistic not exceeding 2 indicates no autocorrelation. Therefore, we reject the null hypothesis and conclude that skills acquisition has significant effect on operational efficiency of women co-operatives.

Test of Hypothesis II: Resource mobilization ability has no significant effect on livelihood improvement of women co-operatives
 Table 6a: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.412 ^a	.371	.371	.71705	2.102

a. Predictors: (Constant), Resource mobilization ability

b. Dependent Variable: Livelihood improvement of women co-operatives

Table 6b: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4.546	1	4.546	4.394	.000 ^b
	Residual	580.410	339	1.035		
	Total	584.956	340			

a. Dependent Variable: Livelihood improvement of women co-operatives

b. Predictors: (Constant), Resource mobilization ability

Table 6c: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1	(Constant)	1.945	.094	.412	20.657
	Resource mobilization ability	2.012	.044	.281	.778

a. Dependent Variable: Livelihood improvement of women co-operatives

R = 0.412

R² = 0.371

F = 4.394

T = 0.281

DW = 2.102

The model explains a significant portion of the variance in “resource mobilization ability and livelihood improvement of women co-operatives” ($r^2 = 0.371$, $f = 4.394$, $p < 0.05$), indicating that the model explains 37.1% of the variance. The results showed that “resource mobilization ability” predicted “livelihood improvement of women co-operatives”, $\beta = 2.012$, $n = 563$, $t = 0.281$, $p < 0.05$. A Durbin-Watson statistic of 2102 greater than 2 indicates that there is autocorrelation. Thus, the null hypothesis is rejected, affirming that resource mobilization ability has significant effect on livelihood improvement of women co-operatives

5. Discussion of Findings

Findings indicated that skills acquisition had a significant positive effect on the operational efficiency of women co-operatives in Nigeria ($R^2 = 0.500$, $F = 0.206$, $p < 0.05$). This outcome agrees with the studies of Adewale and Yusuf (2025), Ogunleye *et al.* (2022), and Aliyu *et al.* (2020), who all confirmed that technical, vocational, and ICT-based training enhance co-operative productivity, resource management, and innovation. Consistent with these results, this study shows that members exposed to structured training in record-keeping, leadership, and marketing reported improved coordination, reduced errors, and greater output efficiency. However, unlike previous studies that focused on production or agricultural co-operatives, this study expands the evidence base by demonstrating that managerial and digital skills also significantly strengthen women’s co-operatives in the service and trade sectors. The observed impact likely stems from practical exposure, peer learning, and the supportive environment of co-operative networks, which encourage members to apply newly acquired skills directly to their operations. Thus, the finding underscores that continuous capacity development remains critical for sustaining co-operative efficiency and long-term growth.

Results also showed that resource mobilization ability had a significant positive effect on livelihood improvement of women co-operatives in Nigeria ($R^2 = 0.371$, $F = 4.394$, $p < 0.05$). This aligns with the findings of Okafor and Nnadi (2022), Abiola and Fapohunda (2025), and Mwangi *et al.* (2021), who reported that financial pooling, savings, and partnership funding enhanced income levels and social welfare among co-operative members. Similarly, the present study found that women co-operatives with strong savings culture and access to external grants achieved greater economic stability, improved food security, and increased household income. Unlike prior research that emphasized credit access alone, this study extends understanding by highlighting the role of non-financial resource mobilization, such as shared labor, knowledge exchange, and community partnerships, in improving livelihoods. The strong relationship found may be attributed to collective trust, transparent leadership, and mutual accountability.

which motivate members to contribute resources regularly. Overall, these findings reinforce that efficient mobilization, both financial and social, forms the backbone of women's co-operative sustainability and rural economic resilience.

6. Conclusion and Recommendations

Sustained skill enhancement and efficient resource mobilization substantially improve women co-operatives' operational performance and members' livelihood outcomes. These results emphasize their pivotal role in driving empowerment, income stability, and inclusive economic participation across the state. Based on the outcomes and conclusion of this research, the study recommends institutionalizing continuous training for co-operative members through collaborative programs with government agencies and development partners and strengthening savings and credit systems via regular financial literacy sessions and partnerships with microfinance institutions. The study contributed to knowledge by integrating skill acquisition and resource mobilization within one analytical framework, demonstrating their combined influence on women co-operatives' efficiency and livelihood outcomes, an approach scarcely explored in previous studies.

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