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The Influence of Cooperative Society on Women Entrepreneurial Development Among Female Fashion Designers in Offa LGA of Kwara State, Nigeria

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Abstract

This paper examined the influence of cooperative society support on the entrepreneurial development of female fashion designers in Offa Local Government Area, Kwara State, Nigeria. It focused on two major support mechanisms: credit facilities and training/capacity building. A descriptive survey design was adopted, and primary data were collected using structured and pre-tested questionnaire administered to 378 female fashion designers. The sample size was determined using the Cochran formula for an unknown population due to the informal nature of the fashion industry. Data were analysed using Structural Equation Modelling (SEM) with SmartPLS. The findings revealed that both credit facilities and training/capacity building have positive and statistically significant effects on entrepreneurial development. However, training and capacity building emerged as the stronger predictor, highlighting the importance of skills acquisition, knowledge development, and managerial competence in improving business performance and sustainability. The model also demonstrated moderate explanatory power, indicating that the two support mechanisms jointly explain a substantial proportion of entrepreneurial development. The study concludes that cooperative societies are important instruments for promoting women's entrepreneurship through integrated financial and non-financial support. It recommends strengthening practical training programmes and improving access to affordable and flexible credit facilities. The study contributes empirical evidence to the literature on cooperative support and women's entrepreneurship, particularly within Nigeria's informal fashion sector.

Keywords: Cooperative Society, Entrepreneurial Development, Fashion Designers, Credit Facilities, Training and Capacity Building.
JEL Classification: J16, L26, P13, O15, O17

Introduction

Nigeria's fashion industry is a dynamic and rapidly growing component of the national economy, with significant cultural, social, and economic contributions. Beyond promoting cultural identity and creativity, the industry provides substantial employment and entrepreneurial opportunities, particularly for women who dominate activities such as fashion design, tailoring, textile production, and related businesses. Abdulraheem et al. (2024) observed that fashion remains one of the more accessible entrepreneurial avenues for Nigerian women, enabling them to generate income, achieve financial independence, and contribute to household economic stability. However, female fashion entrepreneurs continue to face structural challenges, including inadequate access to finance, unstable markets, poor infrastructure, limited training opportunities, and restricted access to modern production technologies. These constraints hinder business expansion, competitiveness, productivity, and long-term sustainability.

Given these challenges, cooperative societies have increasingly emerged as alternative mechanisms for supporting women entrepreneurs. As member-owned and democratically managed organisations, cooperatives provide platforms for collective savings, financial intermediation, knowledge sharing, peer learning, and capacity development (Ezeude & Nwankwo, 2023). Okoro (2025) notes that cooperatives can improve access to credit by reducing collateral requirements, offering flexible repayment arrangements, and adopting trust-based lending practices. Such benefits may be difficult to obtain from conventional commercial banks and microfinance institutions. Consequently, cooperatives can strengthen women's economic empowerment, bargaining capacity, and ability to compete in changing markets.

In the fashion industry, cooperative societies provide both financial and non-financial resources, including credit facilities, training, group learning, skills development, and capacity building. These forms of support can help entrepreneurs acquire equipment and materials, improve technical and managerial skills, respond to changing customer needs, and strengthen business operations. Nevertheless, the relationship between cooperative support and the entrepreneurial development of women-owned fashion enterprises remains inadequately examined. Ik-Ugwoezuonu & Obodoechi (2023) observed that existing research largely focuses on SMEs generally, thereby overlooking the unique business models, customer characteristics, capital requirements, skills, and operational risks associated with women fashion designers.

Entrepreneurial development is increasingly recognised as an important driver of economic transformation, poverty reduction, employment, and innovation in developing economies. Cooperative societies contribute to this process by promoting financial inclusion, social capital, knowledge exchange, resource sharing, and entrepreneurial

capabilities (Orobia et al., 2022). Similarly, Ahmed & Lawal (2023) described cooperatives as institutional mechanisms that can address constraints relating to finance, training, governance, and market access. These multidimensional benefits are particularly relevant to women entrepreneurs operating in resource-constrained environments.

Despite the widespread presence of cooperative societies in Nigeria, their specific contribution to the development of female-owned fashion businesses remains poorly documented at the local level. Offa Local Government Area of Kwara State provides an important context because female fashion designers are numerous and cooperative societies operate within the area, yet empirical evidence on the effectiveness of cooperative support remains limited. Existing studies rarely examine how cooperative-based access to credit and training affects the entrepreneurial development of women fashion designers. This creates a significant research gap, as general SMEs findings may not adequately reflect the specific needs of fashion entrepreneurs. Although Abdulkazeem (2025) identifies cooperatives as social and organisational innovations capable of influencing business performance, empirical evidence concerning creative, gender-based enterprises remains insufficient.

Therefore, this study seeks to examine how cooperative society support, particularly access to credit facilities and training/capacity building, influences the entrepreneurial development of women fashion designers in Offa Local Government Area of Kwara State. The study is expected to provide sector-specific evidence that can guide cooperative programmes, women-focused interventions, and gender-sensitive economic policies while contributing to knowledge on cooperative and entrepreneurial development.

i. To what extent does access to credit facilities impact the entrepreneurial development of female fashion designers in Offa, Kwara State, Nigeria?

ii. How does training and capacity-building influence the entrepreneurial development of female fashion designers in Offa, Kwara State, Nigeria?

Literature review

Cooperative society

A cooperative society is an independent and voluntary association of individuals who come together to meet their common economic, social, and cultural needs through a jointly owned and democratically controlled enterprise (ICA, 2024). This concept emphasises voluntary membership, collective ownership, and democratic governance. Unlike investor-owned businesses that primarily pursue profit maximisation, cooperatives focus on members' welfare while combining economic objectives with social value creation.

Cooperative societies operate across various sectors, including agriculture, finance, retail, education, manufacturing, and creative industries such as fashion

(Abdulkazeem, 2025). Their broad application demonstrates their flexibility in promoting collective action, resource mobilisation, and risk sharing. In Nigeria and other African countries, cooperatives initially developed around agricultural production during the colonial period but have evolved into important instruments for grassroots economic empowerment, poverty reduction, and inclusive development (Dlamini & Mhlanga, 2023).

In Nigeria, cooperative societies operate within the legal framework provided by the Co-operative Societies Act. They are member-owned organisations that function voluntarily across agriculture, trade, manufacturing, and service sectors (Abdulkazeem, 2025). Their major activities include mobilising savings, providing credit, organising training and capacity-building programmes, and strengthening members' bargaining power. They also promote trust, social capital, and collective economic coordination among members.

Cooperatives play an important role in entrepreneurial development, particularly among micro and small-scale businesses. Key functions include providing access to credit, training and capacity building, market access, networking, and social empowerment. Through affordable and accessible credit facilities, cooperatives serve as grassroots financial intermediaries for individuals who may have limited access to conventional banking services (Mwangi & Kilonzo, 2022).

Furthermore, cooperative societies strengthen human capital by providing training and knowledge-sharing opportunities that improve members' managerial, technical, and entrepreneurial skills (Adeleke et al., 2024). Collective purchasing, production, and marketing can also improve market access, competitiveness, and profitability. Cooperatives are particularly relevant to women because they promote participation in decision-making, financial independence, and social inclusion. Thus, cooperative societies constitute important institutional mechanisms for promoting inclusive entrepreneurship and sustainable economic development, especially among resource-constrained groups such as female fashion entrepreneurs (Abdulkazeem, 2025).

Dimensions of cooperative society

Availability of credit facilities

Access to credit facilities is a major form of cooperative society support, particularly for small-scale entrepreneurs who often face strict lending conditions from formal financial institutions. Cooperative societies provide members with loans under relatively flexible terms, reduced collateral requirements, and lower transaction costs, thereby improving access to financial resources that may be difficult to obtain through conventional banking systems (Mwangi & Kilonzo, 2022). This function is particularly important in developing economies where inadequate financing remains a major constraint to entrepreneurial development.

Beyond providing credit, cooperatives enhance members' economic opportunities through collective participation in markets. By aggregating products, facilitating collective purchasing and marketing, and

strengthening members' bargaining power, cooperatives can help entrepreneurs access wider markets and improve their competitiveness (Wangari & Njeru, 2024). The increasing adoption of digital financial technologies has further improved cooperative financial services. Mobile banking, electronic payments, and automated savings platforms reduce transaction costs, minimise delays, improve service delivery, and promote transparency and accountability (Bello & Odetayo, 2025). Evidence from SACCOs in Kakamega County, Kenya, indicates that investment in digital financial services can improve financial performance through enhanced resource mobilisation (Dlamini & Mhlanga, 2023).

Effective financial management is also essential for sustaining cooperative credit operations. Cooperatives with strong liquidity positions are better able to meet members' loan demands and financial obligations without relying excessively on expensive external borrowing. Similarly, effective cash-flow management has been associated with improved financial performance. Wangari & Njeru (2024) reported that cash-flow management significantly influences key financial performance indicators among multipurpose cooperatives in Abuja, Nigeria.

Capital adequacy and operational cost control are equally important for cooperative sustainability. Adequate capital enables cooperatives to withstand financial shocks and maintain lending activities, while efficient cost management supports profitability and long-term viability (Ik-Ugwoezuonu, 2024). Effective cooperative financial services can also increase membership participation, patronage, and loyalty, thereby strengthening institutional sustainability. Evidence from Ekiti State shows that cooperative financial services significantly influence SMEs performance, with membership participation and patronage contributing to cooperative success (Akosile et al., 2025).

Cooperative credit also promotes financial inclusion by extending financial services to underserved populations, particularly in rural and semi-urban communities. By connecting financially excluded groups with formal financial opportunities, cooperatives encourage entrepreneurship, inclusive growth, poverty reduction, and community resilience (Ahmed & Lawal, 2023). Therefore, access to credit facilities in this study extends beyond loan provision to include digital financial services, effective financial management, institutional participation, and financial inclusion. These dimensions are particularly relevant to female fashion designers because they can reduce financial constraints, strengthen business capacity, and support enterprise growth and sustainability.

Training and capacity-building

Training and capacity building are important components of cooperative society support for developing members' entrepreneurial skills and improving business performance. These interventions commonly include business education, financial literacy, technical skills development, and managerial training, which strengthen members' ability to manage their enterprises effectively (Musa & Tanko, 2023).

Cooperatives also promote social and economic inclusion, particularly among disadvantaged groups such as women, thereby improving livelihood opportunities and reducing inequality (Yakubu & Salihu, 2024).

Training provided by cooperatives extends beyond individual skill development to include institutional and group capacity building. Members acquire knowledge that enables them to identify business opportunities, manage resources, make informed decisions, and sustain enterprises in competitive environments (Musa & Tanko, 2023). Similarly, training for cooperative leaders, including trustees, management committees, and administrative staff, strengthens governance and institutional effectiveness. Programmes covering cooperative principles, financial management, legal compliance, and conflict resolution promote accountability, transparency, effective oversight, and risk management. Well-trained leadership can therefore improve members' confidence, participation, and commitment to cooperative activities. Evidence from Kaduna State indicates that seminars and conferences can improve members' financial outcomes by increasing their understanding and participation in cooperative activities (Aminu et al., 2024).

Training and capacity-building programmes also enhance operational efficiency by providing practical knowledge in production, financial management, resource mobilisation, and business planning. For women-owned enterprises, these interventions can improve productivity, innovation, income generation, and business competitiveness. Itodo et al. (2026) emphasise that tailored skills-development programmes can strengthen operational effectiveness and resource mobilisation within cooperative environments.

Furthermore, strong institutional capacity can improve cooperatives' credibility and ability to attract external funding and strategic partnerships. Well-trained leaders and effective governance structures increase opportunities for accessing grants, loans, and support from government agencies, financial institutions, and development organisations (Nwafor, 2023). Adebayo et al. (2022) also recognise cooperative capacity building as an important mechanism for improving access to financial resources for MSMEs and supporting economic development.

Thus, training and capacity building promote both individual and institutional empowerment. For female fashion designers, they are particularly valuable for addressing skills gaps, improving competitiveness, strengthening business management, and supporting sustainable enterprise growth.

Entrepreneurial development

Entrepreneurial development is an important concept in contemporary business and economic discourse because of its contribution to economic growth, innovation, employment creation, and socio-economic transformation. It refers to the process through which individuals acquire the knowledge, skills, attitudes, and opportunities required to identify business opportunities, mobilise resources, and establish and sustain viable enterprises in changing business environments (Adekunle & Bello 2024; Agbim et al., 2013).

Entrepreneurial development has both individual and institutional dimensions. At the individual level, it involves developing entrepreneurial competencies such as creativity, innovativeness, opportunity recognition, decision-making, and calculated risk-taking. At the institutional level, it requires access to finance, training, mentorship, infrastructure, supportive policies, and favourable business environments. Kassa & Worku (2022) emphasized that effective entrepreneurial development depends on the interaction of training, resource accessibility, mentorship, and institutional support.

Despite its importance, entrepreneurs in developing economies face several barriers. Limited access to finance remains a major challenge because many entrepreneurs lack adequate collateral and credit histories required by formal financial institutions (Eze & Okeke, 2023). Inadequate training and business development services also restrict the acquisition of essential entrepreneurial competencies (Musa & Tanko, 2023). Furthermore, bureaucratic inefficiencies, regulatory difficulties, and inconsistent government policies can negatively affect enterprise growth and sustainability (Nwachukwu & Nduka, 2023).

Gender-related barriers further constrain female entrepreneurship. Cultural expectations and structural inequalities may limit women's access to finance, training, markets, and other productive resources (Yakubu & Salihu, 2024). Entrepreneurship education and skills development are therefore essential for improving opportunity recognition, digital literacy, innovation, and business creation. Effective training can bridge the gap between entrepreneurial intention and actual venture creation (Inegbedion, 2025).

The institutional environment also influences entrepreneurial activities through supportive policies, effective regulations, and cultural acceptance of entrepreneurship (Adnan et al., 2025). Thus, entrepreneurial development is a multidimensional process involving individual competencies, access to resources, institutional support, and entrepreneurial orientation. In this study, the concept provides a framework for examining how cooperative societies support female fashion entrepreneurs through credit facilities and training/capacity building to improve business growth, performance, and sustainability.

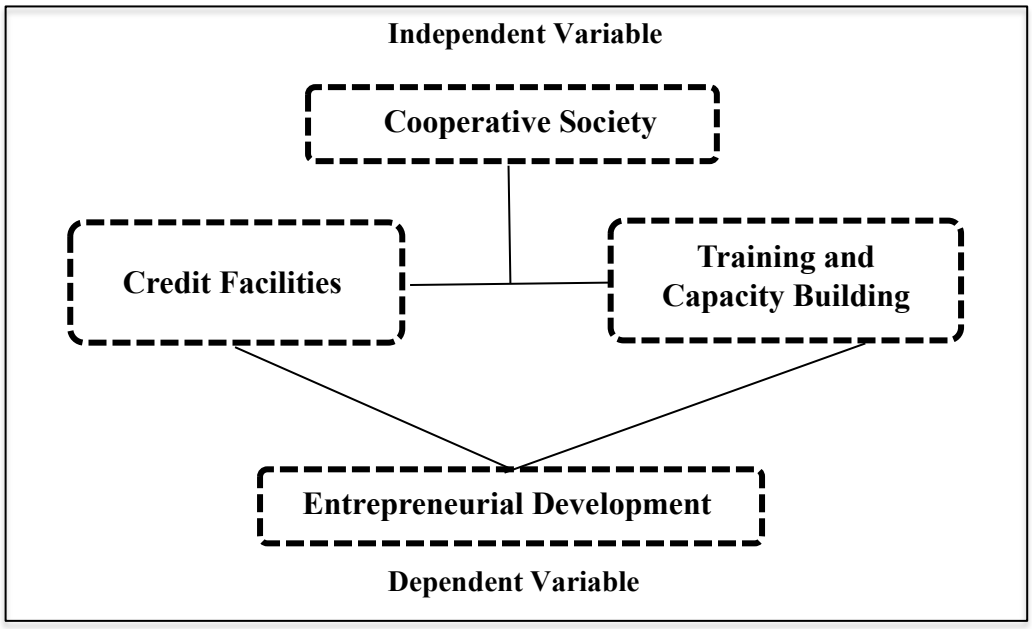


Figure 1 Conceptual Framework for the Study

Source: Authors Model, 2026.

This conceptual framework illustrates the relationship between the independent variable and the dependent variable. **Cooperative society** is the independent variable (Credit Facilities**,** Training and Capacity Building**)** while **Entrepreneurial Development** is the dependent variable. It measures significant impact of cooperative society on the results of female fashion designers' entrepreneurial development**.** The basis for this framework depends on the conceptualization, which seek to investigate the influence of cooperative society on women entrepreneurial development in Offa LGA Kwara State, Nigeria.

Underpinning theory

The study is anchored on **Social Capital Theory** and **Women Empowerment Theory**, which jointly explain how cooperative societies support the entrepreneurial development of female fashion designers in Offa, Kwara State. Social Capital Theory, developed from the works of Bourdieu (1986) and Coleman (1988), views social capital as resources embedded in networks, shared norms, relationships, and trust. Putnam (1993, 2000) further emphasised social connections and collective participation in promoting economic and institutional development. Within cooperatives, trust, shared goals, and interaction facilitate information exchange, resource access, and collective action. Women Empowerment Theory complements this perspective by explaining how cooperative participation strengthens

women's socio-economic capabilities. Kabeer (1999) identifies **resources, agency, and achievements** as interconnected dimensions of empowerment. Cooperatives support these dimensions through credit facilities, training, peer support, networking, and leadership opportunities, thereby improving women's financial independence, decision-making capacity, skills, and business performance (Dalhat & Mustapha, 2025; Chigbo et al., 2025).

Together, the theories provide a comprehensive explanation of cooperative support. Social Capital Theory explains how trust, networks, shared norms, and collective action facilitate access to resources, while Women Empowerment Theory explains the resulting improvements in agency, skills, independence, and enterprise development. Therefore, cooperative participation can enhance the entrepreneurial development, growth, and sustainability of female fashion designers by combining financial resources with social networks, knowledge, and empowerment (Nwachukwu et al., 2025; Akosile et al., 2025).

Empirical review

Abdulraheem et al. (2024) examined the entrepreneurial experiences of female fashion designers in Nigeria, focusing on the challenges and opportunities within the changing fashion industry. Using a qualitative design, the study employed in-depth interviews and thematic analysis. Findings emphasised creativity, technical expertise, and business knowledge as important factors in strengthening women's entrepreneurial activities. However, the study did not empirically examine cooperative societies or financial support mechanisms. The present study addresses this gap using a quantitative approach and Structural Equation Modelling (SEM) to assess the effects of credit facilities and training/capacity building on entrepreneurial development.

Lawal et al. (2023) investigated women's participation in entrepreneurship and its contribution to Sustainable Development Goals in North-Central Nigeria. Data were obtained through in-depth interviews with 60 women entrepreneurs selected using purposive and snowball sampling. Findings showed that women-owned businesses contribute significantly to household welfare, but inadequate finance, infrastructure, and training constrain their activities. However, the qualitative design did not statistically establish relationships among the variables. The present study extends this evidence by quantitatively examining cooperative support and entrepreneurial development using SEM.

Marina et al. (2024) examined opportunities and challenges confronting female entrepreneurs in Nigeria's fashion industry, using Delta State as the study area. The study adopted a mixed-method design and involved 389 respondents selected using the Taro Yamane formula. Questionnaires, interviews, and focus group discussions were employed, while SPSS was used for analysis through descriptive statistics, content analysis, and

chi-square tests. Findings revealed limited access to credit and showed that educational attainment influenced women's participation in fashion entrepreneurship. However, the study was geographically restricted to Delta State and did not specifically examine cooperative societies. The present study addresses this gap by focusing on cooperative-based credit and training support among female fashion designers in Offa, Kwara State.

Adeleke et al. (2024) examined Islamic cooperatives as a Shariah-compliant mechanism for socioeconomic empowerment where conventional financial services are inaccessible or less preferred. Using a mixed-method approach involving literature review and examination of the IMAN Cooperative Thrift and Credit Society, the study found that interest-free financial services, training, and financial assistance improved members' socioeconomic well-being. However, its religious and sector-specific focus limits generalisation to conventional cooperatives. The present study focuses on secular cooperative societies and their contribution to female fashion entrepreneurs.

Akintayo et al. (2026) investigated cooperative microcredit programmes and small-business performance in Osun State, Nigeria. The study surveyed 224 small-business owners and employed descriptive statistics, regression, and ANOVA. Findings showed a strong positive relationship between cooperative microcredit and business performance, with non-financial support recording the strongest contribution, followed by cooperative loans, savings mobilisation, and credit access. All predictors were significant at the 5% level. However, the study did not examine gender- or sector-specific entrepreneurial relationships. The present study fills this gap by focusing on female fashion designers and jointly examining credit facilities and training/capacity building through SEM.

Abdulkazeem (2025) reviewed the relationship between cooperative societies and business performance using recent national and international evidence. Drawing on the Resource-Based View, Social Capital Theory, and Collective Action Theory, the study argued that cooperatives improve access to finance, capabilities, trust, innovation, growth, profitability, and sustainability. However, its conceptual and secondary-data approach provided limited empirical evidence at micro-enterprise and sectoral levels. The present study addresses this gap by using primary survey data and SEM to empirically examine how cooperative credit facilities and training/capacity building influence the entrepreneurial development of female fashion designers in Offa, Kwara State.

Overall, existing studies demonstrate the importance of finance, training, and cooperative support in entrepreneurship but reveal significant methodological, geographical, gender, and sectoral gaps. Most studies examine women

entrepreneurs or SMEs broadly, while few specifically investigate female fashion designers and cooperative support simultaneously. This study therefore contributes by providing empirical, sector-specific evidence from Offa LGA using SEM to examine both financial and non-financial cooperative support mechanisms.

Methodology

The study adopted a descriptive survey research design, which is appropriate for systematically collecting empirical and objective data from a defined population in its natural setting. The design was suitable because it enabled the study to examine existing conditions and relationships among female fashion designers without manipulating the study variables. It also provided quantitative data suitable for multivariate analysis using Structural Equation Modelling (SEM). Primary data were collected through structured and pre-tested questionnaires administered to female fashion designers in Offa Local Government Area (LGA), Kwara State.

The exact population of female fashion designers in Offa LGA could not be established because the Nigerian fashion industry is largely informal, fragmented, and characterised by unregistered enterprises. Informal businesses typically operate with limited capital and technology and experience frequent entry and exit, making the development of a reliable sampling frame difficult (ILO, 2018). Therefore, consistent with previous studies involving informal micro-enterprises with unknown populations, the study treated the population as infinite (Akinyemi & Adejumo, 2018; Adeniran & Aremu, 2015).

The Cochran (1977) formula for infinite populations was used to determine the sample size, resulting in 378 respondents, based on a 95% confidence level and 5% margin of error. The sample size was considered adequate for achieving reliable and generalisable results and sufficient for SEM analysis, for which samples of 200 or more are generally recommended (Hair et al., 2019).

A multi-stage sampling technique was employed to identify and access respondents. Major locations where fashion designers operate, including markets, tailoring clusters, and training centres, were first identified and mapped. Relevant clusters were subsequently selected systematically to ensure broad population coverage. Trained research assistants administered the questionnaire and assisted in achieving adequate responses. Ethical principles were observed by informing participants about the purpose of the study, ensuring voluntary participation, and maintaining confidentiality.

Data were analysed using descriptive statistics, including frequencies, percentages, and means, while SEM using SmartPLS was employed for inferential

analysis. SEM was considered appropriate because it simultaneously evaluates measurement models for construct reliability and validity and structural models for hypothesised relationships. It also accommodates latent variables, measurement errors, and complex relationships more effectively than conventional regression techniques (Hair et al., 2019).

Results and discussions

This chapter presents the analysis, interpretation, and discussion of data. It covers respondents' demographic characteristics, study variables, research objectives, questions, hypotheses, and findings, supported by relevant empirical literature and the study's theoretical framework.

Table 1 Demographic characteristics of respondents

Variable	Category	Frequency (n)	Percentage (%)
Age	18–25 years	72	19.0
	26–35 years	154	40.7
	36–45 years	102	27.0
	46 years and above	50	13.2
Marital Status	Single	144	38.1
	Married	210	55.6
	Others (Divorced/Widowed)	24	6.3
Educational Qualification	SSCE	48	12.7
	OND/NCE	102	27.0
	HND/B.Sc.	168	44.4
	Postgraduate (M.Sc./MBA/PhD)	60	15.9
Years of Experience	Less than 1 year	32	8.5
	1–5 years	162	42.9
	6–10 years	118	31.2
	Above 10 years	66	17.5

Source: Field Survey, (2026).

The respondents were predominantly young and economically active. Most were aged 26–35 years (40.7%), while 55.6% were married. Educationally, 44.4% held HND/B.Sc. qualifications and 27.0% had OND/NCE certificates. Regarding experience, 42.9% had 1–5 years and 31.2% had 6–10 years. Overall, the respondents represented diverse educational backgrounds and experience levels, strengthening the study's findings.

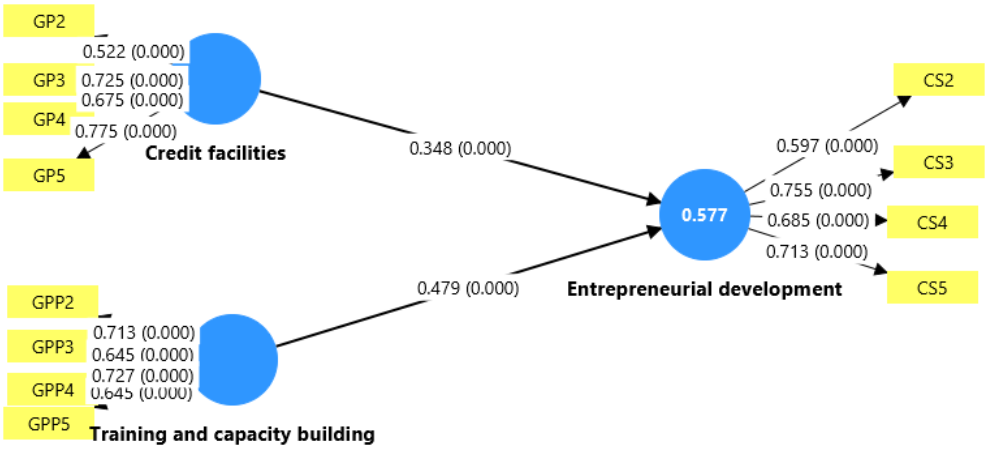


Figure 2 Test of hypotheses

The structural model indicates that credit facilities and training/capacity building significantly influence women's entrepreneurial development. Training has the stronger effect ($\beta = 0.479$, $p < 0.001$), compared with credit facilities ($\beta = 0.348$, $p < 0.001$). The R^2 of 0.577 shows that both factors explain 57.7% of entrepreneurial development, indicating moderate explanatory power. Overall, strengthening financial access and, particularly, skills development can substantially improve entrepreneurial outcomes.

Table 2 Path coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Credit facilities -> Entrepreneurial development	0.348	0.349	0.064	5.469	0.000
Training and capacity building -> Entrepreneurial development	0.479	0.480	0.060	7.993	0.000

The results show that credit facilities and training/capacity building positively and significantly influence entrepreneurial development. Credit facilities have a moderate effect ($\beta = 0.348$, $t = 5.469$, $p < 0.001$), while training and capacity building have a stronger effect ($\beta = 0.479$, $t = 7.993$, $p < 0.001$). The findings indicate that both are important, but greater emphasis on skills and capacity development may produce stronger entrepreneurial outcomes.

Table 3 R square

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Entrepreneurial development	0.577	0.585	0.033	17.293	0.000

The R^2 value of 0.577 indicates that credit facilities and training/capacity building jointly explain 57.7% of the variation in entrepreneurial development. The significant t-statistic (17.293) and p-value ($p < 0.001$) confirm the model's explanatory power. The remaining 42.3% is attributable to other factors not included in the study, while the consistent estimates indicate model reliability.

Discussion of findings

The findings provide clear evidence that cooperative society support mechanisms significantly enhance entrepreneurial development among female fashion designers in Offa LGA, Kwara State. Both credit facilities and training/capacity building positively influence entrepreneurial development, although training and capacity building has the stronger effect. This indicates that while financial resources are necessary for purchasing equipment, fabrics, and other materials, entrepreneurial knowledge, skills, and managerial competencies are more critical for sustainable business growth. This finding agrees with Abdulraheem et al. (2024), who emphasised the importance of skills, creativity, and technical competence in female fashion entrepreneurship.

The significant effect of credit facilities also supports Akintayo et al. (2026), who found that cooperative microcredit improves small-business performance. However, the present study demonstrates that finance alone may not guarantee business success, reinforcing Abdulkazeem's (2025) argument that cooperative financial services should be combined with capacity-building initiatives.

The R^2 value of 0.577 indicates that credit facilities and training/capacity building jointly explain 57.7% of the variation in entrepreneurial development. This confirms the important role of cooperatives while suggesting that other factors, including market access,

government policies, infrastructure, and entrepreneurial motivation, may also influence business outcomes. This is consistent with Marina & Nnonyelu (2024), who identified several challenges affecting female fashion entrepreneurs beyond financial constraints.

The reliability results indicate acceptable internal consistency, although Cronbach's alpha values were slightly below the ideal 0.70 threshold. Similarly, AVE values were marginally below 0.50 but remained close to the recommended level. Overall, the findings support Lawal et al. (2023), demonstrating that cooperatives can contribute to women's economic empowerment by providing both financial resources and essential entrepreneurial skills. Thus, cooperative societies should emphasise integrated credit and capacity-building programmes to achieve sustainable entrepreneurial development among female fashion designers.

Conclusion and recommendations

Conclusion

The study concludes that cooperative societies play an important role in promoting the entrepreneurial development of female fashion designers in Offa LGA, Kwara State, Nigeria. The findings demonstrate that both credit facilities and training/capacity building positively influence entrepreneurial development, business growth, and sustainability. However, training and capacity building exert a stronger influence than credit facilities, indicating that financial resources are more effective when entrepreneurs possess the knowledge, skills, and managerial competencies required to utilise them effectively.

The findings further show that credit facilities and training/capacity building jointly explain a substantial proportion of entrepreneurial development. This confirms that cooperative societies serve as practical grassroots mechanisms for women's economic empowerment by providing both financial and non-financial support. Nevertheless, the unexplained variation suggests that other factors, including market conditions, innovation, infrastructure, government policies, and external support, may also affect entrepreneurial outcomes. Sustainable entrepreneurial development therefore requires an integrated approach that combines access to affordable finance with continuous skills development.

Recommendations

i. Cooperative societies should organise regular and practical training programmes focusing on entrepreneurial skills, financial management, digital literacy, and contemporary business practices to strengthen women's competencies.

ii. Cooperative societies and relevant financial institutions should provide flexible and affordable credit facilities with reduced collateral requirements and simplified procedures to enable female fashion entrepreneurs to expand and sustain their businesses.

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