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Which Receptive Behaviours Pay? Dimension-Specific Entrepreneurial Receptiveness and Members' Wealth Creation in Nigerian Cooperative Societies

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ABSTRACT
Purpose – Cooperatives are expected to turn membership into enterprise growth. Yet, members with the same access to services gain unequally, and it is not known which member behaviours are associated with which forms of wealth. This study examines how five dimensions of members' entrepreneurial receptiveness relate to five paired wealth-creation outcomes.
Design/methodology/approach – Hypotheses were derived from a member-level conceptual framework. A cross-sectional survey in August 2026 covered 289 registered members of multipurpose cooperatives in Anambra State, Nigeria (stratified random sample; 89.2% returned). Five ten-item Likert batteries were analysed with five simple linear regressions.
Findings – All five dimensions were positively and significantly associated with their paired outcomes ($R = .339$ to $.440$; $R^2 = 11.5$ to 19.3 per cent; $p < .001$). Innovation adaptability and job creation were the strongest associations, and active listening and income growth the weakest, but the confidence intervals overlap, so no ranking is claimed. One standard deviation more receptiveness corresponded to about 0.17 to 0.23 points per outcome item.
Research limitations/implications – Data are self-reported, cross-sectional and bivariate, so the associations probably overstate any causal effect. The results support a dimension-specific view of member entrepreneurial orientation and make enactment and contextual conditions the next theoretical priority.
Practical implications – Training can be targeted at specific behaviours, but returns should be expected to be modest unless it is paired with finance and market support.
Originality/value – The study offers a justified member-level framework and reports effect sizes and practical significance.

Keywords – Entrepreneurial receptiveness; Wealth creation; Cooperative societies; Conceptual framework; Entrepreneurial orientation; Nigeria

1. INTRODUCTION

Cooperatives are a large and distinctive form of enterprise. The 300 largest cooperative and mutual enterprises in the world generated a combined turnover of US$2.79 trillion in 2023 (International Cooperative Alliance [ICA], 2025), and what sets them apart is that the people who use the enterprise also own and control it (Hansmann, 1996; Birchall, 2011). The distinctive promise is that the gains from the enterprise accrue to members and not to outside investors, so that membership can be a route to members' own economic advancement. Nigerian studies are consistent with that promise: cooperative

membership has been examined in relation to women's economic empowerment (Abdulahi, Udunze & Agbasi, 2015), and cooperative societies have been linked to entrepreneurial business growth, poverty alleviation and sustainable development in South West Nigeria (Nwachukwu, Ibrahim, Lawal & Abdulahi, 2024, 2025).

That promise is most consequential in developing economies, where cooperatives are expected to do more than pool savings: they are expected to foster entrepreneurial behaviour so that members expand their businesses, diversify their investments, employ others and accumulate assets. Capacity building, innovation training and women's involvement in cooperative entrepreneurship are among the instruments most commonly examined (Nwankwo, Abdulahi & Onwuchekwa, 2017; Lawal, Oduwole, Abdulahi & Musa, 2023; Abdulahi, Lawal, Ibrahim & Mgbemena, 2023). What members do matters for this.

The performance and creation of small enterprises vary with the personal characteristics of their owners (Rauch & Frese, 2007). Randomised evidence from West Africa shows that training in proactive, initiative-taking behaviour can raise small-firm profits more than conventional business training (Campos et al., 2017). However, reviews of business training find that average effects are modest and uneven (McKenzie & Woodruff, 2014). Different behaviours are also expected to matter for different outcomes: openness to ideas for growth (Jeraj et al., 2015), risk-taking for investment (Fossen, König & Schröder, 2023), innovation for employment (Okumu, Bbaale & Guloba, 2019; Sime & Tadesse, 2025), customer engagement for enterprise growth (Vivek, Beatty & Morgan, 2012; Idris, 2026) and the management of resources for asset accumulation (Chipunza & Fanta, 2024). Even so, a systematic review of rural livelihoods in Sub-Saharan Africa identifies both potential and continuing challenges for diversification and poverty alleviation (Nyamamu et al., 2025).

The expectation is pressing in Nigeria, where the National Bureau of Statistics (2024) put headline unemployment at 5.4 per cent in 2023 while about 63 per cent of the population lived in multidimensional poverty (National Bureau of Statistics, 2022), and where weak innovation, poor investment decisions and limited managerial capability are reported to keep many small enterprises from growing (Small and Medium Enterprises Development Agency of Nigeria [SMEDAN], 2023). Cooperative societies are an obvious channel through which members who run micro and small businesses could be helped to behave more entrepreneurially, and the question is whether, and which, member behaviours translate into wealth.

A puzzle sits at the centre of this expectation. Members of the same cooperative, with the same formal access to credit, training and collective marketing, differ widely in how they use these opportunities and in what they gain from them (Ojiagu & Ezemba, 2021). Recent evidence from Anambra State, in south-eastern Nigeria, shows that cooperative services do not work uniformly. Nwafor and Umebali (2025) found in Awka South that credit disbursement and savings mobilisation raised members' income, while freely available financial education and training did not; Chilokwu, Umebali and Agbasi (2026) reported only a weak canonical correlation between the innovation practices of agricultural cooperatives and members' socio-economic wellbeing. If services alone do not explain who benefits, the behaviour of members themselves becomes an obvious candidate.

The existing literature is poorly equipped to examine that candidate, for three reasons. First, entrepreneurial orientation has mostly been measured as a strategic posture of firms or whole cooperatives (Miller, 1983; Covin & Slevin, 1991; Lumpkin & Dess, 1996;

Löffel & Gmür, 2024; Maina, Kiarie, Mugendi & Owaga, 2018), so the level of analysis is the organisation rather than the member. Second, most studies of cooperative impact in Nigeria, Kenya and elsewhere use membership or participation as the explanatory variable (Fischer & Qaim, 2012; Kolade & Harpham, 2014; Wossen et al., 2017), which shows whether belonging matters but not which behaviours matter. Third, outcomes are usually collapsed into one measure such as income, welfare or firm performance.

The few Anambra studies that measure member behaviour examine empowerment outcomes with a small sample (Ojiagu & Ezemba, 2021) or a single behaviour, risk tolerance (Ezeokafor, Oguejiofor & Manafa, 2025). Earlier work on Osun and Anambra cooperatives has examined collective entrepreneurship, social capital and agency banking mainly in relation to members' financial inclusion and livelihood diversification (Abdulahi, 2023; Abdulahi, Ibrahim & Nwachukwu, 2024; Abdulahi & Ogenyi, 2025; Abdulahi & Egbunike, 2026), not the member-level receptive behaviours studied here.

The problem. Cooperatives are expected to turn membership into enterprise growth. Yet, members with the same formal access to credit, training and markets differ widely in what they gain, and cooperative services alone do not explain the difference (Ojiagu & Ezemba, 2021; Nwafor & Umebali, 2025; Chilokwu, Umebali & Agbasi, 2026). The consequence is practical as well as scholarly. Cooperative leaders and development agencies do not know which member behaviours are associated with which forms of wealth, so they cannot target training, and behavioural programmes risk being generic, costly, and uncertain in return.

The research gap. The review above points to three gaps. The *conceptual gap*: no framework disaggregates receptiveness into distinct member-level behaviours and links each to the wealth outcome that theory says it should influence most directly. The *empirical gap*: to the authors' knowledge, no study of registered members across all three senatorial zones of Anambra State relates several separate behaviours to several separate outcomes in one comparable design. The *methodological gap*: existing studies rely on significance tests of single aggregate outcomes and rarely report effect sizes, confidence intervals or practical significance. The question left open is therefore which receptive behaviours of cooperative members are associated with which forms of wealth creation, and how large those associations are.

Research questions. The background, the problem and the gap converge on one central question: which receptive behaviours of cooperative members go with which forms of wealth creation, and how strongly? To answer it, the study defines entrepreneurial receptiveness at the level of the individual cooperative member as the willingness and readiness to recognise, accept, evaluate and implement new business ideas, investment opportunities, customer-oriented practices and sound resource management. It disaggregates the construct into five behavioural dimensions, pairs each with the wealth-creation outcome that theory says it should influence most directly, and tests the five pairings in one comparable framework. RQ1 to RQ5 address the conceptual and empirical gaps, one dimension–outcome pairing at a time; RQ6 addresses the methodological gap.

RQ1. How is open-mindedness to new business ideas associated with business expansion among registered cooperative members in Anambra State?

RQ2. How is eagerness to take new investment risks associated with investment diversification?

RQ3. How is innovation adaptability associated with job creation?

RQ4. How are active listening to feedback and customer engagement associated with income growth?

RQ5. How is proactiveness in resource allocation associated with asset acquisition?

RQ6. How large are these associations in practical terms, and does the evidence support the five dimensions?

1.1 Objectives of the study

The general objective is to examine how each dimension of members' entrepreneurial receptiveness is associated with its paired indicator of wealth creation among registered members of multipurpose cooperative societies in Anambra State, Nigeria.

The specific objectives, which correspond to hypotheses H1 to H5 in section 2.4, are to:

i. determine the association between open-mindedness to new business ideas and business expansion (H1);
ii. determine the association between eagerness to take new investment risks and investment diversification (H2);
iii. determine the association between innovation adaptability and job creation (H3);
iv. determine the association between active listening to feedback and customer engagement and income growth (H4);
v. determine the association between proactiveness in resource allocation and asset acquisition (H5); and
vi. estimate the practical size of each association and to assess whether the evidence supports ranking the dimensions.

2. LITERATURE REVIEW, CONCEPTUAL FRAMEWORK AND HYPOTHESES

Table 1 summarises the principal evidence reviewed in this section and shows where it leaves a gap that the present study addresses.

Table 1. Selected prior evidence and the gap addressed by the present study

Study	Context and focus	Key finding	Gap relative to this study
Rauch et al. (2009)	51 studies of firms; entrepreneurial orientation and performance	Pooled correlation of .242	Firm level; no member-level or dimension-specific outcomes
Wiklund & Shepherd (2005)	Small Swedish firms	The relationship depends on access to capital and environmental dynamism	Firms; conditions not examined for cooperative members
Löffel & Gmür (2024); Maina et al. (2018)	Cooperatives in Switzerland; coffee cooperatives in Kenya	Entrepreneurial orientation linked to economic performance	Organisational posture, not members' own behaviour
Fischer & Qaim (2012); Wossen et al. (2017)	Collective action in Kenya; cooperative membership in Nigeria	Participation intensity drives income gains; membership raised welfare more with formal credit	Membership and participation, not specific behaviours
Ojiagu & Ezemba (2021)	Rural dwellers, Anambra State	Cooperative entrepreneurship and social empowerment	Empowerment outcomes with a small sample
Ezeokafor et al. (2025)	Agricultural cooperators, Anambra State	Risk tolerance significantly predicts entrepreneurial performance	One behaviour and a performance outcome
Nwafor & Umebali (2025)	Cooperative thrift and credit societies, Awka South	Credit and savings raised income; financial education did not	Cooperative services, not member behaviour
Chilokwu et al. (2026)	Agricultural cooperatives, Anambra State	Weak canonical correlation of innovation practices with wellbeing	Cooperative practices, not members' dispositions
Okumu et al. (2019); Sime & Tadesse (2025)	African firms; innovation and employment	Innovation promotes employment growth; productivity may fall for some groups	Firm level; not members' micro-enterprises
Idris (2026)	Nigerian SMEs; customer engagement	Engagement predicted SME growth among digitally engaged firms	Digital firms, not face-to-face cooperative members
Jeraj et al. (2015); Chipunza & Fanta (2024)	Companies; South African households	Openness raises curiosity and growth; financial formality shapes asset accumulation.	Traits or households, not cooperative members

Source: Authors' synthesis of the studies cited in this section.

2.1 Entrepreneurial receptiveness at the member level

Entrepreneurial orientation describes the strategic posture of an organisation towards innovation, risk-taking and proactiveness (Miller, 1983; Covin & Slevin, 1991; Lumpkin & Dess, 1996). A meta-analysis of 51 studies covering 14,259 firms reports a pooled correlation of .242 between entrepreneurial orientation and firm performance, robust across cultural contexts (Rauch, Wiklund, Lumpkin & Frese, 2009), and a study of small Swedish firms shows that the relationship depends on access to capital and environmental dynamism (Wiklund & Shepherd, 2005). These are firm-level findings. A cooperative may adopt an entrepreneurial posture on paper, yet members decide individually whether to use the opportunities it creates.

Receptiveness, as used here, is the member-level disposition that precedes entrepreneurial action: it is what makes a member willing to consider a new idea, commit funds to an unfamiliar venture, adopt a new method, listen to customers and plan the use of resources. Treating it at the individual level avoids attributing to the organisation what belongs to the member.

The literature uses inconsistent proxies for this disposition: general openness or curiosity (Jeraj, Marič, Todorović, Čudanov & Komazec, 2015), risk tolerance alone (Fossen, König & Schröder, 2023), or organisation-level orientation. This inconsistency obscures which behaviour drives which outcome. The present study therefore keeps five behaviours distinct: open-mindedness to new business ideas, eagerness to take new investment risks, innovation adaptability, active listening to feedback and customer engagement, and proactiveness in resource allocation. Wealth creation is likewise disaggregated into business expansion, investment diversification, job creation, income growth and asset acquisition, because studies that reduce it to a single income or performance measure cannot show which concrete gain a given behaviour produces.

2.2 One primary theory for each dimension

No single theory covers all five dimensions, so each is assigned one primary explanation. Innovation diffusion theory (Rogers, 2003) treats adoption as a gradual decision process that depends on perceived advantage, compatibility and trialability; it is the primary lens for open-mindedness, the predisposition that determines how readily a member moves towards a new idea, and for innovation adaptability, which is the successful adoption of an innovation into ongoing practice.

Entrepreneurial orientation theory (Miller, 1983; Lumpkin & Dess, 1996), whose central premise is that entrepreneurial behaviour, rather than resource endowment, converts opportunity into performance, is the primary lens for risk-taking eagerness and proactiveness in resource allocation. Human capital theory (Schultz, 1961; Becker, 1964), which links accumulated knowledge and skill to economic returns, is the primary lens for active listening and customer engagement, which are learned interpersonal and business skills. The assignment is a modelling choice made to keep each test interpretable. The theories overlap, and the results are used in section 5.3 to ask where each holds and where it does not.

2.3 Conceptual framework

Figure 1 sets out the framework that guides the study. It is a member-level, dimension-specific model in which each receptive disposition is linked to the wealth outcome closest to it in the causal chain; the link runs through an unobserved stage of enactment, and a set of contextual conditions determines how much of a disposition is converted into wealth. The framework is built on six design principles. Each is stated below together with

its justification, because the choices embedded in a framework, and not only its boxes and arrows, are what a reader needs in order to judge it.

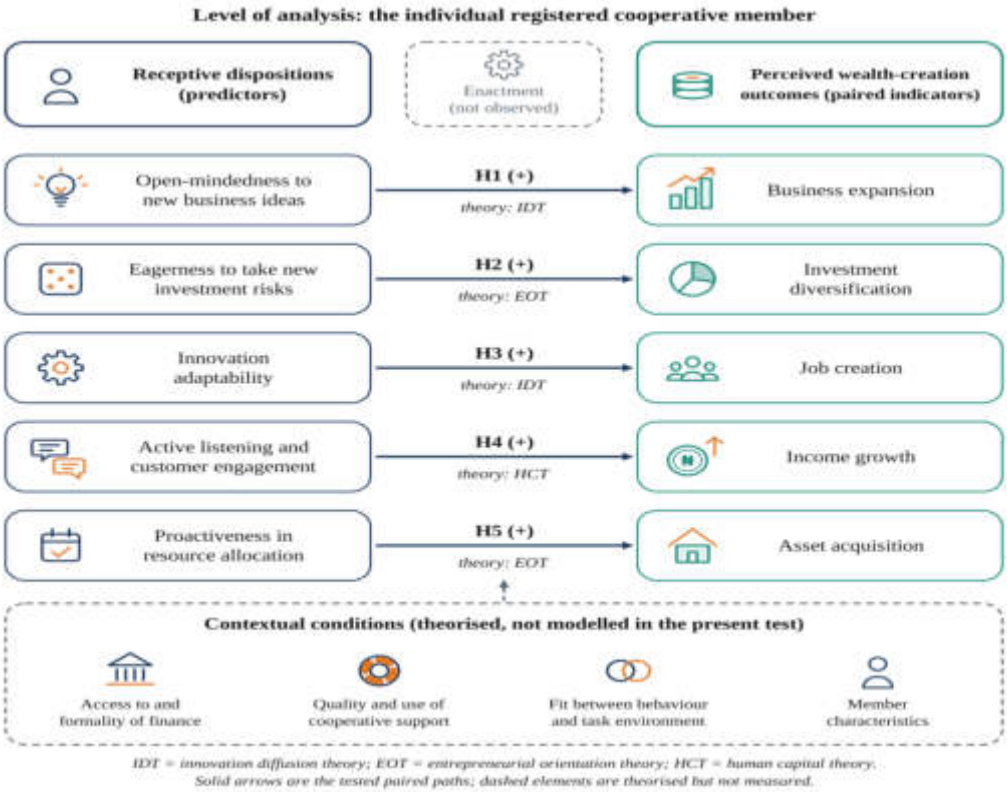


Figure 1. Conceptual framework: dimension-specific entrepreneurial receptiveness and paired wealth outcomes (authors' construction).

Principle 1: the member is the unit of analysis. A cooperative is both an association of people and an enterprise they own and use (Birchall, 2011; Hansmann, 1996). The organisation can offer credit, training and market access, but members decide individually whether and how to use them, and members, not the organisation, receive the wealth outcomes studied here. Entrepreneurship research likewise locates the phenomenon in the nexus of an individual and an opportunity (Shane & Venkataraman, 2000; Davidsson, 2015). A member-level framework therefore places the explanatory weight where the decisions are made and avoids attributing to the cooperative what belongs to the member.

Principle 2: receptiveness is disaggregated. The framework treats receptiveness as five distinct dispositions, not one latent posture. The justification is the principle of correspondence in the theory of planned behaviour: dispositions predict behaviour best when they are measured at the same level of specificity as the behaviour or outcome to be explained (Ajzen, 1991). A meta-analysis of business owners' traits reports that narrower, task-relevant traits relate more strongly to business creation and success than broad personality factors do (Rauch & Frese, 2007). A single receptiveness score would average dispositions with different consequences, for instance, openness to ideas and eagerness to take risks. It so would hide which behaviour is associated with which result.

Principle 3: each disposition is paired with its proximate outcome. Matching a

predictor to the outcome nearest to it in the causal chain keeps each hypothesis theoretically tight and each test interpretable. Table 2 gives the pairing logic. The pairing is a modelling choice, not a claim that a disposition affects only one outcome: open-mindedness may also raise income, and proactiveness may also raise investment diversification. What the pairing does claim is that these are the first places where an effect should become visible, so that a weak association at the proximate link would count against the framework.

Table 2. Framework constructs and the logic of pairing

Disposition	Definition at the member level	Paired outcome and linking mechanism	Primary theory
Open-mindedness	Willingness to consider and seek out new business ideas, products and methods	Business expansion: new ideas enter an enterprise first as new products, services or customers, so openness should appear first as growth in scale and range	Innovation diffusion (Rogers, 2003)
Risk-taking eagerness	Readiness to commit funds to new, uncertain investments after calculation	Investment diversification: commitment to uncertain ventures is visible in the number and variety of investments and income sources held	Entrepreneurial orientation (Miller, 1983; Lumpkin & Dess, 1996)
Innovation adaptability	Capacity to learn and apply new skills, technologies and methods in ongoing operations	Job creation: successful adoption raises demand for labour when it opens new capacity or markets	Innovation diffusion (Rogers, 2003)
Active listening and customer engagement	Systematic attention to customers' needs, feedback and complaints	Income growth: responsiveness retains and attracts demand, which is realised first as revenue	Human capital (Schultz, 1961; Becker, 1964)
Proactiveness in resource allocation	Planning of savings and investment to seize opportunities before they lapse	Asset acquisition: planned allocation converts surplus into durable productive assets	Entrepreneurial orientation (Lumpkin & Dess, 1996)

Source: Authors' construction. Theory assignments follow section 2.2.

Principle 4: wealth creation has five forms. The five outcomes capture different aspects of what a member can gain: scale (business expansion), resilience (investment diversification), capacity to employ others (job creation), a flow of earnings (income growth) and a stock of durable resources (asset acquisition). The distinction between flows and stocks matters because a member can earn more without accumulating anything, and the five together are closer to Schumpeter's (1934) view of wealth creation as the carrying out of new combinations than any single income measure. Collapsing them would repeat the weakness of studies that reduce outcomes to one measure.

Principle 5: disposition reaches wealth only through enactment. The framework includes a stage between disposition and outcome in which the member acts on the disposition by adopting a method, committing funds, hiring or setting money aside. This stage is drawn from the well-documented gap between intentions and behaviour (Ajzen, 1991) and from evidence from West Africa that personal-initiative training raised small firms' profits more than traditional business training (Campos et al., 2017), within a wider literature in which the effects of business training are modest and uneven (McKenzie & Woodruff, 2014). The present survey did not measure enactment, and the outcome items ask members to attribute results to their own behaviour. The tested paths are therefore best read as the joint association of a disposition, the

unobserved enactment and the member's own attribution of results.

Principle 6: contextual conditions govern conversion. Entrepreneurial orientation raises performance more where firms have access to capital (Wiklund & Shepherd, 2005); cooperative membership raises welfare more for farmers with formal credit (Wossen et al., 2017); and the formality of financial channels shapes asset accumulation (Chipunza & Fanta, 2024). Field-experimental work in Sri Lanka found high returns to additional capital among small enterprise owners, which indicates that capital constraints limit what owners can do (de Mel, McKenzie & Woodruff, 2008). The framework therefore places access to and formality of finance, the quality and use of cooperative support, the fit between behaviour and task environment, and member characteristics around the tested paths. This paper theorises them, not models them, and the companion paper develops them (Ofulume, Abdulahi & Owolabi, 2026).

What the framework predicts. Together, the six principles generate three expectations that the data could have contradicted. E1 (direction): all five paired paths are positive. E2 (magnitude): because conversion depends on enactment and on conditions outside the member's disposition, each disposition explains a minority of the variance in its outcome (R^2 below .50). E3 (non-dominance): because the dispositions are complementary parts of one repertoire, no single dimension clearly dominates the others, so the intervals around the five effects overlap. The framework would be weakened if any path were null or negative, if any disposition explained most of the variance in its outcome, or if one dimension separated clearly from the rest. The framework applies to registered members of multipurpose cooperatives who run or contribute to an income-generating activity; it does not describe members who join only to save or to consume.

2.4 Hypotheses

The framework yields one hypothesis for each pairing. Each is stated with the evidence that bears on the direction of the link and on the conditions that may qualify it.

Open-mindedness and business expansion. Openness predicts entrepreneurial curiosity, which in turn predicts company growth (Jeraj et al., 2015), and entrepreneurial orientation is linked to the economic performance of cooperatives in Switzerland and Kenya (Löffel & Gmür, 2024; Maina et al., 2018). Members who are willing to consider and seek out new ideas should therefore be more likely to extend their product range, customer base and scale. *H1: Members' open-mindedness to new business ideas is positively associated with business expansion.*

Risk-taking Eagerness and Investment Diversification. Risk tolerance predicts entrepreneurial investment, more strongly among the wealthy in Germany (Fossen et al., 2023), and significantly predicts the entrepreneurial performance of agricultural cooperators in Anambra State (Ezeokafor et al., 2025). Against this, Nigerian cooperatives show little appetite for high-risk ventures (Sofoluwe, 2020), and livelihood diversification among rural households in Sub-Saharan Africa is driven more by necessity than by portfolio logic (Nyamamu, Nchimbi, Mteti & Ndimbo, 2025), as is risk-taking among resource-constrained informal traders (Ayeni, 2025). Livelihood diversification among cooperative members in Anambra State has also been examined through agency banking, which makes access to financial channels a plausible condition alongside willingness to take risks (Abdulahi & Egbunike, 2026), and farmers' participation in agricultural insurance, a risk-reducing scheme, has been examined in relation to the performance of their farm businesses (Abdulahi, Emejulu, Okafor & Nwachukwu, 2019). The direction of the

association is thus expected to be positive, but its size is uncertain.

H2: Members' eagerness to take new investment risks is positively associated with investment diversification.

Innovation Adaptability and Job Creation. Product innovation promotes employment growth among African manufacturing firms (Okumu, Bbaale & Guloba, 2019), and innovation raises employment for skilled and non-production workers while reducing labour productivity for several worker groups (Sime & Tadesse, 2025). The route from innovation to results is not uniform: innovativeness improved SME performance only when moderated by learning orientation in India (Kaur, Bedi & Saini, 2025), but had a direct and unmoderated effect in Malawi (Thindwa & Kalusa, 2026). Among cooperative members, researchers have examined the effect of capacity building on organisational performance in Osun State (Nwankwo et al., 2017), members' capacity building in a university workers' cooperative (Ibrahim, Lawal & Abdulahi, 2024), the adoption of agricultural mechanisation (Abdulahi, Ibrahim, Lawal & Nwachukwu, 2023) and entrepreneurial skills and small-business innovation as routes out of poverty (Lawal & Abdulahi, 2016); the outcomes studied there are organisational performance, food security and poverty reduction, which leaves job creation by members' own enterprises less examined.

H3: Members' innovation adaptability is positively associated with job creation.

Active Listening, Customer Engagement and Income Growth. The conceptual case that engagement improves performance is well developed (Vivek, Beatty & Morgan, 2012), and a Nigerian study found that customer engagement significantly predicted SME growth among digitally engaged firms (Idris, 2026). Evidence from Kenya also shows that the intensity of participation, rather than membership itself, determines income gains (Fischer & Qaim, 2012). Responsiveness to customers has also been examined as a source of customer retention in Nigerian medium-scale businesses (Mgbemena, Okafor, Nwankwo & Abdulahi, 2024). Customer engagement among cooperative members is likely to be largely face-to-face, and the digital evidence may not transfer.

H4: Members' active listening to feedback and customer engagement is positively associated with income growth.

Proactiveness and Asset Acquisition. Proactiveness is a forward-looking behaviour associated with competitive advantage (Lumpkin & Dess, 1996). However, member-level resource planning in developing-economy cooperatives is often reactive, constrained by irregular income and limited savings (Ortmann & King, 2007). Asset accumulation among South African households depended on the formality of financial channels and individual saving behaviour (Chipunza & Fanta, 2024), and cooperative membership raised welfare more for Nigerian farmers with formal credit (Wossen et al., 2017). In Anambra State, farmers' access to productive resources through cooperative societies has been examined in relation to their performance (Abdulahi, Agbasi, Lawal & Okafor, 2015), and the relationship between members' social capital and their financial inclusion has been examined in Osun State (Abdulahi, 2023).

H5: Members' proactiveness in resource allocation is positively associated with asset acquisition.

3. METHODOLOGY

3.1 Research design and setting

A descriptive, cross-sectional survey design was adopted. Data were collected in August 2026 in Anambra State, a south-eastern Nigerian state with 21 local government areas in three senatorial zones (Anambra North, Anambra Central and Anambra South), a strong trading tradition and an active cooperative movement. The unit of analysis is the individual cooperative

member, because both receptiveness and wealth creation are individual-level behavioural and economic outcomes.

3.2 Population and sample

The population comprised the 2,067 registered members of multipurpose cooperative societies on the 2026 register of the Cooperative Department of the Anambra State Ministry of Trade and Industry. Cochran's (1977) formula with finite population correction, at 95 per cent confidence, a 5 per cent margin of error and $p = .50$, gave a sample of 324 ($n_0 = 384.16$; $n = 324.08$). Respondents were selected by stratified random sampling with zones as strata, and questionnaires were allocated as 200 to Anambra Central, 84 to Anambra North and 40 to Anambra South. Of the 324 questionnaires distributed, 289 were returned, for an overall response rate of 89.2 per cent. Response rates were uneven across zones (Table 3), so Anambra South supplied 8.7 per cent of respondents against a planned 12.3 per cent of the sample.

Table 3. Questionnaire distribution and return by senatorial zone

Senatorial zone	Distributed	Retrieved (% of 289)	Return rate (%)
Anambra North	84	80 (27.7)	95.2
Anambra Central	200	184 (63.7)	92.0
Anambra South	40	25 (8.7)	62.5
Total	324	289 (100.0)	89.2

Source: Field survey, August 2026. Percentages do not sum exactly to 100.0 because of rounding.

3.3 Instrument and measures

A structured questionnaire had two sections. Section A recorded demographic characteristics. Section B comprised five ten-item batteries, one for each paired relationship, answered on a five-point scale from strongly disagree (1) to strongly agree (5). In the first battery, four items measured open-mindedness and six measured business expansion; in each of the other four, five items measured the predictor and five the outcome. Two items in each battery were negatively worded and reverse-scored before analysis so that higher scores always indicate more of the construct. Predictor and outcome items were interleaved in the questionnaire and regrouped for analysis. Table 4 gives an example item for each construct, and Appendix A lists all 50 items with their means and standard deviations.

Table 4. Constructs, battery composition and example items

Pair	Items (predictor + outcome)	Example predictor item	Example outcome item
Open-mindedness → business expansion	4 + 6	I willingly consider new business ideas that can improve my business performance.	Accepting new business ideas has increased the number of customers my business serves.
Risk eagerness → investment diversification	5 + 5	I am prepared to take calculated investment risks if they have the potential to improve my income.	I have expanded my investment portfolio because I am willing to explore new investment opportunities.
Innovation adaptability → job creation	5 + 5	I continuously learn and apply innovative skills that improve the growth of my business.	Adapting to innovative business ideas has enabled me to employ more workers in my business.

Pair	Items (predictor + outcome)	Example predictor item	Example outcome item
Active listening and customer engagement → income growth	5 + 5	I actively engage with customers to understand their needs and preferences.	Effective customer engagement has increased my business income.
Proactiveness → asset acquisition	5 + 5	I carefully plan and allocate my financial resources to take advantage of investment opportunities.	Proactive resource allocation has helped me acquire additional productive assets, such as land, equipment, or buildings.

Source: Research instrument (Section B).

Two features of the instrument shape how the results should be read. First, the outcome items ask members to link a result to their own behaviour (for example, "Being open to new business ideas has enabled me to introduce additional products or services"), so the outcomes are members' perceived returns to their behaviour rather than independently recorded business results. Second, four of the five predictor batteries (those for risk-taking, innovation, listening and resource allocation) each include one item on whether the member's cooperative encourages the behaviour, and the first three batteries each include an item on adopting ideas, technologies or opportunities introduced through the cooperative. The receptiveness composites therefore capture, in part, members' perception of cooperative encouragement. Both features are discussed as limitations in section 6.1.

3.4 Validity and reliability

Face and content validity were established by submitting the draft instrument to subject experts in the Department of Cooperative Economics and Management; their corrections were incorporated into the final version. Reliability was assessed in a pilot test with 30 members of multipurpose cooperative societies in Anambra State who were not part of the main sample, using Cronbach's (1951) alpha, computed for each ten-item battery, with an acceptance threshold of .70, after reverse-scoring the negatively worded items. The pilot coefficients ranged from .82 to .88 across the batteries and were .86 for the instrument overall, all above the .70 criterion. The pilot also checked that each reverse-worded item correlated negatively with the rest of its set before recoding, to confirm that respondents read the negative wording as intended.

3.5 Data analysis

Data were analysed in SPSS. Means and standard deviations of item scores for descriptive questions were reported, using the conventional decision bands of 1.00–1.49 (strongly disagree), 1.50–2.49 (disagree), 2.50–3.49 (undecided), 3.50–4.49 (agree) and 4.50–5.00 (strongly agree). Each hypothesis was tested with a separate simple linear regression of the composite outcome score on the composite predictor score, at the 5 per cent level. Because five tests were run, the p-values were also read against a Bonferroni-adjusted level of .01. In a simple regression the standardised coefficient equals the correlation, which was classified as weak (below .30), moderate (.30 to .49) or strong (.50 and above) following Cohen (1988). From the reported statistics, we also derived, for each model, Cohen's f^2 (R^2 divided by 1 − R^2), a 95 per cent confidence interval for the correlation by Fisher's z transformation with n = 289, the standard deviations of the composite scores (from the total sum of squares and the standardised coefficient), and the outcome difference associated with a one-standard-deviation difference in the predictor. Models were bivariate by design, so no other variable was held constant.

3.6 Statistical power and sensitivity

With n = 289, a two-tailed test of a simple correlation has 80 per cent power to detect a population correlation of .164 at the 5 per

cent level and of .199 at the Bonferroni-adjusted 1 per cent level. The smallest correlation observed (.339) lies well above both values. The power to detect it at the 1 per cent level exceeds .99. The study was therefore adequately powered to detect effects of the size that the framework treats as meaningful (a correlation of about .20 or more), but is less well suited to detecting differences between the five correlations, whose confidence intervals are about .20 wide.

4. RESULTS

4.1 Respondent profile

Of the 289 respondents, 146 (50.5 per cent) were women and 143 (49.5 per cent) were men. The largest age group was 26–35 years (38.8 per cent), followed by 36–45 (27.0 per cent), 18–25 (20.8 per cent) and 46 and above (13.5 per cent). Most were married (58.1 per cent), and half held tertiary qualifications (50.5 per cent). Trading was the most common occupation (30.4 per cent), followed by manufacturing or artisan work (18.3 per cent), farming (16.3 per cent), civil or public service (15.2 per cent), transport (13.5 per cent) and other occupations (6.3 per cent). Most had run their businesses for five to ten years (39.1 per cent) or for under five years (35.3 per cent), and 42.9 per cent had belonged to their cooperative for five to ten years. The sample is thus a relatively young, literate, trade-oriented membership in its economically active years.

4.2 Descriptive results

Table 5 summarises the batteries. Every composite mean for predictors and outcomes fell between 3.07 and 3.39, in the undecided band and below the agree threshold of 3.50. In four of the five pairs, the predictor mean exceeded the outcome mean (by 0.07 to 0.18 points), and in the innovation–job creation pair the two were equal at 3.28. Across all 50 items, only 9 had means of 3.50 or above, the highest being 3.70, and 5 fell below 3.00. Members reported being willing to act (for example, willingly considering new ideas, 3.70; engaging customers to understand their needs, 3.68; planning their finances carefully, 3.60) more strongly than they reported concrete results (for example, increased scale of operations, 2.99; expanded portfolio, 2.92; faster complaint response improving revenue, 2.95). Standard deviations of individual items ranged from .70 to .81, indicating fairly consistent responses.

Table 5. Composite item means and extreme items by pair (N = 289)

Pair	Predictor mean	Outcome mean	Highest-rated item (mean)	Lowest-rated item (mean)
Open-mindedness → business expansion	3.39	3.32	Willingly consider new business ideas (3.70)	Openness has increased the scale of operations (2.99)
Risk eagerness → investment diversification	3.25	3.07	Rejects avoiding unfamiliar ventures, reverse-scored (3.60)	Calculated risks reduce dependence on a single income source (2.80)
Innovation adaptability → job creation	3.28	3.28	Rejects “number of workers has not changed”, reverse-scored (3.51)	Quick adapters are more likely to generate jobs (3.01)
Active listening and engagement → income growth	3.39	3.22	Engage customers to understand needs (3.68)	Prompt complaint response improved revenue (2.95)
Proactiveness → asset acquisition	3.36	3.26	Carefully plan and allocate finances (3.60)	Proactive allocation helped acquire productive assets (3.11; tied with the cooperative-encouragement item)

Source: Field survey, August 2026. Means are after reverse-scoring of negatively worded items. Predictor and outcome means are means of the item means in each set.

4.3 Regression results

All five models were statistically significant (Table 6). The correlation between predictor and outcome ranged from .339 to .440, which is moderate on Cohen's scale, and the proportion of outcome variance explained ranged from 11.5 per cent (active listening and income growth) to 19.3 per cent (innovation adaptability and job creation). The F statistics, all on 1 and 287 degrees of freedom, were between 37.289 and 68.802, with $p < .001$ in every case, so H1 to H5 were supported and the corresponding null hypotheses rejected, including at the Bonferroni-adjusted level. In terms of Cohen's f^2, the models ranged from just below a medium effect (.130) to a medium-to-large one (.239). Between 80.7 and 88.5 per cent of the variance in each outcome was left unexplained.

Table 6. Model fit for the five simple linear regressions (n = 289)

Hypothesis and pair	R	95% CI for R	R^2	Adj. R^2	F(1, 287)	f^2
H1 Open-mindedness → business expansion	.358	.253–.455	.128	.125	42.219	.147
H2 Risk eagerness → investment diversification	.367	.263–.463	.135	.132	44.738	.156
H3 Innovation adaptability → job creation	.440	.342–.529	.193	.191	68.802	.239
H4 Active listening and engagement → income growth	.339	.233–.437	.115	.112	37.289	.130
H5 Proactiveness → asset acquisition	.389	.286–.483	.151	.148	51.025	.178

Notes: $p < .001$ for all models. 95% CIs for R are derived by Fisher's z transformation (n = 289), and $f^2 = R^2/(1 - R^2)$; both were computed by the authors from the reported statistics and adjusted R^2 and R^2 as reported by SPSS.

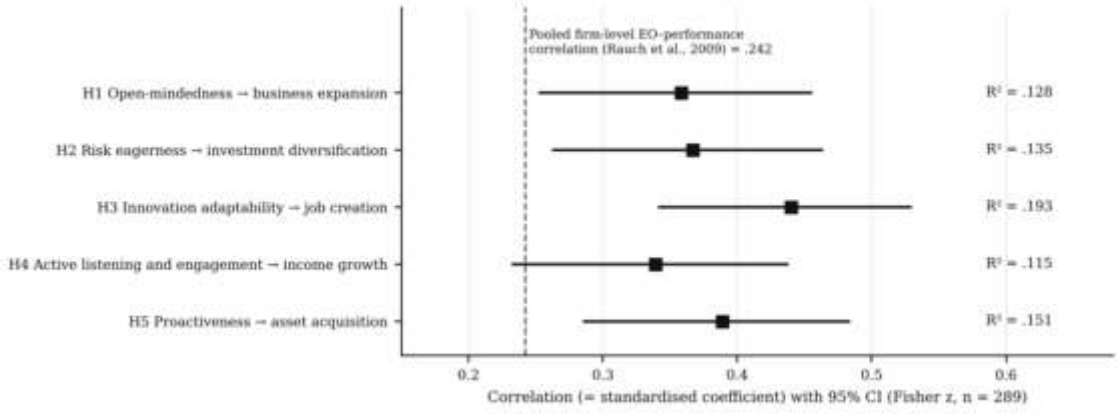


Figure 2. Correlations between each receptive disposition and its paired outcome, with 95% confidence intervals (n = 289).

Table 7. Regression coefficients

Pair	Intercept (SE)	B (SE)	95% CI for B	β	t
H1 Open-mindedness → business expansion	13.615 (.980)	.464 (.071)	.324–.605	.358	6.498
H2 Risk eagerness → investment diversification	9.685 (.927)	.377 (.056)	.266–.488	.367	6.689
H3 Innovation adaptability → job creation	9.225 (.879)	.438 (.053)	.334–.543	.440	8.295
H4 Active listening and engagement → income growth	9.729 (1.058)	.377 (.062)	.256–.499	.339	6.106

Pair	Intercept (SE)	B (SE)	95% CI for B	β	t
H5 Proactiveness → asset acquisition	9.920 (.907)	.380 (.053)	.275–.485	.389	7.143

Notes: $p < .001$ for every slope. Outcome and predictor are composite sum scores. Predictor range: 4–20 for open-mindedness, 5–25 for the others; outcome range: 6–30 for business expansion, 5–25 for the others.

The unstandardised coefficients show that a one-point rise in the predictor composite was associated with a rise of 0.38 to 0.46 points in the outcome composite. Because the composites differ in length, Table 8 translates the standardised effects into the item metric. The standard deviations of the composite scores, derived from the sums of squares, were between 2.23 and 2.70 for predictors and between 2.63 and 2.89 for outcomes. A one-standard-deviation difference in receptiveness was therefore associated with an outcome difference of about 0.96 to 1.17 composite points, or roughly 0.17 to 0.23 points per item on the five-point scale. That is, even in the strongest case (innovation adaptability and job creation), a member one standard deviation higher on receptiveness reported outcomes a little under a quarter of a Likert point higher per item.

Table 8. Practical size of the associations (derived)

Pair	SD predictor	SD outcome	Outcome points per 1 SD of predictor	Per item (5-point scale)
Open-mindedness → business expansion	2.23	2.89	1.03	0.17
Risk eagerness → investment diversification	2.59	2.66	0.97	0.20
Innovation adaptability → job creation	2.67	2.66	1.17	0.23
Active listening and engagement → income growth	2.54	2.82	0.96	0.19
Proactiveness → asset acquisition	2.70	2.63	1.03	0.21

Notes: Standard deviations of the outcome composites are $\sqrt{(SS\ total/288)}$; those of the predictor composites are $\beta \times SD(outcome)/B$. Points per 1 SD = $\beta \times SD(outcome)$; per-item values divide by the number of outcome items (6 for business expansion, 5 for the others). All values were computed by the authors from the reported statistics.

As a benchmark, the pooled firm-level correlation between entrepreneurial orientation and performance is .242 (Rauch et al., 2009). All five correlations here exceed that value, and the confidence intervals for four of them (H1, H2, H3 and H5) exclude it, whereas the interval for H4 (.233–.437) includes it. The mean of the five correlations is .379. The confidence intervals of the five models overlap (Figure 2), so no ranking of the dimensions is claimed.

4.4 The results read against the framework

Table 9 summarises the hypothesis tests, and the three expectations of section 2.3 are assessed against them below. E1 held: all five paths were positive and significant, including at the Bonferroni-adjusted level. E2 held: the largest R^2 was .193, so each disposition explained only a minority of its outcome's variance, and 80.7 to 88.5 per cent was left to other influences. E3 held in the sense that the intervals overlap, although the sample is not large enough to detect differences of the observed size. Hence, the absence of a clear leader is as much a precision statement as an equivalence one. None of the framework's failure conditions (a null or negative path, a dominant dimension, a clearly separated leader) occurred. The expectations were deliberately loose, so passing them is a modest test; a stronger test would specify the enactment stage and the conditions in the framework and ask whether they explain the remaining variance.

Table 9. Hypotheses, effects and verdicts

Hypothesis	Primary theory	R	R^2	f^2 (Cohen class)	Per item (5-point)	Verdict
H1 Open-mindedness → business expansion	IDT	.358	.128	.147 (about medium)	0.17	Supported
H2 Risk eagerness → investment diversification	EOT	.367	.135	.156 (medium)	0.20	Supported
H3 Innovation adaptability → job creation	IDT	.440	.193	.239 (medium to large)	0.23	Supported
H4 Active listening and engagement → income growth	HCT	.339	.115	.130 (just below medium)	0.19	Supported
H5 Proactiveness → asset acquisition	EOT	.389	.151	.178 (medium)	0.21	Supported

Notes: IDT = innovation diffusion theory; EOT = entrepreneurial orientation theory; HCT = human capital theory. Cohen's benchmarks for f^2 are .02 (small), .15 (medium) and .35 (large). All $p < .001$. Verdicts refer to direction and significance, not causality.

5. DISCUSSION

5.1 Summary

Each of the five receptive behaviours was positively and significantly associated with its paired wealth-creation outcome among cooperative members in Anambra State, and none of the five behaviours accounted for more than about a fifth of the outcome variance. Members reported readiness to act more strongly than they reported concrete results. The consistency of the pattern across dimensions is its most robust feature; the differences between dimensions are suggestive only.

5.2 The five pairings

Open-mindedness and business expansion (R^2 = .128). The positive association agrees in direction with the openness–curiosity–growth chain reported by Jeraj et al. (2015) and with the links between entrepreneurial orientation and performance in Swiss and Kenyan cooperatives (Löffel & Gmür, 2024; Maina et al., 2018). Those studies measured firm or cooperative constructs, so the comparison is one of direction and approximate size, not of identical constructs. The direction also agrees with evidence from South West Nigeria that cooperative societies are positively related to entrepreneurial business growth and poverty alleviation (Nwachukwu et al., 2025). The correlation of .358 exceeds the pooled .242 of Rauch et al. (2009), which may partly reflect shared-respondent reporting. The modest explained variance echoes the weak canonical correlation reported for agricultural cooperatives in the same state (Chilokwu et al., 2026), and suggests that openness helps but does not suffice.

Risk-taking eagerness and investment diversification (R^2 = .135). This result is consistent with Fossen et al. (2023), who found that risk preference predicts entrepreneurial investment, and with Ezeokafor et al. (2025), who found that risk tolerance significantly predicts the entrepreneurial performance of agricultural cooperators in Anambra State. However, the latter study measured performance rather than diversification. The descriptive results qualify the picture. Members were least convinced that calculated risk reduces dependence on a single income source (2.80) and that they had expanded their portfolios (2.92), and diversification had the lowest outcome mean of the five pairs (3.07). This matches the low appetite for high-risk ventures that Sofoluwe (2020) found among Nigerian cooperatives, and it is compatible with accounts in which risk-taking and diversification among lower-income households are driven by necessity (Ayeni, 2025; Nyamamu et al., 2025). The data do not allow us to separate motives, which is a clear limitation.

Innovation adaptability and job creation (R^2 = .193). This was the largest association. It aligns with evidence that innovation promotes employment growth in African firms (Okumu et al., 2019; Sime & Tadesse, 2025), but at a finer grain, since the unit here is the member's own micro-enterprise. Cooperative evidence supports the first half of the chain, adoption (Kolade & Harpham, 2014; Wossen et al., 2017), but not employment. Sime and Tadesse (2025) also report productivity losses for several worker groups, a caution that adding workers may not mean adding efficiency; the present study measured no productivity. Whether learning orientation conditions the effect, as in India (Kaur et al., 2025) but not in Malawi (Thindwa & Kalusa, 2026), cannot be answered with these data.

Active listening, customer engagement and income growth (R^2 = .115). The weakest of the five associations is still moderate in correlation terms and significant. Members reported engaging with customers (3.68) more strongly than they reported income gains from doing so, with prompt complaint handling and revenue the lowest items in the battery (2.95). The nearest comparison is Idris's (2026) finding that customer engagement predicted SME growth among digitally engaged firms. A possible explanation, which we did not test, is that the face-to-face, informal customer relationships of many members convert feedback into income less systematically than digital engagement does. Conceptual accounts of engagement (Vivek et al., 2012) did not themselves test the proposition, so they are consistent with, not evidence for, the present result.

Proactiveness in resource allocation and asset acquisition (R^2 = .151). Members who reported planning and allocating their resources also reported acquiring more assets. Evidence from cooperatives elsewhere points in the same direction at the level of membership (Ma & Abdulai, 2016; Verhofstadt & Maertens, 2014), but those studies measured membership, not allocation behaviour. Boundary conditions found elsewhere, namely access to formal credit (Wossen et al., 2017) and financial formality (Chipunza & Fanta, 2024), were not measured here and may limit what proactive allocation can achieve.

5.3 Theoretical Implications

What the framework gains. The results support the framework's central design choices. Disaggregation was informative: five separately measured dispositions each carried a positive association with a proximate outcome, and the point estimates differed (R^2 from .115 to .193), although the intervals overlap, so an aggregate score would have averaged over differences that may or may not be real. Pairing was workable: the proximate links held without requiring any disposition to explain outcomes beyond its own pair. Moreover, the framework's expectation of modest conversion was borne out, with a mean explained variance of 14.4 per cent. For the cooperative literature, the contribution is a member-level account that complements the dominant focus on membership or organisational posture, and that shows which behaviours, and not just whether one belongs, are associated with gains.

What each theory contributes and where it falls short. Each theory was supported in direction for the dimensions assigned to it, but none accounts for the large unexplained share of variance. Of the two dimensions assigned primarily to innovation diffusion theory, one (innovation adaptability) had the largest R^2 and the other (open-mindedness) the second smallest (R^2 = .128); the two dimensions assigned to entrepreneurial orientation theory fell in the middle (R^2 = .135 and .151); and the single dimension assigned to human capital theory had the smallest R^2. The differences are untested, and the intervals overlap, so we do not claim that one theory explains better than another. The pattern does show that the behavioural

components each theory emphasises are, taken separately, only weakly informative about outcomes. Diffusion theory (Rogers, 2003) describes adoption as conditional on perceived advantage, compatibility and trialability, none of which was measured; entrepreneurial orientation theory presupposes access to capital that many members lack (Wiklund & Shepherd, 2005); and human capital theory links skills to returns only where markets reward them (Becker, 1964). In each case, the theory's own boundary conditions point to the contextual layer of the framework.

Refinements the framework requires. Three refinements follow. First, enactment should be measured and not assumed, because the distance between willingness and action is the first place where conversion can fail (Ajzen, 1991; Campos et al., 2017). Second, the contextual layer should be made explicit and testable as moderation, since the present models, being bivariate, cannot separate the effect of a disposition from the effect of the conditions that accompany it. Third, outcomes should be recorded as facts as well as perceptions, so that the part of the association that reflects members' attribution can be separated from the part that reflects real change. These refinements are developed as testable propositions in the companion paper (Ofulume, Abdulahi & Owolabi, 2026).

5.4 Practical Implications

The findings give cooperative leaders and agencies a basis for targeting, with caution. Training can be matched to a specific behaviour: idea-sharing and exposure to markets for open-mindedness; investment education and risk management for risk-taking; technology and process training for innovation adaptability; customer-relations training for listening; and budgeting and savings support for proactive allocation. However, the effect sizes translate into a fifth of a scale point per item for a full standard deviation of difference, and none of the dimensions explains more than 19.3 per cent of outcome variance. Behavioural programmes should therefore be expected to deliver modest returns, and should be combined with affordable finance, market linkages and supportive services. Because the association is not demonstrated to be causal, programme designers should evaluate behavioural training with objective outcome data before scaling it.

6. LIMITATIONS, FUTURE RESEARCH AND CONCLUSION

6.1 Limitations

Several limitations bear on interpretation. Predictor and outcome items were answered by the same respondents in the same sitting, and outcome items asked members to attribute results to their own behaviour; common-method variance and self-attribution probably inflate the associations (Podsakoff, MacKenzie, Lee & Podsakoff, 2003), which should be read as perceived returns and not as demonstrated effects. The procedural remedies used (anonymity, interleaved predictor and outcome items, reverse-worded items) reduce but do not remove this bias, and a statistical check such as a marker-variable or latent-method test was not possible from the summary statistics on which this analysis is based. For the same reason, we could not inspect residual diagnostics, so standard errors and the derived intervals assume approximately normal and homoscedastic errors.

Reliability was estimated only in a pilot of 30 members and for each ten-item battery as a whole, which combines predictor and outcome items, so construct-level reliability in the main sample is not reported. Members are nested within cooperative societies, so observations may not be fully independent, and standard errors that ignore this clustering are probably too small. The design is cross-sectional, so temporal order is not established. Each model is bivariate, so it controls for no other influences; the cooperative support environment, access to external finance, the formality of members'

financial dealings, and government policy and macroeconomic conditions were not measured. Because several predictor items refer to cooperative encouragement or to ideas introduced through the cooperative, the receptiveness composites are not pure measures of members' own disposition, and sensitivity analysis that omits those items would be valuable. Return rates differed by zone (62.5 per cent in Anambra South), so findings reflect the North and Central zones more strongly. The sample covers registered members of multipurpose cooperatives only. Finally, the five effects were not tested against one another, and the descriptive comparisons of predictor and outcome means involve different item wordings, so they are indicative only.

6.2 Directions for Future Research

Future work should (i) measure outcomes as factual records, such as the number of employees now and three years ago, assets acquired and income sources held; (ii) estimate multiple regression or structural equation models in which the five dimensions act together; (iii) include the cooperative support environment, access to formal credit and financial formality as moderators or mediators; (iv) use panel data to examine whether the associations persist over time; and (v) replicate the instrument in other states and countries so that members' receptiveness can be compared across settings.

6.3 Conclusion

This study disaggregated entrepreneurial receptiveness into five member-level behaviours and found that each was positively and significantly associated with its paired indicator of wealth creation among cooperative members in Anambra State, with correlations of .339 to .440 and explained variance of 11.5 to 19.3 per cent. The associations are positive and moderate in strength but modest in practical terms, and they rest on self-reported, same-source data. Members' receptiveness is therefore best understood as one useful ingredient of wealth creation, not a sufficient one. For scholars, the results argue for dimension-level measurement of member entrepreneurship and for tests of the conditions that connect behaviour to outcomes. For practitioners, they argue for targeted behavioural training embedded in a wider package of financial and market support.

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