



Cooperative Entrepreneurship and Unemployment Reduction of Rural Dwellers in Gwer-East Local Government Area of Benue State-Nigeria

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ABSTRACT		Original Research Article	
Unemployment remains a critical challenge in rural areas of Nigeria, with limited opportunities for sustainable livelihoods. This study examines the effect of cooperative entrepreneurship on unemployment reduction among rural dwellers in Gwer-East Local Government Area of Benue State, Nigeria. Specifically, it investigates the impact of entrepreneurial orientation and risk-taking on unemployment reduction. The study adopted a cross-sectional survey design, with a total population of 182 respondents drawn from registered cooperative societies in the study area. Census sampling was used to include all respondents, and data were collected through structured questionnaires. Multiple linear regression analysis was conducted using SPSS version 26 to test the hypotheses at a 0.05 significance level. Findings revealed that entrepreneurial orientation significantly impacts unemployment reduction, highlighting the importance of proactivity, innovation, and competitiveness among rural entrepreneurs. Similarly, risk-taking behavior was found to have significant effect on reduction of unemployment by encouraging business expansion and investment in new ventures. The study contributes to the Entrepreneurial Group Theory by demonstrating the role of cooperative efforts in fostering economic development. It recommends policies that enhance entrepreneurial capacity and provide financial support to rural entrepreneurs, ultimately contributing to sustainable job creation. Keywords: Entrepreneurship, Unemployment Reduction, Entrepreneurial Orientation, Risk-Taking, Rural Development.		Article History	
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1.0 INTRODUCTION

1.1 Background of the Study

Unemployment and Poverty remain key developmental challenges in Nigeria over a very long time (Akwara et al, 2013). Studies on the menace of unemployment have created a huge vacuum in the mind of many scholars both in Nigeria and the world at large. This is so because the rising rate of poverty and other social vices have stimulated the economic and political crises experienced in recent time. The relevance of entrepreneurship and its prospects are well pronounced in developed countries while the developing or transitional countries are also following suit in the process of imbibing the culture hook, line and sinker. Marcelo and Dong (2015), however, opine that cooperatives are seen as a veritable tool for quick response to socioeconomic failures and also for assisting in the growth and prompt revival of local communities. Cooperative entrepreneurship is a form of organisation that can help private sector businesses, professionals or

public bodies to improve their effectiveness through enhancing access to goods and services that otherwise would not have been available. Aside from the direct benefits to members, cooperatives entrepreneurship can have far reaching positive effects that can be attributed to the specific organizational characteristic of cooperatives entrepreneurship and the positive impact it has on the businesses of their members (Ravensburg, 2009).

Commission of European Communities (2004) posits that cooperative, being a particular type of business activity, is one way through which professionals or entrepreneurs build or gain power within the market as it allows them to become part of a larger system. Cooperatives are known to have played important roles in the socioeconomic development of many countries across the world. Piotr, Anna and Krzysztof (2016) explain that in the European Union, over 235,000 cooperative enterprises were prevalent and employed

into the neighborhood of 4.5 million people and had influenced the lives of 140 million inhabitants of Europe either directly or indirectly. From the seven billion world population, one billion people belong to cooperatives which account for one seventh of the human population.

Issues of social inequality, human poverty, and environmental challenges increasingly call for innovative solutions, these solutions are realizable when people come together to pull their resources and take risks collectively as entrepreneurs towards achieving their set goals. The practice of cooperative entrepreneurship has thus become pivotal towards issues of empowerment (Jos & Bart 2010). As buttressed by Karunakran (2004), Cooperative enterprises go beyond to cater for the economic, social and cultural needs of its members, this organization through its values and principles ensures oneness, commonality and freedom, it aims at building a social environment where there is a spirit of belongingness, individuals are willing to share among themselves. Ravensburg (2009) notes that when cooperative entrepreneurs provide mutual help among themselves, it goes a long way to ensure income enhancement, their businesses are stabilized because working conditions are favourable, these are major roles that bring about social empowerment especially for the vulnerable and those who do not have the power to make choices. The importance of cooperative entrepreneurship is becoming more visible under the current challenging economic situation. Skurnik (2002) opines that through cooperative entrepreneurship, the level of social security has risen due to the increasing social role they play in building relationships. The entirety of community work and development principles covers the wide scope of social empowerment; it discusses several stages on which it can be realized. Individuals must first feel the need to change their situation by actively participating in activities with others within the family, society or at the community level, at this level of socialization, it results to the inclusion of all at the local and national level, when social policies are integrated. The expansion of employment opportunities in the state is far below the growth in population because of lack of productive skills and investments. This reality leaves youth in the state without any sustainable means of livelihood, as a result of which, poverty and unemployment have become the ugly twin faces of the state's economy. There is no doubt that one of the problems confronting many nations is how to combat the challenges of unemployment, with cooperative entrepreneurship seen as a remedy to this problem.

1.2 Statement of the Problem

Unemployment as it is called has been an issue of discourse in Nigeria. This has grown large that the situation cannot be addressed by mere campaign or words of mouth (Nwankwo & Ifejiofor, 2014). It requires the combined efforts of both individuals and the government of the country in particular and the world at large to formulate a lasting strategy to curb this menace.

The way of life of people who reside in rural communities are highly characterized by insufficiency, these people who are perceived as rural dwellers sustain meagerly (Laah, Abba, Ishaya & Gana, 2013), they engage in peasant production for self-sufficiency and not for commercial purposes as a result of high production costs, which is compounded by high processing and transportation cost, the absence of tangible security, inability to pool resources collectively have resulted to lack of ownership of a productive asset. Rural producers seem not to have the ability to take risks that can transform their businesses and gain a sustainable advantage. The level of investment among the rural people appear to be low, because they do not engage in democratic business decision making that can promote social dialogue, boost their confidence, and cause empowerment among them. The individual farmers are powerless and cannot obtain economies of scale on their own as they have been unable to adopt improved farming technique. Hence, the intervention of cooperative entrepreneurship to remedy the situation, this is because it is an institutional framework recognized to encourage the vulnerable in the society to pursue their desires and interest, it also ensures that productive economic opportunities are identified and utilized by the poor, through collective risk-sharing (Wanyam, Develtere & Pollet, 2008).

1.3 Objectives of the Study

The main objective of this study is to determine the effect of cooperative entrepreneurship on Unemployment reduction of rural dwellers in Gwer-East Local Government Area of Benue State-Nigeria. The specific objectives are;

- i. Determine the effect of entrepreneurial orientation on Unemployment reduction of rural dwellers in Gwer-East Local Government Area of Benue State-Nigeria; and
- ii. Examine the effect of risk-taking on Unemployment reduction of rural dwellers in Gwer-East Local Government Area of Benue State-Nigeria.

1.4 Hypothesis

- H₀₁** Entrepreneurial Orientation has no significant effect on Unemployment reduction of rural dwellers in Gwer-East Local Government Area of Benue State-Nigeria.
- H₀₂** Risk-Taking has no significant effect on Unemployment reduction of rural dwellers in Gwer-East Local Government Area of Benue State-Nigeria.

2.0 REVIEW OF RELATED LITERATURE

The section covered theoretical framework, conceptual framework and review of related empirical studies.

2.1 Theoretical Framework

2.1.1 Entrepreneurial Group Theory

Entrepreneurial Group Theory was developed by Frank W Young in (1982). The theory assumes that the true nature of entrepreneurial behaviour is exhibited by a group of people, as a group, there are different skill sets and capacities that will be pulled together than when acting individually. The chief aspect of this group definition of entrepreneurship is that the entrepreneur typically does not work single-handedly, that this solidarity of an entrepreneurial group avoids many problems that may crop up individually. The conditions of this theory can be centred on when the group lacks access to social networks, low status, and resources etc. The position of Young (1982) expresses that entrepreneurship takes place at the group level, it already manifested from individuals in the group first, it is observed in different kind of clusters and group either based on occupational, social or political orientation. Individuals who are members of a group consider their background, values and exposure to their environment as factors that explain their entrepreneurial actions. Economic problems that individual entrepreneur face can be overcome through their membership or association with their group this process encourage solidarity and builds confidence among them.

2.2 Conceptual Framework

This section discusses the concepts of cooperative entrepreneurship and Unemployment reduction and their dimensions and measures.

2.2.1 Cooperative Entrepreneurship

The tenet of entrepreneurship denotes the principles of managing a business with its accompanying risks. Cooperative entrepreneurs are capacity builders with the urge to develop their venture. Izedonmi (2009) posits that the scope of entrepreneurship covers a wide range of economic, social and developmental dimensions. It is a continuum that is not limited to a particular dimension. Personal fulfilment and growth can be a force for one's involvement in entrepreneurship, an individual who begins a business venture can motivate others to do so, and this single act can create jobs, cause competition which ultimately leads to social dialogue.

The high level of youth unemployment crisis in Europe led the European Commission to leverage the potentialities of cooperative entrepreneurship as a way forward, where young individuals can embark on modules that promote innovative training and work in the cooperative way, this is an effective means of tackling the situation of which an action call for proposal was launched in 2016 (European commission, 2018). In today's world of work, unemployment, issues of inequality and consistent insecurity matters have beckoned on the significant need of the cooperative spirit and advantage, this is because in the spirit of togetherness, there is greater market accessibility and stronger bargaining power (CICOPA 2018). Arguably,

this means that through cooperative, employment opportunities can be offered that presents value-based participation to eradicate income inequality that arises among the rural and urban areas.

Cooperative entrepreneurship involves a group of people that integrate their resources, either financial, manpower, material to achieve their objectives. It is known to operate in almost every area of economic and social activity. It is a form of collectivism and joint business venture that is created through integrating members' skills and resources relevant to the business success. Through this form of business, relationships are built, members of like minds share opinions and ideas to meet their goals which are originally unmet by other firms (Cooperative Education Trust Scotland, 2012). The need for sustainable business in the face of rising unemployment among the youths has led to exploring the cooperative model, individuals pursue happiness at work and aspire for greater freedom than what is obtained in conventional business model (Monde, 2015). Society and international bodies have recognized the impact of cooperative towards job creation; issues of low financial resources can be handled through proper training and knowledge impartation that ensures equality for all. (Como, Mathis, Tognetti, Rapisardi, 2016).

2.2.2 Dimensions of Cooperative Entrepreneurship

For the purpose of this study, the dimensions of cooperative entrepreneurship include entrepreneurial orientation and risk-taking and these are adapted from Ojiagu and Ezemba (2021).

i. Entrepreneurial Orientation (EO): Affendy, Abdul-Talib and Bakar (2015) affirm that for any successful business, proactiveness innovativeness, and flexibility are present factors. Entrepreneurial Orientation is a strategy-making process that helps to gain sustainable advantage for every business, this is attainable through adopting EO strategies, and this means that such businesses are willing to take risks, be proactive and innovative in their every strategy (Stam & Elfring 2008). It is the willingness to create a new venture (Kumar, 2013). The concept of EO has been widely researched, each dimension has over the years been used among several scholars who include proactiveness, innovativeness and risk-taking, entrepreneurial orientation is highly entrepreneurial in nature, and is thus central on strategic level firms, whose behaviour and philosophies are part of the organization's strategy practices. Succinctly, entrepreneurial behaviour describes a distinction between one firm and another as it shows the entrepreneurial nature amongst firms, the sufficiency of this behaviour forms an attribute of which the organization will be characterized (Covin& Wales, 2019). One of the major characteristics of an entrepreneurial firm is the definite pattern of entry, firms' level entrepreneurial orientation is a collective entity, this notion differentiates the conventional

individual-level phenomenon that has been in practice (Wales, 2013).

Theoretically, the notion of EO is used to distinguish firms amongst themselves based on their entrepreneurial strategy process, this action will motivate organizations across to facilitate research into the entrepreneurial phenomenon (Wales 2013). The consistent view of EO among organizations is its entry into markets, with either new or existing goods & services the ability to accomplish is in determining the decision making styles, behaviours and practices being adopted by the firms (Walter, Auer, Ritter & 2006). In today's dynamic environment, profit actualization are uncertain, (Wang, 2008). Firms have to continually seek opportunities that will aid this goal, the practice of EO, thus remains one of the significant approaches in achieving this goal (Zhou, Wu, Luo 2007).

Entrepreneurial Orientation remains the most highly recognized dimension in the field of entrepreneurship, through EO, key decision-makers of every firm will adopt entrepreneurial strategic processes to ensure that they create a competitive advantage and sustain the firm's vision (Frese&DeKruif, 2000; Lumpkin &Dess, 1996; Wiklund& Shepherd, 2003).

ii. Risk-Taking: Originally, the idea of risk-taking started when individuals took decisions regardless of the uncertain result concerning their business, work or any aspect of their lives, companies also started committing huge organizational resources towards activities or projects with a certain degree of uncertainty. It is a major feature of entrepreneurship and the ability to take risks portrays good entrepreneurial behaviour and attitude towards risk, this is essential when making decisions because it requires foresightedness and as such an entrepreneur should always adopt risk analysis tools or techniques Risk-taking is an ability that when carried out accurately such entrepreneur can build his reputation can his/her reputation and can move the business to a greater height, it is pivotal to every business venture when it is well informed, entrepreneurs can sight good opportunities, trends, avenues, competitions and adjust properly. Risk-taking explains the potential of harmful behaviour as there is some level of ignorance of what to expect, but if well calculated and informed, it provides an opportunity for a favourable outcome. Successful entrepreneurship involves taking risks (Harriet, 2017).

2.2.3 Unemployment in Nigeria

Unemployment and Poverty remain key developmental challenges in Nigeria over a very long time (Akwara et al, 2013). According to Udu and Agu (2005), unemployment is "a situation in which persons capable and willing to work are unable to find suitable paid employment". According to the International Labour Organisation (ILO) (2007), unemployed workers are those who are currently not working but are willing and able to work for pay, currently available to work and

have actively searched for work. Hornby (2010) defines unemployment as "the facts of a number of people not having a job; the number of people without a job; the state of not having a job". Nigeria does not seem to have credible data on the rate of unemployment (Udu and Agu, 2005) because no institution has been able to produce accurate figures showing the current rate of unemployment (Udu and Agu, 2005). The great need for entrepreneurship development in Nigeria today, more than ever, is necessitated by the rate of unemployment and its effect on both the people and the nation and the need for small and medium enterprises. According to Chukwubuikem, (2008) and Salami, (2011) despite the abundant human and natural resources notwithstanding, Nigeria is still one of the poorest countries in the world and has one of the highest rates of youth unemployment in sub-Sahara Africa, despite of its alleged strong economic growth. Going by the study of unemployment in Nigeria, Adebayo (1999), Alanana (2003), Echebiri (2005), Ayinde (2008), Morphy (2008 and Awogbenle and Iwuamadi (2010) have recognized some leading causes of youth unemployment in Nigeria; The first to be identified is the rapidly growing urban labour force arising from rural urban migration. The factor is aggravated and provoked in Nigeria by the lack of infrastructural facilities, which makes the rural life unattractive. Youths move to urban areas with the probability of getting lucrative and productive employment in the industries. In addition, there is the focus of social amenities in the urban centres. This implies that the rural areas are neglected in the allocation of social and economic opportunities. Another factor is the rapid population growth. Going by Nigeria National Bureau of Statistics of 2012, the total population of citizens in Nigeria was around 166.2 million people, and projections for the future indicate that the population could be over 180 million by the year 2020, given the annual growth rate of 3.2 percent (National Population Commission and ICF Macro, 2009). With this population, Nigeria is the most populous nation in Africa and the high population growth rate has resulted in the rapid growth of the labour force, which is far exceeding the supply of jobs. Corruption, which has pervaded the entire social structure of Nigeria, has raided the country of developing a vibrant economic base. Funds meant for development projects have been misappropriated, diverted, or embezzled and stashed away in foreign banks, while some ineffectual and corrupt bureaucrats cum administrators in the public parastatals have discharged these establishments (Okafor, 2011). The ruling (political) class failed since they traded the vision, policy, and strategy, that should be the thrust of every leadership with dealings (contract award and other mundane money- related activities), as each successive government patiently took turns to target on the nation's wealth, by using public power, resources, good will, utilities, instrument of abuse, and personal gains (Okafor, 2008 as cited in Anyadike, Emeh, and Ukah, 2012). As such, this cripples the economy and intensifies unemployment that generates abject poverty, hunger and

frustration which is killing the zeal and means for entrepreneurship development in the Nigerian youths. Adeniyi (2013) stated that statistics have shown that with the current drive, on the average, labour force in Nigeria will be around 65.7 million a year between 2011 and 2020, and around 78.2 million a year between 2021 and 2030, *ceteris paribus* (if there is no war, no natural disaster, no disease outbreak, etc.). This projection may be realistic because it will take at least 20 years before any policy aimed at reducing population can be effective in Nigeria. Adeniyi (2013) further explain however that, with the present trend, employment will only be, on the average, 55.8 million a year between 2011 and 2020 and 65.7 million a year between 2021 and 2030 in Nigeria. This projection will cause unemployment in Nigeria to be around 9.9 million (15.07% rate) and 12.45 million (15.93% rate) on average between 2011 and 2020, and 2021 and 2030, respectively (Adeniyi 2013).

2.3 Review of Related Empirical Studies

Ojiagu and Ezemba (2021) investigated cooperative entrepreneurship and the social empowerment of rural dwellers in Anambra state, Nigeria. The objectives are to determine the nature of the relationship that exists between entrepreneurial orientation and self-actualization of rural dwellers and to ascertain the nature of the relationship between risk-taking and autonomy of rural dwellers in Anambra state. A descriptive survey research design was employed and data were analyzed with frequency distribution, mean, and standard deviation. Pearson Product Moment Correlation (PPMC) was used to test hypotheses at a 5 per cent level of significance. Findings revealed that there is a statistically significant relationship between entrepreneurial orientation as well as risk-taking and autonomy, the results of the findings showed that exploitation of new business opportunities by cooperative entrepreneurs contributes to the realization of their abilities. It was recommended among others that Cooperative Entrepreneurship should be encouraged at all levels (local, regional and national levels) because it remains a viable strategy in achieving self-actualization and reducing unemployment.

Asogwa and Dim (2016) investigates the relationship between Entrepreneurship Development and employment reduction in Anambra State, Nigeria. The research focused on youths of five selected Local Government Council of Anambra state, Nigeria. Data were collected using questionnaire from an infinite population of the selected Local Government Council. Samples of 30 youths were drawn from the population of each Local Government through a convenience sampling technique. A total of 150 youths were sample for the study. However, four hypotheses were tested; the first, second and third hypotheses were designed to investigate the relationship between Entrepreneurship training and unemployment reduction; the relationship between Entrepreneurship traits and unemployment reduction; and the relationship between Entrepreneurship

empowerment and unemployment reduction respectively. The fourth hypothesis was on the examination of entrepreneurship challenges affecting unemployment reduction. The test conducted shows that the variables in Ho1, Ho2 and Ho3 were significantly and positively related and Ho4 was also significant. The study recommended that Government should strive to reduce the cost of doing business in Nigeria. Unemployed youths in Anambra State should also be strengthened to embrace entrepreneurship devoid the imitation and vocational inclinations.

Lydia (2016) conducted a study in Kenya on the relationship between performance and entrepreneurial orientation of social enterprises. This study sought to identify the EO dimension(s) that is exhibited by social enterprises operating in Kenya, and the relationship between EO and financial performance among social enterprises operating in Kenya, the study surveyed data collected using a research questionnaire. The study findings established social enterprises operating in Kenya exhibited low levels of EO with risk-taking as the most dominant dimension and also with the highest volatility. The least demonstrated was proactivity, which indicated there was a concern with the timing of the action before similar social enterprises. The study also revealed a positive and significant relationship between EO and financial performance while social performance was positive but insignificant.

Innocent, Ehidiemhen and Chijioke (2018) conducted a study on the impact of entrepreneurial orientation on the performance of small and medium enterprises, in Abuja. The main objective of the paper was to examine the impact of EO on the performance of SMEs and to identify the EO dimensions exhibited by SMEs in FCT, Abuja. Multiple linear regression was used to analyze the data, and the study revealed that EO dimensions exhibited by firms in Abuja are autonomy, proactiveness, innovativeness, and risk-taking while competitiveness aggressiveness was not demonstrated.

Muzamil (2013) carried out a study on the impact of cooperative entrepreneurship on women's decision-making and social freedom in the Kashmir region of Jammu and Kashmir state in India. The broad objective was to find out the level of women's desire for social freedom and how entrepreneurial behaviour can influence their decision making power. Two research scales were used under the study namely "Decision Making Power" and "Women's Desire for Social Freedom". Findings from the study showed that women in cooperatives are more entrepreneurial in nature and are engaged in economic activities through which they enjoy egalitarian decision making than others.

Yong and Panikkos (2010) carried out a study on UK Family firms concerning entrepreneurial risk-taking. The purpose of the study was to determine the effects of risk-taking on unemployment reduction. 236

family firms participated in the survey which was carried out with a quantitative survey. The results suggested that the ability to take risks is a *sin qua non* with unemployment reduction.

Existing literature continues to attract attention among entrepreneurship, this interest is not surprising since entrepreneurship has been described as the way forward, although overall understanding of how entrepreneurship manifests itself in the cooperative sector of the economy is still growing, several conceptual, theoretical and methodological challenges remain, and little is developed about how cooperative entrepreneurial forms offers advantages over conventional entrepreneurial forms with its social nature in relations to the dimensions of entrepreneurship. Thus, the need for further study.

3.0 METHODOLOGY

This study adopted a cross-sectional survey design, which allows for the collection of data at a single point in time to assess the relationship between entrepreneurial variables and unemployment reduction. The design is appropriate as it facilitates the examination of multiple factors influencing rural employment simultaneously. The population of the study comprised all registered cooperative societies in Gwer-East Local Government Area of Benue State, totaling 91 cooperatives. Since each cooperative consists of multiple members, two respondents were selected from each cooperative, resulting in a total study population of 182

individuals. The study adopted a census sampling technique, meaning that all 182 individuals were included in the study as the sample size. This approach was used to ensure comprehensive representation and to increase the reliability of findings. A structured questionnaire was used as the primary data collection instrument. The questionnaire was designed to measure key variables, including entrepreneurial orientation, risk-taking, and unemployment reduction. It consisted of closed-ended questions, measured using a five-point Likert scale (ranging from Strongly Disagree to Strongly Agree). To ensure validity, the questionnaire was subjected to expert review by professionals in entrepreneurship and rural development. A pilot test was conducted with 20 respondents from a neighboring local government, and the instrument's reliability was assessed using Cronbach's Alpha, yielding a coefficient of 0.81, indicating high internal consistency. Data collected were analyzed using descriptive and inferential statistics. Descriptive statistics such as mean, standard deviation, and percentages were used to summarize the data. Inferential statistics, particularly multiple linear regression analysis, was employed to examine the effect of entrepreneurial orientation and risk-taking on unemployment reduction. The regression analysis was conducted using SPSS version 26, and hypotheses were tested at a 0.05 significance level.

4.0 HYPOTHESES TESTING AND DISCUSSION OF FINDINGS

4.1 Regression Analysis

Table 1: Model Summary

Model	R	R Square	R square adjusted	F-statistic	Durbin-Watson statistic
1	.952	.906	.904	0.39722	1.770

a. Dependent Variable: Unemployment Reduction

b. Predictors: (Constant), Risk-Taking, Entrepreneurial Orientation.

Source: Researchers' Computation using SPSS, 2025.

The Model Summary provides key statistics regarding the overall strength and fit of the regression model. The correlation coefficient R is 0.952, indicating a very strong positive relationship between the independent variables (Entrepreneurial Orientation and Risk-Taking) and the dependent variable, Unemployment Reduction. This suggests that the predictors have a strong ability to explain variations in unemployment reduction among rural dwellers in Gwer-East Local Government Area. The R Square value (0.906) indicates that 90.6% of the variation in unemployment reduction is explained by the combined effect of Entrepreneurial Orientation and Risk-Taking. The Adjusted R Square (0.904) accounts for the number

of predictors in the model and confirms that 90.4% of the variation is still explained after adjustment, signifying a robust model. The Standard Error of the Estimate (0.39722) reflects the average distance of the observed unemployment reduction values from the predicted values. A lower value, such as this, indicates the model has a good fit with minimal error. Lastly, the Durbin-Watson statistic (1.770) tests for autocorrelation in the residuals. A value close to 2, as seen here, confirms that there is little to no autocorrelation, further validating the reliability of the model. In summary, the model is strong, reliable, and explains a significant portion of unemployment reduction, making it a suitable framework for analyzing the predictors.

Table 2: Analysis of Variance (ANOVA)

Model	Sum of Df Squares	Mean Square	F	Sig.
Regression	354.648 2	177	561	.000 ^b
1 Residual	36.764 155	.237		
Total	391.412 157			

a. Dependent Variable: Unemployment Reduction

b. Predictors: (Constant), Risk-Taking, Entrepreneurial Orientation.

Source: Researchers' Computation using SPSS, 2025.

The ANOVA table evaluates the overall significance of the regression model. The Sum of Squares for Regression (354.648) represents the variation in unemployment reduction that is explained by the independent variables. On the other hand, the Residual Sum of Squares (36.764) captures the unexplained variation. The Total Sum of Squares (391.412) is the combined variation in the dependent variable. The degrees of freedom (df) are split into two: Regression (2) represents the number of predictors, while Residual (155) corresponds to the remaining observations minus the number of predictors and the intercept. The Mean Square values are calculated by

dividing the respective sums of squares by their degrees of freedom, resulting in 177.324 for Regression and 0.237 for Residual. The F-statistic (561.921) tests whether the predictors significantly improve the model compared to one with no predictors. A high F-value indicates the model fits well. The associated p-value (Sig. = 0.000) confirms that the model is statistically significant at a 5% significance level. This means Entrepreneurial Orientation and Risk-Taking, as a group, have a significant effect on unemployment reduction. The ANOVA results imply that the regression model is highly reliable and that the predictors together significantly influence unemployment reduction.

Table 3: Regression Coefficients

Model	Unstandardized coefficients (B)	Standardized coefficients (Beta)	t	P-Value
(Constant)	1.210		4.008	.000
1 Entrepreneurial Orientation	0.231	0.273	5.376	.000
Risk-Taking	0.139	0.091	2.078	.039

a. Dependent Variable: Unemployment Reduction

Source: Researchers' Computation using SPSS, 2025.

The regression coefficients provide insights into the individual contributions of each predictor to the dependent variable. The constant (1.210) is the predicted value of unemployment reduction when both Entrepreneurial Orientation and Risk-Taking are zero. This baseline indicates that other unmeasured factors contribute to unemployment reduction. For Entrepreneurial Orientation, the unstandardized coefficient (B = 0.231) suggests that a one-unit increase in Entrepreneurial Orientation leads to a 0.231-unit increase in unemployment reduction, holding Risk-Taking constant. The Standardized Coefficient (Beta = 0.273) indicates that Entrepreneurial Orientation has the strongest impact on unemployment reduction among the predictors. The t-value (5.376) and p-value (0.000) confirm that Entrepreneurial Orientation is statistically significant. For Risk-Taking, the unstandardized coefficient (B = 0.139) shows that a one-unit increase in Risk-Taking results in a 0.139-unit increase in unemployment reduction, holding Entrepreneurial Orientation constant. However, its Standardized Coefficient (Beta = 0.091) is lower than that of Entrepreneurial Orientation, indicating a smaller impact.

The t-value (2.078) and p-value (0.039) indicate that Risk-Taking is statistically significant but less impactful compared to Entrepreneurial Orientation. In summary, both predictors significantly affect unemployment reduction, but Entrepreneurial Orientation has a more substantial impact than Risk-Taking.

4.2 Test of Hypotheses

This study examines the effects of entrepreneurial orientation and risk-taking on unemployment reduction among rural dwellers in Gwer-East Local Government Area of Benue State, Nigeria. Using multiple linear regression analysis, the two hypotheses are tested at a significance level of 0.05. Decisions on whether to accept or reject the null hypotheses are based on the p-values from the regression coefficients table.

H₀₁ Entrepreneurial Orientation has no significant effect on Unemployment reduction of rural dwellers in Gwer-East Local Government Area of Benue State-Nigeria

The first hypothesis posits that entrepreneurial orientation has no significant effect on unemployment

reduction in Gwer-East Local Government Area. The regression analysis reveals was used and the t-value for entrepreneurial orientation is 5.376, and the p-value is 0.000. Since the p-value is less than the significance level of 0.05, the null hypothesis is rejected, indicating that entrepreneurial orientation has significant effect on unemployment reduction of rural dwellers in Gwer-East Local Government Area of Benue State-Nigeria. This finding implies that fostering entrepreneurial orientation among rural dwellers can significantly contribute to reducing unemployment.

H₀₂ Risk-Taking has no significant effect on Unemployment reduction of rural dwellers in Gwer-East Local Government Area of Benue State-Nigeria

The second hypothesis asserts that risk-taking has no significant effect on unemployment reduction in Gwer-East Local Government Area. However, the result of regression analysis shows that the t-value is 2.078, and the p-value is 0.039. Since the p-value is less than 0.05, the null hypothesis is rejected and the study concludes that risk-taking has significant effect on unemployment reduction of rural dwellers in Gwer-East Local Government Area of Benue State-Nigeria. This result suggests that risk-taking also plays a vital role in reducing unemployment. Rural dwellers willing to take calculated risks, such as starting new ventures or investing in innovative business models, are more likely to generate employment opportunities for themselves and others.

Between the two variables, entrepreneurial orientation has a stronger impact on unemployment reduction in Gwer-East Local Government Area compared to risk-taking. This is evident from its higher t-value (5.376 vs. 2.078) and unstandardized coefficient (0.231 vs. 0.139). The implication is that while both variables are important, entrepreneurial orientation should be prioritized in interventions aimed at tackling unemployment in this rural area. Programs that emphasize creativity, innovation, and business planning will likely have a more profound impact on reducing unemployment rates.

4.3 Discussion of Findings

This study investigated the effects of entrepreneurial orientation and risk-taking on unemployment reduction among rural dwellers in Gwer-East Local Government Area of Benue State, Nigeria. The findings from the regression analysis are discussed below in relation to previous studies.

i. Effect of Entrepreneurial Orientation on Unemployment Reduction among rural dwellers in Gwer-East Local Government Area of Benue State

The results show that entrepreneurial orientation has a significant positive effect on unemployment reduction in Gwer-East ($B = 0.231$, $p < 0.001$). The findings in Gwer-East indicate that entrepreneurial orientation is critical in addressing the unemployment challenges faced by rural

dwellers. Rural areas, such as Gwer-East, are characterized by limited industrialization and infrastructure, making formal employment opportunities scarce. By fostering an entrepreneurial mindset, rural residents can identify and exploit local opportunities in agriculture, trading, and small-scale production, ultimately creating jobs for themselves and others. This aligns with previous studies that have highlighted the importance of entrepreneurial orientation in fostering job creation and self-reliance. For instance, Ojiagu and Ezemba (2021) found that there is a statistically significant relationship between entrepreneurial orientation unemployment reduction as that exploitation of new business opportunities by cooperative entrepreneurs contributes to job creation in their localities.

ii. Effect of Risk-Taking on Unemployment Reduction among rural dwellers in Gwer-East Local Government Area of Benue State

The study also found that risk-taking has a significant positive effect on unemployment reduction ($B = 0.139$, $p = 0.039$). This finding suggests that rural dwellers who take calculated risks in starting or expanding businesses are more likely to reduce unemployment in the area. This finding supports that of Yong and Panikkos (2010) whose results suggested that the ability to take risks is a *sin qua non* with unemployment reduction. While both entrepreneurial orientation and risk-taking were found to significantly impact unemployment reduction, entrepreneurial orientation had a greater effect. Moreover, the findings align with the Resource-Based View (RBV) theory, which posits that organizational and individual capabilities, such as entrepreneurial orientation, are key resources for achieving competitive advantage and economic outcomes.

4.0 CONCLUSION AND RECOMMENDATIONS

4.1 Conclusion

This study set out to investigate the role of entrepreneurial orientation and risk-taking in reducing unemployment among rural dwellers in Gwer-East Local Government Area of Benue State, Nigeria. The research findings revealed the critical influence of both entrepreneurial orientation and risk-taking in addressing the unemployment challenges that are prevalent in rural communities. Specifically, entrepreneurial orientation was found to have a stronger impact on unemployment reduction compared to risk-taking. This highlights the importance of fostering a proactive and innovative mindset among rural entrepreneurs, as well as encouraging a willingness to engage in calculated risks to unlock economic opportunities. The study confirmed that entrepreneurial orientation is a key determinant of job creation in rural areas, suggesting that fostering entrepreneurial behaviors such as innovation, proactivity, and competitiveness could significantly reduce unemployment rates. Additionally, risk-taking, although slightly less impactful, remains a vital

component in driving entrepreneurial activities, especially in environments with high levels of uncertainty and limited access to resources, like rural areas in Gwer-East Local Government Area of Benue State Nigeria.

4.2 Recommendations

- i. Based on the study's findings, it is recommended that the local government and other relevant agencies implement comprehensive programs aimed at fostering entrepreneurial orientation. These programs should focus on equipping rural dwellers with the necessary skills to be innovative, proactive, and competitive.
- ii. The findings also suggest that rural entrepreneurs need support in taking calculated risks. Therefore, the government should implement policies that promote risk-taking by providing access to capital, reducing financial barriers, and improving infrastructure.

4.3 Contribution to Knowledge

This study contributes to the Entrepreneurial Group Theory by demonstrating the significant impact of entrepreneurial orientation and risk-taking on job creation in rural areas, emphasizing the importance of collective action in fostering economic growth. The study also provides practical insights for policymakers and development agencies to design interventions that promote entrepreneurial behavior and support risk-taking, ultimately reducing unemployment in rural communities.

4.4 Suggested Areas for Further Studies

Another area for further research is the role of social capital in supporting entrepreneurial endeavors in rural areas. Social networks, community support, and cooperation are critical factors that could enhance entrepreneurial outcomes. Investigating how social capital interacts with entrepreneurial orientation and risk-taking could provide deeper insights into the mechanisms that lead to successful entrepreneurship and unemployment reduction.

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