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Full Length Research Paper

The effect of cooperative thrift and credit societies on personal agency belief: a study of entrepreneurs in Osun State, Nigeria

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Abstract

This paper analyzed the entrepreneurial level of microentrepreneurs in Nigeria using the basis of whether those who belong to groups where there is interdependence like the Cooperative Thrift and Credit Societies have better personal agency belief than those who are not members. The results show that entrepreneurial alertness is predicated upon being a member of Cooperative Thrift and Credit society. The same result also prevails, after taking into consideration pre-existing conditions like age, education and gender.

Key words: Personal agency belief, perceived self efficacy, locus of control, cooperative thrift and credit society; entrepreneurship.

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