

THE RELATIONSHIP BETWEEN COOPERATIVE SOCIETIES' INTERVENTION AND ENTREPRENEURIAL CAPACITIES: A CASE OF SOME SMALL BUSINESSES IN NORTHERN BURUNDI

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ABSTRACT

The purpose of the study was to examine the relationship between cooperative societies' intervention and entrepreneurial capacities. The research question used to achieve the above purpose was: What is the relationship between cooperatives societies' intervention and entrepreneurial capacity?

A conceptual framework relating the independent and dependent variables was developed. A cross sectional survey design was used to collect quantitative data. The researcher used simple random sampling and questionnaire was developed to collect data from respondents. A representative sample of 115 respondents was selected from the targeted population of 163. The data were analyzed using the statistical package for social scientists (SPSS). Pearson correlation was used to explore and examine the relationship between the study variables. A regression model was used to find out how the dependent variable could be explained by the independent variable. Results showed that there was a revealed significant positive relationship between cooperative societies intervention and entrepreneurial capacities ($r=.722$, $p\text{-value}<0.01$). The regression model (mathematical) showed that cooperative societies' intervention (CSI) have positive effect on entrepreneurial capacities (EC); ($EC = 0.125 + 0.569CSI$) with $R^2=85$. The researcher concluded that cooperative societies' intervention improves on entrepreneurial capacities of small businesses in Burundi (Kayanza and Ngozi) in terms of accessing finances, entrepreneurial skills, managerial skills, location and networking. The researcher recommended that cooperative societies could be more

supported by all stakeholders interested in the field of cooperatives societies because this research revealed that cooperative societies are boosters of entrepreneurial capacities.

Keywords: Cooperatives societies' intervention, entrepreneurial capacities, small businesses in northern Burundi.

1. INTRODUCTION

According to Ministry of Agriculture and Livestock via (National plan for agriculture investment [PNIA], 2011), Burundian economy is based essentially on subsistence agriculture characterized by a very high rural population (above 90% of the total population) and very low productivity.

New small businesses owned by groups or individuals of rural people are seen as a significant component of the solution to Burundi's development issues. However many new small and medium enterprises (SMEs) do not grow. In rural areas, people start small businesses as a way for subsistence, in order to get money for food, clothing, and shelter. Majority of those businesses started remain small due to: a) lack of access to finance; b) lack of entrepreneurial skills in terms of creativity and innovation; c) Managerial skills which are sets of knowledge, skills, behaviors and attitudes that contribute to personal effectiveness (Hellriegel et al, 2008); d) location and networking which has an impact on the market potential and growth opportunities in new firms (Dahl and Sorenson, 2007).

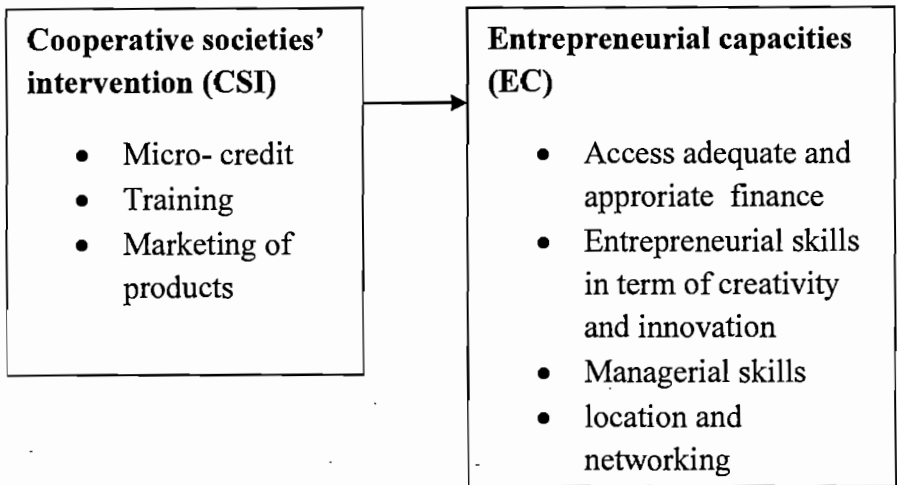
The growth of small businesses is affected and is a real problem in Burundi. Small firms fail to move up from a micro- or small- to a medium- or large-scale operation. According to United Nations Development Program (UNDP), (2010), Burundi is classified 166 out of 169 countries in IDH (Human Development Index). The GDP is estimated at 110US\$ in 2010 while it reached 250US\$ in 1985 (Bank of Republic of Burundi, [BRB], 2009). Burundi is also characterized by small farms (lower average at 0.5 ha) and poverty is affecting more than 65% of the population (PNIA, 2011). In order to overcome that situation, people decide to be grouped into cooperative according to the field in which they are operating in. Some are potatoes, greens, coffee, etc groups. Those groups operate in cooperative societies. According to Owojori and Oladejo (2009) cooperative society is often regarded as one of the institutions that promote entrepreneurship. The entrepreneurial capacity includes therefore transversal skills and attitudes as well as more specialized knowledge and business skills, access to finance and location and networking that have impact on the market potential. A well-run cooperative society provides a pool of funds from which individuals members take loans to meet respective needs. Many cooperative societies make investments in business ventures, stocks or real property which generate returns that could be shared as dividends to members periodically, depending on any surplus that accrues to the fund. Cooperative

societies allow what an individual cannot do on his own, to be done as a group. Cooperative methods are the most practical to meet the needs of the mass of the people in all spheres of development. Owojori and Oladejo (2009) argued that cooperative societies are potentially an important instrument of social transformation, especially in the rural areas. Cooperative method provides the technique for the elevation of the social and economic condition of the masses and their direct participation in those functions of the economy that impinge on their lives. Cooperative societies liberate people from the states of inferiority, economic dependence and insecurity. The overall objective of this paper is to examine the relationship between cooperative societies' intervention and entrepreneurial capacities.

2. CONCEPTUAL FRAMEWORK AND LITERTURE REVIEW

2.1. Conceptual framework

Figure 1: A model showing relationship between independent and dependent variables



Source: (Philip, 2004; Olujide, 2008; Kateera, 2009; Hellriegel et al., 2008).

Description of the model

The model depicted above explains the relationship between the study variables, .i.e the cooperative societies' intervention (CSI) and entrepreneurial capacities (EC). The relationship is explained by this: $EC = f(CSI)$ i.e $EC = b_0 + bCSI + \epsilon_t$

From the diagram above, it is conceptualized that through intervention of cooperative societies community members (groups of individuals) get:

Micro credits

Micro credits are credits and other financial services and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve living standards (Vinod and Neha, 2011).

Cooperative marketing opportunities

The opportunity to market their products through co-operative Marketing which is a system through which a group of farmers join together to carry on some or all the process involved in bringing goods to the consumer(Nirmalpandya, 2009).

Trainings

Cooperatives intend to provide the vital linkage with resource input and equip rural groups (its members) with skills required for successfully managing their income generating activities.

The cooperative societies' intervention alone is not sufficient for groups or cooperative' members to start their own businesses and grow in their activities. Those groups need to be empowered in term of **entrepreneurial capacities**. In other words they need to have:

Access to finance; Small business owners need to access adequate and appropriate finance to grow.

Entrepreneurial skills in term of creativity and innovation and also managerial skills are very important to the survival of new SMEs.

Networks that increase a firm's legitimacy, which in turn positively influences the firm's access to external financing. **Geographical proximity** to either critical buyers or suppliers is also important as a form of empowering cooperative' members in their businesses because it produces a form of enhanced environmental scanning that enables new firms to more easily identify and exploit growth opportunities in the market.

2.2. Literature review

The importance of intervention of cooperative organization in social development, poverty reduction, employment creation and participatory development has recently been seen in many countries especially in developing countries.

The role of cooperative society in agriculture has long been recognized as offering stability and security to small farmers, who alone struggle to cope in competitive and fluctuating markets.

According to Philip (2004) cooperatives societies enable those, who are left behind due to lack of education, resources and access to new technologies and to the institutions of the “modern” systems, to find new orientation and to adjust themselves to the new living conditions out of their own strength.

As one of the form of intervention, micro credit is defined as provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve living standards (Vinod and Neha, 2011).

According to Shilpa et al., (2012), the great promise of microcredit of making joint-liability loans to small groups of poor people possessing no collateral, enabling them to make productive investments, was to be the magic bullet against poverty. Yet, a mere five years after the Nobel Peace Prize was awarded to Muhammad Yunus and the Grameen Bank, claims about microcredit’s transformative power are being debated. Supporters of microcredit still maintain that it is capable of raising incomes and consumption, empowering people, fostering a feeling of community and establishing creditworthiness and financial self-sufficiency. However, naysayers contend that it can lead to over-indebtedness resulting in perpetual poverty and crowds out other anti-poverty interventions. In this paper, microcredit as one of the forms of cooperative societies’ intervention is considered in its purported income-enhancing role.

Atieno (2001) observed that the provision of small loans has increasingly been regarded as an important tool for raising the incomes of rural populations, by mobilizing resources to more productive uses. Two similar questions that arise are the existent to which credit can be offered to the rural poor to facilitate their advantage of the developing entrepreneurial activities; do small loans enable people to make productive investments? However micro credits or small loans only are not sufficient to make productive investments, people need also to be trained in order to use the loans efficiently and for successfully managing their income generating activities.

Utilizing micro credit in productive activities requires skills that most people lack. According to Olujide (2008) rural people are usually resource poor, lack necessary information to take vital decisions to improve their conditions of living and consequently do not have access to the government organs or agencies set up to ameliorate their conditions. It is assumed that if their attitudes are changed through trainings and they become exposed to the wherewithal by which they can improve their conditions, they will be

motivated to engage more in enterprise development and consequently increase their income to enhance their standard of living. Therefore, cooperatives intend to provide the vital linkage with resource input and equip rural groups (its members) with skills required for successfully managing their income generating activities. Trainings in business skills to assist clients to diversify business opportunities are very crucial to people who need to establish businesses. This however can create significant expense for the institution. Cooperative society need to ensure that they are able to cover the costs of these additional services.

Intervention in marketing done by cooperative societies is primarily for the purpose of helping the members to market their produce more profitably than is possible through private trade.” According to FAO ‘Co-operative Marketing is a system through which a group of farmers join together to carry on some or all the process involved in bringing goods to the consumer (Nirmalpandya, 2009).

According to European Framework for Key Competences (2006) entrepreneurship refers to an individual's ability to turn ideas into action. It includes creativity, sense of innovation, as well as the ability to plan and manage projects in order to achieve objectives. The entrepreneurship capacity includes therefore transversal skills and attitudes as well as more specialised knowledge and business skills. In a broad sense, entrepreneurship should be considered as a mindset that supports everyone in day-to-day life at home and in society, and provides a foundation for entrepreneurs establishing a social or commercial activity.

All businesses require financial resources in order to start trading and to fund growth. Lack of access or availability can be a constraint on business growth (Cassar, 2004). Whether business owners can access adequate and appropriate finance to grow is a particular concern for policymakers. In Burundi, the issue is that the micro credit got from cooperative societies’ is often not enough to finance growth of new SMEs. According to Herrington et al., (2009) access to finance is a major problem for the African entrepreneur. Cooperative societies’ intervention can be a solution for accessing finance specially in Africa.

Entrepreneurial skills are very important to the survival and growth of new SMEs. Kateera (2009) argued that entrepreneurial skills are activities that lead to the creation and management of a new organization designed to pursue a unique innovative opportunity.

The rapid growth of competition in business and industry is often given as a reason for wanting to understand more about creativity. David (2003) defined creativity as the ability to bring something new into existence. Gupta and Srinivasan (1997) argued that an entrepreneur should have a kin desire to initiate and accept change. Creativity is the ability to imagine something new or generate new ideas by combining, changing or re-applying existing ideas. Everyone has substantial creative ability. However, creativity is often suppressed through socialization, education and training. Cooperative society intervention enables clients in creative opportunities through training in addition to substantial creative ability.

According to Mulu (2009) micro and small enterprises (MSEs) in developing countries lack expectations. They produce largely for the low income group and employ lower levels of techniques. Many microenterprises are the self-employed type with a low graduation rate into higher size categories and their innovative activities are limited (Kiggundu 2002). Innovation was seen as a breakthrough or radical change characterized by marketing and technological discontinuity and primarily produced by large firms and concentrated markets as argued in the early works of Schumpeter. However, innovation is rarely a dramatic breakthrough, rather small improvement in a new process or product—incremental innovation (Blaug, 1999). The realization of economic benefits from ‘radical’ innovations in most cases requires a series of incremental improvements. Thus, the bulk of economic benefits come from incremental innovations and improvements (Fagerberg, 2005). An innovation in a small enterprise in the developing countries context is largely an adoption of a product, process, or method that have already been adopted elsewhere but new to the firm and not necessarily new to the world, region, country, or industry.

Managerial skills consist of an identifiable set of actions that individuals perform, which lead to certain outcomes (Hellriegel et al., 2008). General managerial skills are required to organise the physical and financial resources needed to run a business and people. Managerial skills are needed to obtain the necessary support from others for the business to succeed. Managerial skills and business knowledge are an indication of how well an entrepreneur can perform important tasks and activities related to the functions of a business. Cooperative societies’ intervention is helping people to increase their managerial skills through training and formation.

Location has impacts on the market potential and growth opportunities of new firms. Geographical proximity to either critical buyers or suppliers produces a form of enhanced environmental scanning that enables new firms to more easily identify and exploit growth opportunities in the market. This has an impact on the market prospect of new firms (Dahl and Sorenson, 2007). Networking is very important to SMEs both new and established and can positively impact on their performance and access to finance. Okten and Osili (2004) found that the formation of networks helps entrepreneurs to tap resources in external environment successfully. Shane and Cable (2002) agreed that networking can be used to reduce information asymmetry in creditor/debtor relationships. In addition, networks increase a firm's legitimacy, which in turn positively influences the firm's access to external financing. Ngoc et al., (2009) point out that in the absence of effective market institutions; networks play an important role in spreading knowledge about a firm's existence and its practices. Intervention of cooperative societies can take a form of marketing products for small producers this can be done through location and networking.

3. RESEARCH METHODOLOGY

The study adopted a cross sectional research design which is a snap short research in order to obtain first hand data from the small businesses. This is because there was no available secondary and longitudinal data. The above research design entailed quantitative and correlational research designs. With a study population comprised of 163 small businesses in Ngozi and Kayanza. The owners of the 163 small businesses were members of different cooperatives societies assisted by “Confederation des agriculteurs producteurs pour le développement (CAPAD)” in Ngozi and Kayanza. The unit of analysis was small businesses.

A sample size of 115 small businesses was used. Simple random sampling was used to select the 115 small businesses from the population of 163. In collecting data we failed to get a total of 115 respondents, a number of 10 small businesses was missing. We had 105 owners of small businesses. The determination of the sample was based on William G.Cochran, (1977) and O’Leary, (2004) formula which is used to calculate the sample size in sampling proportions.

Primary data were used in the study. This consisted of data collected from respondents in the field using structured questionnaire and interview guide. The Owner or managers of each small business filled the questionnaires and interview guides were filled by few key informants.

Data collected were analyzed using Statistical package for social scientists (SPSS). Descriptive statistics were used to describe the study variables. Pearson correlation was used to explore and examine the relationship between the study variables. A regression model was used to find out how the dependant variable could be explained by the independent variable. There was also limited availability of local literature with respect to entrepreneurship in Burundi, especially on the small businesses in rural areas. However we consulted foreign literatures and references to other relevant locally published materials.

4. FINDINGS AND DISCUSSIONS

4.1. Findings

Descriptive Statistics

District

Table 1: District

	Frequency	Valid Percent
Kayanza	44	41.9
Ngozi	61	58.1
Total	105	100.0

Source Primary Data

Most of the businesses were from Ngozi district 58.1 % and 41.9 % from Kayanza.

Type of Business

The types of businesses were: Agriculture, carpentry, clothes commerce, variety of articles, local beer, selling cattle, Selling coffee, transport of goods, and variety of foods.

Location of Business

Table 2: Location of Business

	Frequency	Valid Percent
Urban	4	3.8
Pre-Urban	67	63.8
Rural	34	32.4
Total	105	100.0

Source: Primary Data

Majority of the businesses were from pre-urban centers 63.8% and the minority were from urban area 3.8%.

Number of group members the business employs

Table 3: Number of group members the business employs

	Frequency	Valid Percent
<10	93	88.6
10-15	12	11.4
Total	105	100.0

Source: Primary Data

Most of the businesses employed less than 10 people 88.6 % and only 11.4 % employed between 10-15 people.

Age of Business

Table 4: Age of Business

	Frequency	Valid Percent
<3	67	63.8
3-5	38	36.2
Total	105	100.0

Source: Primary data

Majority of the businesses had been in existence for less than 3 years 63.8 % and 36,2 % for 3-5 years .

Name of cooperative

Table 5: Name of cooperative

	Frequency	Valid Percent
GARU	23	22
JIJUKA	45	43
TGGZ	37	35
Total	105	100.0

Source: Primary source

Majority of businesses were in JIJUKA 43% followed by TUGIRAMAGARA MEZA (TGGZ) 35% and lastly GARUKIRUBURIMYI (GARU) 22%.

Source of business finance

Table 6: Source of business finance

	Frequency	Valid Percent
Personal savings	10	9.5
Cooperative savings	25	23.8
Personal and cooperative savings	60	57.1
Personal and family	3	2.9
Cooperatives and family	3	2.9
Personal, cooperatives and family savings	4	3.9
Total	105	100.0

Source: Primary data

Source of business finance was majorly obtained from personal and cooperative savings 57, 1% and the minority obtained from person and family and cooperatives and family 2, 9%.

Cooperative societies follow up of the activities of their members

Table 7: How often do cooperative societies follow up the activities of their members?

	Frequency	Valid Percent
Regular	66	62.9
Once in a while	37	35.2
One off basis	2	1.9
Total	105	100.0

Source: Primary data

Cooperative societies follow up the activities of their members regularly 62.9%, once in a while 35.2 %, one of basis 1.9 %.

To examine the relationship between cooperative societies' intervention and entrepreneurial capacities
Table 8: Correlation matrix for cooperative societies' intervention and Entrepreneurial capacities

	Micro credit	Training	Marketing	Intervention	Access to finance	Entp skills	Manag erial skills	Location & Network	Entr capacities
Micro credit	1								
Training	.372**	1							
Marketing	.540**	.592**	1						
Intervention	.561**	.640**	.797**	1					
Access finance	-.116	.167	.302**	.291**	1				
Entp skills	.358**	.775**	.690**	.811**	.321**	1			
Managerial skills	.035	.319**	.432**	.422**	.285**	.378**	1		
Location network	.206*	.436**	.524**	.543**	.158	.447**	.482**	1	
Enter Capacities	.426**	.621**	.716**	.722**	.372**	.646**	.479**	.517**	1

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Source: Primary data

The table 8 shows that there is a significant positive relationship between cooperative societies intervention and entrepreneurial capacities ($r=.722$, $p\text{-value}<0.01$). This implies that cooperative societies' intervention in terms of micro credit, marketing and training enhances on the entrepreneurial capacities in terms of accessing finances, entrepreneurial skills, managerial skills and location and networking. For example, the table shows a significant positive relationship between microcredits offered by cooperative societies and entrepreneurial skills ($r=.358$, $p\text{-value}<0.01$), which means that the micro credits offered by cooperatives societies coupled to the empowerment in skills in entrepreneurial aspects is beneficial to small business owners members of cooperatives.

Regression results for the study variables.

Regression model (mathematical)

$$EC = 0.125 + 0.569CSI$$

$$(3.635^{**}) \text{ and } P = 0.002 \text{ et } R^2 = 85$$

Where CSI is cooperative societies intervention and EC is entrepreneurial capacities

The above mathematical regression model shows that CSI has a positive effect on EC.

4.2. Discussion of the findings

Cooperative societies' intervention and entrepreneurial capacities.

The findings revealed a significant positive relationship between cooperative societies' intervention and entrepreneurial capacities. This implies that Cooperative societies' intervention in terms of micro credit i.e. easy to obtain credit from cooperative societies, credits offered by cooperative societies are good enough and the documentation required to obtain credits is easy to make. Cooperative societies market the products of its members, cooperative societies' intervention promotes the smooth operation of the market for the group members' products and the intervention has an impact on the increase of market share of the products. About trainings, cooperative societies offer trainings to its members regularly. Trainings offered are relevant to the type of business and are well

attended by members. These together enhances on the entrepreneurial capacities in terms of accessing to finances, entrepreneurial skills in terms of creativity and innovation, managerial skills in terms of empowerment, marketing skills dispensed, control skills , finance skills and human resource skills and location and networking in terms of number of links or networks with other small businesses, buyers and cooperative societies.

Utilizing micro credit in productive activities requires skills that most people lack. According to Olujide (2008) rural people are usually resource poor, lack necessary information to take vital decisions to improve their conditions of living and consequently do not have access to the government organs or agencies set up to ameliorate their conditions. Atieno (2001) observed that the provision of small loans has increasingly been regarded as an important tool for raising the incomes of rural populations, by mobilizing resources to more productive uses.

According to Philip (2004) cooperative societies enable those, who are left behind due to lack of education, resources and access to new technologies and to the institutions of the “modern” systems, to find new orientation and to adjust themselves to the new living conditions out of their own strength. Cooperative societies intervention (viewed in term of micro credit facilities given to rural people, trainings and marketing as additional facilities) is linked to entrepreneurial capacities(viewed in tem of access to finance, entrepreneurial skills in term of creativity and innovation, managerial skills, location and networking) because groups of individuals who are grouped into cooperatives through which they can get those facilities mentioned above are more likely to be engaged more in entrepreneurial activities i.e. starting new small businesses. However after being engaged in new businesses, business owners still need some entrepreneurial capacities in order to get the necessary ability to run and to be successful in a new, entrepreneurial venture.

5. CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

Based on findings and the relationship between the study variables the following conclusions were made:

Cooperative societies' intervention in terms of micro credit, helping accessing market through promotion of the smooth operation of selling together as a group, offering trainings to its members regularly. The elements mentioned above improve on entrepreneurial capacities of small businesses in Burundi (Kayanza and Ngozi) in terms of accessing to finances; entrepreneurial skills in terms of creativity and innovation; managerial skills in terms of empowerment, marketing skills dispensed, control skills, finance skills and human resource skills, location and networking in terms of number of links or networks with other small businesses, suppliers and buyers.

5.2. Recommendations

Based on the research findings that revealed a significant positive relationship between cooperative societies' intervention and entrepreneurial capacities.

The researcher recommends as follows:

Efforts of supporting cooperative societies from all stakeholders involved in the field of cooperative societies can be encouraged in Burundi.

In empowering the rural initiatives, stakeholders involved in micro finances, can work more on the accessing finance for the masses through the implementation of more micro finances, micro banks in rural areas.

Credits offered should be supported by trainings relevant to the type of businesses in order to use them efficiently.

Cooperatives societies should encourage and help its members to market their products in order to increase the market share of the small businesses.

Areas for further research

- Comparative study on the same variables should be carried out in other districts to test the relationship and validity of the findings.
- A longitudinal study of the same variables could be carried out over a long period of time to determine other results from similar analysis.

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