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The Legitimacy of Shuura in Succession Planning and Growth of Islamic Multipurpose Cooperatives in Nigeria

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Abstract

This study critically analysed the legitimacy of the Shuura in succession planning and the growth of Islamic multipurpose cooperatives in Nigeria. The study focused on the Islamic cooperative context in Nigeria, analysing Zero Interest Cooperative in Lagos State; Al Hayat Cooperative in Ijebu-Ode, Ogun State; and the Crescent Cooperative in Ilorin, Kwara State; all three cooperatives serve as conceptual and documentary illustrations rather than primary empirical case studies. In contrast, it offers comparative findings from other cooperative contexts in Nigeria. It aimed to do two things: first, to examine Shuura's legitimacy as a mechanism for leadership succession planning; second, to examine how succession planning through Shuura helped achieve cooperative growth and sustainability. The research design used here was qualitative critical documentary research, with purposively selected scholarly and institutional sources and thematic analysis. The results showed that Shuura's consultation, justice, collective responsibility, and accountability gave it strong normative legitimacy. However, to achieve institutional legitimacy, members needed substantive participation, procedural fairness, transparency, and meaningful participation in succession decisions. The analysis also revealed that the indirect pathway from succession planning to Organisational growth ran through four elements: leadership continuity, member trust, accountability and participation, and institutional stability. The study found that Shuura should be formalised as a governance mechanism to avoid becoming symbolic consultation. It also offered a practical blueprint for regulators and cooperatives to improve succession governance and Organizational sustainability in Islamic cooperatives.

Keywords: *Shuura*, Succession Planning, Islamic Cooperatives, Cooperative Governance, Nigeria.

Introduction

The legitimacy of Shuura is anchored in the Qur'an: "...and whose affair is [determined by] consultation among themselves..." (Surah Ash-Shura 42:38) and "...and consult them in the

matter..." (Surah Ali 'Imran 3:159) above is referred to as the Divine Mandate. Succession planning has gained increasing attention as a key factor in Organisational continuity, but it has been relatively overlooked in studies of Islamic multipurpose cooperatives. Succession is not just about replacing an outgoing leader; it involves transferring authority, institutional knowledge, values, and strategic responsibility that can strengthen or weaken a cooperative. Organisational scholarship indicates that ineffective leadership transitions can erode trust and institutional memory and hinder sustainability, while a well-managed succession plan can foster continuity and organisational sustainability (Bano et al., 2022; Siambi, 2022). However, in multipurpose cooperatives, succession takes on an additional dimension: member participation and collective interests link authority to leadership and serve as a key source of cooperative legitimacy (Gwiriri & Bennett, 2020; Umar et al., 2024).

In Islamic multipurpose cooperative practice, the issue is more complicated because governance is also expected to be Islamic and incorporate Islamic ethical and consultative principles. Consultation, collective deliberation, and Shuura play a significant role in Islamic governance. It is not only important for people to speak their minds, but also for consultation to help them feel part of a group, be accountable, and exercise authority responsibly. However, interpretations of the connection between Shuura and governance have varied. Rahman (2021) found Shuura within the broader framework of participatory political authority, and Nurhasan and Rohmah (2021) highlighted both the similarities and differences between Shuura and the Western concept of democracy. Recent comparative studies have further explored justice, equality, and participation as crucial factors in assessing Shuura's legitimacy (Bukhari & Sahar, 2026; Zakariya, 2025). These discussions, in their relevance to cooperative succession, had not been explored adequately.

This inquiry provided important context for Nigeria. Islamic cooperative societies are growing as tools for financial mobilisation, socio-economic development, and mutual economic aid, especially for communities seeking alternatives to conventional interest-based financial arrangements (Adebayo & Ajani, 2021; Ismaila et al., 2021; Olayinka et al., 2021). Studies have also highlighted financial resource mobilisation as a key issue for cooperative societies in Ilorin, Kwara State, and Lagos State (Salaudeen, 2026; Jimoh, 2021), and research on Nigerian cooperatives has identified relationships among governance, trust, and cooperative performance (Umar et al., 2024). However, Nigerian literature has largely focused on socioeconomic contribution, financial mobilisation, patronage, and performance, while the legitimacy of the leadership succession process remains largely unexplored. The central issues are whether Shuura served as a norm, an Islamic practice, or an effective governance structure that made leadership succession legitimate, participatory, and institutionally sustainable. The questions mattered because succession without transparency, or with only limited member acceptance, could recreate elite control, even if the succession is consultative. However, effectively institutionalising consultation could enhance trust, accountability, and continuity, all of which could be vital for cooperative growth (Rech et al., 2023; Umar et al., 2024). In this light, the study critically discussed the legitimacy of Shuura in succession and its implications for the growth of Islamic multipurpose cooperatives in Nigeria.

Specifically, the study pursued two objectives:

a. examine the legitimacy of *Shuura* as a mechanism for leadership succession planning in Islamic multipurpose cooperatives in Nigeria
b. assess how *Shuura-based* succession planning could contribute to the growth and sustainability of Islamic multipurpose cooperatives in Nigeria.

Accordingly, the study addressed two research questions:

i. To what extent has *Shuura* constituted a legitimate mechanism for leadership succession planning in Islamic multipurpose cooperatives in Nigeria? and

ii. How has *Shuura-based* succession planning contributed to the growth and sustainability of Islamic multipurpose cooperatives in Nigeria?

Literature Review

Conceptualising Shuura and Legitimacy

The concept of consultation (Shuura) is a major feature of Islamic thought, involving consultation with the people on issues that concern the community. It rests on the central idea that, when decisions affect the community as a whole, authority should not be limited to the individual leader's will. Rahman (2021) saw Shuura as an essential pillar of participatory governance, and Nurhasan and Rohmah (2021) illustrated that while Shuura and the Western tradition of democratic governance shared an interest in participation and collective decision-making, they grew out of different normative frameworks. This distinction mattered for cooperative governance, because equating Shuura with democracy was insufficient.

The idea thus needed to be distinguished from both a consultation procedure and the institutional conditions of legitimacy. A formal consultation could exist, but a few leaders would still hold substantive power. Zakariya (2025) linked Shuura to justice and equality, implying that Shuura's legitimacy hinged in part on whether consultation was conducted in the spirit of justice or merely as a forum for voicing opinions. Bukhari and Sahar (2026) also explored Shuura in the context of Western democracy, further strengthening the view that participation, accountability, and collective deliberation are fundamental to understanding its relevance in the modern era. The question, thus, was whether members of Islamic multipurpose cooperatives had actually been involved in selecting their leaders, or whether Shuura had become merely consultative. (Salaudeen, 2026).

Islamic Multipurpose Cooperatives and Governance

The Islamic cooperatives had blended the co-operative concept of mutual help and cooperative ownership with Islamic ethical and financial rules. Elfaki and Embi (2023) recorded the existence of Islamic cooperatives in all Organisation of Islamic Cooperation countries and showed that Islamic cooperative activity has emerged in a variety of institutional contexts. Fathi et al. (2026) also noted that Islamic cooperatives are still developing and that researchers need to understand their current operational and institutional features.

The Nigerian context offered a particularly pertinent setting for the debate. Adebayo and Ajani (2021) analysed the Islamisation of cooperative societies in Nigeria and highlighted the challenges of aligning cooperatives with Islamic principles. Their input was important because it showed that creating an Islamic identity in cooperative organisations was more than eliminating interest-based transactions. It also raised broader issues of governance, institutional norms, and the congruence of cooperative practice with Islamic norms. Similarly, Olayinka et al. (2021) explored the socioeconomic impact of Islamic cooperative societies in selected states of Nigeria, and Ismaila et al. (2021) explored Islamic corporate social responsibility and patronage of non-interest cooperative societies in North Central Nigeria. Jimoh (2021) focused on financial resource mobilisation of interest-free cooperative societies in Ilorin, Kwara State. Salaudeen (2026) evaluated the activities of Al-Hayat Cooperative in Ijebu-Ode, Ogun State, and Zero Interest Cooperative in Lagos. Together, these studies confirmed the important economic and social role Islamic cooperatives play. However, they mainly focused on socioeconomic effects, patronage, and financial mobilisation, not the legitimacy of the succession system. This was a significant conceptual constraint, as financial and social performance may be hard to maintain if leadership transitions were not yet well institutionalised.

Succession Planning and Organisational Continuity

Succession planning is conceptualised as a conscious organisational process in which people are identified, prepared, and transitioned into leadership roles. In this regard, Bano et al. (2022) identified succession planning as an organisational practice related to leadership transition and systematic leadership preparation. Siambi (2022) also found a relationship between succession planning and Organisational transition, indicating that succession is not about replacing an incumbent but about preparing the Organisation for continuity during transition.

Lessons learned from other organisational contexts further illustrated the impact of poor succession planning. Jules et al. (2026) examined the absence of succession planning in the nonprofit sector and the ongoing challenges organisations face in institutionalising succession planning processes. Similarly, Monyei et al. (2021) examined succession planning in small and medium enterprises in Lagos State and highlighted its relevance to organisational sustainability. Nasution et al. (2021) expanded this discussion to Muslim family enterprises, showing the special implications of succession when the company is tied to religious and familial values.

Research on agricultural cooperatives has provided a relevant comparative perspective. Rech et al. (2023) advanced understanding of the importance of succession talks in agricultural cooperatives and showed that succession deserves intentional organisational focus. This evidence is crucial for Islamic multipurpose cooperatives, as cooperative ownership and membership can create a different succession logic than in family-owned enterprises. Leadership is strongest when it rests on legitimate institutions and members' trust, not inheritance or informal elite arrangements. The researcher conducted a cross-sectional study ahead of the 2026 leadership power tussles in Ikeja, Lagos, Nigeria. Thanks to the Shuura's timely intervention, an Islamic Cooperative was rescued from a leadership crisis stemming from founder syndromes.

Shuura, Cooperative Democracy and Member Participation

The link between Shuura and cooperative democracy has been a key point of theoretical polarisation in the literature. Cooperatives have long relied on member participation, joint decision-making, and responsibility, and Shuura provides an Islamic framework of norms for consultation. However, Gwiriri and Bennett (2020) showed that democratic values in cooperatives can coexist with unequal power dynamics. They studied cooperatives that supported emerging livestock farmers in South Africa and found that involvement in such cooperatives did not automatically remove political influence and/or power dynamics. (Salaudeen. 2026)

This discovery had great consequences for Shuura. However, consultation within an inequitable institutional framework was not enough to create legitimate governance. The questions were which members were involved, whose views were considered when decisions were made, and whether members considered the decision legitimate. Similarly, Hando et al. (2022) showed that member participation in multipurpose primary cooperatives mattered, as the cooperative's effectiveness was, to some extent, related to members' willingness and ability to participate in cooperative activities.

Tjahjono et al. (2022) added social capital to other relevant dimensions and discussed its contribution to multipurpose cooperative autonomy. They argued that collective resources, relationships, and trust would increase cooperative independence. Umar et al. (2024) provided evidence from Nigeria, showing the relevance of trust in the relationship between corporate governance and the performance of agricultural cooperatives. These observations further support the idea that legitimate consultation can have implications beyond the succession event itself. Members saw succession as fair and participatory; trust may increase, which could improve organisational commitment and continuity.

Cooperative Governance, Succession and Growth

The literature increasingly links governance quality to organisational performance. Chungyas and Trinidad (2022) correlated strategic management practices with cooperative business performance, and Dhka et al. (2021) showed that government policy can influence agricultural cooperative performance. Ibe et al. (2024) also provided evidence from Nigeria by evaluating multipurpose farmer cooperative societies in Enugu State. These studies suggested that cooperative growth resulted not only from financial resources but also from organisational and institutional factors.

However, one link was missing. Previous research has focused on one or more of the following areas: governance, strategic management, participation, financial mobilisation, or performance. Little attention has been paid to the connection between an explicit Islamic governance principle and leadership succession in multipurpose cooperatives. Adebayo and Ajani (2021) introduced Islamic principles into the debate on cooperatives in Nigeria, and Rech et al. (2023) demonstrated the relevance of succession discussions in agricultural cooperatives. However, few studies combined these in a single analytical framework.

Synthesis and Gap in the Literature

The literature has thus set forth three important propositions. The first provides a normative basis for consultation, justice, equality, and collective participation through Shuura. Second, succession planning is associated with Organisational continuity and sustainability (Bano et al., 2022; Siambi, 2022; Monyei et al., 2021). Third, participation, trust, governance, and social capital have influenced cooperative performance (Gwiriri & Bennett, 2020; Tjahjono et al., 2022; Umar et al., 2024). However, these propositions have been inadequately linked in the context of Islamic cooperatives in Nigeria.

The main reason for the lack of literature on Shuura was thus not the lack of literature on cooperatives and succession. Instead, the institutional link between the two had raised concerns. No clear literature showed whether Shuura was a viable succession system for Islamic multipurpose cooperatives, especially regarding participation, accountability, trust, and organisational continuity when leadership changed. Furthermore, studies on succession legitimacy in Nigeria focused more on financial mobilisation, patronage, and socioeconomic contributions (Ismaila et al., 2021; Jimoh, 2021; Olayinka et al., 2021).

This gap led to the present study. The study situates Islamic governance theory, succession scholarship, and cooperative governance research in the Nigerian context to determine whether Shuura can be considered not only an Islamic ethical ideal but also an institutional mechanism that facilitates legitimate leadership transitions and, in the process, contributes to the growth and sustainability of Islamic multipurpose cooperatives.

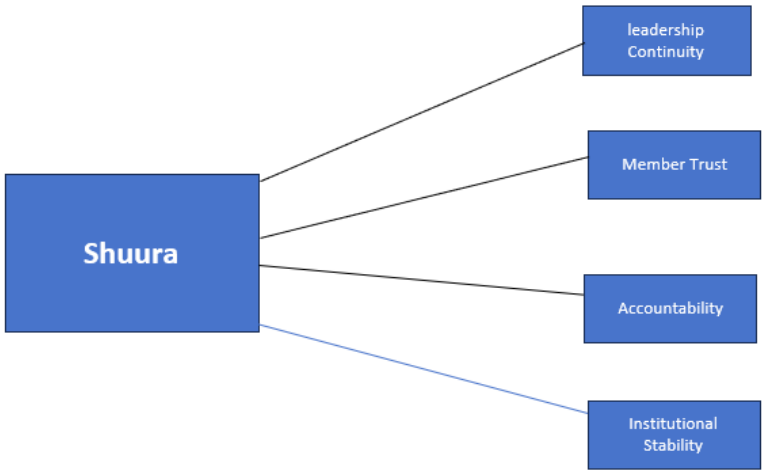


Figure 1: Conceptual Framework

Methodology

The study used a qualitative research method. It used a critical documentary research design to explore the authenticity of Shuura in succession planning and its effects on the development and sustainability of Islamic multipurpose cooperatives in Nigeria, without using primary questionnaire or interview data. The design was appropriate because it treated legitimacy as a normative, institutional, and governance question rather than a quantity that could be statistically measured, and instead critically analysed through Islamic principles, cooperative practice, and existing empirical evidence. The study thus used documentary evidence to examine the relationship between consultative governance, leadership transition, member participation, and organisational sustainability.

Academic Databases Searched

Islamic Finance & Jurisprudence Specialists:

- Index Islamicus: The premier database for publications on Islam and the Muslim world. Keywords searched include Shuura and Islamic governance.
- ISRA International Journal of Islamic Finance (via Emerald Insight): The researcher searched for cooperative structures.

Global Multidisciplinary Databases:

- Google Scholar: The researcher searched for the most effective point for capturing local Nigerian thesis papers, open-access journals, and legal analyses that larger commercial databases might miss.
- Scopus/Web of Science: Essential for finding high-impact, peer-reviewed qualitative studies on corporate governance, succession planning, and institutional legitimacy.

African Regional Databases

- Sabinet African Journals: The leading database for research originating from the African continent. Crucial for understanding the specific socio-economic and regulatory landscape of cooperatives in Nigeria.

- African Journals Online (AJOL): Great for indexing local Nigerian university journals in administration, law, and social sciences

Screening Criteria

- **Inclusion Criteria:**
  - Peer-reviewed empirical studies, or qualitative/quantitative syntheses.
  - Publication language (e.g., English-only).
  - Specific geographical, population, or intervention boundaries.
- **Exclusion Criteria:**
  - Editorials, opinion pieces, book reviews, or duplicate publications.
  - Studies lacking full-text availability or insufficient methodological data.
- **Selection Process:** Multi-stage screening (title/abstract screening followed by full-text review).

Time Frame of Publication

- The specific calendar range searched is *January 2020 to June 2026*.

Total Corpus of Documents Retrieved and Analyzed

- **Identification:** Total number of records retrieved across all databases and supplementary searches before deduplication is 103.
- **Deduplication:** Number of duplicate records removed using reference management tools is 84.
- **Screening Yields:**
  - Number of records screened by title/abstract: 12
  - Number of full-text articles assessed for eligibility: 12
  - Final number of included studies/documents in the qualitative synthesis and/or meta-analysis: 11

The study was located in the Islamic co-operative context of Nigeria in particular, with special attention to Kwara State, Lagos State and Ogun State, where evidence of interest-free co-operative societies and financial resource mobilisation in the states had been studied (Salaudeen, 2026 & Jimoh, 2021), and North Central Nigeria, where evidence of patronage of non-interest co-operative societies was studied (Ismaila et al., 2021). We compared this with evidence from other cooperative settings in Nigeria, such as Enugu State, to shed light on governance, performance, and multipurpose cooperative development (Ibe et al., 2024). We chose these contexts based on the availability, relevance, and contextual value of the documented evidence, not solely on geographical representation. The documentary materials included academic literature and relevant institutional and legal documents on 'Shuura', Islamic cooperatives, cooperative governance, succession, member involvement and trust, accountability, and organisational sustainability. The references provided formed the main scholarly evidence base. The study considered additional documentary materials only if they provided essential information on Nigeria's current cooperative environment, regulatory arrangements, or institutional developments. The study carefully selected sources based on their relevance to the two research objectives, Islamic/cooperative governance, and scholarly credibility, methodological transparency, and contextual applicability. The study used critical thematic analysis to analyse the data. The study coded and organised evidence on the legitimacy of Shuura, institutionalised succession planning, substantive

member participation, procedural fairness, accountability, trust, leadership continuity, and organisational growth. The analysis compared convergent and contradictory scholarly arguments rather than simply aggregating findings. The study critically compared Islamic governance scholarship with literature on succession planning and cooperative governance to assess whether Shuura's normative principles could translate into credible Organizational procedures. The study focused on the difference between consultation and substantive participation, as consultation alone did not necessarily ensure legitimate decision-making.

The analysis was credible because the findings were triangulated and the evidence was compared with Islamic governance literature, Nigerian cooperative literature, and cooperative research literature from other countries. Wherever possible, interpretive claims were retained only if they could be related to the documentary evidence. The study also took analytic precautions by separating normative statements about what Shuura should do from empirical statements about what cooperative institutions have done. As a result, the methodology allowed the study to examine the conditions under which Shuura could be considered a legitimate succession process and how legitimacy could support cooperative continuity, growth, and sustainability.

Results

The critical thematic analysis produced two interconnected findings that correspond directly to the study's two objectives. The first concerned Shuura's legitimacy as a succession-planning mechanism, while the second concerned the contribution of Shuura-based succession planning to organizational growth and sustainability. The evidence indicated that Shuura's legitimacy depended less on whether consultation existed than on the quality, inclusiveness, transparency, and consequences of the consultation process. Legitimacy had therefore been interpreted as both a normative and institutional property. Shuura was considered legitimate where consultation affected substantive decisions, promoted accountability, and generated reasonable acceptance of leadership outcomes.

Legitimacy of Shuura in Succession Planning

The analysis found that Shuura's principles emphasised consultation, collective responsibility, justice, and the accountable exercise of authority, giving it strong normative legitimacy as a succession mechanism. Rahman (2021) identified Shuura as an Islamic perspective on participatory governance, and Zakariya (2025) linked it to justice and equality. These studies helped develop the view that consultation is necessary, not just an administrative process. However, normative legitimacy did not necessarily produce institutional legitimacy. In Islam, a governance principle might have had religious legitimacy but not be fully integrated into organisational processes.

The analysis thus separated Shuura as an ethical value from Shuura as a governance practice in daily activities. Its legitimacy hinged on whether consultation resulted in decisions about leadership changes in Islamic multipurpose cooperatives. If members were only told about a leadership outcome already set, it would not have been substantive Shuura. Instead, meaningful consultation would have involved members having reasonable opportunities to deliberate, question candidates, and influence and test leadership qualities. Gwiriri and Bennett (2020) offered an important critical viewpoint, showing that cooperative democracy does not have to compromise with unequal power relations. Their work questioned normative notions about the democratic consequences of formal participation. In the context of Islamic multipurpose cooperatives, this meant that a succession meeting could meet the need for consultation. However, incumbent leaders or influential members would still control real decision-making. Thus, Shuura's legitimacy rested on empowering decision-making within the cooperative.

Hando et al. (2022) emphasised the importance of member participation in multipurpose cooperatives. Their findings reinforced the idea that participation was more of an organisational resource than a ceremonial event. Thus, in the context of Shuura, consultation had to go beyond giving members scope to provide input. Members needed adequate information and substantive opportunities to participate in deliberation to lend legitimacy to the succession decision. The analysis also found that succession had to be institutionalised, not activated only when an incumbent leader left office. Bano et al. (2022) and Siambi (2022) described succession planning as a systematic process that involves preparing and transitioning future leadership. This supports the findings and discussion on the significance of succession in cooperative Organisations, as Rech et al. (2023) previously showed. The results indicated that Shuura was most legitimate when embedded in a clearly established succession process for leadership preparation, eligibility, consultation, evaluation, and the order of transition. The analysis also found that procedural fairness was crucial. When members felt succession was inevitable or controlled by a small elite, consultation did not bring lasting legitimacy. By contrast, members were more likely to accept the successor's authority collectively when they saw the process as transparent and inclusive. Therefore, Shuura legitimacy depended not just on consultation taking place, but on consultation leading to a succession process considered fair and accountable.

Shuura-Based Succession and Cooperative Growth

The second finding suggested that, in the context of Shuura, succession planning was a key factor in organisational growth, primarily through institutional continuity, trust, participation, and accountability, rather than direct financial impact. Tjahjono et al. (2022) linked social capital to multipurpose cooperative autonomy, finding that relationships, confidence, and collective resources were valuable organisational assets. In Nigeria, Umar et al. (2024) provided evidence of the relationship between trust, corporate governance, and cooperative performance. From these observations, it was thought that developing a succession process perceived as fair and participatory would help members trust incoming leaders and the cooperative institution more.

This finding mattered beyond a simple leadership change. The growth was cooperative and involved more than just financial resources. It also relied on member retention, organisational stability, continued participation, and confidence in leadership. In cases of legitimate succession, leadership change was less likely to disrupt the institution because members had more reason to accept the leadership of those who followed. Uncertainty in cases where succession was challenged or seemed imposed could erode trust and shift the organisation's focus away from productive activities. The Nigerian context had bolstered this interpretation. Jimoh (2021) highlighted financial resource mobilisation as an issue among interest-free cooperative societies in Ilorin. The study did not directly examine succession, but its findings suggested that member commitment shapes the financial capacity of Islamic cooperative organisations. Thus, the present analysis showed that legitimate succession could sustain member relationships and create conditions conducive to sustained resource mobilisation. The study had, however, rejected any deterministic interpretation of the relationship between Shuura and cooperative growth. Shuura did not replace proper management, sufficient resources, strategic planning, or institutional responsibility. Its involvement had rather been indirect. Shuura could have fostered trust, participation, accountability, and organisational continuity by strengthening the legitimacy of leadership transitions. These situations could have created an institutional context that better supported growth and sustainability.

TABLE 1: Analytical Summary Contrasting the Formal Succession Clauses and Shuura Consultation Mechanism Across the three (3) Featured Nigerian Cooperatives (ZERO INTEREST, AL-HAYAT, AND CRESCENT)

Cooperative	What happens if a member passes away? (Succession)	Who makes the big decisions? (Shura Mechanism)
Zero Interest	**Follows standard government laws.** Assets and shares are transferred to the legal next-of-kin based on normal Nigerian cooperative legal guidelines.	**An independent ethical watchdog.** Its Shura council acts as an advisory board to ensure all business and loans stay strictly halal.
Al-Hayat	**Uses a community backup fund.** They run a micro-insurance Islamic scheme (*Takaful*). If a member dies, it clears their debts and pays out a fixed support sum (like ₦100,000) to the family.	**The leadership matchmakers.** Their Shura committee acts as a vetting panel that interviews, selects, and votes in the cooperative's executive leaders.
Crescent	**Uses Islamic inheritance law.** Instead of standard state laws, they distribute a member's shares strictly by *Mirath* (traditional Islamic inheritance formulas) to protect the family's rightful shares.	**Hands-on managers.** The Shura works alongside day-to-day executives, helping approve business partnerships, vet loans, and manage member issues.

The Core Difference in Succession: Zero Interest sticks to standard Nigerian government legal frameworks, **Al-Hayat** builds a financial safety net to clear debts immediately, and **Crescent** builds traditional Islamic inheritance rules directly into its bylaws.

- The Core Difference in Shura: Zero Interest uses its Shura purely for ethical advice, **Al-Hayat** uses it to choose its top leaders, and **Crescent** gives its Shuura a direct seat at the table for day-to-day business operations.

Evidence also shows that succession planning maintains continuity by reducing reliance on individual leaders. When Shuura integrated succession into a formalised process, it could have been based on collective participation rather than personal influence. This could have safeguarded institutional expertise, member connections, and organisational leadership. The findings confirmed that deliberate succession discussions in cooperatives were important, as Rech et al. (2023) highlighted, and that planned succession correlated with cooperative continuity, as Siambi (2022) noted. Consultation was not valuable simply because it was an Islamic principle. Instead, it gained institutional legitimacy through meaningful member participation, open succession processes, transparent decision-making, and accepted leadership transitions. Its impact on cooperative growth was thus indirect but possibly significant, as continuity, trust, participation, and accountability provided the institutional basis for sustainable Organisational development.

Conclusion and Implications

The study critically examined Shuura's legitimacy in succession planning for leadership roles in Islamic multipurpose cooperatives in Nigeria and its impact on their growth and sustainability. The analysis found that Shuura enjoyed significant normative legitimacy, as consultation, collective responsibility, justice, and accountability aligned with Islamic governance principles. However, the results showed that consultation alone was not enough to endorse legitimate succession. Its legitimacy hinged on the extent to which members were given meaningful opportunities to deliberate, evaluate other candidates for leadership, ask questions about alternative candidates, and influence the eventual decision. In cooperative organisations, this distinction has been even more significant, as formal democratic

processes co-existed with unequal power dynamics and centralised decision-making (Gwiriri & Bennett, 2020). The study also found that Shuura's legitimacy was highest when it was institutionalised through a structured succession-planning process. Succession was not viewed as simply a change in leadership, but as an ongoing organizational development process involving leadership preparation, open qualifications, participation, assessment, and succession. This interpretation aligned with the wider literature on succession, which views succession planning as a way to ensure continuity and organisational readiness for leadership transition (Bano et al., 2022; Siambi, 2022). Introducing Shuura into the activities of Islamic multipurpose cooperatives gave them a way to link Islamic governance principles with the participatory nature of cooperative organisations. The study also found that Shuura succession planning was mostly achieved through indirect institutional mechanisms, which supported organisational growth. Legitimate, participatory succession enhanced leadership continuity, member confidence, accountability, and organisational trust. These conditions also matter for cooperative sustainability, as trust has been linked to the relationship between corporate governance and cooperative performance in Nigeria (Umar et al., 2024), and social capital has facilitated multipurpose cooperative autonomy (Tjahjono et al., 2022). Evidence from Nigeria on interest-free cooperative societies also shows the importance of mobilising financial resources for organisational viability, especially in Ilorin (Jimoh, 2021). However, the results did not support the hypothesis that Shuura alone drove cooperative growth. Strategic management, financial capacity, member participation, and broader institutional conditions had remained important to cooperative performance (Chungyas & Trinidad, 2022; Ibe et al., 2024).

The study thus aimed to ensure that Shuura was institutionalised as a substantive governance mechanism rather than merely a symbolic Islamic principle. It was most legitimate when its consultation processes were transparent, inclusive, procedurally fair, accountable, and linked to clearly defined succession procedures. This approach allowed Islamic multipurpose cooperatives to negotiate Islamic governance values with the democratic and participatory expectations of cooperative institutions. More significantly, it transformed Shuura from a normative principle into an organisational mechanism that could affect leadership legitimacy and institutional continuity. Several implications emerged. In Islamic multipurpose cooperatives, cooperative governance should include formal succession arrangements, member consultation, clear leadership criteria, documented procedures, and clear accountability. Succession for cooperative leaders should have been a continuous leadership strategy rather than an emergency response to leadership changes. Leadership preparation and consultation should have occurred before the transition to retain institutional knowledge and Organisational values. In regulators' eyes, cooperative governance models in Nigeria should have fostered transparency, accountability, and member participation while also acknowledging the unique ethical and religious principles underpinning Islamic cooperatives. It was hoped that this recognition would not weaken regulatory standards, but would provide an appropriate institutional basis for Islamic governance principles to function. For Islamic cooperative practitioners, the findings implied that consultation should focus on how, not what. Members should have had enough information and a real opportunity to assess potential leaders. This might have reinforced leadership outcomes and reduced the risk of succession challenges. As for scholarship, the study showed the need to study the principles of Islamic governance as practical institutional mechanisms rather than just theological and philosophical concepts. Further research into the interaction between Shuura and cooperative democracy, accountability, trust, and organisational performance should continue in other Nigerian contexts. In short, the study concluded that Shuura's legitimacy rested on its implementation, not its formal invocation. It ensured institutional continuity and trust by enabling meaningful participation, fair succession, and accountable leadership transitions.

It therefore played an indirect but important role in helping Islamic multipurpose cooperatives build the governance environment needed for sustained organizational development.

Limitation

This research is limited by its use of secondary, desk-based documentary data from peer-reviewed sources, which makes generalisation difficult. Future researchers ae encouraged to conduct empirical qualitative field interviews and quantitative research on succession experiences with Islamic Cooperatives in Nigeria.

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