

**CONTRIBUTIONS OF COOPERATIVE SOCIETIES TO THE WELFARE OF STAFF
OF THE NIGERIAN SECURITY AND CIVIL DEFENCE CORPS IN NIGER STATE.**

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ABSTRACT

The study examined the contributions of cooperative societies to the welfare of staff of the Nigerian Security and Civil Defense Corps (NSCDC) in Niger State. Specifically, the study determines the contributions of financial services, non-financial services and savings scheme of cooperative societies on the welfare of staff of NSCDC in Niger State. The total population of this study is one thousand and forty (1,040) comprising the entire cooperators in the NSCDC in Niger state. The study used simple random sampling technique for selecting a sample size of 289 respondents. Data gathered were analysed using SSPS version 23. The instrument of data analysis is multiple regression. The results showed that cooperative societies significantly affect the Welfare of civil servants in NSCDC in Niger state. Specifically, the sub-variables of the cooperative societies were considered significant in the order of financial services ($p= 0.000$), non-financial services ($p= 0.000$) and saving scheme ($p= 0.002$). This implies that cooperative societies have an effect to the welfare of civil servants in NSCDC Niger state. The study concluded that financial services, non-financial services and saving scheme have a significant positive relationship with the welfare of civil servants in NSCDC Niger state command at a 5% level of significance.

KEYWORDS: Cooperative societies, financial services, non-financial services and saving scheme, staff welfare.

1.1 Introduction

Organizations such as cooperative societies play an important role in the provision of microfinance to support businesses in Nigeria. Cooperative society can be defined simply as an association of people with common economic, social needs and aspirations that unite jointly to own an enterprise that is being governed democratically (Karakas, 2019). Cooperatives have made it easy for people to come together and contribute money to finance their businesses. It empowers people to exercise control and improve their standard of living by providing an exclusive means of achieving one or more economic goals in an increasingly competitive global economy, and operating under the cooperative principles.

The failure of financial institutions has made cooperative society better sources of financing of businesses in Nigeria (Adu, 2014). This is due to the fact that, despite the increasing number of microfinance institutions in Nigeria, access to finance has remained a setback to the startup and operation of businesses in Nigeria (Popoola, Jones & Mande 2018). Empowering workers by promoting enterprise formation in cooperatives has been identified as an important approach to alleviate poverty and promote sustainable development (Bakare & Akinbode, 2016). This is because conventional bank sources of finance are often difficult for interested entrepreneur to access while members of cooperative societies can borrow from their cooperatives to embark on worthwhile investments that can yield more profits to improve their standard of living. The loans from the cooperative societies complement their low income in financing businesses to break out of the chronic vicious cycle of poverty (Hambolu, 2021).

The needs and problems of the poor including emergencies such as unanticipated deaths of relatives, school fees and rents among others are not likely to cease in the near future. These needs will constantly require attention whenever and wherever they occur. Cooperatives can thrive anywhere; be it in the rural area or urban (Adu, 2014); Adedayo, Salau, Abdulraheem, & Zekeri (2020). Cooperative societies provide credit facilities which serve as a source of credit for acquisition and development of land for housing purposes. This is as a result of the high interest rate charged by the mortgage financial institutions and the inability of the poor masses to provide collaterals for such loans. Therefore, cooperative societies complement the credit roles of the mortgage financial institutions in the economy (Hambolu, 2021).

Moreover, cooperatives, help salary/wage earners save for the future through monthly contribution that is deducted from source, own what might be difficult for individuals to own by their efforts, strengthen the communities in which they operate through job provision and payment of local taxes. According to Ebonyi and Jimo (2002) savings simply means refraining from spending or not spending all income on consumption. It involves putting some resources aside for emergency and for investment purposes. In terms of material goods, savings means the amount of goods that are not consumed out of the total output.

Every individual in the society needs transformation in one way or the other. The quest for this change motivated the formation of cooperative society to bring about socio-economics development and at the end improve standard of living Zua (2021). The failure of the government in providing for people's needs is one the reasons for the establishment of Cooperative societies. The needs of the people are multifarious and because government alone cannot provide for all these needs due to immense financial constraints and dwindling resources, cooperators' self-help

endeavours have become paramount in the development agenda of Nigeria.

Osemene and Omotehinse (2013) opined that the standard of living of workers is a function of the state of employee's wellbeing, happiness, prosperity, and health. This is traceable to financial or non-financial compensation given to employees by the employers to supplement their wages. The purpose of agitation of a good standard of living by employees is to create a working healthy and congenial environment that promotes good health, high morale and productivity. They are direct and indirect valuables given to employees by management and other well-wishing bodies to boost workers commitment, satisfaction and efficiency. Dogarawa, (2005), Ajayi & Chilokwu (2021), opine that cooperative societies have the capacity to develop and improve the socio-economic conditions of their members. Because of this, there has been a considerable expectation from cooperators of these cooperative societies to achieve social economic goals and also spur development, thereby increasing their standard of living. Thus, Co-operatives have long been recognized to play important roles in societies that translates into the improvement of living conditions of their members. (Mhembwe and Dube, 2017).

1.2 Statement of the Problem

The main thrust of cooperative society is that cooperators should help themselves by providing for members needs through group work or combined effort and resources. However, majority of people in Nigeria still remain in poverty, despite the microfinance power of cooperative societies as an informal source of finance Okoli (2018) reported that they have been serious setbacks. One of these problems is the inadequate amount of capital that can be raised from the members of the cooperative society when compared to the need of small industrialists. In addition, our cooperative today are suffering from loan defaulting (loan delinquency), irregularity in the repayment of loan, poor saving culture of some members because of the soften regulation in some cooperative organizations, few members take advantage of it by making unequal savings, which may lead to insolvency has remained problem of cooperative credit. Michael, Oluwasanya & Aladegoroye (2021), added that bad leadership, lack of mutual training and exposure to modern management techniques, ambiguous government role in the cooperative movement, as well as the challenges of the changing world are the set of back of cooperative societies.

There is paucity of research in this regard in the Nigeria context. However, the assessment of contribution of cooperative societies on the welfare of civil servants has not been well exploits in literature. This necessitated this study on the contributions of cooperative societies to the welfare of the staff of NSCDC in Niger State to provide empirical data for objective remedial actions by relevant stakeholders.

1.3 Research Questions

1. Do cooperative financial services contribute significantly to the welfare of staff of NSCDC in Niger state?
2. How does cooperative non financial services contribute significantly to the welfare of staff of NSCSC in Niger state?
3. To what extent does saving scheme contribute significantly to the welfare of civil servants of NSCSC in Niger state.?

1.4 Research Hypotheses

H₀₁: Cooperative financial services do not significantly contribute to the welfare of staff of NSCSC in Niger state.

H₀₂: Cooperative non financial services do not significantly contribute to the welfare of staff of NSCSC in Niger state.

H₀₃: Savings scheme do not significantly contribute to the welfare of staff of NSCSC in Niger state.

REVIEW OF LITERATURE

2.1.1 Cooperative Society

Economic problems such as high interest rates, poor quality of goods and services, high prices of commodities are motivators of people to look for other means to resolve these existing problems. Moreover, when people experienced problems in financial, production and marketing, they usually get encouraged to organize cooperatives Jennilyn (2019). According to the International Cooperative Alliance (ICA) which is the representative of world body of co-operatives, a co-operative society is "An autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspiration through a jointly owned and democratically controlled enterprises". Like-minded people form cooperative to seek mutually beneficial economic goals. Workers cooperative societies is owned and governed by people who work there. These organizations provide those savings credit and insurance services through various schemes based on self-help and mutual aid and on terms and conditions decided by members themselves (Mhembwe & Dube, 2017). Cooperatives and thrift societies play an important role in facilitating access to credit procurement and storage distribution of input and marketing of products. They create employment opportunities particularly in the rural areas and allow disadvantaged groups to be organized for social and economic benefit.

Ajayi, Dada & Obisesan (2021), stressed that cooperative societies play a crucial role in assisting individuals or groups of persons to achieve a common goal easily and in a more effective way. Generally, cooperatives provide an economic boost to members (Akerle & Adekunmbi, 2018) and are established to satisfy peoples' mutual needs. The belief that a group of people can attain goals that none of them can achieve individually has been the drive for the consolidation of the influence of cooperatives in society (Ajayi, Dada & Obisesan, 2021).

2.1.2 Welfare

Workers standard of living has existed in different forms and shapes in all organisations regardless of their size or structure. The emphasis on what constitutes the standard of living and how it should be administered to workers also varies with time and space. The term Welfare is used for the expression of conditions in which a person or a nation lives, and which they also help to create Ajayi & Chilokwu (2021). Champo, Mwangi and Oloo (2012) expressed that over the years the actual measurement of employee Welfare is changing and keep changing, and recently the future measurement of Welfare will be complicated than ever thought, as people yearning for materials and more economic power increasing.

Welfare determination can be categorised into quality of life which include health status, work-life balance, education and skills, social connections, civic engagement and governance, environmental quality, personal security and subjective Welfare, while material welfare include income and wealth, jobs and earnings and housing standard, but the sustaining well-being over time

thorough preserving will be considered as future Welfare include natural capital, human capital, economic capital and social capital. Of all categories, only quality of life gives hope for other well-being measures. Ajayi & Chilokwu (2021), opine that cooperative societies have the capacity to develop and improve the socio-economic conditions of their members. Because of this, there has been a considerable expectation from cooperators of these cooperative societies to achieve social economic goals and also spur development, thereby increasing their standard of living.

2.1.3 Financial services and non-financial services

Finance is the art of managing or administering organisation's money and monetary resources. Co-operative Financing involves planning, obtaining and using of funds (Source and application of funds) for maximizing the value of the societies. Omimakinde, Dada & Omimakinde (2022). Business finance may be obtained from either formal such as bank or informal source such as cooperative.

Cooperative societies through the efforts of their members create the opportunity to secure loans from the commercial banks with little or no access to bank credit facilities because the lack of collaterals may not afford them the opportunity of borrowing from commercial banks. The cooperatives, therefore, can stand as guarantors for the individuals who have made substantial contributions in the cooperative society. Also, the society can borrow from the commercial banks on behalf of their members and grant loan to the individual members according to their ability to pay back. This also helps individuals to finance businesses and other projects that improve the welfare of their members in the economy Hambolu (2021).

On the other side of the coin, cooperative assist members in acquiring assets. Acquisition of various assets like electronics, automobiles, landed property, pay children's/ward's school and building among others had been made possible through the assistance of cooperative society. This had assisted individual members in meeting their needs physiological and safety need and bring about improvement in economic condition of the people. Assets acquisition is physical economic development and members who acquired assets after meeting their basic need had been able to overcome extreme poverty Omimakinde, Dada & Omimakinde (2022), Michael, Oluwasanya, & Aladegoroye (2021).

2.1.4 Saving scheme

Savings are money not immediately spent but are kept for future use. Savings mobilization is the accumulation of savings for a long period of time for meaningful investment. Around the world, poor households save in various forms and for various purposes. People tend to save to compensate for uneven income streams. Different civil servants save for various purposes such as insurance against bad health, disability and other emergencies, investments, social and religious obligations and for future consumption. Civil servants save in cash, in-kind (animals, gold, grain, land, raw materials etc.) and use rotating savings and credit associations, and other forms of financial and non-financial savings and loan associations because of limited access to appropriate deposit facilities Chilokwu, Nwakoby & Egor (2019)

Multipurpose cooperatives that are well connected to formal financial institutions may be used to provide services to families in remote areas. By offering savings services, cooperatives promote greater member loyalty and loan repayment discipline, thus reducing the institution and cost of funds and on lending and overall transaction costs (Desai & Mellor, 2003). Cooperative societies

mobilize local savings and administer credit to members, thereby encouraging thrift and entrepreneurial activity (Cheruiyot, Kimeli & Ogendo, 2017).

2.2 Theoretical Framework

This study is anchored on the collective action theory. Marshall (1988) defined collective action as an action taken by a group (either directly or on its behalf through an organization) in pursuit of members' perceived shared interests. Members can contribute in various ways to achieve the shared goal: money, labour or in-kind contributions (food, wood). The action can take place directly by members of a group, or on their behalf by a representative or even employee. The coordination can take place through a formal organization, through an informal organization, or, in some cases, through spontaneous action. Thus, an organization may contribute to collective action, but the two concepts are not the same. The nature of cooperative society is easily explained by the social action theory. Cooperatives are made up of individual who through a combination of resources are able to confront and overcome several socio-economic challenges confronting them. Putnam's (1995) three components of social action as explained above appears to be the essential values on which cooperative societies thrive on and which to a large extent determine their success. Clearly, the social action theory is relevant to this study since it enhances our understanding of the cooperative as a self-help organization that depends on member contribution, commitment and participation for its success.

2.3 Empirical Studies

Ajayi & Chilokwu (2021), examined the effect of cooperative societies on the well-being of staff among Universities in Ekiti State, Nigeria. The total population of this study is three thousand two hundred and five (3,205) comprising the entire cooperators in the three Universities in Ekiti State, namely Federal University, Oye Ekiti, Ekiti State University, Ado Ekiti and Afe Babalola University, Ado Ekiti. The study employed a stratified random sampling technique for selecting a sample size of 355 respondents which are further divided among cooperators in the three Universities in Ekiti State. Data gathered were analysed using frequency tables and multiple regression analysis to achieve the objectives of the study. The results showed that cooperative societies significantly affect the well-being of staff among Universities in Ekiti State, Nigeria.

Michael, Oluwasanya & Aladegoroye (2021), conducted study on the effect of cooperative and thrift societies on small business performance in Nigeria. The population of the study comprises of members of cooperative and thrift societies in Six (6) Local Government Areas in Ogun Central Senatorial District (Ifo, Ewekoro, Obafemi/Owode, Abeokuta North, Abeokuta South, and Odeda). The study adopted survey research design and a sample size of 369 was drawn from a population of 4,836 members of cooperative societies in the Six (6) Local Government Areas using judgmental sampling technique. Descriptive statistics (DS) and Ordinary Least Square (OLS) were employed to test the hypotheses formulated using 5% level of significance. The findings of the study revealed that financial and non-financial services have significant effect on the performance of small businesses in Nigeria.

3.0 RESEARCH METHODOLOGY

The study is premised on survey design. The population of the study comprised all 1,040 employees of the Nigerian Security and Civil Defence Corps (NSCDC) as at 2022. Yamani formula (1967) was used to determine the sample size of 289 which was drawn using simple random sampling technique. Data was collected through primary source while questionnaire was the instrument of

data collection. The questionnaire undergone face to face validity and reliability of the instrument was done through test retest approach. The variables were measured using 5 likert scale ranging from strongly agree to strongly disagree. SPSS version 23 was used to analyse the data. The statistical tool used is multiple regression analysis. Decision rule is that if p value is < 5% the null hypothesis will be rejected and the alternative will be accepted. The regression equation is given below:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon, \text{ where}$$

Y = Member's Welfare

β_0 = Constant Term

X1 = Financial services

X2 = Non-financial services

X3 = saving scheme

ε = Constant error

4.0 RESULTS

Out of 289 questionnaire distributed only 271 were validly filled and returned thus, computations on this section are based on the 271 validly filled questionnaire.

The classic assumption test used in this study consisted of autocorrelation tests using Durbin-Watson statistics, multicollinearity test using Variance Inflation Factors (VIF) and heteroscedasticity test using the Glejser test.

This test aims to test whether the regression model found a correlation between independent variables. A good regression model should not have a correlation between the independent variables. This test is done by using correlations between the independent variables used in the regression equation. If some or all of the independent variables are strongly correlated, multicollinearity occurs.

Table 4.1 Coefficientsa

| Model | Collinearity Statistics | |
|------------------------|-------------------------|-------|
| | Tolerance | VIF |
| 1 Financial services | .459 | 2.180 |
| Non-financial services | .350 | 2.854 |
| Saving Scheme 1 | .617 | 1.620 |

a. Dependent Variable: Welfare

Source: Researcher's computation, 2023

The tolerance value limit is 0.10 and Variant Inflation Factor (VIF) is 10 (Hair et al., 1998). The results of the multicollinearity test show that there are no variables that have a tolerance value of less than 0.10 and there are no variables that have a VIF value of less than 10. So it can be concluded that there is no multicollinearity in the regression model.

The autocorrelation test aims to test whether in the regression model there is a correlation between the confounding errors in period t and the interfering errors in the $t-1$ period (before). The consequence of autocorrelation in a regression model is that the sample variant does not describe the population variant. Furthermore, the resulting regression model cannot be used to estimate the value of the dependent variable on the value of certain independent variables.

Table 4.2 Autocorrelation Test

| Model | Durbin-Watson |
|-------|--------------------|
| 1 | 1.774 ^a |

- a. Predictors: (Constant), Saving Scheme 1, Financial services, Non-financial services
b. Dependent Variable: Member's Welfare

Source: Researcher's computation, 2023

From the table above, the value of Durbin-Watson is 1.774, so it can be concluded that there is no autocorrelation in this regression model.

Table 4.3 Correlations

| | | Welfare | Financial services | Non-financial services | Saving Scheme |
|---------------------|------------------------|---------|--------------------|------------------------|---------------|
| Pearson Correlation | Welfare | 1.000 | .925 | .831 | .547 |
| | Financial services | .925 | 1.000 | .735 | .437 |
| | Non-financial services | .831 | .735 | 1.000 | .618 |
| | Saving Scheme | .547 | .437 | .618 | 1.000 |
| Sig. (1-tailed) | Welfare | . | .000 | .000 | .000 |
| | Financial services | .000 | . | .000 | .000 |
| | Non-financial services | .000 | .000 | . | .000 |
| | Saving Scheme | .000 | .000 | .000 | . |
| N | Welfare | 271 | 271 | 271 | 271 |
| | Financial services | 271 | 271 | 271 | 271 |
| | Non-financial services | 271 | 271 | 271 | 271 |
| | Saving Scheme 1 | 271 | 271 | 271 | 271 |

Source: Researcher's computation, 2023

The correlation table above shows a strong positive relationship between financial services and Welfare (.925, $p: 000$), furthermore, the relationship between non-financial services and Welfare also revealed strong positive correlation (.831, $p: 000$) and finally, the processed data also shows a moderate relationship between savings scheme and Welfare (.547, $p: 000$).

Table 4.4 Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .953 ^a | .908 | .907 | .51018 |

- a. Predictors: (Constant), Saving Scheme 1, Financial services, Non-financial services
b. Dependent Variable: Member's Welfare

Source: Researcher's computation, 2023

The R² is a portion of the total variation in the dependent variable that is explained by the variation in the independent variables. R² for model is impressive at 0.908 which implies that the model explains about 91% of the systematic variations in the dependent variable while the adjusted R² is 91% also indicative of the joint statistical significance of the model.

Table 4.5 ANOVA^a

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1 | Regression | 689.412 | 3 | 229.804 | 882.900 | .000 ^b |
| | Residual | 69.496 | 267 | .260 | | |
| | Total | 758.908 | 270 | | | |

- a. Dependent Variable: Member's Welfare
b. Predictors: (Constant), Saving Scheme 1, Financial services, Non-financial services

Source: Researcher's computation, 2023

The F-stat is 892.900 ($p\text{-value} = 0.00$) is significant at 5% and suggest that the hypothesis of a significant linear relationship between the dependent and independent variables cannot be rejected.

Table 4.6 Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|-------|------------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -.209 | .079 | | -2.652 | .008 |
| | Financial services | .658 | .026 | .686 | 25.069 | .000 |
| | Non financial services | .297 | .033 | .282 | 9.000 | .000 |
| | Saving Scheme 1 | .073 | .023 | .074 | 3.126 | .002 |

- a. Dependent Variable: Member's Welfare

Source: Researcher's computation 2023

4.4 Test of hypotheses

H₀₁: Financial services has no significant effect on the welfare of civil servants in NSCDC Niger state command

Decision

The result indicates that financial services have significant effect on the welfare of civil servants in NSCDC Niger state command with ($\beta=0.658$ sig= 0.000). Hence the null hypothesis that financial services have no significant effect on member's welfare is rejected.

H₀₂: Non-financial services have no significant effect on the welfare of civil servants in NSCDC Niger state command.

Decision

The result indicates that non-financial services offer by the cooperative societies have significant effect on the welfare of civil servants in NSCDC Niger state command with ($\beta=0.297$ sig= 0.000). Hence the null hypothesis that non-financial services have no significant effect on staff Welfare is rejected.

H₀₃: saving scheme have no significant effect on the Welfare of civil servants in NSCDC Niger state command.

Decision

The result indicates that saving scheme have significant effect on staff welfare with ($\beta= 0.073$ sig= 0.002). Hence the null hypothesis that saving scheme have no significant on staff welfare is rejected.

5.0 Discussion

The study assessed the contribution of cooperative societies to the welfare of staff of NSCDC in Niger state. Specifically, hypothesis one revealed that when all other variables are held constant financial services positively influence member's welfare by .658 with $r = .000$. This upheld the findings of Olalekan, Timothy, Ranti & Abayomi (2021) who concludes that cooperative societies intervention in providing micro loans to members for investment purpose in the area of enterprise formation and expansion is encouraging and should be sustained to improve the prosperity of individuals in Osun State. Gray & Kraenzle (2002) observed that micro loan offered by cooperatives societies have aided business growth while Oluyombo (2013) study confirmed that the financial loan of cooperative societies to members for the purpose of business has encouraged members' ownership of small businesses. It can be deduced that with strong cooperative societies and committed members who are willing and possess entrepreneurial and business education, advancing the course of SMEs growth and development will become a reality.

Furthermore, hypothesis two shows that when all other variables are held constant non-financial services positively influence member's welfare by .297 with $r= .000$. This affirmed the findings of Hassan & Garandi (2018) who stated that there are significant improvement in the well-being of member after joined cooperative in all measures: income & expenditure, educational & training status, housing & shelter status, nutrition & feeding status, health status and materials & household,

exception of household utilities. This upheld the findings of Omimakinde, Dada & Omimakinde (2022) which stressed that cooperative assist members directly and indirectly (cash or kind) in acquiring assets. Acquisition of various assets like electronics, automobiles, landed property and building among others had been made possible through the assistance of cooperative society. This had assisted individual members in meeting their needs physiological and safety need and bring about improvement in economic condition of the people. Assets acquisition is physical economic development and members who acquired assets after meeting their basic need had been able to overcome extreme poverty.

Finally, Hypothesis three shows that when all other variables are held constant saving scheme positively influence member's welfare by .073 with $r= .002$. This upheld the findings of showed that co-operative societies have the potential to influence savings behavior of their members positively. Their influence in increasing the amount of savings of members, inculcating financial discipline, imparting financial knowledge, providing avenue to earn dividend and provision of savings outlet that are affordable, convenient and simple cannot be ignored.

6.0 Conclusion and recommendation

Cooperatives and thrift societies play an important role in facilitating access to credit procurement and storage distribution of input and marketing of products. They create employment opportunities particularly in the rural areas and allow disadvantaged groups to be organized for social and economic benefit. The cooperative and thrift societies are formed with the idea of cooperation. Every cooperative society is formed to render service to its members rather than to earn profit. This study concluded that financial non-financial services and saving saving scheme have significant effect on the welfare of civil servants in NSCDC Niger state command. Thus, the study recommended that

1. cooperative societies intervention in form financial and non-financis encouraging and should be sustained to improve on the prosperity of individuals, Niger State and the nation at large.
2. Cooperative should serve as a viable means to remote savings mobilization particularly in low and good governance practices.
3. Other studies should be conducted to generalized the findings of this study.

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