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FORMATION OF COOPERATIVE SOCIETIES IN SECONDARY SCHOOL FOR IMPROVED STAFF WELFARE:A CASE STUDY OF SELECTED SECONDARY SCHOOLS IN AWKA SOUTH

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ABSTRACT
The project with the title "The Formation of Cooperative Societies in Secondary Schools for Improved Staff Welfare" is a product of library research. It highlights the need for organizing school cooperatives as a means of helping members within the school system meet up with their needs. It also narrates the history of cooperatives in Nigeria and the contributory system practice in pre-colonial era. The paper further discusses the role of cooperatives in the school system and emphasize that school staff being part of an organization should form cooperatives to empower themselves in all sphere of life. More so, cooperatives as agent of economic empowerment was analyze bringing out the benefit members are expected to enjoy. In conclusion, the steps to be taken to set up cooperative society were identified and briefly explain. In addition, school personnel are however adviced to set up cooperative societies for their own well-being and development of the society.

Introduction
Today, is an era when many people feel powerless to change their lives, cooperatives represent a strong, vibrant and viable economic alternative. Cooperatives are formed to meet people's mutual needs. According to International Cooperative Alliance "ICA" *(*1995) in its statement on the cooperate identity, defines cooperatives as 'an autonomous association of person united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically control enterprise. However, Oxford Advance Dictionary (2006) defined cooperatives as a group

of prison, acting, working together with another, or either for a common purpose. Cooperatives as an enterprise are aimed at empowering its members to meet the demand of life. For over 160years now, cooperatives have been an effective way for people to exert, control over their economic livelihoods. As government around the world cut services and withdraw from regulating markets, cooperatives are being considered useful mechanisms to manage risk of members. They provide a unique tool for achieving one or more economic goals in an increasingly cooperative global economy Cooperative generally provide an economic boost to the community particularly the members (Brachall 1994).

The School as an organization is a collection of people ho, with consciously coordinated effort, pursue and contribute to the attainment of common purpose. Organization can also mean collection of two or more people who work toward achieving common goals (Otu 2006) According to Hick (1976) the reasons for the formation of organization is to meet me emotional, spiritual, intellectual and economic needs of individuals that need to be satisfied. It is worthy to note that cooperatives as an autonomous association of person united voluntarily to meet the economic social and cultural needs should have a place in the school system. The school as institution should set up cooperatives for staff that are willing, to participate and ready to bear the risk, such cooperatives should be guided by the cooperatives principles according to (ICA. 1995 cooperative principles) The principal as the administrator should build good human relationship to get staff to join cooperatives. According to Mayo (1974) he believes that organization can only succeed if the leader is able to build good human relationship, this according to him is a precondition of organization success The school is not far from the society or community, it is the members of these communities that make up the school: more so, the benefits enjoy by members of cooperatives in the communities is still obtainable in school system. Therefore, school cooperatives will provide these benefits.

i. Provide financial assistance,
ii. Fulfills various needs of members
iii. Increase saving habit
iv. Promote social life etc.

Statement of the Problem

Firstly, the lack of the co-operative leads to the inefficient accomplishment of the objectives of the co-operative and its co-operators.
Secondly, lack of finance is another problem that militates against the smooth running of the co-operative in Nigeria. Again, they do not even know that through borrowing and contributing one can improve the development of the society.

Thirdly, inadequate planning by officiate and the inability or unwillingness to employ expert to reduce the potentials of cooperative is also a barrier to cooperatives.

Objective of the Study

- To determine the contribution of formation of co-operative movement to the economic well being of their members.
- To examine the management of co-operative society in school with respect to growth in membership and its funding.
- To determine the source of funds for the school co-operative and how flow surpluses are shared among its members.

Research Questions

- To what, extent has the formation of school cooperative improved the economic growth of its members?
- To what extern has inadequate funding been a barrier to the formation of school cooperative society?
- Has the formation of school cooperative society been a key to staff empowerment?

Scope of the study

It centres on selected schools within Awka metropolis, most of those schools are accessible and located in the urban center of Awka, in Awka South Local Government Area.

REVIEW OF RELATED LITERATURE

Conceptual Framework

Concept of Cooperative principles

According to Baarda (2006) the cooperative principles are as follows voluntary and open membership; Cooperative societies are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

Democratic member control; cooperative organizations are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as deleted representatives are accountable to the membership. In primary cooperative organizations members have equal voting rights (one member one vote) and cooperatives at other levels are organized in a democratic manner. Member economic participation; members contribute equitably to and democratically control the capital of their cooperative. At least part of the capital is usually the common property of the cooperative. They usually receive limited compensation if any, on capital subscribed as condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

Autonomy and independence: Cooperative organizations are autonomous self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

Education, training and information: Cooperative organizations provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders about the nature and benefits of cooperation.

Cooperation among cooperatives: cooperative serve their community most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

Concern for the community; while focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

The role of cooperatives in the school system

Nigeria has been practicing cooperatives even before the advent of the early missionaries. According to Okonkwo (1999) there exist series of contributory, services being performed by the indigenous people. In Igbo communities, the communal practices of helping one another in need are obtainable. Community members can help one another in farming practice, house building and social ceremonies among others. They early missionaries introduce saving theme for church workers and teachers as a way of meeting their needs, members contribute money together and gave it in turns among themselves. Akinwume (2008) said that the purpose of these contributory societies is to raise a fixed amount of money which they give to their members in turns. Cooperatives or contributory societies are very popular to people, there is no systematic way of practicing such societies; it is based on assume assumptions and believes of the people. In Igbo land it is called Isusu, the Yoruba called it "Isusu" while the Hausa people referred to it as Adash. The front runners of cooperatives movement in the world have stress the need for the formation of cooperatives by workers in an organization. Robert Owen (1771 - 1958) "the father of cooperative movement" advocated that workers should form cooperatives to help themselves, according to him, workers should drag themselves – out of poverty by growing their food, making their own clothes and ultimately becoming self-governing. William King (1786 - 1865) urged the need for the establishment of cooperatives by worker. Kings advised people riot to cut themselves off from the society but rather to form society within a society. Kings advocated for cooperatives store because he believes that people always visits shop everyday to get what they need. Also in the contribution of Charles Fourier, a Philosopher, he declared that concern as the secrets of social success. He believed that a society cooperated would seen an immense improvement in the production level. The importance of cooperatives in formal organization according to Akahalu (2004) is that the economic and social benefits of cooperatives spray far beyond the continuous of the movement and its membership. Abrahamson (1976) stated that in addition to helping to improve the welfare of members it generally generate in the national

interest by benefiting many segments of the general public. In his own contribution, Okeke (2001) said that cooperatives benefits the consumers by providing a steady, dependable source of good and fibre, developing new products, supplying the kind and quality of food derived and striving for low cost procurement and distribution system. In the school, there is need for setting up of a formal cooperative society to meet the needs and aspirations of the staff. The school administrator should identify those with the talent and assign the tack to them. A school head with good human relation can effectively identify with staff toward setting up of these cooperatives. Waston (1986) emphasize on the need of solving the problems of the employee in an organization. According to him, the employer should find a way of meeting to the needs of the workforce. Cooperatives are set up by members of the society to meet with their necessities of life, Okonkwo (1999) see cooperatives as an association of free independent persons for the betterment of their economic condition.

Therefore, teacher or school staff should come together to form cooperatives in order to improve their economic condition, Gibson (2005) in concluding on the role of cooperatives to the working class said that cooperatives helps in combating exploitation, reducing disparities, improving social conditions and gender sensitivity, and helping to create a more and just society with pronounced concern for environmental protection and sustainable process of development.

Cooperatives as agent of empowerment to members

The cooperative society has proven over the years to be social structure that affords the groups with similar interest opportunity to empower themselves socio-economically and other wise through the provision of members education and training, improve income and bargaining power, credit facilities among other the formation of school cooperative will empower the members of the school staff who participates it should be observed in the school system that the staff get themselves involved into contributory group where they contribute a specify amount of money and use them either to buy goods at a cheaper rates a share among themselves they also engage in monthly contributions which are given to member

in turns (Isusu) these practices are very popular among the working class as member depend on it to meet with their needs. According to Onuoha (1998) he stated that cooperative society has a fairly stable life and it continues to exist for a long period of time, its existence is not affected by the death insolvency, lunacy or resignation of any of its members. The formation of school cooperatives will economical empowers the members (school staff) by giving them another means of livelihood apart of the salaries. Okojie et al (2004) stated that money yielding venture assist groups and organization to meet up with necessities of life if well manage and organized in a way that promote transparency (cooperatives).

More so, cooperatives provide a platform for groups with similar interest to make investments and other form of decisions that after their socio-economic wellbeing. School cooperatives if well-organized can provide the needs of the public at all times; a situation where most school seek the service of food vendors open store inside the school and sell both food and other commodities should be discouraged, the school cooperatives should provide these needs to the public. The school cooperatives should look for profitable ventures and establish it inside the school. E.g. Bakery industry, Black construction industry, plastic/nylon industry to serve for the interest of staff and the public.

Agu (2012) emphasize the need of people working together or living together to have the tendency and ability to come together to think, plan and act as a unit through organization and affect change for the good of the public. The school as a formal organization need the services of the informal organization for its survival and growth according to Ayanniyi (2002) stated that if the informal organization in school "cooperatives" are encouraged, it can result to better team-work and can assist in achieving the better cooperative and motivation of workers, thus allowing the system to adapt and survive.

There are many benefits cooperatives can provide if well organized in the school, such benefits according to Lawal (2008) are as follows:
Encouragement of saving; The credit and thrift co-operative society encourage its members to save their money.

- Democratic in Nature: Member are encouraged and supported the

policy of one man one voice is a principle of cooperatives.

- Members learn about the practice of Democracy in reality.
- Results in low prices of goods; This is because, they buy goods directly from the producers and distributed to its members.
- Prevention of price fluctuation; This is as a result of the fact that their main motive is not to make profit but to promote the welfare of their members.
- Fighting inflation and deflation: They do these through activities of price stabilization, regulation of the quality of good needed.
- Saving in advertisement Cost: This is because majority of goods purchase come from the manufacturers
- Education of their members; this is done in areas of production, buying and selling of goods and services.

Starting a school cooperatives society

In starting a school cooperative society, cooperative act (2004), section 22, sub section (1a) states that the person should have attained the age of sixteen years except in the case of a school in operative society, the age limit shall not apply. Based of statement above, staff and students with the consent of their parents are qualified for membership. Cote (2002) identifies nine steps that should be followed in formation of school cooperatives, such are

i. **Hold an organizing meeting**: Establish steering committee; core group of interested individual should hold an informational meeting of potential cooperatives members. The primary purpose of the meeting is to explain the indentified need and how a cooperative would address it. A steering committee should be set up to look into their proposal and report back.
ii. **Survey on potential members**: Through the steering potential cooperative members are surveyed. Topic includes: needs for services, volumes to be purchase or marketed, willingness to join, finance and familiarity with other cooperatives.
iii. **Feasibility study of the business**: The committee will examine critical opportunities and obstacles that might ma-a break to the proposed cooperative business.

iv. **Develop a business plan**: If the feasibility study result favourable, the steering committee carries out or hires to develop detailed business plan. The business plan serves two primary purposes; to prove the blueprint for the development and initial operation of the cooperative and to provide supporting documentation for potential members, financial institution and other investors.

v. **Develop legal document**: The steering committee should draft legal documents for approval by prospective members. Those documents are, article of in-cooperation; bye laws and legal documents.

vi. **Secure financing for the cooperative**: The capital needed for the take up of the business should be considered by the steering committee and how such money can be obtained.

vii. **Recruit members for the cooperative:** The detail of members should be collected and new members should be sought, getting the minimum and maximum number of members will help start up a cooperative society.

viii. **Hold cooperative first membership meeting:** After getting the require finance for a startup and after members has signed up for the cooperative. A meeting is to be held to select interim leaders and adopting the bye laws.

ix. **Start cooperatives:** the cooperatives should start in full, the cooperative society should be registered to enjoy cooperate status.

In the school system, starting of a cooperative will be seen as easy, because of the level of literacy among the people. According to cooperative Act (2004), section 3(1) A primary society may be registered it consist at least ten persons and industrial society if it consist of minimum of six persons.

Theoretical Framework

Evidence obtained from the literature shows that the social capital theory is relevant to this study. This study considered the theory and adopted it as theoretical framework, useful for our understanding of the role of cooperative societies in economic development.

The social capital theory emanates from social capital which the World Bank

(1998) defined as "the institutions" the relationship, the attitudes and values that govern interactions among people and contribute to economic and social development". Social capital has to do with the relationship that exists among people which is expected to lead to social and economic development. According to Basargekar (2010), social capital is "the abilities of people to work together towards resolving community/social issue and promote equitable access to benefits of development". Social capital can therefore be considered as a tool of economic development among people which also affects their environment and community either positively or negatively based on their "collective action for mutual benefit".

Empirical Studies

The findings on the influence of governance on the performance of school cooperatives in agreement with the interdisciplinary journal of contemporary research business which indicated that governance challenges constituted political interference and managerial capacity at board and staff level, therefore the staff need more information about the operations of the board to enable them understand their roles to hold the board accountable to their actions and also to be able to know the role they need to play on the implementation of the budget, the findings on member commitment are in agreement with (McMurtry, 2012).

Fulton (2011) which suggested that staff commitment is seen as a qualitative feature of a member's relationship with her/his co-operative and further, member commitment is see as a voluntary individual state, which means it cannot be forced. To some extent, it is also a measure of how well the school co-operative has been able to (in the member's perception) differentiate itself from investor-owned firms. In this sense, it is something that particularly relates to being a member and does not involve non-members (Fulton, 2011). Importantly, the finding was in agreement to the sense that member commitment is considered to be manifested in continuance of patronage and affiliation with the school co-operative. In other words, member commitment can be generally seen as a variable that captures the extent to which the member is likely to choose maintaining her/his membership (patronage) in the cooperative.

Research Method

The research design establishes the structure of the study, the method and procedure to be used for writing and analyzing the needed data (Nwogu, 2006). The study adopted descriptive survey design. This design was adopted to describe and explain data gotten from the respondents.This is the geographical region, territory or area where the study was carried out (Asika, 2013). The area of the study was limited to some selected secondary schools listed below in Awka South Local GOvernemtn of Anmabra State.

Name of selected secondary schools in Awka South Local Government

S/N	Name of School	Number of members
1	Igwebuike Grammar school, Awka	82
2	St. John of God Girls Secondary School, Awka	79
3	Amenyi Girls Anglican School, Awka	81
4	Capital City Secondary School, Awka	52
5	Community Secondary School Agulu-Awka	40
6	Community Secondary School, Okpuno	38
7	Girls High School Amawbia	71
8	Amawbia Boys Secondary School, Awka	42
Total		**447**

Population is an aggregate number of members in the particular school cooperatives and territory. The population was made up of the above selected school cooperative members, in Awka South Local Government Area. Population of 447 staff of some selected secondary schools in Awka South.The sampling technique used for this study is stratified random sampling. The population was divided into smaller groups known as strata, in stratification, the strata are formed based on members shared attributes or characteristic. Total number of 20 staffs was selected from each school making it total of 160 staff was used as the population of this study. Stratified random sampling was used.

The data for this study was obtained from primary data through questionnaire and personal interview of the selected

sample. These medium was adopted in order to collect first hand information from the farmers who have in-depth knowledge on the topic of discourse. Secondary data to be gotten was through internal related the textbooks, related handout etc.A structured questionnaire will be used in data collection. The copies of questionnaires were administer personally by hand to the selected respondents and were collected after 5 working days. A total of 160 questionnaires was distributed but only 120 was retrieved.The data for this research study will be analyzed using simple percentage for respondents characteristics while mean statistics will be adopted in analyzing data collected on the research questions.

Data Presentation

The chapter presents and analyzes the data collected from the administered questionnaire.

Personal data of respondents

Table 1: Gender of respondents

Option	Response	Percentage
Male	40	33.33
Female	80	66.66
Total	120	100

In table 2 above, it showed that the ages between 21-25 have 7.50% while the ages between 26-30 have 25.83% and 31 years & above have 66.67%. This showed that 89% of the respondents were of age and were able to provide relevant answers to the items of the questionnaire.

Analysis of Data

Research Questions 1: To what extent has the formation of school cooperative improved the economic growth of its members? Rating on the performance of Awka-South staff Cooperative societies (from selected schools)

S/N	Items	Yes	No	Decision
1	School cooperative improves your economic base	105	15	Accepted
2	Does school cooperatives allows you to borrow money	90	30	Accepted
3	There are incentives given to members by the school cooperatives	70	50	Accepted
4	Through school cooperatives members benefited through bonus/dividends	100	20	Accepted
5	Members of school cooperatives can buy goods at reduced cost	80	40	Accepted

Source: Field Survey (2018)

From table above, I have a rating of 105 (as yes) and 15 (as no) which has the decision rue of accepted in agreement that school cooperative improves the economic base of the staff, item 2, has a rating of 90 (as yes) and 30 (as no) which has the decision rule of acceptance in agreement that school cooperatives allows staff to borrow money item 3 to item 5 has a rating of 70 (yes) 50 (no), 100 (yes) 20 (no), and 80 (yes) 40(no) respectively. All the rating of the items 1 to 5 were all in the decision point acceptance, hence, they all accepted that formation of school cooperation helps in improving the economic growth of its members.

Research Question 2: To what extent has inadequate funding been a barrier to the information of school cooperative society?

Mean score ratings on how inadequate funding affects the formation of school cooperative

S/N	Items	Yes	No	Decision
6	Members failed to contribute enough fund school cooperatives	75	45	Accepted
7	There is high nonchalant attributes among members of school cooperative	65	55	Accepted
8	Inadequate funds has hampered the formation of school cooperative	90	30	Accepted
9	School cooperatives did not venture into business outside the school due to funding	18	102	Not accepted
10	The business engaged in school cooperatives within the school is not economically vibrant	18	102	Not accepted

Source: Field Survey (2018)

From table above, item 6 has a rating of 75 (as yes) and 45 (as no) which has the decision rule of acceptance in agreement that members failed to contribute enough fund school cooperatives, item 7, has a rating of 65 (as yes) and 55 (as no) which has the decision rule of acceptance in agreement that there is high nonchalant attitudes among members of school cooperative, item 8 has a rating of 90 (yes) 30 (no), while 9-10 has the rating of 18 (yes) 102 (no), and 18 (yes) 102 (no) respectively. The rating of the items 6 to 8 were all in the decision point acceptance, except 9-10 (which was not accepted), hence, they are all in the agreement of the fact that inadequate funding affects the formation of school cooperative.

Research questions 3: has formation of school cooperative society been a key factor to staff empowerment

Ratings on the extent at which formation of school cooperation has been a key factor to staff empowerment.

S/N	Items	Yes	No	Decision
11	Through school cooperatives, there is improvement in the standard of living among members	85	35	Accepted
12	School cooperatives are mostly composed of school staff as members	65	55	Accepted
13	School cooperatives can assist members in meeting up with their financial needs	90	30	Accepted
14	As a member of school cooperative, one is expected to enjoy some financial assistance	102	18	Accepted
15	School cooperative provide other services to member like	102	18	Accepted
	a. Food stuff	70	50	Accepted
	b. Household utensils	90	30	Accepted
	c. Farming equipment/cooperative farming	0	120	Not Accepted
	d. Furniture	0	120	Not Accepted
	e. Electronics			
16	School cooperatives are officially registered by government	10	110	Not accepted

Source: Field Survey (2018)

From table above, item 11 has a rating of 85 (as yes) and 35 (as no) which has the decision rule of acceptance in agreement that through school cooperatives, members learnt how to improve their economic base, item 12, has a rating of 65 (as yes) and 55 (as no) which has the decision rule of acceptance in agreement that public awareness are made by staff for the growth and establishment of school cooperative, item 13 to 14 has a rating of 90 (yes) 30 (no), and 120 (yes) 18 (no), respectively. All the rating of the items 11 to 15 were all in the decision point acceptance except the sub-item (d) and (e) which disagree that

school cooperative provide other services like furniture and electronic, hence, they all accepted that cooperative members can help in establishing cooperatives for economic empowerment for the mass. In item 16, is not accepted that school cooperatives are officially registered by government.

Summary of findings

In table 1, all the rating of items 1 to 5 were all in the decision point of acceptance, hence, they all accepted that formation of school cooperation helps in improving the economic growth of its members. All the rating of the items 6 to 10 were all in the decision point of acceptance, hence they all accepted that inadequate funding affects the formation of school cooperative. All the rating of the item 11 to 15 were all in the decision point of acceptance, hence, they all accepted that cooperative member can help in establishing cooperatives for economic empowerment for the mass. In item 16, it is not accepted that school cooperatives are officially registered by government.

Recommendations

Cooperative society of whatever type or standard should at least be registered through the office of Director of cooperatives in the state. The Director has the right to register the society or declined based on his opinion on which after 90 days the cooperative can appeal to Minister or commissioner at the state level for consideration (Okechukwu 2016). It should be noted, there are many school cooperatives that are not registered, and they operate according to the cooperative principles but lack legal status. According to Amah (2004) registration of school cooperatives is important because it grants corporate status – according to the law.

Conclusion

There is need for school staff to organize themselves into cooperatives in order to be economically empowered to meet with the demand of life. These days when salaries are not paid often, the need for cooperatives can never be overemphasized. School cooperatives should be form according to the laid down rules, (Cooperatives Act 2004). It should imbibe the ICA principles for productivity and efficiency (ICA 1995) Cooperatives as a business organization should be partly private, partly public, but essentially different from both private enterprise and public enterprise.

They are a middle way" an economic sector in their own right.

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