

**ATTITUDE OF COOPERATIVE MEMBERS TOWARDS EDUCATIONAL
PROVISIONS BY THEIR COOPERATIVE SOCIETY
(A Study of College of administrative and business studies investment and
credit cooperative society Limited)**

BY

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**BEING A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF
COOPERATIVE ECONOMICS AND MANAGEMENT, IN PARTIAL
FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF HIGHER
NATIONAL DIPLOMA IN COOPERATIVE ECONOMICS AND
MANAGEMENT**

MAY, 2022

DECLARATION

I solely declare that this research work has been undertaken and conducted by me **Luka Samson Gado KPT/CBMS/19/48606** under the supervision and guidance of **Mr. Austin D. Buden** of the Department of Cooperative Economics and Management

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Date

APPROVAL PAGE

This is to certify that this research work is an original work undertaken and written by **Luka Samson Gado** and has been prepared in accordance with the rules and regulations governing the presentation of research projects in Kaduna Polytechnic and approved as meeting the requirement for the award of Higher National Diploma in Cooperative Economics and Management.

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DEDICATION

This project is dedicated to my beloved mom, Mrs. Tabitha Luka.

ACKNOWLEDGEMENTS

My profound gratitude goes to Almighty God the maker of heaven and earth.

My appreciation goes to my able project Supervisor Mr. Austin D. Buden, for his role in making this research work a reality.

I also want to appreciate my HOD Dr. Usman A. Usman, the former HOD Dr. Salamatu Attahiru, Mr. Sunny Ogbu, Mr. Augustine D. Buden, Mal. Aminu Lawal Barau, Mal. Babangida Isiyaku, Mr. Sadiq Abubakar who in one way or the other contributed to the success of my programme.

I also want to appreciate my beloved mom, Mrs. Tabitha Luka, my father, Mr. Luka Gado, and my brothers and sister, Yahaya, Shekwonuduza, Andrew and Blessing, and to my friends, Philip, Musty, Ridwan, Ismaila, Muideen, Zichat, Abdulrameen, Sabastine and Lawrencia. I appreciate you all for the support financially and emotionally, all through my study period.

I also want to appreciate my friends and also all the members of HND II Cooperative Economics and Management Department for their support and love.

May Almighty God bless you all.

ABSTRACT

This study analyzes the attitude of cooperative members towards educational provisions by their cooperative society with reference to College of Administrative and Business Studies Credit and Investment Cooperative Society (CABSCICS), Kaduna Polytechnic. A descriptive survey research design was used for the study. The research objectives and questions that guided the study were: To analyze the attitude of cooperative members towards cooperative education. To find out the extent of members' participation in cooperative education provided by their cooperative society. What are the attitudes of members towards cooperative education in rural areas? What is the extent of members' participation in cooperative education provided by their cooperative society? A questionnaire based on five-point Likert scale was used for data collection. Simple percentages and mean were used to analyze the data. Research results show that the attitude of cooperative members towards cooperative education is positive and encouraging and that the participation of cooperative members in cooperative education is to a large extent and this is encouraging and good for the development of cooperatives. Furthermore, the methods of imparting cooperative education in the area under study are suitable as they use seminars, workshops, handbills/posters, radio/television etc. and finally that several factors militate against the effective cooperative education include negative attitude of cooperative members, incompetence on the part of some management committee, limited resources, irregularity of such cooperative education and lack of trained cooperative personnel. It was recommended among others that regular seminars and workshops should be organized by cooperative societies to keep them abreast with contemporary issues on the principles and practice of modern cooperation and that Cooperative education should be provided to members on topical issues that could help the members to be more responsive to their cooperative society especially when new members join the cooperative or there are new innovations by the cooperative society so that members can be acquainted with such developments.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Right from the beginning in 1844, modern cooperatives have recognized the continuous education of members to keep them abreast with issues in the cooperative sector. The importance of cooperative education cannot be overstressed. Earlier, the words of Dr. William King, a medical practitioner and a convinced cooperative practitioner of the early 19th century England, had been emphasizing the great importance of cooperative education. Again, a Swedish cooperative expert, Mr. Stenner said “if we are given a choice between two alternatives, that is, a cooperatives society with a small amount of capita, but with knowledgeable members, our experience inclined us to choose the later. The more cooperative education the members posses, the easier it will for the cooperative assistant to guide and assist them. A cooperative society with ignorant members is a very heavy burden on the inspector and the time devoted to its supervision is out of proportion, yet much success is not achieved.

Cooperative education is not the study of physical sciences like physics or social sciences like politics. It simply means knowledge of the meaning,

objectives and running of the cooperatives society, the duties of the members and the committee, the knowledge of the society's bye-laws and the relevant sections of the cooperatives law. The education can be impacted in a formal or informal way. Members can arrange a study of the cooperatives law, and certain sections of the society's bye laws, this method is formal. It will be a good thing if any time the cooperative assistant attends a cooperatives society's meeting; he spends about fifteen minutes teaching the members certain sections of their bye-laws. Informally, the cooperative assistant discusses matters with the members or answers their questions.

Cooperative education and training form part of the essential features of modern cooperation and is regarded as one of the cardinal principles, to be precise the 5th International Cooperative Alliance principle (ICA 1995). According to ICA (1995) "cooperatives require those who will practice it effectively. The principle of Education training and information deals or makes provision for the education of the members so that they will be kept abreast with the intricacies of modern cooperative business. Members who are not educated will not even be interested in the development of their cooperative let alone knowing what to do to enhance such

development. Without this principle, other principles of cooperative cannot be understood and effectively practiced by the members.

Education, they say, is the key to success and the key to enlightenment. Any eligible cooperative society member is expected to know what cooperative is all about and what principle governs the operations of the cooperative society and how best a cooperative society can be organized and utilized to meet or achieve set goals. Unfortunately, some members tend to show negative attitude towards such educational provisions. They either refuse to participate or work against it and do all they can to thwart the efforts of the management committee in providing it. The member has more bearing to the success of cooperative society. That's why cooperative education is required for them, as an effective tool for decision making. Training is a way of guiding someone to acquire certain skills. In cooperatives, this training is for cooperative staff members that run the affairs of the cooperative society on behalf of the members. They need to be trained from time to time on running the activities of the society. If the staff members are well trained, there will be less supervision and delegation will be effective for the management. The general public needs to be enlightened too about the existence and activities of cooperative, so that cooperative will not be seen as an odd practice or something that exists in isolation. The general public should be able to say at

least a little about cooperative, base on the enlightenment they regularly receive. This makes the principle of "education, training and information vital and worthy of study as it applies to members attitude toward their cooperative society. Consequently, the nature of the attitude of members towards the educational provisions by their cooperative society is the focus of this study.

1.2 Statement of the Problem

The principle of cooperative member education is so important that the attitude of members towards such educational provisions should be considered seriously. Any cooperative society that ignores it is heading towards inefficiency or total failure because any cooperative society without educated members is like a house without a strong foundation and is doomed to crack and collapse. Any cooperative society that has succeeded must have applied the principle of member education and controlled the attitudinal disposition of members towards such provisions. For instance, Onouha, (2001) notes that if cooperative education is taken to include members' education, staff training and public enlightenment, cooperative experts and promoters have seriously recognized the importance of cooperative education in the life and existence of cooperative business and how members behave towards it. Ijere (1983) also suggests that it is in the light

of the importance of cooperative member education that various steps towards providing adequate education to cooperative members have been taken by cooperative societies.

However, it has been found out that some cooperative members appear not to be taking seriously the educational provisions made by their cooperative society. They are either indifferent or show open apathy against it, seeing it as unimportant and a mere waste of resources. As a result, some cooperative societies do not give cooperative education to members. Even if they do, it is not done properly to reflect the appropriate methods of imparting cooperative education. This tends to undermine the efficacy of cooperative education in instilling the knowledge of cooperative principles and practices to the members.

It is in the light of this that this research is prompted to critically examine the cooperative members' attitude towards cooperative education provided by their cooperative society.

1.3 Objectives of the Study

The general objective of this study was to analyze the attitude of cooperative members towards educational provisions by their cooperative society with reference to CABS Credit and Investment Cooperative Society, Kaduna Polytechnic. The specific objectives are to:

1. To analyze the attitude of cooperative members towards cooperative education.
2. To find out the extent of members' participation in cooperative education provided by their cooperative society.
3. To find out the current methods of imparting cooperative education on members by cooperative societies
4. To determine factors militating against effective cooperative education for members.

1.4 Research Questions

The following research questions guided the study:

1. What are the attitudes of members towards cooperative education in rural areas?
2. What is the extent of members' participation in cooperative education provided by their cooperative society?
3. What are the current methods of imparting cooperative education on members by cooperative societies?
4. What are the factors that militate against effective cooperative education to members?

1.5 Significance of the Study

This study analyzes the attitude of cooperative members towards educational provisions by their cooperative society in the light of the significance of cooperative education to cooperative movement. The finding of this study will be of paramount importance to government cooperatives Department), society under study, members of the public as well as researcher whose work will relate to that of their present study.

Government Cooperative Department as a result of the finding from this study will see areas they need to come to the assistance of cooperative by ensuring the movement is adequately equipped educationally and revisit their cooperative education policy for cooperative societies so as to perform their education promotion of cooperative smoothly.

The society under study will equally appreciate the importance of cooperative education as a result of the study and fully dedicate to the taste of educating their member to stop their loyalty so as to develop their society of this study and its findings will have organized on how to organize themselves to form a new society or appreciate the operation of existing cooperative societies. Also, the study will serve as a reference material to this present study.

1.6 Scope of the Study

This study analyzes the attitude of cooperative members towards educational provisions by their cooperative society. It examines how members are given cooperative education to stir up their loyalty, their extent of participation in cooperative education, the impact of cooperative education on members and the factors that could possibly militate against effective cooperative education of members are within the scope of the study. The study is restricted to CABS Credit and Investment Cooperative Society, Kaduna Polytechnic.

1.7 Definition of Terms

Cooperative 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 enterprise.

Cooperative Education: Is the process of education members on the meaning principles bye-laws, duties, operation etc. of a cooperative society.

Member: This are individuals that make up the society or belong to the society.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews related literature on attitude of cooperative members towards cooperative education. The chapter highlights opinion of experts, concepts established on the subject matter of the study. The chapter is substituted into the following sub-themes:

- i) The concept of cooperatives
- ii) The meaning of cooperative education
- iii) Members attitude towards cooperative education in rural areas
- iv) Impact of cooperative education members' attitude
- v) Factors that militate against effective cooperative education of members
- vi) Summary of the literature review.

2.2 Concept of Cooperatives

Many authors have defined the word “cooperative” in different ways but it generally means working together to achieve defined objective(s). This also means collaborating between any groups of persons for any purpose. However, in the modern sense of the word cooperative is a deliberate and conscious attempts buy group of persons to work together for improvement

of their socio-economic condition (Chukwu, 1990). In other word, it indicates the activities of specialized business institute that are university accepted to operate in certain practices and principles which characterized them as cooperative. He further explain that such working together may be famous or informal economic or non-economic in nature etc. the International Labour Organization (1966) defines cooperative society as an association of persons who have voluntarily joined together to whereas a common aim through the formation of a democratically controlled organization making equable contribution to the capital require and accepting a fair share a risks and benefits of the undertaking in which members actively participated". There are five (5) elements that determine the structure of a cooperative from of organization according to this definition:

- i. The group of persons has at least one economic interest in common.
- ii. There is the self-help invocation that is the kind of group or each individuals member is to meet the common need by a joint action based on mutual assistance
- iii. The organization is democratically administered
- iv. The main objective of the group is to perform service for promotion of the economic situation of the members of the group and

- v. The members do business from the motive of services rather than profit.

In agreement with the above definition, the Internal Cooperative Alliance came up with a comprehensive definition of cooperative as an autonomous association of persons unlimited voluntarily to meet their common economic, social and cultural need and aspirations through a jointly owned and democratically controlled enterprise (ICA 1995). Cooperative may also be seen as an institution whose frame work cooperative or joint activities takes place on a formulized long term deliberants aids, to a great extent specific from in the social and especially economic sphere of human endeavour. According to Olesin (2007), the idea of cooperation is that every member's resource is pulled together and all the members can benefit from what they have pulled together either to buy household items, vehicles, land, houses or do establish their private business. By this, cooperative societies have contributed to wealth creation and poverty reduction. In support of the following outlying, Onuoha (1998) states that cooperative as an association of persons or people which is built on the principles of members self-help self-reliance brother hood and solidianty. In the same vein, Ihimodu (1988) views cooperative as a business organization formed with the main objectives of meeting members economic target thereby trying to eliminates

the necessary exploitation profit mothers of middlemen whose activities no doubt gravity exploited the poor masses.

In his own contribution, Okechukwu (2001) observes that the word cooperative has everybody word but most unfortunately, it is one word that has been so much misunderstood misinterpreted and abused as a result of lack of clear understanding of the concept of cooperative. Adeyeye (1978) maintains that cooperative society is adopted virtually in all countries of the word for practically all aspects of human endeavour. They also states that modern cooperative organization have entreated into all facts of human activities. They are used to achieve both social and economic goals. In the word of Asaole (2004) admit that cooperative societies are potentially an important instrument of social transformation especially in the rural areas. Rama (2002) observes cooperative as a forum of business organization which is established by member on the basis of equality to promote their economic and social interest. Lawal (2006) also posits that cooperative is a kind of business organization for the mutual benefits of members rather than maximizing profit which may be the target of other forms of business organization. He also sets cooperative as a business a organization to afford members particularly the poor to come together to promote their social and

economic well being, a feat which a single individual working together cannot achieve if it is responsible at all for him to do.

According to Akinwumi (2006) “cooperative can be describes as an economic and social institution that allow for freedom of membership devoid of cohesion and pursue economic activities to promote the interest of its members, who also uses it services. He added that cooperative s depend on the unique efforts of large number of small individuals. Cooperatives embodies the spirit of working together to achieve a common goals. The united state Department of Agriculture (USADA) in 1987, describes cooperative as a user owned, user controlled, business that distribute benefits on the basis of use. Article 5 of the International Cooperative Alliance Stipulated “any association of person or of society, shall be recognize as a cooperative society, provided that it has for its members by means of an enterprises based on material based on mutual aid and that it confirms to the I.C.A statement on cooperative identity as approved by its general assembly. generally the distributes of cooperatives were as follows:

- i. An autonomous body free from government or external control and domination.
- ii. Number join voluntarily as a result of having acquired a new awareness through cooperative education.

- iii. It is an association of person and not of capital i.e the interest of numbers must come first before that of capital.
- iv. The objective of the group is to meet members need in the field of economy social and cultural.
- v. The means of achieving these objectives is through a business which they have set up.
- vi. The cooperative is jointly owned it common ownership.
- vii. The cooperative must be democratically controlled irrespective of financial consideration.
- viii. The benefit must be equality shared i.e according to ones patronage and or performance in the realization of the organization aims and objectives. Any cooperatives that practice this above attributes and characteristics according to Pefundin (2006) can achieve an objective that would have been unavailable if acting alone.

2.3 The Concept of Education

The word education was derived from a Latin word “educare” meaning to bring up, to lead, to raise up, to educate. Good (1987) cited in Ajayi (2007) describes education as the art of making available to each generation, the organized knowledge or the traditions and culture of the society which are passed on from one generation to the other from the older to the younger

ones. Whatever the form or process, Musaazi, (1986) explains that education may take it as an obligation to transmit accumulated wisdom, knowledge, skills, values, and attitude of the society from one generation to the next in order to prepare the young people for future membership of the society and their active participation in development. Education is the process of acquiring knowledge, skills and wisdom through the use of hands, legs, head and other parts of the body (Cheesman, 1987). Education is essentially communication and so it is instructive to note that the cheapest way to acquire wealth in the long term is to acquire knowledge and skills within the short time (Obodoechi, 2002).

2.4 The Concept of Cooperative Education

Education, as directed to cooperative members is the education aimed at helping them to imbibe cooperative principles, values and practices. The cooperative society needs to educate members on what cooperative society is, the benefits people can derive from its formation, how to form cooperative society, how to run and administered it. Cooperative education is essential in order to make the members functional and relevant to their cooperative business. One of the cooperative principles emphasized by the International Cooperative Alliance (1995) is the principle of education, training and information.

Cooperation provide education and training for their members, elected representatives like managers and employees so that they can contribute effectively to the development of the cooperative society, they inform the general public particularly the young people and opinion leaders about the nature and benefit of cooperation. Cooperative education is absolutely essential for the success of the cooperative movement. A cooperative cannot rise far above the level of understanding of its members. The functional education includes members' education, staff training and public relations. It is broad-based, affecting particularly the science of management of the cooperative business enterprises. It includes the cooperative laws, rules and regulation as well as the fiscal and monetary policies and programmes of the cooperative business. Co-operators should also be well informed about the operating economic environment of the particular state under which their organization exists.

Cooperative education is not like physical science like Physics or social science like Politics. It simply means knowledge of the meaning, objectives and running of the cooperative society, the duties of the members and committee the knowledge of the society bye-law and the relevant sections of the cooperative law. The education can be imparted in a formal or informal ways. Members can arrange a study of cooperative and

certain section of the society's bye-law this method is formal. It will be a good thing if anytime the cooperative assistance attends a cooperative society's meeting; they spend about fifteen minutes teaching the members certain section of their bye-law informally, the cooperative assistant discuss matter with the members or answer their question (Onuoha, 1998).

It is also the responsibility of the cooperative assistant to teach members to be able to read and understand the bye-law of their society. They must also learn to use the bye-law to their societies effectively by utilizing business principles. They must be taught what their rights and duties in the society are. It teach the members how to hold meetings, how to discuss effectively in meetings how to take decision in meetings and their importance of meetings they must also teach them how to choose their officers and committee members. They should understand that they must choose capable officers who are ready to work for the society selflessly and in lines with the aim and objective of the society at heart it is also part of cooperative education. Therefore, for members to be taught how to discuss and evaluate report and records of their societies business, they should be able to formulate policies which in turn eventually lead them to making good decision for their organization. This has portrayed how strong the principle of education in cooperative is to be permanent and also to the well being of each cooperative member. In the

societies where the issue of education is neglected, failure awaits the societies in all aspects of their activities.

This aspect of cooperative education has great to the educator among less privileged people. Education for them must be concrete and immediate, it must work every day affairs of life and must deal with every day affairs of life and must work through activities which makes real meaning to them. For example concepts as group responsibilities reaching decisions by majority vote. Chukwu, (1990) sees it as delegating authority to responsible officers, observing rules agreed upon by the group, exerting self-discipline for the welfare of the group. Many cooperative societies fell to realize the great responsibilities for education in all the fields but there are few that have not had considerable impact on the lives of their members in one way or the other. Musa and Wailare (2006), Abdullahi (2001) stated another basic principle that cooperative education should be in the major language where it may be necessary to conduct cooperative business in language of majority groups.

Education should also be in vernacular of the majority groups conviction about as the mind and can therefore be best acquired through the mother tongue, more over in the new nations emerging from colonial status every effort should be made to impact cooperative education in the major language or dialects rather than in language of commerce and high institution of learning

(e.g. English language in India). He further stated that the fourth principle of cooperative education is that it must be continuous for the individuals. This means that education must not be ceased when a new principle and some simple activities are mastered. This principle is also important because, unless education is continues, new members will not be able to understand fully the purpose and meaning of the organization which they have join. Only a continuous programme of education and training can keep the spirit of the organization alive as it matures and grows older (Cheesman, 1987).

Cooperative education aims at producing men and women of cooperative quality. The education centers on the meaning, objectives, running of cooperative societies this duties of members, officers and committee members, the society's bye-law etc this duties and more are what the cooperative assistance will be involved in during cooperative education, session (Onuoha, 1998). In the same vein, Amahalu (2006) notes that cooperative education is regarded as the mother of all the principles of cooperative, thus, without education other cooperative principles cannot be effectively applied. Importing cooperative education is the responsibility of the cooperative mothers. It is also potential to note that cooperative education should be handled by knowledgeable persons or experts in

cooperatives. Igwe (1998) observes that cooperative education is meant for the general public, prospective members, members of cooperative, cooperative offices. Education is the most important factors for human development and it is through education that things are built up. It form of essential features of modern expenditure and it is regarded as one of its coordinal principles. For instance, the Rochdable pioneers before launching their successful ventures have spent a considerable length of time educating themselves on how to run their business in order to avoid the mistake of the past attempted cooperative enterprises.

Cooperative education, according to Musa (2006) is not the study of physical science like physical or social science like politic. It simply means knowledge of the meaning, objectives and ruing of cooperative societies, the duties of members, committee, the society's bylaws and movement session of the cooperative law. Onuoha (1998) capital to the business then a member that does not know what it is all about. For this reason, cooperative provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of the development of their cooperative. They reform the general public, particularly young people and opinion leaders about the nature and benefits of cooperation (ICA 1995).

2.4 Impact of Cooperative Education on Members' Attitude

The relevance of cooperative education makes it the bed work of cooperative education is the mother of all the principles of cooperation, without education, all other aspects of cooperative would not be understood. Given this statement, Ogujifor (2003) a very that cooperative education is more impotent than capital to the extent that if the people were given the choice between starting cooperative without capital but with enlightened membership and starting with a large Ijere (1992) notes that it is only through proper education that cooperative members can be taught how to control and manage their cooperative society effectively.

Chukwu (1990) and Osita (1988) both highlight the impact of cooperative education as related to cooperative performance in the areas of increasing complete, increasing productivity, raising the level of average income masses, indicating democratic principle, community spirit and promoting rural development. In the same vein, Achi (2001) observes that cooperative education is an institutional tram work for allocating scare resources, stimulating economic welfare. It raises income power level of the members by providing income earning power and opportunities. It serves as a training ground for entrepreneurship and it helps to mobilize human and material resources for economic transformation. According to Asaolu (2004)

members loyalty can only be stirred up with the level of the education of cooperative they acquired. That is to say members cannot contribute or vote for better decision if they do have adequate knowledge of cooperative education makes members to be responsible members.

Chukwu (1990) also contributes that members can only know their right and duties to perform if they are well informed through cooperative education. This will help them to vote for competent management and also be autonomous in nature. He farther explained the relevance of cooperative education as follows:

1. To recruit new members into the cooperative movement
2. To make the members knowledgeable, responsible, active and legal, thereby dispelling ignorance, apathy and disloyalty among them.
3. To convert new members from individualist to genuine cooperators imbued with the cooperative spirit, to infuse cooperative into new members.
4. To provide the movement with intelligent and devoted leaders.
5. To make cooperative staff efficient by providing them with necessary skills.

6. To promote goodwill for the movement among the general public by creating a favorable public opinion to spread knowledge about cooperative and let everybody know what cooperative can do.

Cooperative education will make managers and employees employed by cooperative enterprises give their maximum contributions to the development of the organization (Babangida, 2007). Akinwumi (2006) also affirms that cooperative education makes members to know their quote to the development of the society. Epetemehim (2006) avers that adequate cooperation to the public will make them to support and appreciate to the movement, and will be willing to participate. In support of this assertion, Akpanenue (2001) admits that knowledge is the principal thing for any developmental project. Thus, the important and relevance of the principle of cooperative education cannot be overemphasized due to its contribution in cooperative development. The target of cooperative education according to Onuoha (1998) cited in Obodochi (2002) include the following:

- a) All non-members.
- b) Per-members i.e. those who have indicated interest to be members.
- c) Floor member (ordinary members).
- d) Board members and officers of the cooperative movement.
- e) Employees.

- f) Organizers and trainers.
- g) Government cooperative officers and people in power, including executive legislature and the judiciary.

The International Cooperative Alliance (1995) stated categorically that “cooperative provide education and training for their members, elected representatives, managers and employees so that they can contribute effectively to the development of their cooperative. They also inform the general public particularly young people and opinion leaders about the nature and benefits of cooperation. Chukwu (1990) observes that members education include education of pre members, members as well as their leaders and representatives. The further expatiate that member need to know their responsibilities and the objectives expected from the society and they equally need to know certain provision of the cooperative law and their society’s bye-law. The target also includes staff training. Obodoechi (2002) notes that staff need training, knowledge and skill in cooperative so as to manage cooperative business effectively. The public also need to know and have information about the benefit and importance of cooperative organization, so as to make sound decision and opinion about cooperatives when the need arises, and to create a favorable public opinion among the various public and evidences.

2.5 Factors Militating Against Effective Cooperative Education of Members

In their own explanation, Onuoha & Buden (2002) state that cooperative education is affected by numerous problems, even though the education has been described as the life wire cooperation, it is not effectually carried out by most cooperative societies for instance, some primary cooperative don little or nothing to educate their members. This according to them are factors that made members of cooperative societies in most cases not knowing any sessions of the cooperative law, even their society bye-law, principles of cooperative, values of cooperative etc.

Most cooperative societies do not earmark or subscribe some portion of their surplus to education of members. Helm (1968) points out those most primary societies fouled to pay a little portion of their resources to their union or secondary society that are design to perform or arrange such remittance of money as a wasteful lecture. They fail to realize that the quality of their membership depend on the amount of cooperative education they received. In so many cases, most cooperative societies adopt wrongly education their members. Since there are different techniques of importing cooperative education, societies were suppose to determine the appropriate techniques suitable for their members. Unfortunately, cooperative societies do not care about this, as a result the cooperative education they provide are

not effective. Umebaki (2000) and Isyaku (2007) both agree that members without quality education and are not well informed cannot be committed to the activity of cooperative apathy. Akinwumi (2002) buttresses that most stakeholders responsible for educating cooperative members are incompetent and lack instructional materials. Thus, some members of cooperative knowledge of cooperative is limited to that of the officers and this members without intervention will remain incapacitated to the information they received.

2.6 Summary of Literature Review

Literature has been reviewed in the area of members' attitude towards cooperative education in rural areas. Among others, the literature review centered on the concept of cooperatives, the meaning of cooperative education, members attitude towards cooperative education in rural areas, cooperative education and members' attitude as well as factors that militate against effective cooperative education of members. Available literature shows that even though cooperative education is paramount to the survival of any cooperative society, some members are indifferent about it and thus do not show that they appreciate such provision. Consequently, attendance is poor and they tend not to utilize what they acquire from such provisions.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses all that the researcher did to collect data needed to assess the attitude of cooperative members towards cooperative education provided by their cooperative society. The chapter specifically discusses the research design, the population of the study, the sample and sampling technique. Other subthemes discussed in this chapter includes the research instrument, its validity and reliability, the methods of data presentation and statistical analysis as well as the limitations of the study

3.2 Research Design

The researcher made use of a survey method as research design for the study. This is justified by Kerlinger (1979), where he asserts that survey method of research studies large and small population and enables researcher discover relative incidences and distributions on the characteristic of the population used for the study and it will enable the researcher to generalize his findings from the sample collected on the population of study.

3.3 Population of the study

The population of this study consists of all the registered members of CABS Credit and Investment Cooperative Society, Kaduna Polytechnic, with a total membership of 500 (CABS Credit and Investment Cooperative Society, Kaduna Polytechnic, 2022). The researcher restricted the population of the study to CABS Credit and Investment Cooperative Society, Kaduna Polytechnic because they are in the right position and well informed to provide the necessary responses that will enhance the researcher properly analyze their attitude towards cooperative education provided to them.

3.4 Sample Size and Sampling Procedure

Out of a total population of 500 members of the cooperative society under study, 217 were used by the researcher as sample size for the study. This was in line with the opinion of Krejcie and Morgan cited in Ogbu (2010) that in a population of 500 people, 217 should be used as sample for the study (see appendix II).

3.5 Research Instrument

The instrument used for the study was a questionnaire which was developed by the researcher. This was adopted because of its capacity to elicit primary data needed for this study and its ability to cover a whole lot of the cooperative society members. The instrument had five (5) sections; Section

“A” for the respondents Bio-Data while “B”-D” has to do with items regarding the research questions based on five point Likert scale measurement.

3.5.1 Validity

According to Kerlinger cited in Ogbu (2010), validation by others is an effective method of content validation of research instrument. Consequently, the questionnaire used for this research was validation by experts in Cooperative Economics and Management. This includes lecturers the Department of Cooperative Economics and Management, Kaduna Polytechnic including the supervisor of this project. Their modification and corrections resulting from their observations and criticisms were fully used in the final draft the questionnaire.

3.5.2 Reliability

To obtain reliability for factual questions, Oppenheim (1966) cited in Ogbu (2001) suggested that “internal checks in the form of logical tests in the questionnaire should be inclined.” In line with this, a number of questions were built to give a clue to the respondents’ consistency of responses. A pilot test was also conducted with 20 cooperative members in CABS Credit

and Investment Cooperative Society, Kaduna Polytechnic to test the reliability of the questionnaire. A reliability coefficient of 0.79 was obtained which showed that the questionnaire was reliable.

3.6 Method of Data Presentation and Analysis

Available data was presented in tables. Such tables are simply constructed in columns and rows so that the analysis of Likert type scale questionnaire will be facilitated. Frequency counts, simple percentages and mean were used to analyze the data based on the research questions.

3.7 Decision Rule

Any mean from 3.00 and above in agree. Any mean from 2.99 and below is disagree.

3.8 Limitations of the Study

The lukewarm attitude of some of the respondents was more like a bottleneck to the smooth conduct of the investigation. Difficulty in pinning down some of the respondents to willingly fill out the questionnaire posed as a limitation. Besides, it should be noted that for the fact the study used questionnaire and survey design, it could be a limitation because it cannot

be ascertained if the same results could be obtained if other methods like interview or observation can yield the same results. Furthermore, the participants could have exaggerated or understated their responses to the items in the questionnaire which could have slightly affected the research results.

CHAPTER FOUR

DATA PRESENTATION AND STATISTICAL ANALYSIS

4.1 Introduction

This chapter presents the data collected in respect of the attitude of cooperative members towards educational provisions by their cooperative society. The result of findings are tabulated, showing the total number of the responses to the items in the questionnaire and corresponding mean scores. The magnitude of the responses to individual item in the questionnaire was used to determine the direction of the respondents' responses in relation to whether they agree or disagree to the item.

Note: Out of 217 Questionnaire that were distributed, only 199 were returned, out of this number, only 196 questionnaires valid for usage.

4.2 Respondents' Demographic Variables

Table 4.1 Sex Distribution of Respondents

<u>Sex category</u>	<u>Frequency</u>	<u>Percentage</u>
---------------------	------------------	-------------------

Male	120	61.2
Female	76	38.8
Total	196	100

Source: Field Survey (2022)

The 4.1 reveals that majority of the members representing 61.2% are male while 38.8% are females this implies that we have more males in the society than females. A special sensational programme should be fashioned to enlighten the women in the society on cooperative.

Table 4.2: Distribution of Members Based on their level of Education

Variables	Frequency	Percentage (%)
Tertiary	95	48.5
Secondary	60	30.6
Primary	33	16.8
Others	8	4.1
Total	196	100

Source: Field Survey (2022)

Table 4.3 above shows the respondents base on the level of education, where large number of the members representing 48.5% are having either their first degree or HND a reasonable numbers of 60 representing 30.6% with secondary school certificate. This is to say that members of this cooperative society will respond well to the questionnaire since they are educated enough to understand and make responses.

4.3 Answering the Research Questions

Research Question 1: What is the attitude of cooperative members towards cooperative education? To answer this question, five items were used. The respondents' responses and their mean scores to the individual items in the questionnaire are shown in table 4.4:

Table 4.4: Attitude of Cooperative Members towards Cooperative Education.

S/N	Statements	SA	A	U	D	SD	X	Remark
1.	The attitude of cooperative members towards cooperative education is positive.	80	55	1	30	30	3.52	Agree
2.	The cooperative members are comfortable with the percentage amount set aside for cooperative education.	75	52	9	30	30	3.57	Agree
3.	The members participate in cooperative education provided by their cooperative society.	66	65	-	35	30	3.42	Agree
4.	The cooperative members encourage the management committee to provide cooperative education to members.	20	76	-	20	10	3.89	Agree
5	The cooperative members utilize the lessons learnt from the cooperative education provided to them.	75	65	9	26	21	3.75	Agree

Source: Field Survey (2022)

Grand Mean = 3.63

KEY: SA = Strongly Agree, A = Agree, U = Undecided, SD = Strongly Disagree, D = Disagree.

Table 4.4 shows the attitude of cooperative members towards cooperative education. In the table, item 1 shows that a larger number of respondents agree that the attitude of cooperative members towards cooperative education is positive (N= 196; \bar{x} = 3.52). Result in item 2 shows that a larger number of respondents agree that the cooperative members are comfortable with the percentage amount set aside for cooperative education (N= 196; \bar{x} = 3.57). Item 3 also shows that a larger number of respondents agree that the members participate in cooperative education provided by their cooperative society (N= 196; \bar{x} = 3.44) while in item 4 the data shows that a larger number of respondents agree that the cooperative members encourage the management committee to provide cooperative education to members (N=196; \bar{x} = 3.89). Lastly, in item 5, data shows that a larger number of respondents agree that the cooperative members utilize the lessons learnt from the cooperative education provided to them (N =196; \bar{x} = 3.75).

Research Question 2: What is the extent of members' participation in cooperative education provided by their cooperative society?

To answer this question, five items were drafted into the questionnaire. The respondents' responses and their mean scores are shown in table 4.4:

Table 4.4: Extent of Members' Participation in Cooperative Education provided by their Cooperative Society.

S/N	Statements	SA	A	U	D	SD	X	Remark
1.	Members participate in cooperative education to a large extent.	80	55	1	30	30	3.52	Agree
2.	Members participate in cooperative education to a small extent.	30	30	2	59	75	2.27	Disagree
3.	Members participate in cooperative education to a low extent	30	35	-	65	66	2.22	Disagree
4.	Members do not participate in cooperative education to at all.	20	10	-	20	76	2.69	Disagree
5	Members are not aware of the provision of cooperative education.	26	28	2	75	65	2.75	Disagree
Source: Field Survey (2022)					Grand Mean = 2.63			

KEY: SA = Strongly Agree, A = Agree, U = Undecided, SD = Strongly Disagree, D = Disagree.

Table 4.4 shows the appropriateness of the content of cooperative education provided to members of cooperative societies. In the table, item 1 shows that a larger number of respondents agree that members participate in cooperative education to a large extent (N= 196; x = 3.52). Result in item 2 shows that a larger number of respondents disagree that members participate in cooperative education to a small extent (N= 196; x = 2.27). Item 3 also shows that a larger number of respondents disagree that members

participate in cooperative education to a low extent ($N = 196$; $x = 2.22$) while in item 4 the data shows that a larger number of respondents also disagree that members do not participate in cooperative education to at all ($N = 196$; $x = 2.69$). Lastly, in item 5, data shows that a larger number of respondents disagree that members are not aware of the provision of cooperative education ($N = 196$; $x = 2.75$).

Research Question 3: What are the current methods of imparting cooperative education on members by cooperative societies?

To elicit responses from the respondents on this question, five items were drafted into the questionnaire. The respondents' responses and their mean scores are shown in table 4.5:

Table 4.5: Current Methods of Imparting Cooperative Education on Members by Cooperative Societies.

S/N	Statements	SA	A	U	D	SD	X	Remark
1.	Seminars are used as current method of imparting cooperative education.	85	50	-	31	30	3.61	Agree
2.	Workshops are used as current method of imparting cooperative education.	70	56	2	37	31	3.54	Agree
3.	Handbill/posters are used as current method of imparting cooperative education.	63	68	-	32	33	3.45	Agree
4.	Radio/television is used as current method of imparting cooperative education.	40	56	2	18	10	3.89	Agree
5	Enrolment in institutions is used as current method of imparting cooperative education.	80	69	-	22	25	3.79	Agree

Source: Field Survey (2022)

Grand Mean = 3.71

KEY: SA = Strongly Agree, A = Agree, U = Undecided, SD = Strongly Disagree, D = Disagree.

From the data in table 4.5, result on item 1 shows that a larger number of respondents agree that seminars are used as current method of imparting cooperative education (N= 196; x = 3.61). In item 2, the data shows that a larger number of respondents (N = 196; x = 3.54) agree that workshops are used as current method of imparting cooperative education. Item 3 shows that a larger number of respondents agree that Handbill/posters are used as

current method of imparting cooperative education ($N= 196$; $x = 3.45$). In item 4, a larger number of respondents agree that radio/television is used as current method of imparting cooperative education ($N= 196$; $x = 3.89$). Result in item 5 shows that a large number of respondents agree that enrolment in institutions is used as current method of imparting cooperative education ($N= 196$; $x = 3.79$).

Research Question 4: What are the factors that militate against effective cooperative education to members?

To gather the data needed from the respondents on this question, five items were drafted into the questionnaire. The respondents' responses and their mean scores are shown in table 4.7:

Table 4. 7: Factors that Militate against effective Cooperative Education to Members.

S/N	Statements	SA	A	U	D	SD	X	Remark
11.	Members of cooperative society thwart the effort of mgt in providing effective cooperative education.	70	80	6	20	20	3.8	Agree
12	Cooperatives lack trained personnel to use appropriate methods of imparting cooperative education.	120	76	-	-	-	4.20	Agree
13	Irregularity of cooperative education affects effective cooperative education.	98	40	2	36	20	3.98	Agree
14	Limited financial resources affect effective cooperative education.	75	56	-	35	30	3.2	Agree
15.	Negative attitude of mgt committee affects effective cooperative education.	86	60	-	50	25	3.5	Agree

Source: Field Survey (2022)

Weighted Mean = 3.74

KEY: SA = Strongly Agree, A = Agree, U = Undecided, SD = Strongly Disagree, D = Disagree.

In table 4.7 result on item 11 shows the data of a larger number of respondents agree that members of cooperative society thwart the effort of mgt in providing effective cooperative education (N= 196; x = 3.8). In item 12, result shows that a larger number of respondents agree that cooperatives lack trained personnel to provide effective cooperative education (N = 196; x = 4.20). In item 13, results indicate that a larger number of respondents agree that irregularity of cooperative education affects effective cooperative

education (N=196; \bar{x} = 3.98) while result in item 14 shows that a larger number of respondents agree that limited financial resources affect effective cooperative education (N= 196; \bar{X} = 3.2). Lastly in item 15, a larger number of respondents agree that negative attitude of some management committee affects effective cooperative education (N = 196 = \bar{X} = 3.5).

4.4 Summary of the findings

The following findings are made in the course of the study:

1. The attitude of cooperative members towards cooperative education is positive and encouraging.
2. The participation of cooperative members in cooperative education is to a large extent and this is encouraging and good for the development of cooperatives.
3. The methods of imparting cooperative education in the area under study are suitable as they use seminars, workshops, handbills/posters, radio/television etc.
4. Several factors militate against the effective cooperative education include negative attitude of cooperative members, incompetence on the part of some management committee, limited resources, irregularity of such cooperative education and lack of trained cooperative personnel.

4.5 Discussion of the findings

From the data gathered and analyzed, the following findings were made. It was discovered that the attitude of cooperative members towards cooperative education is positive and encouraging. This result confirm the theoretical opinion of Amahalu (2006) that no member of a cooperative society would not appreciate cooperative education when appropriate content of cooperative education and training is seriously considered. Based on good content of cooperative education, the members would develop a positive attitude towards the educational provision.. In a related development, Chukwu (1999) is of the opinion that when cooperatives members are given appropriate content of cooperative education, their desire to participate would be wonderful.

The methods of imparting cooperative education in the area under study are suitable as they use seminars, workshops, handbills/posters, radio/television etc. This finding is in tune with the assertion of Onuoha (2007) that some cooperative societies are doing well in the area provision of cooperative education especially in selecting appropriate methods of imparting the knowledge to cooperative members. He mentioned that these methods have been found to be effective as most members commend on its effectiveness any time they are given cooperative education through such methods.

It was discovered that cooperative education impacts positively on the members of the cooperative societies as it makes them enlightened and responsible. It changes their attitude towards their cooperatives and promotes favourable public opinion about cooperative business. This collaborates with the idea of Ijere (1983) Okonkwo and Buden (2007) that by educating members, you make them know what cooperative is all about, you change their activities from what and how they used to take cooperative for.

Similarly, Ijere (1983) noted that when members are educated and officers are trained properly as well the general public is informed, it is seen that their participation in meetings, reports and any cooperative functions are encouraging you. He maintained that when members are educated, understanding and interpreting of principles will be easy and a better understanding of the principles will be achieved. Principle as the name implies is expected to be a total guide for cooperative activities. If a comprehensive understanding is given, a good interpretation will be gain thereby better performance is enhanced.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the research, conclusions drawn in respect of the research findings and recommendations that could help enhance the content and methods of cooperative education and members' responsiveness to cooperative activities.

5.2 Summary

This study analyzes the attitude of cooperative members towards educational provisions by their cooperative society with reference to College of Administrative and Business Studies Credit and Investment Cooperative Society (CABSCICS), Kaduna Polytechnic. A descriptive survey research design was used for the study.

The research questions that guided the study were: What are the attitudes of members towards cooperative education in rural areas? What is the extent of members' participation in cooperative education provided by their cooperative society? What are the current methods of imparting cooperative education on members by cooperative societies? What are the factors that militate against effective cooperative education to members?

A questionnaire based on five-point Likert scale was used for data collection. Simple percentages and mean were used to analyze the data. Research results show that the attitude of cooperative members towards cooperative education is positive and encouraging and that the participation of cooperative members in cooperative education is to a large extent and this is encouraging and good for the development of cooperatives. Furthermore, the methods of imparting cooperative education in the area under study are suitable as they use seminars, workshops, handbills/posters, radio/television etc. and finally that several factors militate against the effective cooperative education include negative attitude of cooperative members, incompetence on the part of some management committee, limited resources, irregularity of such cooperative education and lack of trained cooperative personnel.

It was recommended among others that regular seminars and workshops should be organized by cooperative societies to keep them abreast with contemporary issues on the principles and practice of modern cooperation and that Cooperative education should be provided to members on topical issues that could help the members to be more responsive to their cooperative society especially when new members join the

cooperative or there are new innovations by the cooperative society so that members can be acquainted with such developments.

5.3 Conclusion

Based on the research results, it can be concluded that members' attitude towards cooperative education is positive and this has significant effect on the development of cooperatives because without effective cooperative education and adequate participation of members, any cooperative society is doomed to fail. Such educational provision helps the members to develop a positive attitude towards their cooperative society as well as understand the processes of cooperative activities.

5.4 Recommendations

Based on the findings, the followings recommendations are made for cooperative societies to be more effective in their provision of cooperative education for their members, officers and the general public:

1. Regular seminars and workshops should be organized by cooperative societies to keep them abreast with contemporary issues on the principles and practice of modern cooperation.
2. Cooperative education should be provided to members on topical issues that could help the members to be more responsive to their

cooperative society especially when new members join the cooperative or there are new innovations by the cooperative society so that members can be acquainted with such developments.

3. Competent and qualified instructors who have qualifications in the area of cooperative should be recruited to draft the instructional content and impact such educational provision to members.
4. It should be mandatory for all cooperative members to avail themselves of the opportunity to benefit from the cooperative education provided by their cooperative societies.
5. As provided by the cooperative law, money should be set aside annually by cooperative societies' management committee for cooperative education and all members should be motivated to see the relevance of such provision.

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APPENDIX I

Department of Coop. Econs. & Mgt.
Federal Cooperative College,
Kaduna.
25th July, 2022

Dear Respondent,

ATTITUDE OF COOPERATIVE MEMBERS TOWARD EDUCATIONAL PROVISIONS BY THEIR COOPERATIVE SOCIETY

I am a final year HND student in the above mentioned department and institution. I am conducting a study on the topic above in partial fulfillment of the requirements for the award of Higher National Diploma in Cooperative Economics and Management.

I request you to kindly complete the attached questionnaires meant for the above purpose. I assure you that the information you will provide will be treated confidentially.

It is hope that this study will go a long way in facilitating the proper utilization of the principle of member education in cooperative and also as a document of reference to other prospective writers on cooperative.

Yours Faithfully

ELIJAH DANIEL MAKAMA

APPENDIX II

QUESTIONNAIRE

CONTENT AND METHODS OF IMPARTING COOPERATIVE EDUCATION.

Instruction: Please tick (✓) the option that best represent your opinion Key: SA = strongly agree. U = Undecided SD = Strongly disagree

SECTION A

Respondents Bio-Data

Sex: Male [] Female []

Education Qualification: Tertiary [] Secondary []

Primary [] Others []

SECTION B
APPROPRIATENESS OF COOPERATIVE EDUCATION
PROVIDED TO COOPERATIVE MEMBERS.

S/N	Statements	SA	A	U	D	SD	X	Remark
1.	The content of cooperative education provided to members is appropriate.							
2.	The content of cooperative education provided to members is need-based.							
3.	The content of cooperative education provided to members is good enough.							
4.	The content of cooperative education provided to members is result-oriented.							
5	The content of cooperative education provided to members is in tune with current economic realities.							

SECTION C
CURRENT METHODS OF IMPARTING COOPERATIVE EDUCATION
ON MEMBERS BY COOPERATIVE SOCIETIES.

S/N	Statements	SA	A	U	D	SD	X	Remark
1.	Seminars are used as current method of imparting cooperative education.							
2.	Workshops are used as current method of imparting cooperative education.							
3.	Handbill/posters are used as current method of imparting cooperative education.							
4.	Radio/television is used as current method of imparting cooperative education.							
5	Enrolment in institutions is used as current method of imparting cooperative education.							

SECTION D

COOPERATIVE MEMBER EDUCATION AND MEMBERS'

RESPONSIVENESS TO COOPERATIVE ACTIVITIES.

S/N	Statements	SA	A	U	D	SD	X	Remark
6.	Cooperatives education produces enlightened members.							
7.	Cooperative education promotes favorable attitude from the general public towards cooperatives.							
8.	Cooperative education produces efficient and dedicated cooperative staff.							
9.	Cooperative education helps to produce responsible members.							
10	Members of cooperatives develop positive attitude through cooperative education.							

SECTION E
FACTORS MILITATING AGAINST THE CONTENT AND METHODS OF
COOPERATIVE EDUCATION PROVIDED TO COOPERATIVE
MEMBERS.

S/N	Statements	SA	A	U	D	SD	X	Remark
11.	Members of cooperative society thwart the effort of mgt in providing appropriate content of cooperative education.							
12	Cooperatives lack trained personnel to use appropriate methods of imparting cooperative education.							
13	Irregularity of cooperative education affects its content and methods.							
14	Limited financial resources affect the content and methods of cooperative education.							
15.	Negative attitude of mgt committee affects the content and methods of cooperative education.							

APPENDIX III

Required sample size, given a Finite Population, Where N= Population Size and n = sample size

N-n	N-n	N-n	N-n	N-n
10-10	100-80	280-162	800-260	2800-338
15-14	110-86	290-165	850-265	3000-341
20-19	120-92	300-169	900-269	3500-346
25-24	130-97	320-175	950-274	4000-351
30-28	140-103	340-181	1000-278	4500-354
35-32	150-108	360-186	1100-285	5000-357
40-36	160-113	380-191	1200-291	6000-361
45-40	170-118	400-196	1300-297	7000-364
50-44	180-123	420-201	1400-302	8000-367
55-48	190-127	440-205	1500-306	9000-368
60-52	200-132	460-210	1600-310	10000-370
65-56	210-136	480-241	1700-313	15000-375
70-59	220-140	500-217	1800-317	20000-377
75-63	230-144	550-226	1900-320	30000-379
80-66	240-148	600-234	2000-322	40000-380
85-70	250-152	650-242	2200-327	50000-381
90-73	260-155	700-248	2400-331	75000-382
95-76	270-159	750-254	2600-335	100000-384

Adapted from Krejcie & Morgan. 1970: P.608