

**SOFT SKILLS TRAINING AND SERVICE DELIVERY OF NIGERIA
UNION OF TEACHERS' COOPERATIVE INVESTMENT AND
CREDIT UNION IN OYO STATE, NIGERIA**

BY

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CERTIFICATION

I certify that this study was carried out by Folasade Elizabeth OYEGBILE (Matric No.93060) under the supervision in the Department of Adult Education, University of Ibadan, Ibadan.

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DEDICATION

This research is dedicated to Almighty God who gave me the grace to start and complete this Ph.D program; my late parents Mr. Joshua Oladokun and Mrs. Cecilia Adebola Oladokun (Nee Adedigba); my darling husband; and my children.

May the Lord bless them for their endless love and support.

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ABSTRACT

There has been a tremendous increase in the role and importance of cooperative societies particularly among public school teachers. However, the myriad of complaints about the unethical behaviour of the leadership of most societies had hindered the attainment of the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Unions (NUT CICU) in Oyo State. Previous studies focused largely on the provision of technical knowledge for leaders with little emphasis on the enhancement of their interpersonal (soft) skills. This study was designed, therefore, to determine the effect of Soft Skills Training (SST) on service delivery of NUT CICU in Oyo State, Nigeria. The moderating effects of gender and job tenure were also examined.

The Social and Human Capital theories and the Andragogical Learning Model anchored the study, while the mixed method of survey and pretest-posttest, control group quasi-experimental design of 2x2x2 factorial matrix was adopted. The Okebola and Agodi NUT CICU with high membership were purposively selected and randomly assigned to SST and control groups respectively, while their executive members were adopted as participants: SST (Okebola- 60) and control (Agodi- 60). Treatment lasted eight weeks, while the post treatment observation lasted four weeks. Instruments used were Cooperative Society Service Delivery ($r=0.85$) and Cooperative Leadership Training ($r=0.81$) questionnaire, SST Inventory ($r=0.92$) and guide, and non-participant observation. Data were analysed using descriptive statistics. Analysis of covariance and scheffe post-hoc test at 0.05 level of significance

Participants were classroom teachers (100.0%), married (53.0%) with long job tenures (52.5%) and their mean age was 56 ± 2.9 years. Their pre-treatment soft skills possession was teamwork (54.0%), honesty (48.0%), critical thinking (45.0%), social responsibility and work ethics (40.0%), empathy (36.0%), communication (22.0%), and conflict management and negotiating (20.0%). Treatment had a significant main effect on service delivery of NUT CICU ($F_{(1; 118)}=71.76$; partial $\eta^2=0.38$). Participants in the SST had a higher post-mean score (152.72) than those in the control (135.52). Gender had a significant main effect on service delivery of NUT CICU ($F_{(1; 118)}=14.20$; partial $\eta^2=0.11$). Male participants had a better post-mean score (148.07) than the female ($\bar{x}=139.14$). Job tenure had a significant main effect on service delivery of NUT CICU ($F_{(1; 118)}=11.66$; partial $\eta^2=0.09$). Participants with long job tenure had a higher post-mean score (148.30) than those with short tenure (139.51). There was a significant two-way interaction effect on treatment and job tenure on service delivery of NUT CICU ($F_{(1; 118)}=19.19$; partial $\eta^2=0.14$) in favour of participants with long job tenures. The two-way interaction effects of treatment and gender, and gender and job tenure as well as the three-way interaction effect were not significant. Post-treatment observation revealed that there was improvement in oral and written communication, interpersonal relationship, empathy, efficiency and decision-making skills of the leaders.

Soft skills training enhanced the service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Unions in Oyo State, Nigeria. The training programme should be regularly provided for the leadership and members of cooperative societies, particularly females and those with short job tenures.

Keywords: Teacher cooperative unions in Nigeria, Soft skills training, Interpersonal relationship building skills

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CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Today's business environment is becoming more complex, uncertain and competitive owing to different factors. A wide range of associations, including cooperative societies, think about human resources as their key resource, which assumes a basic part in organisational performance and achievement (Shaheed, Zhang and ShenSiti, 2012). Thus, there is the need for all organisations to update the existing skills and knowledge of their staff.

There is debate over the overall benefits of training programmes generally on both employees and organisational goals (Kester, 2011). One school of thought argues that training is more beneficial to the employees. Another school states that the organisation gains more in the long run. Regardless of which side of the debate one belongs, it is a general consensus that training obviously becomes imperative for an organisation to understand the impact of training on the overall development and growth of the organisation. The more an organisation realises the importance of training, the more the investment in training will continue to grow (Brum, 2007).

Organisations which deal with people regularly are generally more successful if they train their staff to use soft skills, which yield significant returns on investment for the organisation (Kester and Shadare, 2011). It is sufficiently not enough to be very prepared in technical skills without creating milder, relational and relationship-building abilities that help people to communicate and collaborate effectively. These skills are more critical than ever as organisations struggle to find meaningful ways to remain competitive and productive. Skills such as teamwork, leadership and communication are essential for organisational and personal success. Soft-skills training can be seen as a set of organisational activities to increase the employees' job knowledge and skills or to modify the attitudes and social behaviour (teamwork, leadership and communication) in ways consistent with the goals of the organisation and the requirements of the job (Laird, 1985).

Soft skills are increasingly sought out by organisations in addition to standard qualifications. For a long time, the importance of soft skills has been undervalued. They are now becoming the hard skills of today's workforce. There is an assumption that people knew how to behave on the job, how to fit in, how to be on time, and how to take initiatives. However, the reverse is the case. The value of soft skills is growing like never

before. Organisations all over the world are placing high premium and value on soft skills because of their centrality to organisational successes. Typically, a cooperative society's executive need a repertoire of technical skills but beyond these technical skills, soft skills have significant impact on the attitude of the cooperative leaders, who have to interact with members and other stakeholders. The more positive a leader's attitude is the better that person's relationship with others will be. An attitude that fosters great team performance and leads people to contribute strongly to the organisation's vision and strategy is important.

According to Torch (2013), soft skills are a collection of personality traits, positive attributes, social graces, communication abilities and competencies that enhance relationship and performance on the job, leading to "total feats". Soft skills are what accompany hard skills and help organisations use their technical expertise to full advantage. Cooperative societies, like other organisations may be good at getting clients and not so good at retaining them, they may have a soft skill gap. Soft skills are important parts of leader's individual contribution to the success of an organisation, including cooperative societies.

Cooperative societies have been a powerful device for individuals to apply control over their economic livelihoods, giving one of a kind instrument to accomplishing at least one monetary objective in the undeniably focused worldwide economy. Cooperative societies have helped in transforming the lives of their members and communities by improving the standards of living through the provision of social, economic and educational services. As noted by Baarda (2006), cooperative societies which rose as self-improvement undertaking to battle financial and social insufficiencies are an effectual community developmental vehicle by their nature by supporting economic self-reliance and civil society. Notwithstanding their significance, the vast majority are of the opinion that cooperatives are for the poor in rural areas of developing nations (Yusuf, 2014). But contrary to this notion, Singh (2004) stresses that there is a high demand for cooperatives all over the world and that cooperative service are not limited to rural societies alone; they are applicable to both sexes in developed and developing countries.

Today, in a time where individuals appear to be incapacitated to change their fates, cooperatives are seen as critical tools for enhancing the living and working states of women and men. Since the users of the cooperative societies they give claimed them, cooperative societies settle on choices that adjust the requirement for benefit with the welfare of their individuals and the networks which they serve (Baarda,

2006). Cooperatives are formed to meet peoples' mutual needs, representing a strong, vibrant, and viable economic alternative. This is premised on the notion that together a group of people can achieve goals that none of them could achieve individually.

As governments around the world cut services and withdraw from regulating markets, cooperatives are being considered a useful mechanism to manage risk for members; they help salary/ wage earners save for the future with the use of soft-felt monthly contribution could be deducted from source or contributed voluntarily by members as at when due. Cooperatives, as economic enterprise and as autonomous self-help organisations have been contributing meaningfully to the uplifting of the socio-economic conditions of their members and their local communities. They are found in practically all countries of the world, covering almost all the major sectors, including agriculture, forestry, fishery, finance (banking, microfinance and insurance), electricity (generation and supply), construction, mining, education, housing, transport, manufacturing, trade and a wide range of social services. They help create, improve and protect income as well as generate employment opportunities and contribute to poverty reduction. Cooperatives are community-based, rooted in democracy, and flexible, with participatory involvement, which make them well suited for economic development (Gertler, 2001). Cooperatives increase the bargaining power of their members, providing them, among other benefits, higher income and social protection. Cooperatives accord members opportunities, protection and empowerment that are essential elements in their uplift from degradation and poverty (Somavia, 2002). More than any form of self-help organisation, the most common and sustainable enterprise for the economic transformation of the poor, the artisans and downtrodden is the cooperative society (Yusuf, 2014).

“Fullest participation of all people” is advanced by cooperative and as well encourages a more even-handed distribution of the advantages of globalization. They add to feasible human improvement, and have critical parts to play in fighting social exclusion. Hence, the advancement of cooperatives ought to be considered as one of the pillars of national and worldwide economic and social improvement (Levin, 2002). Cooperatives are known to have assisted in the establishment and development of small-scale and medium- scale enterprises through their roles in entrepreneurship promotion, raising capital, provision of infrastructural facilities, small- scale industrialisation and developing small scale agriculture. Therefore, it is estimated that cooperatives employ more than 100 million men and women worldwide.

Membership of cooperative societies is a common phenomenon among classroom teachers in Nigeria. There is hardly a classroom teacher in most public schools that does not belong to one cooperative society or another. Most of the public teachers have seen the society as an alternative, if not the major, source of mobilisation of resources for income generation. Owing to the irregular and non-payment of salaries by the government, the teachers have seen the cooperative societies as an haven for saving for a rainy day. Cooperative societies help the teachers in public schools to form the habit of saving for the future. As a result of this, it is common to see four or five or even more societies coming together to form Teachers' cooperative unions. These teachers' cooperative unions are mostly referred to as Nigeria Union of Teachers Cooperative Union. In Oyo State, there are eleven of such unions.

Cooperative unions, regardless of their significant and importance, cannot achieve their aims and objectives, if the managements of such unions are not adequately equipped with the skills that are required for their effective running. Besides, cooperative unions are under pressure as never before to assist the public teachers in surviving the socio-economic hardship in Nigeria. The dual forces of unpaid salaries and inability of the commercial banks to assist the teachers are transforming the mandates of cooperative unions. This, in turn, is making the job demands of the management of the unions to demonstrate soft skills that will make them more responsive to the needs of the members. There is, therefore, the need to equip cooperative societies management teams with skills, knowledge and empathy that will make them adaptive and efficient leaders in an excessively volatile economy like Nigeria's.

In essence, in today's dwindling economy, teachers' cooperative unions require more from their leaders (executive members) than knowledge and experience. While this two important qualities of leaders are essential, combining them with the right soft skills make the best combination. Hence, there is the need to train teachers' cooperative union executive on soft skills, so as to empower them to become more effective on their job. The essential soft skills required are communication, critical thinking skills, teamwork capability, conflict management and negotiating skills, social responsibilities and work ethics, integrity/honesty and empathy.

In helping the management team of teachers' cooperative unions to upgrade their soft skills and knowledge, the cooperative unions also are getting their optimal best. Succinctly put, the more a cooperative union trains its executive members, the more likely it is that such a union will attain its full capacity and ensure the maximum

satisfaction of the members. It has been argued that countless cooperative societies fail and falter, particularly in Nigeria, because of some challenges, such as corruption on the part of the leaders, lack of commitment, inadequate capital, politicisation of the society, lack of proper record keeping, competition, as well as adverse and unpredictable weather. All the above-mentioned challenges do not apply to the Nigeria Union of Teachers Cooperative Societies alone; they also affect other orthodox cooperative societies and departmental cooperative societies. In addition to the above problems, the cooperative societies are faced largely with the challenges of neglecting spending time and money on developing the required and necessary knowledge and skills of their executive members.

There is evidence that acquiring soft skills through training programme could be affected by gender and job tenure. One of the areas in which gender has been widely applied is training; gender differences in training have been one of the major areas of investigation in the literature on training. Gender has been defined as either physiological or psychological orientation. Regardless of the two perceptions of gender, the commonly identified components (factors) of gender in research are gender identity, gender labelling, gender-linked conducts, peer performances and determinative role (Oni, 2014). Factors affecting training and its outcome are wide-ranging and often depend on multiple variables. Trainees, while on a training programme, learn to separate masculine and feminine characteristics and unconsciously adjust their behaviours both during and after the training to these predetermined roles. According to Kester and Esan (2010), social stereotypes, marital status, work-family conflict and women reproductive health issues which are all gender-related, impact significantly on training programmes. A person's gender identity may be inconsistent with his/her biological sex characteristics, resulting in such an individual behaving in a way perceived by others as being outside cultural gender norms; these gender expressions may be described as gender variant or transgender (Kester and Oni, 2015).

Apart from gender, the length of service of an executive member in any cooperative society goes a long way in affecting the outcome of the training he/she receives. The experience acquired on the job will significantly determine an executive member's attitude and reaction to training as well as the expected behaviour after training. Expectedly, the longer an individual stays on the job, the higher his/her dexterity on the job will be. Job tenure could impact positively or negatively on the process of any training programme. Acquisition of soft skills through the process of a training programme could, therefore, be positively or negatively impacted on.

Previous studies on cooperative societies have focused largely on the growth and development of the societies, their administration, roles and importance as well as challenges, their contributions to economic growth and developments and as sources of savings and income. There is a dearth of studies on how leadership training impacted on the management of the cooperative societies; specifically on how the provision of soft skills training impact on cooperative societies operations, particularly among teachers' cooperative societies. This necessitates a study like this.

1.2 Statement of the problem

There has been a tremendous increase in the role and importance of cooperative societies, particularly among public school teachers in Oyo State. These societies have become safe havens for the teachers, assisting them to make ends meet in the face of dwindling salaries and social security provisions. However, for the cooperative society to do more, there is a need for them to have proactive leaders (executive members) who appreciate their leadership roles, by provoking and guiding their unions and the members to survive in economic recession.

Currently, what exists in the teachers' cooperative unions in terms of qualitative leadership falls short of the expected total feats as experienced in other climes. There are deficiencies in the service delivery of the executives of the Nigeria Union of Teachers' Cooperative Investment and Credit Union. For example, loan disbursement period could be extended due to some irregularities in management and control. Also, effective communication, which is pivotal to successful leadership, is not in place.

Many cooperative societies have failed and suffer from bad leaders because these leaders are full of double standards and could deceive members by doctoring figures in order to declare surplus at the annual general meeting. Unknown to some members where this happens, dividends distributed to the members, which are supposed not to be distributed, reduces the capital base of the society. Moreover, some these leaders also see every leadership position as a money-making opportunity. Another leadership problem is poor administration of justice, (Akinkunmi 2006:3). There is the problem of weak enforcement of the law in societies. Some of these leaders do not obey the laid down rules and regulations of the society. Some leaders falsify the account of the society so that they can conceal information in order to embezzle the fund of the society. Another leadership problem is over- invoicing of goods bought for sale to the members. Some

leaders also do trading with the fund of the society with the intention of returning the capital after making their profit without the awareness of the members.

Another deficiency of these cooperative leaders is their refusal to pay back their loan taken with interest as at when due. Some leaders also lobby their members for continuous stay in the office which is to the detriment of the society. Some of these cooperative leaders receive cash from members without remitting it to the society (Baarda, 2006). They equally lack empathy and other soft skills that could be instrumental to the growth of any organisation. Obviously, it is not enough for the cooperative union executive members to be highly trained in technical hard skills without developing the soft skills that will assist them to adapt, communicate, negotiate and collaborate effectively with other members.

This situation raises some questions: How can the leaders of teachers' cooperative unions improve their service delivery to their members? How can the soft skills gaps and deficiencies existing among the leaders of the teachers' cooperative unions in Oyo State be corrected? And would the introduction of soft skills training into the cooperative training programmes help to enhance the effectiveness of the executive members? Previous studies have largely focused on the development and growth, roles, importance and challenges, and contribution to savings, income and economic growth, with little attention paid to contributory roles of training, particularly soft skills training, to leadership effectiveness among the management teams (executive members) of teachers' cooperative societies. This study, therefore, examined soft skills training and service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Unions in Oyo State, Nigeria.

1.3 Aim and Objectives of the study

The main aim of this study was to examine soft skills training and service delivery of Nigeria Union of Teachers' Cooperative Unions in Oyo State. The objectives were to:

- i. assess the training type, frequency and adequacy of the training programmes provided for the Nigeria Union of Teachers' Cooperative Unions leadership;
- ii. ascertain soft skills training and service delivery of the Nigeria Union of Teachers' Cooperative Unions; and
- iii. determine the effect of gender and job tenure ship on the service delivery of the Nigeria Union of Teachers' Cooperative Unions

1.4 Research Questions

In order to achieve the objectives stated above, the following questions were used as guide for the study:

- RQ₁: What is the level of frequency of the training programmes provided for the cooperative union leadership in Oyo State?
- RQ₂: What are the types of the training programmes provided for the cooperative union leadership in Oyo State?
- RQ₃: How adequate are these training programmes provided for the cooperative union leadership in Oyo State?

1.5 Hypotheses

The following null hypotheses were also raised and tested at 0.05% level of significance to guide this study:

- HO₁: There is no significant main effect of soft skills on the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union
- HO₂: There is no significant main effect of gender on the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union
- HO₃: There is no significant main effect of job tenureship on the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union
- HO₄: There is no significant two-way interaction effect of soft skills and gender on the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union
- HO₅: There is no significant two-way interaction effect of soft skills and job tenureship on the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union.
- HO₆: There is no significant two-way interaction effect of gender and job tenureship on the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union.
- HO₇: There is no significant three-way interaction effect of soft skills, gender and job tenureship on the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union.

1.6 Significance of the study

The findings of this study would be of immense significance to different categories of stakeholders of cooperative societies and the human race. The study will help to provide framework upon which the training of cooperative societies could be built, particularly with regard to typology, frequency and adequacy of training. The findings and recommendations will assist in enhancing the service delivery of the cooperative societies. The study will assist the Ministry of Trade, Investment and Cooperatives to formulate and implement policies that will nip the problem in the bud. These are some of the problems: overdue loans, sit-tight syndrome, corruption, lack of effective communication and so on.

This study will equally help the executive to have good communications skills that is they will be able to deliver ideas clearly, effectively and confidently either orally or in writing. The study will be of help to the executive in having the critical thinking skill, which is the ability to find ideas and look for alternative solutions when the need arises.

Furthermore, this study will assist the members and the executive to work as a team. They will be able to build a good rapport, interact and work effectively with one another. This study will be of importance in the area of conflict management and negotiating skill of the executives. It will help the society to understand the economic crises, environment and social aspect professionally. It will also help in analysing problems and solving these problems related to ethics. The findings of this study will help the executive of cooperative societies to improve on their honesty and integrity and also boost their relevance in the society and community.

In addition, this study will serve as a database for further studies in the field of industrial relation and cooperatives. It will also assist the government to formulate and implement policies that will help to promote cooperatives among the citizenry. Finally, this study will help in the area of literature review for other researchers.

1.7 Scope of the study

The study focused on soft skills training and service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union in Oyo State, Nigeria. The study was delimited to the Nigeria Union of Teachers' Cooperative Investment and Credit Union in Oyo State. The reason for the choice of the union was that, in recent times in Oyo State, out of all the working citizens, the public teachers seem to be at the receiving end of economic recession, they rely solely on the assistance of the cooperative unions to

make ends meet. Thus, these cooperative unions have been serving as their saving grace. Also, the two unions selected have a higher number of members and they are vibrant and strong in terms of loan disbursement.

The study was further delimited to the consideration of the moderating effect of gender and job tenure on the main effect of treatment on service delivery.

In addition, the study focused on these seven soft skills that are essential for effective leadership position for the improvement of service delivery. These seven soft skills considered are personal attributes, such includes

- 1) communication skills
- 2) critical thinking skills
- 3) teamwork capability skills
- 4) conflict management and negotiating skills
- 5) social responsibility and work ethic skills
- 6) integrity/ honesty skills
- 7) empathy skills

1.8 Operational definition of terms

In this section, the terms and concepts used are defined and explained based on their usage in the context of this study.

Soft skills: These are personal attributes that enhance the social action and effectiveness of executive members of cooperative societies. It is often used to describe the skills which characterize relationship with other members of the society and how the executive members approach life and work. Examples are communication, teamwork, making decision, time management, self-motivation, problem- solving, work ethic, courtesy and self-confidence.

Soft skills training: This training aimed to improve the skills of executive members, like assertiveness, negotiation skills, communication skills and skills to establish and maintain interpersonal relationship.

Service delivery: This is the level of proficiency and viability of the cooperative societies in addressing loan and basic needs, thrift and savings activities, entrepreneurship development of members, provision of cooperative education and serving as an effective platform for group cohesion, integration and unity of members.

Nigeria Union of Teacher's Cooperative League (OYSTECOL): This is the apex umbrella for teacher's cooperative in Oyo State. Members make up the society; four to

five or even more society make up the divisional union; while the divisional unions constitute the league.

Cooperative Society: It is a type of business association where individuals deliberately meet up based on value for advancement of their economic interest or to tackle monetary, social, educational, welfare issues of members.

Gender: This term goes beyond the biological sex of the selected participant. It extends to their society-ascribed roles.

Job Tenure: This represents the number of years each selected member of the cooperative union executive has used on the executive cadre of the union.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

This chapter deals with the review of past but related literature and theories. These are organized under the following sub-headings:

- 2.1 Historical development of cooperative societies
- 2.2 History of the Nigeria Union of Teachers in Oyo State
- 2.3 Basic principles of cooperative societies
- 2.4 Types of cooperative societies
- 2.5 Concept of cooperative society
- 2.6 The role of cooperative organisations
- 2.7 Importance of cooperatives
- 2.8 Cooperatives societies and economic development in Nigeria
- 2.9 Cooperative unions and the development of societies
- 2.10 Measuring the performance of cooperatives
- 2.11 Problems militating against performance of cooperative societies
- 2.12 Education, training and cooperative societies in Nigeria
- 2.13 Training and management development of cooperative societies in Nigeria
- 2.14 Concept of soft skill training
- 2.15 Objectives of soft skills training programme
- 2.16 Examples of soft skills
- 2.17 Soft skills and cooperative societies
- 2.18 Soft skills and provision of loan and basic needs
- 2.19 Soft skills and economic development of members
- 2.20 Soft skills and thrift and savings
- 2.21 Soft skills and entrepreneurship development
- 2.22 Soft skills and education of members
- 2.23 Soft skills and platform for group coercion, integration and unity among members
- 2.24 Key elements for successful service delivery
- 2.25 Review of empirical findings/results
- 2.26 Theoretical framework
- 2.27 Social capital theory
- 2.28 Human capital theory
- 2.29 Andragogical learning model
- 2.30 Framework for the study
- 2.31 Appraisal of literature

2.1 Historical development, principles and types of cooperative societies

The Rochdale Equitable Pioneers Society was formed in 1844 in England with the purpose of solving the social and economic problems of its members. The original members that started the society were 28 in number and all of them were weavers in a textile factory in the city of Rochdale which is closer to Manchester in England. These workers, who later turned to be members of the cooperative society, were poor and were being exploited by the rich factory owners who were known as capitalists. These capitalists subjected these workers to longer period of works with little pay, bad working condition, poor wages and remuneration and so on. The capitalists wanted the workers to work longer and receive small wages. These workers were humiliated and felt cheated. So they decided to pull their resources together to set up a grocery store. This store was opened at No. 9, Toad lane, Rochdale, Manchester in 1844. In this store, there were a lot of food items and commodities which the members were able to purchase at an affordable price.

Birchall (1997, 1998) traces the birth of modern cooperatives to Britain at the end of the eighteenth century. Friendly societies emerged among the working class group to protect themselves against life hazards through mutual insurance, numbering over a million by 1850. They were seen as a self-help movement, being a response to the insecurity of reliance on waged labour arising from the industrial revolution. This Rochdale Cooperative Society was able to succeed because its rules were based on the following ideas:

- open/voluntary membership
- democratic control
- education of members
- patronage refund
- political and religion neutrality
- limited return on capital
- sale of pure and unadulterated good

The Rochdale Equitable Pioneers was said to have been influenced by Robert Owen's (1771-1858) philosophy. He was a social reformer. Robert Owen was a very intellectual father of cooperative ideas. He said that when people come together on the basis of equality, they will be able to solve their economic, social and educational problems. His ideas were used by Rochdale and this made the society to flourish. He

believed in social theory, that if he gave training to the poor, they would be liberated. He said man is made for him and not by him.

The concept of cooperation is not new in Nigeria. Before the coming of the whites, the Yoruba were involved in what is called as 'owe' or aaro. Farmers would come together to work on their farms collectively or even build houses for one another on rotational form. The Yoruba also have what is known ajo or esusu whereby a specific amount of money will be contributed either weekly or monthly.

In Nigeria, the first cooperative to employ the modern structure was the Agege Planters Union in 1907 (Kareem, Arigbabu, Akintaro, and Badmus, 2012). These farmers were agitated for better treatment from the colonial government. The farmers were not happy; they felt they were being exploited. The product prices were not reflecting the world price, especially cocoa. The union made its problems known and received response.

Ibrahim (2001) observed that the improvement of cooperatives in Nigeria was affected by government policies. This owes its source to the era in 1926 when the Department of Agriculture began to arrange farmers of cocoa around Abeokuta and Ibadan, in Western Nigeria, to offer their cocoa as a cooperative both locally and globally to avert exploitation. However, this did not work out due to several factors. Mr C.F. Strickland, a former foreign administrative officer in the federal civil service of Nigeria, was appointed in 1933 to look for ways of resolving the crisis.

2.2 History of Nigeria Union of Teachers' Cooperative in Oyo State

The Nigeria Union of Teachers was formed to create a united front for teachers in Nigeria. Its goal is to enhance the way of life of the teacher. It was established on July 8, 1931 by the amalgamation of the Teachers' Associations of Lagos, Abeokuta, Ibadan and Calabar. The first president and chairman was Reverend Israel Oladotun Ransome Kuti. Later on, the union merged with the eastern and northern states to form Nigeria Union of Teachers (Wikipedia.org)

The state wing executive council came together in 1977 due to the poor standard of living. Five leaders were sent on course at Cooperative College in order to improve the welfare of the teachers. Some of these leaders went to Michael Imodu Institute of Labour Studies in 1984. The committee mobilised members to achieve what they were unable to achieve individually. After the training, late Pa Ibikunle Olatunbonsun Ajayi, Pa E.O Oyerinde and a host of others started to sensitize the leaders on how to form themselves

into groups, called Teachers' Cooperative Societies, and to sell the gospel of cooperative to teachers.

Oyo State was divided into four zones and these are:

1. Ibadan/Ibarapa zone
2. Oyo/Ogbomoso zone
3. Oyo North I zone
4. Oyo North II zone

Members were mobilized to join cooperative societies within their catchment area. Initially, teachers were pessimistic toward enlisting into the society, having the erroneous impression that their funds would not be judiciously managed. There was also lack of trust as a result of high level of corruption, low level of income, lack of cooperative knowledge. They were of the impression that it was going to be like the check-off dues (the money deducted on every teacher every month as administrative charges, that is 2K on ₦1). However, with much sensitization, they were able to agree and accepted cooperative society. Members started paying the necessary dues, like share capital, savings, development levy, building funds and entrance fees.

In Oyo State, the earliest societies were

- i. Aremo Idi-Ose NUT C.I.C.S Ltd
- ii. Olodo Ekosowapo NUT C.I.C.S Ltd
- iii. Idi Ayunre NUT C.I.C.S Ltd
- iv. Oyo-Otitoloju NUT C.I.C.S Ltd
- v. Iseyin Ike Oluwa NUT C.I.C.S Ltd
- vi. Ogbomoso Ekolagba NUT C.I.C.S Ltd
- vii. Igbo-ora Ekogbemi NUT C.I.C.S Ltd to mention but a few.

The state secretary then, Comrade A.O. Ibikunle, notified the Ministry of Trade and Cooperatives on the establishment of Teachers' Cooperative Societies for routine supervision from the government cooperative inspector. As a result of reports of revolution recorded by these societies, it was agreed that the societies should have a coordinating body named Nigeria Union of Teachers' Cooperative Investment and Credit Union. The union was for about 10 years before it metamorphosed into cooperative league. The byelaw of the union was redrafted for it to become an apex body.

The following are past leaders who could be regarded as the founding fathers of NUT in Oyo State:

Late Pa E.O. Oyerinde

Pastor Oluwole Oladele

Late M.O. Ojetola

Chief F. Akanmu

Pa G.A. Ogundiran

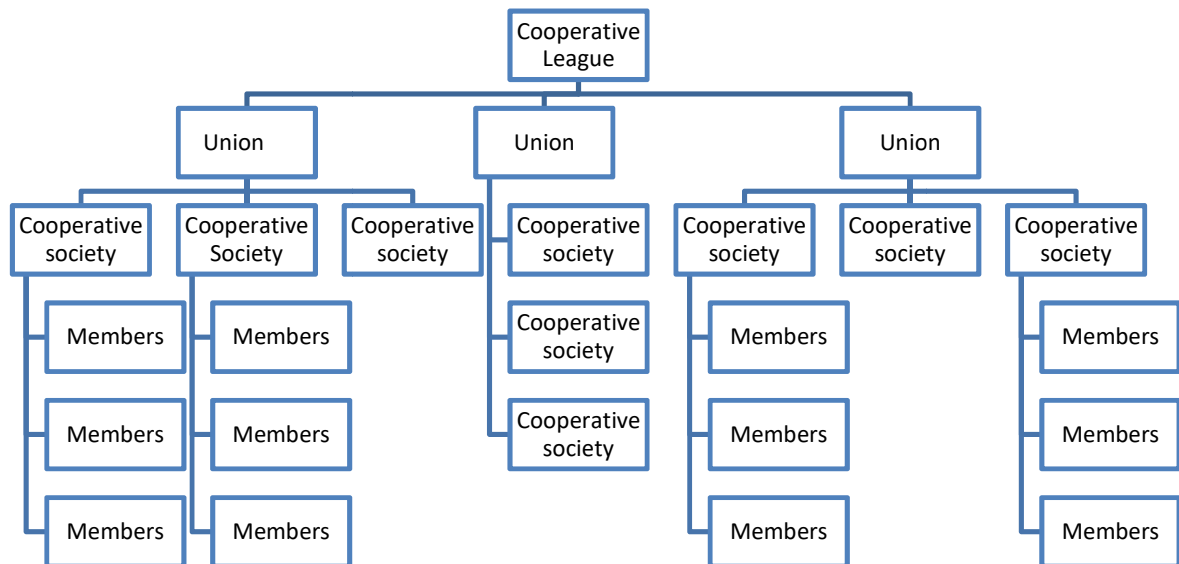
Late A.A. Ogundiran

Pa A.O. Ogunsola

Late Pa A.O. Ogunkunle

Late Chief J.O. Adesope (Adapted from Principles and Practices of Cooperative Societies by Comrade Yusuf)

Oyo State Cooperative Movement Organisational Chart



(Adapted from Principle and practices of cooperative societies. Yusuf, 2014).

The members are at the grassroots, and there is the society. The next level is the unions to which the primary society are affiliated, like Agodi (Ib) NUT CICU, Okebola (Ib) NUT CICU and Oke Ado (Ib) NUT CICU. The last is the cooperative apexes, like the Oyo State Cooperative Federation limited.

A cooperative society can be described as an organisation in which the individuals who patronize or transact with the organisation additionally claim and formally control the organisation, and get huge advantages from those transactions well beyond any financial returns they get from their investment in the organisation (Ijere,1992). This definition recognizes cooperatives from different types of organisations as a patronage based returns organisation. Cooperative society is an autonomous association (as noted

by International Cooperative Alliance, 1995) of individuals joined wilfully to meet their diverse type of need like economic, cultural, and other needs and goals through a jointly-owned and democratically-controlled enterprise. Mladentaz (1933) definition of cooperative, referred to by Ibrahim (2001), is that cooperative is a "group of people, small producers or consumers, who meet on their own volition to accomplish common goal by reciprocal exchange of services through joint economic endeavour working at their normal risk and with resources to which all contribute".

2.3 Basic principles of cooperative societies

All over the world, cooperatives utilize indistinguishable principle which was adopted in 1995 by the International Cooperative Alliance. These principles reflect in the definition of cooperative, its statement of identity as well as its values.

Voluntary and open membership: Cooperatives are known to be voluntary organisations, open to all people ready to utilize their services and as well able to accept the responsibilities of participation, without gender, social, racial, political or religious segregation. (Baarda, 2006).

Democratic member control: Cooperatives are democratically administered organisation controlled by their members, who effectively set their policies and decisions. People elected as executives or representatives are responsible to the members. In primary cooperatives, members voting rights are the same (one member, one vote) and cooperatives at different levels are composed in a democratic manner.

Member's economic participation: In a cooperative society, the capital is contributed by members equitably and it is democratically controlled. In any event, the cooperative society mostly owned their capital. The capital subscribed as a prerequisite for membership is not basically for profit and as such they typically get limited compensation. The members do allot surpluses for any or the majority of the following purposes: development of the cooperative, setting up savings, supporting different activities endorsed by the members.

Autonomy and independence: Cooperatives are self-help and autonomous organisation controlled by its members. Peradventure they go into agreement with the governments or other organisations, or raise capital from outside sources; they do so on terms that guarantee their democratic nature and autonomous stand.

Education, training and information: In order to effectively contribute to the development of its members, cooperatives provide training and education for their

members, elected representatives, managers, workers and employees. This as well affords them the opportunity to advise the overall population especially young people and opinion leaders about the nature and advantages of cooperation. The training can take different format and varies in timing.

Participation among cooperatives: Cooperative serves as platform for networking and cooperation. The local, national, regional and international structures are means through which they achieve this.

Concern for community: Service and social responsibility is core to cooperative societies. Hence, while meeting individuals' needs, they as well partake in the improvement of their communities. They achieve this through policies and measures acknowledged and accepted by their members. (Kareem, Arigbabu, Akintaro, and Badmus 2012).

2.4 Types of cooperative societies

Kareem, Arigbabu, Akintaro and Badmus (2012) mention the following types of cooperative organisation:

Labour cooperative societies: The basic aim of this society is to help her members in selling their services at reasonable and agreed wage rate. Unskilled workforces in an organisation are usually the ones that team up to form this type of association. They make contract with different firms for the provision of labour to them. A case is Usmanu Danfodio University Multi-purpose Cooperative Society.

Labour cooperative organisations: Staffs of the same organisation or corporation collectively form this type of organisation. The aim basically is for the purchase and selling of products at subsidized rates for the members of the organisation.

Storage processing organisations: This type of organisation handles needs that have to do with provision of storage facilities. They make these facilities available to its members at a subsidized rate is a major function of this organisation.

Processing cooperative organisation: Various products like fish, meat, poultry and other agricultural products that entail processing are done by this type of cooperative organisation. .

Farming cooperative organisations: This type of organisation is formed in a bid to help farmers to have access to farming tools and implements like sprayers, tractors, and harvesters and others.

Credit cooperative societies: Money is a major need for many. This type of cooperative helps their members meet this need. They offer loan at a low interest rate. This loan could be used to meet other needs such as for the purchase of land, raw materials and tools.

Producer's cooperative societies: In most cases, small producers team up to form this type of cooperative society. Goods or products are produced by members of the cooperative societies in their abode or at a general place. The society helps to provide the raw materials, tools and cash and other inputs needed for production. Afterwards, the society gathers output and offers it for sale in the market at wholesale price. Profit is later shared with respect to the products provided by the members.

Housing cooperative societies: These societies are formed basically for land procurement for house construction on homogeneous basis. This type of society is formed by members who intend having their personal house(s). Loans are provided by the society to the members for the construction of houses. In the same vein, they also purchase construction materials in bulk or wholesale prices and provide them to their members at cheaper rates.

Consumer's cooperatives: The society purchases food or other consumable items at a wholesale price and sells to members at rates less expensive than the market price. Consequently, middlemen are removed from the chain. However, non-members will buy at market rate. The profit is shared among the members in proportion to their purchases in the form of bonus.

Marketing cooperative societies: This society helps products to be readily available for her members at reasonable prices. They help in promoting trade among members. They also try in eliminating the activities of middlemen. Small agriculturalists and artisans usually team up to form cooperative society as this. They could gather the products of their members and help do the grading likewise the storage. They can as well help sell the product in the market at wholesale rate. Profit distribution is based on the proportion of goods or products supplied by the members.

Insurance cooperative societies: This type of society helps their members to purchase different insurance policies for their members at lower premium by making contract with insurance companies. They may likewise be involved in taking group insurance policy for their members. Their main goal is to help their members to minimize risk.

Transport cooperative societies: These societies are organised to provide transport services to their members at lower rates. It could be in form of welfare bus scheme where a pass could be issued to members for travelling on authorised routes.

Miscellaneous societies: There are several other notable societies. Examples are fisheries cooperative societies, poultry farming cooperative societies and several others.

2.5 Concept of cooperative society

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly – owned and democratically-controlled enterprise (Anbumani,2007). They are business entities where people work together to solve common problems, seize exciting opportunities and provide themselves with goods and services. A cooperative is managed on the basis that the customers of a business are also the owners of the business.

Cooperative is derived from the term cooperation, which is the act of working or acting together to achieve a common goal. It is a kind of shared effort by individuals and group for economic and social benefits. By combining their efforts, people gain from one another's ideas, talents, skills and energy. Mcarthy (2005) sees cooperative to be generally based on specific needs rather than idealism and, in many cases, has been simply necessary for survival. Ward(2005),cited by Chinedu (2014), opines that self-help, self-sacrifice, self-reliance are implicit in cooperative, as people develop confidence and faith in themselves by participating in tackling problems, making decisions and carrying them out. Therefore, a cooperative society should promote self-assertion and development of all involved. A cooperative is based on the values of self-help, self-responsibility, democracy, equity and solidarity. Cooperatives recognize their accountability to members, employees, customers, suppliers, other cooperatives and the larger society (Nwankwo, 2007). Values, principles, ethics and business competence constitute the cooperative advantages for members and communities where they operate (Prakash, 2003).

Okonkwo (2001) asserts that any definition of cooperative that does not emphasize the promotion of the economic interest of members cannot be a true definition of cooperative. This is because the motive behind joining the cooperative is solely because of economic reasons, particularly when salaries alone cannot meet the demands of the people. Besides, salaries are not paid as and when due, workers are owed arrears of salaries for a year and even more. Cooperative is an organisation for doing business. It is regarded as a company and its members as shareholders. Other attributes are the democratic nature of the cooperative which allows equity of persons, their participation and equitable share in the activities and benefits of the

society; and the fact that the cooperative puts a higher premium on services to its members at a fair cost rather than profit maximization.

Cooperative organisations as defined by Okeke (2010), are institutions within whose framework cooperators or joint activities by people take place in a formalized deliberate social and economic sphere of human endeavour for socio-economic development. A cooperative organisation is an association of free and independent persons that is voluntary. It has the following features: joint actions for the mutual benefits of members' equitable and democratic basis, existence of a business enterprise and the promotion of the economic interest of members and society at large. A cooperative society, as indicated by Lawal (2006), enlisted under cooperatives law and byelaws law should be so managed.

Akinwunmi (2006) claims that the individuals who presented formal cooperatives understood that individual farmers were too small as far as farm holdings, volume provided and total production. Consequently, they encouraged cooperatives, which foster exchange of specialized training about the major commodities to group of farmers. Cooperative problem solving attribute is thereby exhibited by this. Similarly, through empowerment of formation of unions out of the societies, groups with minimal financial capacity are sustained. Fundamentally, in all circles of development, cooperative methods are the most profound method to address the issues of the mass of the general population.

Asaolu (2004) contends that for most rural regions, cooperatives are vital instrument of social transformation. This is on the grounds that they serve as a social platform for every member to socialize within a particular environment. Also, in accomplishing domestic production of food, manufactured products, raw materials, and even-handed distribution of farm inputs, farm product and other commodities, cooperative method have been found valuable and helpful. Cooperative societies have also been able to undertake several capital projects. For example, feed mills, fish farm, block making industry, event centre and lots more. As indicated by Osuntogun (1975), referred to in Oladejo (2013), in the western piece of Nigeria, consumer cooperatives are helping wholesale and retail businesses. Most cooperative societies here are in form of small or medium venture or another. There are those that are consumer, thrift and credit, produce cooperatives. They help to stabilize prices of consumer goods. Among small scale traders and urban workers, the thrift and credit cooperatives are mostly common. They help in cultivating small savings for productive investments.

In Ayoola (2006) perspective, Cooperative banks established in the western, eastern and northern region of Nigeria is an evidence of the exploits of savings and credit cooperatives. Though these cooperative banks have lost their personalities with the Cooperative Bank Plc, which existed until the re-capitalization in the banking sector in December 2005, yet it is apparent that cooperatives have made and will keep on making a constructive effect as genuinely people's bank.

Cooperatives had existed as a rural bank in their different before the introduction of rural banking in 1987 by the government and the defunct Peoples Bank of Nigeria (PBN) in 1988. Millions of people in all economic sectors, particularly in the rural and urban low-income groups are provided opportunities to escape poverty in a sustainable ways by cooperative societies. Cooperatives are second only to government in employment (Levin, 2002). Undoubtedly, in the formal sector there can be no bigger provider of employment than the cooperatives in their various forms, types and structures (Levin, 2002). Cooperatives make some benefits available which ordinarily will cost more if it is to be derived outside the cooperatives. According to Olesin (2007), cooperative societies in Nigeria have for many years helped to resolve many economic and financial issues that is being confronted by workers or low-income business owners through the power of number to provide individual needs from resources pooled together by collective efforts. The financial challenges are lack of access to credit, poverty, low income, high cost of living, inflationary pressures and several others.

A cooperative society is combination of two organisation entities- a business enterprise and a welfare organisation. These are meant to make gains from the various businesses they engage in, which will, in turn, serve as dividends for members; and to provide social welfare services for members, which is their primary assignment. Thus, a cooperative aims at being successful both as a business entity and as service-oriented social institution. Hence, it is the responsibility of the management committee of any cooperative society to organize, direct and control the business of the society in such a way that fair balance of the two mentioned objectives are achieved. The act or skill of running a cooperative in a successful way depends on the performance of a coordinated team consisting of four pillars: a strong, accountable, responsive, efficient and good trustee; a strong, credible, efficient, responsible and independent management committee; a bold, inquisitive, enlightened, fearless committee; and responsible membership, a bold, objective, impartial, credible and independent regulatory body.

2.6 The roles of cooperative organisations

Tretcher (2001), referred to by Muhammed (2014), states that cooperatives have decreased expenses and enhance local government services and have helped communities to be in a way autonomous. Cooperative organisations are locally owned and they transfer the benefit of that possession to the immediate local community. A more noteworthy economic effect is produced by this unlike some organizations that are not locally possessed and which circulate the advantages of ownership outside the community where business is conducted (Crooks, 2004). They also influence their local economic exercises through the conveyance of patronage refunds to their members who live in the local area (Baarda, 2004). Additionally, they afford both purchasing and marketing function for their partnered local cooperatives.

Cooperative societies tremendously help rural economy. Likewise, they boost the socio-economic development of both rural and urban areas through provision of employment opportunities (Ibrahim, 2001). They additionally give particular outcomes that can be utilized to teach people in general and policymakers who are less or not familiar with cooperatives and their effects (Folsom, 2003). Also, they make returns in the interest of the members, for example, better costs, important services access to markets generally not accessible, valuable information and expanded market power. They have a special connect to member's production regions and depend on regions where members are found. The need to stay within the vicinity of members make it less inclined to move to areas that may have less expensive raw materials or labour. Consequently, economic stability for both members and the community is achieved (Barton, 2004).

Effective participation in community advancement is furthered by cooperative societies. The cooperative lifestyle particularly in rural community improves their interest in the advancement activities of their community by affording them the chances to pull their resources together for considerable community development project (Deji, 2005). It is this lifestyle and disposition that helps in the achievement of community development project as well as its sustainability. The views of the average member of a community about what cooperative organisations signify affect their level of commitment towards the development of their community (Macpherson, 1995). It is important that community participate effectively for success in cooperative societies in rural communities (Friedman, 1992). Women association at the grass root level have afforded access to services and inputs for rural advancement for the rural poor, especially women. Practical and sustainable rural improvement premised on community participation in rural regions

has risen as key component (Dalton, 1998). There factors that influences community participation in cooperative exercises are diverse. These factors vary considerably on the basis of gender. Community socio – cultural components affects this gender variation. The traditional culture of self-groupings that is mostly obtainable in rural regions amidst the women folks empowers their support in the development activities of their community (Ubani, 1980).

As indicated by Eze (1990), support from the government is a major reason why many remain in the cooperative society. Cooperative societies serve as helpful instruments for marketing farmer's produce and as means for savings and credit facilities. This is because farmers prefer most of this type of institution because of easy accessibility, informal nature of transaction and smallness of scale (Baarda, 2004). Cooperatives investment styles are affected by loan repayment, age, wage or income, farming experience, size of the family among others (Crooks, 2004). The National Agricultural Rural and Community Development Bank that is throughout the nation is among the government programs that is affiliated with loan scheme for farmers. For instance, loans disbursed to farmers in Kano states under this plan were about N145 million before the end of August 2007. These have subsequently yielded positive effect.

Barron (1992) revealed that with respect to gross margins, individuals from societies performed better than those were non-members. This is because members have the capacity to pull their assets together than an individual. The financial and technical supports provided by government to the cooperatives have significantly fostered this. As indicated by Birchall (2004) contributions for farming particularly credit is a major reason most farmers join the society while loans have been instrumental to women co-operators patronage. Bamire (2000) referred to by Muhammed (2014) asserted that in developing nations, the saving conduct of farmers is less subject to the level of total wage and more dependent among different factors on the connection amongst current and expected income, the nature of business, family unit size, wealth and statistic factors like age.

As indicated by Baarda (2004), cooperative organisation activities are usually in the patterns of economic growth, essential needs and rural development pattern/approach. Economic growth pattern: This spotlights on the formation of capital as it identifies with human capital and capital stock. Training/education, health, housing and insurance are what human capital deals with. Essential/basic needs pattern: through this pattern, cooperative societies seek to alleviate poverty of her members by making arrangements of essential needs available to their members. These necessities could be

food, shelter, clothes, sanitation, human services, water, health care, essential instruction and transportation facilities and other basic need. Rural development/urban renewal pattern: This approach is aimed at providing necessities of life, for example, food, shelter, drinking water, education, health services, income generating/employment opportunities to the rural/urban inhabitants by and large and poor specifically. It focuses on coordinated development pattern. This approach perceives that poverty is multi-dimensional and hence, requires a multi-pronged approach.

2.7 Importance of Cooperatives

Lawal (2006) is of the opinion that cooperatives is a known association and need very little publicity as to its economic importance. These are some of its benefits:

- i. Gradual and regular savings of money allow members to finance their business through build up funds
- ii. Cooperatives are able to employ more labour force. They are one of the largest employers of labour.
- iii. They are able to contribute to commercial growth and development through the different business ventures they embark upon.
- iv. They contribute to the physical and social development of their commitment through means like low-cost housing units and community development efforts and several others.
- v. They improve the national output through the production of goods and services.
- vi. Empowerment of members through the provision of cars, houses and other incentives.
- vii. Cooperative leaders are being trained as good community leaders through the training and skill acquired from the democratic principles and cooperative practices.
- viii. They help to provide ready markets for members produce.
- ix. Retail goods are made available for the consumption of the cooperators as well as the public at affordable prices. Bonus is given to members on patronage which enhance their personal income.
- x. Government and non-governmental organisation render their advisory services to the members.
- xi. Soft loan from the governments, banks and other similar institutions are accessible for members.

- xii. Education and training imparted on the members enable them to do well in their businesses and as well improve their quality of life
- xiii. It contributes to nation's industrial development.

To a very large extent, cooperative have been driven by political and ethical values. Based on this, cooperatives are often described as values - led businesses (Godwin 2011). Cooperative enterprise has been described as people oriented sustainable development. This idea is corroborated by philosophical concepts such as.

- Fundamental respect for human beings and a belief in their capacity to improve themselves through mutual self - help.
- That democratic producers applied to economic activities are feasible, desirable, and efficient.
- That democratically controlled business make a contribution to the common good (Owojuyigbe, 1998)

Features of Cooperative Societies

Uzonwanne (2015) identified that cooperatives organisations have some essential features for which they are known. They include:

- (1) The cooperative organisation consist of a group of people who come together to do something they cannot do very well as individuals.
- (2) They aim at providing some services that are necessary and very desirable in the lives of the people concerned.
- (3) They operate on the basis of self - help, that the people involved look towards themselves as a group for the solution of their problems.
- (4) A cooperative from the origin of their foundation does business from the motive of service, and not for the purpose of making a profit.

Their objectives are as follows:

- The aim at providing goods and services at all cost.
- They aim at eliminating the unnecessary profits of middlemen in trade and commerce.
- They seek to prevent the exploitation of the weaker members of the society
- They aim at protecting the rights of people, both as producers and consumers.

- They promote mutual understanding and education among their members, and, in the long run, among people generally

2.8 Cooperatives Societies and Economic Development in Nigeria

Cooperative has been noted for their roles in enhancing economic activities including agricultural production, economic development and social transformation especially in rural communities (Shepherd, 2000). Cooperatives society in existence like in every other country cooperative has been an important of the economic development of Nigeria (Sutherland, 2001). Despite the fact that some of these cooperatives have been successful while others failed in achieving their goals, there has been no other institution that has brought people together for a common cause like them. (Gertler, 2001). However, Martin (2002) noted that farmers' cooperative model of economy has proved to be helpful in providing ray of hope to the common masses because the coming together of people will afford them the opportunity to pull their resources together consequently helping them solve their problems. The cooperative model is governed by community consciousness because of the strong roots in the community in which the cooperative are found. Provision of self-employment to members and service provision for non-members has been a profound means through which cooperatives achieve the goal of job creation. Similarly, in many countries, the promotion of small and medium enterprises which can be regarded as enterprise development has been adopted as a prerequisite and a strategy for job creation and economic growth. (Essien, 2000).

There are several literatures that supports the effect of cooperative scheme on women livelihood leading to poverty reduction, through asset creation associated with a series of loan financed investments, higher income that help women to better perform their reproductive role as brokers of health, nutritional, and educational status of other members of the household (Cheng & Nguyen 2000; Shane, 2004). One of the main institutional machineries for empowering the economically weak members of the society is the cooperative society. They are rooted in democracy, flexible, and have participatory involvement likewise community-based. It is these features that enable them to perform effectively the role of economic development (Gertler, 2001). The coming together and participation of the members will lead to economic development of the community.

Worldwide, cooperatives play an increasingly important role in poverty reduction, facilitating job creation, economic growth and social development (Gibson, 2005). This is

possible because cooperative fosters identity and social organisation as well as community spirit. Hence members enjoy diverse types of opportunities, protection and empowerment thereby uplifting them from degradation and poverty (Somavia, 2002). In this dispensation where governments around the world cut services and withdraw from regulating markets, cooperatives are being considered useful mechanisms to manage risk for members and keep markets efficient (Henahan, 1997). National economic and social development is nurtured by the goals of cooperative. This is because cooperatives facilitate equitable distribution of the benefits of globalization as well as “fullest participation of all people”. They contribute to sustainable human development and have an important role to play in combating social exclusion. Thus the promotion of cooperatives should be considered as one of the pillars of national and international economic and social development (Levin, 2002). In addition to the direct benefits cooperatives provide to members, they equally empower the communities in which they operate, and improve the lives of the populace.

According to Somavia (2002), cooperatives specifically contribute to the mobilization of resources for income generation as well as creation of decent jobs. Many cooperatives provide employment opportunities. According to Levin (2002), it is estimated that cooperatives employ more than 100 million men and women worldwide. Cooperative has to a large extent help in provision of capital for small enterprises who face problems during the acquisition of capital because demands of the capital markets. Cooperatives have also make resources ready for small and medium scale entrepreneurship and other proper channel. According to Somavia (2002), cooperative are specifically seen as significant tools for the creation of decent jobs and for the mobilisation of resources for income generation. Cooperatives generally provide an economic boost to the community (Dogarawa, 2005).

Cooperative societies help their members to save for the ‘rainy days’. The societies help the members to form the habit of saving for the future. The members will bring their savings as at when due or be deducted from each member from their salary as agreed upon. Cooperative societies link their members with government, research and financial institutions. Members of the societies can receive government financial assistance through their cooperative society. The government can give out loans to the members payable at the agreed time. The cooperative organisation all over the world have their origin linked with the workers, artisan and people of small means who agreed voluntarily to organize themselves mutually on the basis of equity to a business

organisation in order to combat problems and challenges associated with the social-economic development of any nation.

Cooperatives are economic enterprises founded by and belong entirely to the members. These enterprises are created in order to render the best possible service at the lowest possible cost to their members. The society is owned and used by the members. It therefore holds that cooperative stands over two legs in order for it to be solid and sustained (Akinwumi, 1989). Members pay with their money, be it by cash payments or by loans undertaken by the cooperative, to create the fixed assets of the cooperative. Therefore, the cooperative belongs to them entirely, equally, and members own equal shares.

Best possible service at the lowest possible cost is provided to members by the cooperative societies. Cooperatives are therefore not primarily established to generate profits or surplus. Members put in their best in the society because they believe the society will render them services or enable them to purchase commodities at low price they could not afford to do on their own. This is the more reason why many members of the cooperative society always endeavour to patronise their society. The needs of the members and the commonality of their goals are what basically limit the cooperative structure and its function.

The Food and Agricultural Organisation (1997) was emphatic that cooperatives could be impactful in food security through mobilizing farmers, women and finance and in agricultural marketing. They however warned that cooperatives may not be able to play a significant role until they have fully adjusted to market conditions. Many agricultural cooperatives are now in a period of transition from government-controlled markets, often allowing cooperatives to have a monopoly for certain regulated crops, to open market conditions. Not having been exposed to competition before, the cooperatives are now restructuring themselves and adjusting to the new business environment. Cooperative societies that cannot adjust to this change will be eliminated from the market. There are cases where cooperatives have lost the better part of their market share. On the other hand, there are many cooperative organisations that have managed to revitalize themselves by providing better services, improving their business performance and implementing organisational changes and mergers. This ongoing transformation will produce fewer but more efficient cooperatives, and it is not unlikely that new structures will emerge that are better adapted to market oriented economies. Soft skills will make

the difference here if the executive members of the cooperative society can inculcate soft skills like communication, empathy, critical thinking skills in the training of its members.

The Federal Ministry of Agriculture and Rural Development issued a policy on cooperative development in August 2002 to facilitate economic development in Nigeria. The policy positioned cooperatives as a distinct organisation with both social and economic objectives. The policy also adopts cooperatives as a vehicle for national development and upholds the principles of cooperatives as adopted by International Cooperative Alliance, 1995. The policy reviewed the performance of cooperative sector since the inception of formal cooperation in Nigeria in 1935. This is important because the importance of cooperatives among the citizenry cannot be overlooked. The crucial elements of the performance of the cooperative sector to date are:

- i. Development in quality and quantity of export crops production consequently yielding increase in foreign exchange earnings from cocoa, palm produce, groundnuts cotton rubber and others.
- ii. Reduction of exploitation of producers by middlemen and traders.
- iii. Development of indigenous banking which compete favourably with foreign banks and break their monopoly in financial intermediation; and the cooperative bank (now Skye Bank, Nigeria Agricultural Credit, Cooperative Rural Development Bank (NACRDB) and so on.
- iv. Creation of thrift and credit systems through mobilization of financial resources from small cooperative savers. This has helped millions of small scale industrialist to establish businesses and become house owners.
- v. Promotion of rural development through formation of strong viable cooperative societies in urban and rural areas throughout the country.
- vi. Mass enlightenment and instilling of democratic principles and practices through membership education and cooperative management. Every registered society maintains democratic methods of decision making.
- vii. Establishment of cooperatives apex bodies such as Cooperative Federation of Nigeria (CFN), Cooperative Finance Agencies (CFA), Worldwide Insurance Company, Cooperative Trust and Investment, Rainbow Travels Agency etc
- viii. Connection with the government, non-government organisations and international and intergovernmental organisations have further enabled cooperatives and assist in the objective of poverty alleviation and promotion of economic opportunities for their members.

Cooperative Organisations are pivotal to provision of services that boosts agricultural development. According to Flannery (1994), cooperative organisations serves as a channel through which services like provision of farm inputs, farm implements, farm mechanization, agricultural loans, agricultural extension, member's education, marketing of members farm produce, thrift and savings and otherand other financial exercises and administrations rendered to members. Cooperative organisations function on both the supply and the demand sides and produce the linkages between the two sides. The latter is accentuated by Ibrahim (2001) by arguing that it is necessary for cooperative organisations to make a linkage between micro-tasks and macro tasks. The micro tasks consist of provision of goods, social and financial services, process facilitation, fostering linkages and capacity building while the macro-tasks includepublic education and mobilization, policy advocacy, lobbying, monitoring compliance, reconciliation and mediation (Crooks,2004). The contribution of cooperative organisations in the creation of decent jobs, mobilization of resources for income generation provision of opportunities for their employees to upgrade their skills through workshops and courses is noteworthy. Likewise in Nigeria,provision of locally needed services, employment opportunities, social cohesion, unity among members have been advanced by cooperative societies, However, these roles can be further improved by inculcating soft skills like communication, empathy skills in their training programme.

Other roles cooperative play in poverty reduction by Hoyt (1996) and Onoh (2009) are:

- Employment creation to individual members of the society.
- Sourcing and accessing fund for project implementation.
- Development strategies for Nigeria's cooperative movement to accelerate contribution to the country's economic development and poverty reduction.
- Cooperative support in campaign for working class political representatives.
- Cooperative serves as a link or intermediaries between members and government.
- Cooperative servesas model for community mobilization and cluster group formation.
- Cooperative serves in technology adoption, utilization and feedback. The roles and importance of cooperative societies are many if the members and executives are properly trained; the sky is the starting point for the cooperators.

2.9 Cooperative Unions and the Development of Societies

According to literature, such as Chilongo (2009) and International Labour Organisation (2001), primary cooperative societies and by implication, the members of the society are strengthened to achieve their economic and social objectives by the secondary organisation/cooperative unions. This is realized through the assistance of the cooperative union to the cooperative society. This assistance can be in the form of technical cooperation programs in order for them to become more competitive, strengthening local capacities by providing consultancy services and facilitation of access to and dissemination of information through partnerships and networking. Unions are collection of cooperative societies like five or more, coming together, pulling their resources together to solve their economic, socio and educational problems. In partnership with organisations and institutions, cooperative unions carry out research in areas like strategic business planning in order to promote economic activities that is sustainable as well as employment through cooperatives. In Oyo State, there are eleven of such unions which belong to Nigeria Union of Teachers.

Cooperative unions ensure that members have access to inputs/raw materials at an affordable price and carry out marketing of its member's products in both national and international markets to expand the members' share price. They encourage their members to get good universal market for their items and sources of inputs/raw materials at sensible costs. Processing of primary products and market management are facilitated by cooperative unions. Consequently, cooperatives are able to utilize economies of scale in supply of inputs and credits likewise product marketing, machinery pooling, insurance, and protection from illegal market actors (Chilongo, 2009; Vladislav, 2005).

Valuable information and capacity building services are made available to cooperative members and the management team through training and education such as workshops, classes, seminars and field visits where experts would go to the farm and demonstrate better administration practices. The training and education could be anchored by the cooperative union. It could be done in partnership with international partner organisations and institutions such as the International Cooperative Alliance (ICA). What these societies could not be able to achieve as societies, these will be possible if they form themselves into union and it will be easier and quicker. Improved technologies and innovations help members to become equipped and competent thereby leading to improved production and efficiency. Good practices and management are advanced through the several trainings (Mugisha, 2004). Cooperative unions take the central role in organizing collaborative exercises and guaranteeing that both men and

women take part in these activities on an equivalent premise. Equitable participation of both men and women in cooperative operations is necessary for sustainable cooperative development (Chambo & Tiruhungwa, 2009). Democracy through women empowerment which is a core value of cooperatives is promoted. Also, cooperative unions carry out the role of cooperatives in poverty alleviation and bettering the socio-economic conditions of its members. Long-term packages such as scholarship schemes for school-going children of members, health insurance scheme and pension schemes for long serving members can be put in place by unions. If these services are rendered to the members, the members will have sense of belonging and it will encourage long-term membership.

Agricultural production has been plagued by inadequate finance. According to Ojo (1998), inadequate capital is the most restricting factor in small scale enterprise. This is on the grounds that capital is the most imperative contribution to agricultural production and its accessibility has remained a noteworthy issue to small scale farmers. Regrettably, these small scale farmers account for the bulk of agricultural produce of the nation. This therefore explains why agricultural production in the country is the way it is. Balogun (1990), opined that credit is a noteworthy contribution to the advancement of the agricultural sector in Nigeria. Credit is viewed as the impetus that activates other factors of production and makes underutilized capacities functional for increased production (Ijere, 1998). It is very critical for technological transfer in traditional agriculture (Oyatoye, 1981). There are several means and channel that can be explored in order to have access to funds in the form of credit. It could be through the formal source which includes the banks and other government owned institutions or the informal sources which are self-help group, money lender, cooperatives and non-government agencies (NGO). However, in the view of Afolabi and Fagbero (1998), the informal source of credit is more prominent among small scale farmers. This can be as a result of the relative ease in obtaining credit devoid of bureaucracy, nonexistence of security or collateral, flexibility built into repayment which is in contrast with what is obtainable in the formal sources. As expected, people will instinctively opt for option that is relatively easier and in this case, it is the informal sources. Ojo et al (1993), observed that the institutional loaning framework has neglected to meet the target for which they were set up. According to him only 15 percent of the trading bank credit to agriculture has been covered. He observed that the major shortcomings are due to the inaccessibility of these funds to rural farmers as a result of bureaucratic methodology and high administration cost, which are extremely troublesome for the farmers to meet. This therefore has been a

major concern for the Nigeria government. In the bid to respond to this situation, the Federal Government of Nigeria has established specialised institution such as the Nigerian Agricultural and Cooperative bank (NACB) which later translated into the Nigeria Agricultural Cooperative and Rural Development Bank (N.A.C.R.B.D) to address the credit need in the agricultural sector.

Alufohai and Ahmadu (2005), studied the credit accessibility and reported that there has been ineffectiveness in credit delivery. Though loan is cogent for development of agriculture, its acquisition is quite challenging. This is especially true for the small scale farmers. This therefore has made small scale farmers to source for capital from relations, moneylenders and contribution clubs. The disadvantage in this is that many of these loans are with a huge interest. All of these are known to be insufficient in giving capital for considerable increment in agricultural production. Cooperative societies therefore stand as a major resort for the small scale farmers (Ijere, 1981). The cooperative has been recognized to be a superior channel of credit conveyance to farmers than the NGO's in term of its capacity to maintain the loan delivery function (Alufohai, 2006).

Cooperatives are a team of like-minded persons that desires to pursue mutually beneficial economic interest. Cooperative play significant role in the provision of services that enhance agricultural development. Patrick (1995) portrayed cooperatives as a medium through which services like provision of agricultural loans, farm input, farm implements, farm mechanisation, agricultural extension, members education, marketing of members farm produce and other economic activities and services are rendered to members. When these roles are being played out, there will be transformation of agriculture and rural economic development. Ijere (1981) additionally clarifies that well organised cooperative is a pillar of strength for agriculture in Nigeria and it accommodates different type of farmers. Credit delivery to farmers is one of the function cooperative (Alufohai, 2016).

2.10 Measuring the Performance of Cooperatives

Throughout human history, activities undertaken by groups rather than individuals have been considered a better economic way of doing things (Parnell, 1999). The associated and common help among people have been the basics of social life. From history, it is apparent that man cannot effectively live without anyone else's input. This is

because the spirit of association is important to human advancement. From time immemorial, man has cooperated first in foraging and then in hunting, later in agriculture and still in manufacturing. Acting together is therefore instrumental for man's success (Krishnaswamy & Klandaiswamy, 2000). Like the saying goes, united we stand, divided we fall. Aggregate activities of cooperatives are more powerful than isolated activities of people. Through cooperatives, individual households and communities can create opportunities for themselves, find a productive work that not only facilitate their prosperity and stability but also give them the support they need to enhance their lives and remain active in civil rights and political arenas (Destahun, 2007). Information accumulated by International Cooperative Alliance (ICA) showed that cooperatives have progressively turned into the wellsprings of secured employment and income for millions of the world's population.

Yang et al (2010) suggested means by which cooperative performance can be measured. These measures include procurement strategy and performance, marketing strategy and performance, distribution strategy and performance and information systems strategy and performance. The performance indicators can be arranged further, into quantitative and qualitative indicators. The financial and statistical reports of a society can be used to adjudge the quantitative performance of the society. One major merit of the procurement strategy is that it is being employed by cooperative unions to extend the economy of scale in acquisition and to control the buying costs. The union can decide to set up a committee that will oversee its procurement exercises. This committee will be composed of members of the union and they are meant to represent the interest of their members. They equally carry out proper inspection, purchase and storage of crop product on behalf of members. Management of this strategy should be led by experts. The store administration performance technique is connected to decrease storage costs, improve product layout, increment in profit and growth rate and administration and to improve chain store staffs' abilities. The team members are in charge of observing different sorts of store activities and plans for example store plan, commercialized skills, merchandise display system, promotion activities, customer service training, client protest resolution and execution assessment. It includes sales management and administrative management.

Sales management has to do with monitoring and follow-up in sales related fiscal reports while administrative management spotlights on human resources development and training. Moreover, the management team execute some programs such as the safeguard plan, the remuneration and motivation plan. The team also embark on

designing efficient improvement program. All these programmes work for the good of the union such that the ratio of lack-of-products is decreased and customer visits is increased. The marketing strategy is in charge of creating and starting marketing campaigns, such as media advertisements and promotion plans. Products and services variety is promoted by the marketing strategy. The distribution strategy and performance has to do with the efficient and effective circulation of produce. This will inevitably cause members to distribute jointly for cost reduction. It equally will enhance economy of scale and simplification of the process of distribution, delivery and transportation. Members will enjoy reduction in costs of transportation, ordering and inventory as well as timely delivery when they are prompt with processing and packaging of their products before delivery to the market. Information performance ensures that the information need of the union is met.

2.11 Problems militating against Performance of Cooperative Societies

Though cooperative societies are very crucial to the development of a nation, it is however plagued with some problems and constraints. These problems have worked against its effective performance of its roles in nation building. It has equally contributed to the poor execution, declining and death of some cooperatives. The neglect of government particularly in the area of microfinance reforms has adversely affected Cooperatives. The small and medium scales enterprises have benefited more financing from the government. This diversion from cooperative method to non-cooperative method is itself a limiting factor to the advancement of cooperative. Unfortunately, these microfinance institutions and agencies have not been able to successfully address the purpose of their formation. Some of these agencies were formed either for political or personal interest with less consideration for the populace. In situation as this, cooperation was imposed rather than growing from felt needs of the populace. Consequently, little success is recorded. Cooperators are not properly carried along and the scope of organisations such as SMEDAN (Small and Medium Enterprises Development Agency of Nigeria), NERFUND (National Economic Reconstruction Fund), NDE (National Directorate of Employment), FEAP (Family Economic Advancement Programme) and NAPEP (National Poverty Eradication Programme) were spelt out by the government.

Akinwunmi (2006:3) opines that the problem of leadership is another problem militating against cooperative societies. Purposeful leadership is instrumental to success in any organisation. When the leadership of the cooperative society is purposeful,

dedicated and transparent, the society will succeed. Favouritism, mismanagement of funds, cutting of corners and other organisational anomalies are alien to a true leader. Insufficient fund is also another problem confronting cooperative societies. This is evident in the inability of the movement for many years to pay its mandatory dues to international bodies like ICA. Hence, cooperative movement in Nigeria has been deprived of entry, participation and gain that would have accumulated. Succinctly, problems facing the cooperatives are due to political and socio-economic factors as identified by mass mobilization for social and economic recovery (MAMSER, 1988) these include lack of adequate working capital, high overhead cost, societies' funds misappropriation by the paid employees and executives, struggle for leadership, lack of present day business methods and failure to contend with others in a similar trade.

The challenges confronting effective performance of Cooperative organisations were in consonance with those noted by Flannery (1994) as:

- i. Inadequate government support to the Cooperative Organisations: Cooperative societies have not enjoyed the maximum support from the government and the limited support cannot adequately address the needs of the ever increasing number of the societies.
- ii. Lack of member's commitment- Nonchalant and selfish disposition of members to the society have adversely affected the society. Some members are just interested in what they can get from the society and not what they can offer.
- iii. Lack of capital: When capital is inadequate or lacking for an individual, it could make individuals who want to join the cooperative society to desist. Consequently, economic growth is impeded likewise activities of Cooperative organisations especially in rural areas.
- iv. Politicization of Cooperative activities: When organisation becomes factional because of politics, the support of the entire membership cannot be gained. If partisan politics is substituted for democracy in cooperative, the organisation will be adversely affected.

According to Deji (2005), the problems of Cooperative organisations revolve around the following:

Corruption: The third world countries have been plagued with corruption. Corruption has been what is responsible for the diversion of funds meant for poverty alleviation programmes to personal coffers.

Coordination of the Programme: Baarda (2006) rightly points out that the poor coordination of cooperative organisations programmes in Nigeria has been responsible for role overlap and confusion.

Conception of the programme: When the purpose of an organisation or programme is not well understood, there tends to be shortcomings and setbacks. This has to do with the intent for which the cooperative programme was set up (Harbor, 2002). In most cases, these programmes were conceived primarily to address poverty issues but mainly score cheap political point.

Lack of clear guide: There ought to be clear cut direction for any undertaking. Harbor, 2002 was of the opinion that in developing countries, the programmes for cooperative organisation have dependably experienced content deficiency. For instance, Adult and Non-formal Education have not been given due considerations by these cooperative societies. And this is an important tool for empowering people against poverty (Baarda, 2006). The society will be positively transformed when members can read and write.

Generally, cooperatives face various challenges such as competition, consolidation, technology, government regulations, government programmes, increasing costs, low commodity prices, operational obstacles, adverse and unpredictable weather changes, low margins, poorly developed market research and many other (Thomas, 2002).

2.12 Education, Training and Cooperative Societies in Nigeria

Cooperatives are formed to meet members' mutual needs. The essence of cooperative is more pronounced today when people are in need of the ability to change their life for the better. They represent a formidable and economic alternative. Cooperative society is premised on the notion that together a group of people can achieve goals that could not be achieved alone (Bello, 2005). People have been able to exercise control over their economic livelihood through cooperatives. They give a one of a kind instrument to accomplishing at least one economic objective in an undeniably competitive economy. Currently, market access could be poor and information with respect to market can be inadequate. This can be especially true for rural farmers. Hence, not being involved in collective organisations could leave the farmer in a disadvantage position. The whole economy will invariably feel the effect of this. Cooperative are known to adhere to a code of practice enshrined in the all-inclusive cooperative principles of open and voluntary membership, democratic member control, member economic

participation, autonomy and independence, education and training and information, cooperation among cooperatives and concern for the community (Philippe, 2008). Cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

A basic essential character of cooperatives is education. When education is lacking, the cooperative is in peril of losing its fundamental feature. This is because education is the human and personal characteristics that distinguish it as a cooperative. Education is of foremost significance to the cooperative sector. In developing countries, training, re-training and educating of members in general, and officers in particular, are always a challenge to cooperatives (Bello, 2005). Cooperatives might end up to become like a capitalist or profit driven business or tools of the state if all those responsible for cooperatives (executives, members and staff) are not well-informed, trained and knowledgeable. Education makes individuals simple to lead, yet hard to drive, simple to govern however difficult to subjugate. It is the obligation of every society/union to train their members to yield a better result in the society (Bello, 2005).

Cooperatives are found essentially in all nations of the world, covering all the real divisions such as agriculture, forestry, fishery, finance, construction, mining, housing, transport, manufacturing and electricity especially generation and supply. The synergy that exists within the structure is of immense benefit to the members. One of the competition strength lies in their ability to purchase in bulk at cheaper prices. Singular cooperatives cannot thrive in isolation. This resulted into the requirement for collaboration among cooperatives which prompted the establishment in 1895 of the International Cooperative Alliance (ICA). It was set up as an umbrella organisation to advance well-disposed and economic relations among cooperatives of various kinds, nationally and universally (Bello, 2005).

The inability of cooperatives to work firmly together as a sector has been responsible for the internal handicap of the sector. Also, due to the voluntary and democratic nature of cooperative, it has been difficult to impose strict disciplines (Bello, 2005). Persuasion and common consent are considered as better alternative. Often, administration of cooperatives depends on relationship or is moved by sensitivity to act against the societies' bye-laws. This is quite against the cooperative principle and it has a great deal of backlash especially in the developing economies (Bello, 2005). Competition has been responsible for market forces of meeting fast moving orders and supplies. It has also resulted into top down management style instead of peoples' democracy. The

emphasis on business execution has definitely diminished member cooperation in decision making. Therefore, members have felt remote from their cooperative; henceforth, relinquishing the members' conventional nature of feeling strongly identified with the cooperative (Bello, 2005). Thus, this has frequently caused reduced membership.

2.13 Training and Management Development of Cooperative Societies in Nigeria

Knowledge economy which should be obtainable in our dispensation is a major requirement for productivity and this can only be fostered by the lifelong learning concept that is applied to workforce. In the same vein, this knowledge economy requires new abilities such as objective setting, teamwork, best practices, and cooperation. However, employees can adequately get the proper skills and knowledge needed to meet the environmental challenges (Al-Lamki and Salma, 2000). Training is meant to be strategically viewed rather than being viewed tactically. For most organisations, training of employees constitutes a significant expenditure. Venables, and Ripley, (2002) states that training should not be regarded as an extravagance to be embraced when time and spending plan permits, neither is it appropriate to regard training as a remedial, as a means of shocking up weak employees or settling issues. It is expected of management to be rightly disposed to training and to acknowledge it to be important to employees' core skills. All across boards, training can be rightly noted as an agent of change. In an effective program, the training unit comprehends the organisation key direction and can outline and execute an innovative method for leading members toward that direction (Al-Lamki and Salma, 2000). Training is holistic in its effect such that it not only help the individual to perform their responsibilities but it equally help other units and division and the organisation as a whole. There has been an increasing demand by employees for change, choice, adaptability, and assortment in their work but the future for both the organisation and the individual is not primarily dependent on elevation to higher level administration, but in building up the value of the individual as human capital. (Andrew, 2000). Acquisition of higher performance potentials such as new tasks, functions and KSAPs (Knowledge, Skills, Abilities, Personal Attributes) can help enhance the value of human capital (Brethower & Rummler, 1979). Though training and development is primarily concerned with people, it is equally concerned with technology.

The human resource is imperative for organisational effectiveness so also is technology. Training fosters how these inputs can bring the desired result- organisational effectiveness. Rarely will you see an employee as at the time of employment that has all

the requirements that is necessary to function in an establishment or organisation. There are unique requirements and peculiarities of each establishment. A good training and development program is therefore needed to achieve success. Uninformed employees are transformed to informed employees and unskilled or semi-skilled employees are changed into employees who can do their assigned responsibilities the way the organisation want them done. Also, training can change the co-operators to good cooperators who do things in their right way (Isiaka, 2011). This is evidence in the way banks are committed to training their staffs. A whole lot is invested in training and developing their staffs because they are aware of the results that will emanate from it.

Management development has to do withbuilding up the ability of the manager over his or her carrier with the firm. Self-development is core to management development. The practices, concepts and ideas are constantly being challenged and tested because management development is a dynamic process. In order for standard to be maintained, there is the need for continuous continually rethinking and re-examining (Isiaka, 2011).Watad (1999) asserts that business accomplishment is aided by management improvement by helping the organisation to develop the managers in order to meet both present and future needs. It allows for managers performance to improve and affords them improvement openings and accommodates administration progression. Aina (1992) essentially takes improvement as dealing with setting up the worker so they can journey with the organisation as it grows and develops. For every organisation, there is always an organisational hierarchy and according toNwachukwu (1987), management development can be tailored towards getting an employee to rise through the hierarchy.He simply views it as promotion. Onus lies on each organisation to identify and encourage employees who are contributing effectively to organisational growth and development.

It can be succinctly implied from Nwachukwu's attestation that it is impossible for any organisation to survive and develop in our dynamic surroundings if it fails to build up its administrative unit. Udayam (1996) views development as the teaching of managers and professionals and equipping them with essential skills for both present and future jobs. The view of DeCenzo and Robbins (1996) as touching employee development is that its design is future-oriented and education takes more preference than employee training. Consequently, development hinges on employees personal growth. It is when the employee develops, that he/she can contribute meaningfully to the organisation. This therefore necessitates the need for employees aiming for higher cadre to possess

specialized, conceptual and human skills. Education engenders the development of the employee in such a way that sound reasoning is being inculcated as well as the ability to understand and interpret knowledge is enhanced.

The inability of an individual to think intelligently and comprehend circumstances cannot be automatically dealt with by training. This is why DeCenzo and Robbins (1996) recommend that worker development be for all time, an education procedure instead of a training procedure. There is the on-the-job and off-the-job aspect of the management development. The development of the manager's ability that takes place at work could be regarded as On-the-job development while if it takes place outside typical working post, it can be regarded as off-the job. The on-the-job development can take modes such as coaching; mentoring; job creation; and job instruction techniques (JIT). Off-the-job approach could be: sensitivity training; value based investigation; lectures; and simulation exercise. It is essential to note that with respect to employee development according to DeCenzo and Robbins (1996), all employees, at no matter what level can be developed. Skills such as planning, organizing, leading, controlling and decision making is very important to management but it has been observed over the years that non-management personnel also need these skills. The introduction of soft skills into the training exercise will significantly contribute to the success of the employees' development.

2.14 Concept of Soft Skill Training

In this competitive age and time, it is basic to hone one's technical skills, and more importantly, one's soft skills. There is difference between technical skills and soft skills. For instance, technical skills are learnt, applied and measured to an established degree but the same do not absolutely hold for soft skills. Soft skills can be comprehensively characterized as individual characteristics that improve a person's collaborations, occupation and career prospects. It can be regarded as sociological term for an individual's Emotional Intelligence (EI). The adeptness of employees in soft skills is instrumental to organisational success. Thus soft skills is basic to exhibiting one's hard skills; both can be thought to be two sides of same coin; one without alternate has no effect.

As indicated by Richard (2003) present day corporate prerequisites are to such an extent that they search particularly for employees who can increase the value of their organisation with their soft skills and the capacity to create and utilize soft skills. This is because it has been observed that soft skills will help fill up many organisational gaps

and deficiencies. The need for soft skills has invariably caused job acquisition and job sustainability more competitive. In order for you to be more preferred, you need to refine your soft skills. This view point is substantiated by Sean (2008) that, employers esteem soft skills since they are similarly in the same class as pointer of job performance as conventional employment qualifications. It is therefore important for experts not just to be versed in knowledge alone but as well possess high soft skills quotient. Independent of the expert capability and separated from the information domain, today's professionals need to have a high Soft Skills quotients so as to prevail in this competitive period. Training is very important in inculcating soft skills. This thus will assist them with improving their total identity hence empowering them to secure a respectable position in the corporate world. Hard skills add to just 15% of one's achievement while remaining 85% is made by soft skills (Watts and Watts, 2008). Regardless of such incredible pertinence of soft skills in the present corporate world, some institutions are yet to introduce soft skills in their educational modules. It is important that soft skills trainings be introduced into their educational programs, to guarantee success.

According to Sean (2008), soft skills are "non-technical, intangible, personality specific skills" which determines an individual's strength as "a leader, listener and negotiator, or as a conflict mediator". They are basically relationship building skills or personality specific skills. Soft skills are the attributes and capacities of state of mind and conduct instead of knowledge or specialized inclination (Tobin, 2006). The Center for Career Opportunities at Purdue University defines soft skills as "the cluster of personality traits, social graces, facility with language, personal habits, friendliness, and optimism that mark each of us to varying degrees." Their rundown of soft skills incorporates work ethic, courtesy, teamwork, self-discipline, self-confidence, conformity to prevailing norms, and language proficiency. Soft skills are not the same as Hard Skills. They help add more value to the hard skills an individual possess. Carole (2008) remarks that hard skills are more along the lines of what may show up on your resume while soft skills are "bunch of personality traits, social graces, individual propensities, friendliness and hopefulness." Soft skills are not a substitute for hard or technical skills, but rather they go about as orchestrating skills that serve up to harness and maximize the potentials in individuals even with great hard aptitudes.

In order to progress in organisational ladder, it is not just enough to have technical and job-related skills. Soft skills assume a vital part in this lively business age. There are a whole lot of employment seekers in our society and many of them have technical or

hard skills. Job acquisition and sustainability is becoming increasingly competitive as the day goes by. The cutting edge is the possession of soft skills. These soft skills add value to add skills allows for exhibition of true potential. Concerning the significance of incorporating soft skills in colleges, Thacker and Yost (2002) noticed that training is pivotal for students to be effective team members. However, employers have discovered that some business graduates lack good team leadership skills. Correspondingly, as indicated by Knell (2007) employers are persistently requesting a work drive rich in innovativeness, relational abilities and social comprehension. The National Employers Skills Survey 2003, detailed that employers regard deficiencies in soft skills, including communication, collaboration, responsiveness as much more critical than hard or technical skills (Watkins, 2004). Negative impression will be created during recruitment stage when employee has poor soft skills like communication skills. It can even cause a graduate with good technical skills to be exempted from employment selection (Pauw, 2006).

One major factor responsible for poor rate of employability of technical graduates is lack of competence in soft skills. Despite the fact that soft skills should be taught at an extremely youthful age at home, it is not out of place in schools and colleges. The institution the soft skills are imparted or the target group is not as objective of the soft skills training programs. It aims at improving a whole range of skills, like assertiveness, negotiation skills, relational abilities and the expertise to set up and keep up relational connections. Soft skills are inherent in individuals but it has to be discovered and developed. There can be no utilization if the individual is unaware of the inherent soft skill ability. The essential goal of soft skills training programme is to arouse the consciousness of the skills in an individual and expel the obstructions that keep the person from using his/her skills. Awareness is fostered through soft skills likewise ways of refining the skills for general advancement and accomplishment of the individual. Regardless of the skills anybody has or inherited, it is possible to still benefit from soft skills training. Soft skills are extremely basic to any person and it is needful for advancement in different sorts of organizations. It includes capacity to work in a group, communication skill, administrative qualities, critical thinking capacity, basic leadership skills, stress techniques and many more.

Leadership capacity is fundamental for soft skills. It is an individual quality and it involves the capacity to frame voluntarily a gathering of followers. A leader is person who impacts the states of mind and practices of others in group activity.

Leadership structure and style exist within both formal and informal groups. Formal leaders are institutional and as such they are elected or appointed to oversee an organisation. Informal leaders are product of informal groups and they impact the individuals in the groups since followers trust that their leader can give them satisfaction. Responsibilities lie with an individual to be aware of his/her role and responsibilities, and as well be prompt and punctual in playing his/her roles as an organizer, as a supervisor, as a leader, as an administrator, as a coordinator, as a motivator, as a moral builder, as a confidence builder, as a scholar, as a professional person and as a human relationship facilitators(Muthumanickam, 2008).

2.15 Objectives of Soft Skills Training Programme

Aim of such programmes is that the workers should be able to:

- Develop compelling communicational abilities
- Develop compelling presentational abilities.
- Conduct compelling business correspondence and prepare business reports which produce results
- Develop all-round identity with a mature viewpoint to work adequately in various conditions.
- Become self-confident individuals by mastering inter-personal, team management, and leadership skills.
- Develop broad career plans, evaluate the employment market, identify the organisations to get good placement, match the job requirements and skill sets.
- Effectively partake in different selection procedures embraced by the enrolment specialist.

The essence of the soft skills training programs is such that the training be tailored towards fine-tuning the workers attitudes, values, convictions, motivation, desires, emotions, enthusiasm to learn, readiness to share and grasp new thoughts, goal orientation, adaptability, persuasion, futuristic thinking, diplomacy, and various skill sets of communication, manners, and etiquette so they will have the capacity to manage distinctive circumstances diligently and responsibly(Seetha, 2013).Soft skills fortify innate abilities and empower individuals to understand their personalities and how best they can come across as competent individuals in any given circumstances. In the view of Seetha 2013, soft skills training have two parts. There is the part that has to do with developing attitudes and attributes, and the alternate part has to do with expressing

attitudes, ideas, and thoughts well through communication skills. An effective communication skill in oral, written, and non-verbal areas and good attitude is instrumental to successful execution of ideas. Both attitude and skills are therefore important because they play complementary roles to each other. Personality development through soft skills training should be conducted in three modules: business communication, behavioural Skills and training in group discussion and personal interview

- **Business Communication:** This involves effective and efficient use of communication skills, essay writing, current English usage, debates, language games, presentations and others (Seetha, 2013). Similarly, ways to prepare for presentations for both small and large groups as well as marketing and business presentations could be taught. The training also includes business correspondence which has to do with training on preparation of agenda and minutes, procedures for clear writing, business proposal/plan writing, business etiquette, telephone etiquette, often misused words and other business related issues. This will enable the students to realize the advantage of fluency and command over speaking and writing.
- **Behavioral skills:** This has to do with skills that are in line with personal growth for proficiency. According to Seetha, (2013), students are made to understand their strengths and shortcomings with the goal that they can grasp the essence of development. This module covers the following areas:
 - i. Psychological Tests: Personality assessment and aptitude as well as suggestions for improvement.
 - ii. Team Skills: Inter-group dynamics, team building and leadership, evolution of groups into teams, conflict management.
 - iii. Time Management: Goal setting, Pareto's Principle, Parkinson's Laws, Effective time management.
 - iv. Interpersonal Skills: Listening skills, social skills, negotiations, assertive skills, cross-cultural communications.
 - v. Leadership Skills: Concepts of leadership, leadership styles as well as insights from great leaders.

All these will engender students to be balanced and a well-rounded personality. Self-awareness programs enhance the students' personality. This is very crucial in this

age and time when many recruiters are on the lookout for skills that has to do with personal attributes. (Seetha, 2013).

▪ **Training in Group Discussion (GD) and Personal Interview (PI)**

This involves practice sessions on GD and PI. This is to enable students to understand industry expectations before facing the real job interviews. According to Seetha, (2013), it covers areas such as the overview of selection process, effective resume writing, dealing with placement consultants and head-hunters, references – how to get effective references from past and current employers. Students who are able to internalize the personality development techniques thoroughly stand a better chance of securing placements than those who do not.

Methods of teaching soft skills

Several methods can be used to teach soft skills. It can include lectures, projects, role plays, quizzes, and other participatory sessions (Seetha, 2013). The major concern is that it must entail practical learning style. The interactive and practical nature of the training program allows the students to imbibe the skills and attributes in a gradual and subtle way. Both the learning of the skills as well as the internalizing the skills is fostered within the period of time (Seetha, 2013).

Internalization guarantees that the abilities and qualities turn out to be a piece of the students' tendency. Self-confidence and assurance is built due to the changes that occur in their behaviour and outlook. It should however be noted that these changes will be gradual and natural and as such it can be classified as genuine and positive (Seetha, 2013). It is continuous practice that can birth perfection. If these soft skills are being put into practice every day, it will become part of the members.

Basically, two methods can be adopted for learning or improving soft skills. It can be through enrolment for formal training like evening classes on languages, presentation skills, conflict or cultural management. One merit in this method is that certificates could be awarded at the end of the course. These certificates might be helpful when applying for jobs. Soft skills can also be acquired through self-training which is basically through reading and studying books. It can also be through electronic learning, usually abbreviated to e-learning.

Frequent socialising with friends, colleagues and other members of society could also be helpful in self-training in soft skills. When cooperators interact with one another, one or more soft skills can be learnt (Seetha, 2013). It must however be a conscious and deliberate attempt with the motive of enhancing one's soft skills. Communication skills

like small talk capabilities, language proficiency, listening, discussing, etiquette, self-esteem, or body language are fostered with this approach. In most institution of learning, there is the subtle teaching of soft skills alongside hard skills. This is because the lectures allow students to participate with the aim of learning a hard skill and unconsciously practice a range of soft skills. This can be referred to ideal way of lecturing. Numerous instructors will now legitimately intervene, asking whether the shaping of personal traits does not begin at a considerably prior stage, let's say at a child's cradle(Seetha, 2013).

How to evaluate soft skills?

The nature of soft skills training program as a credit course makes the evaluation of the students to be on a continuous basis(Seetha, 2013). The main criteria for evaluation includes active participation in activities, interest shown by students in acquiring the skills and the commitment shown by them to improvement. There is supposed to be a two-way feedback after training sessions. This feedback will encourage the effectiveness of the training session. As discussed by Seetha, (2013), wherever necessary, trainer gives feedback to individual students on their performance and to the class in general. In turn, the students also give feedback on the training sessions. Suggestions relating to the content and the delivery of the training sessions are requested. This will help improvements in the modules from time to time if necessary. Counsellors could give feedback to the students on their strengths and weaknesses. This will help them to know the areas in which they are to work on. Their ability is being tried to know whether they can instil these ideas into their system(Seetha, 2013).

Soft skills training programme is basically about enabling and empowerment. Communication, interpersonal skills that can promote these goals are therefore very crucial. These skills help to compete successfully in the business environment and increase employment opportunities. It is therefore imperative that professionals practice what the skills they have and the knowledge they have. Hence, evaluation could be premised on the results obtained.

2.16 Examples of soft skills

- Communication skills
- Problem Solving
- Critical thinking skills
- Creativity

- Teamwork capability
- Negotiating skills
- Self-management
- Time management
- Conflict management
- Cultural awareness
- Common knowledge
- Responsibility
- Etiquette and good manners
- Courtesy
- Self-esteem
- Sociability
- Integrity /Honesty
- Empathy
- Work ethic
- Project management
- Business management and so on.

In any case, there is one property that promptly rings a bell when soft skills are said: those are the communication skills (Dharmarayan, Pachigalla, and Lanka, 2012). This is a core skill that is missing among many schools and colleges. There are varieties of answers that could be gotten when people are asked what they understand communication ability to be. This is because communication abilities incorporate a variety of perspectives. Graduates of tertiary institution are expected to show capability in spoken and written language, a specific measure of confidence that will be reflected in discussion aptitudes and non-verbal communication, satisfactory exchange abilities, and of real significance, great introduction aptitudes with a specific end goal to have the capacity to advertise oneself and one's thoughts. In any case, social or relational abilities are important for man's proficient profession, as well as significantly adding to one's alleged social fitness, a reality which applies to numerous other soft skills (Dharmarayan, Pachigalla, and Lanka, 2012).

There is the reflection of the social skills at the working spot and it is also evident with advancement of the career. Notwithstanding, if we dilate further into communication skills the issue will turn out to be considerably more complex (Dharmarayan, Pachigalla, and Lanka, 2012). In the English talking world "language capability is the capacity to

talk, read, and compose Standard English business like. One may have the 'hard' skills of realizing what utilization is right and what is off base, yet do not have the 'soft' abilities of knowing when to utilize standard structures and in what tone to utilize them (Waggoner,2002). Individuals can be good with technical skills without building up the soft skills and these skills are critical to hierarchical development especially cooperative society. Besides, satisfactory communication skills are an essential for other soft skills like directing dialogs or management of conflict. Another major soft skill which is lacking in tertiary training is critical and structured thinking (Dharmarayan, Pachigalla, and Lanka, 2012). Both run as an inseparable unit with problem solving abilities. In this data dispensation that we are, there is the need to fundamentally consider the perpetual stream of approaching information, examine it, and settle on informed decisions in view of it. Analytical skills additionally shape the base for creating answers for any sort of issue. These soft skills are very important for both the public and private life.

Creativity is also another important soft skill. This ability is regularly confounded as being helpful only for artists, though in the science or business field just organized coherent and structured reasoning ought to be applied (Dharmarayan, Pachigalla, and Lanka, 2012). In any case, this notion is not absolutely correct. Creativity encourages "thinking outside the box". This implies that given customary guidelines and confinements are left aside with a specific end goal to discover creative ways to deal with problems. The celebrated view of Albert Einstein in Physics was as a result of his creativity and not conforming to the traditional ways of doing things. In the same vein, we cannot underestimate the impact of creativity in the business world.

In this manner, an intriguing thing to ask is whether a man's traits and abilities can be changed or improved. Anyone bringing up a child or living with a partner who has irritating propensities, may be enticed to answer that the assignment of changing individual characteristics is to a great degree demanding, if not impossible (Dharmarayan, Pachigalla, and Lanka, 2012). The corporate coach and instructional planner Rukmini Lyer has a strikingly straightforward response to this inquiry: There is a great deal of argument in industry in the matter of whether it is conceivable to upgrade soft skills in a few hours of training, particularly when one considers the way that a man has lived with those attributes for his entire life. To this, the appropriate response is harsh yet genuine - an expert who needs to do well in his/her profession does not by any stretch of the imagination have a choice. (Lyer, 2005). This is because if there is no improvement, it will definitely have adverse consequences on the business. Hence, it is

important that an individual recognises his or her negative tendencies and work towards curtailing it. As a German precept states: "Self-acknowledgment is the initial move towards change".

There are some people who are not fond of doing casual discussion or small-talks. This can be due to timidity, weariness, contemplative character and several other reasons. Be that as it may, social competence is evidence through casual conversation. Anybody who is lacking in this basic skill is expected to look out for ways to improve. Several channels or means such as reading of different helpful books, starting conversation with outsiders and many more can be explored to get better. It could look challenging at first but continuous and consistent practice will help instil the skill. With such and comparative simple activities even an extremely introverted individual can show up sensibly sociable (Dharmarayan, Pachigalla, and Lanka, 2012). It therefore implies that purposeful training can help address negative personal qualities. The fundamental thing is for the individual to recognize his/her shortcoming and makes the choice to address it. There will not be success in the training if the individual is not completely persuaded that the training could bring about positive change. Hence, a positive mindset is expedient.

It is important to consider the cogency of soft skills and its applicability. One pivotal reason is the increasingly competitive nature of today's job-market (Dharmarayan, Pachigalla, and Lanka, 2012). Anybody that will be effective in this condition must have competitive edge over others. This edge can be through extra learning and skills coupled with persuading individual traits and habits (Dharmarayan, Pachigalla, and Lanka, 2012). Justifiably, there will be high preference by businesses or recruitment agency for those who could contribute profitably to organisations at very early stage on. University graduate that must first have been taught sentence construction or how to talk in a wonderful and winning way with partners and clients will not qualify as a fast starter. This implies that even if he was later employed, he will have little to contribute. Additionally, essential information in business administration, project management and general economy will enhance the possibility of getting employed (Dharmarayan, Pachigalla, and Lanka, 2012).

Communication skills are very important during interviews. They can even serve to effectively conceal shortcomings on the hard abilities side. It is not impossible for us to know fellows who talk a lot with little action. It is advantageous to show positive characteristics like politeness, trustworthiness, adaptability, good appearance and many others during job interview. Many a time, interviewers do not tell the interviewee their

deficiencies in soft skills that could warrant their rejection. This could have tremendously helped many. Though the assessment may sound cruel and too blunt at first but it will definitely be helpful. On the contrary, employers/interviewers usually give no reason or even ambiguous misleading reasons behind dismissals, which are of no assistance at all for the unfortunate candidates (Seetha, 2013).

Those who are proficient in the use of soft skills tend to perform better when they are employed. This is one of the reasons such individuals are being promoted by employers (Dharmarayan, Pachigalla, and Lanka, 2012). Good hard skills alone are not really enough as the only criteria for promotion. Soft skills help to shape individual personality and this is one of the goals in education. It is the expectation of any educator that graduates, particularly from tertiary institution, ought to be specialists in a specific field as well as be matured and balanced personalities. This attribute is reflected in soft skills, not in hard skills. This is why skills like communication skills, critical and structure thinking skills, team work capability skills are very important (Dharmarayan, Pachigalla, and Lanka, 2012).

In recent times, there have been changes in the perception of people to the acquisition of soft skills. Soft skills are now being rated high than before (Dharmarayan, Pachigalla, and Lanka, 2012). There is the tendency for people who are extroverted, who are good in promoting themselves, and who are socialising easily to be more preferable than others who lack these attributes. This explains why some book keepers in a cooperative society are dismissed or retained. Effective communication skill in presentation is therefore important. Soft skills are playing an important role in enabling social competence. They also complement the hard skills, which are the technical prerequisite of a job. Hence, soft skills are equally important hard skills and they should not be used to conceal someone's lack of proficiency in other major areas (Dharmarayan, Pachigalla, and Lanka, 2012).

2.17 Soft Skills and Cooperative Societies

One of the major functions of a cooperative society is to manage funds contributed by the members in such a way that all members could benefit from the services of the societies (ICA, 2013). The prudent financial management in thrift and credit society is beneficial, but these functions could not be achieved without proper usage of soft skills (Brown, 2013). For example, communication skills, competence in oral communication i.e. in speaking and listening is prerequisite to cooperative

executive's success in their job. Executives with ineffective listening skills fail to absorb much experience from the job. Because of poor speaking skills, to achieve the functions/importance of a cooperative society in an environment will become a mirage.

Cooperative society is a form of business organisation where people voluntarily come together on basis of equality for promotion of their economic, social, educational interest (Babalola, Odebiyi, and Abdullahi, 2012). These purpose will not be achieved if soft skills like integrity, honesty and empathy are not put in place. If the executives or members are not adequately equipped with the right soft skills, the society will not grow and even members will be withdrawing from the society. With soft skills, the executive of the cooperative society will develop leadership skills, improve critical thinking. The relationship in the society will be enhanced and good communication will move the society forward, and withdrawal from the society will be minimized.

2.18 Soft skills and provision of loan by cooperative society

For cooperative executive members to be able to discharge its duty effectively to the members in the provision of loan, proper soft skills have to be put in place (Brown, 2013). Communication competence can contribute to the executive's social adjustment and participation in satisfying interpersonal relationships. The executive members should be able to respond correctly because if they respond incorrectly the problems of the members will be intensified and this can lead to the withdrawal of the members. The executive members should be able to articulate clearly what they know may be wrongly judged or poorly informed. The executive member of a cooperative society should be able to think critically before judging to a conclusion (Brown, 2013). When a member of a cooperative society is in need of loan, the executive member should be able to find out what the member want to use the loan for and this can be done by using soft skill i.e. critical and structure thinking so that money (loan) collected from the societies will be judiciously utilized (Brown, 2013).

The executives should work as a team not in isolation in the disbursement of loan to its members, because there is always a saying that; "two good heads are better than one". The cooperative executive members should not be bias instead they should work as a team for the upliftment of the society. It is expedient that the executives have good negotiating skills so that if they want to disburse loans to their members, the members will not see the executives as being one-sided (EFInA Report, 2012). The executives should be able to motivate the members so that the members will give maximum contribution and

cooperation to the progress of the cooperative society. In the disbursement of loan in a cooperative society, the executive member should be honest in dealing with their members, and be a person of integrity. The executive member should put the members in their shoes by showing (empathy) concern to the welfare of its members. It is expected that cooperative executives will understand their members better and they will be able to reach out to more members in the disbursement of loan(EFInA Report, 2012).

2.19 Soft skills and economic development of members

The introduction of soft skills to the training of the executive members to understand the economic crises and environment will assist the executives to solve these crises professionally. Cooperatives are usually formed to solve the economic, social, educational problems of their members. It is when executives use team work capability effectively that they will be able to develop their members economically. To be able to improve on the economic development of their members, the executives should have good communication skills, this include oral and writing skills, and they should have the ability to communicate in the society effectively because of diverse background. The executives should be able to treat their members appropriately. The executive members should be able to have critical and structure thinking to know which business they need to embark upon or not. The executive members of a cooperative society should be able to communicate effectively and appropriately to develop the economic condition of its members.

To acquire communication knowledge is to gain power. If communication as one of the soft skills is inculcated into the training programme of the executive members, they will gain power that will help them to direct the affairs of the society effectively. Good communication will assist the executive to work as a team and then will be able to think critically before embarking on any project that will lead to the economic development of their members.

2.20 Soft skills and thrift and savings

Thrift and savings are one of the major functions of any cooperative society. The cooperative societies give loan to its members and interest will be paid with the loan deducted on the agreeable terms, and the members will also save for the rainy day (that is loan repayment and savings).

Soft skills training will help the executive members to negotiate and collaborate effectively with their members, to assist them to be able to make the society their haven. Introduction of soft skills like team work capability, critical thinking, social responsibilities and work ethics in training will improve the attitude of the members and the executives. The executive member must be intelligent, able to think precisely and analyze accurately. All these are possible through the introduction of soft skills into the training of the executive's members of the cooperative societies. It is when the executive sees things from others point of view (empathy) that is when he/she will respect the view and feelings of others and that is when the thrift and savings of the cooperative societies will improve. When members of the cooperative society saves more into the society, it allows them to get more loans and invariably, more interest will be paid to the society. Consequently, the society gains and the members also gain and by this the poverty level of the members will reduce. Thrift and savings are important for economic growth of the member, but without soft skill training for the executive member; it will be difficult to be achieved.

2.21 Soft skills and entrepreneurship development

Cooperative has been seen as a major tool in enhancing entrepreneurship development not only on joint ventures but also in business enterprise of their members, but this could be achieved with the help of necessary soft skill like integrity, honesty and empathy. Executive of cooperative society must have foresight. If the leader has confidence and strong will power, the sky is the starting point of such society. Introduction of soft skills like critical and structure thinking, good communication skills, team work capability into training of executives, the executives will be able to recognise opportunities and use them in business strategy. The executive members are responsible for the group leadership because they decide and lead the members towards achieving victory. If the executive fails, the organisation fails and if the executive succeed, the society also succeeds. For a cooperative society to be successful in the area of entrepreneurship development (that is to organise and manage resources and assume risk of a business) the executives of such society should be ready to put in place all the above named soft skills. This will make the entrepreneurship of the society to be improved and become a success.

2.22 Soft skills and education of members

One of the major principles of cooperative is the education of members. If a cooperative society will strive high, there should be introduction of soft skills into their training package to enhance effective result. For example, communication skills are very important. It is when the executives are properly trained in their communication skills that they can impact knowledge and ideas to their members. The executives should be able to work as a team, because like the saying goes, a tree cannot make a forest. It is when they work as a team, that is when they can transfer knowledge, ideas to their members. Executives that are constantly quarrelling cannot achieve unity and good results. The executive should have social responsibility and work ethic. They should practice what they say. The executives should be a person of high integrity and an honest person. This will engender the members to listen if he/she is delivering lecture. The executive member should be prompt and punctual in playing his/her role and responsibilities. By using the right soft skills, the executives will be able to plan their work intelligently, execute the work effectively and evaluate the result critically. If the executive do this, he/she will be free from any sort of confusion, wastage, duplication, indecision and discrimination. Therefore, to live to the challenges of globalisation which is in line with the era of education economy, the strength of the nation will depend on the ability and willingness of the executive member to be highly intellectual and skilful. A quality of human capital comes from a quality education process. Since education and training are the key element to move cooperative society towards sustainability, the introduction of soft skills like communication, critical and structure thinking, team work capability, integrity, honesty, empathy, social responsibility and work ethic into the training package of the cooperative society will produce quality human capital.

2.23 Soft skills and platform group cohesion, integration and unity among members

Some of the members/executives of cooperative society always show nonchalant attitude to the activities of the society. It is not unusual for members to believe they have little or nothing to contribute or role to play in the success of the society. They believed that their major concern is just patronage; to get loan as at when due, but little do they realized that their function is more than that. The members of cooperative society are placed at the top of the control because their money helps to finance the society. Another principle of cooperatives is cooperation among cooperators (group cohesion). The

members and the executives of a cooperative society should be able to work as a team for a better result. Soft skills like conflict management and negotiating skills will improve the performance of the members and the executives. It will help the executives to nip the problem in the bud when the need arises. If the executive member can show concern to other members (empathy) there will be sense of belonging and the society will move forward. It will also enable the executives will be able to understand the economic trend of the society and as well analyse it. Similarly, member's problems could be analysed and solved using the right soft skills.

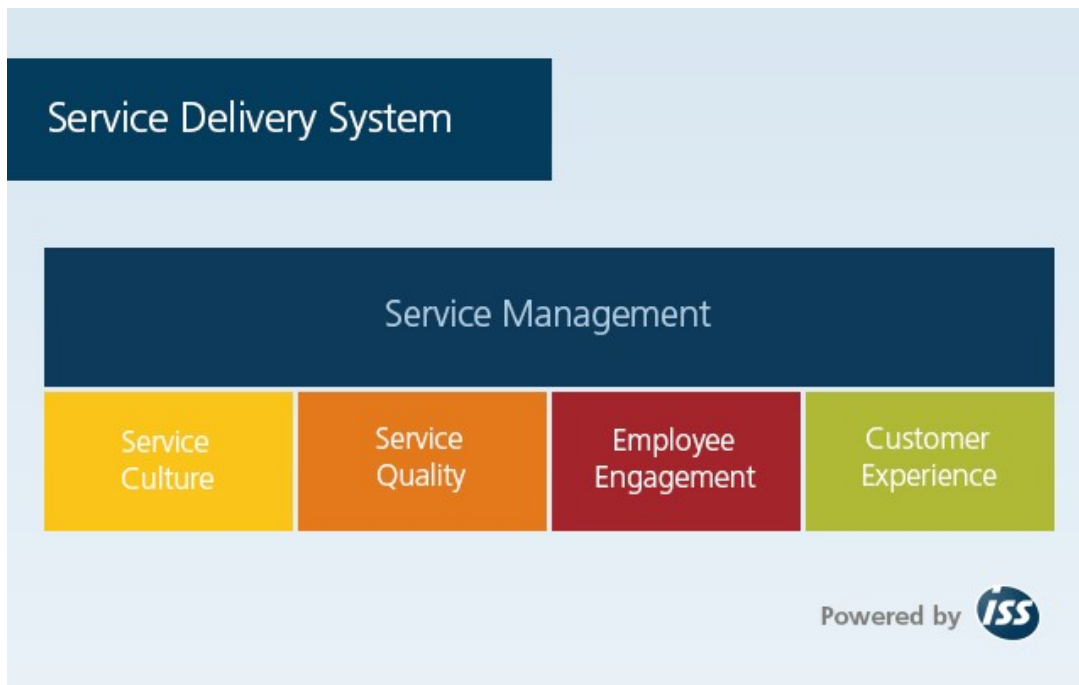
2.24 Key element for successful service delivery

Basically, there are four key components for successful service delivery system. These components are service culture, service quality, employee engagement and customer experience.

Delivering excellent service

Delivering excellent service should be the prime pursuit of any service company. This is because the service business hinges on excellence. However, in the event that all organizations perform services effectively, what will distinguish each is the service management model and the execution ability. Designing the service delivery system should centre around what creates value to the core organisations and how to engage frontline employees to deliver the ultimate customer experience.

The four key elements in such a system are:



Source(Servicefuture, 2018).

Naturally, there will be some variations in the content of each element from an organisation to another. These variations could be regarded as the service strategy of the organisation. However, it is important that all the elements are considered and in place.

1. **Service Culture** is built on elements of leadership principles, norms, work habits and vision, mission and values. Culture is the set of overriding principles according to which management controls, maintains and develops the social process that manifests itself as delivery of service and gives value to customers. Once a superior service delivery system and a realistic service concept have been established, there is no other component so fundamental to the long-term success of a service organisation as its culture(Servicefuture, 2018).
2. **Employee Engagement** includes employee attitude activities, purpose driven leadership and human relations processes. Even the best designed processes and systems will only be effective if carried out by people with higher engagement and good usage of soft skills Engagement is the moderator between the design and the execution of the service excellence model(Servicefuture, 2018).
3. **Service Quality** includes strategies, processes and performance management systems. The strategy and process design is fundamental to the design of the overall service management model. Helping the client fulfil their mission and supporting them in

the pursuit of their organisational purpose, must be the foundation of any service provider partnership (Servicefuture, 2018).

4. **Customer Experience** includes elements of customer intelligence, account management and continuous improvements. Perception is king and constantly evaluating how both customer and end-user perceive service delivery is important for continuous collaboration. Successful service delivery works on the basis that the customer is a part of the creation and delivery of the service and then designs processes built on that philosophy – this is called co-creation (Servicefuture, 2018).

If these entire four key elements are rightly put in place, the service delivery will be good and the organisation or society is sure of getting their optimal best.

(Adapted from Information Systems Services)

2.25 Review of Empirical Findings/Results

Lubbe, and Mampane, (2008) in their study found out that training is a strategy to improve effective and efficient service delivery. Such training which was supported by the employees of the municipality enjoyed a larger slice of the budget allocation. In the study carried out by Aduah, and Mantey (2012), it was revealed that all the staff had special training towards improving customer service delivery and 75% of the bank's customers perceived its service delivery as good. The study concluded that training received by bank staff on improving customer service delivery resulted in improving the performance of staff. This improvement in the performance of staff was perceived as good by the customers of the bank. Attention should be given to the style of delivery in Training and Development (Carlos, Primo & Braga, 1995). Mark Griffin (2000) in their study established that employees are exceptionally cognizant of the delivery style. Hence, if someone is not delivering the training in an impressive and captivating manner, it can be said that it is sheer waste of time. Delivery style is very cogent to training and development. It would be challenging for a new employee to perform excellently in an organisation without any pre-training (Garavan, 1997). Training prior to commencement of work is highly essential. Partlow, 1996, Tihanyi 2000; Boudreau, 2001 studies showed that trained employees perform well as compared to untrained employees. The overall performance of an establishment is greatly enhanced through training and development (Shepard & Jon, 2003). Although, it is costly to give training to the employees but in the long run it would be discovered that it is more beneficial (Flynn, 1995; Kaynak, 2003; Heras, 2006). Ladele (1991) succinctly captures it that education/training is a crucial tool

through which broadened opportunities could be generated for all individuals to harness their full potentials. Kester & Shadare (2011), in their view also established that organisations which train their members regularly are more successful and always yielding significant returns on investment for the organisation.

2.26 Theoretical Framework

The theoretical framework for the study was anchored on two theories and one model, namely: social capital theory, human capital theory and andragogical learning model. These three were adopted for the study because of their perfect fits with the study. The social capital theory was adopted because the cooperative societies that are the focus of the study were instruments for building social relationship among members. Likewise, the adoption of the human capital theory arises because the soft skill training intervention served as a tool for human capital formation in cooperative societies. While the adoption of the andragogical learning model was based on the fact that cooperative members are adult learners who were exposed to a learning process (soft skills training).

2.27 Social Capital Model

There is no part of the human experience that is not enhanced by the ability to build effective relationships because, building a relationship is the foundation of fulfillment in life and a worthy skill require by every human. Social capital is conceived as an investment in social relations with expected returns such as wealth, power, reputation, physical health, mental health, life satisfaction. Social capital model can be refers to:

- What helps further in our relationship with others
- Collective disposition to the spirit of community.
- Social participation to build and maintain democracy.
- Values and attitude which influence interactions
- Collective ability to do things for each other.
- Relationships that shape the quality and quantity of a society's social interaction.
- Collective action that generated by networks of relationships, reciprocity, trust and social norms.

Social capital will facilitate cooperation and mutually supportive relations within groups. It facilitate communication within groups, reduce false rumours, increase

collective action within groups, increase access to information, enforce certain set of behaviours and necessary for a strong democracy and political involvements

The social capital hypothesis emanated from social capital which the World Bank (1998) characterized as "the institutions, the connections, the states of mind and values that oversee associations among individuals and add to economic and social improvement". The goal is social and economic development which is fostered via relationship that exists among people.

In his own particular view, Basargekar (2010) opines that social capital is "the abilities of individuals to cooperate towards settling network or social issue and elevate equitable access to advantages of improvement". Social capital can in this way be considered as an instrument of financial matters improvement among individuals which additionally influences their condition and network (Anderson, Locker and Muget (2002); Rankin, 2002; Basargekar, 2010) either emphatically or adversely in view of their "aggregate activity for mutual advantage."

Social capital is the impact of individuals' relations in social groups that frequently accidentally result in satisfaction of their objectives (Torfi, Kalantari and Muhammed 2011). It entails how unity and cooperation exist among members of an association. The social capital theory covers different parts of social capital which incorporate the sort of person to person communication, relationship and interaction which contains the guidelines, controls and standards that administer social activities and the trust among individuals including the advantages that gather to them (Anderson et al, 2002; Jainaba, Dana and Muhammed, 2005; Basargekar, 2010). The theory centres additionally around aggregate obligation that upgrades better loan repayment (Basargekar, 2010). The social capital theory hypothesizes that when individuals act or function in a gathering as in a cooperative society or self-improvement gathering, it prompts the economic and social advancement of the gathering, people in the gathering and the immediate community where such gatherings works from (World Bank, 1998; Anderson et al, 2002). Also, since cooperative societies are meeting up of individuals deliberately based on equality to pull their assets together, social capital theory fits in.

Social development is the development in connection between individuals. Economic improvement is separable into two sections as improvement in money related condition and physical advancement, for example, material acquisition (Oluyombo, 2012). This is premised on the fact that economic improvement does not occur without increment in acquisition of physical material and money related assets (Jainaba et al.

2005; Holmgren, 2011). The connection of the economic development in social capital theory to way of life means that interaction in an organisation, for example a cooperative society can lead to physical capital and financial capital (Anderson et al, 2002). The theory also acknowledges that sound social and political condition should assist the social group to meet both personal and group interest without which economic advancement possibilities will not be accomplished (Basteler, 2000; Rankin, 2002).

The use of the theory applies to the development of social, financial and physical capital of individuals who are members of a group such as a cooperative society. The application of the social capital theory to the effects of soft skills training on service delivery of Nigeria union of teacher's cooperative investment and credit union basically examines the importance of the approach of these soft skills to the training of the executives. It is expected to engender social advancement, financial progress, physical development, coercion, integration and unity among members. According to Henry and Schimmel (2011), cooperatives are meant to meet members' financial, economic and social needs. The economic needs can be met through the financial and physical benefits derived by the members. This is perceived to enhance the social capital of the community.

An investigation of the variables that are in charge of social capital among cooperativemembers by Torfi et al, (2011) found that individuals who are married and taught have higher social capital just like people with long membership period. The study by Simkhada (2004) inferred that cooperatives build social capital, since money lenders needed to lessen their interest on loan from 60% preceding the introduction of cooperatives to 24% after cooperative societies were established. The accessibility of financial services to the general population which is superior to that of money lenders also accounts for the social capital build up. The social capital likewise incorporates the establishment and development of markets. Sharma, Simkhada and Shrestha (2005) revealed that the development of exchange or trade through the cooperatives loan prompts social capital for the communities.

The application of the theory to cooperative societies is expected to lead to the creation of financial, physical and social capital among themembers. Lohlein and Wehrheim (2003) found that support in rural cooperatives prompt nearer relationship in the community where the cooperative is found. This bounds and ties most likely give a clarification to the formation of social capital which enhances the rate of loan reimbursement because of peer pressure from fellow members of the cooperative. Social

capital was recorded by Sharma et al. (2005) in light of the fact that gathering solidarity because of participation in cooperatives encourages individuals to advocate against social indecencies.

The implication of social capital theory to cooperatives implies the existence of physical, financial and social benefits that accrue to people when they participate in an association or network. The relationship that exists in the association influences individual performances which may not be attainable by a person without his or her membership of the network (Oluyombo, 2012). The application of social capital theory to cooperative society is expected to bring about group coercion, integration and unity among its members.

2.28 Human Capital Theory

Human capital theory is investment in human beings. Human capital theory is the most influential economic theory of western education, setting the framework of government policies since the early 1960's. It is a key determinant of economic performance. Recent challenges such as globalization, technological evolution and several others have made organisations and even countries to look for new ways to maintain competitive advantage. And with this, people are becoming valuable assets and have made them to be recognized within the framework of human capital (Kwon, 2009). Human capital deals with the developing employees skills and knowledge (i.e. skills education and training). According to Babalola (2003) the rationale behind investment in human capital is based on three arguments.

- That the new generation must be given the appropriate knowledge that has been acquired by the previous generations.
- The new generation should be taught the new knowledge and how to use it.
- People should be encouraged to earn some new ideas, products, method etc.

Almendarez (2011) argued that human development is the enlargement of human capabilities, where the strategy is to promote investment in the development of people through education, skills, work productivity and creativity for any organisation. For cooperative societies to grow, human capital must be trained, educated, and developed within the system of the society. Many empirical literatures reveal that human capital affects various social components. In the 1950's some economists discovered that the investment of human capital was the primary element to raise individuals wages

compared to the quantitative input of other components such as land, financial capital, labour force (Salimon, 1991). The investment in human capital can be regarded as more effective than that of physical capital. (Romer, 1990) opines that investment in human capital can cause the knowledge and skills acquired by an individual to be transferred to certain goods and services. Knowledge and skills are core to human capital and learning a cogent factor to increase the human capital. This implies that learning is a vital means to acquire knowledge and skills. Human capital theory is basically on the following assumptions.

- Human is a capital, a factor of production like land, finance, machinery and so on.
- Human capital theory accounts for different wages.
- For higher productivity human capital must be developed
- Human development must come in form of training, education, health, social relations.
- Organisation need to spend on specific training while individual spend on generic training.

Human capital is an associate of the physical capital just as people invest on new machines or equipment today for more productivity so is investment in people for future returns. However in economics, critics of human capital theory point to the difficulty of measuring key concepts like future income and central idea of human capital itself. Not all investments in education guarantee an advance in productivity as judge by employers or the markets. Mortein 2000 in his study supported that participation in formal training is related to positive and significant wage effects.

According to Kester (2015) the relationship between training participation and the human development across organisations has been looked at in the literature from a theoretical as well as empirical perspective. The providers of training programmes must place premium on the development of human capital by investing in this factor of production which is capable of yielding high returns in form of better productivity and improved performance through diverse training programmes. It will help the human capital to be ahead in a competition knowledge driven economy. These training should not be only in development of the skills but should include the relationship and health care of the employees. This will consequently cause creation of healthy and better working environment and help build good employee interaction. Employees that participate in training programmes will be more active and willing in executing assignments if there is an expected benefit of wage increase and improved wellbeing.

Conclusively human capital theory is very important and it is a concept which cut across many fields, discipline and issues. Its application to training, planning, execution and principles cannot be overlooked, and by so doing it will bring out significant returns on investment for the organisation.

2.29 Andragogical Learning Model

Training of adults is different from the training type of the children and therefore the pedagogical model is not appropriate for the use of the adults (Kester & Ogidan 2011). Teaching of adult should be appropriate in a diverse ways. The most common and dominant form of training program is the pedagogy. This started in the Europe in the monastic schools (Hiemstra and Sisco, 1990). During this period, instructional strategy was utilized to educate the young men who were gotten to the religious communities and were being instructed by the monk and this makes the young men to be dutiful, devoted, and productive workers of the congregation (Knowles, 1984, Hiemstra and Sisco 1990). This technique of teaching spread over the entire world turning into the real type of teaching technique in the general school. In this method, the educator assumes the full liability for basic leadership on what, how and when to learn. In this technique, the students learn and know just what the teacher wishes to teach and this make the student to have total dependence on the teacher and putting an expectation of submission to the teacher's guideline. This technique was utilized for a long time to teach children and adults.

Literatures have demonstrated that the use of pedagogy strategy for both children and the adults has a bunches of discussions, in light of the fact that as students develop, they turn out to be progressively independent, self-coordinated and in charge of their own behaviour and continually searching for intends to take care of their issues without anyone else's input (Knowles, 1984; Imel, 1989; Hiemstra and Sisco Reichmann, 2011; Thom's, 2011). The adults believed that they are developed and can get things done in their own specific manner. Along these lines, adult education literature by and large has upheld the possibility that the traditional conventional strategy is inappropriate for use with adults (Imel 1989). So, the teaching of adults ought to be approached quite differently from that of children and adolescent which is alluded to as pre adult.

Andragogy is a model of humanistic brain science assumption which exhibits the adults as free and goal oriented. According to Kester and Ogidan (2010), this technique expresses that five primary issues be tended to when instructing a grown-ups: (1) The

importance of learning (2) Relating the topic to the cooperators experience (3) cooperators should be directed through information (4) with motivation cooperators will learn (5) cooperators need to be assisted to overcome inhibition behaviours and belief about learning.

Days and Basket (1982) and Gibbets& Wentworth (2001) expressed that andragogy ought not to be viewed as a theory of adult learning but instead as an instructive philosophy that is established in an enquiry – based learning. Andragogical learning model lay on the unique and unmistakable attributes of Adult students and in light of these, it recommends a particular arrangement of strategy that can be utilized for adult learning process (Knowles, 1980; Clardy, 2006). Hence Akinpelu (1988) expressed that the term Andragogy was authored to draw out the contrasts between the educating of adults and instructing of children and their learning styles contrasts. Moreover, andragogical learning technique includes the comprehension of the fundamental ideas of behavioural change and experience, which can provoke practice and educating of adult learning. Knowles (1980) considers Andragogy to be a rising innovation, which encourages the improvement and execution of learning exercises for adults.

In view of all the above statement, studies have shown that throughout the years that adults learn uniquely in contrast to the children or Pre-Adults (Bedar and Darken Wald, 1982; Fever and Geber, 1988). And thus be taught differently. The children use pedagogy while adult utilize the andragogy. Research has demonstrated that pedagogy technique makes a poor rousing atmosphere for learning, since it keeps the instructor in full specialist position by educating the students through the teacher's skill (Clardy, 2006). In the pedagogical technique, the instructors part is to design, actualize, answer the topic of what, how, when to realize, yet in andragogical strategy the educator's activity is just restricted to planning the procedure while the students will be left with executing and noting the topic of what, when, how, and when to learn. At first Knowles situated that andragogy is contrary to pedagogy method. He expresses that pedagogy method was best for the children and andragogy for the adults. Later on, he saw that both technique are conceivable and can be utilized with either children or adults relying upon the current conditions (Ojokheta and Omoregie, 2006). He likewise expressed that however andragogy is generally referred to as the way adults learn, Knowles himself said that out of the five key assumption of andragogy, four keys additionally apply to both the adult and the children. The significant distinction is that children don't have a similar experience level like the adults, and have less to relate with their learning circumstances.

So any technique used for learning, it must focus on the key rule that is, it must be student engaged, self-coordinated, participatory in including both the students and the teachers, in arranging, practical, assessing and adjusting the learning procedure (Taylor, Bryan Kroth and Micheal, 2009).

The term Andragogy can be followed back to 1833, when Alexander Knapp utilized the term while attempting to portrayed the training that Plato applied while educating his students, but it went into disuse, to re show up in 1921 when Eugen Rosenback got it at a Frankfurt meeting where he contended that adults training required special instructors, technique and theory (Akinpelu,1988; Taylor, Bryan Krith and Micheal ,2009; Ojokheta, 2010; Infed, 2011).

Qualities and nature of members of any training program ought to be founded on andragogical learning model since it is the point at which you comprehend the attributes of adult students that will help in setting up the preparation educational modules that will be process-based as opposed to content-based educational modules for children. In this procedure it will enable the trainer to connect various assets with the participants utilizing the andragogical procedure (Wood, 2011). The components of the andragogical procedure in a training session include:

- Setting an atmosphere that allows for making mutual regard and supportiveness.
- Involvement of member in determining their training needs, and designing their goals.
- Involvement of cooperators in arranging and planning their training meeting.
- Assistance of students to execute their learning plans.
- Involvement of participant to assess their training session.

This model predicts that every training programme should be anchored on five assumptive principles:

- Cooperators are self-coordinated
- Propensity to learn
- They came from different occupation and with different issues
- There ought to be rich assets for the training program
- The training program must be goal oriented or issue focused.

Literature on andragogical learning model has demonstrated that training exercises needs to permit most maximum support by cooperators so they can put their involvement in the training programme (Laird, 1985; Thomas, 2011). The students must give additional time and self-pace to learn through experimentation exercises since they

every now and again have a tendency to be slower in some physical, psychomotor task than pre-adults. The facilitator ought to be tolerant of the cooperators by enabling them to make inquiries for elucidations constantly. The cooperators must be convinced to the point that the adjustment in information and skills that the training program is going to bring must be advocated. They should comprehend why the change (obtaining of the new skills) and the training itself are fundamental, if not they won't be intrigued and result won't be accomplished.

In utilizing the andragogical model in educating, it expresses that cooperators have a life focused disposition to the training program rather than the subject-focused disposition of pre adults. In this way, the trainer must engender discourse in encouraging the training course. This will enable the cooperators to profit by this life-focused disposition (Gibbons and Wentworth, 2001). Dialogue is core to andragogical learning model.

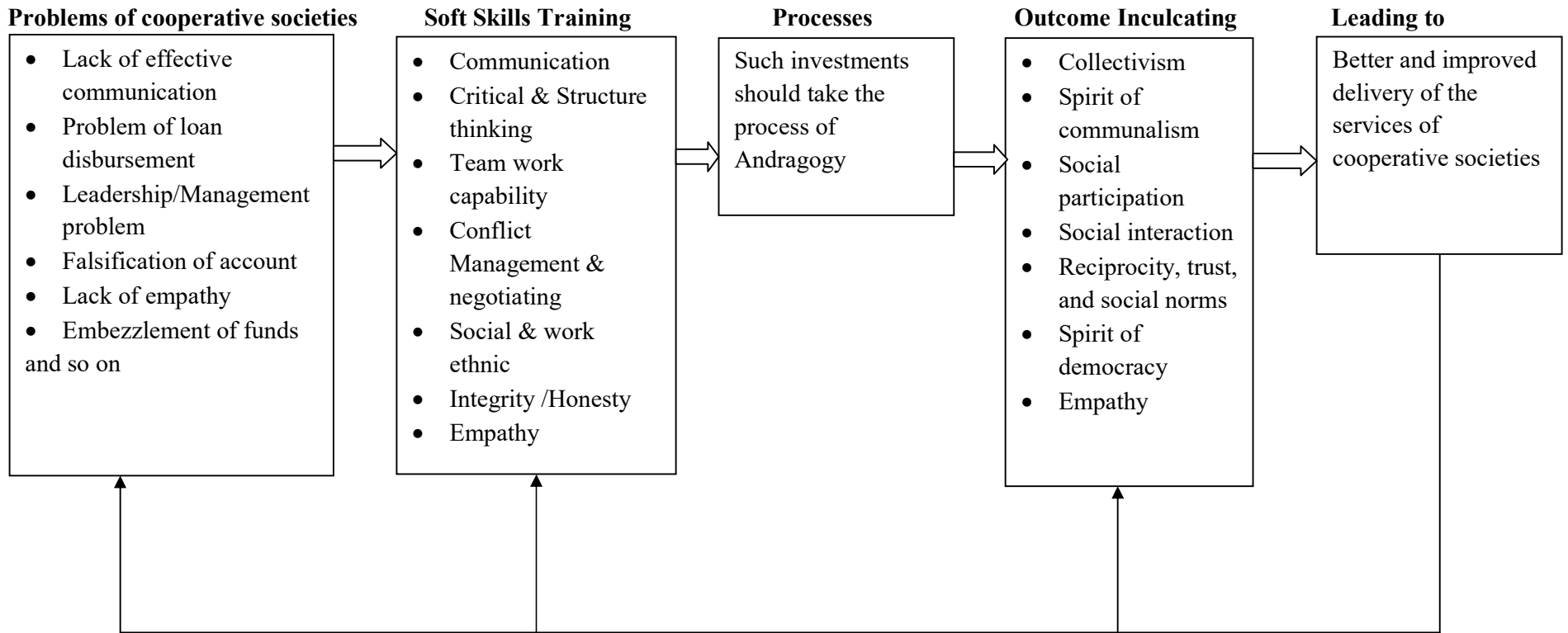
The view of Coulter, Konold and Feldman (2000) depicted that dialogue procedure in adult learning are portrayed by adult students articulating their own understanding, bringing up issues and analyzing others' affirmations. In this procedure, the cooperators have the chance to interpret and mirror their experience and furthermore grow new understanding. Consequently leading to basic reasoning and application based which are exceptionally pertinent to cooperator present place of employment/life undertakings and issues which will make the learner to be cheerful and grasp each activity in the training since they are propelled by their natural quest for personal growth and accomplishment.

It is expected of the trainer to figure out how to change the training room situations and plan to make the training course less formal. A circle-like training class fosters trainer and cooperators closeness and prompts utilization of students focused approach (Goham, 1984; Imel, 1989). It is expedient that facilitators/trainers have the ability to discern moods and dispositions of their cooperators. Feedback and two-way communication should be used by trainer in andragogical training meeting. In any case, Wodkowski (1993) recognizes five qualities of a good trainer.

- (i) Possess expertise in knowledge and preparation.
- (ii) Has empathy
- (iii) Show readiness for the training session.
- (iv) Demonstrate clarity
- (v) The trainer must inspire confidence and trust

In applying andragogical model in training program, it is expected of the trainer to comprehend the reasoning styles of adult learners, the trainer can utilize more than one style however the most imperative aspect is that the trainer ought to be versatile and sensitive to ensure that the training technique meets the distinctive reasoning styles among the trainees (Rochester Institute of Technology, 2011). Though there are confirmations from literatures that andragogical learning technique is not fitting in all adult learning circumstances however when andragogical learning strategy is appropriately applied to training by a skilful facilitator, it will positively affect the results. Hence, it is vital for the trainer/facilitator to be prepared to regard the experience, identity and development of the students/members for fruitful training programs.

FRAMEWORK FOR THE STUDY



Feedback loop that allow for adjustment in training objectives and plan

2.30. Conceptual Framework for the Study

Source: Researcher's construct

The soft skills training are seen as investment decisions that are undertaken by the cooperative societies to help build the capacity of the executive members. These training programmes are expected to be given periodically at intervals to be given their cost effectiveness. However, in the course of providing and planning for the programmes, the andragogical learning model should be the basis upon which the training is provided that is the soft skills training programme should be learner centred and focused, self – directed and participatory in nature. This will surely afford the adult trainees to have the chance to interpret and reflect on their initial experiences in the course of learning. Besides, if the entire training implementation is subjected to the social capital assumption, then the trainees are expected at the end of the day to have it inculcated. Collectiveness, spirit of communication social participation, social interaction reciprocity, trust, and social norms spirit of democracy and empathy and invariably whole training programme will impact on the service delivery of the cooperative societies by ensuring improved and better service for the generality of the members. This notwithstanding, there is always the need for programme evaluation this allow for necessary adjustment on the programme as may be deemed fit.

2.31 Appraisal of Literature

Cooperative societies have been a viable means that many people have employed to solve their economic problems. People have been empowered through it to apply control over their economic livelihood. However, the benefits of cooperative societies have not been fully maximized due to soft skills gaps. It is therefore pertinent that proper attention be given to soft skills training.

Thus, for easy review of literature of this study, major concepts of cooperative society and soft skills are reviewed so as to facilitate the understanding of these concepts and how they are relevant to service delivery. The first parts of the literature review were on Historical development, Principles and types of cooperative societies, History of the Nigeria Union of Teachers Cooperative in Oyo State, Basic principles of cooperative societies, Types of cooperative societies, Concept of cooperative society, Roles of cooperative organizations, Importance of cooperative, Cooperative societies and economic development in Nigeria, Cooperative unions and the development of societies, Measuring the performance of cooperatives, Problems militating against performance of cooperative societies, Education, training and cooperative societies in Nigeria, Training and management development of cooperative societies in Nigeria. It is evident from the

literature reviewed that cooperative societies contribute immensely to the economic livelihood of her members.

The second part deals with Concept of soft skill training, Objectives of soft skills training programme, Examples of soft skills, Soft skills and cooperative societies, Soft skills and provision of loan by cooperative societies, Soft skills and economic development of members, Soft skills and thrift and savings, Soft skills and entrepreneurship development, Soft skills and education of members, Soft skills and platform group cohesion, integration and unity among members. The third delved into service delivery while the fourth revealed the need for a theoretical framework which was anchored on two theories and one model, namely: social capital theory, human capital theory and andragogical learning model.

In all, the review of literatures on soft skills training and service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Union in Oyo State, Nigeria and the theoretical framework assisted the need for the support of research hypothesis raised for this study.

CHAPTER THREE

METHODOLOGY

3.1 Research design

The study adopted the pre-test, post-test, control group, quasi experimental design in determining Soft skills training on service delivery of Nigeria Union of Teachers' Cooperative Unions in Oyo State. The design employed a 2x2x2 factorial matrix which enabled the researcher to consider the effects of the moderating variables (gender and job tenure) alongside the effects of the treatment. This factorial matrix was chosen to ensure proper matching of the variables involved in the study. It also allowed separate determination of the main effects of the treatment (soft skills training) as well as the interaction effects of job tenure and gender on service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Unions in Oyo State.

The participants of the study were divided into two groups namely, A_1 and A_2 ; Group A_1 was treated, and the 2nd group (A_2) served as control. So, the experimental and control groups made the two rows- A_1 , and A_2 , while the male and the female participants constituted the columns: B_1 , and B_2 . The participant's job tenure (short and long) was constituted columns C_1 , and C_2 . The experimental group was exposed to treatment (soft skills training), while the control group was exposed to the ordinary cooperative learning.

The factorial matrix is structurally presented in the table as shown below:

Table 3.1: 2x2x2 Factorial Matrix of the Design

	Sex (B)			
	Male (B₁)		Female (B₂)	
	Job Tenure (C₁)		Job Tenure (C₂)	
Treatments	Short (C₁)	Long (C₂)	Short (C₁)	Long (C₂)
Soft Skill Training (A₁)	A ₁ + B ₁ + C ₁	A ₁ + B ₁ + C ₂	A ₁ + B ₂ + C ₁	A ₁ + B ₂ + C ₂
Control (A₂)	A ₂ + B ₁ + C ₁	A ₂ + B ₁ + C ₂	A ₂ + B ₂ + C ₁	A ₂ + B ₂ + C ₂

KEY:

A₁ – Treatment – Soft skill training.

A₂ – Control group

B₁– Male

B₂– Female

C₁ –Short

C₂ –Long

Variables in the study: The following are the variables in the study

1. **Independent Variables:**The Independent Variables were:

- i. Soft Skills
- ii. Cooperative Conventional Method

2. **Moderator Variables:** The moderator variables were:

- i. Gender at two levels
 - (a) Male
 - (b) Female
- ii. Job tenure at two levels
 - (a) Short (0-4 years)
 - (b) Long (5-9 years)

3. **Dependent Variable:**

The dependent variable was the service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Unions. These were the service delivery indices:

- i. Cooperative society loans and basic need
- ii. Cooperative society thrift and savings activities
- iii. Cooperative society entrepreneurship development of members
- iv. Cooperative society education of members
- v. Cooperative society platform for group cohesion, integration and unity among members.

3.2 Population

The target population of this study comprised executive members of NUT Cooperative Unions in Oyo State. This included the entire eleven NUT Cooperative, Investment and Credit Unions in Oyo State.

3.3 Sample and sampling techniques

The purposive random sampling technique was used to select two Nigeria Union of Teachers' Cooperative, Investment and Credit Unions and these were:

1. Okebola (Ib) Nigeria Union of Teachers' Cooperative Investment and Credit Union Limited.
2. Agodi (Ib) Nigeria Union of Teachers' Cooperative Investment and Credit Union Limited.

Okebola (Ib) NUT CICU Ltd has seven societies under its jurisdiction, while Agodi (Ib) NUT CICU Ltd has five societies under its own jurisdiction. The table below indicates the name of each society under the unions and the number of the executives.

Table 1: Names and membership of the selected Teachers' Cooperative Unions.

Okebola (Ib) NUT CICU Ltd			
S/N	Names of societies	Membership	Number of the executive
1	Okebola (Ib) NUT Adoland CICS Ltd	185	13
2	Okebola (Ib) NUT Forkland CICS Ltd	175	13
3	Okebola (Ib) NUT Moland CICS Ltd	135	11
4	Okebola (Ib) NUT Upland CICS Ltd	125	11
5	Okebola (Ib) NUT Progressive CICS Ltd	65	8
6	Okebola (Ib) NUT Unity CICS Ltd	80	9
7	Okebola (Ib) NUT Harmony CICS Ltd	45	7
	Total	810	72
Agodi (Ib) NUT CICU Ltd			
S/N	Names of societies	Membership	Number of the executive
1	Agodi (Ib) Gold NUT CICS Ltd	245	17
2	Agodi (Ib) Peace NUT CICS Ltd	345	22
3	Agodi (Ib) Unity NUT CICS Ltd	275	14
4	Agodi (Ib) Unique NUT CICS Ltd	180	17
5	Agodi (Ib) Pacesetter NUT CICS Ltd	120	14
	Total	1165	84

The executive members of the cooperative unions were randomised into treatment and control groups.

A total of 120 (One hundred and twenty) participants were randomized into the treatment and control groups; 60 participants per group.

3.4 Inclusion criteria

Participants were required to satisfy each of the following criteria before they could be assigned into experimental and control groups;

1. The participant must be classroom teacher in either primary or secondary school.

2. Participants should be members of selected NUT Cooperative Investment and Credit Union for at least a period of three years.
3. They must be a financial member of the NUT Cooperative Investment and Credit Union for at least a period of three years.
4. They must be an executive member of the NUT Cooperative Investment and Credit Union for at least three years.
5. Participants should be willing and ready to participate in the study without any coercion.
6. Participants should be ready to attend and actively participate in at least 80% of the study's activities.

3.5 Instruments

The researcher used four major assessment scales for the study;

- A. Cooperative society service delivery questionnaire;
- B. Cooperative leadership training questionnaire;
- C. Soft skill training guide and
- D. Non participant observation

A. Cooperative Service Delivery Questionnaire

This instrument was self-developed and contained questionnaire items in Yoruba and English on the service delivery of the Nigeria Union of Teachers' Cooperative Unions. It contained forty-two item questions which were structured on Likert 4-item scale of strongly agree (SA), agree (A), disagree (D), and strongly disagree (SD).

The questionnaire was divided into five scales along the measures of cooperative society's service delivery indices

- i. cooperative society's loans and basic need scales;
- ii. cooperative society's thrift and savings activities scales;
- iii. cooperative society's entrepreneurship development scales;
- iv. cooperative society's education for members scales; and
- v. cooperative society's platform for group cohesion, integration and unity among members scales.

This questionnaire was validated by giving the draft items to experts in the area of cooperative societies for criticism. Their corrections and suggestions assisted in having the final draft of the questionnaire. Besides, the test-retest reliability procedure was explored in determining the reliability of the instruments. The drafted questionnaire

was administered on 20 selected leaders of Orogun (Ib) C.I.C.U Ltd. The filled questionnaires were subjected to split-half reliability test and the result yielded $r=0.85$.

B. Cooperative Leadership Training Questionnaire

The Cooperative Leadership Questionnaire was a self-created questionnaire intended to get information from the members on the frequency, types and adequacy of their various training programmes by the participants. This questionnaire was divided into three sub-scales along the three needed information of training frequency, typology and adequacy. It contained sixteen questions structured in the form of yes or no.

This questionnaire was validated by giving the draft copy to some experts in the area of communication and humanities for criticism. Their suggestions helped in the last draft of the questionnaire. The test and re-test approach was adopted in determining the validity of the instrument and it yielded $r=0.87$

C. Soft Skill Training Guide

This was the training package that guided the treatment process. It contained the treatment scheme of work and layout for the eight sessions involved in the treatment on a weekly basis

The guide package was divided into seven:

- i. Communication skill guide
- ii. Critical thinking skill guide
- iii. Team work capability skill guide
- iv. Conflict management and negotiating skill guide
- v. Social and work ethic skill guide
- vi. Integrity/ Honesty skill guide
- vii. Empathy skill guide

D. Non participant Observation

Observation is a data triangulation in order to substantiate the findings and also help the researcher to obtain first-hand information. Observation entails keeping watch over an individual, events or situation in a systematic manner with a view to obtaining specific information about such. According to Fabunmi (2008: 82), “the main objective of observation is to collate, synthesize information about, and describe the behaviour certain individuals or trend of events precisely as they occurred”. Observation comes in two forms:

1. Participant Observation
2. Non participant Observation

Participant observation is when the observer is directly a member of the group. Non participant observation is when the observer observes the activities without any direct involvement as a member. This research used the non-participant observation as one of the instruments owing to its relevance and applicability in the study.

3.6 Brief description of the sessions

Experimental Group 1: Soft Skills Training

The seven sessions covered the following:

Session 1 – General orientation and administration of instrument to obtain pre-test score

Session 2 – Introduction of soft skills and their importance, using the andragogical method. Teaching of soft skills and its importance to cooperative societies

Session 3 – Teaching of communication and critical thinking skill and their relevance to thrift and savings activities.

Session 4 – Teaching of teamwork capability and conflict management and their relevance to cooperative society's entrepreneurship development of members.

Session 5 – Teaching of reliability, integrity, giving and receiving feedback and their relevance to cooperative investment and credit union.

Session 6 – Teaching of how social and work ethics and empathy as a network platform for group cohesion, integration and unity among members.

Session 7 – Revision of all activities.

Session 8 – Post test

The Control Group 2

Session 1 – General orientation and administration of instrument to obtain pre-test score.

Session 2 – General discussion on cooperative society and its management of loan and basic needs using the traditional talk and chalk method.

Session 3 – General discussion on thrift and savings activities.

Session 4 – Discussion on entrepreneurship development.

Session 5 – Discussion on education of members.

Session 6 – Discussion on unity among members.

Session 7 – Revision of all activities.

Session 8 – Post- test.

3.7 Research procedure

A letter of introduction was collected from the Head, Department of Adult Education Faculty of Education, University of Ibadan to the Ministry of Trade, Investment and Cooperative, Secretariat Ibadan. This was to give the researcher access to the selected NUT Cooperative Unions. The researcher personally trained and educated the two research assistants to carry out the study. The researcher visited each selected NUT Cooperative Union with the aim of introducing herself, the training experts and the research assistants to the members and be familiar with them. The study was conducted for eight weeks. During this period, the researcher, the training experts and the participants interacted. This was in four phases.

- 1) Recruitment Stage: The researcher got a letter of introduction from the Ministry of Trade, Investment and Cooperative to the selected NUT Cooperative Unions. The researcher discussed the benefit of the training programme.
- 2) Pre-test Stage: The researcher, with the help of the two research assistants conducted the pre-test for the experimental group and the control group.
- 3) Treatment Stage: Treatment of the experimental group started a week after the pre-test measures. The experimental group (A_1) was treated using soft skills training. The control group (A_2) was not subjected to any treatment, but was given general discussion on cooperative conventional method. These groups were exposed to eight weeks of training. The order of treatment in the two experimental groups is stated in Appendix 1
- 4) Post Treatment Stage: The researcher and the research assistants conducted the post test for the experimental group and the control group with the aim of observing the effects of the treatment package on the participants.

3.8 Method of data analysis

Descriptive statistics of frequency count and percentages were used to analyse the demographic data collected for this study, while Analysis of Covariance (ANCOVA) was adopted for analysing the treatment data at 0.05 level of significant. Besides, the observations made from the non-participant observation was thematically structured and discussed using the qualitative method based on the triangulation principle.

SUMMARY OF THE RESEARCH WORK PLAN

WEEK	ACTIVITY	EXPERIMENTAL	CONTROL
1	General orientation and administration of instrument to obtain pre-test score	Same	Same
2	Preparation of participants for the training	Introduction of soft skills and their importance using the andragogical method. Teaching of soft skills and their importance to cooperative societies	General discussion on cooperative societies and their management of loan and basic needs using the traditional talk- and chalk method
3	Facilitation I	Teaching of communication and critical thinking skills and their relevance to thrift and savings activities	General discussion on thrift and savings activities
4	Facilitation II	Teaching of teamwork capability and conflict management and their relevance to cooperative society's entrepreneurship development of members	Discussion on entrepreneurship development
5	Facilitation III	Teaching of reliability, integrity, giving and receiving feedback and their relevance to cooperative investment and credit union	Discussion on education of members
6	Facilitation IV	Teaching of social and work ethics and empathy as a network platform for group cohesion, integration and unity among members	Discussion on unity among members
7	Revision of Activities	Same	Same
8	Post- test	Post- test	Post- test

CHAPTER FOUR

RESULTS AND DISCUSSION OF FINDINGS

This chapter presents the result from the analysis of the data collected through the research instruments, followed with detailed discussion of the findings. The results are presented in tables and charts followed by interpretations and discussions. These were divided into two parts. The first part (A) dealt with the demographic information of the respondents used in this study, while the second part (B) dealt with the core results of the study.

Part A

Demographic information of the respondents

The characteristics of the respondents are important for the understanding of the nature and qualities of the respondents used for the purpose for this study.

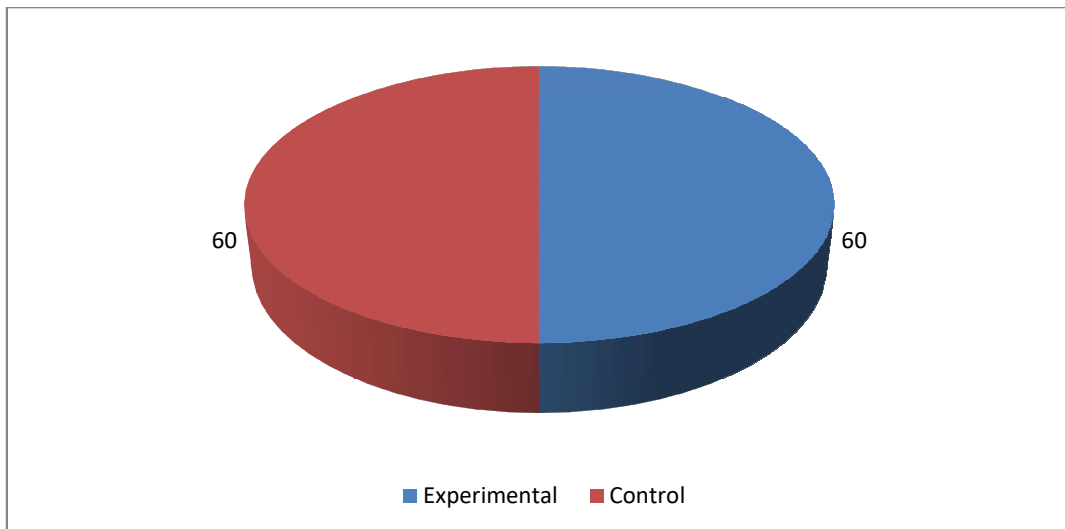


Figure 4.1 Distribution of the respondents by the treatment groups

Figure 4.1 shows that 50.0% of the respondents belonged to the experimental group, while the other 50.0% belonged to the control group. This implies that both the treatment group and the control groups were equal in size.

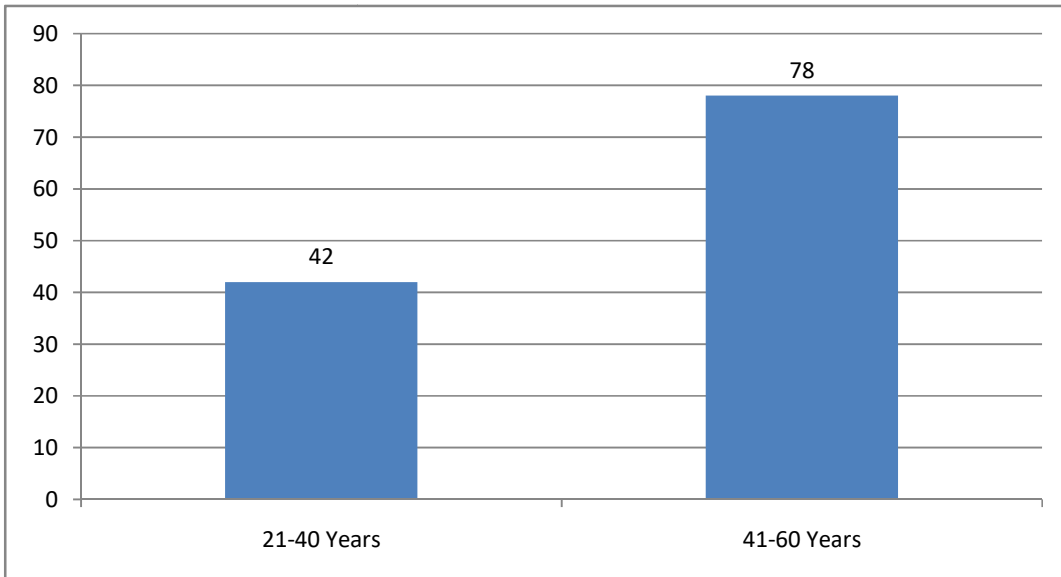


Figure 4.2 Distribution of the respondents by age

Figure 4.2 above indicates that 35.0% of the respondents were aged 21-40 years, while 65.0% were 41-60 years. This reveals that most adult teachers are involved in teachers' cooperative, while the young ones are not taking much part in teachers' cooperative. Although they belonged to different age groups, they were both involved in teachers' cooperative society under the Nigeria Union of Teachers' Cooperative Investment and Credit Union, Oyo State Nigeria.

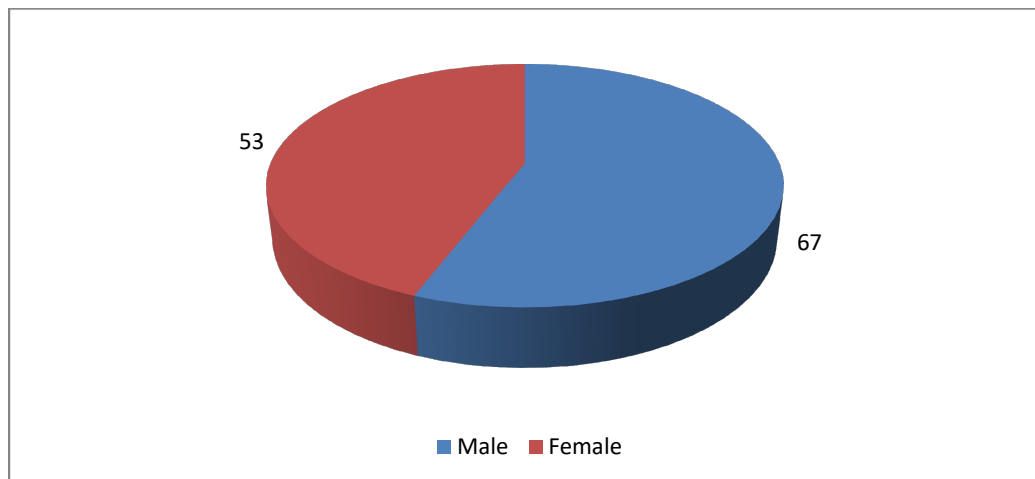


Figure 4.3 Distribution of respondent by gender

As seen in Figure 4.3, 55.8% of the respondents were males, while their female counterparts were 44.2%. This reveals that both male and female teachers participate in cooperative activities but the males are relatively higher than the females.

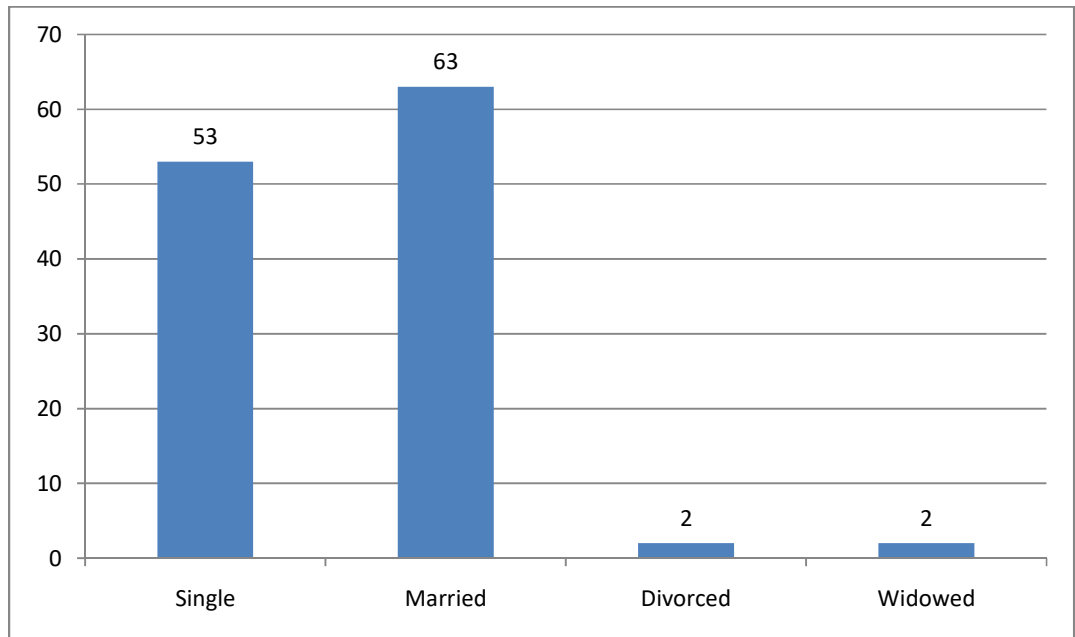
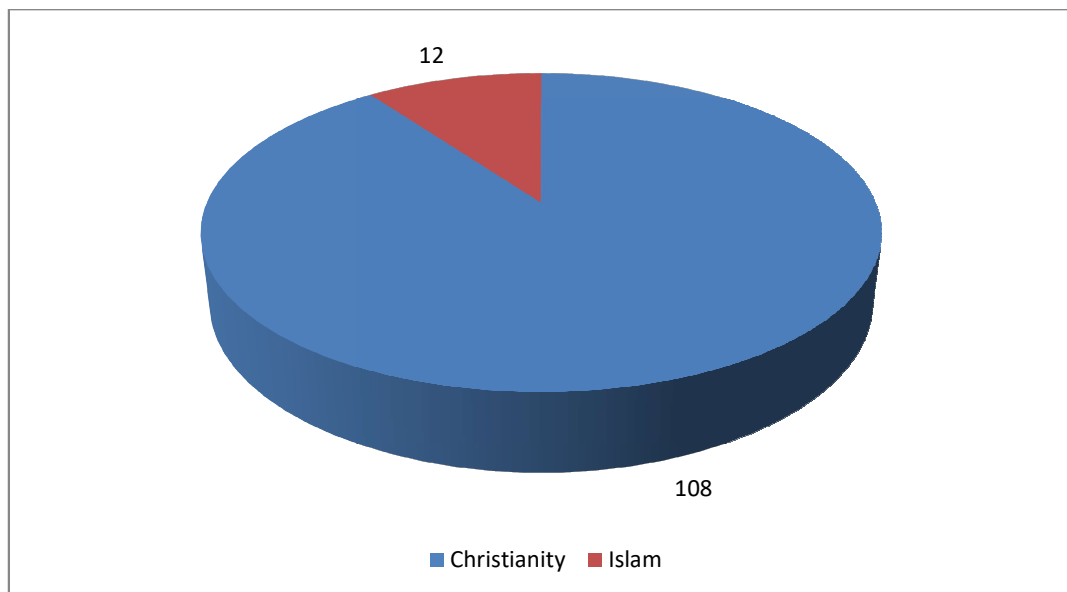


Figure 4.4: Distribution of the respondents by marital status

Figure 4.4 shows that 44.2% of the respondents were single, 52.5% are married, while 1.7% were divorced, and 1.7% were widowed. This makes it evidently clear that the teachers' cooperative society is not streamlined to a particular set of people in terms of their marital status, hence, marital status is not a barrier to people's involvement in the cooperative society.

Figure 4.5: Distribution of the respondents by religion



As indicated by figure 4.5, 90.0% of the respondents were Christians, while 10.0% were Muslims. This reveals that religion is not a criterion for participation in cooperative society among classroom teachers in Oyo State.

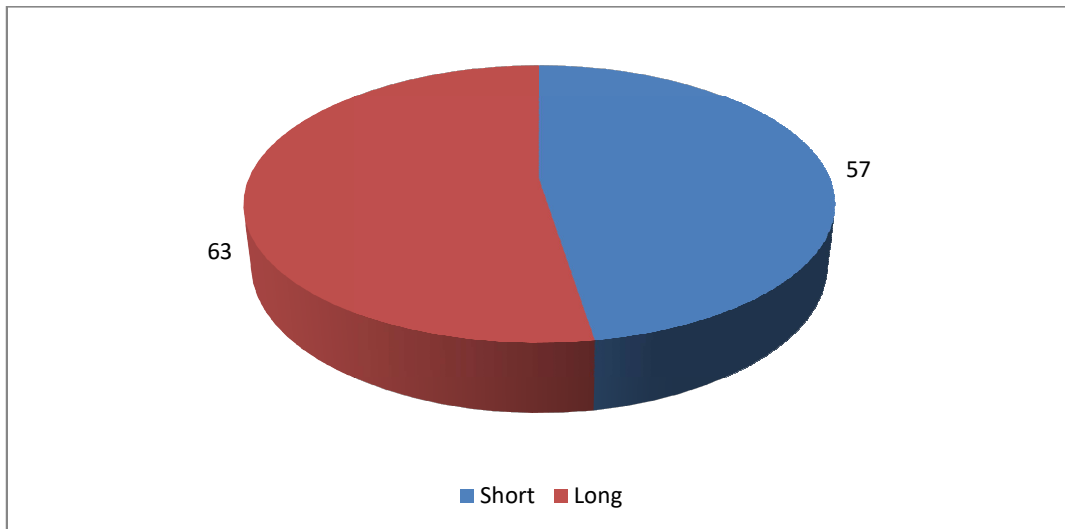


Figure 4.6: Distribution of the respondents by job tenure

In Figure 4.7 it is seen that 47.5% were in the short job tenure group while 52.5% are in the long job tenure group. This implies that the respondents covered all categories of executive members regardless of the number of months/years spent as an executive member.

Part B

Analysis of Hypotheses

This section of the analysis deals with the results of the soft skills training adapted for the respondents. The response of the participants to the training is important to the findings of this study. This part contains the analysis of the result obtained from the pre-test and post-test questions answered by the participants. Each hypothesis was analysed using the mean and standard deviation scores, graphical representation of the scores plots and ANCOVA and Scheffer pair wise multiple comparison table. The presentations of the result are done according to the hypothesis raised. The results obtained are presented in tables, followed detailed discussion.

Testing of Hypotheses

H₀₁: There is no significant main effect of treatment group on service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Union in Oyo State, Nigeria.

Table 4.1: ANCOVA Showing the Main Effect of treatment group on the service delivery of theNUT C.I.C.U Ltd.

Source	Sum of Squares	DF	Mean Square	F	Sig.	η^2
Corrected model	7642.871	2	3821.435	36.033	.000	.381
Intercept	12988.403	1	12988.40	122.470	.000	.511
Pre-Service Delivery	757.196	1	3	7.140	.009	.058
Treatment Group	7609.935	1	757.196	71.756	.000	.380
Error	12408.254	11	7609.935			
Total	2512693.000	7	106.053			
Corrected Total	20051.125	12				

$R^2 = .381$ (Adjusted $R^2 = .371$)

Table 4.1.2. Estimated marginal mean scores of the service delivery by treatment of theNUT C.I.C.U Ltd.

Treatment Groups	Mean	Std.Error	95% Confidence Interval	
			Lower Bound	Upper Bound
Soft Skills	152.721	1.383	149.981	155.460
Control	135.529	1.383	132.790	138.269

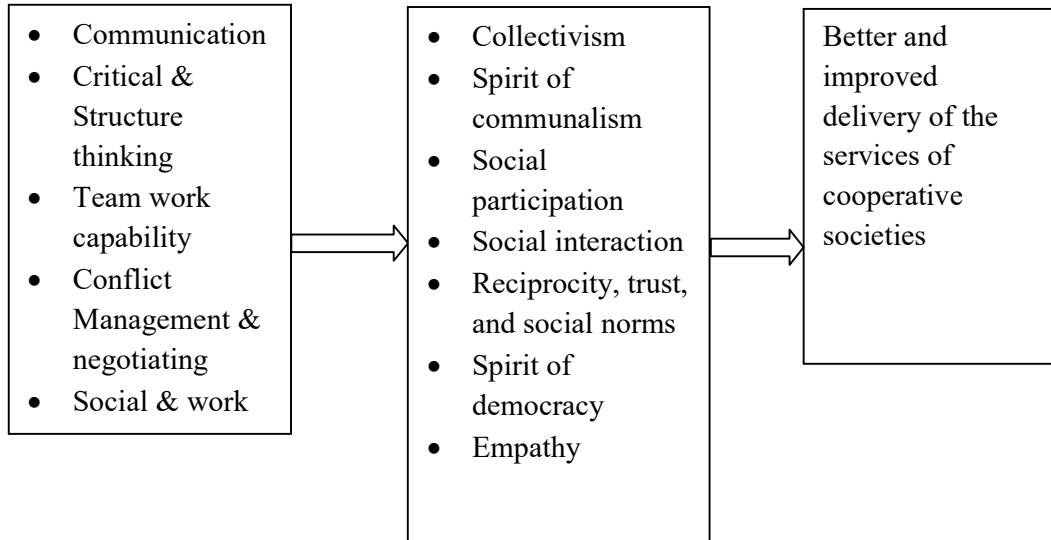
There was a significant main effect of treatment on service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Union ($F(1,118) = 71.756, p < .05, \eta^2 = .380$). The null hypothesis was therefore rejected. It was noted that the R^2 change in the result was 38.1%.

Table 4.1 above shows the estimated marginal mean scores of Service Delivery by Treatment of the Nigeria Union of Teachers' Investment and Credit Union with soft skills having the mean score of 152.721, and control having a mean score of 135.529.

Table 4.1 reveals that there is a significant main effect of treatment on service delivery of Nigeria Union of Teachers Cooperative Investment and Credit Union ($F(1, 118) 71.756, p < .05, \eta^2 = .380$). Hence, the null hypothesis was rejected. Table 4.1.2

above indicates the respective mean score of treatment group (Soft Skills Training) 152.721 and control group (135.529).

Investment Soft Skills Training Output inculcating these Leading to Outcome



The result from this study has shown that exposing executive members to soft skills training assisted them in discharging their duty effectively to the members. The participants in the treatment group performed better in the post test. This revealed that the training programme was effective. The scores of the participants of the control group indicated that there was no treatment given.

The result of this study gives credence to Ladele's(1991) submission that provision of training services is a vital tool through which broadened opportunities could be generated for all individuals to realize their full potential. Further the result of this study is in agreement with Kester and Shadere (2011), who state that organisations that train their members regularly on soft skills are more successfully and always yielding significant result on investment. The experimental group was involved in different activities which would enhance their service delivery; the training included communication skills, critical thinking skills, teamwork capability skills, conflict management and negotiation skills, social responsibility and work ethic skills, integrity/honesty skill and empathy skill. All the above skills help the executive members of the NUT CICU to perform better to understand what it takes to be an executive member. They also help in building their perception in relation to their jobs. Soft skills training assisted the executive members in discharging their duty effectively to the members with respect to provision of loan. This is evident in giving members loans

regularly and by educating their members to use the money collected judiciously, by assisting the members in food provision, and so on. Also the result of this study is in agreement with Mampare (2008), who opines that training is a strategy to improve effective and efficient service delivery.

The effectiveness of the training is not surprising. This is because soft skills training has a positive implication for how the executives will behave, decide and even interact with members of the cooperative societies. According to Torch (2013), soft skills are a collection of personality trait, positive attributes, social graces, communication abilities and competencies that enhance relationship and performance on the job that lead to a total feat.

The study showed that exposing the executive members to soft skills training assisted them in effective communication and effective presentation. It has helped them to always think critically before taking a decision. It has also helped them to work as a team. Conflicts among the executive and other members were solved because they were aware that, being an executive member, they had some roles to perform to move the society to a greater height. The soft skills training also improved their social responsibility and work ethic to the members and the society.

The training impacted positively on the self-beliefs of the participants, improving their integrity and honesty. They were able to recognise their weaknesses and strengths and improve where necessary. The empathy skills training helped the executive members to feel what the members of the cooperative society are feeling.

The findings of this study strengthen the submission of Nwachukwu (1987) that no cooperative society can continue to survive and grow if it forgets to develop its management cadre. The findings also collaborates Udayam (1996), who asserts that development refers to teaching managers and professionals, teaching them to do their work effectively and the skills needed for both present and future jobs. The training affected their experience behaviour, thinking on the job. It built in the executive critical thinking communication styles, which focus on teamwork.

The aftereffect of this investigation likewise support Sean's (2008) claim that businesses esteem soft skills since they are similarly in the same class as marker of job execution as traditional job qualifications. This finding also corroborates Richard (2003), who argues that modern corporate requirements are such that go after executive members who can add value to their organisation with their soft skills and the ability to develop and utilize soft skills which can make the difference between employment offer and enjoyment

of new employment. The result of this study likewise bolsters Carole's view (2008) "that hard skills are more along the lines of what may show up on your resume, while soft skills are a bunch of identity attributes, social graces, individual propensities, friendliness and optimism". It is the view of Thader and Yost (2002) that students require soft skills training to be effective team members (teamwork capability). This finding likewise supports the National Employers Skills Survey (2003) which detailed that employers respect deficiencies in soft skills, including communication, collaboration and customer focus and responsiveness as significantly more critical than hard or technical skills (Watkins, 2004).

The treatment group (soft skills) had the highest mean score. The importance of the training can easily be explained by the nature of the training. The finding also supports a number of studies that have demonstrated the importance of soft skills. It is noted by Pavo (2001) that poor soft skills, like communication skills leave a negative impression with employers during the recruitment exercise and this may warrant a graduate with good technical skills to be excluded from being selected for employment. According to Knell (2007), the expectation of employers is continually a workforce rich in creativity/communication skills and cultural understanding. Watts and Watts (2008) claim that hard skills contribute to only 15% of one's success, while the remaining 85% is made up of soft skills. Waggoner (2002) asserts that one may have the "hard skills of knowing what usage is correct and what is incorrect, but lack the soft skills of knowing when to use the only standard forms and in what tone to use them". Shepard and Joel (2003) opine that training and development increase the overall performance of the organisation. As noted by Garaolan (1997) performing excellently at the job place/society without a soft skills training is quite hard.

The findings of this study also buttress Partlow (1996), Tihanyi (2000), Boudreau (2001) who affirmed that trained employees perform better compared to their untrained counterparts. Flynn (1995), Kaynak (2003), Heras (2006) aver that although it is good to give training like soft skills training to the employees, as in the long run, it gives back more than it took. The result of this study is also in agreement with Sean (2008), who notes that soft skills are "non-technical, intangible, personality specific skills" which determine an individual's strength as "a leader, listener and negotiator, or as a conflict mediator"

The importance of soft skills training on the Nigeria Union of Teachers' Cooperative Investment and Credit Union shows that developing the executive through training programme has the ability to improve their service delivery to their

members. This training has positive impact on the executive of the cooperative societies by assisting them to become good leaders, enabling them to nip the problem in the bud, and making them have a good human relationship with fellow members.

Effects of gender on service delivery of NUT C.I.C.U

H₀₂: There is no significant main effect of gender on the service delivery of the Nigeria Union of Teachers’ Cooperative Investment and Credit Union in Oyo State, Nigeria

This section deals with the effects of gender on the service delivery of the Nigeria Union of Teachers’ Cooperative Investment and Credit Union. The data collected from the respondents on this were subjected to Analysis of Covariance (ANCOVA), descriptive statistics of mean and standard deviation as well as graphical representation. The results obtained are presented in Tables 4.2.1 and 4.2.2, followed by detailed discussion.

Table 4.2.1: ANCOVA showing the main effect of gender on Service Delivery of NUT in Oyo State, Nigeria

Source	Sum of Squares	DF	Mean Square	F	Sig.	η^2
Corrected model	2199.806	2	1099.903	7.209	.001	.110
Intercept	18914.333	1	18914.33	123.967	.000	.514
Pre-Service Delivery	60.178	1	3	.394	.531	.003
Gender	2166.870	1	60.178	14.202	.000	.108
Error	17851.319	11	2166.870			
Total	2512693.000	7	152.575			
Corrected Total	20051.125	12				
		0				
		11				
		9				

R²= .110 (Adjusted R²= .094)

Table 4.2.2: Estimated marginal mean scores of service delivery by gender of NUT C.I.C.U Ltd

Treatment Groups	Mean	Std.Error	95% Confidence Interval	
			Lower Bound	Upper Bound
Male	148.068	1.538	145.021	151.114
Female	139.141	1.738	135.699	142.583

There was a significant main effect of gender on the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union ($F_{(1,118)} = 14.202$, $p < .05$, $\eta^2 = .108$) The null hypothesis was therefore rejected. It was noted that the R^2 change in the result was 11.0%.

Table 4.2.2 above shows the estimated marginal mean scores of service delivery by gender of the Nigeria Union of Teachers' Cooperative Investment and Credit Union with the male respondents having a mean score of 148.068, and the female respondents having a mean score of 139.141. Table 4.2.1 shows that there is a significant main effect of gender on service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union ($F_{(2,118)} = 14.202$, $P < .05$, $n^2 = 108$). Hence, the null hypothesis was therefore rejected. Table 4.2.2 shows the estimated marginal mean scores of service delivery by gender of the Nigeria Union of Teachers' Cooperative Investment and Credit Union with the male respondent having a mean score of 148.068, and the female respondents a score of 139.141. The male respondents had a higher mean score.

The outcome of the study shows that the mean scores of the male and female participant significantly differed. The findings support the view that male cooperators participate well more than the female cooperators, it shows that these male cooperators are able to perform more than their females in the following areas like collection and repayment of loan, savings in the society, able to accrue landed property from the society, cultivate the habit of thrift and savings, able to develop their entrepreneurship abilities, getting training from time to time, and bringing unity to the society.

The result indicates that the male participants were more than the female participants. The reason for this could be the level of education and orientation on the part of the male participants. It could also be the responsibility on the part of the male that is the head of the family, bread winner, husband, father and so on. So they were always looking for ways to solve their financial challenges. As the male cooperators were improving so also the society was developing. The discoveries of this study likewise support Brethower and Rummler (1979) who contend that training and improvement have

developed concerned not just with helping individual to enough fill their position, yet additionally with helping the entire association and sub-divisions grow and develop by searching for methods for taking care of their financial issues. The males tend to put in more efforts than their female counterpart and by so doing, they pay their loans quickly so that they could get another loan as soon as possible. As indicated by Anderson et al (2002), Jainaba, Dana and Mohammed (2005), individuals meet up for unity and collaboration in association, relationship interaction and social networking which have principles, controls and standards that oversee social activities and trust among members. The findings underpins World Bank (1998) and Anderson et al (2002), they claimed that when individuals act or function in an association for example, cooperative society, or self-improvement group, there will be economic and social advancement of the association, individual in the association and the immediate community where such association operates.

Effects of job tenure on service delivery of the NUT C.I.C.U Ltd.

H₀₃: There is no significant main effect of job tenure on service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union in Oyo State, Nigeria.

Here, there is focus on the effect of job tenure on service delivery among the executive members of the Nigeria Union of Teachers' Cooperative Investment and Credit Union. The data collected from the respondents were subjected to Analysis of Covariance (ANCOVA), descriptive statistics and standard deviation and graphic representation. The results obtained are presented in Tables 4.3.1 and 4.3.2, detailed discussion is presented thereafter.

Table 4.3.1: ANCOVA showing the main effect of job tenure on the service delivery of the NUT C.I.C.U Ltd in Oyo State

Source	Sum of Squares	DF	Mean Square	F	Sig.	η^2
Corrected model	1847.373	2	923.686	5.937	.004	.092
Intercept	14475.786	1	14475.78	93.039	.000	.443
Pre-Service Delivery	213.413	1	6	1.372	.244	.012
Job Tenure	1814.438	1	213.413	11.662	.001	.091
Error	18203.752	11	1814.438			
Total	2512693.000	7	155.588			
Corrected Total	20051.125	12				

$R^2 = .092$ (Adjusted $R^2 = .077$)

Table 4.3.2: Estimated marginal mean scores of service delivery by job tenure of theNUT C.I.C.U Ltd.

Job Tenure	Mean	Std.Error	95% Confidence Interval	
			Lower Bound	Upper Bound
Short	139.514	1.766	136.017	143.012
Long	148.296	1.670	144.989	151.604

There was a significant main effect of job tenure on the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union ($F_{(1,118)} = 11.662$, $p < .05$, $\eta^2 = .091$) The null hypothesis was therefore rejected. It was noted that the R^2 change in the result was .092.

Table 4.3.2 shows the estimated marginal mean scores of service delivery by job tenure of Nigeria Union of Teachers' Cooperative Investment and Credit Union. The respondent in the short job tenure had a mean score of 139.514, while those in the long job tenure had a mean score of 148.296.

The table 4.3.1 reveals that there is a significant main effect of treatment on service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Union ($F_{(1, 118)} = 11.662$, $p < .05$, $\eta^2 = .091$), hence the null hypothesis was therefore rejected. The outcome of the study showed that the mean scores of the short and long job

tenure participants significantly differed. This finding supports the view that the longer an executive member stays on a post, the better it is for the society, because knowledge and experience acquired will be utilized in the society. An executive that has been on a particular position for some years will perform better than someone that just came in as a new executive member. The finding supports Torfi et al. (2011), who found that members, who are married, educated and even have high job tenureship always have high social capital.

Effect of soft skills and gender on service delivery of theNUT C.I.C.U Ltd.

H04: There is no significant two way interaction effect of soft skills and gender on service delivery of Nigeria Union of Teachers

Table 4.4.1: ANCOVA showing the interaction effects of treatment groups and gender on the service delivery of theNUT C.I.C.U Ltd.Oyo State, Nigeria

Source	Sum of Squares	DF	Mean Square	F	Sig.	η^2
Corrected model	8407.411	4	2101.853	20.759	.000	.419
Intercept	11390.546	1	11390.54	112.500	.000	.495
Pre-Service Delivery	1015.620	1	6	10.031	.002	.080
<u>Main Effect:</u>			1015.620			
Treatment Group	66201.305	1		61.248	.000	.348
Gender	663.805	1	6201.305	6.556	.012	.054
<u>Interaction Effect:</u>			663.805			
Treatment X Gender	60.962	1		.602	.439	.005
Error	11643.714	11	60.962			
Total	2512693.000	5	101.250			
Corrected Total	20051.125	12				
		0				
		11				
		9				

$R^2 = .419$ (Adjusted $R^2 = .399$)

Table 4.4.2: Estimated marginal mean score of service delivery by treatment and gender of NUT C.I.C.U Ltd.

Treatment Group	Gender	Mean	Std.Error	95% Confidence Interval	
				Lower Bound	Upper Bound
Soft Skills	Male	153.920	1.613	150.725	157.114
	Female	150.333	2.442	145.496	155.171
Control	Male	139.322	2.061	135.239	143.405
	Female	132.696	1.755	129.220	136.172

The result show that there was no significant interaction effect of treatment and gender on service delivery of Nigeria Union of Teachers Cooperative Investment and Credit Union. ($F(1,18)=602$ $p < 0.05$, $\eta^2 = .0053$). It was noted that the R^2 change in the result was 41.9%. The null hypothesis was therefore accepted.

Gender did not significantly interact with treatment. It shows that soft skills training were effective in improving the service delivery. It implies that both male and female benefitted from the training and the interaction did not hinder the potency of the training.

Main and interaction effects of treatment group and job tenure on the service delivery of the NUT C.I.C.U Ltd.

H_{05} : There is no significant two way interaction effect of treatment group and job tenure on service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union.

This portion deals with the main interaction effects of treatment and job tenure. This is tied to hypothesis five (H_{05}) of the study. The data collected from the respondents on this were subjected to Analysis of Covariance (ANCOVA) descriptive statistics of mean and standard deviation as well as graphical representation. A detailed discussion then follows

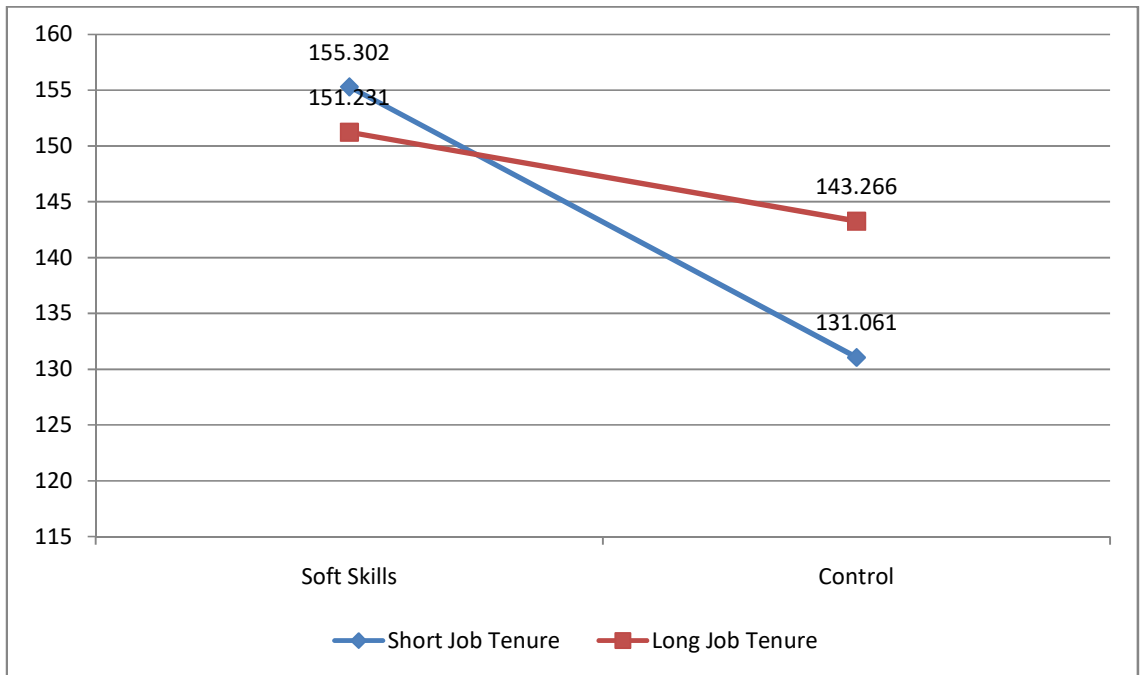


Fig I: Line graph showing the interaction effect of Treatment and Job Tenureship on Service Delivery of NUT C.I.C.U Ltd.

Table 4.5.1: Estimated marginal mean scores of service delivery by treatment and job tenureship of NUT C.I.C.U Ltd.

Treatment Group	Job Tenure	Mean	Std.Error	95% Confidence Interval	
				Lower Bound	Upper Bound
Soft Skills	Short	155.921	2.290	151.385	160.458
	Long	152.170	1.533	149.133	155.207
Control	Short	130.762	1.651	127.493	134.031
	Long	143.527	2.128	139.311	147.743

Table 4.5.2: ANCOVA showing the interaction effects of treatment groups and job tenure on service delivery of theNUT C.I.C.U Ltd. in Oyo State, Nigeria

Source	Sum of Squares	DF	Mean Square	F	Sig.	η^2
Corrected model	9796.081	4	2449.020	27.463	.000	.489
Intercept	8817.784	1	8817.784	98.883	.000	.462
Pre-Service Delivery	1451.177	1	1451.177	16.273	.000	.124
<u>Main Effect:</u>						
Treatment Group	6813.852	1	6813.852	76.410	.000	.399
Job Tenure	446.716	1	446.716	5.009	.027	.042
<u>Interaction Effect:</u>						
Treatment X Job Tenure	1711.501	1	1711.501	19.193	.000	.143
Error	10255.044	11	89.174			
Total	2512693.000	5				
Corrected Total	20051.125	12				
		0				
		11				
		9				

$R^2 = .489$ (Adjusted $R^2 = .471$)

Table 4.5.1 above capture the estimated marginal mean scores of service delivery by treatment and job tenureship of NUT C.I.C.U Ltd.

Table 4.5.1 captures the mean squares from the interaction of treatment group and job tenures. This shows the post-test scores on the soft skills training of the short term tenureship, the long term tenureship of the participants and the treatment group and the control group. The job tenureship significantly interacts with the treatment in improving the service delivery of the Nigeria Union of Teachers cooperatives. This result is in harmony with the findings of hypothesis HO_3 . There was a significant main effect of treatment group and job tenureship.

Table 4.5.2 indicates that there was a significant main effect of the treatment group and gender and service delivery of the Nigeria union of teachers. The interaction effect of the treatment and service delivery was significant $F(1, 118) = 19.193, P < .05$,

$\eta^2 = 0.143$). It was noted that the R^2 change in the result was 48.9%, hence the null hypothesis was rejected. The result revealed that there was an interactive effect between treatment and service delivery of the executive members of the Nigeria Union of Teachers' Cooperative Investment and Credit Union. The group which benefited most was the one that underwent the soft skills training. Therefore the null hypothesis was rejected. The result proves that the level of service delivery was influenced with the help of the soft skills given. The group exposed to training was better than the control group. This is clearly indicated that treatment enhances service delivery of the executive of the Nigeria Union of Teachers' Cooperative Investment and Credit Union. This study corroborates Kester and Shadare (2011), who note that organisations which train their members regularly on soft skills are more successful and always earning significant returns on investment for the organization. The finding is in line with Isiaka (2011) who notes that training changes uninformed employees to informed employees as well as help unskilled or semi-skilled workers to be employees who can do their assigned task in the way the organisation wants them done, and training can change co-operators to good workers who do things in their correct way.

Effect of gender and job tenure on the service delivery of NUT C.I.C.U Ltd.

H₀₆: There is no significant interaction effect of gender and job tenure on the service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Union. Here focus is on the effect of gender and job tenureship on service delivery. The data collected from the respondents were subjected to Analysis of Covariance (ANCOVA), descriptive statistics of mean and standard deviation. The results obtained are presented in Tables 4.6.1 and 4.6.2, detailed discussion follows.

Table 4.6.1: ANCOVA showing the interaction effects of gender and job tenure on the service delivery of the NUT C.I.C.U Ltd. in Oyo State, Nigeria

Source	Sum of Squares	DF	Mean Square	F	Sig.	η^2
Corrected model	3564.049	4	891.012	6.215	.000	.178
Intercept	12140.372	1	12140.37	84.681	.000	.424
Pre-Service Delivery	473.243	1	473.243	3.301	.072	.028
<u>Main Effect:</u>						
Gender	1625.610	1	1625.610	11.339	.001	.090
Job Tenure	1328.912	1	1328.912	9.269	.003	.075
<u>Interaction Effect:</u>						
Gender X Job Tenure	79.887	1	79.887	.557	.457	.005
Error	16487.076	11	1498.825			
Total	2512693.000	16				
Corrected Total	20051.125	15				

$R^2 = .178$ (Adjusted $R^2 = .149$)

Table 4.6.2: Estimated marginal mean scores of service delivery by gender and job tenureship of the NUT C.I.C.U Ltd.

Gender	Job Tenure	Mean	Std. Error	95% Confidence Interval	
				Lower Bound	Upper Bound
Male	Short	144.654	2.476	139.749	149.558
	Long	150.583	1.962	146.697	154.469
Female	Short	135.123	2.221	130.724	139.522
	Long	144.460	2.685	139.142	149.778

Table 4.6.1 above captures the estimated marginal mean scores of service delivery by gender and job tenureship of Nigeria Union of Teachers' Cooperative Investment and Credit Union. There was no significant interaction effect of gender and job tenure on the service delivery of Nigeria Union of Teachers' Cooperative Investment and

Credit Union ($F(1,118) = .552, p > .05, \eta^2 = .005$). It was noted that the R^2 change in the result was 17.8%.

The null hypothesis was therefore accepted.

Effect of treatment, gender and job tenureship on the service delivery of the NUT C.I.C.U Ltd.

H_{07} : There is no significant three-way interaction effect of treatment, gender and job tenureship on the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union.

Table 4.7.1: Estimated marginal mean scores of service delivery by gender and job tenureship of the NUT C.I.C.U Ltd.

Gender	Job Tenure	Mean	Std.Error	95% Confidence Interval	
				Lower Bound	Upper Bound
Male	Short	144.654	2.476	139.749	149.558
	Long	150.583	1.962	146.697	154.469
Female	Short	135.123	2.221	130.724	139.522
	Long	144.460	2.685	139.142	149.778

Table 4.7.2: Estimated marginal mean scores of service delivery by treatment, gender and job tenureship of the NUT C.I.C.U Ltd.

Treatment Group	Gender	Job Tenure	Mean	Std.Error	95% Confidence Interval	
					Lower Bound	Upper Bound
Soft Skills	Male	Short	157.419	2.818	151.835	163.003
		Long	153.523	1.775	150.006	157.040
	Female	Short	153.185	3.816	145.623	160.746
		Long	148.940	2.823	143.346	154.534
Control	Male	Short	132.606	2.669	127.318	137.894
		Long	146.798	2.842	141.167	152.429
	Female	Short	129.517	1.944	125.664	133.369
		Long	139.733	3.118	133.554	145.912

Table 4.7.1 above indicates the estimated marginal mean scores of service delivery by gender and job tenureship of the Nigeria Union of Teachers' Cooperative Investment and Credit Union. In this section, attention is on the effect of treatment, gender and job tenureship on the service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union. It is anchored in hypothesis seven (HO₇) of the study. The data collected from the respondents on this were subjected to Analysis of Covariance (ANCOVA), descriptive statistics of mean and standard deviation. These are followed by detailed discussion

There was no significant effect of treatment, gender and job tenureship on service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union ($F(1,118) = .216, p > .05, \eta^2 = .002$).

Table 4.7.1 above shows that in the three-way interaction, no significant difference was found. Hence the null hypothesis was therefore accepted. This means that treatment, gender and service delivery did not significantly interact on the post-test scores.

Post Treatment Results

The researcher visited the Nigeria Union of Teachers' Cooperative Investment and Credit Union in Oyo State, Nigeria after eight weeks of treatment. The observations were made from her four weeks visitation

1. Participants subjected to soft skill training were able to communicate better particularly on issues of terms of loans and basic needs, by disseminating information to members both orally and in writing form.
2. Participants also display adequate knowledge of cooperative education to members.
3. Participants also display better interpersonal relationships with members by showing empathy.
4. Irrespective of the gender the participants display adequate knowledge given to them through the soft skill training.
5. The executive members' service delivery improved in terms of efficiency and effectiveness particularly on entrepreneurship development by providing right decisions, time management and team work.

Research Question

RQ 1: What is the level of frequency of the training programmes provided for cooperative union leadership in Oyo State?

The result of the questionnaire, showed that 19.2% (23) of the members indicated that they were not attending training regularly, while 80.8% (97) of the members indicated that they used to attend training frequently. The qualitative result also indicated that the training given was frequent occurring monthly, quarterly, once in six month, and yearly. Twenty six (21.7%) members said they attended training every month which have (21.7%), forty-three (35.8%) members had it quarterly, about thirty-three (27.5%) members indicated that they usually attended training once in six months and lastly eighteen (15.0%) members indicated that they attended training yearly. This gave a total number of 120 participants and 100%. Another member of the society was asked the frequency of the training given. He said that they used to have it quarterly, which shows that the training given was four times in a year.

Furthermore, about ten members (8.3%) of the union indicated that they were not aware of training in the union, while 110 members (91.7%) indicated that they were aware of cooperative training in their union. The executives of the cooperative union about 94 (78.3%) indicated that the training given to them helped to develop their abilities while only about twenty-six (21.7%) of them said it did not affect them positively. Also the meetings attended in the last twelve (12) months were divided to know how frequent they were. Sixty-four (53.3%) executive members indicated that they attended training twice, forty-nine (40.8%) attended training four times, six (5.0%) executive members attended training six times and eight executive members (0.8%) attended training once. The training given to the executive was not regular, about 50 executive members (41.7%) said no and about 70 executive members (58.3%) indicated yes.

From the above it therefore shows that the training given to them comes frequently and most often covers the extensively responsibilities of their position in the society. This was collaborated by the he submission of the respondents on one of the IDI session.

The submission by one of the respondents during the IDI was collaborate this study through an interviewer.

Below is the respondent's submission:

In the NUT CICU, the training given to the members was frequent, and this has helped the members in their day to day activities.

(Secretary/Male/Adoland, July

2017)

Yet another IDI session submits:

That in the NUT CICU, the training that was given to them is not frequent and that, the executives should improve on that, by making the training regular to enable the members to develop themselves and by so doing, they will be benefiting from the members and they will impact it to the society.

(Treasurer/female/forkland, July 2017)

Another IDI session submits:

The NUT CICU system is very good in the aspect of training and that the training has helped them to develop their abilities both in the society and in the olerenlar world. That the training given to them has helped them to relate very well in the society and by improving their human relationship among one another.

(President/male/Moland July, 2017)

Conclusion

It is therefore concluded that the training was given frequently and the attendance was highly remarkable. It can also be noted that not only did the members and executives turn out for the training it impacted them positively as a higher number of executives revealed that the training has helped to improve their abilities while few were of the opinion that the training did not help at all. However, the training given to the executive was also regular.

RQ 2:What are the types of training programmes provided for cooperative union leadership in Oyo-State?

There are different training programmes provided to the executives of the cooperative union in Oyo State. About 77 executive members (64.2%) indicated that training programme given was always in cooperative matters while forty-three (43) executive members (35.8%) indicated that it was not only on cooperative issues. Some executive members of the cooperative union said the training was on health issues, this covered about 100 executive members(83.3%) while twenty (16.7%) executive members

said no. Furthermore, some of the training given to the executives was on marital issue. About thirty-nine members (32.5%) said no marital training was given to them, and about eight-one (67.5%) executive members said the training given to them was on marital issues.

Another issue addressed at the training programme was on politics. About sixty-six (55.05%) executive members said there was no training on politics while fifty-four (45.0%) executive members said they had received training on politics.

A total of sixty-five people (45.8%) said the training given to them did not meet their demand. The Cooperative training was indicated by seventy-three (73) executive members (60.8%), the health training was indicated by forty-three (43) members (35.8%), politics was indicated by three (2.5%) executive members and marital issue training was indicated by one (0.8%) member. The qualitative result also indicated that much of the training given to these executive members of the cooperative investment and credit union was mainly on cooperative matters.

From the above it therefore shows that the training given to the executives varies, among these are training on cooperatives, health issues, politics, and so on. This was collaborated by the submission of the respondents in one of the IDI session.

Below is the respondent's submission:

That in the NUT CICU, that the training was on cooperative matters and they said they are able to understand cooperative better, the rules and regulations loan disbursement to members, overdue loan, and so on. This training has really improved the members in their daily activities.

(Secretary/male/opland, July 2017)

Yet another IDI session submits:

That the training given to them is not a cooperative issue alone, that they are given them training on health issue, like, sanitation family planning, management of health challenges and so on and that this has helped them to be able to know what is happening in the health sector.

(Treasurer/female/unity, July 2017)

Another IDI session submits:

That the NUT CICU training given to them was a politics, for example democracy, voting and so on. And that the training has helped them to be actively participates in the system politics.

(Ex-officio/male/Adoland, 2017)

Conclusion

There are different programmes made available for the executive members of the union apart from cooperative matters such as health issues, marital issue, politics and so on. While so many answered negatively if they were given training programmes apart from cooperative matters, a larger percentage answered positively and said training programmes apart from cooperative matters. Although there were other training programmes the training programmes was mainly on cooperative matters.

RQ 3:How adequate are these training programmes provided for cooperative union leadership in Oyo-State?

In order to know how adequate the training given was, it is needful to find out whether the training given was adequate, if it made an executive member an effective one and whether there were changes recorded after giving the training to the executive. From the findings, fourteen executive members(11.7%) indicated that the training given to them was not adequate and one-hundred and six (88.3%) executive members indicated that the training given was adequate.

Did the training make the executive member an effective executive in the society/union? One hundred and four (86.7%) executive members indicated that the training given to them made them effective in the union while sixteen (13.3%) executive members indicated that it did not make them effective.

Thirteen (10.8%) executive members said they were unable to address the needs of the members while one hundred and seven (98.2%) indicated that they were able to meet the needs of their members. When a cooperative executive is trained, there is always a positive change, for example. Level of interaction with members and co-executive will improve. In this research one hundred and six executive members (88.3%) indicated that there were always changes after training while fourteen (11.7%) executive members said there was no change at all. The qualitative findings also indicated that when an executive member attended any training, particularly on cooperatives, such will be able to perform the job given to him successfully and it will make him an effective leader in the society.

From the above, it therefore shows that the training given to them was adequate. This was corroborated by the submission of the respondent on one of the IDI session:

Below is the respondent's submission:

That in the NUT CICU, the training was adequate because majority of the executive of the society said that the

training has helped them to be effective in their responsibility.

(Treasurer/female/forkland July, 2017)

Another IDI session submission:

Is that the training has made the executive member an effective one, it has helped the executive to perform better-in each position assigned to them.

(President/male/moland/ July, 2017).

Another respondent's submission

That in the NUTCICU, the training given to them is not adequate and that, the union should intensify their efforts in improving on the training given to them.

(Ex, Officio/male/Adoland/ July, 2017)

Conclusion

In order to know how competent the training given was, one needs to find out from the members and executive members how adequate it was. From the findings, it was revealed that the training was competent and the training had a positive effect on both the members and the executive members by bringing out efficiency in them. The executive members were able to address the needs of the members. Training cooperative executive members always brought about positive changes and these changes were seen after the training. A higher number of executive members indicated that there were always changes after the training programmes while few said otherwise. It therefore showed that any executive member that attended any training most especially on cooperatives would do very well the task given to him.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

One of the main objectives of a cooperative society is to manage funds contributed by members in a way that will make it possible for all members to benefit from the services of the societies. The sensible and careful financial management in a thrift and credit society has certain benefits. But these will not materialise without proper and right use of soft skills, for instance, communication skills, competence in oral communication (speaking and listening). This study investigated soft skills training and service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Union in Oyo State, Nigeria. This chapter presents the summary, conclusion, policy implications and recommendations of the study, as well as the limitation and areas of further research. This study was presented in five chapters, using the University approved sequential format. The background to the study was discussed and each of the variables used for this research was clearly explained. Furthermore the objectives, significance of the study, scope and some terms were defined under the operational definitions of terms and concepts as used in the study. There was a comprehensive review of past but related literature on the independent and dependent variables used in the study as well as the empirical studies. Theoretical framework-the social capital model and human capital theory as well as the andragogical learning model and appraisal of the literature were done.

The pre-test, post-test, control group quasi experimental design using a 2x2x2 factorial matrix was adopted for the study. A total of 120 participants who were members of the Nigeria Union of Teachers' Cooperative Investment and Credit Union were used for the study. The pre-test, treatment and post-test lasted eight weeks and two sets of questionnaire were used for data collection (Yoruba and English). The validity and reliability of the instruments were also discussed. The data collected for the study were analyzed by using descriptive statistics of simple percentage, and inferential statistics of Analysis of Covariance (ANCOVA) and Scheffer post-hoc. Seven hypotheses were generated for the study and tested at 0.05 level of significance. Chapter four presents the findings and discussions. The demographic characteristics of the respondents were analyzed and found useful in this study.

The findings of the study revealed that:

1. Soft skills training served as a potent tool for improving the quality of service delivery of the executive members of the Nigeria Union of Teachers' Cooperative Investment and Credit Union in Oyo State. Gender and job tenure are major factors to contend with in providing soft skills training among cooperators.
2. There was a significant main effect of treatment on service delivery of the Nigeria Union of Teachers' Cooperative Investment and Credit Union.
3. There was a significant main effect of gender on the service Delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Union.
4. There was a significant main effect of job tenureship on the service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Union.

5.2 Conclusion

Cooperatives have been a viable way for individuals to apply control over their economic livelihood. Cooperatives depend on the estimations of self-help, self-responsibility, majority rule administration, solidarity and equity. In the custom of their founders, cooperative members belief in the ethical values of honesty, trustworthiness, receptiveness, social duty, social responsibility and helping others.

Cooperative members performed better as far as gross margin is concerned than people who are non-members. Cooperatives are known to have aided the establishment and improvement of small and medium scale ventures through its part in entrepreneurship advancement, raising capital, arrangement of infrastructural facilities, creating medium scale agribusiness and small scale industrialisation.

Cooperative help to improve the socio-economic life of their members by giving them cooperative education and enlightening them on technique needed to perform better in the efficient running of the affairs of the society and their businesses. Cooperative societies have the primary objective of promoting the economic interest of members through the creation of funds to be lent to members at reasonable interest rate for necessary and productive purposes.

Members of cooperative societies are given loan with low interest rate with no collateral but members standing as surety for each other. Cooperative societies make employment opportunities available to the rural populace which has helped tremendously with regards to socio-economic development of both urban and rural areas. Cooperative societies serve as channel for marketing farmers produce. It also serves as avenue for savings and provision of credit facilities and is mostly preferred by farmers

due to easy accessibility. Most farmers join cooperative societies to obtain needed input for their farm work, especially credit.

It is obvious from the results of the study that soft skills training used in training the executive of the Nigeria Union of Teachers' Cooperative and Investment Union in Oyo State is effective in improving the quality of service delivery. The use of the conventional method in training of the cooperators did not adequately train them.

The use of soft skills, like communication skills, critical thinking skills, team work capability skills, conflict management and negotiating skills, social responsibility and work ethics skills, integrity/honesty skills and empathy skills go a long way in improving the effectiveness of the executive members in discharging their responsibilities to their members to the best of their abilities. Besides, gender and job tenure were potent factors, in providing soft skills training for the leadership of the cooperative unions. The longer a person is on the leadership position, the better it is for the union. Also the effectiveness of the male executive members is improved through the soft skills training better than that of the female executive members.

5.3 Recommendations

Based on the findings of the study, the following are recommended:

- i Cooperative unions should invest more on provision of soft skills training for the executive and members.
- ii. The Ministry of Commerce and Cooperatives should assist in organizing regular soft skills training with the aim of improving the quality of service delivery of cooperative societies.
- iii. The focus of such training programmes should largely be on communication skills, critical thinking, teamwork capability, conflict management, social responsibility, integrity/honesty and empathy skills.
- iv. Female members as well as executive members with short job tenures should be given more priorities or opportunities to attend soft skills training.
- v. Before a new member is absorbed into the society, they should be given training on communication skills, social responsibilities and work ethics, honesty skills.
- vi. There is need for capacity-building programmes for the executive of the Nigeria Union of Teachers Cooperative Investment and Credit Union always.

5.4 Contributions to knowledge

- i. Soft skills training enhances the quality of service delivery of NUT CICU members.
- ii. Gender and job tenure are potent factors to be considered in provision of soft skills training.
- iii. The contents of soft skills training programmes are communication skills, critical thinking, teamwork capability, conflict management and negotiating, integrity/honesty skills and empathy skills.

5.5 Limitation of the study

The research encountered a number of limitations. The study covered two cooperative investment and credit unions in Oyo State (1) Okebola (Ib) Nigeria Union of Teachers' Cooperative Investment and Credit Union and (2) Agodi (Ib) Nigeria Union of Teachers' Cooperative Investment and Credit Union. Only one hundred and twenty participants were selected for this study. This was due to some administrative logistics, time, and financial constraints. Furthermore, the research encountered difficulty in getting some participants in the union houses because each society had its meeting days and time.

Another limitation was in the area of translating the questionnaire from English to Yoruba. Interruption through phone calls also constituted distraction during the training session. Refreshment was also served at each training session. However, all the identified problems did not have any negative effect on the findings of the study, as they are authentic, empirical and could be generalised for the cooperators in Oyo State, Nigeria.

5.6 Suggestions for further studies

The study has contributed to knowledge by revealing the effectiveness of soft skills training on service delivery of Nigeria Union of Teachers' Cooperative Investment and Credit Union, Oyo State Nigeria. Further studies can also be carried out using moderating variables apart the ones used in this study, such as educational qualification. Also, problems militating against cooperative societies in Nigeria and the way out can be studied.

The study was carried out in Oyo-State; similar studies could be carried out in other southwestern states in Nigeria.

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APPENDIX I
QUESTIONNAIRE

Dear respondent,

You have been selected to participate in a study that seeks to know your view and elicit information on the effect of soft skills training on the service delivery of Nigeria union of teacher’s cooperative investment and credit union. It is primarily for research purpose.

All your responses will be treated in strict confidence. Your sincerity and cooperation will be of importance to enable the researcher obtain factual information for the completion and success of this research.

Thank You.

Oyegbile Folasade

Please tick the appropriate options.

SECTION A: Identification/ Demographic Information

Date: _____

L.G.A: _____

What is your age? _____

Are you a Male () or Female ()?

Are you Single (), Married (), Divorced (), Widowed (), Separated ()?

What is your religion? Christianity (), Islam (), Others ()

SECTION B

Instruction: For each of the following statements, kindly tick (√) the best appropriate.

SA (Strongly Agree), A (Agree), D (Disagree), SD (Strongly Disagree).

LOAN AND BASIC NEEDS

SN	ITEMS	SA	A	D	SD
1	I am aware that my cooperative society gives loan always				
2	Have taken loan from the cooperative society before				
3	I collect loan regularly				
4	The repayment of the loan collected is done as at when due				
5	My society gives loan to every member that applied				
6	There is overdue loan in my society				
7	There is bad debt due to overdue loan in my society				

8	I am aware of food provision in my society				
9	I am aware of building materials provision in my society				
10	My society gives me loan for my child/children education				
11	The loan collected from my society was used for merry making				
12	It is easier to collect loan from other financial institutions e.g. bank than my cooperative societies				

THRIFT AND SAVINGS

SN	ITEMS	SA	A	D	SD
1	I save in my society regularly				
2	Members save in my society regularly				
3	Some members are savings defaulters in my society				
4	I am able to acquire landed property through cooperative society thrift and savings				
5	My cooperative society made changes occurs in my life as a result of savings through the training of the children, buying of cars and so on.				
6	The savings programme in my cooperative society is an efficient one				
7	My savings contribution is through salary deduction				
8	My savings is by bringing it by cash by myself				
9	There are changes that took place in my life as a result of the thrift and savings programme in my society				
10	I like the thrift and savings programme of my society				

ENTREPRENEURSHIP DEVELOPMENT

SN	ITEMS	SA	A	D	SD
1	Entrepreneurship development in my society is creating new businesses and improvement on the existing businesses				
2	The entrepreneurship development in my society has helped in capital accumulation for members				
3	The cooperative society have developed my entrepreneurship knowledge				
4	The entrepreneurship development of my society is very good				
5	The entrepreneurship development have improved my standard of living				
6	The entrepreneurship development have improved my business orientation in the society				
7	The entrepreneurship training in my society have improved lives of the members				

EDUCATION OF MEMBERS

SN	ITEMS	SA	A	D	SD
1	I am aware of cooperative education in my society				
2	Members of my cooperative society need education in order to enhance their capability for optimum result and sustainability				
3	My society organise cooperative seminar regularly				
4	Cooperative training are being handled by professionals in different fields				
5	Cooperative executives are being trained regularly in my society				

PLATFORM FOR GROUP COHESION, INTEGRATION AND UNITY AMONG MEMBERS

SN	ITEMS	SA	A	D	SD
1	I am aware that there is cooperation among cooperators in my society				
2	Am aware that my cooperative society promote cooperation among members relations and participation which leads to interpersonal connections				
3	My aims and objectives in participating in cooperative society are being achieved				
4	There is unity in my society.				
5	Unity among members has led to improvement in social activities				
6	Am aware that my society promote relation building in my society				
7	My society promotes the participation of members in carrying out the businesses of the society				
8	My society promotes interpersonal connections				

SECTION C: COOPERATIVE LEADERSHIP TRAINING

Please, either tick as appropriate in this section.

FREQUENCY

1. I attend cooperative training regularly: Yes (), No ()
2. The training given is regular: Every month (), Quarterly (), Once in six months (), Yearly ()
3. I am aware of cooperative training in my society: Yes (), No ()
4. Regular training for the executives have helped to develop my abilities as an executive: Yes (), No ()
5. In the last 12 months, I attended the following numbers of seminar: 2(), 4(), 6(), 8()
6. The training given to the executive is not regular: Yes (), No ()

TYPES

1. The training given is only on cooperative matters: Yes (), No ()
2. Some of the trainings are on health issues: Yes (), No ()
3. Some of the trainings are on marital issues: Yes (), No ()
4. Some of the trainings are on politics: Yes (), No ()
5. The type of training given did not meet my demand as an executive: Yes (), No ()
6. Which among these sections of training is taught regularly: Cooperative (), Health issue (), Politics/Current Issue (), Marital Issue ()

ADEQUACY

1. The training given to the executive is adequate: Yes (), No ()
2. The training makes me an effective member of the executives: Yes (), No ()
3. The training is helping the executive meet the needs of the members: Yes (), No ()
4. Changes take place among the executive members as a result of adequacy programme of training: Yes (), No ()

ATOJO IBEERE IWADII

Abena-imo mi owon,

A ti yan o gege bi okan lara awon ti yoo kopa ninu ise iwadii to n wa lati mo ero ati alaye lori ipa ti ifomo-lu-abi-sise ko ninu ise ifijise egbe Alajeseke idokowo ti orilede Naijiria. Koko ise yii ni lati se iwadii. Gbogbo idahun re ni yoo je igbekele ati atona mi ninu ise iwadii yii. Tori naa, ooto re ati ifowosowopo re se koko fun oluwadii lati le se asewori ninu ise iwadii yii.

E se pupo.

Oyegbile Folasade

Jowo fa ila si idahun to ye

Ipin A: Ifihan/ Idamo Alaye

Ojo: _____

Agbegbe (L.G.A): _____

Kiini Ojo ori re (ni odun): _____

Se ako ni o () tabi abo ()?

Ipo: Wundia (), Adelebo (), Ikorasile (), Opo (), Ipinya ()

Kini esin re? Onigbagbo (), Musulumi (), Ibile ()

Ipin B

Itosona: Fun gbolohun kookan ni isale, fa ila si eyi to ye julo.

Faramo gidi gan-an (F.G.G), Faramo (F), Mi o Faramo (M.F), Mi o faramo rara (M.F.R)

EYAWO ATI OHUN KOSEMANII

Nomba	Wunren	F.G.G	F	M.F	M.F.R
1	Egbe Alajeseke maa n ya mi lowo loorekoore				
2	Mo ti ya owo nibe tele ri				
3	Mo maa n gba owo loorekoore				
4	Mo maa n da owo naa pada ni akoko to ye				
5	Egbe mi maa n ya awon omo egbe to ba koi we eyawo				
6	Ayaasan wa ninu egbe mi				
7	Ayaasan ti ko se e da pada wa ninu egbe mi				
8	Mo ni oye nipa eto ounje rira ninu egbe mi				
9	A maa n pese ohun elo ikole ninu egbe mi				
10	Ninu egbe mi, a maa n ya mi ni owo fun itesiwaju				

	eko awon omo mi				
11	A maa n lo owo ti a ya ninu egbe mi fun ayeye				
12	O rorun lati ya owo ile ifowopamo (bi apeere, Banki) miiran yato si egbe alajeseke ti mo wa				

EDAWO ATI IFOWOPAMO

Nomba	Wunren	F.G.G	F	M.F	M.F.R
1	Mo maa n fowo pamo sinu egbe mi loorekoore				
2	Awon omo egbe maa n fi owo pamo loorekoore				
3	Awon omo egbe miiran kii dawo deede ninu egbe mi				
4	Mo ni anfaani lati ni ohun ini to je mo ile nipa bi a se n fi owo pamo ninu egbe mi				
5	Egbe Alajeseke mu ayipada de ba aye mi ni nitori bi a se n fi owo pamo lati fun awon omo wan i eko, lati ra oko ayokele ati bee bee lo				
6	Eto ifowopamo ninu egbe alajeseke mi danto				
7	Inu owo osu mi ni won ti maa n yo ifowopamo mi				
8	Mo maa n se edawo mi ninu apo ara mi				
9	Orisiirisii ayipada lode ba aye mi nitori eto fifi owo pamo ninu egbe mi yii				
10	Mo feran eto edawo ati ifowopamo ninu egbe mi				

IDAGBASOKE OKOWO

Nomba	Wunren	F.G.G	F	M.F	M.F.R
1	Awon idagbasoke okowo ninu egbe mi maa n da owo titun si le bee sin i won maa n mu ayipada rere ba owo ti a ti n se				
2	Awon okowo yii ti ran wa lowo lati ko owo idakowo jo fun awon omo egbe				
3	Egbe alajeseke ti mu idagbasoke ba ogbon okowo mi				
4	Idagbasoke okowo egbe mi daea pupo				
5	Idagbasoke okowo ti mu igbega ba igbe-aye-mi				
6	Idagbasoke okowo yii ti mu atunse ba ogbon a ti se owo mi ni awujo				
7	Idanilekoo okowo yii ninu egbe mi ti mu ayipada de ba igbesi aye awon omo egbe				

EKO AWON OMO EGBE

Nomba	Wunren	F.G.G	F	M.F	M.F.R
1	Mo mo nipa eko alajeseke ninu egbe mi				
2	Awon omo egbe mi nilo eko lati le mu kii ilakaka won mu ere lowo				
3	Awon egbe mi maa n seto eko alajeseke loorekoore				
4	Awon akosemose ninu orisiirisii ise ni won maa n se idanilekoo alajeseke yii				
5	Idanilekoo maa n wa deede fun awon adari egbe mi				

PEPE FUN ISEWEKU EGBE ISOPO ATI ISOKAN NI AARIN AWON OMO EGBE

Nomba	Wunren	F.G.G	F	M.F	M.F.R
1	Mo se akiyesi pe ajumose wa ni aarin awon alafowosowopo ninu egbe mi				
2	Egbe Alajeseke mi maa n mu igbelaruge ba ajumose ninu ibasepo awon omo egbe ati kikopa awon omo egbe fun asopo igbega ara eni				

3	Ete at erongba lati kopa ninu egbe alajeseke wasi imuse				
4	Isokan wa ninu egbe mi				
5	Isokan ni aarin awon omo egbe ti mu ayipada ba akitiyan ni awujo				
6	Mo mo wi pe egbe mi n gbe ibasepo laruge ni awujo				
7	Awon egbe mi n gbe ikopa awon omo egbe mi laruge ninu okowo ni awujo				
8	Egbe mi n gbe asopo fun igbega ara eni laruge				

IDANILEKOOO ADARI ALAJESEKU

Jowo fa ila si idahun to ye

ISEDEEDE

1. Mo maa n lo idanilekoo alajeseke deede. Beeni (), Beeko ().
2. Idanilekoo naa maa n waye loorekoore. Osoosu (), Ekan losu meta (), Ekan losu mefa(), Odoodun ().
3. Mo mo nipa idanilekoo Alajeseke ninu egbe mi Beeni (), Beeko ().
4. Idanilekoo loorekoore fun awon oludari ran ilese mi lowo gege bi oludari. Beeni (), Beeko ().
5. Ninu Osu mejila to keyin, mo lo si iye awon semina wonyi: meji (), merin (), mefa (), mejo ().
6. Idanilekoo fun awo adari o lo deede. Beeni (), Beeko ().

IRUFE

1. Idanilekoo naa da lori oro alajeseke nikan Beeni (), Beeko ().
2. Opo ninu awon idanilekoo naa maa n da lori oro ilera. Beeni (), Beeko ().
3. Opo ninu awon idanilekoo naa maa da lori oro idile. Beeni (), Beeko ().
4. Opo ninu awon idanilekoo naa maa da lori iselu. Beeni (), Beeko ().
5. Irufe idanilekoo ti won fun wa o ba ohun ti mo fe mu gege bi aladari. Beeni (), Beeko ().
6. Ewo ninu awon ipin idanilekoo yii ni won maa n ko loorekoore. Alajeseke (), Oro ilera (), Iselu/Oro to n lo lowo (), Oro Idile ().

IKUNJU

1. Idanileeko to n fun awon aladari kun oju osuwon. Beeni (), Beeko ().
2. Idanilekoo naa mu mi kun oju osuwon gege bii oludari lati inu awon omo egbe. Beeni (), Beeko ().
3. Idanileeko naa n ran awon adari lowo lati ba aini awon omo egbe pade. Beeni (), Beeko ().
4. Ayipada de baa won adari egbe nitori eto idanileeko fun ikun-oju-osuwon. Beeni (), Beeko ().

APPENDIX II

These are the names of Nigeria Union of Teachers Cooperative Investment and Credit Union in Oyo State:

1. Okebola (Ib) NUT C.I.C.U Ltd.
2. Agodi (Ib) NUT C.I.C.U Ltd.
3. Orogun (Ib) NUT C.I.C.U Ltd.
4. Ibadan South-West (Ib) NUT C.I.C.U Ltd.
5. Ibadan North-East (Ib) NUT C.I.C.U Ltd.
6. Ibadan South-East (Ib) NUT C.I.C.U Ltd.
7. Ibadan North (Ib) NUT C.I.C.U Ltd.
8. Ido (Ib) NUT C.I.C.U Ltd.
9. Iseyin NUT C.I.C.U Ltd.
10. Ifedapo Saki NUT C.I.C.U Ltd.
11. Ogbomoso NUT C.I.C.U Ltd.

APPENDIX III



Participants at the training.



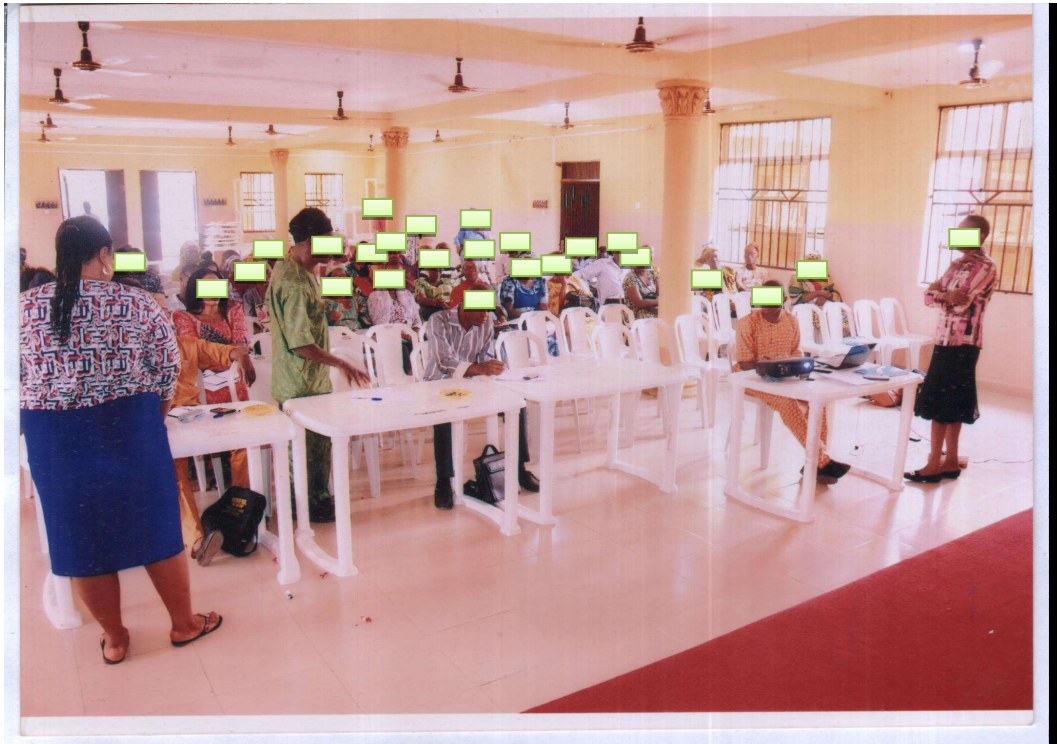
Participants at the training.



Participants at the training.



The researcher and the research assistant with the participants at the training.



Participants at the training.



The researcher, the researcher assistants and the participants at the training.



Some of the presidents at the training.



The researcher and the participants at the training



Mr. Adu addressing the participants with the researcher and the research assistants



The researcher (Mrs. Folasade Oyegbile and the researcher assistants Mrs. Fikayo Banjo and Mr Titus Oyegbile at the training.



Participants at the training.



The research assistant: Mrs. Banjo Fikayo