

Effect of Cooperative Membership on Needs Satisfaction among Staff of Tertiary Institutions in Anambra State, Nigeria

Enemuo Nnanyelugo Chukwubikem, Nwankwo Frank

Department of Cooperative Economics and Management,
Faculty of Management Sciences, Nnamdi Azikiwe University, Awka, Nigeria

ABSTRACT

With the growing recognition of cooperatives as a vibrant and viable economic alternative to alleviate hardship, it does appear that members' needs satisfaction is yet to be met. This study, therefore, examined the effect of cooperative membership on needs satisfaction among staff of tertiary institutions in Anambra State, Nigeria. The population of study and sample size which was generated using the Taro Yamane formula was 6,647 and 377 cooperative members respectively. A multi-stage sampling technique was used in selecting study participants. Data were sourced from a primary source. The generated data were presented and analyzed using descriptive statistics. The study hypothesis was tested using regression analysis. The findings revealed that 93% of the variation in physical needs of members is caused by the length of cooperative membership and frequency of cooperative patronage at a 5% level of significance. This study concluded that the length of cooperative membership and frequency of patronage enhances the actualization of the physical needs of members. Therefore, it was recommended among others that the cooperative societies should continue to strive in ensuring that members' needs are reasonably met. In doing this, the cooperatives should possibly adopt a scale of preference approach in tackling members need.

KEYWORDS: Cooperative Membership, Physical Needs Satisfaction, Staff of Tertiary Institutions, Anambra State and Nigeria

INTRODUCTION

In this era of myriad challenges where many people feel powerless to change their lives, cooperatives appear as a strong, vibrant and viable economic alternative. The essence of cooperative societies is to meet peoples' mutual needs, and it is based on the notion that together, a group of people can achieve goals that none could achieve alone (Amin & Uddin, 2014). Cooperation as a way of life has, therefore, continued to be a tradition in finding solutions to the socio-economic problems of people, especially its members (Masuku, Masuku & Mutangira, 2016).

A cooperative is an autonomous association of persons united voluntarily to meet their common economic needs and aspirations through a jointly-owned and democratically-controlled enterprise (International Cooperative Alliance, 2006). The distinguishing features of cooperatives are encapsulated in the seven principles of voluntary and

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open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; cooperation among cooperatives and concern for the community (Masuku, Masuku & Mutangira, 2016). This suggests that cooperatives function based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity.

In cooperatives, member's satisfaction is primarily a result of expected and realized benefits of membership (Marete, 2010). Hence, the satisfaction of members creates positive attitudes towards the cooperative. In fact, it also affects both affective and continuance commitment of members (Powell & Meyer, 2004). As might be expected, the more satisfied members were with their cooperative, the less likely to withdraw their membership or vice versa (Liebrand & Ling, 2014). It is also discussed that

satisfied members are more likely to support their cooperative by participating in all cooperative activities. The reverse occurs when members are unhappy. It is evident that members' goals, what they desire from their cooperatives are critically related to why they joined the cooperative in the first place. These goals also affect members' satisfaction with the cooperative, their commitment to it, and their participation in its activities (Dakurah, Goddard & Osuteye, 2015).

There is a growing call for the enhancement of the income and all-around socio-economic satisfaction of cooperative members. This is believed to be part of the reason for the organization of cooperative societies as to use their potentials and resources towards the optimal satisfaction of their member's wellbeing (Taiwo, Agbasi, Udunze & Okafor, 2014). It is, therefore, conceived that when these needs are not met, members tend to revolt, become unhappy and could engage in unethical behaviours (Adinya, 2008).

In most developing economies like Nigeria, there is no clear record of the contribution of cooperative societies to economic well-being and growth due to negligence in data-keeping. Hence, the importance of cooperatives is beginning to be felt because of the persistent poverty among low-income earners (Ringim & Shaib, 2017). The strategy for tackling this menace is said to consist of the improvement of the quality of life of the poor through the provision of social services, such as housing, health care, education and public utilities (Yusuf, 2008). This benefit which may be derived from cooperatives helps to influence members' well-being. This is because the money gathered through the members' effort can be used to settle pressing problems, establish small scale businesses, payment of school fees and purchase of automobiles (Ijaiya, Sakariyau, Dauda, Paiko & Zubairu, 2012). They showed that social capital indicators have a significant impact on poverty reduction.

In the tertiary institutions, cooperative societies are said to have helped many staff to ameliorate financial challenges, infuse social cohesion, and promote other benefits (Yusuf, 2008). The steady expansion of tertiary institutions in Nigeria in terms of departments, faculties and institutes has occasioned a rapid increase in student enrolment and staff strength. The need to motivate and take care of staff welfare in order to achieve the objectives and goals of these institutions has become inevitable. Notably, workers associations/unions, like the Academic Staff Union of Universities (ASUU), Non-academic Staff Union of Universities (NASU), Senior Staff Association of

Nigerian University (SSANU) amongst others were instituted to galvanize resources to form cooperatives to help boost members' socio-economic status and welfare.

Most of these cooperatives are established to render a significant number of services to members, but due to lack of funds and other issues, many of them find it difficult to meet those needs (Agba, Titus & Enang, 2017). As a result, working conditions of many staff of tertiary institutions in Nigeria are deteriorating markedly because of repression, underfunding, and irregular payment of salaries. In this situation where many people feel powerless to change their lives, cooperatives appear as a strong, vibrant and viable alternative. In a cooperative, member satisfaction is primarily a result of expected and realized benefits of membership in physical, social and economic matters. Thus, many have advocated for the establishment and strengthening of cooperative societies in all tertiary institutions in the country, as a way of addressing some of the welfare challenges facing the workers. It is against this background that this study examines the effect of cooperative membership on needs satisfaction among staff of tertiary institutions in Anambra State, Nigeria. Specifically, the study seeks to:

1. Examine the effect of cooperative membership, membership status and frequency of cooperative patronage on physical needs satisfaction of members in Anambra State, Nigeria.

REVIEW OF RELATED LITERATURE

Conceptual Review

The Concept of Cooperative

A cooperative is an organization that is owned and operated by a group of individuals for the mutual benefit of its members. Cooperative societies as a universal and global phenomenon have been defined by the International Cooperative Alliance (ICA, 1844) as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through jointly owned and democratically controlled enterprise. Similarly, the International Labour Organization (ILO, 1990) defines it as an association of persons who have voluntarily come together to achieve a common end through the formation of democratically controlled organizations, making equitable contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking in which the members actively participate.

All formally constituted co-operatives around the world identify with a statement based on the 'Rochdale Principles' of 1844, which was last revised in 1995 (MacPherson, 2007). The co-operative values

are self-help, self-responsibility, democracy, equality, equity and solidarity. The principles are voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; co-operation among co-operatives and concern for the community (Winn, 2015). They are voluntary owned enterprises that are operated and controlled by patrons for the mutual benefits of members (Abrahamsen, 1976 in Agba, Titus & Enang, 2017). It is a voluntary association of persons who operate the business of the enterprise along with democratic principles for the aim of meeting the interest of members (Ihejiamaizu, 2002). It is autonomous in nature and the association is voluntary, with a democratic leadership structure that tries to support members in overcoming their problems of economic dependency and welfare (Dogarawa, 2010). To the United Nations Research and Social Development (UNRSD, 1980), cooperatives are all organizations that are legally recognized as such which are subject to organized supervision and which claim to follow cooperative principles. This suggests that cooperatives are instituted to enhance the betterment of members through contributions and democratic supervision of their activities.

Cooperatives have been closely linked with the provision of financial services in different sectors. Since its inception, cooperative in Nigeria has been viewed as a veritable tool for development, particularly in the area of socio-economic development (Nwankwo, Ewuim & Asoya, 2013). ICA's 3rd principle posits that cooperative members usually receive limited compensation, if any, on capital subscribed as a condition of membership (Roelants, 2009). In capturing the essence of this study, Kimberly (2002) defines cooperative societies as a registered voluntary association of persons with membership not less than ten persons, with a common interest formed and operated along with democratic principles, for the purpose of economic and social needs of its members who contribute the capital and manage the business established by delegating some powers to elected management.

Influence of Length of Cooperative Membership on Satisfaction of Members

Cooperatives have long been recognized to play important roles in the society which translate into the improvement of living conditions of their members, particularly the low-income earning cadres of the rural population and the urban poor (Ojiagu & Onugu, 2015). Hence, cooperatives help to aggregate people, resources and capital into economic units. Tarekegn (2017) argued that members who have been

in a cooperative for a long period tend to be less satisfied with their cooperatives internal management and operational issues. This suggests that members' satisfaction level stands to dwindle when they continue to have many years of managerial experience in their cooperatives. This may be justified that most cooperatives do not improve the beneficence of members over a period.

Evidence has shown that lengthy membership could transcend to better benefits from a group, especially cooperatives (Nwankwo et al, 2013). When the expected benefits are derived, there is bound to be satisfaction. These benefits or satisfaction could be traced to individual level or general family bases on health or even material acquisition. While health was measured on the family level, life satisfaction was measured on the individual level. It is reasonable to believe that while it is relatively simple to determine the health state of one's family members, it is more difficult to know their level of life satisfaction. This is so because health is usually demonstrated physically (at least morbidity and disease). On the contrary, life satisfaction is not demonstrated physically but can only be known by asking the actual person (Lora, Chaparro & Rodríguez, 2009).

However, a small effect or quadratic relation was observed to exist between the length of membership and the life satisfaction of cooperative members (Holmgren, 2011). He noted a positive effect of a 10 year-long membership is 16 % of a step. This effect might seem modest, but it is in fact bigger than the effect of having a computer, which only increases temporal satisfaction with 14.5% of a step. Education in the regression decreases the effect of membership length and cause a slight increase in p-values. This tendency is continued when controlling for social variables and cooperative belonging. The modest effects of the variables in the regressions are caused by little variation in the dependent variable, life satisfaction.

It is true that investor-oriented firms must maintain customer satisfaction. However, the maintenance of members' satisfaction in cooperatives is a more complex and difficult task (Fulton & Adamowicz, 2003). In particular, they noted that cooperatives provide a different mix of products than investor-oriented firms. Some of the products provided by cooperatives, such as service to the community and which serve as a competitive yardstick in the industry have public goods characteristics. Hence, there is always an incentive for members to free ride and take advantage of these public goods for their satisfaction.

Gray and Kraenzle (2008) assessed farmer cooperative members' satisfaction with the social and

economic context within which they lived. Nearly seventy-four per cent said they were satisfied or very satisfied with dairy farming as a way of life. As statements narrowed, satisfaction levels declined. 57 per cent were satisfied or very satisfied with dairy farming as a way to make a living. However, only 36 per cent said they were satisfied or very satisfied with the income their family makes from dairy farming. More than half were dissatisfied or very dissatisfied with the income from dairy farming, and 9.3 per cent were very dissatisfied with the income earned. On the members' level of satisfaction with member representatives, management, and their cooperative overall, about 73 per cent were satisfied or very satisfied with their district and board representatives and management; while 87 per cent were satisfied or very satisfied with their cooperative overall. About 19 per cent of these members, however, expressed some ambivalence with their district and board representatives and cooperative management. In sum, Gray and Kraenzle (2008) argued that members who were more satisfied with farming as a way of life and with the district directors tended to be attended, while the less satisfied were less likely to attend. These posed a great influence over cooperatives attendance and patronage.

Membership Status and Frequency of Cooperative Patronage

Members can participate in cooperatives in different ways. Some limit participation to economic patronage while others may attend meetings, serve on committees, serve as elected officers, and/or recruit other members. There is no cooperative without member's participation (Gray & Kraenzle, 2008). If limited to economic patronage, a cooperative is then little more than any other business. Members' participation in governance gives cooperatives their distinctive character.

Member commitment or patronage has historically been an essential ingredient in the survival of cooperatives and it continues to be important today. A lasting feature of cooperative organizations is the importance of patronage and member commitment for survival (Fulton & Adamowicz, 2003). They noted that the failure of Farmers Export Company in 1985 is a clear example of this. They blamed a lack of member commitment for the failure of this interregional grain marketing cooperative. Rowan in Fulton and Adamowicz (2003) pointed that lack of member commitment and patronage, in addition to mismanagement led to the demise of the cooperative.

The voluntary patronage characteristic of cooperatives is a classic example of the free-rider problem. Although there is no immediate penalty to

individual members for lack of patronage, if enough members are disloyal the cooperative will cease to exist. Cooperative managers and directors face a challenge that is not often faced by their counterparts in investor-oriented firms, of providing a package of programs and services that maintains member satisfaction.

Member satisfaction is primarily a result of expected and realized benefits of membership (Marete, 2010). Hence, the satisfaction of members creates positive attitudes towards the cooperative. The key to being a successful cooperative is performing functions and providing services geared toward members' satisfaction (Liebrand & Ling, 2014). Members' satisfaction with their cooperatives is of utmost importance especially when we talk about the relevance and patronage of services offered by cooperatives (Nishi, Sah & Ram Kumar, 2011). To this end, a member's status in the cooperative could influence what he/she stands to get.

There is no cooperative without member participation and what makes the difference is the level of patronage. If a cooperative society is limited to economic patronage, it is therefore little more than any other business (Gray & Kraenzle, 2008). They argued that member participation in governance gives cooperatives their distinctive character. In other words, cooperatives are expected to give their members the level playing ground to vie and hold leadership positions. This will enhance its democratic tenets and afford the members a sense of ownership.

Physical Needs of Cooperative Members

Research done by Tesfamariam (2012) in Ofla Woreda of Mekele revealed that physical needs of most persons in savings and credit cooperatives in the form of new house construction, livestock purchase (Sheep, goat, cow, oxen, donkey, chicken) and electronic and/or house equipment like tape recorders, radio, television, and chairs were met after being members. This suggests that cooperative is a sure place to belong for the actualization of physical, social and economic needs. It enhances saving habits, distribution of surplus to be allocated and retained for asset building (Asratie, 2014).

In a study by Gray and Kraenzle (2008), they noted that most cooperative farmers advocated for the provision of farm tools, while some others indicated their need to be the provision of farm inputs and sidelines. Also, that member should receive patronage dividends in proportion to patronage. This is as they had received various forms of assistance or support from the cooperatives. The complaint or displeasure could be as a result of not knowing exactly what a member prioritized as a pressing need. This suggests

the need for cooperatives to ensure they identify the needs of members before offering any form of assistance. This is to avoid giving the wrong help or where it is not appreciated.

Fulton and Adamowicz (2003) observed the essence of minimal membership fees over cooperatives participation and patronage. Due to the minimal membership fee of five dollars (Cdn) and a variety of products and services offered by the Alberta Wheat Pool cooperative of Canada, virtually every farmer in Alberta is a member of this cooperative. All that is required for a farmer to be an Alberta Wheat Pool member is to have done some business (even a very small value) with the cooperative at some time in the past and to have paid the membership fee. This feasible or physical requirement was said to have influenced many who never had the intention of joining such cooperative to do so.

Review of Related Empirical Studies

Agba, Titus & Enang (2017) examined the relationship between labour union cooperatives and workers' welfare in the University of Calabar, Cross River State, Nigeria. A survey design was adopted. A structured questionnaire was used to sample opinions from purposively selected workers who were cooperators in the university. Data was also sourced from the cooperative records. Information gathered were analyzed using frequency count, charts, graph and regression. Findings revealed that labour union cooperatives help in many significant ways to improve workers' welfare. It also shed that cooperatives enable workers to pay medical bills, rent houses, pay children school fees, own houses, buy cars as well as acquire cheap and affordable plots. It also revealed that cooperatives encouraged members to save and increase their investment levels, provides additional income to workers through dividends and gives low-interest loans to employees.

Azeez and Mogaji-Allison (2017) evaluated different constraints of affordable housing and strategies employed by cooperative housing societies in tertiary institutions in Lagos State to ameliorate challenges facing members. Data for the study were obtained from both primary and secondary sources. A set of questionnaire was designed. The questionnaire was administered using a simple random sampling technique. A total of 50 executives of cooperative societies in the tertiary institutions in Lagos state were selected for questionnaire administration. Information was obtained on respondents' profiles, type of cooperative societies, activities of the cooperative societies, methods of housing provision and the challenges faced by the cooperative societies in housing provision. Descriptive and inferential

statistical techniques of data analysis were employed. Results revealed that the provision of general loans, housing construction loans for members, specific loans for the purchase of land, special loans for renovation of existing buildings and collective purchase of land for building construction were the most dominant strategies adopted by the cooperative societies in the provision of affordable housing for their members in the study area. Results also revealed that the cost of materials of construction and unnecessary bureaucracy was the most significant constraints to affordable housing provision by the cooperative societies in the study area.

Tarekegn (2017) conducted a study that explores the factors that contribute to the satisfaction of members in their cooperatives. The study adopted a survey design. The study sample was 102 randomly selected individual members of consumer cooperatives, farmers' multipurpose cooperatives, saving and credit cooperative societies (SACCOs). The major instrument of data collection was a questionnaire and designed with a seven-point Likert scale scoring. The collected data were analyzed using descriptive statistics, correlation and principal factor analysis with orthogonal rotation (Varimax). Kruskal-Wallis Test was also conducted to compare the satisfaction levels over the different groups of respondents. The study found that comparatively, SACCO members are more satisfied than other cooperative members. In fact, overall cooperative members are satisfied by their cooperatives in both factors. The study found also that membership duration and members' satisfaction on the 'internal management and operational factor' is negatively correlated.

Gray (2016) conducted research that analysed member satisfaction of US dairy co-operatives from 1993 to 2012. The study utilized both primary and secondary data. The study analysed data using cluster analysis and Spearman rank-order analysis. The results showed that members who agreed that the co-operative tries to cover too big an area had lower levels of satisfaction with the co-operative overall. It was also found that other respondents agreed that the co-operative was more concerned with operations than about its member's welfare and those members do not receive as much information as they need about operations or programmes. Again, many members do not agree that the co-operative does a good job marketing their milk and that the co-operative pays members fairly for their milk. They showed low levels of satisfaction with management and the board of directors and do not agree that members have a great amount of influence on how the co-operative is run.

Hernández-Espallardo, Arcas-Lario and Tantius (2017) conducted a research that uses Neoclassical Theory and Transaction Costs Theory to examine several antecedents of farmers' satisfaction in co-operative and their intention to remain members in the long term. The survey research obtained data from 320 members of agricultural marketing co-operatives in the Spanish Region of Murcia. Data were gathered using questionnaire. Average mean count and standard coefficient (t-value) were used in data analysis. The results obtained showed that the liquidation price is more important to predict the farmers' satisfaction with the co-operatives than their intention to remain members. Again, transaction costs were important to explain satisfaction and to a larger degree, the intention to continue the relationship with the co-operatives and liquidation price is more effective upon satisfaction and continuity if transaction costs are lower.

Taiwo, Udunze and Agbasi (2015) examined the effect of cooperative membership on the economic empowerment of women in Osun State of Nigeria. They obtained data from 375 women cooperators across two senatorial zones of the state using questionnaire. Data obtained were analyzed with both descriptive statistics and inferential model of regression, T-test, ANOVA, nonparametric correlation test as well post-hoc test. Results from the study revealed that socio-economic variables of the respondents are determinant factors for their cooperative membership. It was also revealed that women cooperative societies are involved in different economic empowerment activities that are accessible and capable of empowering women in Osun State. The findings also revealed that economic empowerment activities of women cooperatives have positive effects on the level of entrepreneurial skills acquired by the women cooperators in Osun State.

Sujith and Sumathy (2019) conducted a study to examine customer or member satisfaction of Primary Agricultural Credit Societies (PACS) in Kerala, India. A sample of 140 respondents were randomly selected from the customers and members of the primary agricultural credit societies. The study gathered data through a questionnaire designed for a five-point Likert scale. Data were analyzed using frequency, mean ratings and regression analysis. The analysis showed that the loan term is the most influencing factor that affects the customer satisfaction of PACS. The findings also revealed that most of the customers are satisfied with the services of their Cooperatives.

Higuchi, Coq-Huelva, Arias-Gutierrez and Alfalla-Luque (2020) conducted a study that analysed the factors related to farmer satisfaction as well as the

identification of demographic and socio-economic elements that explains different levels of satisfaction among different cooperative members in Peru. Data were obtained through a survey of 150 cocoa farmers and analyzed through three main statistical methods: exploratory factor analysis, cluster analysis and t-test. The results indicated that farmer satisfaction is explained by a complex set of cognitive and psychosocial elements and pro-social emotions. In addition, the results showed that some socio-economic features such as farm size or household size are associated with the varying existing levels of farmer satisfaction.

METHODOLOGY

The survey research design was employed in this study. The adoption of this design is that it enhances accurate data collection. It again provides a researcher with the opportunity for field observation and descriptive interpretation of results. This study was carried out in the tertiary institutions in Anambra State. Anambra State is in South-Eastern Nigeria and was created on 27th August 1991 out of the old Anambra State. The population is six thousand, six hundred and forty-seven (6,647) cooperative members in tertiary institutions in Anambra State. The data was generated from the Anambra State Directorate of Cooperatives in 2019. The sample size is three hundred and seventy-seven (377) cooperative members in tertiary institutions in Anambra State. This was statistically generated using Taro Yamane formula. This study adopted a multi-stage sampling technique. The study sourced data from a primary source (structured questionnaire). The instrument was content and construct validated. The reliability of the instrument was ascertained through a pilot sample. The questionnaire was separately administered on a sample of 20 cooperative members. The scores were analyzed using Cronbach Alpha reliability analysis scale. A coefficient of 0.75 was obtained with a standardized alpha of 0.83. The coefficient value was therefore considered adequate for the study as having crossed the 0.05 reliability benchmark. The researcher administered copies of the questionnaire and gathered data through the help of two research assistants. Out of the three hundred and seventy-seven (377) copies of the questionnaire administered, three hundred and eighteen (318) copies which represent an 84% response rate were retrieved and used for analysis. Field data were processed using SPSS software version 25 and presented in tables. Data were analysed using descriptive statistics such as percentage, frequency count, mean. The study hypothesis was tested using regression analysis. Multiple regression analysis was used to assess how cooperative membership, membership status and

frequency of cooperative patronage influence physical needs.

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

Effect of cooperative membership, membership status and frequency of cooperative patronage on physical needs satisfaction of members

Table 1: Physical Needs Satisfaction of Cooperative Members

Statements	Std. Dv.	N	x	Remarks
Discounted vehicles from cooperative	.148	318	2.07	Rejected
Housing construction loan	.213	318	3.11	Accepted
Made my accommodation need easier	.845	318	4.20	Accepted
Loan for business establishment	.320	318	3.45	Accepted
Specific loan for the purchase of land	.174	318	3.00	Accepted
Special loans for renovation of my existing buildings	.439	318	4.42	Accepted
Offering of phones at subsidized rates	.113	318	2.18	Rejected
Home appliances at a subsidized rate	.842	318	3.33	Accepted
Cooking stuff, like oil, rice etc at a lower rate	.129	318	4.21	Accepted
Resumption loan for my children school	.603	318	3.34	Accepted

Source: Field Survey, 2020

Table 1 displays the analysis of the extent of members' physical needs satisfaction by cooperatives. The result indicates that physical needs such as housing construction loan ($x=3.11$), accommodation ($x=4.20$), loan for business establishment ($x=3.45$), specific loan for the purchase of land ($x=3.00$), special loans for renovation of existing buildings ($x=4.42$), home appliances at a subsidized rate ($x=3.33$), cooking stuff, like oil, rice etc at a lower rate ($x=4.21$) and loan for children resuming school ($x=3.34$) were accepted to have been met. However, those rejected not to have been met by the cooperatives are discounted vehicles ($x=2.07$) and offering of phones at subsidized rates ($x=2.18$). This suggests that the cooperatives are actively involved in meeting their members' physical needs.

Test of Hypothesis One

H_{01} : Physical needs are not influenced by the length of cooperative membership, membership status and frequency of cooperative patronage.

Table 2: Regression result of hypothesis one

	Coeff.	t-stat.	Sig. level
Constant	273.198	2.738	0.001
X_1 Length of Coop. Membership	44.352	1.601**	0.000
X_2 Memb. Status	-1.129	-1.252	0.216
X_3 Frq.Coop. Patronage	0.661	32.416*	0.040
R^2		0.926	
Adj. R^2		0.861	
F		253.174	
N		318	

*Significant at 5% level

Dependent variable: physical needs

Source: Field Survey, 2020

The result of table 2 reveals that length of cooperative membership and frequency of cooperative patronage are statistically significant at 5% level since their p-value is less than 0.05. The influence of these variables on the physical needs of members is significant as the length of membership can determine how physical needs would be met. That is, when someone is in a hurry to leave a cooperative within few years of joining, such a person is most likely not to have his needs met. Again, the level of patronage

of a person is most likely to influence his physical needs.

The R^2 (.926) = 92.6 indicates the extent to which the dependent variable is explained by the independent variables. That is, 93% of the variation in physical needs (dependent variable) is caused (explained) by the independent variables (length of cooperative membership and frequency of cooperative patronage). Also, the adjusted R^2 (.861) indicates that 86% of the physical needs were explained by changes in the

respondents' length of cooperative membership and frequency of cooperative patronage. However, as all other variables are significant at 5% level, membership status was found not to be a significant factor. As such, the study could not uphold the null hypothesis but rather posits that physical needs are significantly influenced by the length of cooperative membership and frequency of cooperative patronage.

Conclusion

This study concludes that the length of cooperative membership and frequency of patronage enhances the actualization of the physical needs of members. In addition, membership status was decided as a critical factor influencing not just the physical, but also the perceived happiness/satisfaction of members. To this end, this study submits that more years spent in cooperative and frequency of patronage enhances the actualization of physical needs of members. Again, membership status has the potency of influencing not just the physical, but the perception of happiness and satisfaction of the members.

Recommendations

Based on the findings, this study recommends that;

1. The cooperative societies should continue to strive in ensuring that members' needs are reasonably met. In doing this the cooperatives should possibly adopt a scale of preference approach in tackling members need. This will help sustain members confidence and encourage longer years of membership or even patronage.
2. Cooperative societies should leverage on their membership strength to promote social cohesion among members. This will help eliminate discouragement and possible dissatisfaction of members on the operations of their cooperative societies.

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