

# Functionality of Cooperative Business Education in Development of Nigeria

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## Abstract

Cooperatives without doubt are seen as major players in the development process especially in developing countries; for the mobilization of citizens and building them into formidable groups for productive purposes. The ability of this organization to achieve objectives depends greatly on the public, its members, management and leadership, in understanding of its ideologies, principles and practices, also in development of skills and competencies for sustainability. This paper provided insight into the issues of cooperative education and its ability to achieving functions in economic, social, political and other areas of development of cooperative members and the nation at large. Recommendations were also proffered to enable the programme achieve objectives.

## Introduction

Cooperatives have been used by various economies; socialists, capitalists and mixed systems to improve the economic and social well being of their citizens over time. In the sub-sahara, government of countries like Nigeria has made concerted efforts to encourage the formation of cooperatives through the institution of plans, policies and programmes for effective production, financing, marketing and consumption of goods and services.

ICA (1995) defined cooperatives as an association of persons, united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprises. Such cooperative values as honesty, openness, social responsibility, selflessness, caring for others were all generally regarded as the cornerstone of cooperative practice. Some development strategies of the government through cooperative programmes in Nigeria include the Medium Term Sector Strategy (MTSS) that was used for the development of agriculture and the rural sector of the economy. With this, the Federal Cooperative Department was charged with the task of promoting cooperatives societies in the areas of rural infrastructural development, agro output supply and produce marketing, tractor hire service and preservation, processing and storage of fruits, fishery, livestock and dairy products, (Agbo, 2012). Other programmes include the establishment of Nigerian Agricultural Cooperative and Rural Development Bank (NACRDB) now Bank of Agriculture (BOA), jointly instituted by the Central Bank of Nigeria (CBN) and the Federal Ministry of Finance for specialized Micro and Macro financing of cooperative societies in agriculture and interwoven/allied economics (NACRDB, n.d). Besides the area of agricultural financing, people were encouraged to form cooperatives in different parts of the country; in areas of housing and accommodation, marketing and consumption of goods and services. These cooperatives without doubt were noted as major players in the developmental process; providing the organizational framework needed for the mobilization of the citizens and building them into formidable groups for productive purposes. Jobs were generated, wealth created and poverty alleviated. Also, some non cooperative institutions as the Better Life Programme (BLP), Family Support Programme (FSP), and Family Economic Advancement Programme (FEAP) etc were used to reach some targeted members of the public for the promotion of cooperative societies within the country.

This recent development in cooperative revolution in the country is highly commendable but the worry is; are the cooperative members well informed? Are they given cooperative education? If so how? and in what direction? Onwuchekwa (1993) observed that established government cooperative developmental strategies often end prematurely due to poor knowledge of members regarding the principles and practices of cooperative organizations. Nweze (2000) confirmed that the use of cooperatives in the implementation of rural and credit programmes led to the premature death of the true and functional cooperatives. Most of the cooperative members, mainly the rural dwellers are not literate enough. They are unable to establish a difference between cooperatives and other types of business. They also lack the managerial, technical, marketing and Psycho-social skills required for the success of their businesses. Education of these cooperative members therefore becomes absolutely imperative.

Education has been described as the bedrock for any national development. Its ability to serve as a lifetime affair, which could be acquired not only within a school environment in the transmission of useful knowledge and skills among its recipients, makes it the most powerful facilitator of change (Okoli, 2008). Sensitive issues that need urgent attention as cooperative development in Nigeria at this time in history could only be achieved through the education of its citizens. Education could be general or specific when it is vocationally or occupationally oriented. This should be done not only through the formal school setting, but also through the non-formal arrangements that will impact on members of the society who are out of school and in

the world of work. Cooperative education serves this special function.

Education is functional when it is used to address or solve societal problems, satisfy the needs of its recipients and the nation at large. Functionality as used in this paper refers to the ability of cooperative business education to perform tasks and achieve desired objectives in the provision of the relevant managerial and technical knowledge and skills among its recipients for economic and social development of Nigeria.

### **Meaning of Cooperative Education and Objectives**

Cooperative education as occupational oriented learning could be viewed from different angles based on purpose and disposition of the writer. For the purpose of helping young people make smooth school to work transition, cooperative education was seen as service and experimental learning initiative, providing academic credit for structured job experience. This definition is an institutional/industrial collaborative approach where cooperative education is viewed as a structured method of combining classroom based education with practical work experience.

However, for the purpose of this work that sees cooperative education as a discipline and programme that aims towards effectiveness in cooperative business and management, the following characteristics are conceived in its definition;

- A systematic programme of instruction.
- Integrates academics with practical work experience.
- Teaching and learning of cooperative ideologies, practices and management of cooperative business.
- Takes cognizance of technological and environmental factors in business.
- Aims at achieving both individual and cooperative business effectiveness and efficiency.

From this programme approach, cooperative education is therefore defined as a systematic programme of instruction that integrates academics with practical work experience in the teaching and learning of cooperative ideologies, practices and management of cooperative business; taking cognizance of technological and environmental factors to achieve individual and cooperative business effectiveness and efficiency (Okoli & Obidiegwu, 2012). No cooperative business could rise above the knowledge of its members, hence ICA (1995) cooperative principles of education, training and information for cooperative members, elected representatives, managers and employees. This is to enable them contribute effectively to the development of their cooperatives. It also provides information to the general public on the nature and benefits of cooperation. Cooperative business education transcends systematic instructional programmes in preparation of cooperators in the formal school system to theoretical and practical experiences directly or indirectly imparted on individuals in the normal operation of their businesses to improve performance.

Onwuchekwa (1993) noted that cooperative education centers on the activities of cooperative organizations as socio-economic entity, and how to acquaint the cooperative members of their individual and collective responsibilities. It refers to programme which seek to add to the knowledge and understanding of the members and office bearers.

The objectives of cooperative education include;

1. Building and sustaining the faith of cooperative members on the organization, not only as a business but as a movement (Good knowledge of cooperative ideology).
2. Development of right attitudes, understanding and knowledge among members to establish the spirit of self help and self reliance in their cooperatives for solving their common problems.
3. Development of good leadership qualities amongst the management team; possession of right vision and abilities necessary to direct cooperative members towards reaping benefits of group action (Management training).
4. Development of right skills and abilities among members for effective individual participation and contributions towards achieving the cooperative objectives.
5. Development of technical skills among members to compete effectively for survival of their enterprises (Chandy, 2013).

### **Formal and non- Formal Cooperative Education in Nigeria**

The principles of cooperative education are same as other vocational and business programmes at formal and non-formal educational setting.

#### **Formal Cooperative Education Programme**

Formal education refers to hierarchically structured, chronologically graded educational system that runs through primary school to university; also general academic studies with specialized programmes done in institutions for full time professional training (Ogwo and Oranu, 2006). Formal cooperative education is usually found in monotronics (cooperative colleges), polytechnics and universities in Nigeria.

The history of cooperative education in Nigeria provided that before the institution of cooperative

education in Nigerian universities, cooperative staff training schools were established; first at Ibadan to train government cooperative officials and employees of cooperative societies. They also trained personnel from other African countries as Gambia, Ghana and Sierra Leone. Other cooperative colleges include Cooperative Colleges at Oji-River and Zaria which were taken over by the federal government of Nigeria. State governments were also encouraged to establish cooperative colleges and such states as Lagos, Oyo, Ondo, Edo, Imo and Kaduna instituted one each, awarding certificates and diploma in cooperative studies. Today, many universities, cooperative colleges and polytechnics are offering diplomas and degrees in cooperatives and management studies.

Cooperative education programmes in Nigerian universities offer degrees (B.Sc., M.Sc., MBA and Ph.D) in cooperative management studies and education. This is organized based on research experiences in the activities of cooperatives in Nigeria, cooperative development in Europe, North America and Asia. Other experiences are drawn from the university general courses, interfaculty and faculty courses. Industrial training experience is provided for graduation as a means to ensure practical knowledge relevant to quality learning at undergraduate level. This is aimed at producing technically competent business managers and educationists with specialization in diverse functional areas of consumer, agricultural, production, marketing, credit, housing cooperatives and rural development. Strong emphases are placed on business administration, management, accounting, marketing and finance, education principles and practices for those in education programmes. (Programme Handbooks; Cooperative Economics and Management, n.d, and Business Education Programme, NAU Awka, 2011).

### **Non-Formal Cooperative Education Programme**

The National Policy on Education defined non-formal education as all forms of functional education given to youths and adults outside the formal school system, such as functional literacy, remedial and continuing education programmes etc (FGN, 2004). This refers to any organized educational activity outside the formally established school system, usually linked with community groups, training institutions and other organizations.

Cooperative education programmes are organized for cooperative members and would be members outside the formal educational arrangements; as in general meetings, seminars, conferences, study circles and field trips. Others are member day's arrangement, member education literatures and mass education by the government (Okoli and Obidiegwu, 2012).

**Member Council** This is an organized forum to solve urgent nationwide problems regarding cooperative matters and policies.

**General Meeting** The general meeting is the supreme authority in the management of cooperatives which every member has the right to attend and vote in all matters raised. The forum provides opportunity for education of members.

**Cooperative Seminars and Conferences** Cooperative seminar is a one-day training session organized for cooperative members. Important issues that are crucial for the progress of the cooperative movement such as members knowledge and practices of cooperative movement, duties and responsibilities of committee members, employees performance in production of goods are been discussed.

**Conference** last for days with programmes in problem areas organized for discussions. Exhibitions could also be organized to attract public interest to the cooperative movement and establishment.

**Study Circles** are temporal study groups organized at federal, state or local level. This could be instituted at any parts of the country to impart knowledge, develop skills required for effective cooperative business management among cooperative members

**Field Trips/Member Days' Arrangement** This method of cooperative education is used to improve member's technical abilities relative to their economic enterprises.

Besides these programmes, government in developing countries also undertake mass education of the public youths, women, rural dwellers etc to enlighten them on the benefits of joining or using the services of cooperative movements to improve their economic and social wellbeing.

### **Functionality of Cooperative Education in National Development**

National development is the ability of a country to improve the living standard of its citizens through equitable distribution of resources, provision of social amenities as portable water, accessible roads, constant electrical supply, good medical care, quality education, job generation, democracy, good governance and security of life and property (Debeau Vais, 1981). National development is multi-dimensional and cuts across positive changes in the economic, social, political, legal and administrative pattern of a national life. Cooperative education like other aspects of education in Nigeria is been programmed as mandated in the National Policy on Education to impart skills and knowledge necessary to achieve the following five national objectives which is the key to all national development. They are;

1. To build a free and democratic society

2. A just and egalitarian society
  3. A united, strong and self reliant nation
  4. A great and dynamic economy
  5. A land of bright and full opportunities for all citizens (FGN, 2004)
- Cooperative education Play the following functions in national development

### **Economic Function**

Cooperative education provides its recipients the knowledge, skills and attitudes that enables them to be employed (self or paid), productive and self-reliant. It develops the human capital in a nation with skills and abilities to perform creditably in the world of work, increase the quality of their services or goods produced, increases personal earnings and the national income; thereby improving the standard of living of the general populace. Cooperative education improves the performance of existing cooperatives and even brings new primary societies into existence. Cooperative education at formal and non-formal settings enables their recipients to discover their potentials and guides them to reach beyond themselves. Some members of the public are empowered to setup their own business and manage them successfully. Also they participate in important community projects for the development of their communities.

**Learning Experiences Provided in Cooperative Education** includes;

- Cooperative ideology and its development
- Principles and practices of cooperatives
- Principles of management of cooperative organizations
- Principles and practices of book keeping/accounts
- Modern agricultural practices and technology
- Food processing and storage
- Principles and practices of marketing
- Principles of economics
- Consumer education
- Cooperative education
- Cooperative financing
- Cooperative field administration
- Agricultural insurance
- Culture and national development
- Cooperative legislation
- Cooperative auditing
- Entrepreneurship
- International Comparative Cooperatives.

These learning experiences are integrated into the cooperative education curriculum in a systematic academic instruction or programmed in non-formal setting and imparted in bits as a life-long training affair. This is to achieve individual, cooperative and the societal objectives of cooperative business and the movement.

### **Social and Political Function**

Cooperative education provides its members with information that is capable of liberating them from ignorance, poverty, diseases etc. it awakens political consciousness among members with high degree of participation in political matters to improve their economic and social well being. It serves as tools to integrate its members and provide them with some socially desirable traits as patriotism, loyalty and honesty.

### **Self Actualization and Fulfillment Functions**

Cooperative education provides the terminal function of self-actualization and fulfillment, which is an outcome of self-development. Through exposure to knowledge, the personal characteristics of individual cooperative member are developed and grow gradually to become advanced and stronger.

### **Functional Relevance of Cooperative Education**

Specifically, cooperative education is undertaken for the following reasons:

1. It increases members and workers knowledge of cooperative ideologies. The truth behind its establishment and what it is expected to achieve among owners and the community where it operates.
2. It provides the recipients the knowledge of cooperative principles and practices for success.
3. It provides the recipients the knowledge of the nature of cooperatives and how members could benefit from it.
4. It provides members with knowledge and skills required for active membership in cooperative business.

5. It provides members with knowledge and skills required for effective cooperative management.
6. It provides members with technical knowledge for effective production of goods and services rendered by cooperatives.
7. It provides members and their management team knowledge and skills for effective loan management and credit usage.
8. It provides the cooperative leaders with knowledge and skills required for effective human resource management.
9. Cooperative education creates opportunities for unintended learning experiences to be gained by members indirectly or unconsciously outside the outlined cooperative learning experiences or goals (the *hidden curriculum*).

### Conclusion

In this paper issues relating to cooperative business education and its functionality in economic, social, political and other areas of national development; also in the provision of relevant knowledge, technical and managerial skills for successful business performances of members; good attitudes and worthwhile values to recipients as Nigeria citizens were discussed. The various learning experiences provided to recipients to achieve the objectives of cooperative education were also highlighted.

### Recommendations

1. Cooperative education programmes should be reviewed at specified intervals for upgrade of the curriculum in line with changes in individual and societal needs.
2. The integration of electronic learning at off and on-line modes in should be encouraged and used at all educational settings in the provision of cooperative education. This enhances distance and lifelong learning for cooperative development.
3. Government of nations and international bodies should specifically set aside some percentage of funds provided for cooperative development for cooperative education of members and the public. This is to improve the knowledge of the cooperators and for effective usage of funds available for their cooperative businesses.
4. Research studies in cooperative education should be encouraged through collaboration of educational institutions, government and cooperative enterprises. This is to improve performances of cooperative businesses in line with the environmental and technological demands of the modern economy.

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