HIGHER EDUCATIONAL MANAGEMENT PRACTICES AND COOPERATOR'S RETENTION IN PUBLIC INSTITUTIONS IN CROSS RIVER STATE, NIGERIA

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Abtract

The focus of this study was to investigate higher educational management practices and cooperator's retention in public institutions in Cross River State, Nigeria. To achieve the aim of the study, three research questions were raised and three hypotheses formulated to guide the study. Correlation research design was used for the study. The sample of the study consisted of 800 cooperators. Stratified random sampling technique was used in the sample section. The higher educational management practices and cooperator's retention Questionnaire (HEMPCRQ) was used to elicit information from the respondents. The instrument was constructed on a 4-point response scale. The reliability of the instrument was established at coefficients between .72 and .92 using Cronbach Alpha reliability method. Simple linear and multiple regressions were used as statistical tools for data analyses. All the hypotheses were tested at 0.05 level of significance. The findings of the study revealed that there is significant contribution of members involvement in decision making, provision of loan payment, provision of members thrift savings security, presidents/members relationship with cooperator' to retain their membership in multipurpose cooperative society institution. The study recommended among others that higher educational managers and multipurpose society cooperators must ensure adequate involvement of cooperators in the cooperative decision making, provision of cooperative members loan approval, provision of thrift savings security, and president/executive members/ staff relationship as this will give confidence to cooperators of public institution in Cross River State to be unshakable and stay in the cooperative society.

Key words*: cooperators, retention, higher education, management, practices,*

Introduction

Higher education is a kind of education recognized for the gaining of awareness, talent, and manner and also teaches staff to obey the rules to educational standard of the people. Higher education system is an apparatus for national growth. It improves output, wellbeing; ease stress as well as empowerment of workers. Federal Republic of Nigeria (FRN) (2014) states that the broad goal of higher education shall be to prepare the individual for; useful living in the society and higher education. In precise term, higher education shall offer all pupils who left primary school with good qualification a chance to attend higher level of education without sex barrier, religious, social class, ethnicity, it will offer technological knowledge and occupational skill needed for farming, engineering, industrial, commercial, profitable, economic and financial development, develop and promote Nigerian cultural, cooperation, social justice, art, language and maintenance of peace.

Higher education cannot attain its worthy purpose and Objectives without competent staff who are faithful in performing responsibility, choose to join cooperative society so as to serve money for a raining day and decided to stay in the cooperative society. Therefore, higher education management must be given to cooperators in public institutions in cross river state adequate attention on issues that affects their welfare need. This is because; cooperators are the moral fiber and are fundamental to the achievement of the institutions. Therefore, cooperators retention in institutions is vital to maintain the higher education system on path, higher education require vibrant and dedicated cooperators who are ready to stay in the cooperative society.

According to Akpan (2011) higher education management is an aspect of organization designed to promote harmonious relationship among employees and between employees and employers within an organization. He further stated that higher education management involves activities relating to obtaining and maintaining a complex and harmonious workforce in which each worker is provided with opportunities for impersonal development that can be utilized in the interest of the organization. This means that the way cooperators in cooperative society in higher education institutions are managed by the higher education managers, the cooperative president will to a large extent determine their commitment to the cooperative society and their intention to stay or quit. Various higher education management practices may influence cooperators' decision to remain or quit the cooperative society. Hence higher education managers are expected to possess certain motivational factors in terms of approval of loan applications, provision of thrift saving security, incentives and involvement of cooperators in decision making to work thoroughly and suitably somewhat than remain in bad practices and thus, form a component in the circle of improvement and retention of cooperators.

In fact, it is important to note that cooperators are the most fundamental and crucial resources in cooperative society in higher education system, this is because the power of any cooperative society depends upon the value of its cooperators. Furthermore, there is no cooperative society that can develop without effectively giving out loans and to inspire cooperative members. Therefore, motivation of cooperators should be positive for them to give their best output since their pleasure is of greatest value to accomplish set aspiration. Evans (2018) stated that motivation is a mechanism through which the cooperator can be retained ad also be committed to the cooperative society. Cooperators are the back bone of any cooperative society and only motivated cooperators would contribute to the success of the cooperative society and produce good result by promoting the cooperative society for sustainability. Hence, it is important to keep cooperators satisfied with their membership in the cooperative society. Every cooperative society canvas for members to join it organization. So, it is essential for cooperative society to retain its members to avoid members withdrawing from the cooperative society, it would expose a negative force on members and the institution's impact assessment as well.

In order to restructure this dirty situation, in our higher institutions, the researcher assumed that higher educational management practices should be adopted by the school management in the study area to build up cooperators' retention through the approval of loan application, provision of thrift saving security and president and member's relationship. Identifying of these cooperators problems by higher education management would be a seal toward cooperator's retention and loyalty in public institutions in cross river state. Higher educational management practices involve the development of workers, staff welfare and security, institutional development, motivational factor, and providing good relationship with members which would generate a sense of commitment with cooperators to continue in the cooperative society. However, development of cooperators has been terminated in public institutions to facilitate cooperators have adequate feeling of their resources through loan approval to develop themselves, has caused untold hardship to cooperators in making cooperative society membership to be burdensome.

Provision of thrift saving security is positively related to cooperators retention because the practice motivates members and keeps them on their cooperative society. On the other hand, in Cross River State, thrift saving security seems to be neglected and this has contributed to cooperator's decision to leave the cooperative society. The problem of respect for cooperators by the president has also resulted in numerous troubles making cooperators' leaving. President and member's relationship; it is obvious that the president embarrasses cooperators over loan approval and thrift savings withdrawal. This has also constituted to the reason of cooperators' leaving to others institutions where they would be value and loan payment would be given to them. It is against this background that the research is motivated to find out the relationship between higher educational management practices and cooperator's retention in public institutions in Cross River State, Nigeria.

Empirically, Pigors and Myers (2001) asserted that every person is motivated to obtain recognition and self-esteem and his money contributed is an important determinant of how his needs, will be satisfied. Also, Ubon (2006) reported that for any scheme to be effective, it must meet the following basic fundamentals; the scheme should be fair to both members, to ensure complete trust on both sides, the work of members must be accurately measured and they should be paid in direct proportion to the individual effort rather than as a group and scheme should be simple in operation and flexible. In an empirical study Nwana (2002) conducted a study on an organization made up of people at various levels endowed with differences in abilities, aptitude, interests, and personalities which tend to influence the behavior of people at organization and their subsequent productivity.

Statement of the problem

The problem of cooperator' retention has accredited to the notice of institutions owners and officers. The reason for this is that cooperators are disappointed and frustrated with what the cooperative society provide for the cooperators in public institutions in Cross River State is quite unfavorable as a result of inadequate approval of loan application, thrift savings security and poor president and members relationship among others are nothing to write home about because of their poor nature whereby cooperators contribute their money and regular attendance to cooperative meetings with little or nothing to appreciate their effort has gravely make up to cooperative abrasion rate to wherever their needs are attended to. Setting this not noteworthy situation it is difficult to get a cooperator put in his or her best without loan approval, thrift savings security and president and members' relation as a medium to retain cooperators. Cooperators are crucial and strength of any cooperative society which are the state depend upon the quality of cooperators for optimum growth. The government, the higher education managers and other officers to elicit to improve performance and encourage cooperators to sat in their cooperative society, but it is not enough. Despite government concerted efforts to encourage cooperators in the higher education, by organizing cooperative society awareness, encouraging cooperators to join thrift savings but the efforts have not yielded the desirable outcome. At this juncture, it is pertinent to raise the question: how does higher educational management practice relate to cooperators' retention in public institutions in Cross River State. This study seeks to provide answers to this question.

Purpose of the study

The purpose of this study was to investigate higher educational management practice relate to cooperators' retention in public institutions in Cross River State. Specifically, the study sought to:

1 to investigate whether approval of loan application relates to cooperator's retention in public institutions

2 determine if president and members relationship relate to cooperator's retention in public institutions.

3 to investigate whether thrift saving security relates to cooperator's retention in public institutions.

Research questions

The following research questions guided the study:

1 Does approval of loan application relates to cooperator's retention in public institutions?

2 How does president and members relationship relate to cooperator's retention in public institutions?

3 How does thrift savings relates to cooperator's retention in public institutions?

Statement of hypotheses

The following null hypotheses were formulated to guide the study.

1 There is no significant relationship between approval of loan application and cooperator's retention in public institutions.

2 There is no significant relationship between president and member's relationship and cooperator's retention in public institutions.

3 There is no significant relationship between thrift savings and cooperator's retention in public institutions.

Methodology

The research design adopted for this study was correlational research design. Correlational research design was considered appropriate for this study, because the study was purported to examine independent variables such approval of loan application, thrift savings security and president and members relationship, and how these relate to cooperator' retention respectively. Data generated of this study were coded and analyzed using relevant statistical tools. Simple linear regression was used to analyze data test the null

Hypotheses. The population of this study comprised all the public institutions cooperators in Cross River State.

Presentation/Interpretation of results

Hypothesis one

There is no significant relationship between approval of loan application and cooperator's retention in public

institutions. The results from the analysis of data using Pearson correlation is presented in Table 1.

Table 1

Summary of Pearson Correlation results showing the relationship between approval of loan application and cooperators' retention analysis for the instrument (N=800)

S/N.	Variables	No. of items	X	SD	α
1	Approval of loan application	1	15.1	1.02	.000

The results presented in Table 1 above shows that the values respectively for approval of loan application is

less than the alpha level of 0.5. With this result, the null hypothesis was rejected implying that higher educational management practices has significant relationship with cooperators' retention.

Hypothesis two

There is no significant relationship between thrift savings security and cooperator's retention in public institutions. The result from the analysis of data using Pearson correlation is presented in

Table 2.

Summary of Pearson Correlation results showing the relationship between Thrift savings security and cooperators' retention analysis for the instrument (N=800)

S/N.	Variables	No. of items	X	SD	α
1	Thrift savings security	1	15.3	1.03	.000

The result presented in table 2 shows that alpha values .000 for thrift savings security are less than .05 level of significance. Given this result, the null hypothesis was rejected while the alternate hypotheses is upheld.
The implication of this result is that: there is significant relationship between higher educational management practices and cooperators' retention in term of thrift saving security.

Hypothesis three

President and members relationship has no significant relationship with cooperator's retention in public institutions.

Table 3

Summary of Pearson Correlation results showing the relationship between President and members relationship and cooperators' retention analysis for the instrument (N=800)

S/N.	Variables	No. of items	X	SD	α
1	President and members relationship	1	17.10	2.05	.000

From table 3, it was discovered that the values of .000 for president and members relationship is less than .05 level of significance. Given that this result, the null hypothesis was rejected while the alternate hypothesis is upheld. The implication of this result is that, there is significant relationship between president and members relationship and cooperators' retention.

Table 4: Multiple regression results summary of the composite relationship between approval of loan application, thrift savings security and president and members relationship with cooperators' retention

S/N.	Cooperators' retention	R	R^2	Adj.R^2	F	α
1	Approval of loan application	.101	.010	.003	10.021	.000
2	Thrift savings security	.040	.002	.000	.001.000	.000
3	President and members relationship	.120	.030	.008	101.008	.000

The results presented in table 4 indicates that there is a joint multiple correlation of approval of loan application (R = .101), thrift savings security (R = .040) and president and members relationship

(R = .120). The three variables jointly accounted for 0.03%, 0.00% and .0.30% of the total variance in approval of loan application (Adj R^2 = .003), thrift savings security (Adj R^2 = .002) and president and members Relationship (Adj R^2 = .008) respectively, as indies of cooperators' retention.

The results also disclosed that p-values .000, .000 and .000 obtained for approval of loan application, thrift savings security and president and members relationship are all less than .05 level of significance. With the result, the null hypothesis was rejected while the alternative hypothesis was upheld. The conclusion is that, approval loan application, thrift savings security and president and members relationship have composite influence on cooperators' retention

Discussion of findings

It was established through the findings of this research that; president and members relationship has significant relationship with cooperators' retention in public institutions in Cross River State. This result implies that in higher institutions where cooperative presidents are exhibited Good leadership qualities, cooperators would retain their members in cooperative society and more members will want to join. However, this result does not imply that president and members relationship of public institutions managers is the cause for cooperators' retention increasing or decreasing. This finding corroborates the finding in a study by Walter Perpetuo Ribas (2020) which examined cooperative organization and its characteristics in economic and social development. The findings revealed among others that 96% of cooperative members intend to stay with their cooperatives for the next 5+ years, with 63% being ''very satisfied'' and 27% being ''somewhat satisfied'' with their membership. Also, the finding emanating from this study disclosed that, there is significant relationship between approval of loan application, thrift savings security and president and members relationship and cooperators' retention. This finding agrees with the findings of Walter Perpetuo Ribas and Colleagues (2022) which also showed that cooperative membership has a positive impact on members economic and social development, indicating a significant relationship between membership and members' well-being. It is important to note that it was established through the finding from this research work that; there is significant relationship between approval of loan application, thrift savings security and president and members relationship and cooperators' retention. This relationship implies that an improvement in approval of loan application, thrift savings security and president and members relationship will to an increase in the cooperative society membership of staff in public institutions. The finding supports the finding of Jones and Kalmi (2009) which revealed that; cooperative membership is associated with increased trust and social capital. The finding of Borzaga and Tortia (2010) which revealed that cooperative members tend to have higher levels of job satisfaction and commitment.

Finally, this research work established that approval of loan application, thrift savings security and president and members relationship have significant composite influence on cooperators' retention on approval of loan ($p<.05$; F = 10.021), thrift savings security ($p<.05$; F = 001.000) and president and members relationship ($p<.05$; F = 101.008). This implies that when higher education managers display good qualities on approval of loan applications to members on time, provide strong security on members thrift savings and cooperative president showing good relationship with cooperative members jointly, cooperators' retention will also sustain in cooperative society. By implication, cooperators' will be strongly cared for, they will also understand their roles expectation in the cooperative society, and will be motivatd to retain their membership as a result of higher educational managers improved approval of loan application, thrift savings security and president and members relationship styles. This practices on cooperative matters for the betterment of members will boost members to remain steadfast in cooperative society.

Conclusion

It was concluded that higher educational management practices is significantly relate to cooperators' retention. Loan application approval, thrift savings security and presidents an members relationship influence cooperators' retention. Cooperative presidents who control, inspect an evaluate efficiently with their cooperators will see improved cooperation's from members and their willingness to remain in the cooperative society. Presidents who are knowledgeable and capable will be able to protect cooperators, and provide effective security of their thrift savings and motivate cooperators through their guidance and care.

Recommendations

From the outcome of the findings, the following recommendations were made:

1. Cooperative presidents should be capable to make approval of members loan applications on time to meet members demand. This will make the cooperators to maintain their memberships.
2. Cooperative president should adopt appropriate security for the preservation of cooperators thrift savings so as to enable them get their money as when due.
3. They should have good qualities to deal with members so as to maintain strong bond in the organization.
4. The practices of timely approval of loan to members, provision of goo security of members thrift savings and efficient relationship with members should be jointly practiced by cooperative presidents so as to improve cooperators' retention.

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