

LABOUR UNION COOPERATIVE ORGANIZATIONS AND WORKERS' WELFARE IN NIGERIA

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Abstract

This study examined the relationship between labour union cooperatives and workers' welfare in Nigeria. A questionnaire was used to sample opinion from purposive selected workers who are co-operators in the University of Calabar, Calabar, Nigeria. Information gathered were analyzed and presented in charts and graph for easy interpretation. Findings reveal that labour union cooperatives help in many significant ways to improve workers' welfare. It shows 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 reveals 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. The operations of cooperatives help workers to further their education and obtain additional professional qualifications. The study recommended among others that, periodic auditing should be encouraged in all cooperatives to ensure prudent management of funds.

Keywords: Labour Union, Cooperative Societies, Workers Welfare, Nigeria.

Introduction

Most Nigerian employees, work in extreme working conditions that affect their productivity and wellbeing. Their situation is even made worse with the merger income they earn which many commentators called starvation wages. Concerted efforts by government and other employers of labour to improve the wellbeing of workers through improved wages, allowances and social insurance schemes is yielding less fruits as a significant number of workers still live below poverty line. Workers themselves through their unions are also striving in more important ways to improve their welfare. Workers pool their resources to form cooperatives and operate same for the benefit of members. Some engage in monthly contributions with the aim of encourage savings, investment and supplementary income.

While all these efforts are visible, there is little evidence to show that workers welfare has improved in Nigeria. Huge studies show the correlates between government social insurance schemes and workers' welfare. However, there is near absent of studies that reveals how workers' efforts, collaborations, or even how the formation of cooperative societies helps improving workers' welfare. Therefore, the concern of this study is to investigate the relationship between labour union cooperative organizations and workers' welfare. The outcome of the study will among others position cooperatives to better improve the wellbeing of employees in Nigeria.

Literature and theoretical review

Elucidation of workers welfare and its benefits

Workers welfare has existed in different forms and shapes in all organisations regardless of their size or structure. The emphasis on what constitute welfare and how it should be administered to workers also varies with time and space (Ejiofor, 1986). Workers' welfare in a broad sense consists of workers insurance cover, education compensation, employment services, working hours, vocation and other employment service. Specifically, employees welfare entails the improvement of labour conditions and workers efficiency through joint efforts of employers, employees and labour unions. According to Prasad, Rao and Nagesha (2011) workers welfare covers areas of pension, retirement benefit and gratuity, funeral expenses, medical care, marriage and maternity benefits, housing loans, education, disability allowance and ex-gratia payments. Yao and Zhong (2012) observe that labour union irrespective of individual employee's contract agreement has positive effect on workers welfare.

Workers welfare also deals with the state of employees' wellbeing, happiness, prosperity, and health (Warr, 2007; Olaniyi, Osemene & Omotehinse, 2013). Labour welfare is additional monetary and non-monetary entitlements given to employees by the employers to supplement their wages. It is tangible and valuable gifts from employers of labour to workers in addition to the agreed regular salaries or wages (Nwachukwu, 1981). It includes amenities, services, and facilities provided by employers to enable their employees work in healthy and congenial environment that promote good health, high morale and productivity. Labour welfare are direct and indirect valuables given to employees by management and other well-wishing bodies to boost workers commitment, satisfaction and efficiency. It is measures put in place to promote workers happiness, development, and wellbeing. It includes all activities within the formal organisation that importantly promote the social, physical, economic, psychological, and general wellbeing of workers. Employees' welfare is not the sole responsibility of the employer; it implies that government, non-governmental, and trade unions contribute significantly towards the wellbeing of workers (Tammisetty, 2013). Workers welfare denotes social and economic services provided by employers for employees in addition to their wages (Bhardwaj, 2012). It includes the physical cum mental wellbeing of the worker (Gladwin, 2013).

Although workers welfare have existed in all work organisations and culture, however, its content and morphology demonstrates great variation with time and space. Consequently, the content of statutory and non-statutory schemes of workers welfare varies across nations, organisations and with seasons. We attempt here to highlight most of the basic items in employees' welfare schemes. In most countries and organisations, employees' statutory welfare schemes include the provision of latrines and urinals, canteen facilities, lighting, facilities for sitting, drinking water, spittoons and first-aid appliances. Others are rest rooms and washing places. The provision of these facilities is necessary to ensure employees commitment, health, and happiness. For instance, cafeteria or canteens are provided to ensure that nutritious and hygienic foods are served to workers.

Statutory welfare includes medical benefits, occupational health services, gratuity, travelling facilities, and drinking water. Employees' medical benefits help in reducing the incidence of sickness among workers and enhance their productivity. Occupational health services help in protecting workers against health hazards arising from work environment. This includes periodic medical checks and health education/enlightenment. Travelling welfare covers transportation to-and-from housing colony, etc. Non-statutory workers welfare schemes include personal health care, employee assistance programmes such as counselling services to employees and their families, maternity leaves, medi-claim insurance and employee referral scheme, which enable relatives and friends of employees to be employed in the establishment. Others under non-statutory workers welfare or social responsibilities towards employees include – housing, education, transport, recreation, cooperative stores, travel leave and uniforms. These amenities promote and ensure the wellbeing of the worker and his/her family. Recreation facilities such as children park, cricket pitch, volley ball court, and table tennis at workers homes are also part of non-statutory welfare scheme for workers (Tammisetty, 2013).

The prime objective of employee welfare is to create and promote employees happiness and productivity. Workers welfare scheme enable organisations to keep employees motivation levels high. It promote healthy work environment by providing better physical and mental health for employees. It helps in raising the living standard of employees' families. It reduces turnover and help in maintaining stable labour force in work organisation. It creates efficient, loyal, and satisfied workforce in formal work organisations. Employee welfare enhances workers commitment and productivity. This is because a good welfare creates happiness among workers and stimulates their moral for higher productivity. This suggests that employees' welfare could enhance the performance of the organisation. Employees that are well-taken care of, are more likely to be innovative and committed to the overall improvement of their organisation. Employee welfare improves workers' loyalty at all levels (Lewis, 2013).

Labour welfare enables employees to live comfortably and more satisfactory life. Workers welfare provides chain benefits to employees, organisations and society at large. At the individual level, workers welfare helps in improving the physical, mental, intellectual, and cultural aspirations of the employee. At the organisational level, workers welfare reduces turnover and ensures organisational efficiency and productivity. It helps in promoting the organisational image and goodwill. It helps in promoting/enhancing workers-management relation and ensures industrial peace. Labour welfare improves individual and households wellbeing and could be a viable tool for promoting good health, efficiency and general wellbeing of society (Sharma, 1988; Bhardwaj, 2012).

Cooperatives and members welfare

Cooperative societies are voluntary owned enterprises, operated and controlled by patrons for the mutual benefits of members (Laidlaw, 1974, Abrahamsen, 1976). It is voluntary association of persons who operate the business of the enterprise along democratic principles for the aim of meeting the interest of members who contributed to the emergence of the organisation (Ihejiamaizu, 2002). It is voluntary enterprise that are owned by those who used them (Helm, 1968; Fairbairn, 1994; Epetimehin, 2006). Cooperative organisation is a voluntary, democratic, autonomous association of persons whose purpose is to encourage members to grow in community and to act collectively both for the intrinsic value of being part of a living community and to overcome their problems of economic dependency and need by providing access to, and ownership of the means of subsistence and welfare (Davis, 1995:5). It is jointly-owned and democratically controlled organisation, that operates to meet common economic, social, and cultural needs of members (Ferguson & McKillop, 1997; Dogarawa, 2010).

It is autonomous association of people, united voluntarily as a legal entity and operates under the principles of equality, mutual agreement, self-help, solidarity, and democracy (United Nations General Assembly, 2012). Cooperative enterprises are legal voluntary organisations that are self-owned, self-controlled, owner centre, and operated/guided by the principles of democracy, liberty, universality, equality, justice, fraternity, and unity, for the socio-cultural and economic benefits of members. Cooperative societies are self-help organisations established by weak members of society through mutual galvanisation of resources. It is an association of persons that operate under the principles of one-for-all and all-for-one. Cooperatives are formed to render services to members base on the principle of equality.

The services of cooperatives convert the weakness of members into strength (Onuoha, 1986; Agba & Ushie, 2014^a). Cooperative societies all over the world are self-help enterprises set up by the less privilege and for the underprivileged. Cooperatives are established to eradicate socio-economic situation that condition its members in a less privileged position in society. Cooperatives promote savings habits as well as grant low-interest loans to members. In Nigeria, a number of workers unions established cooperatives to meet the socio-economic needs of members (Agba & Ushie, 2014^a:14). Cooperatives in Nigeria provide training to improve and strengthen the economic activities of members as well as alleviate sufferings and graduate them from poverty.

Employees' situation, labour union cooperatives and workers welfare

Labour unions all over the world are recognised as association of employees from various trades, professions and occupations, whose prime objective is the representation of its members at workplace, wider society and ensure their wellbeing at all times. It is the vehicle that advance the frontier of workers welfare, interest and set the mechanism for peaceful settlement of conflict through collective bargaining. According to Hauptmann (2012), labour unions can provide valuable services that stimulates and accelerate social welfare of workers, increase economic activities of society and enhance general wellbeing of nations. Labour unions carry out a number of functions to achieve its objectives. These functions include – social, militant, political, fraternal, and economic functions. Fraternal functions are activities carried out by unions to render help to their members in times of needs and to enhance their efficiency. The fraternal functions of labour unions foster the spirit of cooperation among workers. Fraternal functions of labour unions include – provision for workers welfare, provision of opportunities for workers growth and development, protection of workers from discrimination.

Labour unions also carry out political functions by affiliating with political parties and in turn seek the help of the party to advance their interests. Unions also fight or apply militant strategies such as strike, boycott, go-slow, work-to-rule etc to achieve better wages and other conditions of service for workers. Labour unions also use the same strategy to protect its members against victimisation, injustice, and wilful neglect. The social function of unions is very relevant to this study. These functions include - welfare activities, education, research, publication of periodic, and establishment of procedures for setting of industrial disputes or grievances. Welfare activities involves the establishment of cooperative credit societies for provision of houses for workers, cooperative stores, craft training centre, banking and medical facilities for members among others. It includes the provision of scholarship and creation of awareness among workers. The welfare scheme of labour unions is a strategic plan to boost the income and welfare levels of members (Donado & Walde, 2010).

Although there is never a fresh start for socio-phenomenon, however, workers cooperatives can be trace to Europe. Modern workers' cooperatives in Nigeria as in other parts of Africa originated in the 19th century in Europe and spread throughout the continent of Africa as viable tool for alleviating poverty and enhancing the welfare of members/workers. Labour union cooperatives since its inception in Africa has become a vital instrument for graduating employees' family from poverty to wealth, and a significant major factor for overcoming economic backwards of a whole lot of workers who are conditioned by poor salaries/wages (Agba & Ushie, 2014^a). The development of workers cooperatives was influenced by socio-economic, cultural and political conditions such as – judiciary and legislative enactment, economic depression, colonial factors, technological change, leadership, government interest and wars. These factors help in the spread as well as impede the development of cooperatives in Nigeria and elsewhere in Africa. Despite this, workers cooperatives and other cooperative societies alike are omnipresent in Africa and constitute an important tool for alleviating poverty and promoting the socio-economic wellbeing of those who accept responsibility as members (Salazar-Xirinachs & Leavtier, 2008).

According to Develtere and Pollet (2008), the political independence of most African countries in the 1960s accelerated the development of workers and other cooperative societies in Africa. This was also unprecedented increase in membership of cooperatives from 332,000 persons in 1937 to over 3.5 million persons in 1969. The activities of both workers cooperative and others revolve around lending/giving of loans and marketing. This is because of the difficulties encountered by workers and the less privileged in accessing loans and the exploitative monopoly of the middlemen in conventional banks. Consumers' cooperatives and multi-purpose cooperatives are today owned and administered by a significant number of labour/trade unions in Nigeria and elsewhere in Africa. Workers multi-purpose cooperatives provides houses, financial services/loans, marketing, and other services that help in enhancing workers welfare in Nigeria and the entire continent of Africa.

The Nigeria worker is paid salary that makes them poverty-stricken, broke, bankrupt, penniless, beggars, displaced, and reduced (Agba & Ushie, 2014^a). Low income among Nigeria workers is very evident (Agba & Ushie, 2014^b) and this significantly affects their spending and welfare. An average Nigeria worker spend less than one dollar a day. Consequently,

a vast majority of workers cannot save under conventional commercial bank system or collect loans. This informed their galvanisation of resources to create a risk pool and form cooperative societies that will enable them to save and access low interest loans. Cooperatives in this regards are the main lever for poverty reduction and welfare boosting among workers in Nigeria and elsewhere in Africa. Cooperatives are vital tools for empowering workers to own business and acquire entrepreneurial skills that would enable them participate effectively in economic transformation of their households. Cooperatives create informal jobs thereby boosting workers income. Signs unmistakably in sub-Saharan Africa shows that cooperatives have great potentials in creating multiple informal jobs for employees and this is not without positive consequence on the supplementary income of workers. Cooperative societies in Africa have the capacity of mobilising social capital and commitment for informal job creation and workers' empowerment (Adeyemo, 2004).

A good number of workers' in Nigeria and elsewhere in Africa work in places where they are underutilised and underpaid. Consequently, they need secondary jobs to not only utilise their time but earn additional income for sustenance. Plethora of studies by Develtere and Pollet (2008), revealed that cooperative organisations provides direct and indirect employment to a great number of workers in Africa. Golberg (2005) observe that cooperative societies are transforming agents that changes the condition of employee work and their means of survival (welfare). Cooperatives are frontier organisations that provide large access for female workers in Nigeria to get low interest loan. It is a vehicle for alleviating poverty and reducing low-income among women. It is a potent and powerful instrument for empowering and alleviating poverty among female workers in Nigeria. It enables female workers to earn enough income to sustain themselves and live a decent life in society (Agba & Ushie, 2014^a).

Cooperatives perform a number of functions for its members across the globe. In the same vein, cooperatives that are owned and controlled by workers carried out a good number of activities that benefit employees and their families. Workers cooperative perform activities that protect weak members from exploitation. For instance, multipurpose cooperatives that are controlled by workers embarked on a number of activities that eliminate or reduce the unnecessary profit of the middleman thereby improving the living standard of members (Davidmann, 1997). Labour union cooperative societies foster social relationship among workers thereby strengthening the unity and fraternity of employees in work organisation. This enables them to pursue their course and achieve remarkable grounds that advance their welfare at workplace and work community. Workers cooperative societies also help in addressing issues of injustice and ensure proper redistribution of wealth in work organisations. It is an agent of poverty reduction among workers. It encourages savings and investments among workers and this could significantly impact on the income level of employees. It is a vital instrument for leadership training and prime tool for other life enhancing educational programmes in Nigeria and elsewhere in Africa (Agba & Ushie, 2014^b).

Theoretical review

There are significant number of theories/approached that attempt to explain workers welfare. The plethora of these theories reveals the evolution of the concept of *workers welfare* and the dynamics of its morphology across countries and organisations. Before the 20th and 21st centuries, governments have to compel organisations to provide good welfare for workers; this orientation have change with time, employers today recognised the importance/benefits of good welfare scheme to the organisation, worker, and society. The theories that are considered here reflect the attitude and beliefs of employers towards employees' welfare with the passage of time. The theories include – policing theory, religion theory, philanthropic theory, social theory, functional theory, public relations theory, paternalistic theory, and placating theory. The policing theory revolves around the assumption that employers are inherently greedy and would always take advantage of workers. This theory holds that employers exploit employees in an unfair manner. Under this condition, the state/government assumes the role of a policeman who compels employers of labour to establish and provide welfare schemes that would promote the health and happiness of employees.

The state also punishes employers for non-compliance. Policing theory recognises the disadvantaged position of workers, the ability of the state to provide a guideline for labour welfare scheme and ensure compliances as well as punish non-compliance. Employers' compliances to labour welfare under policing theory is based on fear rather than mutual agreement (Bhardwaj, 2012). The religious theory of workers welfare is built on the assumption that doing good to employees is an investment. The theory holds that labour welfare is a way of doing good to mankind, and this will bring peace and prosperity not only to the employee but the entire organisation and society at large. Atonement also formed the basis of the theory. It holds that the disabilities of today is the sins of yesterday, thus, the employers do good deeds to atone for the sins of the past. On the other hand, the philanthropic theory is based on the assumption that human are by nature inherently self-centred, and doing good deeds or providing labour welfare is a way to counter that quality of man. The provision of workers welfare by employers is based on goodwill, love for mankind and out of pity.

It implies that workers welfare are means of graduating employees from their disadvantaged position (Gladwin, 2013). Public relations theory holds that workers welfare is provided by employers to create a good image or impression in the minds of workers and the public. The employer advertise their welfare package to create goodwill and attract qualified personnel into the organisation. The next is the functional theory which revolves around the assumption that a mentally and physically satisfied worker would be more productive. Workers welfare are therefore provided by the employer to make workers more efficient. It is a means of reducing labour turnover and ensuring employee effectiveness (Bhardwaj, 2012; Gladwin, 2013). Placating theory holds that workers welfare are appeasement paid to employees advert militancy and ensure industrial peace. The theory advocates for the timely appeasement of workers, since modern workers are becoming more bold and demanding. The timely satisfaction of workers' demands through good labour welfare would reduce industrial conflict and enhance harmonious relationship between labour and management (Agba, Ushie & Agba, 2010; Gladwin, 2013).

Paternalistic theory or trusteeship theory is based on the belief that senior industrial managers are educated and could take wise decision on workers welfare. These set of managers are therefore responsible for taking welfare decisions for workers who may be uneducated. Mahatma Gandhi of India is the major proponent of paternalistic/trusteeship theory. He belief that the welfare of workers can be enhanced if decisions concerning workers welfare are placed and taken by educated and trustworthy managers in formal organisations. The paternalistic theory holds that employers should take care of workers welfare from the funds under their control because employees for many reasons cannot adequately or are unable to take welfare decisions for themselves.

This implies that, the employers hold the entire organisation in trust for the benefit of the workers (Bhardwaj, 2013; Gladwin, 2013). Social theory on the other hand holds that the organisation is morally bound to improve the wellbeing of society by first of all enhancing the welfare of workers. Labour welfare in this regards is gradually becoming social welfare because in contemporary times, industrial establishments have the social obligation to provide for the welfare of workers and impact positively on society (Bhardwaj, 2013; Gladwin, 2013). These theories are relevant to the study because they provide the bases for us to understand the origin and types of workers welfare in formal organizations. It enhances our understanding of the reasons for different types of welfare schemes; and why employers allow union to form cooperatives.

Study area

The study examined two labour union cooperatives in University of Calabar, Calabar, Nigeria. These include - Freedom Cooperative Society and University of Calabar Multi-purpose Cooperative Society. University of Calabar where these cooperatives are domiciled was established in 1975 as one of the second generation universities in Nigeria. It was founded under the National Higher Education Expansion Programme (NHEEP) of the Federal Republic of Nigeria. The university since its inception has witnessed significant growth in areas of physical infrastructure, staff strength, academic programmes and student enrolment. University of Calabar as of 2013, has one (1) graduate school, nine (9) faculties and three (3) institutes. The faculties include – Agriculture, Arts, Education, Law, Science, and Social Sciences.

Others are Management science, Laboratory and Allied Health Services, and School of Medicine (Clinical Services). The three (3) institutes are – Institutes of Oceanography, Education and Public Policy and Administration. The rapid expansion of the universities in terms of departments, faculties and institutes, occasioned rapid increase in student enrolment and staff strength. The need to motivate and take care of staff welfare in other to achieve the objectives and goals of the university became inevitable. A number of schemes both from the federal government and the university was introduced including the building of staff quarters, canteen, staff club, and recreational facilities. Scholarship schemes for staff and other training and retraining schemes were introduced in the university.

A great number of employees' unions and associations has emerged in the university to cater and fight for workers' welfare. Notably, we have Academic Staff Union of Universities (ASUU), Non-academic Staff Union of Universities (NASU), Senior Staff Association of Nigerian University (SSANU) among others. These workers associations/unions conglomerate and galvanised resources to form cooperatives to help boost members' socio-economic status/welfare. Consequently, there are two major workers' cooperatives in the university – Freedom Cooperative Society owned and controlled by academic staff only; and University of Calabar Multi-purpose Cooperative Society, which is owned and controlled by both academic and non-academic staff of the university. The two cooperatives are established to render a significant number of services to members. Its functions include credit facilities, sales of cheap but original/genuine products and educational services. These cooperatives are supposed to encourage savings, create informal jobs and wealth, and ensure the redistribution of wealth among staff in the university. It is also the function of these cooperatives to create universal access to capital among workers. These cooperatives have existed more than five years in the University of Calabar, its activities are yet to be empirically studied. This study therefore draws her sample from the members of the two cooperatives in the University of Calabar.

Methodology

Survey design was adopted in this study because it is cheap as compared to other research technique (Emeh, Isangadighi, Asuquo & Agba, 2011; Agba, Ocheni & Akpanudoedehe, 2014; Agba, Ocheni & Nkpoyen, 2014). The design allows for the objective and rational establishment of association among variables. It was opted for because it allows for objectivity and true sampling of opinions of respondents. Survey design enables researchers to objectively sample opinions among respondents (Agba, Attah & Ebong, 2015). The study gathered information from purposively selected co-operators from Freedom Cooperative Society and University of Calabar Multi-purpose Cooperative Society. The co-operators selected were also members of the labour unions cooperatives. Well-structured questionnaire was used to gather information from participants. The instrument accorded the study with information that established the association between cooperatives activities/operations and workers welfare in University of Calabar. Data was also sourced from cooperative records in the University. Information gathered was statistically analysed and presented in charts and graph for easy interpretation.

Results

The findings of this study are revealing as evidence in figures 1, 2 and 3. Fig 1 shows that labours union cooperatives significantly influence workers ability to pay their medical bills, build their own houses, pay house rents and purchase personal cars. It shows that 63.6% of participants agree that assistance from their cooperatives enables them to settle medical bills that their basic salary could not carry. Over 72% of participants built their houses from assistance they received from cooperatives, while all participants (100%) agree that co-operatives enable them to pay their house rents. Significant proportion of participants (90.9%) purchases their cars through cooperative's assistance.

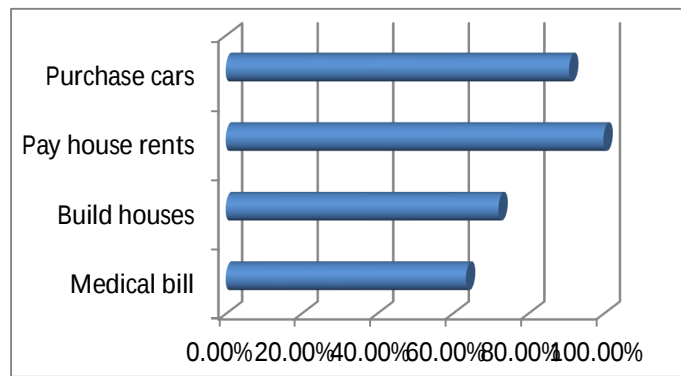


Fig 1: Effect of cooperatives on employees' accommodation, mobility, and medical bills

Fig 2 reveals that, 63.6% of respondents acquire cheap foodstuffs from their cooperatives during festive period. All the participants (100%) posit that their cooperatives enable their pay their children school fees. While 63.6% agree that, they get additional income through dividends sharing from their cooperatives.

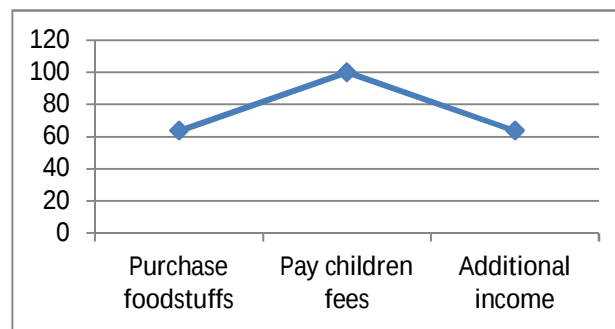


Fig 2: Influence of cooperatives on workers' purchase of foodstuff, children fees, and income

The result in fig 3 shows that cooperatives activities enable workers save, invest, purchase plots, pay personal school fees and obtain low interest loans. It reveals that all the participants (100%) agree that their membership of cooperatives society boost their saving and investment. While 72% holds that cooperatives the belong to enable them to acquire cheap and affordable plots of land. It reveals that 90.9% of participants paid their personal school fees through loans obtained from their cooperatives. Remarkable, the study shows that all participants (100%) at one time or the other receive low interest loans from their cooperatives.

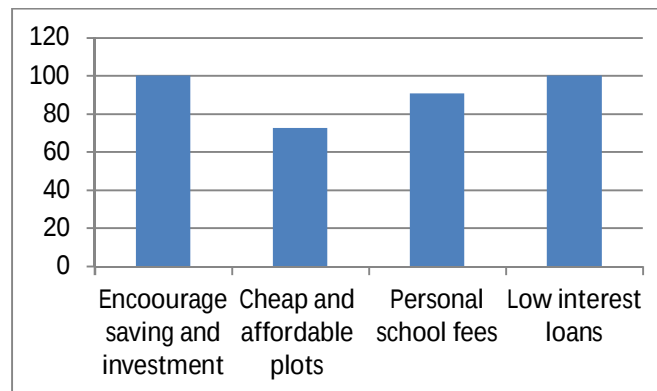


Fig 3: Correlates between cooperatives activities and workers ability to save and investment, purchase of plots, pay personal fees and obtain low interest loans

Discussion

This study reveals that cooperatives organizations help in many ways to improve workers' welfare. It shows that cooperative activities enable workers who are members to pay hospital bills, build houses, pay house rents and own cars. This findings collaborates with that of Laidlaw (1974), Fairbairn (1994), Agba and Ushie (2014) who all posit that cooperative societies are organizations owned and controlled by members for the well-being of members. They observe that cooperatives help members (in this case workers) to escape the scourge of poverty and bridge the gap between the poor and the rich. Lawal (2006) argue that cooperative organizations in Africa helps create multiple jobs which have significant positive effect on income elevation workers or members.

Results shows that workers purchased cheap foodstuffs from their cooperatives stores and pay their children school fees via low interest loans obtained from their cooperatives. They also get additional income through shares of dividends. This findings is in line with Adeyemo (2004)), Golberg (2005), Devertre and Pollet (2008) who all argue that cooperatives have the capacity of mobilizing social capital for members' empowerment. They observe that cooperatives are transforming agents that change the welfare of members/workers. It enables workers to live a decent life through supplementary income. The outcome of the study reveals that cooperatives activities encourage savings and payment of personal school fees. It enables self-development among workers through education. It helps workers to acquire cheap plots of land, and gave them easy access to low interest loans throughout the year. This finding is in line with the arguments of Theron (2005), Ortmann and King (2007) who all posit that cooperatives provides affordable houses, financial services and promote investments among members.

Conclusion and Recommendations

This study examined the correlate between labour union cooperatives and workers' welfare in Nigeria. Specifically, the study investigates how labour union cooperatives affect workers wellbeing. in universities. The study reveals that cooperatives are vital instrument for elevating the welfare levels of workers. It shows that cooperatives enable workers to pay medical bills, purchase cheap plots, build houses, pay house rents, and children school fees. It encourages saving and investment among workers as well as enable workers to own their own car and pay personal school fees. Workers also get cheap foodstuffs from cooperatives stores and obtained low interest loans from their cooperatives. Cooperative operations enable workers to earn supplementary income through dividends sharing. We recommended that labour union members should ensure that creditable persons are elected to leadership of their cooperatives. Again, enlightenment programmes should be carried out to encourage non-co-operators to become members. Prudent management of cooperative funds should be encouraged through external auditing.

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