

Perceived Organizational Support and Membership Commitment to Savings and Credit Cooperative Societies in Anambra State, Nigeria

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Abstract: The commitment of members of savings and credit cooperative societies in Anambra State appear to be low because of seemingly poor support they receive from the cooperatives. Hence, this study examined the relationship between Perceived Organizational Support (POS) and Membership Commitment to savings and credit cooperative societies in Anambra State. The work was anchored on Organizational Support Theory (OST). The population of the study was 559 and the sample size was 233 arrived at using Taro Yamani formula. The instrument for data collection was a structured questionnaire while the analysis was carried out using Pearson Product Moment Correlation Coefficient at 5% level of significance. The result indicated that there was a significant positive relationship between Skill Development Programs and Members Affective Commitment to savings and credit cooperative societies in Anambra State ($r = .922$ p -value < 0.05). It was concluded that perceived organizational support (POS) has a statistically significant relationship with membership commitment to savings and credit cooperative societies in Anambra State. Hence, it was recommended that the savings and credit cooperative societies in Anambra State should look into designing skill acquisition programs through conferences, seminars and workshops as this will increase the knowledge, skills and abilities of the members and make them more committed to the cooperatives.

Keywords: Perceived Organizational Support (POS), Skill Development Programs, Commitment, Affective Commitment and Savings and Credit Cooperative Societies

I. INTRODUCTION

The inability of people to provide all their needs led to the formation of cooperative societies so as to pull resources, ideas and materials together as a unit for better result. The formation of various forms of cooperative societies is closely tied to the need to pull individual strength together strategically so as to be more effective and efficient in the activities of members. Capturing this point vividly, Bibby and Shaw (2005) aver that cooperatives are based on the powerful idea that together, people can achieve goals that none of the members can achieve individually. Some of the goals of cooperatives include achieving economy of size, improving bargaining power when dealing with other business, purchasing in bulk to achieve lower prices and obtaining products and services otherwise unavailable (Adedayo & Yusuf, 2004). All these are made possible by the power of many as against the power of a single individual.

Organizations such as cooperatives have recognized the importance of people in the operations of businesses and so researchers over the years have focused enormous attention in understanding the psychology of people. However, one of the most challenging tasks of running a successful organization is to meet the social and emotional expectations of its members (Książek, Rożenek & Warmuz, 2016). In a bid to understand the thinking of members of organizations, the concept of Perceived Organizational Support (POS) was given birth to. POS is a concept that deals with how employees see the treatment meted out to them by the organization and her representatives and the interpretation of same in order to fashion an appropriate response to such treatment. It refers to the degree to which an individual believes that the organization cares about him/her, values his/her input and provides him/her with help and support (Erdogan & Enders, 2007).

Most studies of POS deal with employee perception, but given that the organizations of focus here are savings and credit cooperative societies in Anambra state, the perception of members is the thrust of this study. This is because no study to the knowledge of the researcher has considered looking at POS from the perspective of members of cooperative societies and this is an important lacuna that needs to be filled. Hence, employees will be substituted for members of cooperatives as most of the members of the cooperative societies doubles as employees, ambassadors, and owners of the cooperatives.

Perceived Organizational Support (POS) has been capturing the interest of researchers for nearly seventy years (Zagenczyk, 2001). The reason for this is not farfetched; it is because POS is linked to a lot of antecedents. Support perceived by members of organizations is positively related to a number of outcomes favourable to both the organization and the individual. Some of the antecedents of POS include conscientiousness in carrying out conventional job responsibilities, organizational commitment and job satisfaction (Krishnan & Mary, 2012).

The yardstick to measure the support members of an organization get from the organization could take different forms and triggers various kinds of reciprocative actions from the members. Support could be emotional support, provision

of opportunities for training and financial support (Atay, Colakoglu & Culha, 2010; Peterson, 2015). In savings and credit cooperative societies in Anambra State, support could take the shape of financial literacy training or awareness, emotional support when members are bereaved, depressed or sick, openness and transparency in the loan giving processes, reward for exceptional performance, credit awareness programs for members etc. The focus of this study however is on training and skill development programs given to members as support to improve their performance in their private lives and how it relates to members affective commitment to savings and credit cooperative societies in Anambra State.

Every organization hopes to hire workers who aspire to achieve personal and organizational goals. So also does every cooperative society aspire to attract and retain the commitment of members to their cooperatives. This is however contingent on many factors, one of which is the perception the members hold about the organization in the areas of skill development and training of members in areas of sourcing for funding. It is against this backdrop that this research was necessitated to find out the role POS plays in retaining the commitments of members to the focused savings and credit cooperative societies in Anambra State.

Statement of the Problem

Most studies on POS have focused on employee perception of the treatment they receive from an organization or her management. There has not been any study to the knowledge of the researchers as exposed from the empirical reviews done in this study and other online and offline searches that looked at the perception of members of cooperatives about the support they receive from the organization and how such support influences their level of commitment to the cooperative. Cooperatives have been observed to be suffering from the issues of retaining members after the initial interest from members; this could be as a result of low commitment which could be an offshoot of negative perception of support from such members.

Savings and credit cooperative societies in Anambra State have been observed to be focused on the core mandate of the cooperatives, which is as the name goes, providing savings opportunity and extending credit facilities to the members at low interest rate if any. However, following the advancement in human understanding which has increased the demand of the people, members appear to be looking for cooperative societies that look beyond just collecting money to save and disbursement of same in the form of loans. People are now looking for savings cooperatives that will go beyond the core mandate to provide other ancillary services like skill development training in the area of proposal preparation and how to go about applying for loans from other funding agencies like banks and the government. This could facilitate the businesses of members and improve their standard of living. Because of the seeming failure of the cooperatives to carry out these training activities, this study was necessitated

to find out how this neglect affect the commitment of members to the cooperatives.

Objective of the Study

The broad objective of the study is to examine the relationship between Perceived Organizational Support (POS) and Membership Commitment to savings and credit cooperative societies in Anambra State. Specifically, the study seeks to:

- a) Examine the relationship between Skill Development Programs and Members Affective Commitment to savings and credit cooperative societies in Anambra State.

Research Hypotheses

- a) H_{A1} : there is a significant relationship between Skill Development Programs and Members Affective Commitment to savings and credit cooperative societies in Anambra State.

II. REVIEW OF RELATED LITERATURE

Conceptual Review

Perceived Organizational Support (POS)

The formal introduction of POS in the academic realm is traced to Eisenberger, Huntington, Hutchison and Sowa in 1986. They introduced the notion of organisational support for employees, proposing the perceptions of organisational support (POS) construct. Eisenberger et al., (1986a) define POS as the global belief concerning the extent to which organization values the contributions of employees and cares about their well-being. It is a measure of employees' general beliefs about the extent to which an organisation values their membership, commitment to them, and concerned about employees' well-being (Eisenberger et al., 1986b).

The POS concept is derived from organisational support theory and multiple studies on causes and consequences of members' perception of support (Erdogan & Enders, 2007). POS is seen as "how much the organization values employees' contributions and concerned about them" (Allen et al., 2008). It is "an employee's perception that the organization values his or her contribution and cares about the employee's wellbeing" (Ahmed, Ismail, Amin & Ramzan, 2011). Krishnan and Mary (2012) state that it is the sensitivity and opinion of employee regarding the degree to which their involvement is appreciated and recognized by their institution and cares about their well-being. It is an employee's point of view regarding the extent to which organization is concerned for their welfare and consider its efforts for the organization (Wann-Yih & Hatik, 2011). Eisenberger, Malone and Presson (2016) define it as "an employee's perception that the organization values his or her work contributions and cares about the employee's well-being" Baran, Miller and Shanockm (2012) opine that employees develop POS in reaction to social and emotional needs and the organization's willingness to reward increased efforts made on its behalf".

POS as a concept from the foregoing definitions can be seen to focus on employees, but same can be said for members of cooperatives as the members sometimes doubles as the employees and workers of the cooperatives. Hence, employee could be substituted for members or used interchangeably for members of cooperatives. When members or employees perceive that they are being genuinely supported by the cooperative societies they belong to, then perception of support is positive in such a cooperative. Corroborating this, Rhoades and Eisenberger (2002b) assert that POS is enhanced when members believe that any investment and recognition of their contributions are voluntary rather than as an outcome of external controls such as government rules or union pressures. That is, when the members perceive that the support they receive is coming voluntarily from the cooperative and not a form of abiding by the rule or as a result of pressure from members of unions, then such members would put in their best to ensure the sustainability of the cooperatives.

POS has been discovered over the years to be positively related to good organizational outcomes that will enhance performance in the organization. Perceptions of positive support from members of an organization have been found to be positively associated with employee/members attendance (Eisenberger, Huntington, & Hutchison, 1986), organizational spontaneity and in-role performance, (Eisenberger, Armeli, Rexwinkel, Lynch & Rhoades, 2001), organizational commitment (Eisenberger, et al., 2001; Farh, Hackett & Liang, 2007), extra-role behaviour (Chen, Eisenberger, Johnson, Sucharski, & Aselage, 2009), and safety at work (Eder & Eisenberger, 2008). Hence, palatable POS by members could make such members to be more committed to the organization and less inclined to leave or discourage others from joining.

Skill Development

Organizations need competent and skilled employees, so also do cooperatives need members that are skilled in one way or the other so as to meet up with their responsibility of contributing to the cooperatives either in form of the routine financial contribution or other form of financial and non-financial contributions. Hence, training and skill development is a pertinent part of any organization that wants to sustain her activities for a long time. This point was buttressed by Pandey and Singh (2017) who opine that training and skill development are an important aspect of the business survival strategy.

A skill is an ability to carry out a task effectively and efficiently. When someone can do something seamlessly and better than others in certain areas, then that person is seen as being skilled in that particular area. Speelman (2005) avers that a skill is seen as the ability to do something well, usually gained through training, skill development program or experience. A skill mostly does not just appear from the blue, it is the outcome of a rigorous training or skill acquisition program. When organizations such as cooperatives organize skill development programs for her members, it enhances the

performance of such members and improves their personal lives and standard of living. The skill development could be in various areas, it could be baking, bead making, and sewing or even in understanding the processes of following up and obtaining loans from other agencies such as banks, donor or government agencies.

The reason for organizing skill development programs is to enhance and sustain better performance for employees. For members of cooperatives, it is to improve their sources of income so as to sustain and meet up with their responsibilities to the cooperatives and other personal needs. Pandey and Singh (2017) aver that the most important objective of training and skill development is to build up right capability and competence in the people. They are designed to enhance performance of people, development of certain skills, updating knowledge and proficiency of the people (Pandey & Singh, 2017).

The support of cooperatives to her member could manifest in different ways, one of which is in organizing skill development programs for her members as this is tied to the members' ability to meet with their financial obligations to the cooperative. Improving the skills of employees have been observed to enhance the job satisfaction of employees and increase their competences, in the same way, it could also improve the commitment of members to their cooperatives. If organization presents career opportunities, rewards, and training conditions and skill development voluntarily rather than because of the external pressures, that will strengthen the perceived organizational support of the members and increase their commitment to the firm (Eisenberger, Cummings, Armeli & Lynch, 1997 cited in Gülsevım, 2017).

Membership Commitment

Akintayo (2010) posits that commitment is the degree to which an employee feels devoted to their organization. Ongori (2007) states that it is an effective response to the whole organization and the degree of attachment or loyalty people feel towards their organization. Zheng, Sharan & Wei (2010) views it differently as simply people's attitude to their organization. It is a force that guides a course of action towards one or more targets (Meyer, 2002). However, it does not come on its own, it is triggered by certain conditions in the organization. One of such condition that is favourable to commitment in an organization is POS.

Colakoglu, Culha & Atay (2010) opine that organizational support is of great importance for members of organizations and considered by them as key factor which enhances the membership satisfaction and the organizational commitment. Similarly, Meyer and Smith (2000) identify POS as a factor that mediates the relationship between organizations and membership commitment. POS arouses a feeling of obligation in people to support their organizations in a positive way, and being effective in formation of organizational identification by increasing the sense of belonging of the members (Rhoades & Eisenberger, 2002).

High level of POS is an antecedent of sense of safety, organizational commitment, and satisfaction in performing activities in the organization (Darolia, Kumari & Darolia, 2010). High POS occurs when employees' needs for esteem, approval, and social identity are met, reinforcing an expectation that performance outcomes and anticipated behaviours are acknowledged and rewarded (Aselage & Eisenberger, 2003). Such support enhances people's commitment to organisations (Coyle-Shapiro & Conway, 2005). POS produces a felt commitment to the organization (Dan-Jumbo & Waribugo, 2018). In summary, POS has a strong, positive effect on organisational commitment (Riggle, Edmondson & Hansen, 2009) and intentions to remain in an organisation (Allen, Shore & Griffeth, 2003).

Affective Commitment

The commitment that is built on emotion and genuine feeling of belongingness to an organization is referred to as affective commitment. It is the commitment driven by emotional feelings. Affective commitment is explained as an emotional attachment to the organization (Meyer, 2001). It is a psychological bond to the organisation. It refers to the employee's emotional behaviour, identification, attachment and involvement with their organization (Chelliah, et. al., 2015).

Affective commitment is employee's emotional attachment to the organization, its identification with the organization and involvement in its operation, namely, the agreement of objectives of the organization and of the individual (Radosavljević, Čilerdžić & Dragić, 2017). It is "an affective or emotional attachment to the organization such that the strongly committed individual identifies with, is involved in, and enjoys membership in, the organization" or "employee's emotional attachment to, identification with and involvement in the organization" (Meyer & Allen, 1997a, p. 11).

Affective commitment is the affective orientation of the members toward the organization. It is positive interactions that bind an individual to the organization because of similar values that they share. Thus, the employee stays with the organization for the reason of having positive attitude to the existent mission, values and goals. An employee stays with the organization to fulfill the values and goals he or she believes in deeply (Ahmadi & Donuqezelbash, 2013). Emotional connection with their organization is primarily found in individuals desire to establish a firm identity based on rewarding the relationship (Chelliah, Sundarapandiyani & Vinoth, 2015).

When cooperatives support employees in form of training and skill development, such an employee could develop a deep connection and affection to the organization and would love to give his all to the sustenance of the cooperative. Lew (2009) found POS to have a direct impact on affective organizational commitment. So, commitment is one of the most important outcomes of POS. Another significant effect of having people who identify with the organization is that they are physically

and emotionally attached to the firm and will do anything to ensure organizational success (Mael & Ashforth, 2001).

Theoretical Framework

This work is anchored on Organizational Support Theory (OST). The theory is credited to the work of Eisenberger, Huntington, Hutchinson and Sowa in 1986. The theory talks about how the perception of people about the way they are treated or valued affect their behaviour in the organization. Hence, much attention has been given to this theory since the advent of POS as a construct or concept in management and other related fields of study. Kurtessis, Eisenberger, Ford, Buffardi, Stewart and Adis (2015) posit that great attention has been channelled to OST because it explains the relationship between members of an organization and the organization itself or the management of the organization.

To gauge the level of commitment to an organization, members of the organization rationalize and make an assessment of what they get out of the organization and what kind of help they receive from being members of the organization. In other words, they evaluate the advantages of becoming organizational members as against not being part of the organization and this is the thrust of this theory of organizational support. Krishhan and Mary (2012) aver that OST stipulates that in order to meet socio-emotional needs and to assess the benefits of increased effort, members of organizations form a general perception concerning the extent to which the organization values their contributions and cares about their well-being. Such perceived organizational support (POS) would increase employees' felt obligation to help the organization reach its objectives and will also rub-off on the overall commitment of the members to the organization (Rhoades & Eisenberger, 2002).

Based on the assumptions of OST, members of an organization such as cooperatives tend to assign human-like characteristics to organization and thus encourage the development of POS (Eisenberger et al., 1986). People acting on behalf of the organizations such as management team, supervisors and organizational leaders are often perceived as acting on organization's intentions rather than their personal motives (Levinson, 1965). Hence, they will perceive actions taken by such persons as being backed up by the organization and as such ascribe such actions as organizational actions. If such actions are perceived to be supportive of the members of the organization, then it will elicit positive action but when it is seen as unsupportive of the members, then negative actions or behaviours may follow suit.

The link between this theory and this work is that members of cooperatives would assess and evaluate what they gain from the cooperatives in terms of financial support, skill development opportunities and training, and how empathetic the cooperatives and its management are and this could influence their level of commitment to the organization. If their perception of support is positive, it will elicit a positive behaviour but if it is the opposite, then it could lead to

negative consequences like members leaving the cooperative and joining other cooperatives.

Empirical Review

Dan-Jumbo and Waribugo (2018) investigated the relationship between perceived organizational support and team identification among football players in the Nigeria Professional Football League (NPFL). The population comprised 700 football players plying their trade in the NPFL, out of which a minimum sample size of 248 was determined using Krejcie and Morgan (1970) table. A structured questionnaire was distributed to 248 players randomly via their email or Facebook messenger, from which 125 completed and returned the questionnaire. Data collected were analysed using Kendall_tau's correlation coefficient and partial correlation through the help of Statistical Package for Social Sciences (SPSS) version 22. Results showed that, there is significant correlation between perceived organizational support and team identification. Also, pay satisfaction greatly influence this relationship.

Shafique, Din, Nadeem, Din and Nawaz (2018) analysed the relationship between perceived organizational support and turnover intention along with psychological contract breach. The participants were middle and top-level managers and their subordinates from the textile sector of Faisalabad city. Data were distributed among 215 participants and collected from 192. This research was tested at 0.05 to generate the hypothesis. The results showed a positive relationship between turnover intention and perceived organizational support. The results also showed a positive relationship that psychological contract breach moderates between turnover intention and perceived organizational support.

Pandey and Singh (2017) did a study to find out the connection between training and organizational commitment of employees working in Information technology Companies of Punjab and Chandigarh. A set of questionnaires were prepared which comprised of questions related to the training & Skill Development conducted. The questionnaires were distributed and filled by 100 employees of IT companies who are working at the lower and middle managerial levels of the Information technology Companies situated at Punjab and Chandigarh. Correlation analysis was used to understand the relation between effectiveness of training and its impact upon organizational commitment and the result disclosed that there is positive and significant relation between training and Skill Development and organizational commitment.

Mansour, Naji and Leclerc (2017) did a study whose goal was to understand the relationship between training and training efficiency indicators at the individual level, using a mediation model in Canada. The study proposed a three-factor mediation model estimated using a databank of 578 cases. A questionnaire was administered to the employees of a large Canadian financial institution's head office and 15 branch offices. The results from the regression analysis showed first a positive relation between training satisfaction and normative

commitment. Normative commitment has a positive effect on readiness to transfer learning and a negative effect on absenteeism.

Obi-Anike and Ekwe (2014) sought to determine the nature of the relationship between training/development and organizational effectiveness in Nigeria public sector and to ascertain the impact of training/development on organizational performances. Sixty-six (66) copies of the questionnaire were administered. The data generated from the field were presented and analyzed with descriptive statistic while the corresponding hypotheses were tested with the chi-square, Pearson's Correlation and linear regression. The finding indicated that there is positive relationship between training/development and organizational effectiveness. The increase in job satisfaction and reduced employee turnover are the benefit of training and development in public sector. Interpersonal and teamwork are the effect of training/development on organizational performance.

III. METHODOLOGY

The work adopted a survey research design. The study Area is Anambra State, Nigeria. The population of the study is made up of 559 members of ten (10) Savings and Credit Cooperative Societies in the State selected using simple random sampling technique. The researchers employed the use of Taro Yamane's Statistical formula to determine the sample size of the study which is 233. To determine the proportion of questionnaire that goes to each of the ten (10) studied cooperatives, Bowley's proportionate allocation formula was used. Data for the study were sourced through primary source. The primary source is a self-styled questionnaire structured in line with Likert's five-point structure. The data for the study were collected by the researcher in person with the help of two research assistants. To ensure that the measuring instrument (questionnaire) measures what it is meant to measure, the instrument was put through face and content validity. In order to make sure that the questionnaire has consistency embedded in it, it was put through Cronbach Alpha test using 10% (23 copies of questionnaire) of the sample size to measure. The result obtained is .857 which is higher than the benchmark of .70 and so it was adjudged to be consistent enough to be used for this study. The method for data analysis was both Descriptive and Inferential Method. The descriptive methods consist of Mean and Frequencies while the inferential statistics is through Pearson's Product Moment Correlation Coefficient (PPMCC). The hypothesis is tested at 5% level of significance. Hence, if the probability value (P-value) obtained is less than the level of significance used, the alternate hypothesis will be accepted, and otherwise, the null hypothesis will be accepted. A total of 199 copies of questionnaire were analyzed for the study.

Data Analyses

Table 1: Distribution of Responses for Skill Development Programs and Members Affective Commitment

S/N	Questionnaire Items	SA (5)	A (4)	UD (3)	D (2)	SD (1)	Mean
	Skill Development Programs						
1	I have learnt a lot from my cooperative society.	-	37	-	83	71	2.02
2	My cooperative has taught me many skills I use in my daily life.	11	29	-	72	79	2.06
3	I know how to do many things thanks to my cooperative society.	4	30	-	107	50	1.59
4	Apart from collecting my contribution, the cooperative I belong in does not do any other thing for me.	121	56	-	14	-	4.49
5	I do not gain anything from belonging to my cooperative society.	40	99	-	52	-	3.66
	Affective Commitment						
6	I just love my cooperative society.	50	21	-	45	75	2.61
7	I enjoy meeting my friends in the cooperative, so it makes me want to stay.	44	39	-	74	34	2.92
8	I have an obligation to stay because of what I have benefitted from the cooperative.	19	27	-	69	76	2.18
9	My continued membership to my cooperative is because of my natural likeness for the cooperative.	34	44	-	60	53	2.72
10	I will leave my cooperative once I find another one closer to my house.	67	59	9	-	56	3.42

Source: Field Survey, 2020

Table 1 shows the distribution of responses for Skill Development Programs and Members Affective Commitment to savings and credit cooperative societies in Anambra State. The basis for the analysis here is the mean which will show if the respondents accepts a questionnaire item as being true when the mean is 3 and above or rejects it as not applicable in the cooperatives when the mean is below 3. For questionnaire items that have to do with the independent variable (Skill Development Programs), when the respondents were asked if they have learnt a lot from my cooperative society, a mean of 2.02 shows that they have not because the mean is less than the benchmark of 3. A mean of 2.06 also shows that the respondents rejects that their cooperative have taught them many skills they use in their daily life. Similarly, when they were asked if they know how to do many things thanks to their cooperative society, a mean of 1.59 show otherwise. They however agreed that apart from collecting their contribution, the cooperative they belong to, does not do any

other thing for them as shown by a mean of 4.49. Similarly, they agreed that they do not gain anything from belonging to their cooperative society with a mean of 3.66.

For questionnaire items used in measuring the dependent variable (Members Affective Commitment), the respondents disagreed that they just love their cooperative society with a mean of 2.61. They also did not agree that they enjoy meeting their friends in the cooperative with a mean of 2.92. Similarly, they rejected that they have an obligation to stay because of what they have benefitted from the cooperative with a mean of 2.18. A mean of 2.72 shows that the respondents rejected that their continued membership to their cooperative is because of their natural likeness for the cooperative. They however agreed that they will leave their cooperative once they find another one closer to their house with a mean of 3.42 which is slightly higher than the threshold of acceptance which is 3.

Hypothesis Test:

H_{A3} : there is a significant relationship between Skill Development Programs and Members Affective Commitment to savings and credit cooperative societies Anambra.

Table 2: Correlation Analysis and Test of Hypothesis

Correlations			
		SKILLDEVPRO	AFFCOM
SKILLDEVPRO	Pearson Correlation	1	.922**
	Sig. (2-tailed)		.000
	N	191	191
AFFCOM	Pearson Correlation	.922**	1
	Sig. (2-tailed)	.000	
	N	191	191

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey, 2020

Keys:

SKILLDEVPRO: Skill Development Programs

AFFCOM: Affective Commitment

Table 2 shows the correlations analysis between Skill Development Programs and Members Affective Commitment to savings and credit cooperative societies in Anambra State. From the table, the r is .922 and the p-value is .000. This implies that there is a statistically significant relationship existing between Skill Development Programs and Members Affective Commitment to savings and credit cooperative societies in Anambra State. Therefore, the alternate hypothesis is accepted.

IV. DISCUSSION OF FINDINGS

The specific objective of the study is to examine the relationship existing between Skill Development Programs

and Members Affective Commitment to savings and credit cooperative societies in Anambra State while its aligning hypothesis is that there is a significant positive relationship between Skill Development Programs and Members Affective Commitment to savings and credit cooperative societies in Anambra State. Findings from the analysis carried out using Pearson's Correlation reveals that Skill Development Programs have a statistically significant positive relationship with Members Affective Commitment to savings and credit cooperative societies in Anambra State. This means that when the cooperative societies improve in the skill development programs offered to the members of their societies, the members will also increase their affective commitment to the cooperatives. Giving members the platform to increase their earnings and living standard through training programs, seminars and workshops will endear them to the cooperative and as such improve their affective commitment to the cooperatives. The finding emanating from this study aligns with other earlier research findings. For example, Pandey and Singh (2017) that examined the connection between training and organizational commitment of employees working in Information technology Companies of Punjab and Chandigarh showed that there is positive and significant relation between training and Skill Development and organizational commitment. Also, Obi-Anike and Ekwe (2014) that determined the nature of the relationship between training/development and organizational effectiveness in Nigeria public sector indicated that there is positive relationship between training/development and organizational effectiveness. In the same line of findings, Mansour, Naji and Leclerc (2017) that determined the relationship between training and training efficiency indicators at the individual level, using a mediation model in Canada showed first a positive relation between training satisfaction and normative commitment.

V. CONCLUSION

Haven collected appropriate data and analysed same with various analytical tools and techniques, the study shows an empirical result which indicates that skill acquisition program which is the decomposed variable of the POS has a positive and statistically significant relationship with affective commitment which is the decomposed variable of the membership commitment. The study therefore concludes that perceived organizational support (POS) has a statistically significant relationship with membership commitment to savings and credit cooperative societies in Anambra State.

VI. RECOMMENDATIONS

Sequel to the findings of the study, the researchers recommends that:

- a) The savings and credit cooperative societies in Anambra State need look into designing various skill acquisition programs through conferences, seminars and workshops for their members as this will increase the knowledge, skills and abilities of the

members and help them with meeting with their various financial obligations. This will also make the members to love and cherish the cooperative by way of improving their commitment to the cooperative societies.

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