CHAPTER ONE
INTRODUCTION

1.0 Background of Study

The coming of computer innovation has rescued humankind from the dull ages forced by non-accessibility of mechanical expertise and imperative aptitudes for undertaking assignments. Today, mechanical elements can be connected in essentially all feature of human undertaking to whip complexities without any difficulty and accomplish most extreme efficiency considerably quicker. According to Mbam (2002), the use of PCs to the different aspects of human undertakings has improved those callings by diminishing the time expected to achieve a given assignment and subsequently amplifying efficiency and throughput in that. Thus, the requirement for a robotized framework that is skillful to outfit and deal with the task of any helpful society with the same or comparative highlights.

Cooperative businesses are commonly more monetarily strong than numerous different types of big business, with double the number of co-agents (80%) enduring their initial five years contrasted and different business possession models (41%). Cooperatives much of the time have social objectives which they mean to achieve by contributing the extent of exchanging benefits again into their networks. For instance, of this, in 2013, retail co-agents in the UK contributed 6.9% of their pre-charge benefits in the networks in which they exchange as contrasted and 2.4% for other adversary markets. Jucardy (2005)

Cooperative society incorporates individuals meeting up framing a general public whereby they meet up as one, additionally whereby help is rendered to an individual who is out of luck yet with a due time recompense and with intrigue, helpful social orders are known to have appointive applicants which they vote as their own to head the general public and furthermore make appropriate of the general public to a standard powerful way.

A cooperative society is normal in associations where staff and individuals are pay workers and they could have their reserve funds naturally deducted from their compensation whereby they could remove from their investment funds with premium and increments with advance.

Cooperative social orders are known to be run physically and with old methods for documentation and record keeping which makes penetration the piece of the individuals when refreshing their records or taking advances and different utilizations to the general public.

Since cooperatives depend on qualities such as self-improvement, vote based system, equity, value, and solidarity, they can assume an especially solid job in enabling ladies, particularly in creating nations (Cooperative, 2013). Cooperatives permit ladies who may have been segregated and working exclusively to gather as one and make economies of scale just as increment their very own haggling power in the market. In explanations ahead of time of International Women's Day in mid-2013, President of the International Cooperative Alliance, Dame Pauline Green, stated, "Agreeable organizations have done as such a lot to help ladies onto the stepping stool of monetary movement".

Cooperative society management is evolving rapidly. There has been constant search for new ways to process management tasks and perform analytical data recording. Due to the increase in staffs in the organization, it has become essential to disseminate information and address valid concerns. Some of the primary areas where management needs to focus on are data records, process management, credit management and analytical processing system. There continues to be a need for comprehensive management system because of increase in population. There is a need to establish system of leadership that has the ability to apply modern organizational techniques to successfully deliver

Maximum benefits to the population. There is also a corresponding increase in the effectiveness of modern technologies that have made organizations work faster

The aim of this project is to build a based cooperative society management for members and organizations to work effectively

1.1 Statement of the problem

Cooperative society has been running on old framework documentation which is manual account and information gathering, additionally moderate preparing of individuals solicitations and information refreshes. The general public likewise experiences issues with regards to the

preparing of individuals demands when mentioning for credits and different utilizations additionally committing errors to the documentation of the individuals during conclusions of pay and advance installment. Absence of proper information accumulation of the individuals, and lining documentation for accumulations of utilizations, wrong planning for a credit over duty, absence of part reserve funds data and status. In this manner, there is a requirement for a cutting-edge e-based framework that would be utilized to process and deal with the information and procedure of every part, permitting the procedure of every part demand simple and quick, making it simple for the framework to deal with the part's record.

i. Issues with data entry and slow cooperative processes management – One of the problems cooperative societies encounter is always concerned with either wrong data entry or improper registrations and slow process of a member's request.

ii. Record keeping in the cooperative society of MTU (Mountain Top University) tends to be old and outdated with mostly manual recordings and at times hard to find the record of a member during the request process.

iii. Request process in MTU cooperative society is mostly done manually with delays of the request due to timing and slow process, also when the task is bulky and hard to arrange in a FIFO (First in First out) order to perform the request of a member.

1.2 Aim and Objectives of the Study

Aim:

The aim of the study is to build and implement an e-based cooperative society credit management.

Objectives:

The objectives are to:

i. Design an e-platform for data entry and cooperative processes management.

ii. Design a database for all records and data collection for members records.

iii. Design an interface for querying cooperative records and data.

1.3 Methodology

Developing a web-based management system used to capture the data of each member of the society and storing them on the database also allowing the system to manage their biodata and information. allowing updates and other features on their data.

Developing a framework using the MySQL (My Structured querying language) database to store information of all users and data related to the use of the system.

This system will be developed using a Windows Operating System, Apache server will be used to access the database, MySQL (My Structured querying language) for the database and Hypertext Preprocessor (PHP) for the backend, JavaScript and Cascading Style Sheet (CSS) for design purposes. Working with a database schema and interface for querying records and data such as PhpMyAdmin.

1.4 Scope of the Study

The scope of the study is to focus on building an E-based Credit Management system for MTU cooperative society that can manage the data and processes for the members.

1.5 Significance of the Study

This study will provide a more efficient data collection technique and also the process of users to request their data in society. Practically, the main goal of any system developer is for the designed system to be used, accepted, maximized, and also in the process utilize resources hence this research will help developers and also the cooperative society by providing permanent solution to their process management and data collection for their members, making work and process of data faster and easier.

Furthermore, this work will make additional and improved contributions in the Nigerian society by making people aware of the solutions that technological innovations such as this web-based data credit management system would offer to make life easier and hence, improve the way data is being collected and stored.

1.6 Definition of Terms

COOP-(otherwise called co-employable, center, or coop) is "a self-ruling relationship of people joined intentionally to meet their basic monetary, social, and social needs and goals through a mutually possessed and equitably controlled undertaking. (machine, 2012)

Society – is a gathering of people associated with steady social cooperation, or an enormous social gathering having the equivalent land or social region, regularly subject to the equivalent political specialist and predominant social desires.

Data - is a set of values of subjects with respect to qualitative or quantitative variables.

Information and data or learning are regularly utilized reciprocally; in any case, information progresses toward becoming data when it is seen in setting or in post-examination (Information, 2018). While the idea of information is normally connected with logical research, information is gathered by an enormous scope of associations and establishments, including organizations (e.g., deals information, income, benefits, stock value), governments (e.g.,wrongdoing rates, joblessness rates, education rates) and non-legislative associations (e.g., censuses of the quantity of vagrants by non-benefit associations).

Members - is a person who belongs to a social group or organization. By extension, it can refer to any part of a whole. The relationship between members is that of peers.

Management – The executives incorporates the exercises of setting the technique of an association and planning the endeavors of its representatives (or of volunteers) to achieve its targets through the use of accessible assets, for example, money related, regular, innovative, and HR.

System - A system is a group of interacting or interrelated entities that form a unified whole. A system is delineated by its spatial and temporal boundaries, surrounded and influenced by its environment, described by its structure and purpose and expressed in its functioning.

Credit - Credit is the trust which enables one gathering to give cash or assets to another gathering wherein the second party does not repay the principal party promptly (consequently producing an obligation) yet guarantees either to reimburse or restore those assets (or different materials of equivalent worth) sometime in the future. At the end of the day, credit is a strategy for making correspondence formal, legitimately enforceable, and extensible to an enormous gathering of irrelevant individuals.

Loan -Advance is the loaning of cash by at least one people, associations, or different elements to different people, associations and so forth. The beneficiary (for example the borrower) causes an obligation, and is normally at risk to pay enthusiasm on that obligation until it is reimbursed, and furthermore to reimburse the main sum acquired.

CHAPTER TWO

LITERATURE REVIEW

2.0 General Overview

The cooperative society is a potential new phase of mankind's history, portrayed by financial and political majority rule government, helpful universal relations and an advantageous association with nature. The agreeable society would supplant our present phase of history, which is described by few enormous, revenue driven organizations that dominate the world economy; a blend of dictator and law-based governments; a low personal satisfaction for a considerable lot of us; an abnormal state of contention-based interaction inside and among countries; and a destructive association with the earth.

We already may have begun the transition to the cooperative society in the latter half of the 20th century and the beginning of the 21st. If such a transition is occurring:

i. This emerging society would be a major paradigm shift, on a scale that has occurred only a few times since we evolved as a species over 200,000 years ago. (Howell & Elizabeth, 2015)

ii. For the first time in over 5,000 years, (Mark & Anthony, 2014) we would have a society that is not dominated by religious, military, political and/or economic elites.

iii. Our society would be based on cooperation and democracy rather than conflict, control by the few and extreme inequality.

The Cooperative Society examines the premise that humans are at the threshold of such a momentous historical change, making possible the realization of our most broadly and deeply held social values. (President Franklin D, (1948))

The book draws the real phases of mankind's history to date; plots the key qualities of how a helpful society would vary from these earlier stages; characterizes, "tests" and scores seven estimates identified with the agreeable progress; and prescribes ways for us to make this change.

Later on, this pilot exercise to characterize and quantify development toward or far from the helpful society should be trailed by increasingly point by point, efficient and intermittent research so as to thoroughly gauge changes after some time. A definitive objective is to set the phase for a progressing estimation process and to show a lot of suggestions to enable us to make the agreeable change a reality.

A cooperative is an independent relationship of people joined deliberately to meet their common monetary, social and social needs and goals through a together possessed fairly controlled undertaking. Cooperatives depend on the estimations of self-improvement, self-duty, majority rule government, value, and solidarity in the custom of their organizers, helpful individuals have confidence in the estimations of genuineness, transparency, social duty and thinking about others.

2.0.1 Principles of Cooperative systems:

i. **Voluntary and open membership** – cooperatives are deliberate associations, open to all people ready to utilize their administrations and willing to acknowledge the obligations of participation, without sexual orientation, social, racial political or religious segregation.

ii. **Democratic member control** – cooperatives are vote based associations constrained by their individuals, who effectively take an interest in setting their strategies and deciding.

iii. **Member Economic participation** – Members contribute impartially to, and justly control, the capital of their agreeable. at any rate some portion of that capital is generally the basic property of the agreeable. They more often than not get restricted remuneration, if any on capital bought in as a state of enrollment.

iv. **Autonomy and independence** – cooperatives are self-ruling, self-improvement associations constrained by their individuals. on the off chance that they go into concurrences with different associations, including governments, or raise capital from outside sources, they do as such on terms that guarantee majority rule control by their individuals and keep up their helpful independence.

v. **Education, training and information** – cooperatives give instruction and preparing to their individuals, chose reps, administrators, and workers so they can contribute adequately to the advancement of their agreeable. they illuminate the overall population

– especially youngsters and conclusion pioneers – about the nature and advantages of collaboration

vi. **Concern for community** – while concentrating on part's needs, cooperatives work for the economic improvement of their networks through strategies acknowledged by their individuals.

vii. **Cooperatives are:**

i. **User-possessed** – The general population who claim the money the agreeable is the individuals who utilize the helpful

ii. **User-controlled** – The general population who control the helpful are the individuals who utilize the agreeable

iii. **User-profiting** – The cooperatives sole intention is to give and disseminate to its clients based on their utilization

2.0.2 Cooperatives bring the following types of benefits to their members:

i. Consumer agreeable social orders give retail items and administrations to their client individuals

ii. Purchasing helpful social orders buy items and administrations in mass to diminish or share costs for individual or authoritative individuals

iii. Marketing helpful social orders fabricate markets for individuals' items and administrations, improve part bartering force, encourage conveyance of items to advertise, and improve item quality

iv. Value−added Processing Cooperative social orders enhance individuals' items to expand individuals offer of retail mark−ups

2.0.3 Reasons Why You Might Want to Start a Cooperative Society

i. Cooperatives exist to address their individuals' issues. Their attention is on administration to individuals, not on carrying an arrival to speculators.

ii. Cooperative individuals are not punished for cooperating in an agreeable business under US Tax Code; in this way, numerous cooperatives appreciate expense points of interest.

iii. Cooperatives are claimed and constrained by their individuals. They help keep assets in the individuals' locale and are guided by individuals' qualities.

iv. Decisions made equitably by the enrollment give a solid course that is upheld over the association.

v. Profits are come back to individuals so individuals profit by the business they do with the agreeable.

vi. Cooperatives add to the monetary steadiness of their networks.

2.0.4 Four Reasons Why You Might Want to think twice Before Starting a Cooperative Society

i. Sometimes cooperatives experience issues accessing the capital they need without having the option to expedite speculators who grab a chair on the load up.

ii. Cooperatives need to put time and cash in supporting their equitable procedure instructing individuals about key issues, holding gatherings, and reacting to part concerns. This can be costly and tedious.

iii. Sometimes there are legitimate breaking points to the extent of tasks or participation for a helpful.

iv. Cooperatives are just on a par with their individuals request that they be. At the point when individuals quit contributing time and vitality, cooperatives can decrease the advantages they give to their individuals.

2.0.5 Developing a Lasting and Effective Committee

The driving force behind a well-organized cooperative development effort will be an efficient steering committee. It will also be a significant organization beyond the scheduling stage to carry out the effort. There are a few fundamental techniques that are often neglected to turn a group of volunteers into an efficient, lasting organization. Select an effective chairperson

The ideal chairperson is a good meeting facilitator, skilled at delegating tasks and monitoring progress. The chairperson should be a respected member of the community, able to serve as a spokesperson for the planning effort, and skilled at building coalitions and collaborative efforts.

Build committee skills

Community projects can falter when a key individual leaf. Share tasks and cultivate skills to ensure that no one person is indispensable.

Establish set meeting times

Frequent meetings at regularly scheduled times give the committee continuity and stability. Keeping your meetings at the same time and place will encourage consistent attendance.

Communicate, communicate, communicate

Sending out agendas, meeting notes, and background materials keeps members informed and prepared for upcoming meetings. These mailings also lend professionalism to your efforts.

Make every meeting count

At each meeting, have an agenda and stick to it. See that the group makes decisions to move forward and that members leave with assignments to be completed within specific time frames.

Keep meetings concise and to the point

The people you will want on the steering committee are often the busiest people in town. Use their time wisely. Start and end meetings promptly. Keep meetings less than one hour unless participants agree to a longer meeting.

Reinforce and celebrate the spirit of collaboration

If a collaborative cooperative development effort involves multiple groups, then it is essential that all groups receive credit for their participation in the coalition. Publicize the variety of individuals engaged and ensure that individuals or organizations do not receive credit for what is a cooperative effort.

2.1 Conceptual Review

The review literature consists of conceptual review, theoretical review, A review of associated jo b would be included in this section, showing the power and weakness of each associated job as w ell.

2.1.1 Credit Management

The word “credit” has been gotten from the Latin word “credo” which means “I believe” or “I trust”, which connotes a trust or certainty rested in someone else. The term credit implies, resting trust or trust in someone. In financial matters, it is deciphered to mean, in a similar sense, confiding in the dissolvability of an individual or making an installment to an individual to get it back after some time or loaning of cash and accepting of stores and so on. (Reeta Mathur, 2005) at the end of the day, the significance of acknowledge can be clarified as, A legally binding understanding where, a borrower gets something of significant worth now and consents to reimburse the bank at some later date. The getting limit gave to a person by the financial framework, as credit or an advance. The all-out bank credit the individual has is the total of the acquiring limit every moneylender bank gives to the person.

Credit definitions

i. **Prof. Kinley**: "By credit, we mean the power which one individual needs to initiate another to put financial merchandise at his removal for a period on guarantee or future installment. Credit is along these lines a characteristic of intensity of the borrower."
ii. **Prof. Gide:** "It is a trade which is finished after the expiry of a specific timeframe".
iii. **Prof. Cole**: "Credit is acquiring power not gotten from pay but rather made by money related estab
iv. lishments either as on counterbalance to sit salary held by investors in the bank or as a net expansion to the aggregate sum or obtaining influence."
v. **Prof. Thomas**: "The term credit is presently connected to that confidence in a man's likelihood and dissolvability which will allow of his being depended with something of significant worth having a place with another whether that something comprises, of cash, merchandise, benefits or even acknowledge itself as and when one may endow the utilization of his great name and notoriety." based on above definitions, it very well may

be said that credit is the trade work in which, bank gives a few products or cash to the account holder with a conviction that after at some point he will return it. At the end of the day, “Trust is the Credit”. (Mathur & Reeta , 2004)

vi **Vasant Desai**: "To give or permit the utilization of briefly relying on the prerequisite that a few or its equal will be returned."

Characteristics of credit

A few attributes of credit are of prime significance while stretching out credit to an individual or to a business endeavor.

i. **Confidence**: Confidence is significant for giving or broadening any credit. The individual or specialist must have certainty on indebted person.

ii. **Capacity**: Capacity of the borrower to reimburse the obligation is likewise significant thing to be considered. Before allowing or broadening any development, bank ought to assess the borrower's ability.

iii. **Security**: Banks are the fundamental wellspring of credit. Before expanding credit, bank guarantees appropriately about the borrower's security. The accessibility of credit relies on property or resources controlled by the borrower.

iv. **Goodwill**: If the borrower has great notoriety of reimbursing exceptional in time, borrower might almost certainly acquire credit with no troublesome.

v. **Size of credit:** For the most part limited quantity of credit is effectively accessible than the bigger one. Once more, it likewise relies upon above variables.

Types of credit

The credit help given by an investor is fundamentally of two sorts, one is reserve based credit support and the other is non-subsidize based. The distinction between reserve based and non-finance-based credit help given by an investor lies fundamentally in the money out stream. (Bhattacharya & Agarwal , 2005) Banks by and large permit subsidize based offices to clients in any of the accompanying habits.

I. Traditional Credit Products

i. Cash credit: Cash credit is a credit that given in real money to business firms. A money credit record is an illustration account against a fixed credit breaking point allowed by the bank and is worked precisely in a similar way as a present record with all overdraft offices. It is a course of action by which, a bank enables its clients to acquire cash up to a specific farthest point against unmistakable protections or offer of endorsed concern and so on money credits are by and large permitted against the hypothecation of merchandise/book obligations or individual security. Contingent on the idea of necessity of a borrower, bank indicates a breaking point for the client, up to which the client is allowed to acquire against the security of advantages after accommodation of endorsed terms and conditions and keeping recommended edge against the security. It is on interest-based record. As far as possible is permitted to proceed for quite a long time if there is a decent turnover in record just as products. In this record stores and withdrawals might be influenced as often as possible. In India, money credit is the most famous method of development for organizations.

ii. Overdraft: A client having current record, is permitted by the banks to draw more than his stores in the record is called an overdraft office. In this framework, clients are allowed to pull back the sum well beyond his equalization up to degree of the utmost stipulated when the client needs it and to reimburse it by the methods for stores in record as and when it is advantageous. Client of good standing is permitted this office however client needs to pay enthusiasm on the additional withdrawal sum.

iii. Demand loans: An interest credit has no expressed development period and might be approached to be paid on interest. Its quiet element is, the whole measure of the endorsed advance is paid to the account holder at one time. Intrigue is charged on the charge balance.

iv. Term loans: Term Loan is a development for a fixed period to an individual occupied with industry, business or exchange for gathering his necessity like obtaining of fixed resources and so forth the development time frame relies on the borrower's future profit.

Beside money credit, term advances are accepted critical in a development arrangement of the financial arrangement of nation.

v. **Bill purchased:** Financiers may here and there buy charges as opposed to limiting them. In any case, this is commonly done on account of narrative bills and that too from endorsed clients as it were. Narrative bills are joined by reports of title to merchandise, for example, bills of stacking or lorry and railroad receipts. At times, broker advances cash as overdraft or money credit against the security of such bills.

vi. **Bill discounted:**

Investor credits the assets by accepting a promissory note or bill payable at a future date and deducting that from the enthusiasm on the measure of the instrument. The primary component of this loaning is that the premium is gotten by the broker ahead of time. This type of loaning is pretty much a spotless development and banks depend for the most part on the reliability of the gatherings.

II. Innovative Credit Products

Since the progression time frame there have been extraordinary changes in the manner credits have been conceded to singular clients and agents. The changing example of banks from general to branch banking after the progression time frame likewise constrained banks to receive simple loaning. Because of the expansion in the quantity of mergers and acquisitions in this division, desire went exceptionally high. Banks have gone under massive strain to meet the objectives of stores and advances. (Mark Snider, 2009) Post globalization, Liberalization and Privatization, brokers started to concentrate on both corporate and retail banking exercises. The global money related markets have seen an ocean change in the most recent decade. Banks are probably going to experience more changes later on. In perspective on these advancements, banks in India are additionally embracing certain new practices and innovation-based administrations to consider the requirements of individuals. This is on the grounds that it empowers clients to perform banking exchanges whenever it might suit them.

Innovation has bolstered the advancement of budgetary administration industry and decreased the cycle of cash to the most limited conceivable length. Various money related organizations,

including banks have begun online administrations. The development of inventive retail items offered by Indian banks is expanding pointedly.

i. **Credit cards:**

Credit cards are alternative to cash. Banks allow the customers to buy goods and services on credit. The card comprises different facilities and features depending on the annual income of the card holder. Plastic money has played an important role in promoting retail banking.

ii. **Debit cards:**

Debit card can be used as the credit card for purchasing products and also for drawing money from the ATMs. As soon as the debit card is swiped, money is debited from the individual's account.

iii. **Housing loans:**

Various types of home loans are offered by the banks these days for purchasing or renovating house. The amount of loan given to the customer depends on the lending policies and repayment capacity of the customer. These loans are usually granted for a long period.

iv. **Auto loans:**

Auto loans are granted for the purchase of car, scooter etc. it may be granted for purchasing vehicle.

v. **Personal loans:**

This is an excellent service provided by the banks. This loan is granted to the individuals to satisfy their personal requirements without any substantial security. Many banks follow simple procedure and grant the loan in a very short period with minimum documents.

vi. **Educational loans:**

This loan is granted to the student to pursue higher education. It is available for the education within the country or outside the country.

vii. **Loans against securities:**

These loans are provided against fixed deposits, shares in demit form, bonds, mutual funds, life insurance policy etc.

viii. **Consumption loans for purchase of durables:**

Banks fulfill the dreams and aspirations by providing consumer durable loans. These loans can be borrowed for purchasing television, refrigerator, laptop, and mobile. (Mark Snider, 2009)

Credit classification

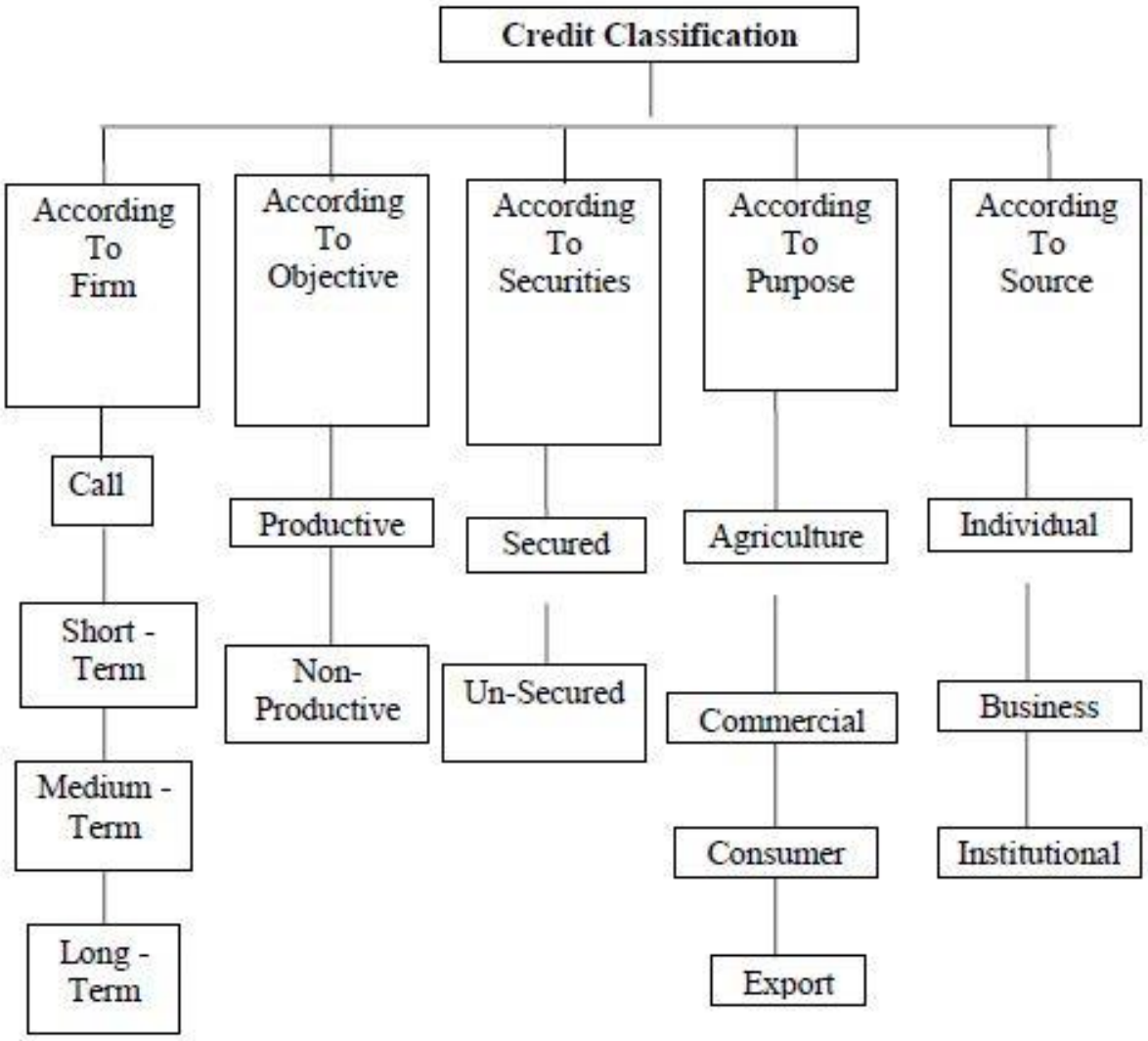

Figure 2.1 - Credit classification

Credit instruments

Credit instruments prove very helpful in encouragement and the development of credit and help in the promotion and development of trade and commerce. Some of the credit instruments are,

i. **Cheque:**

Cheque is the most popular instrument. It is an order drawn by a depositor on the bank to pay a certain amount of money which is deposited with the bank.

ii. **Bank draft:**

Bank draft is another important instrument of credit used by banks on either its branch or the head office to send money from one place to other. Money sent through a bank draft is cheaper, convenient and has less risk.

iii. **Bill of exchange:**

It enables a seller of commodity to issue an order to a buyer to make the payment either to him or to a person whose name and address is mentioned therein either on the site of the bill or within a period of time specified therein.

iv. **Promissory note:**

According to the Indian negotiable instrument act, „a promissory note" is an instrument in writing containing an unconditional undertaking signed by the maker to pay a certain sum of money only to or the order of certain person or the bearer of the instrument.

v. **Government bonds:**

Government issues a sort of certificate to the person who subscribes to these loans. Such certificates are called government bonds. Some of them are income tax free.

vi. **Treasury bills:**

These bills are also issued by the government. They are issued in anticipation of the public revenues.

vii. **Traveler's cheque:**

This is the facility given by bank to the people. It was most useful when recent technological instrument like ATMs were not available. A customer was used to deposit money with the banks and banks give travel

Advantages of credit

Credit plays an important role in the gross earnings and net profit of commercial banks and promotes the economic development of the country. The basic function of credit provided by banks is to enable an individual and business enterprise to purchase goods or services ahead of their ability. Today, people use a bank loan for personal reasons of every kind and business venture too. The great benefit of credit with a bank is probably very low interest rates. Majority people feel comfortable lending with bank because of familiarity.

i. **Exchange of ownership:** Credit system enables a debtor to use something which does not own completely. This way, debtor is provided with control as distinct from ownership of certain goods and services.

ii. **Employment encouragement:** With the help of bank credit, people can be encouraged to do some creative business work which helps increasing the volume of employment.

iii. **Increase consumption:** Credit increases the consumption of all types of goods. By that, large scale production may stimulate which leads to decrease cost of production which in turn also lowers the price of product which in result rising standard of living.

iv. **Saving encouragement:** Credit gives encouragement to the saving habit of the people because of the attraction of interest and dividend.

v. **Capital formation:** Credit helps in capital formation by way that it makes available huge funds from able people to unable people to use some things. Credit makes possible the balanced development of different regions.

Concept of credit management

Banks and financial institutions mobilize deposits and utilize them for lending. Generally lending business is encouraged as it has the effect of funds being transferred from the system to productive purposes which results into economic growth. The borrower takes fund from bank in a form of loan and pays back the principal amount along with the interest. Sometimes in the non – performance of the loan assets, the fund of the banks gets blocked and the profit margin goes down. To avoid this situation, bank should manage its overall credit process. Bank should deploy its credit in such a way that every sectors of economy can develop. Credit management comprises two aspects; from one angle it is that how to distribute credit among all sectors of economy so that every sector can develop and banks also get profit and from the other angle, how to grant credit to various sectors, individuals and businesses to avoid credit risk.

Credit management is concerned mainly with using the bank's resource both productively and profitably to achieve a preferable economic growth. At the same 88 time, it also seeks a fair distribution among the various segments of the economy so that the economic fabric grows without any hindrance as stipulated in the national objectives, in general and the banking objectives, in particular. (Vasant & Desai, 2005)

2.1.2 Corporate Management

Corporate management accountability is simply a process that holds management accountable for the corporate performance during a specific period. This means that since management has the authority to direct and conduct the business, it also has corresponding responsibility to account for the outcome of the business operation.

A significant number of the reasons for the disappointment of real partnerships, (for example, shortcoming in budgetary revealing framework, center administration unfortunate behavior, ecological fiasco, and so forth.) are only the manifestations of what is seen by this paper to be the genuine wellspring of the issue, that is - disappointment of the corporate administration responsibility process. This disappointment may either come from the powerlessness to consider the board answerable, or the insufficiency of the administration responsibility process that has

neglected to create convenient understanding into the genuine operational status, guiding concerned gatherings to receive auspicious measures against unfortunate circumstances.

Corporate administration responsibility is relied upon to survey and assess such issues as:

i. Expectations of the partners and their correspondence to the administration
ii. Distribution of the board duties and specialists at each dimension
iii. Transformation of partner's desires into corporate objectives, goals and plans
iv. Functioning of the board based on obligations and experts for a characterized period, normally one monetary year
v. Performance audit, assessment and explanation
vi. Development of medicinal, strengthen and key measures

Objectives of Corporate Management Accountability

Corporate administration responsibility offers partners the privilege to consider the administration responsible for corporate exhibitions identified with their particular advantages and desires. It additionally gives them the chance to rate both the administration execution inside the corporate setting and the organization's presentation inside the business and against direct contenders. These two together may further empower the partners to assess the company's applicable industry execution against the presentation of different enterprises just as the entire economy in which the business works. Growing such a significant understanding into the corporate administration execution just as the condition of the business itself would give partners the chance to receive satisfactory healing, strengthen or vital measures (choices and activities), that would address both the past and the future worries of the business. Such measures may incorporate administration rewards, discipline, sanctions and furthermore extension, maintenance or withdrawal of partners' commitments toward the firm. Corporate administration responsibility should look to advance, the executive’s duty and viability, corporate supportability, success, intensity and partners' interests and desires.

Characteristics of Corporate Management Accountability

The contemporary popular meanings of accountability have expanded beyond its core meanings of holding someone to account (Mulgan, 2000). In a corporate setting, accountability could be understood as corporate control; that is, the establishment of clear means for sanctioning failure (Valor, 2005), facilitating corporate sustainability, prosperity and competitiveness. To do this while we acknowledge the need for an accountability function that provides for every individual and group to justify their own performance, we argue that since every corporate performance-outcome is the final result of a series of interdependent decisions and actions of management at different levels, accountability is a process that determines the extent to which every individual and group in the management has contributed to the corporate performance in general and to any specific outcome in particular. The subsequent adoption of remedial or reinforce measures by the stakeholders shall make corporate accountability the means towards insuring the firm sustainability, prosperity and competitiveness. Accountability has been viewed by researchers as the act of justifying one's action or inaction to an audience that has reward or sanction authority and where rewards or sanctions are dependent upon audience's evaluation (Beu & Buckley, 2001). Consequently, management accountability, where exercised, has only focused on the act of justifying what the management has achieved or failed to achieve. While the aforementioned approach to accountability may yield a general view of the corporate performance status, it does not produce enough insight into all relevant management decisions and actions that underpin the corporate performance and, as such, it will not serve a strong basis for adopting adequate consequential decisions and actions directed towards both improving the impact of the past performance and setting ground for more desirable future outcome. In our view, management accountability is a whole process that requires a careful review and analysis of stakeholders' expectations as well as the defined goals, objectives, plans and implementations by the management; a factual evaluation of management performance as compared to the stakeholders' expectations, competitors as well as the economy; development of adequate measures to address the past and the future.

2.2 Theoretical Review

Investigating the relationship between cooperate management and credit management has been examined through the lenses of various theories including credit monitoring, credit risk rating. The rationale behind the use of each theory is described as follows

2.2.1 Credit Monitoring

A good lending is that the amount lent, should be repaid along with interest within the stipulated time. To ensure that safety and repayment of the funds, banker is necessary to follow-up the credit, supervise and monitor it. Credit monitoring is an important integral part of a sound credit management. The bank should always be careful for that fund properly utilized for what it has been granted. Banker keeps in touch with the borrower during the life of the loan. There are some steps from the banker's point of view, to ensure the safety of advance.

1. Documentation: Once the loan is sanctioned by the bank, the borrower must provide certain documents. The properly executed and stamped documents are essential which should be dully filled and authenticated by the borrower.

2. Disbursement of advance: The advance should be disbursed only after obtaining the documents. Loan account should be scrutinized to ascertain that the funds are utilized for the business purpose only.

3. Inspection: The unit and the securities charged to the bank should be inspected periodically. The banker stipulates different terms and conditions at the time of granting the advance. And the banker should continue to keep a watch that all these are observed. In this, the team of financial and technical officers visits the borrower's firm to get view about customer's affairs.

4. Submission of various statements: All the statements required by a banker should be regularly obtained and thoroughly scrutinized. The health of the borrower's accounts is indicated by control formats, so, should be reviewed properly. Borrower's accounts show movement of accounting and operation stage. Financial statements and balance sheets should be examined

along with credit risk rating at least once in a year. The positive and the negative progress of the loan assets are indicated by these verifications.

5. Annual review: Every loan account should be revised annually. A borrower makes lending decision on certain assumptions. So, it is necessary to hold those as good throughout the continuance of the advances. Annual review provides an insight view of the borrower's general and financial conditions.

6. Market information: The banker should keep in touch with the market environment. Market reports are an important source to get the present information regarding trade and industry. The banker should have resource for such information. Hence, bank must take all the precautions before sanctioning loans and after in follow-up also. The post sanctioning period is also most important to avoid the risk of NPA. It is helpful to banker to prevent the debt to be converted into bad debt. (Vijayaragavan, 2007)

2.2.2 Credit Risk Rating:

Credit risk rating is a rating assigned to borrowers, based on an analysis of their ability and willingness to repay the loan. Under the IRB (Internal Rating Base) approach, banks will be allowed to use their internal credit risk rating system for setting capital charges. The IRB approach provides similar treatment for corporate bank and a separate frame-work for retail and project . (Bidani & Mitra , 2008) IRB approach is one of the most innovative aspects to calculate credit risk under the new accord. According to Basel-II norms, credit risk is computed in two ways under IRB approach, one is the Foundation approach while the other is the Advance approach. The foundation approach is relatively a fundamental approach. In this, the banks are allowed to develop their own model for estimating the probability of default for individual client or group of clients. The advanced approach allows the banks to develop their own model to quantity required capital for credit risk.

2.3 Review of Related Works

Olorunlomerue, Adam. (2018) discussed in this project there has been an upsurge in the information about capital base investments profit-sharing or dividends in the co-operative society. In Nigeria, co-operative has since become a strong instrument of achieving rural, communal and national development.

In this work the strength of this project is that a Web-Based Centralized Cooperative Information Management System is presented It was created to upgrade the tasks of helpful society where they can sign on utilizing special secret phrase to enlist their general public and furthermore give detail of their budget report, for example, (participation sparing, credit issued, advance reimbursement, advance out-sand, net surplus or profit, financing cost, number of register part and so on.) at end of each monetary year. Macromedia Dreamweaver was utilized to structure the UI; Java Programming Language was utilized to actualize the business rationale while MySQL (My Structured querying language) was utilized for the database. Results from the assessment demonstrates that the framework will incredibly help the administration in the assemblage of information on agreeable social orders for arranging and furthermore help other government offices in get-together, gathering and investigating information that can encourage further improvement in the zone of trade and industry. But the gap or weaknesses of the project is that the work doesn't have a front-end webpage designed with it to get the attention of the members and staff of the society, there is no way to communicate the society from the work, which doesn't allow the members and staffs to get updated news of information about the society (Olorunlomerue, 2017)

Mbam and Igboji, Kingsley (2013) discussed about Enhancing Cooperative Loan Scheme Through Automated Loan Management System. With utmost amazement, the realities of ICTs, the rich potentials of VB.net and SQL Server-2005, created a credible and viable alternative for managing loan scheme facility.

Auto-LMS is indeed a concept of the now, a swift change in routine cultural loan practices.

The strength of this work is that a pragmatic system bundled with several competent capabilities. The underlying technologies and software engineering principles created a broad door of transition to a world of accurate and/or error-free computations, errorproof operations, onscreen transactions/report generation.

The weakness of this work is that the program created for this management was to only process loan applications without being able to process other tasks. (Mbam & Igboji & Kingsley, 2013)

Ming-Shang Huang, Wei-Hung Hsiao (Corresponding author), Tsung-Sheng Chang & Mei-Huei Hu. (2012) Discussed In this paper and developed a cooperative learning system for students in a department of digital content design in a college. In both self-formed and random groups, students demonstrate high levels of academic achievement and learning satisfaction, which verified the system's utility. The strength of this research is summarized as follows: (1) this study verified three dimensions proposed by Tu to explain individuals perceived social presence when using cooperative learning systems. It is found that interactivity has significant difference, but social context and online communication has insignificant difference among three dimensions of social presence theory; (2) a web-based cooperative learning system is developed. The system architecture proposed in this paper will provide useful references for practitioners in developing cooperative learning systems.

There are also weaknesses in this study. First, participants in this study are college students; and hence, results of this study cannot be extended to other aspects. Second, the subject of experiment is "design web graphs and layouts', learning materials and times spent on the experiment are so limited. It is difficult to infer the phenomena appearing in this study are universal in another case. Therefore, two recommendations are suggested based on the experiences of this research. First, cooperative learning systems should contain better interaction mechanisms to support communication activities among teachers and students in cooperative learning process.

Second, teachers should be active in involving in discussions with students to stimulate high levels of student interaction. Therefore, this study concludes that establishing n comprehensive cooperative learning system and better interaction mechanisms will ensure higher levels of learning performance in cooperative learning process.

CHAPTER THREE

METHODOLOGY

3.0 General Overview

This chapter discusses about the methods that were used and implemented for this topic, giving step by step explanation of how the stated objective of this project work will be achieved. This chapter would also contain the development life cycle of the program also stating the problems, features of existing system.

3.1 User Acceptance Evaluation

The kind of data that will be used for this project is secondary data collected by the user and this will be used to gain some insights into why users will be eager to accept a recent technology. To explore the factors that influence user's acceptance of expert systems, a database was created to meet the objective of the project. The use of database is to store the information and records of the users which allowed them view their information's and status. It will also enable the researcher have more control over how the information will be collected and decide on some requirements such as size of the project, time frame and goal.

3.2 SDLC (Software Development Life Cycle)

SDLC is a process followed for a software project, within a software organization. It consists of a detailed plan describing how to develop, maintain, replace and alter or enhance specific software. The existence cycle characterizes a philosophy for improving the nature of programming and the general advancement process. There are different programming improvement life cycle models characterized and planned which are pursued during the product

advancement process. These models are additionally alluded as Software Development Process Models". Each procedure model pursues a Series of steps interesting to its sort to guarantee achievement during the time spent programming improvement.

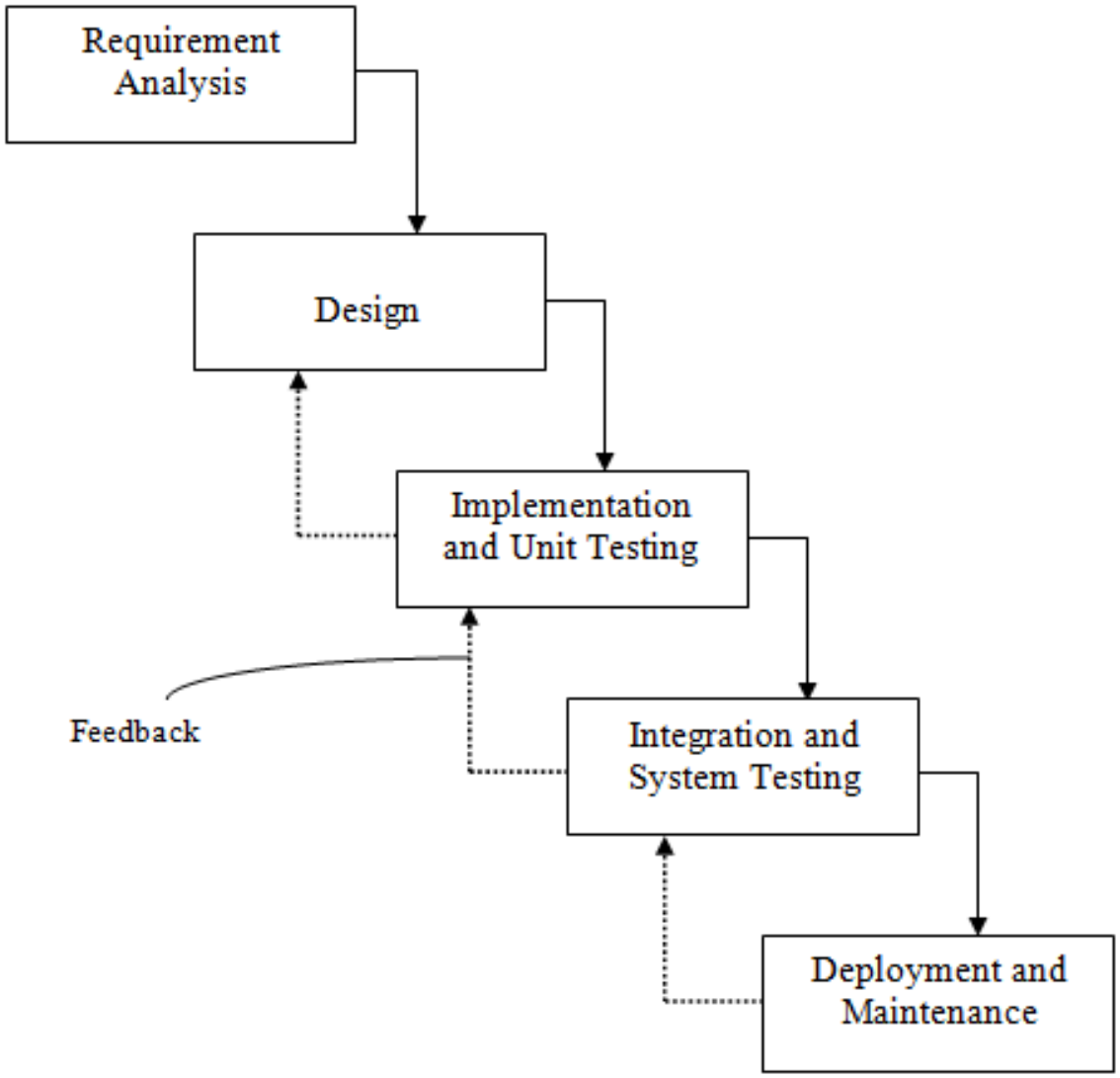

Figure 2.0 - Waterfall model adopted

3.3 Process Model with Diagram Phases

In this project work the water fall model was adopted, the development of the system starts by interviewing the staff under the school management and the staffs of the cooperative society to study their business processes.

3.3.1 Phase 1: Requirement Analysis

This incorporates the two necessities which are the useful and non-functional necessities, required to guarantee that client desires are fulfilled by making the framework functionalities to be compelling and productive. Desires from the proposed framework incorporate:

i. Data Collection

ii. User Validation and Verification

iii. Medical record keeping

iv. Booking Processing and scheduling Appointments

3.3.2 Phase 2: System Design

Framework plan is the necessity details to begin with stages and in this stage the framework plan is arranged. Framework plan makes a difference in indicating the equipment and frame work necessities and contribution to the rate of the framework design. The next stage was where the computer program codes were composed and created.

3.3.3 Phase 3: Implementation

This stage depicts the arrangement and influences programs/to code and planning the code for the following stage. With the contributions from the past stage (Framework plan), the structure is in any case made little projects called units, which are organized in the following stage. Every unit is made and striven for its value which is implied as Unit Testing and besides a couple of

3.3.4 Phase 4: Integration and Testing

This stage includes framework integration and testing of program methods and ordinarily carried out by Quality Confirmation experts to decide in the event that it meets the starting objective of the framework (Inventive Planner). All units created in the usage stage are coordinates into a frame work after testing of each unit. The whole framework is tried for any flaws and disappointment.

3.3.5 Phase 5: Deployment of System

Once the utilitarian and non-practical testing is done, the yield result is sent into the customer condition and released to the market.

3.3.6 Phase 6: Maintenance

Amid this phase after the course of action has been executed, issues as for the customer condition will begin to settle those issues. In addition to redesign the thing, a couple of way better updates are associated and released. Upkeep is done to convey changes and offer courses of action to specific actions in the customer's condition.

3.4 Analysis of existing system

This is an existing system of the type of program that would be implemented in chapter four, this section would describe the analysis, and how the system was operated and created.

Figure 3.0 – The system home page: which contains the login page where users would login their username and password to access their portal.

Figure 3.1**:** The system registration page contains the page where the user creates a new profile on the system to be able to access the portal.

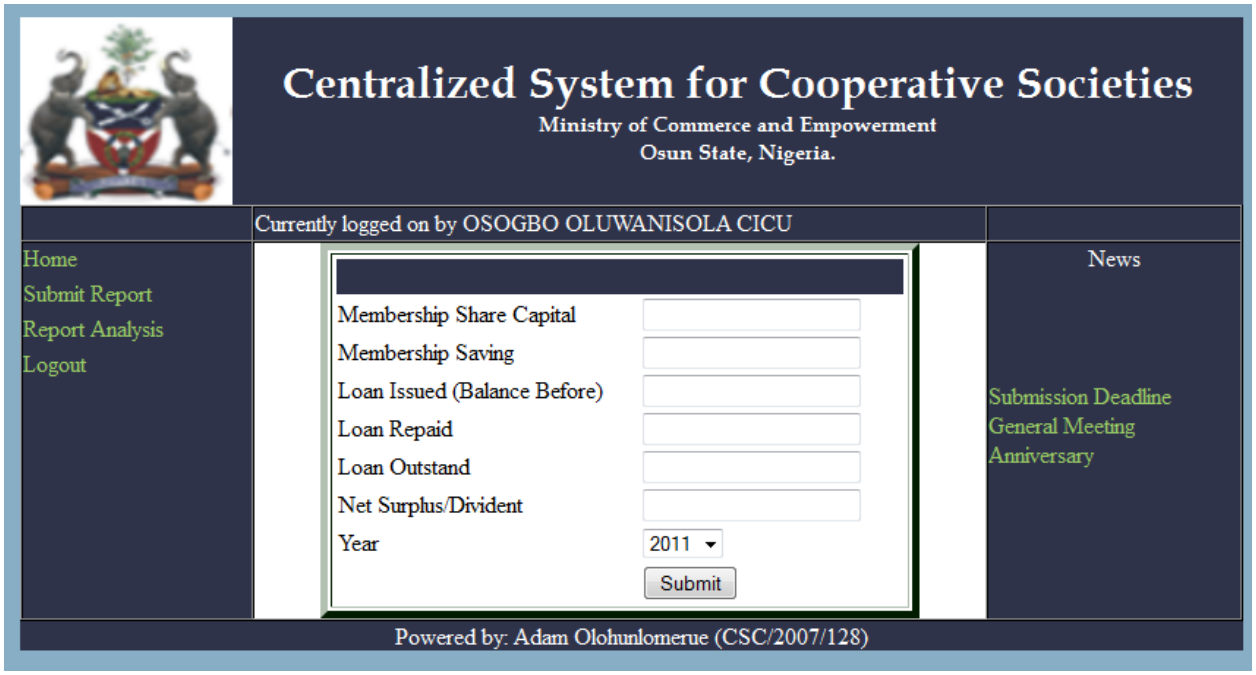

Figure 3.2: The system financial report submission page this page contains where the user fills a report where he or she states their monthly financial statement for verification of account authorization.

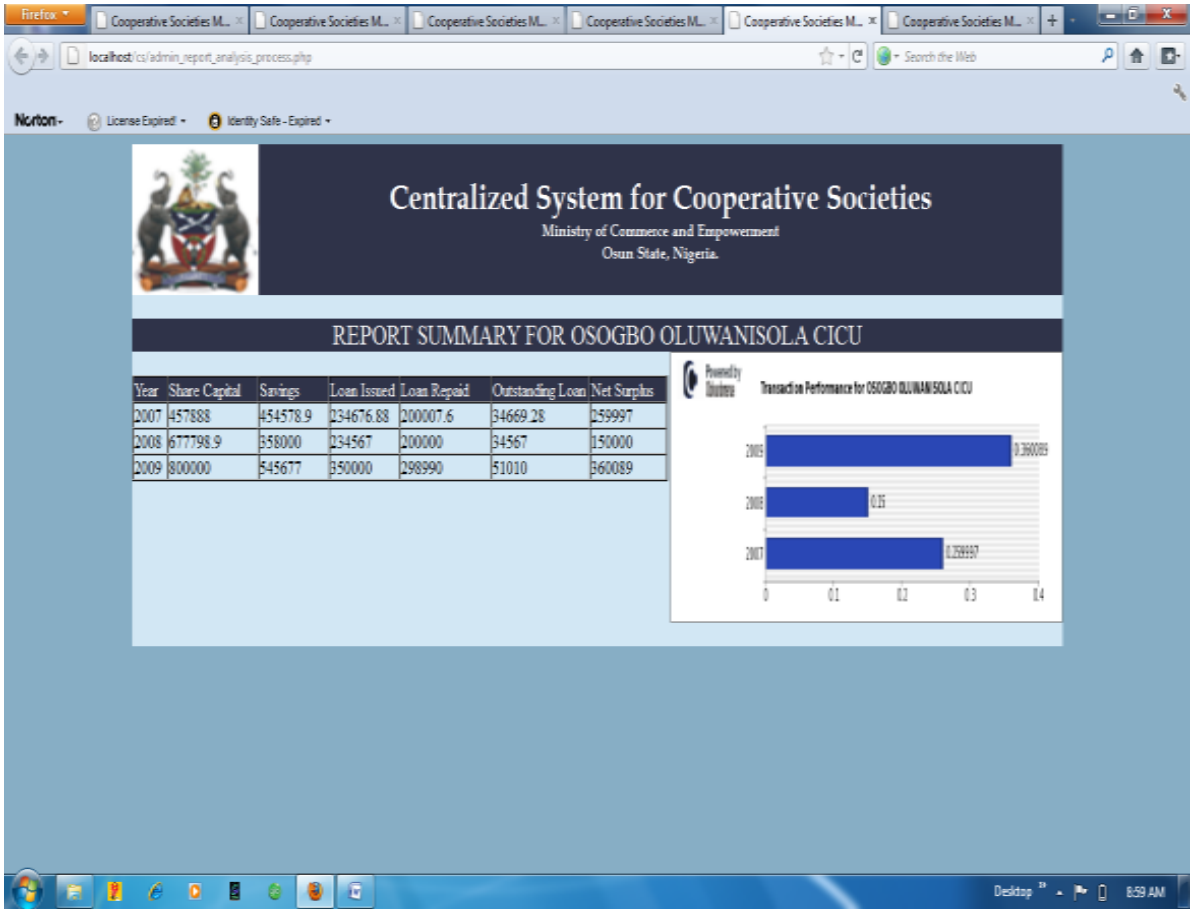

Figure 3.3 – The system financial report page this page contains the summary of the financial report from every user on the system for financial monthly report.

Figure 3.4– System generated certificate of registration sample this page contains the certificate generator for users

3.4 Problems of existing system

i. User interface – One of the problems of the existing system is that the existing system didn't have a proper user-friendly interface for users to be able to easily interact with the functions of the system, the system also runs on a lower version of apache web version.

ii. Process management – The system doesn't have a process management that allows users request through the system and pend for confirmation, whereas it uses only form submission to the database then processed manually.

iii. Low budget interface – The system doesn't seem to look like it was properly programmed for proper functions

3.5 Proposed System

Cooperative society management system is a web-based application system that the cooperative society uses to keep track of their records and process, also members and staff records and tasks. The characteristics are as follows.

i. To design an e-platform for data entry and cooperative processes management.

ii. To design a database for all records and data collection for members records.

iii. To design an interface for querying cooperative records and data.

3.5.1 Advantages of the proposed system

i. The proposed system has a webpage that contains where users can see news and information that happened within the society]

ii. The system has an application form where new users can register as a new member of the society.

iii. Each user as a login portal where their records and process could take place for requests and other things

3.6 Design and Implementation

Due to the reality that parallel techniques support the use of the suggested system side by side with the current system to test for system efficiency, the design methodology used in the suggested system is parallel. Top-down approach is also used in the design as it enables the system to be analyzed one by one. At this stage, task analysis will determine the first objective. Then testing will be done with some design theories on its usability and design. The system prototype will then be analyzed. The prototype will be looked at accordingly. Potential users will then test a fuller prototype to gather feedback.

3.6.1 Software Requirement

Operating system- Windows 8 is a stable operating system that supported more features and is more user-friendly.

Database MySQL (My Structured querying language) was used as a database because simple queries that are easy to comprehend and easy to write are used to keep and collect documents.

Development tools and programming language- HTML was used to write the entire code and create web pages for severe side scripting with cascading style sheet, java design script and hypertext pre-processor (PHP).

3.6.2 Software Tools

i. Text Editors: A word processor is a PC program that allows a customer to enter, change, store and normally print content (characters and numbers, each encoded by the PC and its data and yield contraptions, sorted out to have significance to customers or to various tasks). A word processor gives a void show screen or scrollable page with a settled line length and unmistakable line numbers, you would then have the capacity to fill the lines in with content, line by line. Content supervisors can be used to enter program vernacular source decrees or to make records, (whatis ,2005). The text editors will be used to create the front end of this project with the use of implementing HTML AND CSS to create each page and design. Examples of text editors are: notepad, sublime text, brackets etc.

ii. Adobe Dreamweaver: Dreamweaver is a product program for outlining site pages, basically an all the more completely included html web and programming editorial manager. The program gives a "what you see is the thing that you get" interface for clients to make and alter site pages in an easier way to use condition. This specific programming will be utilized to build up the front-end and contributing a responsive element utilizing bootstrap. Additionally, this product makes the working procedure of this task less demanding and quicker.

iii. PHPMYADMIN: Is a free programming instrument written in PHP, proposed to manage the association of MySQL (My Structured querying language) over the web. It reinforces a broad assortment of exercises on MySQL and Maria DB. As regularly as conceivable used assignments administering databases, tables, fragments and relations that can be performed by methods for the user interface while regardless of all that you can direct execute any SQL (My Structured querying language) explanation (phpmyadmin, 2017)). This software will be used to create a back-end environment for this project applying the logic to each page created and also creates and stores the database information.

iv. JavaScript: It is a cross-arrange, question arranged scripting language. It is a little and lightweight tongue. Inside a host circumstance. JavaScript can be related with the objects of its condition to give programmed control over them. It contains a standard library of articles, for instance, Arrays, Date, and Maths and a middle course of action of vernacular segments, for instance, executives, control structures and clarifications. JavaScript will be used to make and incorporate more natural features between the customer and the item. (developer.mozilla, 2017).

v. Wamp Server (Windows-Apache-MySQL-Php): It is an open source application, joined with Microsoft Windows, which is typically used as a piece of Web Server Environments. The wamp stack gives architects the four key parts of a Web server: a working system, database, web server, web scripting programming. The combined utilization of these activities is known as a server stack. In this stack, Microsoft Windows is the working structure (Operating System), Apache is the web server, MySQL (My Structured querying language) handles the database parts, while PHP addresses the dynamic scripting vernacular.

3.6.3 Hardware Requirement

i. The 2nd generation Intel core i5 is used as a processor because it's quick compared to other processors and it's very reliable and with the Intel core i5 we can operate our pc for a long time. We can continue to develop our project without any worries by using this processor.

ii. RAM 4 is used as its provides the ability to read and write quickly and processing in turn.

3.6.4 Architectural Design

It is also possible to refer to the design stage of computer architecture and software architecture as high-level design. The basis for choosing the architecture is to understand everything typically consisting of the list of modules, short functionality of each module, interface interactions, dependencies, database tables, architecture diagrams, technology information, etc. The design of integration testing is performed in the specific stage. It is possible to determine the necessary hardware, software and people and data resources specifications after the requirements have been determined and the information products that will satisfy the functional requirement of the proposed system. Before these mistakes or issues are incorporated into the scheme, the structure will serve as a blueprint for the scheme.

3.6.5 Module

The module's design phase may also be called a low-level design. The built system is broken up into smaller units or modules and clarified to each of them so that the programmer can start coding directly. The low-level design document or program specifications will include a detailed functional logic of the pseudo code module:

i. Database tables, including the type and size of all components.

ii. All the details of the interface with full API references.

iii. Lists of error messages.

iv. Complete module input and output. At this point, the unit test design is being created.

3.7 Data Flow Diagrams

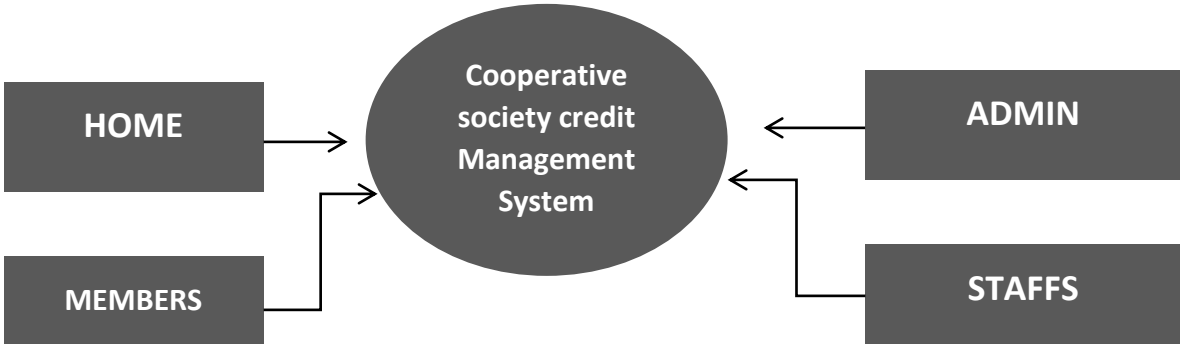

Figure 3.5 Data Flow Diagram

3.7.1 Admin Login

After joining the home page of the website, the admin may select the ADMIN LOGIN option where they are asked to enter username and password, and if he/she are a valid user then a login page will appear.

3.7.2 Members Login

Users can select the USER LOGIN option after joining the website home page where they are requested to enter username and password, and if they are a valid client then a user login page will appear.

3.7.3 Staffs Login

Staffs can select the Staffs LOGIN option after joining the website home page where they are asked to enter username and password, if he/she is a valid user then login page will appear.

3.8 Final Testing

Once the product is finalized, it will run on an environment in the real world and test its performance. If the system performance is satisfactory, it will be applied, other modifications will be made to correct the problems. After running the system for daily operation, any system mistakes and safety problems should be handled by ongoing maintenance and administration. This will involve pre-testing, testing for validity, pilot and testing for reliability and information survey.

Use Case Diagram

Use case is a list of steps for achieving a goal in software and system engineering, typically

defining interactions between a role (actor) and a system. Below is the healthcare management system use case diagram.

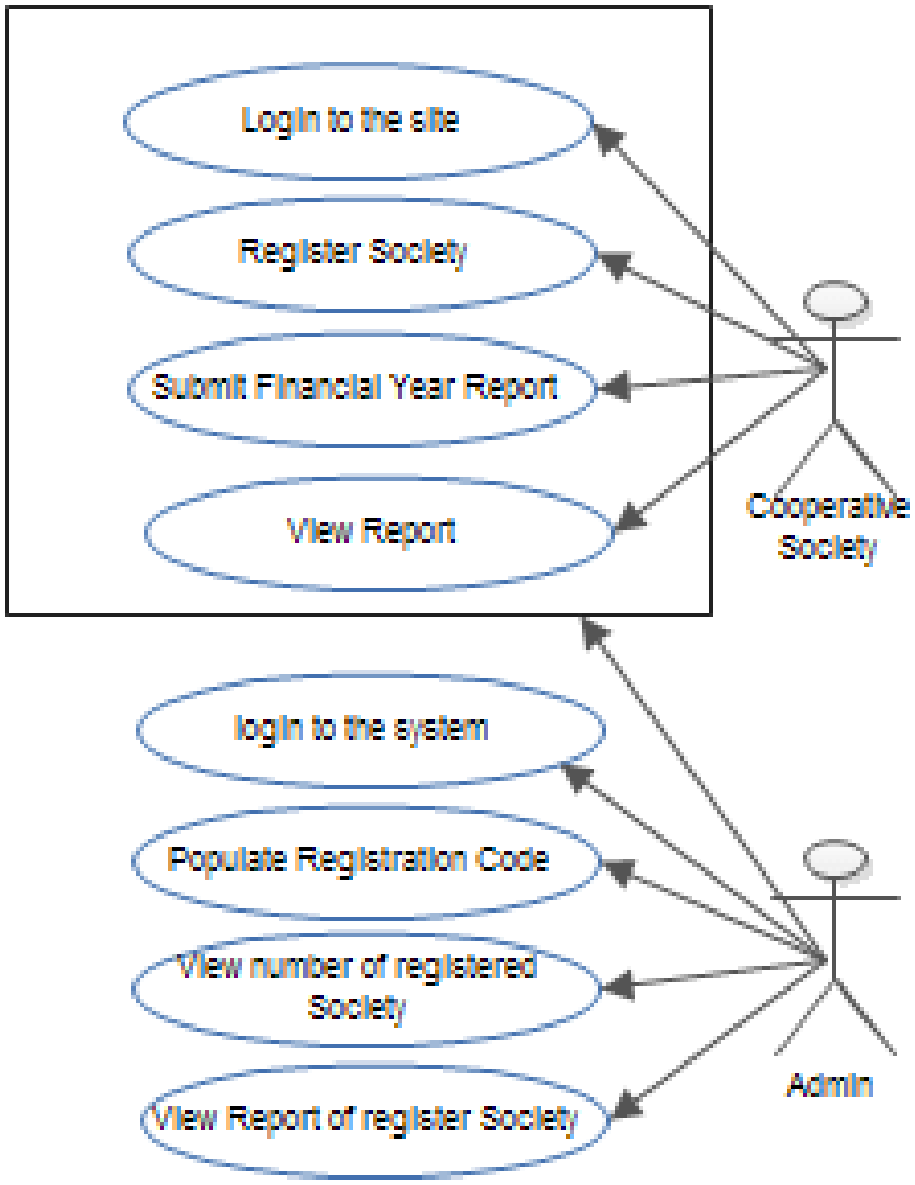

Figure 3.6 Use Case Diagram

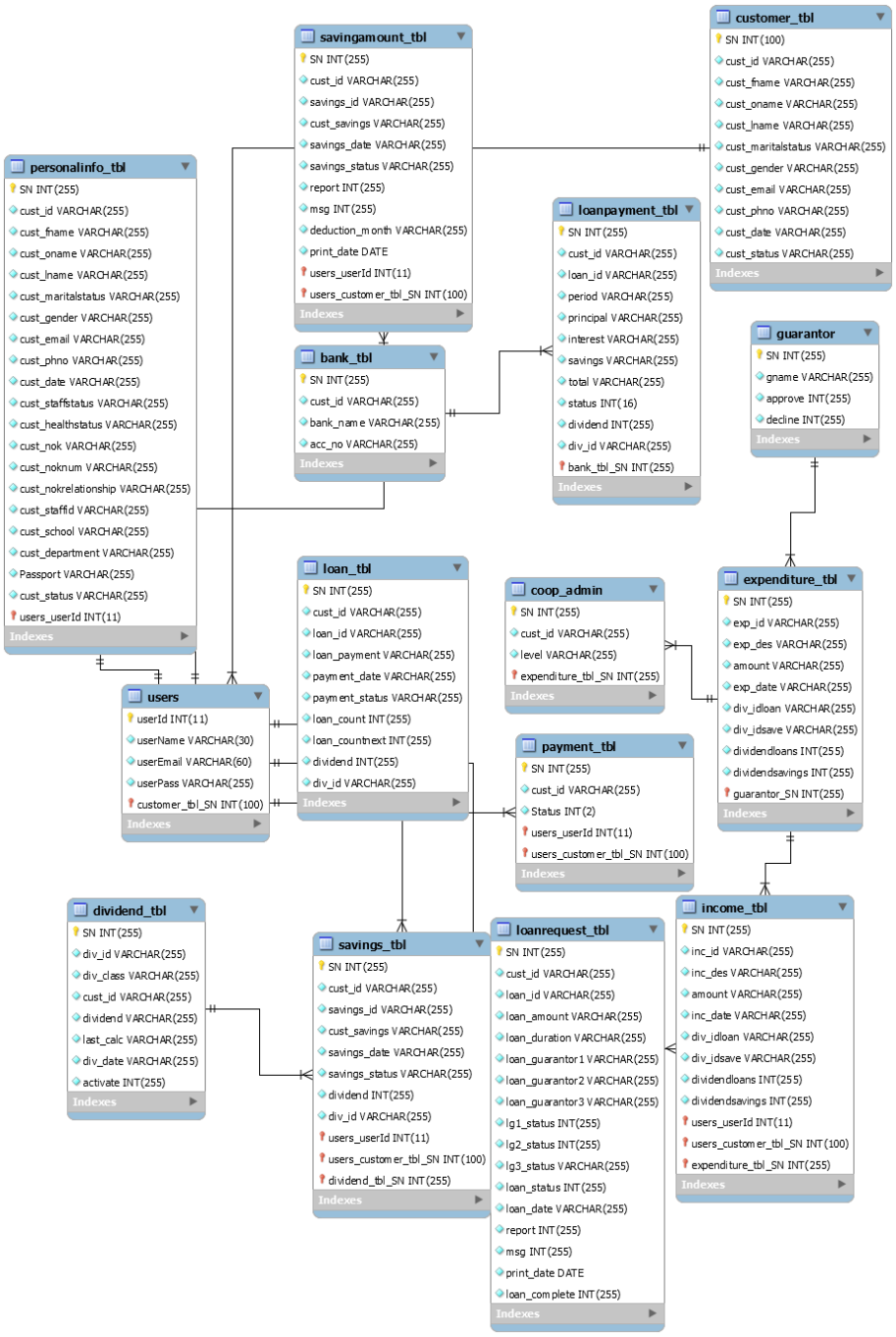

Figure 3.7: Entity Relationship Diagram

CHAPTER FOUR
RESULT AND RESULT DISCUSSION

4.1 Introduction

This section talks about and centers the usage of the unitarian application and the test for absconds and other delicate properties, for example execution and unwavering quality. These tests include the execution of the application with the test information accessible to guarantee that the sum of what prerequisites have been met accurately keeping in mind the end goal to guarantee an excellent, easy to understand programming. The diverse teste to be completed on this product would be clarified better as we go in advance in the resulting areas.

4.2 Component and System Testing

Component Testing is a procedure of testing the most reduced or the littlest unit of any application. Component testing at times is likewise alluded as program or module Testing. An application can be thought of a blend and combination of numerous little individual modules. Before we test the whole framework all in all, it is royal that every last segment or the littlest unit of the application is tried altogether (softwaretestinghelp, 2017)

4.2.1 Database Testing

A database testing is an accumulation and recovery of intelligently related information. Database testing fuses performing data authenticity, data uprightness testing, execution check related to database and testing of technique, triggers and limits in the database (tutorialspoint, 2017).

This data contains dynamic information required by the system, and each table in the database holds solidly associated fields that are guided by a course of action of percepts and constraints limiting the kind of data set away in them.

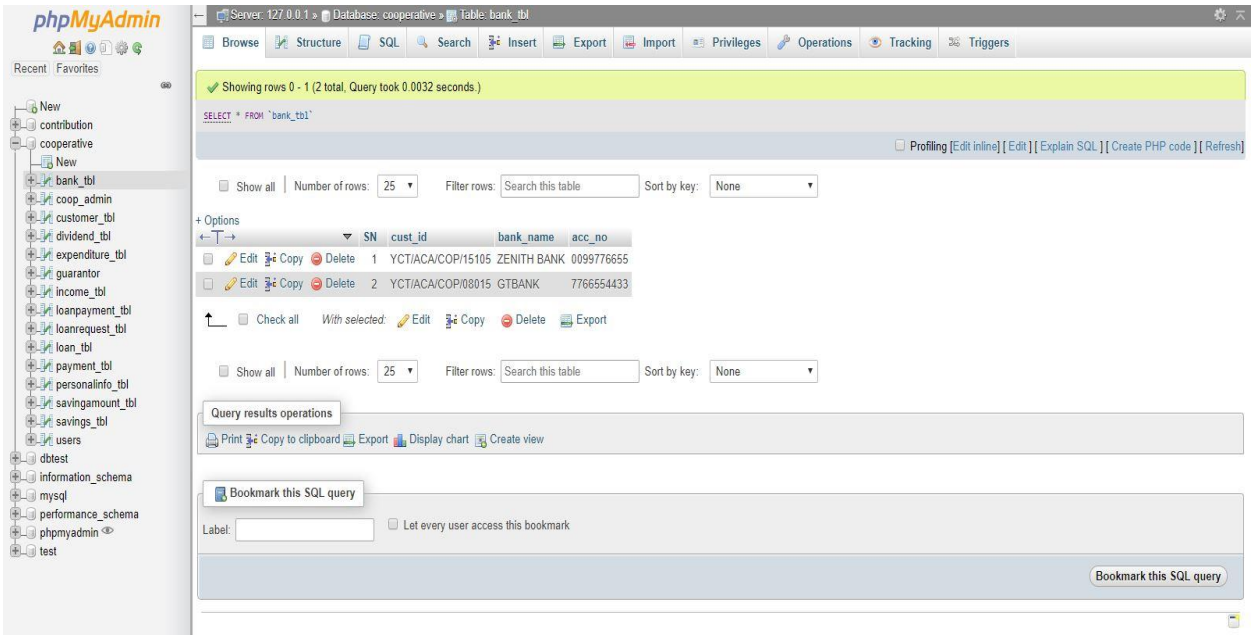

Figure 4.0 Bank table

The diagram above describes the structure and the contents of the staff's bank details which stores the staffs bank details when the staff is to pay for application due and also savings, loan requests, so as to have the details of the staff account upon payment being easy to identify the staff for verification

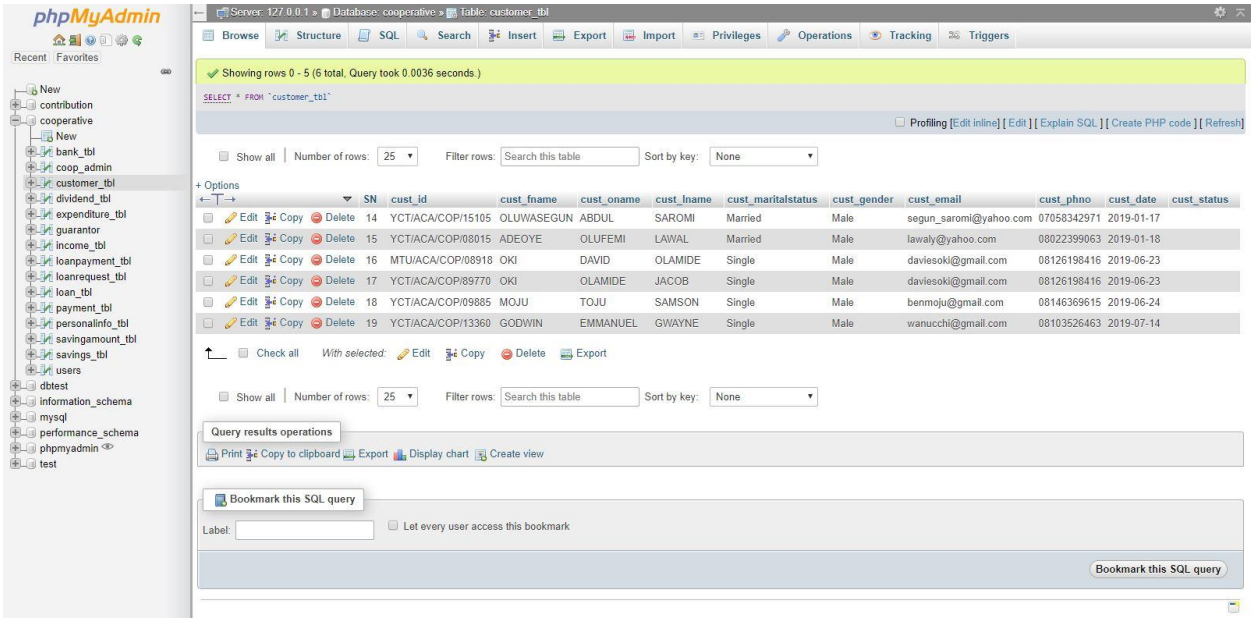

Figure 4.1 staff's details table

The diagram above describes the staff's details table which stores the information required for registration process, the information required from users during registration includes inputting Name, Marital status, gender, email, phone number.

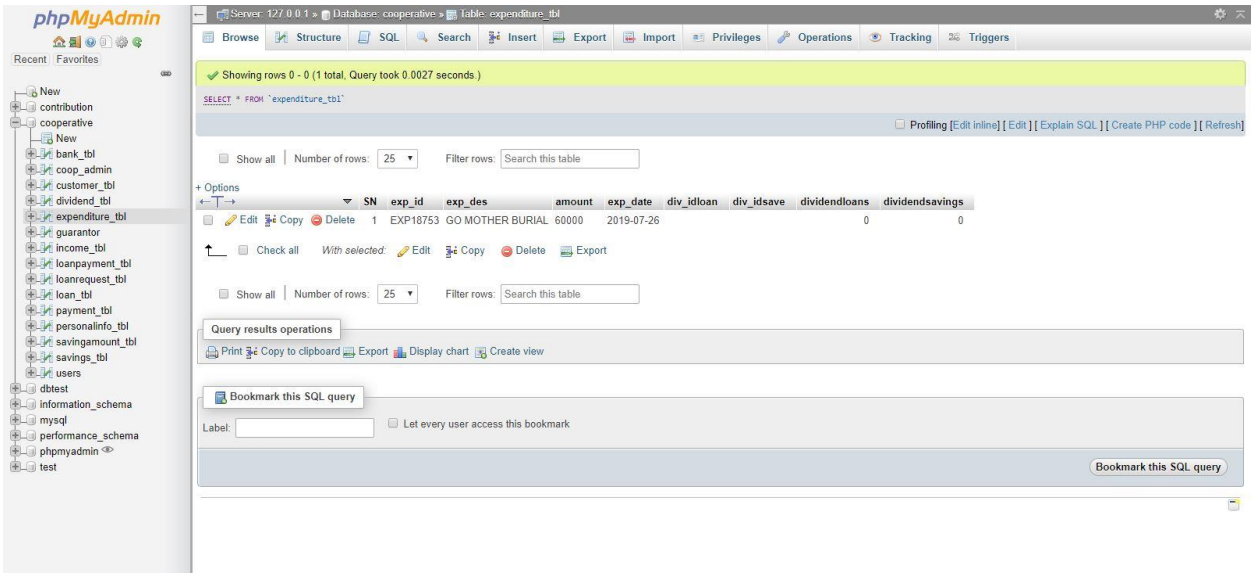

Figure 4.2 expenditure table

This table describes the expenditure table where the staffs sets an expenditure for a particular month which also has an expiry date to when you could use the expenditure

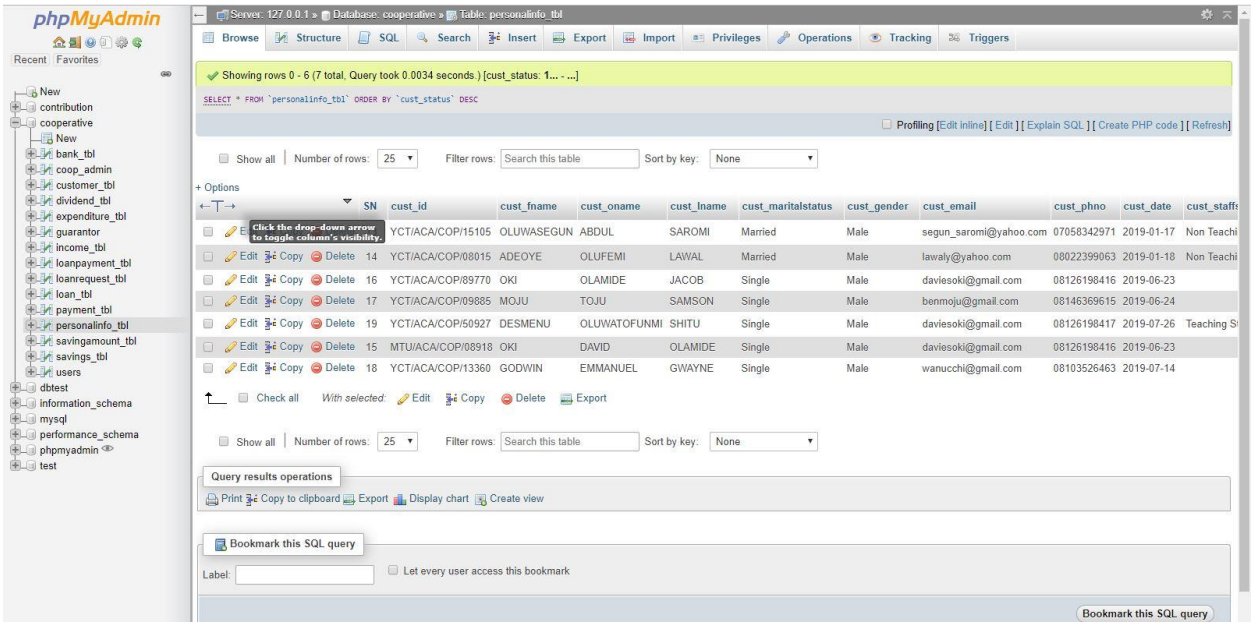

Figure 4.3 personal information table

The diagram above describes the staff's personal details table which stores the information of the staff for record keeping, the information required from users during this process includes inputting Name, Marital status, gender, email, phone number, staff status, health status, relationship, staff id, school, department, image. customer

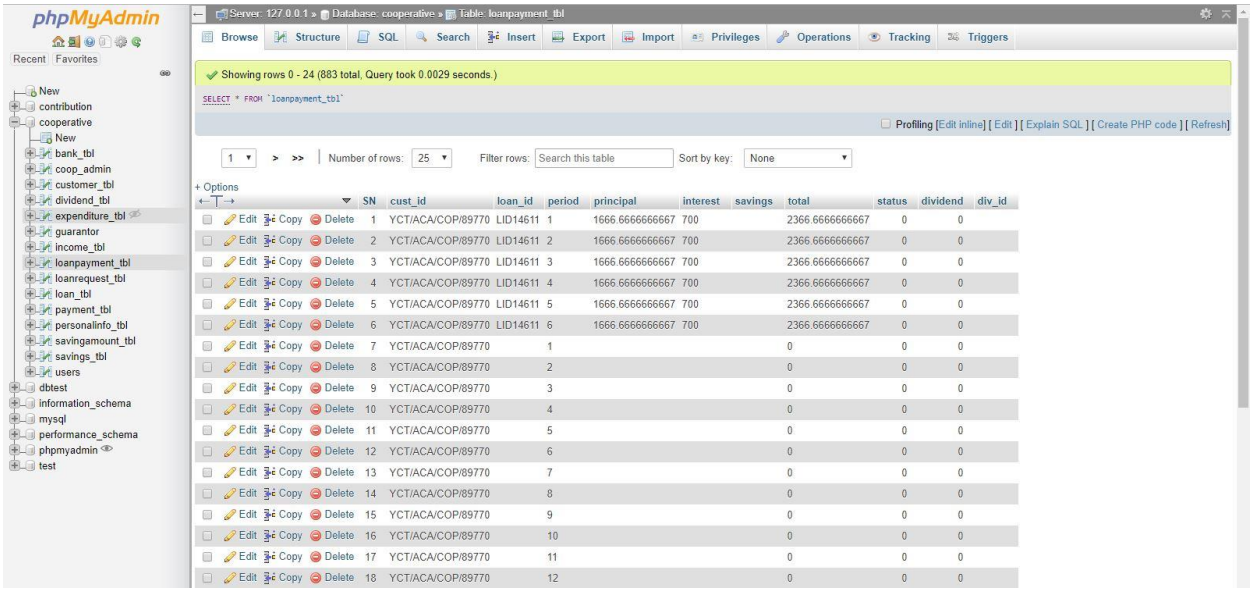

Figure 4.4 loan payment table

This diagram above describes the Loan payment table which stores the Information that a customer applies a loan for, which is stored and processed.

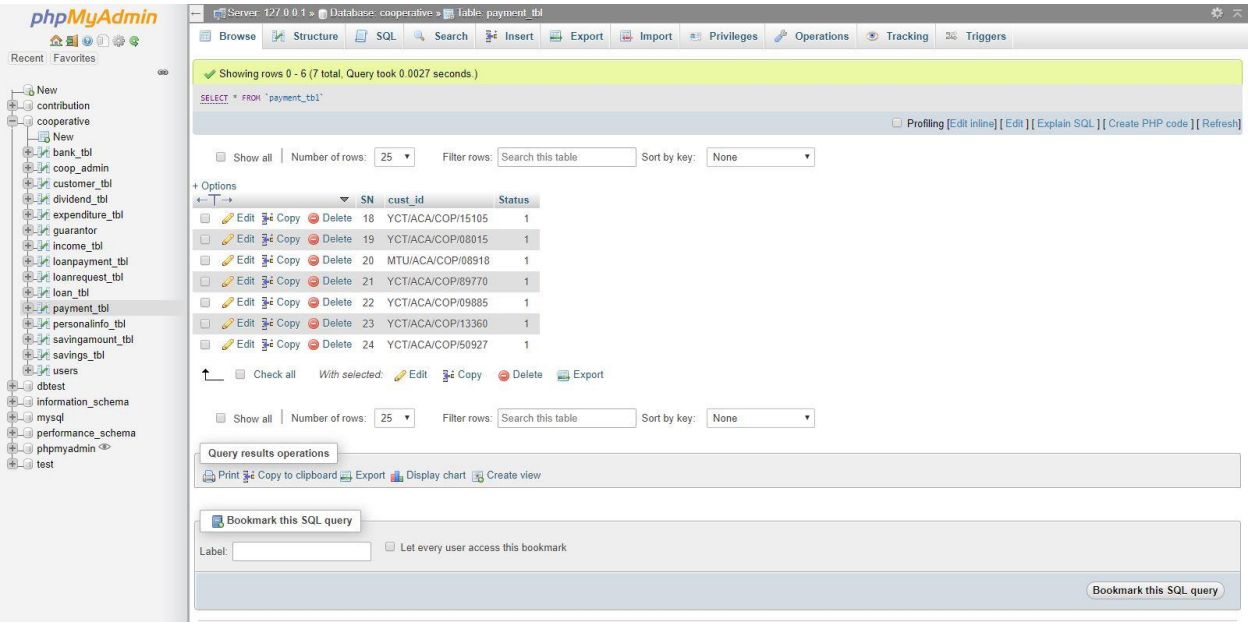

Figure 4.5 payment table

This diagram above describes the table which stores the information of staffs that have made payment to the cooperative society for application due and active status, without making payment the staff won't be active on the portal.

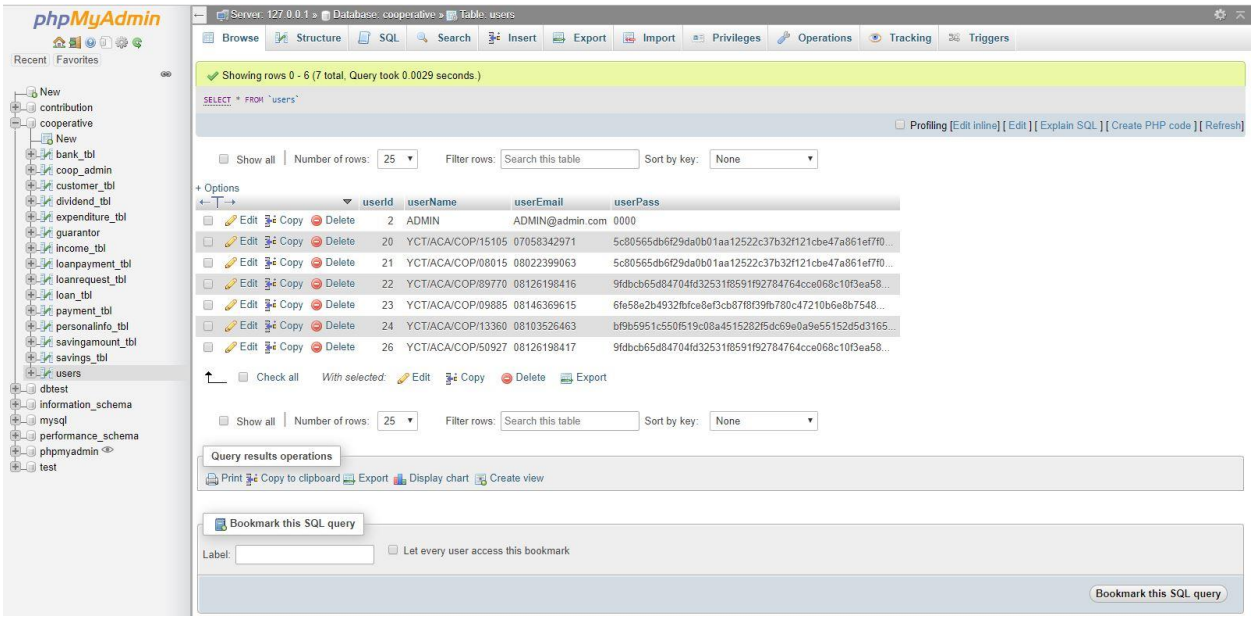

Figure 4.6 Users login table

This describes the table which stores the staff's username and password to access the portal so as to complete process and information process.

4.2.2 Interface Testing

Interface Testing is the path toward testing our cooperative society structure graphical UI to promise it means its created particulars. Interface Testing was in like manner done to check whether the constituent modules are giving suitably. The interface of our structure was had a go at using the Black box Testing Framework. It is generally called Functional and Behavioral testing and is penniless and in light of an examination of the points of interest of the structure

Figure 4.7 home page

This diagram describes the home page which displays the information of the cooperative society and also news about what goes on in the society. This home page consists of the register page, login page, about section, senate section, and contact us section.

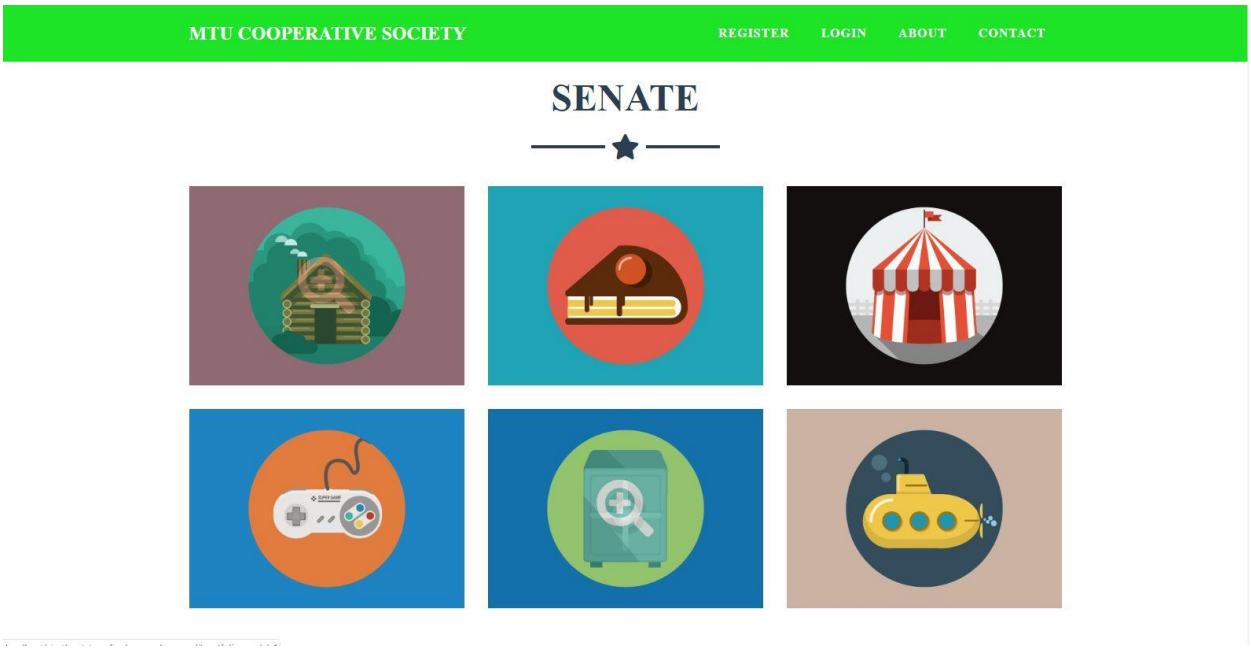

Figure 4.8 senate section

This section describes the page that contains the senate body of the cooperative society, each catalogue could be selected to view the information of the member of the senate board.

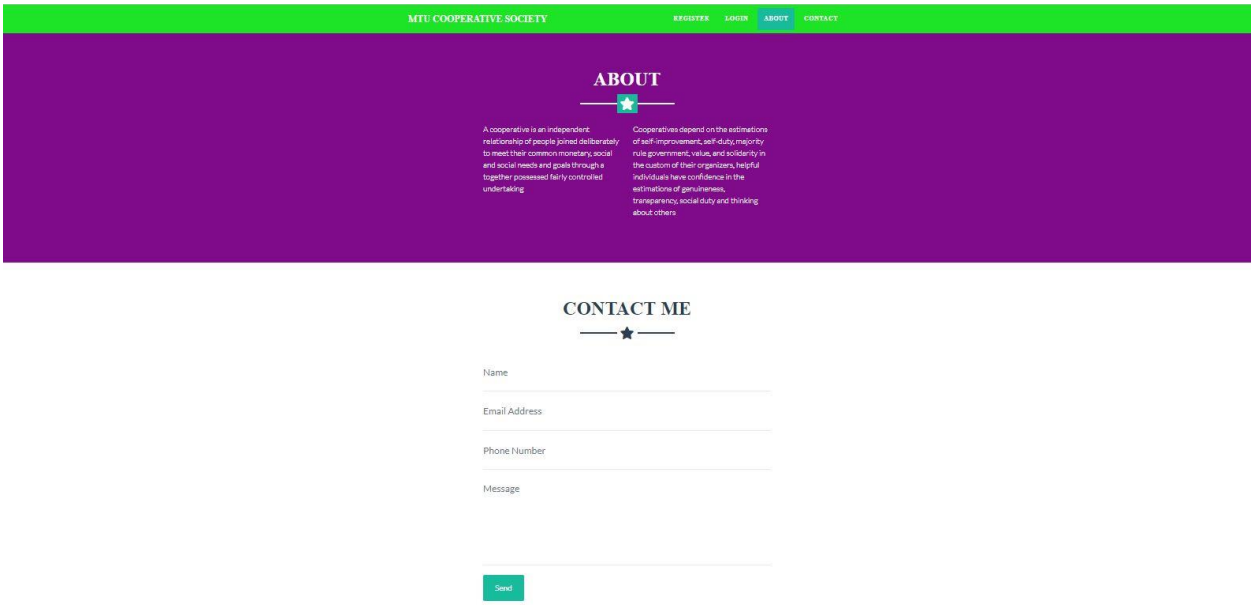

Figure 4.9 about section

This diagram above describes the about section, for more information on the society and activities that goes on in the society and contact me section to contact cooperative personnel for assistance or more information.

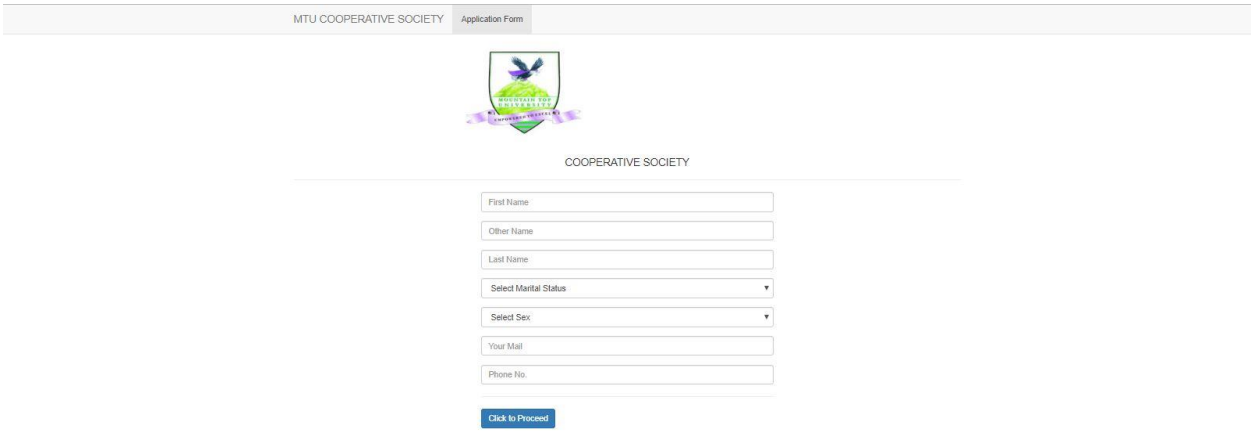

Figure 4.10 registration page

This page describes where the staff is to create a new account with the cooperative society so as to be pending on approval, after the user has created a new account the user is to await on approval and verification to be able to sign up on the portal.

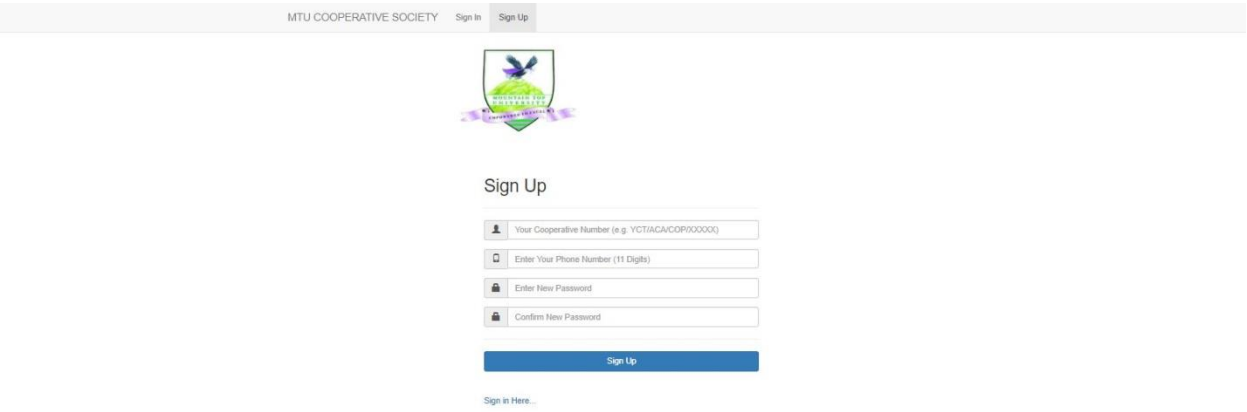

Figure 4.11 sign up page

This page describes where the user signs up after the user has been approved and verified in the organization, after which the user could login next on the portal after signing up.

Figure 4.12 sign in page

This page describes where the user logs on onto the portal after creating the account on the portal so as to access the portal and fill other information and process.

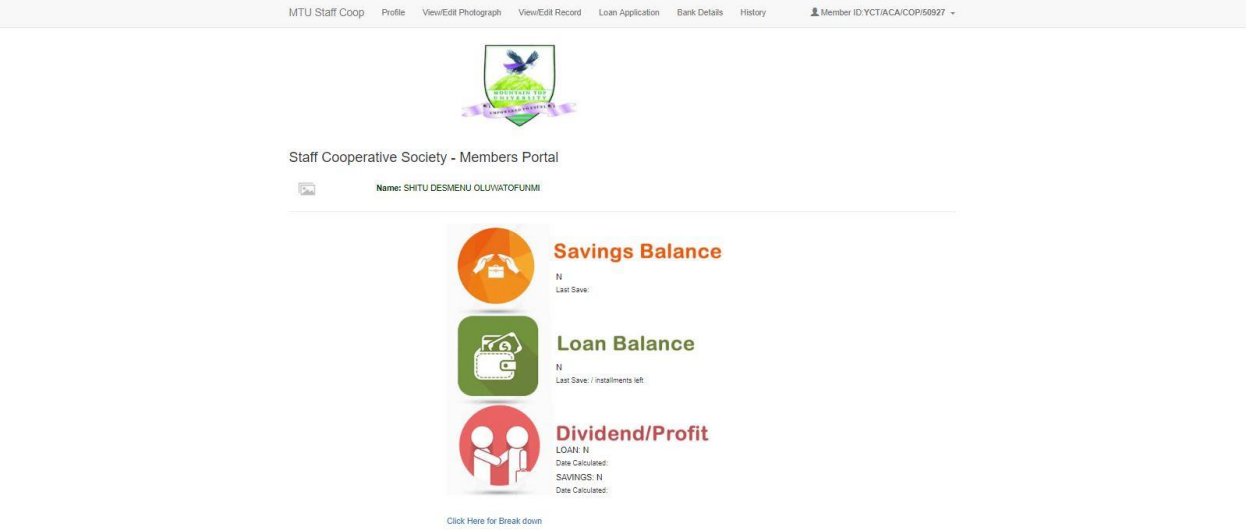

Figure 4.13-member home page

This page descries the portal page where the member sees his/her details in the society and his/her savings, loans, profits records

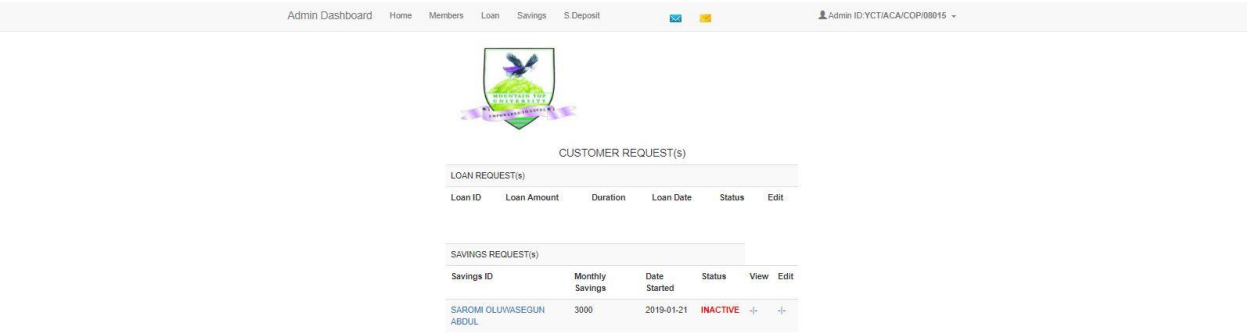

Figure 4.14 customers request

This page describes where the member requests for a loan or a cash out from the society.

CHAPTER FIVE

SUMMARY AND CONCLUSION

5.0 Summary and Conclusion

It is a clear and indispensable fact the technological advancement in the present world is increasing at an alarming rate every day. Hence, there is need to get the right information tool to enhance the developmental progress envisage. More so, considering the advantages inherent ICT, efforts should be made to centralize most of the operations perform manually in various industries, companies and particularly government institutions/agencies.

It is noted that the system involves a large capital outlay. Nevertheless, its benefits cannot be overstressed especially to the society. Some future works had been noted in the course of this research which include; sending e-mail to societies, finding the location of a particular society on the map and so on. It is found that interactivity has significant difference, but social context and online communication have insignificant difference among three dimensions of social presence theory; (2) a web-based cooperative management system is developed. The system architecture proposed in this paper will provide useful references for practitioners in developing cooperative learning systems. It is difficult to infer the phenomena appearing in this study are universal in another case. Therefore, two recommendations are suggested based on the experiences of this research. First, cooperative management systems should contain better interaction mechanisms to support communication activities among teachers and students in cooperative learning process. Second, teachers should be active in involving in discussions with students to stimulate high levels of student interaction. Therefore, this study concludes that establishing n comprehensive cooperative learning system and better interaction mechanisms will ensure higher levels of learning performance in cooperative learning process.

Finally, future research directions are suggested: (1) a cooperative learning system can be enhanced using intelligent agents to provide integrated services and comprehensive functions in cooperative learning process, (2) integrating social cognition theory with social presence theory to investigate the learning performance of cooperative learning, and (3) investigating the learning effectiveness and social presence in using a cooperative system for a longer time span to ensure whether social presence theory can be extended to other learning aspects.

5.1 Recommendation

We hereby recommend the Mountain Top University Cooperative society to employ the use of this automated web software to the University Cooperative society. The system will reduce the errors encountered, and the manual process involved in the activities and also, to increase operation speed. I encounter the university to try and encourage the students and staff to carry out further research in the development of Cooperative automated systems that can overcome the limitation of the Cooperative society. Upgrade approach of technology should be recognized, acknowledged and accepted since the society resides in a University of Technology. Staffs in lower levels can also improve on this system hereby making it their final year project

5.2 Conclusion

In conclusion, from proper analysis and assessment of the designed system it can be safely concluded that the system is an efficient, usable and reliable Cooperative Society Management System. It is working properly and adequately meets the minimum expectations that were for it initially. The new system is expected to give benefits to the users and staff in terms of efficiency in the usage of the system.

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APPENDIX

```
<?php

require_once '../login/dbconnect.php';
// The length we want the unique reference number to be
$unique_ref_length = 5;

// A true/false variable that lets us know if we've
// found a unique reference number or not
$unique_ref_found = false;

// Define possible characters.
// Notice how characters that may be confused such
// as the letter 'O' and the number zero don't exist
$possible_chars = "0123456789";

// Until we find a unique reference, keep generating new ones
while (!$unique_ref_found) {

    // Start with a blank reference number
    $unique_ref = "";

    // Set up a counter to keep track of how many characters have
    // currently been added
    $i = 0;

    // Add random characters from $possible_chars to $unique_ref
    // until $unique_ref_length is reached
    while ($i < $unique_ref_length) {
```

```
        // Pick a random character from the $possible_chars list
        $char = substr($possible_chars, mt_rand(0, strlen($possible_chars)-1), 1);

        $unique_ref .= $char;

        $i++;

    }

    // Our new unique reference number is generated.
    // Lets check if it exists or not
                    $con = mysqli_connect('localhost','root','','cooperative');

    $query = mysqli_query($con, "SELECT `cust_id` FROM `personalinfo_tbl`
            WHERE `cust_id`='".$unique_ref."'");
    $result = @mysqli_query($query);
    if (@mysqli_num_rows($result)==0) {

        // We've found a unique number. Lets set the $unique_ref_found
        // variable to true and exit the while loop
        $unique_ref_found = true;

    }

}
$playernumber ='YCT/ACA/COP/'.$unique_ref;
?>

<!DOCTYPE html>
```

```
<html>
<head>
<meta http-equiv="Content-Type" content="text/html; charset=utf-8" />
<title>COOPERATIVE APLICATION FORM</title>
<link rel="stylesheet" href="assets/css/bootstrap.min.css">
<!--<link rel="stylesheet" type="text/css" href="style.css" />-->
<style>
        .wrapper{
                padding-top: 50px;
        }
        #form-content{
                margin: 0 auto;
                width: 500px;
        }
</style>


</head>
<body>


<nav class="navbar navbar-default navbar-fixed-top">
    <div class="container">
      <div class="navbar-header">
        <button type="button" class="navbar-toggle collapsed" data-toggle="collapse" data-
target="#navbar" aria-expanded="false" aria-controls="navbar">
          <span class="sr-only">Toggle navigation</span>
          <span class="icon-bar"></span>
          <span class="icon-bar"></span>
          <span class="icon-bar"></span>
        </button>
```

```
      <a class="navbar-brand" href="/startbootstrap-freelancer-gh-pages/">MTU COOPERATIVE SOCIETY</a>
    </div>
    <div id="navbar" class="navbar-collapse collapse">
     <ul class="nav navbar-nav">
      <li class="active"><a href="../onlineapp/index.php">Application Form</a></li>
      <!-- <li><a href="../login/index.php">Sign In</a></li>
      <li><a href="../login/register.php">Sign Up</a></li> -->
     </ul>
    </div><!--/.nav-collapse -->
   </div>
  </nav>



<div class="wrapper">
<div style="background-image:url(ccslogo/crest.jpg); background-repeat:no-repeat center center; background-size:cover;height: 170px ; width: 200px;margin-left:790px; "></div>
      <div class="container">

      <div class="page-header" align="center">
            <h4>
            <a target="_blank" href="#"></a> COOPERATIVE SOCIETY</h4>
      </div>

      <div class="col-lg-12">

            <div class="row">

                  <div id="form-content">

                  <form method="post" id="reg-form" autocomplete="off">
```

```
<input name="cust_date" type="hidden" value="<?php echo date("Y-m-d");?>">

<input name="cust_id" type="hidden" value="<?php echo "$playernumber"; ?>">

                                    <div class="form-group">
                                        <input type="text" onkeyup="this.value =
this.value.toUpperCase();" pattern="[A-Za-z\\s]*" class="form-control" name="cust_fname" id="lname"
placeholder="First Name" required />
                                    </div>

                                    <div class="form-group">
                                        <input type="text" onkeyup="this.value =
this.value.toUpperCase();" pattern="[A-Za-z\\s]*" class="form-control" name="cust_oname" id="lname"
placeholder="Other Name" required />
                                    </div>

                                    <div class="form-group">
                                        <input type="text" onkeyup="this.value =
this.value.toUpperCase();" pattern="[A-Za-z\\s]*" class="form-control" name="cust_lname" id="lname"
placeholder="Last Name" required />
                                    </div>

<div class="form-group">
<select name="cust_maritalstatus" id="lname" class="form-control" required>
  <option value="">Select Marital Status</option>
  <option value="Single">Single</option>
  <option value="Married">Married</option>
```

```
  <option value="Divorced">Divorced</option>
</select>
</div>

<div class="form-group">
<select name="cust_gender" id="lname" class="form-control" required>
  <option value="">Select Sex</option>
  <option value="Male">Male</option>
  <option value="Female">Female</option>
</select>
</div>

                                <div class="form-group">
                                        <input type="cust_email" pattern="[a-z0-9._%+-]+@[a-z0-9.-]+\.[a-z]{2,4}$" class="form-control" name="cust_email" id="lname" placeholder="Your Mail" required />
                                </div>

                                <div class="form-group">
                                        <input type="tel" pattern="[0-9].{10}" maxlength="11" class="form-control" name="cust_phno" id="lname" placeholder="Phone No." required />
                                </div>

                                <hr />

                                <div class="form-group">
                                        <button class="btn btn-primary"> Click to Proceed </button>
                                </div>

                        </form>
```

```
        </div>

        </div>

         </div>

</div>

</div>


<script src="assets/jquery-1.12.4-jquery.min.js"></script>
<script src="assets/js/bootstrap.min.js"></script>

<script type="text/javascript">
$(document).ready(function() {

        // submit form using $.ajax() method

        $('#reg-form').submit(function(e){

                e.preventDefault(); // Prevent Default Submission

                $.ajax({
                        url: 'submit.php',
                        type: 'POST',
                        data: $(this).serialize() // it will serialize the form data
                })
                .done(function(data){
                        $('#form-content').fadeOut('slow', function(){
```

```
                    $('#form-content').fadeIn('slow').html(data);
                });
            })
            .fail(function(){
                alert('Ajax Submit Failed ...');
            });
        });


        /*
        // submit form using ajax short hand $.post() method

        $('#reg-form').submit(function(e){

            e.preventDefault(); // Prevent Default Submission

            $.post('submit.php', $(this).serialize() )
            .done(function(data){
                $('#form-content').fadeOut('slow', function(){
                    $('#form-content').fadeIn('slow').html(data);
                });
            })
            .fail(function(){
                alert('Ajax Submit Failed ...');
            });

        });
        */

});
```

```
</script>
</body>
</html>

<?php

if( $_POST ){

                $cust_id = trim($_POST['cust_id']);
                $cust_id = strip_tags($cust_id);
                $cust_id = htmlspecialchars($cust_id);

                $cust_date = trim($_POST['cust_date']);
                $cust_date = strip_tags($cust_date);
                $cust_date = htmlspecialchars($cust_date);

                $cust_fname = trim($_POST['cust_fname']);
                $cust_fname = strip_tags($cust_fname);
                $cust_fname = htmlspecialchars($cust_fname);

                $cust_oname = trim($_POST['cust_oname']);
                $cust_oname = strip_tags($cust_oname);
                $cust_oname = htmlspecialchars($cust_oname);

                $cust_lname = trim($_POST['cust_lname']);
                $cust_lname = strip_tags($cust_lname);
                $cust_lname = htmlspecialchars($cust_lname);

                $cust_maritalstatus = trim($_POST['cust_maritalstatus']);
                $cust_maritalstatus = strip_tags($cust_maritalstatus);
```

```
$cust_maritalstatus = htmlspecialchars($cust_maritalstatus);

$cust_gender = trim($_POST['cust_gender']);
$cust_gender = strip_tags($cust_gender);
$cust_gender = htmlspecialchars($cust_gender);

$cust_email = trim($_POST['cust_email']);
$cust_email = strip_tags($cust_email);
$cust_email = htmlspecialchars($cust_email);

$cust_phno = trim($_POST['cust_phno']);
$cust_phno = strip_tags($cust_phno);
$cust_phno = htmlspecialchars($cust_phno);

        $conn = mysqli_connect('localhost','root','','cooperative');

        $query = "INSERT INTO
customer_tbl(cust_id,cust_fname,cust_oname,cust_lname,cust_maritalstatus,cust_gender,cust_email,cust
_phno,cust_date)
VALUES('$cust_id','$cust_fname','$cust_oname','$cust_lname','$cust_maritalstatus','$cust_gender','$cust
_email','$cust_phno','$cust_date')";
        $res = mysqli_query($conn,$query);

        $query3 = "INSERT INTO
personalinfo_tbl(cust_id,cust_fname,cust_oname,cust_lname,cust_maritalstatus,cust_gender,cust_email,c
ust_phno,cust_date)
VALUES('$cust_id','$cust_fname','$cust_oname','$cust_lname','$cust_maritalstatus','$cust_gender','$cust
_email','$cust_phno','$cust_date')";
        $res3 = mysqli_query($conn,$query3);

        $query2 = "INSERT INTO payment_tbl(cust_id,Status)
VALUES('$cust_id','1')";
        $res2 = mysqli_query($conn,$query2);
```

```
        ?>

        <form method="post" id="reg-form" autocomplete="off">
    <table width="100%" border="0" class="table table-striped">

    <tr>
    <td colspan="2">
        <div class="alert alert-info">
            <strong>Success</strong>, Customer Successfully Applied...
        </div>
    </td>
    </tr>

    <tr>
    <td>Customer No.</td>
    <td><strong><?php echo $cust_id; ?></strong></td>
    </tr>

    <tr>
    <td>Full Name</td>
    <td><strong><?php echo $cust_lname; ?> <?php echo $cust_oname; ?> <?php echo $cust_fname;
?></strong></td>
    </tr>

    <tr>
    <td>Year of Registration</td>
    <td><strong><?php echo $cust_date; ?></strong></td>
    </tr>
```

```
<tr>
<td>Gender</td>
<td><strong><?php echo $cust_gender; ?></strong></td>
</tr>

<tr>
<td>Marital Status</td>
<td><strong><?php echo $cust_maritalstatus; ?></strong></td>
</tr>

<tr>
  <td>Your eMail</td>
  <td><strong><?php echo $cust_email; ?></strong></td>
</tr>

<tr>
<td>Contact No</td>
<td><strong><?php echo $cust_phno; ?></strong></td>
</tr>

<tr>
<td colspan="2" align="center">Please kindly pay the application fee to this account number <br /><br /><strong>Zenith Bank COOPERATIVE SAVINGS LTD. 000000000</strong></td>
</tr>

</table>
                                    <div class="form-group">
                                      <a href="login/"><button class="btn btn-primary"> FINISH APPLICATION </button></a>
                                    </div>
```

```
                    </form>
<script src="assets/jquery-1.12.4-jquery.min.js"></script>
<script src="assets/js/bootstrap.min.js"></script>

   <?php

}
<?php
        ob_start();
        session_start();
        require_once 'dbconnect.php';

        // it will never let you open index(login) page if session is set
        if ( isset($_SESSION['user'])!="" ) {
                header("Location: home.php");
                exit;
        }
        if ( isset($_SESSION['admin'])!="" ) {
                header("Location: admin_detail.php");
                exit;
        }

        $error = false;

        if( isset($_POST['btn-login']) ) {

                // prevent sql injections/ clear user invalid inputs
                $email = trim($_POST['email']);
                $email = strip_tags($email);
```

```
$email = htmlspecialchars($email);


$pass = trim($_POST['pass']);
$pass = strip_tags($pass);
$pass = htmlspecialchars($pass);
// prevent sql injections / clear user invalid inputs


if(empty($email)){
        $error = true;
        $emailError = "Please enter a valid Application Number.";
}


if(empty($pass)){
        $error = true;
        $passError = "Please enter your password.";
}


//Check if payment is successful
                $con = mysqli_connect('localhost','root','','cooperative');


$check=mysqli_query($conn, "SELECT * FROM users WHERE userName='$email'");
        $confirm = mysqli_query($conn,"SELECT * FROM payment_tbl WHERE
cust_id='$email' and Status='1' ");
                if (mysqli_num_rows($confirm) < 1){
                $error = true;
                $paymentError = "LOGIN ALERT!!! <br>It is either your payment with this
Application Number was not successful or you have not made payment. If you have made payment then
try re-login after 24 hours or send complaint to ccs.complaint@yabatech.edu.ng.";
                $errMSG = $paymentError;
                }
```

```
                elseif ((mysqli_num_rows($confirm) > 0) and (mysqli_num_rows($check) < 1)){

                $error = true;

                $paymentError = "INVALID LOGIN CREDENTIALS:
<br><strong>CONGRATULATIONS</strong>!!! Your Payment is <strong>SUCCESSFULL</strong>
but you would have to sign up to enter a password before you can login. Click the <strong>'Sign Up
Here'</strong> link below to Sign Up before you can login here";

                $errMSG = $paymentError;

                } else {

                        $errMSG = "Incorrect Credentials, Try again...";

                }



        // if there's no error, continue to login

        if (!$error) {


                $password = hash('sha256', $pass); // password hashing using SHA256


                $res=mysqli_query($conn,"SELECT * FROM users WHERE
userName='$email'");

                $row=mysqli_fetch_array($res);

                $count = mysqli_num_rows($res); // if uname/pass correct it returns must be 1
row


                $admin=mysqli_query($conn,"SELECT * FROM coop_admin WHERE
cust_id='$email' and level='admin'");

                //$adminrow = mysqli_fetch_array($admin); // if uname/pass correct it returns
must be 1 row


                if( ($count == 1) && ($row['userPass']==$password) &&
(mysqli_num_rows($admin) > 0) ) {

                        $_SESSION['admin'] = $row['userId'];

                        header("Location: admin_detail.php");}
```

```
                        elseif( ($count == 1) && ($row['userPass']==$password) &&
(mysqli_num_rows($admin) == 0)) {
                                $_SESSION['user'] = $row['userId'];
                                header("Location: home.php");
                        } else {
                                $errMSG = "Incorrect Credentials, Try again...";
                        }

                }

        }
?>
<!DOCTYPE html>
<html>
<head>
<meta http-equiv="Content-Type" content="text/html; charset=utf-8" />
<title>COOPERATIVE SIGN IN FORM</title>
<script src="https://ajax.googleapis.com/ajax/libs/jquery/3.3.1/jquery.min.js"></script>
  <script src="https://maxcdn.bootstrapcdn.com/bootstrap/4.1.0/js/bootstrap.min.js"></script>
  <script src="assets/js/lga.js"></script>
<link rel="stylesheet" href="assets/css/bootstrap.min.css" type="text/css"  />
<link rel="stylesheet" href="style.css" type="text/css" />
<style>
        .wrapper{
                padding-top: 50px;
        }
        #form-content{
                margin: 0 auto;
                width: 500px;
        }
```

```
</style>
</head>
<body>

<nav class="navbar navbar-default navbar-fixed-top">
    <div class="container">
      <div class="navbar-header">
        <button type="button" class="navbar-toggle collapsed" data-toggle="collapse" data-target="#navbar" aria-expanded="false" aria-controls="navbar">
          <span class="sr-only">Toggle navigation</span>
          <span class="icon-bar"></span>
          <span class="icon-bar"></span>
          <span class="icon-bar"></span>
        </button>
        <a class="navbar-brand" href="/startbootstrap-freelancer-gh-pages/">MTU COOPERATIVE SOCIETY </a>
      </div>
      <div id="navbar" class="navbar-collapse collapse">
        <ul class="nav navbar-nav">
          <!-- <li><a href="../onlineapp/index.php">Application Form</a></li> -->
          <li class="active"><a href="../login/index.php">Sign In</a></li>
          <li><a href="../login/register.php">Sign Up</a></li>
        </ul>
      </div><!--/.nav-collapse -->
    </div>
  </nav>

                    <div class="wrapper"

<div style="background-image:url(../onlineapp/ccslogo/crest.jpg); background-repeat:no-repeat center center; background-size:cover;height: 170px ; width: 200px;margin-left:790px;margin-top:50px; "></div>
```

```
<div class="container">

        <div id="login-form">
   <form method="post" action="<?php echo htmlspecialchars($_SERVER['PHP_SELF']); ?>"
autocomplete="off">

        <div class="col-md-12">

        <div class="form-group">
        <h2 class="">Sign In</h2>
       </div>

        <div class="form-group">
        <hr />
       </div>

       <?php
                        if ( isset($errMSG) ) {

                                ?>
                                <div class="form-group">
        <div class="alert alert-danger">
                                <span class="glyphicon glyphicon-info-sign"></span> <?php echo
$errMSG; ?>
          </div>
        </div>
          <?php
                        }
                        ?>

       <div class="form-group">
```

```
<div class="input-group">
  <span class="input-group-addon"><span class="glyphicon glyphicon-envelope"></span></span>
<input type="text" required pattern="YCT/ACA/COP/.+[0-9]{4}" name="email" onkeyup="this.value = this.value.toUpperCase();" class="form-control" placeholder="Your Cooperative Number (e.g. YCT/ACA/COP/XXXXX)" value="<?php echo @$email; ?>" maxlength="17" />
  </div>
  <span class="text-danger"><?php echo @$emailError; ?></span>
</div>

<div class="form-group">
 <div class="input-group">
  <span class="input-group-addon"><span class="glyphicon glyphicon-lock"></span></span>
 <input type="password" required name="pass" class="form-control" placeholder="Your Password" maxlength="15" />
  </div>
  <span class="text-danger"><?php echo @$passError; ?></span>
</div>

<div class="form-group">
 <hr />
</div>

<div class="form-group">
 <button type="submit" class="btn btn-block btn-primary" name="btn-login">Sign In</button>
</div>

<div class="form-group">
 <hr />
</div>
```

```
            <div class="form-group">
             <a href="register.php">Sign Up Here After Staff Verification For First Time Users...</a>
            </div>

          </div>

      </form>
      </div>

</div>

</body>
</html>
<?php ob_end_flush(); ?>
```