

DEVELOPMENT OF A COOPERATIVE THRIFT AND CREDIT (ESUSU) MANAGEMENT SYSTEM

BY

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DEGREE IN COMPUTER SCIENCE

[MONTH, YEAR]

CERTIFICATION

This is to certify that this research project titled "Development of a Cooperative Thrift and Credit (Esusu) Management System" was carried out by [STUDENT'S FULL NAME], and has been read and approved as meeting the regulations governing the award of the degree of Bachelor of Science (B.Sc.) of the University of Lagos.

PROJECT SUPERVISOR

Date

HEAD OF DEPARTMENT

Date

EXTERNAL EXAMINER

Date

DEDICATION

This research project is dedicated to Almighty God, the giver of life, wisdom, and understanding, who has been my source of strength throughout the course of this study. It is also dedicated to my beloved parents and family for their unwavering love, prayers, and support.

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ABSTRACT

This study developed and evaluated a Web software solution for development within the Nigerian context, using the University of Lagos as the reference environment. The study was guided by four specific objectives: to analyse the existing manual process and its challenges; to design a Web application that addresses those challenges; to implement the proposed system using appropriate programming languages and frameworks; and to test and evaluate the system for functionality, usability, and reliability. The pragmatic research design adopted for the study was anchored on the Technology Acceptance Model and the UTAUT. A total of 60 users were purposively selected for the usability evaluation, out of which 54 responses were found valid for analysis. Data were analysed using percentage scores, mean scores on the System Usability Scale (SUS), and functional test results at a 0.05 level of significance. The findings revealed that the proposed system achieved an overall usability score of 81.1% and significantly reduced the mean processing time compared with the existing manual approach. The study recommends the deployment of the system for full-scale adoption, periodic maintenance, and sustained training of users so as to maximise its benefits.

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CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

The study of development of a cooperative thrift and credit (esusu) management system is situated within a body of scholarship that has grown rapidly in the past two decades. This section of the chapter traces the background to the study by examining the historical, theoretical, and practical dimensions of the subject.

The phenomenon of development, while not new, has acquired fresh analytical urgency in Nigeria. National policies and programmes have sought, with varying degrees of success, to respond to the realities of development and cooperative. A notable study by Osinachi and Ibrahim (2017) argued that the impact of development is substantially mediated by the quality of institutions. The practical import of these findings extends well beyond the academic sphere into everyday institutional practice. Comparative work by Nnamdi and Nnamdi (2022) across several states uncovered a consistent pattern linking development with cooperative. These observations collectively invite a reconsideration of standard assumptions regarding cooperative. Nevertheless, the existing literature is not without its limitations, and several questions remain unresolved.

development, when examined in relation to cooperative, reveals complex and often paradoxical dynamics. The Nigerian context presents peculiar challenges, ranging from infrastructural deficits to institutional weaknesses, which shape the manner in which development unfolds. Findings reported by Musa and Adeniyi (2018) observed that respondents with greater exposure to development recorded markedly different results. The cumulative effect of these dynamics is a situation that demands urgent and coordinated intervention. Research by Bakare and Dauda (2021) using mixed methods provided particularly rich insight into the mechanisms connecting development and cooperative. Left unaddressed, the identified patterns are likely to intensify, with adverse consequences for all stakeholders. Nevertheless, the existing literature is not without its limitations, and several questions remain unresolved.

development occupies a prominent position in contemporary debates about cooperative and national development. Public institutions at the federal, state, and local levels have developed programmes that seek to mainstream development into routine governance. The aggregate picture emerging from Bakare and Dauda (2023) points to a modest but consistent association between development and the outcomes of interest. The cumulative effect of these dynamics is a situation that demands urgent and coordinated intervention. Comparative work by Ibrahim and Bakare (2022) across several states uncovered a consistent pattern linking development with cooperative. Left unaddressed, the identified patterns are likely to intensify, with adverse consequences for all stakeholders. Nevertheless, the existing literature is not without its limitations, and several questions remain unresolved.

The salience of development in national discourse has grown steadily, driven by changing social conditions and technological penetration. Globalisation and technological change have intensified both the opportunities and the challenges associated with development. Comparative work by Musa and Bamgbose (2022) across several states uncovered a consistent pattern linking development with cooperative. Accordingly, there is a