

RESEARCH ARTICLE

Journal of Extension Education

Vol. 35 No.3, 2023

DOI: <https://doi.org/10.26725/JEE.2023.3.35.7070-7080>

Assessing the Satisfaction of Women Members of Cooperative Societies

B. Gopika¹, K.K.Jisha², K.Gireesan³ and S. Nehru¹

ABSTRACT

In Kerala, a constituent state of India, the expansion of agricultural and related cooperatives indicates the general degree of contentment among its members. This study aims to analyse data from a primary survey among agricultural and milk cooperatives to elucidate the elements contributing to members' satisfaction. Descriptive statistics indicate that most female members of the cooperatives have completed only a basic level of education, and furthermore, only a minority of them occupy important roles within these organizations. The estimated structural equation model depicts the dynamics of satisfaction in detail. According to the study, members' participation in cooperative activities yields a variety of benefits, thereby increasing their overall satisfaction.

Keywords: Women Members; Co-operative Societies; Agricultural Cooperatives; Milk Cooperatives; Structural Equation Modeling; Mediation Model; Kerala

INTRODUCTION

People have long recognized cooperative societies as vital institutions in fostering economic development, particularly in rural areas (Prakashgowda, 2018). Cooperative societies are voluntary associations formed by individuals to meet their common needs through a jointly owned and democratically controlled enterprise (Government of Kerala, 2018). Consumer cooperative societies, producer cooperative societies, cooperative credit societies, marketing cooperative societies, housing cooperative societies, and cooperative farming societies are some of the prevalent cooperatives in India. These cooperatives not only provide essential

services such as credit, supplies, and marketing assistance but also serve as platforms for social and economic empowerment. The International Labour Organization's cooperative units and the International Cooperative Alliance conducted an online survey (Global survey on women's participation in cooperatives, 2015), which revealed that 75 per cent of respondents felt that women's participation in cooperatives has increased over the past 20 years. Cooperatives play a pivotal role in supporting the livelihoods of women (Patel and Tanu, 2023; Pethronila and Agbasi, 2018). In rural India, specifically in Kerala state of India, agricultural cooperatives play a significant role in supporting agricultural

¹Department of Economics, The Gandhigram Rural Institute (Deemed to be University), Dindigul, Tamil Nadu-624302

²Department of Economics, Govt.College Chittur, Palakkad, Kerala-678104

³Rajiv Gandhi National Institute of Youth Development, Sriperumbudur, Tamil Nadu-602105

and allied activities to empower rural women (Prakash, 2002). Similarly, dairy cooperatives also play a significant role in enhancing the rural women's livelihoods. Although credit facilitation by the dairy cooperatives is not significantly contributing to the entrepreneurial behavior of women dairy farmers in Kerala (Pulinilkunnathil, 2019), they play a significant role in the survival and maturity stages of the dairy entrepreneurial ecosystem in the state by being the key provider of marketing channels (Shyam, 2023). Despite the recognized importance of these cooperatives, there remains a need to understand how the benefits derived from their membership impact the overall satisfaction of rural women members.

Kerala, known for its high social development indicators and robust cooperative movement, provides a unique backdrop for examining the role of cooperatives in women's empowerment. Kerala's rural women frequently participate in diverse agricultural and related activities, making significant contributions to the state's agrarian economy. However, they face numerous challenges, such as limited access to resources, financial constraints, and socio-cultural barriers that hinder their economic progress and overall well-being. Cooperative societies have emerged as a crucial mechanism to address these challenges. By pooling resources and facilitating collective action, cooperatives can enhance the bargaining power of rural women, provide them with essential services, and create opportunities for economic and social advancement. We anticipate that the benefits of cooperative membership, from financial support and input supply to market access and capacity-building programs, will significantly enhance rural women's satisfaction and quality of life.

Marete (2010) found that general members of cooperatives experience lower levels of satisfaction compared to their board counterparts. In addition to that, the economic

factors do not have an impact on enhancing member satisfaction (Figueiredo and Franco, 2018). On the other hand, compatibility among members, partner selection, human resources, power and control, and organizational development all have a significant impact on improving member satisfaction levels in cooperatives. Grashuis & Cook (2019) revealed that member satisfaction is the key factor that fosters the growth of farmer cooperatives rather than their financial stability. They suggest that it is important to provide more beneficial services to the cooperative members in order to increase their satisfaction level.

Despite the recognized potential of cooperatives, there remains a gap in understanding the specific factors that drive satisfaction among rural women members in Primary Agricultural Credit Societies and Dairy Cooperative Societies. In this context, satisfaction refers to the overall satisfaction and positive evaluation of cooperative membership, which can influence members' commitment, participation, and long-term engagement with the cooperative. Previous studies have highlighted the importance of member satisfaction in ensuring the sustainability and success of cooperatives, yet there is limited empirical evidence focusing on the experiences of rural women in Kerala's agricultural and dairy cooperative societies.

Against this backdrop, this study seeks to fill this gap by exploring how the benefits enjoyed through various services provided by cooperative societies affect the satisfaction levels of women members of cooperative societies in the rural settings of Kerala. According to the study, two important factors that affect women members' overall satisfaction are how involved they are in the agricultural and dairy cooperative activities and the benefits they receive. The level of benefits acts as a link between their participation and overall satisfaction. We use the Process

Macro software to estimate the structural equation model and analyse the mediation effect. This research aims to uncover the intricate mechanisms through which participation and benefits translate into satisfaction for the members.

More specifically, the study tries to seek answers to certain questions, such as: What are the benefits enjoyed by women members of cooperative societies? How satisfied are the members with the benefits offered by the cooperative societies? What are the factors that influence their participation in the cooperative societies? Do cooperative societies significantly improve their financial circumstances? However, the main goal of the study is to understand women's satisfaction levels in cooperative societies and the factors that influence their participation.

We anticipate that the study's findings will offer significant insights to key cooperative society functionaries, community leaders, policymakers, and development practitioners, empowering them to create interventions that could improve the cooperative societies' effectiveness and improve the well-being of rural women in the state of Kerala.

METHODOLOGY

To understand the level of satisfaction among women members of cooperative societies, it was essential to conduct a survey tailored to gather in-depth and specific insights directly from the individuals involved. The unique socio-economic conditions and varying roles of women in these cooperatives necessitate a focused approach. Therefore, the study used a non-random sampling method to gather firsthand information from 100 rural women members of the Kannadi Primary Agricultural Credit Society (PACS) and the Dairy Cooperative Society (DCS) in Palakkad district of Kerala. This approach ensured that the sample was representative of the core participants who could provide meaningful data.

We used standard scales from similar studies to create a structured questionnaire for women in cooperative societies. This allowed for comparability and reliability in measuring satisfaction levels. We employed the Exploratory Factor Analysis (EFA) to condense the indicators into four distinct factors, as presented in Table 1. Table 2 displays the average values of the identified key factors, including total satisfaction, benefits, participation, and financial improvement, using a 5-point Likert scale. This design enabled a comprehensive analysis of the various dimensions of satisfaction and their underlying components.

Table 1: Indicators and Factors Identified from the Exploratory Factor Analysis

Factors	Indicators
Total Satisfaction (TS)	Training (TS1) Counselling (TS2) Guidance (TS3) Human resource development (TS4) Functioning of cooperative society (TS5)

Factors	Indicators
Benefits (Be)	Provision of inputs (Be1) Marketing of products (Be1) Educational programmes (Be1) Social status (Be1) Safety of deposits (Be1) Input supply (Be1) Provision of consumer goods (Be1) Leadership training and adult education (Be1) Healthcare services (Be1) Job opportunities (Be1) Skill acquisition programmes (Be1) Savings mobilization (Be1) Advisory and advocacy services (Be1)
Participation (Prn)	Meeting attendance (Prn 1) Training participation (Prn 2) Frequency of visits (Prn 3) Casting vote (Prn 4) General body meetings (Prn 5) Election (Prn 6)
Financial improvement (Fin)	Income (Fin1) Saving (Fin2) Expenditure (Fin3)

Table 2 : Exploratory Factor Analysis (EFA) Factor Loadings

Indicators	Factors			
	1	2	3	4
TS1	0.745			
TS2	0.723			
TS3	0.747			
TS4	0.847			
TS5	0.489			
Fin1		0.771		
Fin2		0.877		
Fin3		0.497		
Be1			0.441	

Indicators	Factors			
	1	2	3	4
Be2			0.423	
Be3			0.458	
Be4			0.421	
Be5			0.782	
Be6			0.451	
Be7			0.464	
Be8			0.676	
Be9			0.512	
Be10			0.664	
Be11			0.465	
Be12			0.731	
Be13			0.403	
Be14			0.612	
Prn1				0.452
Prn2				0.795
Prn3				0.456
Prn4				0.873
Prn6				0.866
Prn5				0.484

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy: 0.785 (p=.000)

This study employed a mediation model (Hayes, 2022; Havaei et al., 2020; Sarwar et al., 2021; Siddiqui and Sharma, 2010) and Process Macro software to examine the relationships between the participation level of a member of the cooperative society (an independent variable) and total satisfaction (a dependent variable). The model hypothesizes that the levels of benefits

enjoyed by members of a cooperative society mediate this relationship. The corresponding hypothesis of the study are stated below:

H_{01} : The participation level does not explain the satisfaction level of the female cooperative members.

H₀₂: Access to benefits does not explain the satisfaction level of the women cooperative members.

H₀₃: Access to benefits does not play a mediating role in explaining the association between participation level and satisfaction level of the women cooperative members.

FINDINGS AND DISCUSSION

Demographic Profile of the Women Cooperative Members

The survey revealed that the majority of the respondents (51 percent) belonged to the middle age group of 40 to 50. The lower level of participation from the young age group indicates that they may be initially working with other alternatives before settling with cooperatives. Many of the respondents revealed that, with increasing age, marriage, children, and other family-related obligations, including household work, create hurdles for choosing alternative employment opportunities for rural women. Particularly after reaching middle age, family obligations significantly restrict their options, leading them to accept employment opportunities that are closer to their homes.

All respondents were literate, with 70 percent, 21 percent, and 9 percent, respectively, falling into the primary, secondary, and degree -and- above education categories. A large number of the members only had primary education.

The caste-wise classification shows that 44 percent of the respondents belonged to the OBC (other backward class), with the majority of PACS members belonging to the OBC and the majority of *Milma* members belonging to the general category. In both cooperative societies, the SC/ST community's participation is relatively low. The respondents didn't say any specific reason for this low participation, as there has been no

inclusion bias in the social group. However, some of the studies show that a lack of awareness and education about the benefits and functioning of cooperative societies hampers their active involvement in them (Davis, 2023).

A majority of the respondents had a family size of four to five. This is true for both *Milma* and PACS members, as the figures stood at 44 percent and 58 percent, respectively. The results are consistent with Kerala's average household size of 4.2 persons (Population Census, 2011). The number of female-headed families was higher among the dairy cooperative members compared to the PACS. The economic structure of Kerala, consisting of high male outmigration to the Gulf countries and other regions for employment and women's empowerment through high literacy rates and progressive social policies, also contributes to the prevalence of female-headed households in Kerala cooperative societies (Franke and Chasin, 1996).

More than three-fourths of the members (78 percent) worked as *coolies*, unskilled laborers, or engage in other activities for getting additional income. Members view their monthly earnings as crucial determinants that can impact their participation in cooperative activities. Most of the respondents (90 percent) reported generating an income below Rs 10,000, with 70 percent of them earning less than Rs 5000. According to the survey, every single *Milma* member and 80 percent of PACS members fall into this category. Jayalakshmi (2003) stated that the gendered division of labor, where the societal norms often limit women to unskilled or supplementary roles, thereby restricting their access to higher-paying, skilled employment. In terms of land ownership, both types of cooperative societies noted that three-fifths of the respondents (60 percent) do not own any land. Previous studies also reported similar findings (Jain et. al., 2023).

Table 3: Cooperative Background of the Sampled Women Cooperative Members

Variables	%	Variables	%
Membership		Frequency of attending meetings	
Member	90	Weekly	7
Board member	6	Monthly	31
Committee member	4	Quarterly	9
Membership fee payment		Yearly	44
Yes	90	Nil	9
No	10	Physical distance	
Years of experience		Less than 5 Km	82
1 to 5 years	19	5 to 10	8
6 to 10	30	10 to 15	2
11 to 15	15	Above 15	8
16 to 20	14	Training received	
Above 20	22	Yes	61
		No	39

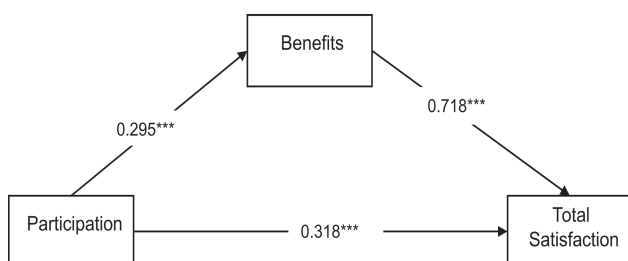
Although they were aware of their service obligations, 90 percent of the members remain silent partners, and only 4 to 6 percent of the members of the group occupy the positions of secretary or board members in their entire membership period (Table. 4). Undoubtedly, the extent of female participation, especially in the leadership positions of the cooperative society, is rather modest. Azad (2017) reported similar findings in participation in community groups. Similarly, the low participation rates of female members in leadership positions identified in the present study are consistent with the results reported in earlier studies (Majurin, 2012; Tesfay and Tadele, 2013). The survey results also show that a large number of the members (more than 50 percent) have a long association (more than 10 years) with the cooperatives.

One of the observations from the survey calls for the need to conduct awareness programmes among the members of the cooperatives about

the importance of active participation in the organization's proceedings. Although most of the members (82 percent) live within a commutable distance (5 km radius), only 38 percent of them attend frequent meetings (weekly or monthly), and 58 percent of them even skip annual meetings. It also shows the inefficiency of the current training programmes, which reported a participation rate of 61 percent in the current year (Table.3).

This study, utilizing a structural equation model, seeks to examine how women's involvement in cooperative societies in Kerala influences their satisfaction with the mediating effects of the overall advantages they obtain from the cooperatives. The chosen model for constructing the experimental model (Figure 1) demonstrates a statistically significant relationship between benefits and total satisfaction. The level of membership in cooperative societies mediates this relationship.

The results confirm the presence of a significant partial mediation effect connecting the benefits obtained from cooperative societies to the overall satisfaction of cooperative members. The amount of participation in cooperative activities mediates this impact.



Note:***, indicates the level of significance at 1% level.

Figure. 1: Partial mediation effect from participation to total satisfaction of women members of cooperative.

Figure 1 illustrates the structural model, where the total satisfaction of women members of the cooperatives serves as the dependent variable, and the participation of members with total benefits serves as the explanatory variable. We estimated two regression equations to find out the marginal effects of each variable in the model. The estimated results reveal a statistically significant positive impact of participation on total satisfaction in cooperative societies ($p = 0.000$). When there is a one-unit increase in participation, there will be a 0.318-unit increase in satisfaction level.

While considering the impact on the mediation variable (benefits), results show that participation has a statistically significant and positive impact on it. The results indicate that a one-unit increase in participation level leads to a 0.295-unit increase in benefits. Similarly, a one-unit increase in benefits increases the total satisfaction level by 0.718 units.

$$Be = 2.0835 + 0.295^{***} Prn \quad \text{--- (1)}$$

$$R^2 = 0.26; MSE = 0.27; F = 35.133 (p=0.0000)$$

$$TS = 0.363 + 0.318^{***} Prn + 0.718^{***} Be \quad \text{--- (2)}$$

$$R^2 = 0.43; MSE = 0.602; F = 37.303 (p=0.0000)$$

The evaluations show that the members' participation and benefits in cooperatives have a significant impact on their overall satisfaction level. Government policies and programs for women's empowerment, especially in the cooperative sector in the form of financial support, training, and leadership opportunities, would help to improve women's involvement in the cooperative societies. Table 5 shows that the total effect (0.53) can be broken down into two parts: a direct effect from participation to total satisfaction (0.318) and an indirect effect through benefits (0.212).

Table 4: Direct and Indirect Effects

Direct effect	
Prn → TS	0.318***
Indirect effect	
Prn → Be → TS	0.212***
Total Effect	0.530

Note:***, indicates the level of significance at 1%.

We initially included the financial improvement in the model to test its influence. We removed the variable from the model because the estimated results showed no significant influence on the satisfaction level. Based on the test results, we reject the three null hypotheses and accept the alternatives. This result is consistent with Figueiredo & Franco's (2018) findings, which show that the financial improvement of cooperative members does not statistically influence their satisfaction level.

CONCLUSION

This study sheds light on the satisfaction level of women members in agricultural and allied cooperatives in Kerala's rural settings, with a specific focus on the benefits of membership and participation. The findings reveal that there is a statistically significant direct effect between participation and satisfaction levels in cooperative societies. Benefits from membership in cooperative societies play a significant role as a mediator between independent and dependent variables (indirect effect). The study suggests that participation level in cooperative activities enhances the overall benefits and ultimately leads to the satisfaction level of the members of the cooperative societies in Kerala. A suitable type of incentive structure, including financial or non-financial, could enhance the participation of the members in the regular activities of the societies. This study significantly contributes to the field of cooperative studies by elucidating how participation leads to the enjoyment of benefits and overall satisfaction among rural women in agricultural and allied cooperatives in the state. Furthermore, the study results distinguish between direct and indirect effects, providing a detailed understanding of the overall dynamics. The state's cooperative societies can use the study's results to design more effective policies and programmes.

REFERENCES

- Azad, N. (2017). Gender is more than a statistic: Status of women in the cooperatives of the Asia Pacific region. *The International Cooperative Alliance - Asia-Pacific*. <https://www.icaap.coop/sites/ica-ap.coop/files/Data%20Study%20Report.PDF>
- Davis, A. M. (2023). Problems of scheduled caste co-operative societies and their members: A qualitative approach. *Asian Journal of Agricultural Extension, Economics & Sociology*, 41(3), 82-88. <https://doi.org/10.9734/ajaees/2023/v41i31862>
- Figueiredo, V., & Franco, M. (2018). Factors influencing cooperator satisfaction: A study applied to wine cooperatives in Portugal. *Journal of Cleaner Production*, 191, 15-25. <https://doi.org/10.1016/j.jclepro.2018.04.177>
- Franke, R.W., & Chasin, B. H. (1996). Female headed households: A Continuing Agenda for Kerala Model?. *Economic and Political Weekly*, 31(10), 625-630. <https://msuweb.montclair.edu/~franker/KeralaPapers/FrankeChasinFemaleHouseholdsEPW1996.pdf>
- Global survey on women's participation in cooperatives. (2015). *International Labour Organization (ILO) and the International Cooperative Alliance*. <https://www.ilo.org/resource/news/global-survey-shows-rising-womens-participation-cooperatives>
- Government of Kerala. (2018). *Statistical Abstract*. Department of Cooperation. Government of Kerala. <https://cooperation.kerala.gov.in/2019/04/29/statistical-abstract/>
- Grashuis, J., & Cook, M. L. (2019). A structural equation model of cooperative member satisfaction and long-term commitment. *International Food and Agribusiness Management Review*, 22(2), 247-263. <https://doi.org/10.22434/IFAMR2018.0101>
- Havaei, F., Astivia, O. L. O., & MacPhee, M. (2020). The impact of workplace violence on medical-surgical nurses' health outcome: A moderated mediation model of work environment conditions and burnout using secondary data. *International Journal of*

Nursing Studies, 109, 103666. <https://doi.org/10.1016/j.ijnurstu.2020.103666>

- Hayes, A. F. (2022). *Introduction to mediation, moderation, and conditional process analysis: A regression-based approach* (Vol. 3). The Guilford Press.
- Jain, Charu., Saxena, Disha., Sen, Somnath., & Sanan, Deepak. (2023). Women's land ownership in India: Evidence from digital land records. 133. <https://doi.org/10.1016/j.landusepol.2023.106835>.
- Jayalakshmi, R. (2003). *Gender in cooperatives*. Institute of Cooperative Management, Centre for Development Studies, Thiruvananthapuram. <https://cds.ac.in/krpccds/report/jayalakshmi.pdf>
- Majurin, E. (2012). *How women fare in east African cooperatives: The case of Kenya, Tanzania and Uganda*. The Cooperative Facility for Africa (CoopAfrica), International Labor Office-Darussalam, ILO.
- Marete, M.A. (2010). *The influence of cooperative structure on member commitment, satisfaction and success: the murang'a nutribusiness cooperative in Kenya*. Unpublished thesis. Department of Agricultural and Extension Education. The Pennsylvania State University.
- Patel, Neelam & Sethi, Tanu. (2023). Women and youth participation in cooperatives. *Kurukshetra*. NITI Aayog. <https://www.niti.gov.in/women-and-youth-participation-cooperatives>
- Pethronila, O. I., & Agbasi, O. E. (2018). Assessment of the participation of women in agricultural cooperative societies in Anambra State, Nigeria. *International Journal of Research in Commerce, Economics & Management*, 6(05), 21–26. <https://www.researchgate.net/publication/326225880>
- Population Census. (2011). Office of the Registrar General & Census Commissioner, India.
- Prakash, R. (2002). Indian women: Rights, economic position and empowerment. Paper presented at *Socio-cultural Issues related to Women and Development in India: A Case Study of War Widows in Rajasthan*
- Prakashgowda, A. N. (2018). *Impact of rural credit cooperative societies on rural development and relevance of Gandhian concept of cooperative movement a case study of Mandya District*. Unpublished thesis. University of Mysore.
- Pulinilkunnathil, R. G. (2019). Market orientation of women dairy farmers of Kerala. *Journal of Extension Education*, 31(4), 6405-6410. DOI: <https://doi.org/10.26725/JEE.2019.4.31.6405-6410>
- Sarwar, A., Khan, J., Muhammad, L., Mubarak, N., & Jaafar, M. (2021). Relationship between organisational dehumanization and nurses' deviant behaviours: A moderated mediation model. *Journal of Nursing Management*, 29(5), 1036–1045. <https://doi.org/10.1111/jonm.13241>
- Shyam Suraj, S.R. (2023). Dairy Entrepreneurial Ecosystem of Kerala, India, *Journal of Extension Education*, 35(1), 6951-6960. DOI: <https://doi.org/10.26725/JEE.2023.1.35.6951-6960>
- Siddiqui, M. H., & Sharma, T. G. (2010). Analyzing customer satisfaction with service quality in life insurance services. *Journal of Targeting, Measurement and Analysis for Marketing*,

18(3-4), 221-238. <https://doi.org/10.1057/jt.2010.17>

Tesfay, A., & Tadele, H. (2013). The Role of Cooperatives in Promoting Socio-Economic Empowerment of Women: Evidence from

Multipurpose Cooperative Societies in South-Eastern Zone of Tigray, Ethiopia. *International Journal of Community Development*, 1(1), 1-11. <https://doi.org/10.11634/233028791301325>