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Expectations, satisfaction and problems of member farmers regarding services of a leading cooperative

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Abstract

Today, the cooperative sector in India is not only one of the biggest in the world but also one of the mainstays of agriculture. In Indian context, the word 'cooperative' is treated as a synonym to positive energy, as in most cases, a cooperative effort results in amazing reciprocity and synergy; that helps all people within such a cooperative to enjoy a better support system. In an agrarian economy like our India, wherein majority of Indian population depend on agriculture and allied occupation for their livelihood and food security; these cooperatives play vital role for rural development. Cooperatives also have a big role to play in prospering our Indian farmers and economy. As one knows, a cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Peculiar features of cooperatives can be seen in the seven cooperative principles as below:

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation

Keywords: Agricultural Cooperative, Customer Relationship Management, Member farmers, Expectation, Problems

1. Introduction

Cooperatives are present in all the countries and in almost all the sectors, including agriculture, food, finance, health care, marketing, insurance & credit. In India, cooperatives first made their appearance in the late 19th century when it was felt that the farmers needed more support and also relief from exploitative private moneylenders. Since then, the cooperative movement in India has flourished like anything. Since its formal launch in 1904 in India, the Indian Cooperative Movement has played very important role in the Indian economy especially in the development of the agriculture and rural sectors combining the strengths of both public and private sector specially in supporting the small and marginal farmers and weaker sections. Today, the cooperative sector in India is not only one of the biggest in the world but also one of the mainstays of agriculture. In Indian context, the word 'cooperative' is usually treated as a synonym to positive energy, as in most cases, a cooperative effort results in amazing reciprocity and synergy; that helps all people within such a cooperative to enjoy a better support system. In an agrarian economy like our India, wherein majority of Indian population depend on agriculture and allied occupation for their livelihood and food security; these cooperatives play vital role for rural development. Cooperatives also have a big role to play in prospering our Indian farmers and economy.

As one knows, a cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

Peculiar features of cooperatives can be seen in the seven cooperative principles as below:

1. Voluntary and Open Membership
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4. Autonomy and Independence
5. Training and Information
6. Cooperation among Cooperatives
7. Concern for the Community.

The survival of any cooperative depends on satisfaction of its members. Members are those who organize cooperative to solve their problems collectively through their collective knowledge, efforts and capital. Members are the user, the owner, controller, stakeholder as well as the main customers of the cooperatives. Their satisfaction is the major objective and main motto of the cooperative. Cooperatives exist to address members' needs by providing services such as helping members market their products and buy farm supplies, financial services and retail goods, etc. They protect their member farmers from private moneylenders and also provide different services. In addition to providing a varied gamut of need based services to member farmers, these cooperatives are also helping in addressing wide range of socio-economic pressures such as unemployment, youth employment, value-added industries in rural communities and access to health care (Dakurah *et al.* 2005) ^[1].

With sharing of resources and knowledge / skills being one of the biggest benefits of cooperatives, these cooperatives also help in:

- Support systems for the unskilled / illiterate farmers with lower levels of knowledge.
- Dealing with government policies - interpretation and implementation.
- Providing different services - financial / credit support, supply of fertilisers, access to markets, other services such as machinery, seeds, fuel and so on.

The strongest corner stone of an agricultural cooperative is definitely the spirit of pooled knowledge to benefit all the members. For instance, cooperative credit allows farmers to get the best loans possible - duration, type of loan and navigating the financial landscape becomes easier when there is a cooperative spearheading the effort.

Shri Navsari Sahkari Kharid Vechan Sangh Ltd. is a leading agricultural cooperative located in the coastal region of South Gujarat in the vibrant Gujarat State. It serves the large number of member farmers in all the talukas of Navsari District. Prior to this study, no systematic attempt was undertaken to gauge the expectations, satisfaction and problems of member farmers of this long existing leading cooperative. Hence, this study has been undertaken.

2. Materials and Methods

The study was undertaken to address the following five Research Objectives:

- To study the socio-economic profile of member farmers.
- To study different services provided to member farmers.
- To find out expectations of member farmers regarding services of cooperative.
- To find out satisfaction of member farmers regarding services of cooperative.
- To find out the problems faced by member farmers and suggest remedial measures based on their suggestions.

Descriptive cross-sectional research design has been used for the study. Navsari district was the area of study. As updated sampling frame was available, simple random sampling was used through lottery method for selecting 170 member farmers. Primary data have been collected through structured interview schedule consisting of mixture of open ended,

closed ended and multiple response questions. The respondents were personally approached by the researchers for personal interview. Secondary data were collected from published papers, magazines, and also from the published and unpublished reports of the cooperative. Collected data have been analyzed using simple descriptive statistics.

3. Review of Literature

Uwonkunda and Safari (2023) ^[8] analyzed the contribution of cooperatives in sustaining the livelihoods of rural communities in Rwanda involving 125 participants including 123 cooperative members selected through simple random sampling method. They found that cooperatives sustain the community livelihoods by establishing the strategy through integration, income generating and responding to the needs and expectations but also enabling the ownership and enjoyment of the livelihood resources. They also noted that the low-level involvement of cooperative actors will lead to challenges affecting cooperatives including lack of competitive markets, scarce raw materials, and lack of financial support as well as deficiency in capacity building.

Patel and Thakkar (2023) ^[6, 7] highlighted the changing profile of Indian farmers as they have started using smart phones and internet services. They noted that the progressive farmers of new generation are very techno friendly and when they will prefer smart-work rather than hard-work. They will use digital technologies and digital services very effectively for farming purpose. Consequently, such member farmers' expectations from their cooperatives would be entirely different.

In a landmark study, Patel and Thakkar (2023) ^[6, 7] studied the awareness, expectations and usage of agricultural apps by farmers in Banaskantha district of Gujarat. They also highlighted the changing profile of farmers in Gujarat state with the use of various Agricultural Apps and the wide ranging expectations from the developers of these Apps.

Mohammed (2019) ^[5] conducted research on five purposively selected primary cooperatives and 344 members using semi-structured interview and found that satisfaction is a major concern for both the member customers and organizations including (PACs) Primary Agricultural Cooperative Societies. PACs are a customer oriented service industry, so the customer should be the main focus and customer service can be a major differentiating factor. In order to survive in the competitive scenario, PACs will have put the best feet forward to satisfy their customers' needs.

Gopinathan & Velmurugan (2016) ^[2] Found that the biggest challenge in PACs are services quality because for customer satisfaction it is essential prerequisite. As a result of the improved information communication technology, customers are well informed, discerning and value sensitive and ready to exercise an extensive range of choices. Hence, the PAC Societies will need to have to improve their service quality in order to exist and grow in the competitive era.

Kumar, Wankhede and Gena (2015) studied the role of cooperatives in improving livelihood of farmers on sustainable basis and noted that strong cooperatives are able to overcome many of the difficulties faced by the farmers; wherein in a country like India 85% are small and marginal farmers. Kavitha (2008) ^[5] observed that the discussed all aspects of co-operative movement like- meaning, origin of the co-operative movement, co-operative movement in India, types (housing, building, retailers, consumers, etc.) for sustainable development of cooperative approach. And also observed that the cooperatives will have increased competition in the future.

4. Results and Discussion

4.1 Socio-economic profile of member farmers

Table 1: Socio-economic profile of member farmers

Particular	Parameters	No.	Percentage
Gender	Male	162	95%
	Female	8	5%
Age	< 25 years	3	2%
	26-35 years	15	9%
	36-45 years	54	32%
	46-55 years	87	51%
	>55 years	11	6%
Education level of farmers	Illiterate	4	2%
	Primary	9	5%
	SSC	68	40%
	HSC	54	32%
	Graduation	23	14%
Family type of member farmers	Post-graduation	12	7%
	1-3 members	17	10%
	4-5 members	48	28%
	6-7 members	73	43%
	More than 7 members	32	19%
Occupation of member farmers	Agriculture only	15	9
	Agriculture + Livestock	22	13
	Agriculture +Service	45	26
	Agriculture + Business	58	34
	Agriculture + Livestock + Service	25	15
	Agriculture + Livestock +Business	5	3
Annual family income of farmer	Below 2 lakhs	69	40
	2-4 lakhs	82	49
	>4-7 lakhs	8	5
	>7-10 lakhs	5	3
	>10-13 lakhs	3	2
	Above 13 lakhs	2	1
Land holding (ha)	Marginal farmer(<1 ha)	105	62%
	Small farmer (1-2 ha)	54	32%
	Medium farmer (>2-4 ha)	7	4%
	Large farmer(>4 ha)	4	2%
Irrigation	Irrigated land	125	74%
	Non-irrigated land	45	26%
Farming experience	Below 2 yrs	0	0
	2-5 yrs	8	5%
	6-10 yrs	23	14%
	>10 yrs	139	81%
Year of association with cooperative	1 to 2 years	2	1
	3 to 5 years	5	3
	6 to 10 years	14	8
	More than 10 years	149	88
Main Purpose of borrowing money from cooperative	Buying farm implements	10	6%
	Agri inputs	136	80%
	Livestock purchase	15	9%
	Others	9	5%

Table 1 shows the socio-economic characteristic of member farmers. 95% were male and only 5% were female. So it can be conclude that male dominated in membership of the cooperative. Maximum 51% member farmers were from age group of 46-55 years and only 2% were from age group of below 25 years. So it could be conclude that majority of farmer's from Middle age group (46-55 years). In terms of education of member farmers, 2% farmers was illiterate, 5% famers have completed their primary education, 40% farmers have completed their SSC, 32% have completed their HSC, 14% farmers have completed their Graduation and 7% farmer having proud Post graduation education. Maximum number of 43% member farmers had a large family size of 6-7 members. Occupation of member farmers, 15% member farmers depend

on Agriculture only, 22% member farmers depend on Agriculture+Livestock, 45% member farmers depend on Agriculture+ service, 58% member farmers depend on Agriculture+Business; which is a progressive sign. 25% member farmers depends on Agriculture+Livestock+Services and 5% member farmers depend on Agriculture + Livestock + Business. So it can be concluded that majority of farmers Occupation depend on Agriculture+Business. Majority of farmers Annual income between 2-4 lakhs. 62% members were marginal farmers having land (<1 ha), 32% member were small farmer having land between (1-2 ha), 4% member were medium farmer having (>2-4 ha) land and 2% member are large farmer having (>4 ha) land holding. 74% member farmer have irrigated land and 26% member farmer have non-

irrigated land. 81% member farmers having more than 10 years farming experience. 88% member farmers more than 10 years of association with cooperative, 8% member farmers 6 to 10 years of association with cooperative. Main purpose of

borrowing money from the cooperative was found to be purchase of Agri inputs for 80% of member farmers.

4.2 Range of services provided to member farmers

Table 2: Awareness of member farmers regarding different services of cooperative

Particulars	Mean Score	Rank
Providing Agri input	3.44	3
Petrol, Diesel, Oil Supply	3.15	9
Capital investment	3.48	2
Awareness about different scheme	2.81	11
Supply of Agricultural Implement	3.41	4
Loan facilities	3.63	1
Supply of consumer goods and services- including Readymade clothes, Medicines, Departmental store	3.20	8
Selling of grocery items	3.23	7
Transportation facilities	3.26	6
Storage facilities	2.87	10
Technical assistance	3.28	5

In terms of Awareness of member farmers regarding different services of cooperative, 1st rank given to loan facilities, 2nd rank to capital investment, 3rd rank to Agri input provide, 4th

rank to supply of agricultural implement and 5th rank was given to technical assistance.

Table 3: Usages of different services by member farmers

Particulars	Mean Score	Rank
Capital investment	3.07	4
Supply of Agricultural Implement	3.00	5
Storage facilities	2.80	8
Awareness about different scheme	2.40	10
Loan facilities	3.55	1
Buying of grocery items	3.11	3
Supply of consumer goods and services- including Readymade clothes, Medicines, Departmental store	2.87	7
Transportation facilities	2.57	9
Providing Agri input	3.17	2
Technical assistance	2.08	11
Petrol, Diesel, Oil Supply	3.05	6

In terms of usages of different services by member farmers, 1st rank given to Loan facilities, 2nd rank to given providing agri inputs, 3rd rank to of buying grocery items, 4th rank to Capital investment and 5th rank to Supply of Agricultural

Implement.

4.3 Expectations of member farmers regarding services of Cooperatives

Table 4: Expectation of member farmers regarding services of cooperatives

Particulars	Mean Score	Rank
Convenient operating hours	3.44	2
Personal attention	3.08	11
Employees understand need of their customer	3.42	3
Accurate record keeping	3.28	6
Feel secured in doing transaction	3.24	7
Time saving	3.36	4
Better supply chain management	3.29	5
Reduce Malpractices	3.02	12
Use govt. schemes	3.27	8
Avail subsidies	3.00	9
Avail the better price of produce	2.90	10
Access to credit	3.49	1
Health insurance facilities	1	13

The top five expectations of member farmers were found to be access to credit, convenient operating hours, employees of cooperative understanding need of the customers, time saving and better supply chain management.

different services of cooperative was measured on four parameters namely Marketing and Business Aspects, Management Aspects, Customer Services, and Member Commitment.

4.4 Satisfaction of member farmers regarding services of cooperative:

Satisfaction of member farmers regarding

Table 5: Satisfaction of member farmers regarding services of cooperative

Parameters	Particulars	Mean	Rank
Marketing and Business	Easy finance	3.42	2
	Quality of input	3.20	4
	Reasonable price	3.45	1
	Availability of goods	3.14	5
	Interest on saving	3.28	3
Management	Opportunity to Voice Concern	3.34	2
	Professional staff	3.35	1
	Future Management Plans	3.29	3
	Involvement in decision making	3.29	5
	Technical Assistance	3.22	4
Customer services	Friendly relations	3.30	1
	Up-dated informations	3.06	2
	Websites	1	4
	Publications	2.87	3
Member Commitment	Training	2.86	4
	Welcomes new members	3.52	1
	Fair voting rights	3.22	3
	Coordination	3.31	2

Satisfaction of member farmers regarding different services of cooperative on four parameters namely Marketing and Business Aspects, Management Aspects, Customer Services, and Member Commitment gave interesting findings.

Under Marketing and Business Aspects parameter, reasonable price is ranked first. Under Management Aspects, first rank is given to professional staff. Under Customer Services parameter, friendly relations is ranked first. Under Member Commitment parameter, welcoming approach to new members is ranked first. Out of 170 member farmers, 49% member farmers were found satisfied regarding services followed by 27% being moderately satisfied, 12% highly satisfied, 7% dissatisfied and 5% highly dissatisfied.

4.5 Problem faced by member farmers regarding services

Table 6: Problem faced by member farmers regarding services

Problems	No. of Farmers	Rank
Inadequate financial assistance	79	6
Poor management practices	15	10
Lack of training and awareness programs	150	1
Poor storage practices	60	8
Inadequate inputs supplies	93	3
Poor price mechanism	85	5
Inconvenient operating hours	30	9
Inadequate farm implements	90	4
Poor transportation facility	70	7
No schemes in particular situation	100	2

(Multiple response)

Top five major problems faced by the member farmers regarding different services provided by the cooperative were lack of training and awareness programmes, unavailability of schemes in particular situation, inadequate inputs supplies, inadequate farm implements and poor price mechanism.

Despite moderate to high level of satisfaction of member farmers with services and various problems faced by them, 100% member farmers were strongly in favour of continuing their membership and recommending others to become a member of this cooperative. This shows their sense of belongingness and the joy derived from their collective efforts.

5. Conclusion

In the light of pivotal role of cooperatives for farmers, this research study was carried out to analyze the key expectations, satisfaction and problems of member farmers regarding services of a leading cooperative. Analysis of this

survey shows that the member farmers have moderate to high level of satisfaction with different services provide by the cooperative. They expect access to credit, convenient operating hours, employees’ understanding for the need of the customers, time saving and better supply chain management from the cooperative. The major problems reported by the member farmers viz. lack of training and awareness programmes, unavailability of schemes in particular situation, inadequate inputs supplies, inadequate farm implements and poor price mechanism need to be addressed on urgent basis. If these problems can be resolved, it would have positive impact on satisfaction of member farmers and long-term membership with cooperative. To overcome these issues, proper planning and execution is required. Use of advance technology for better customer service and organizing training programmes can be a potential solution.

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