



## FARMERS PERCEPTION TOWARDS OCCUPATIONAL STABILITY OF AGRICULTURAL PRODUCERS COOPERATIVE MARKETING SOCIETY IN COIMBATORE DISTRICT, TAMIL NADU: A STUDY

**Dr.S.Velanganni**

*Assistant Professor, PG and Research Department of Cooperation, SRMV College of Arts and Science, Coimbatore.*

### **Abstract**

Cooperatives are found in all countries, in every type of economy and culture and, wherever there is human settlement, cooperatives respond to human needs everywhere. Agricultural marketing societies play a predominant role for the development of the farmers as well as the rural masses. It includes all those activities, arrangements and preparations which help the farmers in the disposal of the farm products. In fact, the process of marketing is more difficult than that of production (Hajela, 1994). What a cooperative does is to control the expense of marketing of agricultural produces in a manner that both the farmers and the ultimate purchasers feel to be satisfactory. The Agricultural Producers' Cooperative Marketing Societies (APCMSs) stress their emphasis on business retention by enhancing and strengthening the volume of their business in input supply and output marketing. They also undertake business expansion activities like processing, distribution of consumer goods (under both Village Shop Program and Public Distribution System). Further, they focus their attention on encouraging the growth of all new businesses in the region. Thus, it is evident that APCMSs promote economic development in the region in general and among the farmers in particular.

**Key words:** Demographic factors, Farmers Perception towards Occupational stability, Agricultural Producers Cooperative Marketing Society.

### **Introduction**

Cooperation is an important tool of living since it enables the individuals to achieve heights which cannot be reached in isolation. This has been proved by the Rochdale Pioneers (1844) through their "friendly association". They proved it as an 'economic miracle' amidst the industrial revolution (Warbasse, 1947). As their concept spread across the world, philanthropists and associationists began to experiment it in other fields of economy. For example, Friedrich Wilhelm Raiffeisen (1818-1888) successfully tried it on rural credit in Germany, Schultze Delitzsch(1808-1883) on urban credit in Italy, Denmark (1882 onwards) in dairying, Sir Horace Plunkett(1854-1932) and among the countries in Ireland among farmers, Israel on crop husbandry and so on. Thus, cooperation, as a unique system to combat socio-economic problems and as an effective instrument for uplifting the weak and vulnerable people through their own solidarity and collective action (Krishnaswami, 1992), flourished very successfully amidst the powerful economic giants viz., capitalism and socialism (Arnold, 1961).

Cooperatives are found in all countries, in every type of economy and culture and, wherever there is human settlement, cooperatives respond to human needs everywhere (Laidlaw, 1979). As the scope of action of cooperatives has become very comprehensive (Karve, 1964), their role in formulation of development programmes, mobilization of savings, increasing productivity, increasing profitability of farmers by joint purchase, sale and promotion and, providing platform for mobilizing and utilizing physical and human resources has been recognized.

The planners of our country have regarded co-operatives as the means for changing the economy from individualistic to socialistic and cooperative basis (First Five Year Plan Report, 1951-56). Hence in all the Five Year Plans, cooperatives have been accorded a prime place of importance. Marketing cooperatives have grown by contributing tremendously to economic development. They have improved the socio-economic conditions of weaker sections (Alagh, 1996). Exploitation of people of small means has been considerably reduced (Singh 1989) and they offer unlimited possibilities of participation in economic resurgence (Viswanathan, 1996). There is strong evidence that they have delivered a number of economic benefits to people.

### **Statement of the Problem**

Agricultural marketing societies play a predominant role for the development of the farmers as well as the rural masses. It includes all those activities, arrangements and preparations which help the farmers in the disposal of the farm products. In fact, the process of marketing is more difficult than that of production (Hajela, 1994). Under the prevalent system of agricultural marketing, an individual producer can hardly stand to the exploitative measures of intermediaries. Thus promotion of cooperative marketing deserves high priority not merely because cooperative marketing is desirable as such, but also because it is an essential pre-requisite for the large-scale expansion of cooperative credit (Singh, 2000). The cooperative marketing societies assist the farmer farmers to secure reasonable prices for their agricultural produces. They function as a



bridge between producers and consumers. Bestowing remunerative price and better services in turn help to generate myriad employment opportunities and improve the living standard of farmers.

Marketing societies have been creating, maintaining and enhancing the economic development among the community. They seek to raise agricultural output, create employment and eradicate poverty by providing market accessibility to farm producers, securing reasonable and remunerative prices, supplying adequate inputs like seeds, fertilizers, pesticides, agricultural implements at reasonable prices, implementing effective linking of credit with marketing, distributing consumer articles at reasonable prices through fair price shops, etc. The Agricultural Producers' Cooperative Marketing Societies (APCMSs) stress their emphasis on business retention by enhancing and strengthening the volume of their business in input supply and output marketing. They also undertake business expansion activities like processing, distribution of consumer goods (under both Village Shop Program and Public Distribution System). Further, they focus their attention on encouraging the growth of all new businesses in the region. With this broad context in view, an attempt is made to understand the nature and extent economic impact brought by APCMSs from the peoples' view point. Do the people realize the economic developments caused by APCMSs in the region? Have the APCMSs brought perfection in the agricultural producers marketing system? Do they serve better by holding the price line of farm produces in the region? Have they contributed for increased farm production? Do the people realize that the APCMSs have contributed for occupational stability by augmenting the farm income? If so, whether the APCMSs have contributed for better farming, better business and better living among farm producers or not? These and other such issues are addressed through field enquiry enabling for understanding the economic impact of Agricultural Cooperative Marketing Societies in the state.

### Review of Literature

Perusal of documents, literatures and records available on the selected topic evidences that several studies have been conducted in the field of agricultural marketing in general and the agricultural cooperative marketing in particular over years. Many research institutions, researchers and academicians have brought out a huge number of research studies on the topic under reference. In addition, the government also conducted a number of studies since pre-independence era. Some such studies / research works are reviewed and summarized here. **Royal Commission on Agriculture (1928)** remarked that the obstacles and malpractices in the agricultural marketing system were well known. The marketing malpractices were regarded as nothing less than scientific theft. **All India Rural Credit Survey Committee (1954)** among other facets, had observed the limited role of marketing cooperatives especially in the disposal of marketable surplus of farmers and more domination of commission agents and the indispensable need for the integrated rural credit with marketing, storage and warehousing development for agricultural produces in the cooperative marketing sector. **Dantwala Committee on Cooperative Marketing (1966)** listed series of defects such as lack of poor organization among the farmers, forced sale of farm produces at village level, superfluous middlemen, multiplicity of market charges, improper weights and measures, adulteration and mixing, inadequate transport, storage and grading facilities, poor information and communication, delayed payment of sale proceeds, large samples taken away by buyers at free of cost, lack of credit facilities and several other defects and malpractices prevailing in the agricultural marketing system. A vibrant and vivacious marketing organization of a formal and an institutional marketing i.e., a cooperative way of marketing organization assumed a greater importance. **Government of India on Cooperative Marketing and Processing (1961)** tried to evaluate the performance of cooperative marketing societies on the basis of the opinions and responses gathered from the farmers. The evaluation pointed out that the need for suitable managerial personnel, inadequate support to primaries by apex organizations and scanty resources for making outright purchases were major weaknesses of primary cooperative marketing societies. **National Cooperative Union of India (1963)** in its report of the All India Seminar on with reference to marketing of agricultural produce had drawn attention to the cruxes of cooperative marketing societies and marketing of agricultural produces. It had emphasized the need for standardization and grading of agricultural produces, strengthening of organizational and functional aspects of cooperative marketing. In addition, it had stressed the need for the provisions of technical assistances and necessary training to the marketing personnel. **A Study Team in Cooperatives (1965)** examined the working of primary cooperative marketing societies and their actual performance in Thanjavur District. It has projected the vital need for improvements in overall working in order to obtain more marketing- share in the disposal of the principal crops like paddy, groundnut and pulses. It is relatively an old study and it has probed the working aspects in a descriptive manner without much of statistical analysis. The primary data were not used. **Dantwala Committee (1966)** published a study report on the working of cooperative marketing societies in India. The study emphasized the pattern of development with particular reference to inter-relationship between the organisations at different levels for the successful working of credit and marketing cooperatives, integration of credit with cooperative marketing and processing as well and an effective role of cooperative marketing societies in linking of credit with marketing.



### Objectives of the Study

1. To assess the economic impact of the beneficiaries particularly on their occupational stability.
2. To identify the factors limiting the economic impact of the APCMS and suggest remedial measures.

### Methodology and Sampling

The study is an empirical analysis. Field survey method was adopted. The study units, the villages and the respondents were selected by employing appropriate sampling procedures. The tools such as Structured Interview Schedules (SIS), Focus Discussions (FD), Data Sheet (DS) and the Personal Interview techniques were used to elicit data for the study. To select the geographical area, the Agricultural Producers Cooperative Marketing Societies and the farmers appropriate sampling procedures were employed. The study intends to make an assessment of the economic impact of Agricultural Producers Cooperative Marketing Societies in the region of Coimbatore in Tamil Nadu State (India), Hence the study employed purposive sampling procedure for the selection of a region / district in the State as the geographical area for the study. Out of 32 districts in the State, Coimbatore is selected purposively. Thus as the study intends to have 400 such member-users utilizing one or more of the core services of the study institutions continuously for a period of one decade from 2015-16 as respondents, stratified proportionate to size, random sampling procedure was used to estimate and select the respondents from the cooperative marketing society. This chapter brings out an assessment of the economic impact of marketing cooperatives in their totality. As the economic impact of marketing cooperative action can be understood on various dimensions such as occupational stability, productivity, investment, income and standard of living, this chapter addresses.

### Perception on Occupational Stability

“Cooperatives continue to play an important role in employment promotion and poverty alleviation, both as production enterprises – mainly of the self-employed – and as providers of services to farmers” (ILO, 1999). Although cooperatives are not instruments of employment promotion, they do effectively create and maintain employment in both urban and rural areas around the world and thus provide income to both farmers and employees in the form of shares of surplus, wages and salaries or profits depending on the type of cooperative.

This section brings out the impact of cooperatives on occupational stability by discussing the results of statistical analysis. The responses regarding perception towards occupational stability were measured with the help of six point rating scale. For the purposes of statistical analysis, total score on occupational stability has been arrived at and high score of an individual denotes high perception on the occupational stability. The results of survey statements and statistical analysis are presented below:

**Table -1 Farmers’ Perception towards Occupational Stability**

Farmers’ category	Small Farmers (N=180)			Medium Farmers (N=120)			Big Farmers (N = 100)		
	A	DA	NADA	A	DA	NADA	A	DA	NADA
Supplies improved and hybrid seeds	161 (89.44)	14 (18.01)	05 (2.78)	120 (100)	00 (--)	00 (--)	100 (100)	00 (--)	00 (--)
Distributes required brand of fertilizers, pesticides and insecticides	170 (94.44)	08 (04.44)	02 (01.11)	116 (96.67)	03 (02.50)	01 (00.09)	96 (96.00)	00 (00)	04 (04.00)
Encourages to go for change in the cropping pattern	131 (72.78)	43 (23.89)	06 (33.33)	114 (95.00)	06 (05.00)	00 (--)	100 (100)	00 (--)	00 (--)
Advises about the use of improved technology on agriculture	164 (91.11)	14 (18.01)	02 (01.11)	110 (91.67)	07 (05.83)	03 (02.50)	94 (94.00)	02 (02.00)	04 (04.00)
Propagates about the modern irrigation methods and systems	160 (88.89)	13 (07.22)	07 (03.89)	120 (100)	00 (--)	00 (--)	100 (100)	00 (--)	00 (--)
Encourages to adopt mixed farming	161 (89.44)	15 (08.33)	04 (02.22)	112 (93.33)	06 (05.00)	02 (01.11)	88 (88.00)	10 (10.00)	02 (02.00)
Encourages to follow the integrated farming	163 (90.56)	04 (02.22)	13 (07.22)	114 (95.00)	00 (--)	06 (05.00)	100 (100)	00 (--)	00 (--)
Provides transportation facility enabling value addition to the agricultural	172 (95.56)	07 (03.89)	01 (00.56)	116 (96.67)	03 (02.50)	01 (00.09)	82 (82.00)	10 (10.00)	08 (08.00)



produce									
provides storage facility enabling value addition to the agricultural produce	147 (81.67)	30 (16.67)	03 (01.66)	116 (96.67)	04 (03.33)	00 (--)	100 (100)	00 (--)	00 (--)
Provides grading and packaging facilities enabling value addition to the agricultural produce	157 (87.22)	16 (08.89)	07 (03.89)	112 (93.33)	07 (05.83)	01 (00.09)	98 (98.00)	01 (01.00)	01 (01.00)
Checks price spread in market	160 (88.89)	19	01 (00.56)	120 (100)	00 (--)	00 (--)	100 (100)	00 (--)	00 (--)
Regulates the competition in the open market	172 (95.56)	07 (03.89)	01 (00.56)	110 (91.67)	07 (05.83)	03 (02.50)	90 (90.00)	08 (08.00)	02 (02.00)
Helps to bargain for better prices	163 (90.56)	14 (18.01)	03 (01.66)	120 (100)	00 (--)	00 (--)	100 (100)	00 (--)	00 (--)
Prevents forced sale by providing pledge finance and jewel loans	174 (96.67)	05 (2.78)	01 (01.66)	110 (91.67)	07 (05.83)	03 (02.50)	98 (98.00)	01 (01.00)	01 (01.00)
Eliminates middlemen in agricultural marketing	170 (94.44)	07 (03.89)	03 (01.66)	120 (100)	00 (--)	00 (--)	100 (100)	00 (--)	00 (--)

Source: Computed from survey data during 2011-12

Figures in brackets are percentages to the respective column total

Legend: A-Agree; DA-Disagree; NAND-Neither agree nor disagree

As regards to farmers' perception towards occupational stability, the survey results indicate that farmers under all categories have agreed that their occupation has been stabilized owing to the intervention of APCMS by supplying high breed seeds, adequate quantum of fertilizers, pesticides and insecticides, change in the cropping pattern, use of improved technology on agriculture, water resource management, adoption of mixed farming, integrated farming, provision of transportation, grading & packaging, value addition, checking price spread, control the competition in the open market, providing market finance, and elimination of middlemen. In the FGD conducted among farmers of TCMS, it was observed that there was a considerable decline of middlemen exploitation due to the price advantage, marketing finance, and other marketing infrastructure facilities offered by CMS. However, a very insignificant proportion of small farmers (16.67%) disagreed on the provision of storage facilities. Discussion with officials of the selected APCMS indicated that all the societies except TCMS do not have sufficient storage facilities.

During FGD, member said;

"Our marketing cooperative offers various services to input and output marketing in order to stabilize Occupation. However, we are deprived of availing storage / warehousing facilities as per our requirement. We were told by the officials of CCMS that sincere attempts are on the pipeline to extend the storage Capacity.  
 (FGD - Farmers group from Coimbatore Agricultural producers marketing Cooperative Society)

**Table -2 : Farmers Perception Level on Occupational Stability**

Farmers category Level	No. of. respondents			Total
	Small	Medium	Big	
15 -35 ( low level)	1 (6.00)	0 (---)	0 (---)	01 (0.25)
36-55(moderate)	4 (2.02)	2 (1.07)	2 (2.0)	08 (2.00)
56-75(high)	175 (97.2)	118 (98.3)	98 (98.0)	391 (97.75)
<b>Total</b>	<b>180 (100)</b>	<b>120 (100)</b>	<b>100 (100)</b>	<b>400 (100)</b>

Source: Computed from survey data during 2011-12

Figures in brackets are percentages to the respective column total



The survey reveals that majority of farmers (under all categories) do have high perception towards occupational stability. However, the result of ANOVA reveals that there is a significant variance between farmers' categories and their perception towards occupational stability. (The 'f' value between groups is 14.445 which is significant at 0.01 level (Table 2).

### Results of Linear Multiple Regression Analysis – Effect on Occupational Stability (overall)

To understand the effect of independent variables on the dependent variable namely provision of occupational stability among farmers, Linear Multiple Regression model was employed. Twelve independent variables were statistically related to occupational stability as dependent variable.

**Table – 3: Multiple Linear Regression Analysis – Effect on Occupational Stability (Overall)**

Independent variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
<b>Demographic Indicator Variables</b>					
Gender	.428	.431	.025	.993	.322
Education	-.017	.132	-.003	-.129	.898
Family Size	.431	.238	.046	1.810	.071
<b>Economic Indicator Variables</b>					
Landholding	.231	.093	-.063	2.479	.014
Annual Farm Income	1.030	.030	.881	34.419	.000
Assets	.484	.285	.043	1.696	.091
Occupation	.236	.227	.026	1.039	.300
Borrowings	.163	.155	.027	1.049	.295
<b>Social Indicator Variables</b>					
Exposure to mass media	-.099	.255	-.010	-.389	.697
<b>Cooperation Indicator Variables</b>					
Knowledge about Coop.Mgmt	.751	.217	.087	3.459	.001
Participation in Coop. Mgmt	-.202	.310	-.017	-.652	.515
Services mix index	.413	.160	.055	2.588	.010
<b>Constant</b>	<b>20.843</b>	<b>2.022</b>		<b>10.306</b>	<b>.000</b>
<b>R<sup>2</sup></b>	<b>.799</b>				
<b>N</b>	<b>400</b>				

Source: survey conducted during year 2016-17

As shown in table 3, the model is significant and the R<sup>2</sup> value is 79 per cent i.e., the effect on the dependent variable has been explained at 79 per cent level. The results show that none of the demographic variables and the variables under economic indicators namely assets owned, nature of adoption of agriculture as occupation and the extent of borrowings and the social indicator variable namely exposure to mass media including the cooperative characteristics variables namely participation in cooperative management did have effect whereas the economic indicator variables such as size of landholding possessed and annual farm income level, knowledge about cooperative management and the extent of services availed from marketing cooperatives (Service mix index) have effected significantly for high realization of the economic benefits of the marketing cooperatives enabling for occupational stability among farmers.

However, among these significant variables, the annual farm income level was found to be the prominent variable effecting significantly to a greater extent for high realization of the economic contributions of the marketing cooperatives enabling for occupational stability i.e., the standardized coefficient value is 0.881 which is greater than the other variables.

Thus it may be stated that increase in annual farm income results to occupational stability. This is true that farmers can remain on farming only when farm income is appreciable and form significant proportion to annual family income.





### Results of Linear Multiple Regression Analysis – Effect on Occupational Stability among Small Farmers

To have a further probe on the effect of demographic, social and economic indicators in general and the Cooperation indicators in particular on the perception of occupational stability provided by marketing cooperatives among small farmer respondents, LMR analysis was carried out.

**Table -4: Linear Multiple Regression Analysis – Effect on Occupational Stability among Small Farmers**

Independent variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
<b>Demographic Indicator Variables</b>					
Gender	1.180	.543	.066	2.175	.031
Education	.091	.162	.017	.562	.575
Family Size	.536	.312	.053	1.718	.088
<b>Economic Indicator Variables</b>					
Landholding	.286	.157	.056	1.826	.070
Annual Farm Income	1.045	.035	.918	30.153	.000
Assets	.622	.392	.050	1.590	.114
Occupation	1.012	.376	.091	2.692	.008
Borrowings	.339	.180	.058	1.885	.061
<b>Social Indicator Variables</b>					
Exposure to mass media	.892	.401	.069	2.223	.028
<b>Cooperation Indicator Variables</b>					
Knowledge about Coop.Mgmt	.985	.298	.100	3.304	.001
Participation in Coop. Mgmt	.288	.414	.022	.695	.488
Services mix index	.412	.243	.049	1.693	.092
<b>Constant</b>	<b>12.258</b>	<b>3.007</b>		<b>4.077</b>	<b>.000</b>
	<b>R<sup>2</sup></b>	<b>.857</b>			
	<b>N</b>	<b>180</b>			

Source: survey conducted during year 2015-16

As shown in table -4, the model is significant and the R<sup>2</sup> value is 85 per cent i.e., the effect on the dependent variable has been explained at 85 per cent level. The results show that demographic variable namely education, and the variable under economic indicators namely assets owned including the cooperative characteristics variable namely participation in cooperative management did not have effect whereas the economic indicator variables such as size of landholding possessed, annual farm income level and agriculture as prime occupation and cooperation indicator variables such as knowledge about cooperative management and the extent of services availed from marketing cooperatives (Service mix index) have effected significantly for high realization of the economic benefits of the marketing cooperatives enabling for occupational stability among small farmers.

However, among these significant variables, the annual farm income level and knowledge about cooperative management were found to be the prominent variables effecting significantly to a greater extent for high realization of the economic contributions of the marketing cooperatives enabling for occupational stability i.e., the standardized coefficient value is 0.918 and 1.000 respectively which is greater than the other variables.

Thus it may be stated that increase in annual farm income coupled with better knowledge and understanding about marketing cooperatives and its management results to occupational stability among small farmers. This is true that small farmers can remain on farming only when farm income is appreciable and form significant proportion to annual family income. Further long years of farmership and availing one or more core services of marketing cooperatives could have helped small farmers to better their knowledge about management aspects of marketing cooperatives which would have ultimately resulted in realization of economic contributions of marketing cooperatives.



### Results of Linear Multiple Regression Analysis – Effect on Occupational Stability among Medium Farmers

To have a further probe on the effect of demographic, social and economic indicators in general and the Cooperation indicators in particular on the perception of occupational stability provided by marketing cooperatives among medium farmer respondents, LMR analysis was carried out.

**Table -5: Linear Multiple Regression Analysis – Effect on Occupational Stability among Medium Farmers**

Independent variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
<b>Demographic Indicator Variables</b>					
Gender	1.285	3.203	.036	.401	.690
Education	.961	.508	.195	1.890	.064
Family Size	-.099	.572	-.015	-.173	.864
<b>Economic Indicator Variables</b>					
Landholding	-.150	.405	-.034	-.369	.714
Annual Farm Income	1.029	.116	.931	8.830	.000
Assets	-.114	.620	-.016	-.184	.855
Occupation	-1.242	.750	-.169	-1.656	.104
Borrowings	-.526	.534	-.093	-.986	.329
<b>Social Indicator Variables</b>					
Exposure to Mass media	.920	.546	.140	1.685	.098
<b>Cooperation Indicator Variables</b>					
Knowledge about Coop.Mgmt	1.900	.842	.227	2.257	.028
Participation in Coop Mgmt	-.599	.958	-.064	-.626	.534
Services mix index	1.209	.072	.128	2.371	.020
<b>(Constant)</b>	<b>31.518</b>	<b>6.307</b>		<b>4.997</b>	<b>.000</b>
<b>R<sup>2</sup></b>	<b>.666</b>				
<b>N</b>	<b>120</b>				

Source: survey conducted during year 2015-16

Shown in table 5, the model is significant and the R<sup>2</sup> value is 66 per cent i.e., the effect on the dependent variable has been explained at 66 per cent level. The results show that demographic variables namely gender and family size and the variable under economic indicators namely land holding possessed, assets owned, nature of adoption of agriculture as occupation and extent of borrowings including the cooperative characteristics variable namely participation in cooperative management did not have effect whereas the economic indicator variables such as annual farm income level, social indicator variable namely exposure to mass media and cooperation indicator variables such as knowledge about cooperative management and the extent of services availed from marketing cooperatives (Service mix index) have effected significantly for high realization of the economic benefits of the marketing cooperatives enabling for occupational stability among medium farmers.

However, among these significant variables, the annual farm income level was found to be the prominent variables effecting significantly to a greater extent for high realization of the economic contributions of the marketing cooperatives enabling for occupational stability among medium farmers i.e., the standardized coefficient value is 0.931 which is greater than the other variables.

Thus it may be stated that increase in annual farm income results to occupational stability among small farmers. This is true that medium farmers can remain on farming only when farm income is appreciable and form significant proportion to annual family income.

### Results of Linear Multiple Regression Analysis – Effect on Occupational Stability among Big Farmers

To have a further probe on the effect of demographic, social and economic indicators in general and the Cooperation indicators in particular on the perception of occupational stability provided by marketing cooperatives among big farmer respondents, LMR analysis was carried out.



**Table 6.6: Multiple Linear Regression Analysis – Effect on Occupational Stability among Big Farmers**

Independent Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
<b>Demographic Indicator Variables</b>					
Gender	-.785	.758	-.067	-1.035	.303
Education	-.354	.325	-.068	-1.090	.279
Family Size	.313	.414	.042	.755	.452
<b>Economic Indicator Variables</b>					
Landholding	-.109	.113	-.054	-.963	.338
Income	1.017	.072	.780	14.152	.000
Assets	1.413	.622	.128	2.271	.026
Occupation	.309	.365	.054	.844	.401
Borrowings	-.124	.344	-.020	-.362	.718
<b>Social Indicator Variables</b>					
Exposure to mass media	-.047	.456	-.006	-.104	.918
<b>Cooperation Indicator Variables</b>					
Knowledge about Coop.Mgmt	1.170	.362	.197	3.233	.002
Participation in Coop.Mgmt	.463	.583	.046	.795	.429
Services mix index	.206	.130	.057	1.578	.119
<b>(Constant)</b>	<b>19.321</b>	<b>4.215</b>		<b>4.584</b>	<b>.000</b>
<b>R<sup>2</sup></b>	<b>.765</b>				
<b>N</b>	<b>100</b>				

Source: survey conducted during year 2015-16

As shown in table 6, the model is significant and the R<sup>2</sup> value is 76 per cent i.e., the effect on the dependent variable has been explained at 76 per cent significance level. The results show that none of the demographic variables and the variables under economic indicators namely nature of adoption of agriculture as occupation and the extent of borrowings and the social indicator variable namely exposure to mass media including the cooperative characteristics variables namely participation in cooperative management and extent of services availed from marketing cooperatives (service mix index) did have effect whereas the economic indicator variables such as annual farm income level and assets possessed and cooperation indicator variable namely knowledge about cooperative management have effected significantly for high realization of the economic benefits of the marketing cooperatives enabling for occupational stability among big farmers.

However, among these significant variables, the annual farm income level and knowledge about cooperative management were found to be the prominent variable effecting significantly to a greater extent for high realization of the economic contributions of the marketing cooperatives enabling for occupational stability among big farmers i.e., the standardized coefficient value is 0.780 and 0.197 which is greater than the other variables.

Thus it may be stated that increase in annual farm income results to occupational stability. This is true that big farmers can remain on farming only when farm income is appreciable and form significant proportion to annual family income. Further long years of farmership and availing one or more core services of marketing cooperatives could have helped big farmers to better their knowledge about management aspects of marketing cooperatives which would have ultimately resulted in realization of economic contributions of marketing cooperatives.

#### To sum up

Economic variables namely annual farm income, occupation and cooperation indicator variables such as knowledge about cooperative management, and services mix index variables do have significant positive effect on the perception of small farmers towards occupational stability whereas demographic variable namely education, economic variable namely income and cooperation indicator variables namely knowledge about cooperative management and services mix index were found to have significant positive effect on the perception of medium farmers towards occupational stability. As far as big farmers are concerned, economic variables such as income, assets and cooperation indicator variable namely knowledge about cooperative management were found to be dominant influencing independent variables.





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