
EFFECTS OF COOPERATIVE BENEFITS ON JOB SATISFACTION AMONG WORKERS AT THE FEDERAL UNIVERSITY OF AGRICULTURE, ABEOKUTA, NIGERIA

***S. O. ADEOGUN, M. A. ABIOLA, R. A. MOJAKI AND ²F. K. O. ADEBESHIN**

*¹Department of Agricultural Economics and Extension, National University of Lesotho, Roma Lesotho

²Department of Agricultural Administration, Federal University of Agriculture, Abeokuta, Nigeria

*Corresponding Author: stephendeog2007@gmail.com

ABSTRACT

Cooperative societies play a vital role in enhancing employee welfare through financial support and social services. At the Federal University of Agriculture, Abeokuta, these benefits may influence job satisfaction, yet empirical evidence remains limited. This study explores the relationship between cooperative benefits and staff satisfaction to inform institutional policy and workforce development. The study examined the effects of Cooperative benefits on employees' job satisfaction at the Federal University of Agriculture, Abeokuta, Ogun State, Nigeria. A multistage sampling procedure was used to select 77 respondents from agricultural-based Departments. Descriptive statistical tools of standard deviation, mean, frequencies, and percentages were used to analyze the objectives of the study. Inferential statistical tools such as Chi-Square and Pearson Product Moment Correlation (PPMC) were used to analyse the hypotheses. Most of the respondents (62.0%) were between the ages of 40 and 50 years, 57.7% were male and 91.5% married. Cooperative membership helps to develop

a saving culture ($\bar{x} = 3.49$), access loans ($\bar{x} = 3.37$) and investment ($\bar{x} = 2.51$). Employees had favourable perception of Cooperative benefits because they help members improve their savings cul-

ture. Financial strength ($\bar{x} = 4.51$) and awareness level of members ($\bar{x} = 4.37$) determine the ben-

efits derived from Cooperative membership. Employees had moderate level of job satisfaction ($\bar{x} = 3.43$). It is therefore recommended that Cooperative societies should be strengthened by ensuring the availability of comprehensive and competitive benefit packages. Also, transparent communication about the available Cooperative benefits, eligibility criteria, and the process for accessing these benefits should be ensured.

Keywords: Employees; motivation; Workplace; welfare systems; incentives; Institutional productivity

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INTRODUCTION

Background of the Study

A cooperative society is a group of individuals with common economic and social aspirations who work together to own a company that is governed democratically (Karakas, 2019). The word cooperative is derived from the word cooperation, which means to work or act together or jointly for a common cause or benefit (International Labour Organisation, 2017). Studies suggest that cooperatives can improve access to economic resources devoid of rigid interest rates or harsh conditions (Ma and Abdullai, 2016; Mojo *et al*, 2017; Milovanovic and Smutka, 2018). In an increasingly competitive global economy, cooperative societies play a vital role in empowering people to exercise control and improve their quality of life by providing an exclusive means for accomplishing one or two economic objectives (Ajayi *et al*, 2021).

Cooperative societies are vital in helping individuals or groups of people achieve a common goal more effectively. In general, cooperative efforts provide an economic boost to its members (Akerele and Adekunmbi, 2018), and it is established to satisfy people's common needs. The belief that a group of individuals will achieve goals that none can achieve individually has been the catalyst for the expansion of Cooperatives in society (Ajayi *et al.*, 2021). Therefore, co-operation has been a way of life in addressing the socio-economic challenges of people, especially its members (Masuku *et al*, 2016).

Chandini *et al.* (2023) opined that job satisfaction is a feeling that can produce a positive or negative effect on one's roles and responsibilities at work and added that it is important to understand the concept of job

satisfaction as there is no single way to satisfy all workers in the workplace.

Pandita and Dominic (2016) quoted Young (1984) that job satisfaction has a strong correlation with the mental and physical health of an individual, which is the prerequisite to perform one's job efficiently in an organization and lead a far more contented life in a society. Busque-Carrier (2022) is of the view that job satisfaction is shaped by intrinsic, extrinsic, and social work values, mediated by psychological need satisfaction. Quoting Spector (1997), Pandita and Dominic (2016) also defined job satisfaction as the likes and dislikes among employees of their job. The differential definition of job satisfaction emphasizes the rewards, as what employees deserve and what they expect. However, researchers found a strong correlation between age and the levels of job satisfaction, as most of such studies concluded that seasoned employees or workers tend to be more satisfied with their job than their younger counterparts.

There are many definitions of job satisfaction (Prihatin and Sudiaryningssih 2021), some of which are contradictory, namely how you feel about your job, like your job, active response to work, colleagues, status, work relationships, co-workers, and relationships with your boss, including the fulfillment of work needs. Job satisfaction contains various dimensions and indicators. Employee satisfaction is the value obtained that exceeds what the employee wants (Vrinda and Nisha, 2015). People are believed to be more content with their jobs when they are happier with the job.

Anusha *et al.*, (2019) positioned that a cooperative society is an autonomous body of people united voluntarily to meet their com-

mon economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. Cooperative societies play a vital role when it comes to development goals. They not only generate income for their members but also offer a range of benefits (Anusha *et al.*, 2019). Calvert (1915) conceptualized cooperative as a form of organisation, wherein persons voluntarily associate together as human beings based on equality, for the promotion of their economic interests.

Ibrahim and Yosepha (2025), posited that job satisfaction is influenced by various factors, including work environment, workload, and compensation. Research suggests that a positive work environment significantly impacts employee satisfaction, while excessive workload can lead to dissatisfaction (Ibrahim and Yosepha, 2025). Compensation also plays a crucial role in determining job satisfaction, as fair pay and benefits contribute to employees feeling valued (Ibrahim and Yosepha, 2025). Theories of job satisfaction highlight factors such as achievement, recognition, responsibility, and working conditions as key determinants of employee performance (Dugguh and Dennis, 2014).

Castel *et al.* (2019) opined that cooperative membership can have significant effects on job satisfaction among members. Studies suggest that working within a cooperative structure often leads to higher job satisfaction due to factors such as democratic decision-making, shared ownership, and a sense of communism (Castel *et al.*, 2019). Research has shown that employees in cooperative societies tend to experience greater meaning in their work and higher satisfaction levels compared to those in traditional business models (Castel *et al.*, 2019). Another study

highlights that cooperative societies provide employees with better interpersonal relationships, communication, and teamwork, all of which contribute to job satisfaction (Umesh, 2020). Aguiar (2021) stated that cooperative membership has been linked to fulfilling members' needs, with factors such as membership duration and frequency of participation playing a role in enhancing satisfaction.

As a result of poor data management, cooperative societies' contributions to economic progress and well-being are not well documented in emerging nations like Nigeria (Ringim and Shaib, 2017). One of the significant aspects of cooperative societies is the ability to empower people to exercise control and improve their standard of living by providing means for achieving one or more economic goals in an increasingly competitive global economy (Ajayi *et al.* 2021).

Cooperative societies play vital roles in Nigeria's tertiary system from the development and socio-economic point of view. This is done through the provision of financial support such as credit, supplies, and marketing assistance, as well as serving as platforms for social and economic empowerment (Global Survey on Women's Participation in Cooperatives, 2015). An institutional cooperative society is a unique type of cooperative society that includes both the associative and business components governed by the International Cooperative Alliance's (ICA) policies in terms of values and principles of co-operation.

Institutional cooperative societies have been developed to assist members who lack negotiating power in the global market to collectively enhance their bargaining capacity, access fair pricing, secure market linkages, and participate more equitably in value chains.

Institutional cooperatives are now more democratic and accepted as a way to improve members' standard of living. They are also more accessible to staff members. In contrast to what is available in the financial sector of the economy, institutional cooperatives have offered members quality satisfactory services (Chandran and Kumar, 2024)

Statement of Problem for the Study

In the Nigerian society, the entire labour force is characterized by a common sense of dissatisfaction, and the Nigerian University Staff is included in the wide-ranging pattern of dissatisfaction and adversity. In recent years, a rash of industrial disputes has occurred in Nigerian public Universities as a result of the failure of the management to reassess conditions of service in the face of increasing costs of living (Fapohunda, 2015). Study of Odey *et al* (2018) found that cooperative societies are vital in raising the standard of living of workers in terms of medical bills, purchase of cheap plots of land, building houses, paying house rents and paying children's school fees.

Over time, cooperative societies have evolved into a state of instability. Cooperatives have been affected by a variety of crises in virtually every corner of the world, particularly Nigeria, which have hindered their contribution to the improvement of members' well-being (Ajayi *et al.*, 2021). Some Nigerian Universities have flourishing and vibrant cooperative societies with active participation of members, while others do not have, and where they exist, are non-functional, and the socio-economic factor of members is not often considered before setting up some or most cooperative societies. (Mammud and Vincent, 2019). Mammud and Vincent (2019) also noted that

some members of cooperative societies are misled by the idea that they are only intended for members to contribute and borrow money from time to time to meet urgent needs, leaving behind other benefits offered to members of cooperative societies.

With all the apparent attempts by cooperative societies, there is no evidence of improved employee satisfaction. This study therefore, aimed to investigate the effects of cooperative benefits on cooperative members' job performance at Federal University of Agriculture, Abeokuta, Ogun State, Nigeria.

Objectives of the Study

The main objective of the study was to examine the effects of cooperative benefits on the job satisfaction of workers.

Specific objectives were to:

1. describe the socio-economic characteristics of the respondents in the study area;
2. ascertain various cooperative benefits that contribute to the job satisfaction of employees in study area;
3. determine respondents' perception towards cooperative benefits in the study area;
4. identify the level of job satisfaction as a result of membership in the cooperative and
5. determine the factors affecting access to cooperative benefits.

Hypotheses of the Study

The following null hypotheses were tested:

H_01 : There is no significant relationship between respondent socio-economic characteristics and job satisfaction;

H_02 : There is no significant relationship between benefits derived from cooperative and job satisfaction.

H_03 : There is no significant relationship between respondents' perception of coopera-

tive benefits and job satisfaction.

METHODOLOGY

Study Area

This study was carried out at the Federal University of Agriculture, Abeokuta (FUNAAB), Ogun State, Nigeria. Ogun State is in Southwestern Nigeria. It borders Lagos State to the south, Oyo and Osun States to the north, Ondo to the east and the Republic of Benin to the west. Abeokuta is the capital and largest city in the state. The 2006 census recorded a total population of 3,751,140 residents. The state is a major manufacturing hub in Nigeria with a high concentration of industrial estates.

The Federal University of Agriculture, Abeokuta (FUNAAB), is one of the three Universities of Agriculture in Nigeria. The Uni-

versity consists of ten (10) Colleges.

Sampling Techniques and Sample Size

The target population of the study comprised lecturers who are members of a cooperative society across the Agricultural-based Colleges in the Federal University of Agriculture, Abeokuta, Ogun State, Nigeria. A Multistage sampling procedure was used to select 77 respondents (Table 1). Firstly, three (Agric-based Colleges) out of the ten existing Colleges were purposively selected for the study. Secondly, 50% of the existing Departments in each of the Colleges were selected and finally, 50% of the existing lecturers in each of the selected Departments were selected as the sample size for the study. Out of the 77 questionnaire administered, only 71, representing 92.2% were retrieved.

Table 1: Sample frame of the study area

Colleges	Departments	50% of Department selected for the study	Number of Lecturers in the Departments	50% of population selected as the sample size
COLPLANT	CPT	HRT	15	8
	HRT	PPCP	20	10
	PPCP	SSLM	17	9
	PBST			
	SSLM			
COLAMRUD	AGAD	AEFM	24	12
	AEFM	AGAD	13	7
	GNS			
	AERD			
COLANIM	ABG	ANN	19	10
	ANN	ANP	15	8
	ANP	APH	26	13
	APH			
	PRM			
Total			149	77

Data Collection and Data Analysis

Primary data were collected through the use of questionnaire administered to the respondents. The questionnaire contained items that elucidate the objectives of the study. Secondary data were obtained from existing information or materials that are relevant to this research work. This was generally collected from journals, textbooks and internet materials.

The independent variables were personal characteristics of the respondents, various cooperative benefits, perceptions of respondents towards cooperative benefits and factors affecting access to cooperative benefits. The Dependent variable was the Level of Job Satisfaction. Data were analysed using descriptive and inferential statistical analysis. Descriptive statistics such as standard deviation, mean, frequencies and percentages were used to describe the stated objective. Inferential statistics such as Chi-Square and Pearson Product Moment Correlation (PPMC) were used to analyze the stated hypotheses.

RESULTS AND DISCUSSION

Personal Characteristics of Respondents

Age: Most (62.0%) of the respondents were within the age bracket 40 – 50 years, 22.5% were above 50 years while 15.5% were 40 years and below (Table 2). The average age was found to be 45 years. As employees age, they tend to develop an increased sense of responsibility and exhibit higher levels of psychological maturity. This progression is often associated with cognitive and emotional development, social experiences, and the acquisition of life skills that contribute to more refined decision-making and a heightened awareness of social obligations. Therefore, it could be inferred from the results that the majority of the respondents in the study area were still

young and vibrant.

Sex: 57.7% of the respondents were males (Table 2). It could be inferred from the findings that there were more male respondents in the research institute/university community than female. This could be as a result of the emphasis placed on men by society as being responsible for their household members, thereby making women dependent. Adeogun *et al* (2017) posited that male individuals were more involved in agricultural services provision than their female counterparts.

Marital Status: Majority (91.5%) of the respondents were married, while 8.5% were not married. This is expected because of the influence of tradition that encourages mature people to get married in this part of the world. Marriage in this part of the world is accorded great importance; society strongly believes that marriage comes with a sense of responsibility. As posited by Fapojuwo *et al.* (2021). Marriage can be a valuable asset to an organization, as married employees often bring a heightened sense of responsibility, stability, and commitment to their roles. Their experiences in managing family responsibilities cultivate essential skills such as time management, problem-solving, and emotional intelligence, which can enhance workplace productivity. Also, organizations that support work-life balance foster a more engaged and loyal workforce, benefiting from employees who are motivated to contribute meaningfully while maintaining their familial commitments.

Academic Qualification: Majority (91.5%) of the respondents were Ph.D holders while 8.9% were holders of Master's certificates (Table 2), showing that employees in the study area were highly educated. Obayelu and Ayinde (2020) posited that education

signifies professional competence. This implies that workers in the study area were highly competent.

Monthly Income: The Average income of the respondents was ₦123,239.4 per month. The findings indicate that 49.4% of the respondents received ₦100,000 and below, 28.1% received between ₦100,001-₦200,001 and 22.5% received between ₦200,001 and ₦300,000 (Table 2). It could be inferred from the findings that employees received a considerably low amount of money, which could influence their job per-

formance negatively.

Rank: Majority (98.6%) of the respondents were senior staff, while 1.4% were junior staff (Table 2), implying that most of the employees have acquired sufficient work experience that would help access opportunities and promote job satisfaction at work place. This result is supported by Abiona *et al.* (2017) that there are more senior staff in research and educational institutions like the universities than other levels of management in Southwest, Nigeria.

Table 2: Personal characteristics of respondents

Variables	Frequency	Percentage	Mean	Std
Age (Years)				
≤40	11	15.5	44.93	7.79
40-50	44	62.0		
Above 50	16	22.5		
Sex				
Male	41	57.7		
Female	30	42.3		
Years of Service:				
≤5	24	33.8		
6-10	27	38.0		
11-15	16	22.5		
16-20	2	2.8		
>20	2	2.8		
Religion			123,239.44	81,125.91
Christianity	45	63.4		
Islam	26	36.6		
200001-300000	16	22.5		
Rank				
Middle	1	1.4		
Senior	70	98.6		

Source: Field Survey, 2024

Benefits Derived from Cooperative

Harnessing a saving culture ($\bar{x} = 3.49$), access to loans ($\bar{x} = 3.37$), opportunities for investment ($\bar{x} = 2.51$), social benefits ($\bar{x} = 2.44$), dividend accrue to members at the end of the year ($\bar{x} = 2.42$), profit sharing ($\bar{x} = 2.39$), networking ($\bar{x} = 2.34$), special discounts ($\bar{x} = 2.04$) and corporate power for decision making ($\bar{x} = 2.03$) were the major benefits derived from coopera-

tives (Table 3). This suggests that individuals in the study area consider saving and access to loans as crucial aspects of cooperative benefits. Encouraging and fostering a culture of saving could serve as a strategic approach to enhancing the financial stability and security of individuals within the community. By promoting responsible financial habits, individuals may build resilience against economic uncertainties and create a foundation for long-term prosperity. However, tax exemption ($\bar{x} = 1.65$), financial grants ($\bar{x} = 1.65$), and acquisition of properties ($\bar{x} = 1.58$) were rated low (Table 3).

Table 3: Various Cooperative Benefits

Benefits	Always	Often	Sometimes	Never	\bar{x}	Std. d.
Harnessing a saving culture	46(64.8)	18(25.4)	3(4.2)	4(5.6)	3.49	0.83
Access to loan	33(46.5)	33(46.5)	3(4.2)	2(2.8)	3.37	0.70
Opportunity for Investment	6(8.5)	29(40.8)	31(43.7)	5(7)	2.51	0.75
Social benefits	4(5.6)	32(45.1)	26(36.6)	9(12.7)	2.44	0.79
Dividend accrue to members at the end of the year	8(11.3)	18(25.4)	41(57.7)	4(5.6)	2.42	0.77
Profit sharing	8(11.3)	24(33.8)	27(38)	12(16.9)	2.39	0.90
Networking	8(11.3)	20(28.2)	31(43.7)	12(16.9)	2.34	0.89
Special discounts	7(9.9)	16(22.5)	21(29.6)	27(38)	2.04	1.01
Corporate power for decision making	4(5.6)	15(21.1)	31(43.7)	21(29.6)	2.03	0.86
Acquiring knowledge and expertise financial management	2(2.8)	10(14.1)	43(60.6)	16(22.5)	1.97	0.70
Training and workshops	3(4.2)	3(4.2)	36(50.7)	29(40.8)	1.72	0.74
Tax exemption and financial grants	8(11.3)	3(4.2)	16(22.5)	44(62)	1.65	1.00
Acquisition of properties	2(2.8)	2(2.8)	31(43.7)	36(50.7)	1.58	0.69

Source: Field Survey, 2023

Perception of Respondents on Cooperative Benefits

Cooperative society has helped to improve members saving culture ($\bar{x} = 4.54$) – Table 4, members satisfied with the policies, rules, and regulations of its cooperative society ($\bar{x} = 4.41$), satisfaction with the conditions for becoming a member of the cooperative society ($\bar{x} = 4.28$), cooperative management's showing concern about members effective financial status ($\bar{x} = 4.10$), making incentive available to members by cooperative management a taboo ($\bar{x} = 3.97$), members involvement in deci-

sion-making process ($\bar{x} = 3.96$), no consequences for violation of cooperative rules and regulations ($\bar{x} = 3.89$). In addition, cooperative society's management is not fully concerned about the welfare of the members ($\bar{x} = 3.87$), and finally, openness and transparency between management and members ($\bar{x} = 3.85$) – Table 4. This implies that the cooperative society has effectively promoted and strengthened a savings culture among its members, contributing to their improved financial stability and security. Also, it signifies that the members are content with the cooperative society's governance structure, policies, and regulations, indicating effective management and decision-making processes

Table 4: Perception of Respondents on Cooperative Benefits

Statements	\bar{x}	Std. d.
My cooperative society has enhanced my savings culture	4.54	0.79
I am satisfied with the policies, rules and regulation of my cooperative society	4.41	0.62
I am satisfied with the conditions to becoming a member of my cooperative society	4.28	0.74
The management's concern about my financial status is effective	4.10	0.81
It is like a taboo in my cooperative society for management to make incentives available to members	3.97	1.03
Members are involved in the decision-making process	3.96	1.03
There are no consequences for violation of the rules and regulations	3.89	1.18
My cooperative society's management is not fully concerned about the welfare of the members	3.87	1.08
There is openness and transparency between management and members	3.85	1.19
The management of my cooperative society is committed to providing access to loans only.	3.68	1.49
Members have access to all the benefits of my cooperative society	3.46	1.25
Loyal and active members are not recognized or appreciated	3.46	1.21
The management makes random decisions without considering the members	3.38	1.28
There is no provision for members' health and welfare	3.31	1.15
Active and inactive members have equal access to benefits	3.28	1.29
The members do not have easy access to training and education	3.04	1.11

Source: Field Survey, 2024

Strongly Agree (SA), Agree (A), Undecided (UD), Disagree (D), Strongly Disagree (SD)

Factors Affecting Access to Cooperative Benefits

The financial strength of the cooperative society ($\bar{x} = 4.51$), level of awareness of the available benefits ($\bar{x} = 4.38$) were the most critical factors affecting access to cooperative benefits (Table 5) while lack of resources ($\bar{x} = 3.01$), and management's

negligence to members' needs ($\bar{x} = 3.01$), were the least critical factors affecting cooperative benefits. This implies that financial robustness of the cooperative society has a significant influence on members' access to benefits. A strong financial position enables cooperative society to offer a diverse range of benefits and services thereby ensuring sustainable service delivery and long-term member satisfaction.

Table 5: Factors Affecting Access to Cooperative Benefits

Statements	\bar{x}	Std.
Financial strength of cooperative society	4.51	0.65
Level of awareness on available benefits	4.38	0.82
Transparency among members and management	3.90	1.22
Level of effective communication	3.79	1.05
Relevance of benefits to personal needs or interest	3.65	1.08
Willingness to participate in cooperative activities	3.65	1.22
Level of satisfaction of members	3.41	1.29
Lack of motivation	3.41	1.10
Members' perception of leadership's allocation of benefits	3.35	1.34
Dishonesty among members and management	3.04	1.28
Lack of resources	3.01	1.54
Management's negligence to members' needs	3.01	1.32
Members' little or no interest in the benefits	2.79	1.18
Wrong attitudes of members to cooperative society	2.76	1.26
Inadequate understanding of the cooperative society's principles/laws	2.69	1.29
Access to training	2.56	1.31

Source: Field Survey, 2023

Strongly Agree (SA), Agree (A), Undecided (UD), Disagree (D), Strongly Disagree (SD)

Respondents' Level of Job Satisfaction

Respondents deliberately seek out learning opportunities rather than waiting to be sent to training ($\bar{x} = 4.42$); Employees proactively engaging in learning rather than wait-

ing for formal training suggests a strong intrinsic motivation for professional development (Table 6). This indicates a workplace culture that supports continuous improvement, which can positively impact job satis-

faction by fostering a sense of competence and career growth.

Having Learning Goals for Current and Future Roles ($x\bar{ } = 4.37$): Setting personal learning goals reflects a forward-thinking approach among employees. When individuals have clear objectives tied to their job roles and future aspirations, they are more likely to feel engaged and invested in their work, contributing to higher job satisfaction (Table 6).

Open Communication in the Workplace ($x\bar{ } = 4.23$): Transparent and open communication is a fundamental aspect of job satisfaction. Employees who perceive a communicative work environment are likely to feel valued, understood, and included in decision-making processes, reducing workplace conflicts and improving collaboration.

Proactiveness in Improving Work Processes ($x\bar{ } = 4.20$): Employees actively seeking ways to enhance their work processes indicate a high level of engagement and commitment. This not only contributes to innovation but also aligns with personal job fulfillment, as employees feel a sense of control and achievement.

Enjoying Coworkers ($x\bar{ } = 4.13$): Workplace relationships play a crucial role in job satisfaction. Employees who enjoy working with their colleagues tend to experience greater emotional support, teamwork, and camaraderie, which can positively influence their overall work experience.

On-the-Job Training Application ($x\bar{ } = 3.87$): Training that directly applies to job roles enhances employee efficiency and effectiveness. A moderate level of satisfaction in this area suggests that while training is

relevant, there may still be gaps in its applicability or accessibility that could be improved. Sense of Pride in Work ($x\bar{ } = 3.86$): Feeling pride in one's work is a strong indicator of job satisfaction. Employees who take pride in their contributions are generally more committed and motivated. However, this score is somewhat lower than other factors, suggesting that more efforts may be needed to reinforce employees' sense of achievement.

Feeling Unappreciated ($x\bar{ } = 3.49$): Despite having a sense of pride, many employees feel underappreciated. This could indicate a gap in employer recognition strategies, suggesting a need for improved appreciation mechanisms such as rewards, positive feedback, or public acknowledgment.

Limited Promotion Opportunities ($x\bar{ } = 3.46$): A low satisfaction score in career advancement suggests that employees feel stuck in their roles, which can lead to disengagement and decreased morale over time. Organizations may need to provide clearer pathways for growth to boost satisfaction.

Receiving Recognition for Good Work ($x\bar{ } = 3.24$): Recognition for good performance is essential for maintaining motivation (Table 6). A lower score in this area suggests that employees may not feel adequately acknowledged, which could contribute to frustration or decreased enthusiasm for their roles.

In summary, the results indicate that employees exhibit strong engagement in learning and workplace relationships, which positively influences their job satisfaction. However, concerns regarding lack of recognition and limited promotion opportunities highlight key areas for improvement. Addressing these gaps—such as enhancing appreciation mechanisms and career progression opportuni-

ties—could significantly boost overall job satisfaction.

These findings suggest that the employees in the study area are actively engaged in their professional development, which can have positive implications for their job satisfaction and overall performance. Employees who actively seek out learning opportunities are likely to feel more fulfilled and satisfied in their roles. Also, proactive learn-

ing behaviors can lead to enhanced skills and knowledge among employees. By focusing on learning goals that prepare them for future positions, employees can be better equipped to take on more senior roles within the organization. Adeogun *et al.* (2017) expressed that job satisfaction is a result of an employee's perception of how well the job provides those things that are viewed as important.

Table 6: Level of Job Satisfaction

Statements on Job Satisfaction	\bar{x}	Std. d.
I deliberately seek out learning opportunities rather than waiting to be sent to training	4.42	0.71
I have learning goals designed to enhance my current work assignment and to prepare me for future positions	4.37	0.80
There is open communication in my workplace	4.23	0.93
I am proactive in seeking ways to improve what I do	4.20	0.97
I enjoy my coworkers	4.13	0.77
Overall, the on-the-job training I receive applies to my job	3.87	1.18
I feel a sense of pride in doing my job	3.86	1.22
I do not feel that the work I do is appreciated	3.49	0.91
There is really too little chance for promotion in my job	3.46	1.35
When I do a good job, I receive recognition for it	3.24	1.81
Many of our rules and procedure makes doing a good job difficult	3.14	1.13
There is too much bickering and fighting at work	3.08	1.44
My supervisor shows too little interest in the feelings of subordinates	3.07	1.29
The benefits we receive are as good as those most other organizations offer.	2.21	0.88
I don't feel my efforts are rewarded the way they should be	2.10	1.26
I have too much work to do	2.08	1.17

Source: Field Survey, 2023 3.34

Strongly Agree (SA), Agree (A), Undecided (UD), Disagree (D), Strongly Disagree (SD)

Test of relationship between personal characteristics of the respondents and job satisfaction

The null hypothesis, “there is no signifi-

cant relationship between personal characteristics of the respondents and job satisfaction” was tested using Chi-square analysis and Pearson Product Moment. There was no significant relationship between sex

($\chi^2=19.60$, df=1), marital status ($\chi^2=15.85$, df=1), religion ($\chi^2=25.42$, df=1), years of service ($\chi^2=76.92$, df=4), academic qualification ($\chi^2=16.19$, df=1), rank ($\chi^2=16.99$, df=1) and level of job satisfaction (Table 7). Age ($r = 0.19$; $p=0.12$), monthly income ($r = 0.19$; $p = 0.13$) were not significantly related to respondents' job satisfaction (Table 8). Age and monthly income do not have a significant relationship with job satisfaction among the respondents. Since both correlation coefficients ($r = 0.19$) are relatively weak, and their respective p-values ($p =$

0.12 and $p = 0.13$) exceed the conventional significance threshold, there is insufficient evidence to conclude that either variable plays a decisive role in determining the level of job satisfaction (Table 8). This implies that age and monthly income, while potentially important in some contexts, do not appear to strongly influence employees' satisfaction levels in this particular study. Other factors, such as workplace culture, leadership quality, job autonomy, career growth opportunities, or interpersonal relationships, may serve as more impactful determinants.

Table 7: Test of relationship between personal characteristics of the respondents and the level of job satisfaction

Variables	χ^2	df	p-Value	Decision
Sex	19.60	1	0.54	NS
Marital status	15.85	1	0.78	NS
Religion	25.42	1	0.27	NS
Years of service	76.92	4	0.70	NS
Academic qualification	16.19	1	0.76	NS
Rank	16.99	1	0.71	NS

Source: Field Survey, 2023

NS = Not Significant

Table 8: Test of relationship between some personal characteristics of respondents and level of job satisfaction

Variables	r	p-Value	Decision
Age	0.19	0.12	NS
Monthly income	0.19	0.13	NS

Source: Field Survey, 2023

NS = Not Significant

Test of the relationship between cooperative benefits and employees' level of job satisfaction

There was a significant relationship between cooperative benefits ($r = 0.31$) and employ-

ees' job satisfaction (Table 9). There was a positive and significant relationship between cooperative benefits and employees' level of job satisfaction. This implies that an increase in cooperative benefits will have a

resulting increase in the level of job satisfaction among employees. When employees hold a favorable perception of cooperative benefits, there is a corresponding increase

in their overall job satisfaction. This suggests a positive correlation between the perception of cooperative advantages and the degree of satisfaction experienced in the workplace.

Table 9: Test of relationship between cooperative benefits and employees job satisfaction

Variables	r	p-Value	Decision
Relationship between cooperative benefits and employees job satisfaction	0.31	0.01	S

Source: Field Survey, 2023

S = Significant

Test of relationship between perception of respondents on cooperative benefits and employees level of job satisfaction

There was no significant relationship between perception of respondents on cooperative benefits ($r = -0.11$) and employees level of job satisfaction (Table 10). This suggests that other factors beyond cooperative benefits may play a more critical role in

influencing employees' level of job satisfaction. Elements such as workplace environment, leadership style, career growth opportunities, compensation, and interpersonal relationships could be stronger determinants. The negative correlation, although weak, implies that in some cases, a higher perception of cooperative benefits might slightly coincide with lower job satisfaction, but the effect is minimal and unreliable for drawing

Table 10: Test of relationship between perception of respondents on cooperative benefits and job satisfaction

Variables	r	p-Value	Decision
Relationship between the perception of respondents on cooperative benefits and their job satisfaction	-0.11	0.34	S

Source: Field Survey, 2023

S = Significant.

Test of significant relationship between factors affecting respondents' access to cooperative benefits and the level of job satisfaction

There was no significant relationship between factors affecting workers' access to cooperative benefits ($r=-0.10$) and employ-

ees' job satisfaction (Table 11). Factors influencing workers' access to cooperative benefits do not have a statistically significant impact on their level of job satisfaction. With a correlation coefficient of $r = -0.10$ and a p-value greater than 0.05, the relationship was weak and lacked predictive relevance. This indicates that employees' ability to ac-

cess cooperative benefits is not a major determinant of their overall job satisfaction.

Other workplace factors, such as job security, remuneration, organizational culture, career development opportunities, and interpersonal relationships, may exert a stronger influence. The negative correlation, though weak, implies that in certain cases, increased barriers to accessing cooperative

benefits might slightly correspond to higher job satisfaction—but this effect is minimal and not meaningful.

Organizations aiming to improve job satisfaction should not rely solely on enhancing access to cooperative benefits. A more holistic approach that considers various aspects of employee well-being and motivation would likely yield more substantial results.

Table 11: Test of relationship between factors affecting respondent' access to cooperative benefits and job satisfaction

Variables	r	p-Value	Decision
Relationship between the factors affecting respondents' access to cooperative benefits and job satisfaction	-0.10	0.42	NS

Source: Field Survey, 2023

S = Significant

Summary, Conclusion and Recommendations

The study examined the effects of cooperative benefits on employee job satisfaction at the Federal University of Agriculture, Abeokuta, Ogun State, Nigeria. The major cooperative benefits available for employees were: harnessing a savings culture, access to loans, and investment. Employees had a favourable perception of cooperative benefits as a cooperative society has enhanced their savings culture. The major common factors affecting access to cooperative benefits were the financial strength of the cooperative society and the level of awareness of the available benefits.

In conclusion, employees had a moderate level of job satisfaction, and cooperative benefits are related to employees' level of job satisfaction.

It is therefore recommended that:

- i. Comprehensive and competitive benefit packages that cater for the diverse needs and preferences of employees should be developed. This can include health insurance, retirement plans, flexible work arrangements, and professional development opportunities.
- ii. Ensuring transparent communication about the available cooperative benefits, eligibility criteria, and the process for accessing the benefits. This transparency will foster trust and increase employees' understanding of the value provided by the cooperative society; fostering strategic partnerships and alliances with other cooperative societies, financial institutions, or organizations that share similar objectives.
- iii. Collaborative ventures can provide ac-

cess to additional resources, expertise, and funding opportunities, thereby strengthening the cooperative's financial position.

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